



Federal Home Loan Bank  
NEW YORK

# Community Lending Programs (CLP) System User Guide

Effective November 4, 2021

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## Enroll for Access

You must complete the Global Authorization Form (GAF)\* to obtain access to the CLP System. The form is available on the FHLBNY's website: [HLB 106 GAF - Global Authorization Form](#).

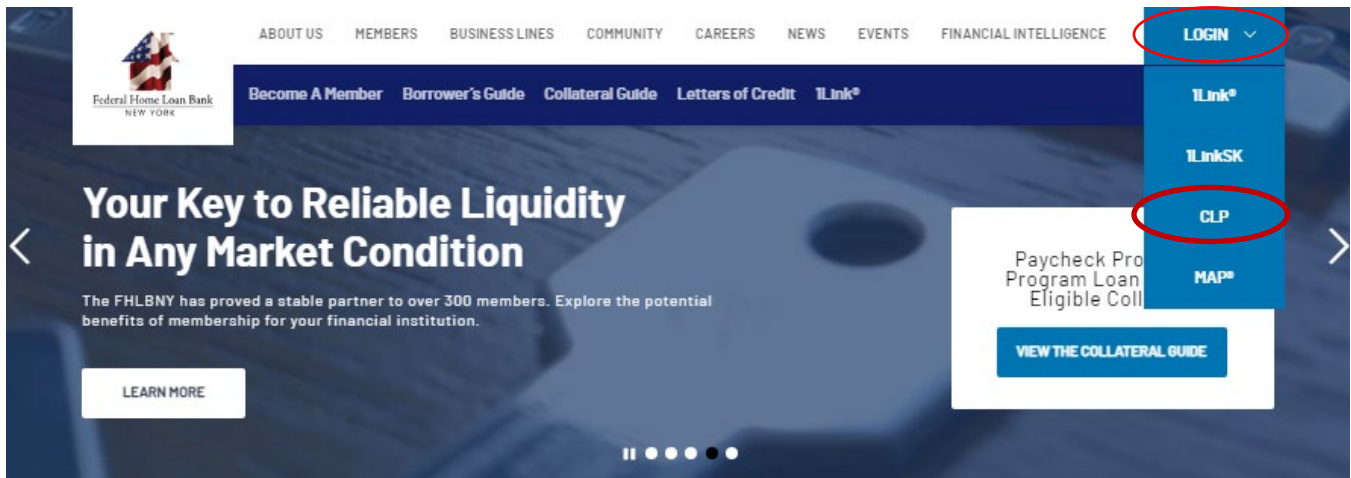
Upon completing the GAF, you will receive a Token device enrollment invitation via email.\*\* If you currently have a Token from 1Link/1Link-IPR, once you complete the GAF, you will be able to use the same Token and 1Link-IPR credentials to access the CLP System.

*\*Note: The GAF is used for access to various FHLBNY operating systems. Access to the new CLP System is located in section 5. Please note, any updated GAF submission will supersede prior GAFs submitted for the User.*

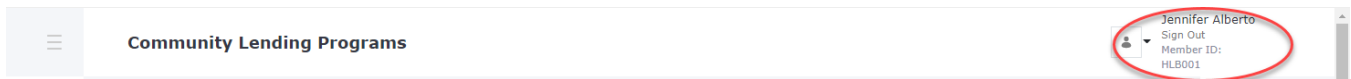
*\*\*For spam filtering purposes, please ensure that [1LinkSecurityServices@fhlbny.com](mailto:1LinkSecurityServices@fhlbny.com) is a permitted sender. Token device enrollment invitations come from this email address.*

## Access the CLP System

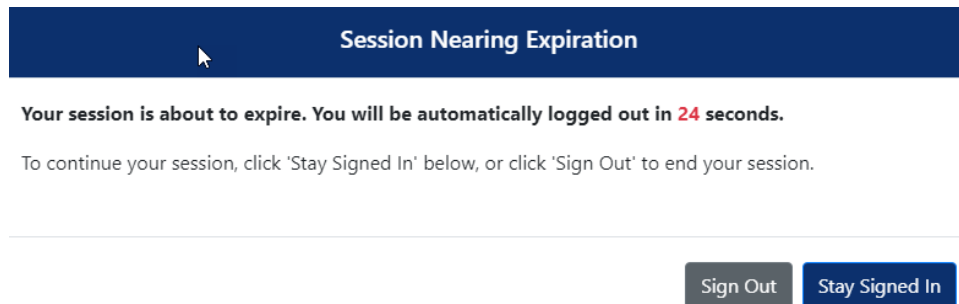
The CLP System can be accessed from the FHLBNY's website, [www.fhlbny.com](http://www.fhlbny.com). Select [CLP] from the login dropdown at the top right of the homepage.



Once you have logged in, your name will be displayed at the top right of the CLP System.



*Note: The system remains active for 15 minutes; you may be logged out of the session for inactivity after this time.*



## Dashboard

After logging in, you will be directed to the Dashboard. This Dashboard is member-specific and will show the balance of qualified loans, current annual limit, utilization, and the remaining availability for all available Community Lending Programs.

Programs	Balance of Qualified Loans	Advance Limits & Utilization			Interest Subsidy Limits & Utilization		
		Annual Limit	YTD Utilization	Remaining Availability <sup>(1)</sup>	Annual Limit	YTD Utilization	Remaining Availability <sup>(2)</sup>
<b>Community Lending Programs</b>	\$5,000,000.00	\$200,000,000.00	\$128,343,289.00	\$66,656,711.00	N/A	N/A	N/A
Community Investment Program (CIP)+ Urban Development Advance (UDA)+ Rural Development Advance (RDA)	\$5,000,000.00 (CIP) \$0.00 (UDA) \$0.00 (RDA)		\$128,343,289.00 (CIP) \$0.00 (UDA) \$0.00 (RDA)				
<b>Business Development Advance (BDA)</b>	\$0.00 <sup>(3)</sup>	N/A	\$0.00	N/A	\$50,000.00	\$0.00	\$50,000.00 <a href="#">BDA Calculator</a>
<b>Disaster Relief Funding (DRF)</b> DRF (Maria & Irma)	\$0.00	N/A	\$0.00	N/A	N/A	N/A	N/A

- Approved (a commitment has been issued),
- In Review (under FHLBNY review),
- Not Yet Submitted (loan pool is being completed and has not been submitted to the FHLBNY)
- Rejected (the FHLBNY has rejected the loan pool).

The history is searchable and can be exported to Excel.

Application #	Program	Application Status	Submission Date	Amount Requested	Amount Approved	Balance of Qualified Loans	Next loan Expiration	Loan Pool Expiration
6696	CIP	Not Yet Submitted						
6692	UDA	In Review	08/27/2021	\$200,000.00				
6689	CIP	Approved	08/16/2021	\$285,900.00	\$285,900.00	\$0.00		09/15/2021

## Using the BDA Calculator

You must complete the [BDA Reservation Request Form \(BDA-001\)](#), available on the FHLBNY's website, to reserve your interest-rate credits (up to \$50,000 on a first-come, first-served basis). Submit your completed form to [CLPops@fhlbny.com](mailto:CLPops@fhlbny.com).

After a reservation of interest-rate credits is granted by the FHLBNY, you can use the BDA Calculator to assist in determining the maximum advance supported by the available interest-rate credits. You must input the estimated advance issue date, the estimated maturity date, and the estimated rate. Select **[Calculate]** and the system will then calculate an estimate based on these details as to how large of an advance could be supported.

Business Development Advance (BDA)	\$0.00 <sup>(3)</sup>	N/A	\$0.00	N/A	\$50,000.00	\$0.00	\$50,000.00 BDA Calculator
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**BDA Calculator** ✕

Instructions: Enter **Advance Issue Date, Maturity Date** and **Rate** then click 'Calculate'.

Issue Date	Maturity Date	Rate	
11/01/2021	11/01/2022	0.42%	Calculate

**Calculation Results**

Interest Subsidy Available	Max Advance Supported by Available Subsidy
\$50,000.00	\$11,904,760.00

Disclaimer: The submitted loan data represents an estimate, and is subject to further FHLBNY review and credit underwriting. It is not a commitment by the FHLBNY to lend.

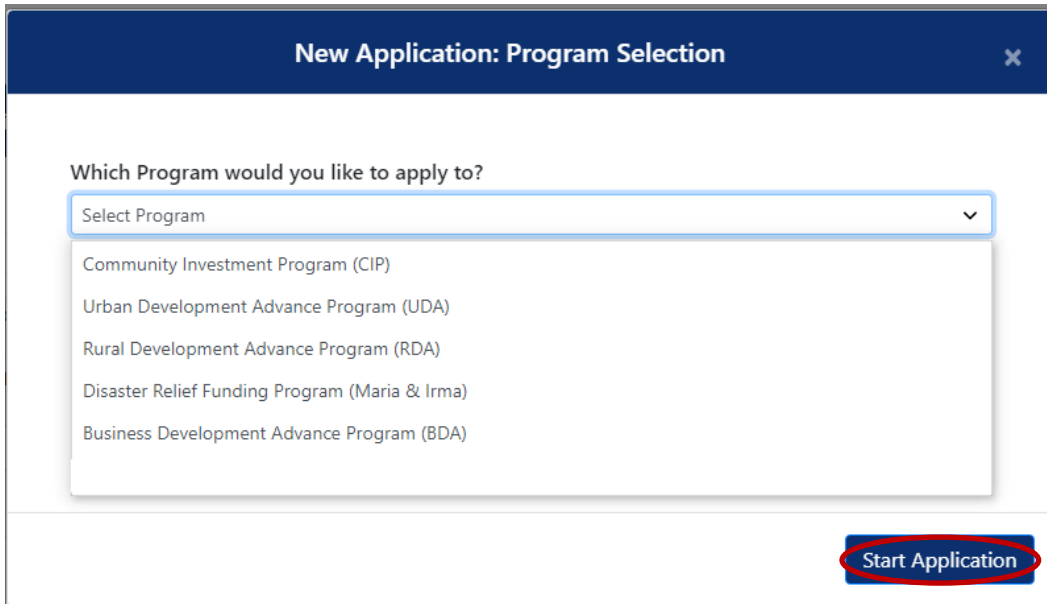
When you are ready to submit your loans for BDA funding, please follow the steps for Submitting an Application.

## Submitting an Application

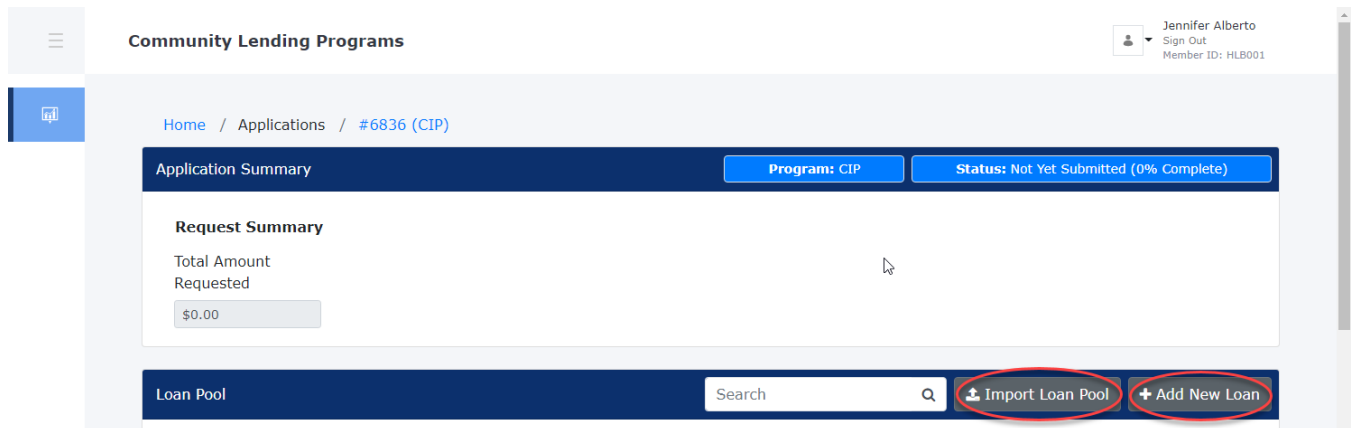
To submit an application, select **[Create New Application]** from the Application Submission History header.



Next, you will be prompted to select a Program. Choose the appropriate program from the dropdown menu and select **[Start Application]**.



Input the loan pool details by adding a new loan or importing the loan pool from the application available on the FHLB NY's website: [Community Lending Programs Application](#).



To add a new loan, select the **[Add New Loan]** option from the Loan Pool header. All loan attributes and qualification criteria must be inputted for the loan to be considered complete. To add additional loans to the loan pool, save and close the loan, then select **[Add New Loan]**. Complete this process until all loans have been added to the loan pool.

Community Lending Programs
Jennifer Alberto  
Sign Out  
Member ID: HLB001

Home / Applications / # 6836 (CIP) / New Loan

### Loan Attributes

#### Loan Details

Loan Number (ID)	Settlement Date	Loan Amount	Loan Purpose	Loan Purpose - Other Description
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

#### Property Address Information

[+ Add Property](#)

Record #*	Street*	City*	State*	Zip Code*	County*	Primary*	HUD Estimated MFI	115% HUD MFI
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>

#### Mortgage-Backed Security("MBS") Details

Loan part of MBS?	Pool Number (ID)	Security Settlement Date	Total Pool Amount	MBS Qualifies
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

#### Qualification Method Selection & Supporting Data

- Owner-Occupied
- Multifamily Rental Affordability
- Multifamily Income Eligibility
- Neighborhood Income Eligibility (Manufactured Housing Parks Only)

#### Eligibility

Loan Prequalified

Disclaimer: The submitted loan data represents an estimate, and is subject to further FHLBNY review and credit underwriting. It is not a commitment by the FHLBNY to lend.

[Save](#) [Close](#)

To use the Import Loan Pool functionality, complete the CLP Application and select **[Save]**. Select **[Import Loan Pool]**, the 'Import Loan Pool' prompt will appear, then select **[Upload CLP Application File]** to continue.

### Import Loan Pool

✕

Loan pool data can be imported from a Community Lending Programs Application File (Excel Spreadsheet Document). To begin the import process, click "Upload CLP Application File" and select the file you wish to upload.

Cancel **Upload CLP Application File**

Select the appropriate file to import. A pop-up will appear listing the loans to be imported, outlining any errors. Incomplete applications can be completed within the CLP System; however, some errors may stop the import process. (E.g., To import a CIP application, the CIP product must be selected from the CLP System. You cannot import a UDA application to a CIP product within the CLP System.)

**Import Loan Pool** ✕

**1 Loan(s) Found in Community Lending Programs Application file:**

#	Loan ID	Primary Property Address	Amount	Qualification Method
1	122	1 Main, Any, AZ 10520	\$450,000.00	Multifamily Rental Affordability

**Please review the following warning(s) before proceeding with the import:**

- Selected Community Lending Programs Application Form is Not Complete

Cancel
Continue & Import Loans

A completion pop-up will appear to confirm completion.

**Import Loan Pool** ✕

**All Loans Successfully Imported**

#	Loan ID	Primary Property Address	Amount	Import Status
1	122	1 Main, Any, AZ 10520	\$450,000.00	✔ Import Complete

Close

Imported loans will now be visible within the loan pool within the CLP System.

☰
**Community Lending Programs**

Jennifer Alberto  
Sign Out  
Member ID: HLB00181

Home / Applications / #6836 (CIP)

Application Summary
Program: CIP
Status: Not Yet Submitted (96% Complete)

**Request Summary**

Total Amount Requested

\$450,000.00

Loan Pool

🔍
📄 Import Loan Pool
➕ Add New Loan

Loan ID	Settlement Date	Amount	Primary Property Address	MBS Pool ID	Qualification Method	Status
122	09/03/2021	\$450,000.00	1 Main, Any, AZ 10520		Multifamily Rental Affordability	Incomplete

*Note: If you decide to [Import Loan Pool] again for the same application, all previous data will be deleted and replaced with the new import.*



## Submitting a Loan Pool to the FHLB NY

An application must be 100% complete to be submitted to the FHLB NY. The Application Summary will show the completion percentage of the application, and the Loan Pool will show if the loan details are complete.

The screenshot shows the 'Community Lending Programs' interface. At the top right, the user is identified as Jennifer Alberto with a 'Sign Out' link and 'Member ID: HLB001'. The breadcrumb trail is 'Home / Applications / #6836 (CIP)'. The 'Application Summary' section shows 'Program: CIP' and 'Status: Not Yet Submitted (100% Complete)'. Below this is the 'Request Summary' with a 'Total Amount Requested' of '\$1,450,000.00'. The 'Loan Pool' section features a search bar, 'Import Loan Pool', and 'Add New Loan' buttons. A table lists two loans:

Loan ID	Settlement Date	Amount	Primary Property Address	MBS Pool ID	Qualification Method	Status
122	09/03/2021	\$450,000.00	1 Main, Any, AZ 10520		Multifamily Rental Affordability	Complete
1	09/02/2021	\$1,000,000.00	1 street, city, AZ 76478		Multifamily Rental Affordability	Complete

You must read and agree to the Member Certification, then select **[Submit Application]**.

The 'Member Certification' section contains the following text:

**Community Investment Program ("CIP") Member Certification**

The Federal Home Loan Bank of New York (FHLB NY) offers the Community Investment Program ("CIP") pursuant to the Community Investment Cash Advance Programs, 12 C.F.R. 5 1292.5(A)(2) ("CICA") and 12 U.S.C. 1430(i)(2). To qualify for the CIP, the Member must certify to the FHLB NY that the Member is providing a loan to its Customer which meets certain criteria.

I, Jennifer Alberto, as an authorized representative of \_\_\_\_\_ acknowledge that the FHLB NY's acceptance of this application does not constitute an approval or a commitment by the FHLB NY to ESL Federal Credit Union for an advance, including rate, amount, or term. Upon approval of this application, disbursement of funds is subject to the credit underwriting and collateral requirements of the FHLB NY.

By entering the below data and submitting the certification on behalf of \_\_\_\_\_, I, Jennifer Alberto, as a duly authorized representative hereby certify and agree to the following:

- \_\_\_\_\_ is in good standing with the FHLB NY and pursuant to the standards of the Community Support 12 C.F.R. 1290.2 regulations the Member is eligible to receive long-term advances from the FHLB NY.
- \_\_\_\_\_ certifies that the funding for CIP shall only be provided for housing projects and for eligible targeted community lending by using the appropriate targeted beneficiaries and/or targeted income levels within qualifying counties as described in the [CICA Regulations](#) and [CLP Guidelines](#).
- \_\_\_\_\_ certifies that at the time of funding, the proceeds of the advances for economic development projects satisfy the eligibility requirements as in the [CICA Regulations](#) and [CLP Guidelines](#).
- \_\_\_\_\_ certifies that the project or program will continue to satisfy the requirements of CICA throughout the term of loan.
- \_\_\_\_\_ agrees to provide the FHLB NY any supplemental reports and other documentation that the FHLB NY may request related to this application.
- \_\_\_\_\_ certifies that the equity proceeds of the refinancing of rental housing and manufactured housing parks are used to rehabilitate the project(s) and/or to preserve affordability for current residents.
- \_\_\_\_\_ agrees to allow the FHLB NY to publicize the Member's participation in the Program.
- \_\_\_\_\_ agrees to comply with all monitoring, auditing, and reporting requirements set forth in Federal laws and regulations applicable to the FHLB NY whether now existing and as the same may be amended from time to time (the "Regulations"). The Member further agrees that an advance can be re-priced in the event of any failure to comply with the terms and conditions of this application or the Regulations, or the Bank may take any other action permitted under the Regulations.
- In the event the \_\_\_\_\_ terminates its membership with the FHLB NY for any reason, the Member agrees to continue to honor all the conditions, representations, and certifications contained herein and to promptly pay off all outstanding advances in an orderly fashion, if so required by the FHLB NY.

By submitting this electronic application, you are submitting this application to the FHLB NY and are certifying that the information shown above is true and correct and you agree that you have submitted it with an electronic signature. You intend your authorized electronic signature to have the effect of your written signature. You have prepared and read this certification and as an authorized representative of the Member and you have bound the Member to its terms. The FHLB NY may rely on, and enforce, this document in electronic form.

Applicant (Member Institution) \_\_\_\_\_

Member Representative Name: Jennifer Alberto | Title: \_\_\_\_\_ | Email Address: albertoj@fhlbny.com | Date: 09/09/2021

**Submit Application**

**Application Timeline**

Date	User	Activity Details
09/09/2021	Jennifer Alberto	Application Created

Select **[Agree & Submit]** again when prompted to confirm the submission.

### Submission Confirmation

By submitting this electronic application, you are submitting this application to the FHLBNY and are certifying that the information represented in this application is true and correct and you agree that you have submitted it with an electronic signature. You intend your authorized electronic signature to have the effect of your written signature. You have prepared and read this certification and as an authorized representative of the Member and you have bound the Member to its terms. The FHLBNY may rely on, and enforce, this document in electronic form.

**Note:** Any changes or modification to the Application will no longer be allowed after submission.



The application will now be viewable in the Application Submission History from the Dashboard.

Application Submission History								
Programs		Application Status		Balance of Qualified Loans				
All Programs		All Statuses		Any				
				<input type="button" value="Apply Filter"/> <input type="button" value="Reset"/>				
Application #	Program	Application Status	Submission Date	Amount Requested	Amount Approved	Balance of Qualified Loans	Next loan Expiration	Loan Pool Expiration
6836	CIP	In Review	09/09/2021	\$1,450,000.00				

The submission will now be in 'view only' mode and is no longer editable.

Community Lending Programs
Jennifer Alberto  
Sign Out  
Member ID: HLB001

Home / Applications / #6836 (CIP)

Program: CIP
Status: In Review

#### Request Summary

Total Amount Requested

\$1,450,000.00

#### Loan Pool

Loan ID	Settlement Date	Amount	Primary Property Address	MBS Pool ID	Qualification Method
122	09/03/2021	\$450,000.00	1 Main, Any, AZ 10520		Multifamily Rental Affordability
1	09/02/2021	\$1,000,000.00	1 street, city, AZ 76478		Multifamily Rental Affordability

## Approved Projects

Once a project has been approved, the approved amount, balance, and expiration details will be available.

Home / Applications / #6808 (CIP)

**Application Summary**   Program: CIP   Status: Approved   Balance of Qualified Loans: \$5,000,000.00

**Request Summary**

Total Amount Requested	Approved Amount	Approved Date	Balance of Qualified Loans	Next Loan Expiration	Loan Pool Expiration
\$5,000,000.00	\$5,000,000.00	07/27/2021	\$5,000,000.00	10/21/2021	10/21/2021

**Qualified Loan Expiration Schedule**

Expiration Date	Amount Expiring	Projected Remaining Qualified Loan Balance*
10/21/2021	\$5,000,000.00	\$0.00

Disclaimer: The submitted loan data represents an estimate, and is subject to further FHLBNY review and credit underwriting. It is not a commitment by the FHLBNY to lend.

**Loan Pool**

Loan ID	Settlement Date	Amount	Primary Property Address	MBS Pool ID	Qualification Method	Review Decision	Rejection Reason(If Rejected)
3456789	07/23/2021	\$5,000,000.00	251 E 79 Street, New York, NY 10022		Multifamily Rental Affordability	Qualified	

The commitment\* is now approved, and your financial institution may call our Credit Desk to obtain an interest rate quote and request funding under the approved CLP product.