



Federal Home Loan Bank
NEW YORK

Community Lending Programs (CLP) System User Guide

Effective August 15, 2022

TABLE OF CONTENTS

Enroll for Access 2

Access the CLP System 2

Dashboard 3

Using the BDA Calculator 4

Submitting an Application..... 5

Submitting a Loan Pool to the FHLBNY..... 8

Approved Projects 10

Enroll for Access

You must complete the Global Authorization Form (GAF)* to obtain access to the CLP System. The form is available on the FHLB NY'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 FHLB NY operating systems. Access to the CLP System is located in section 4. Please note, any updated GAF submission will supersede prior GAFs submitted for the User.*

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

Access the CLP System

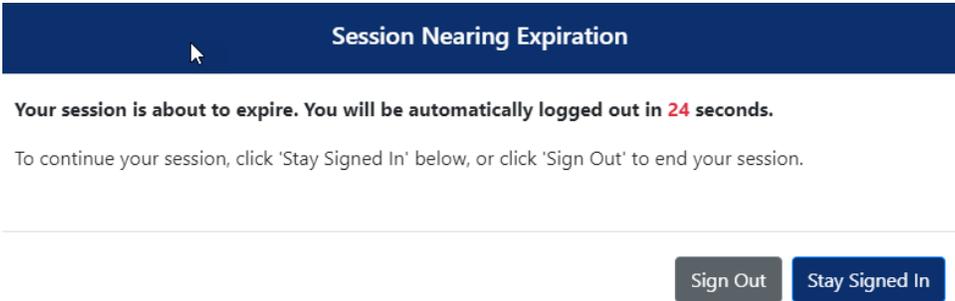
The CLP System can be accessed from the FHLB NY's website, www.fhlbny.com. Select [CLP] from the login dropdown at the top right of the homepage.



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.

The screenshot shows the 'Community Lending Programs' dashboard. At the top right, the user is identified as Jane Doe with options to Sign Out and view Member ID. The dashboard title is 'Utilization & Availability Dashboard'. It features a table with columns for Programs, Balance of Qualified Loans, Annual Limit, YTD Utilization, Remaining Availability (1), Annual Limit, YTD Utilization, and Remaining Availability (2). The table lists several programs including Community Lending Programs, Business Development Advance (BDA), and Disaster Relief Funding (DRF). A 'BDA Calculator' link is visible next to the BDA row.

Programs	Balance of Qualified Loans	Advance Limits & Utilization			Interest Subsidy Limits & Utilization		
		Annual Limit	YTD Utilization	Remaining Availability (1)	Annual Limit	YTD Utilization	Remaining Availability (2)
Community Lending Programs	\$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)				
Business Development Advance (BDA)	\$0.00 (3)	N/A	\$0.00	N/A	\$200,000.00	\$0.00	\$200,000.00 BDA Calculator
Disaster Relief Funding (DRF) DRF (Maria & Irma)	\$0.00	N/A	\$0.00	N/A	N/A	N/A	N/A

The Dashboard also reflects an application history indicating the program status of the application, the appropriate dollar amounts associated with the loan pool and expiration dates. Statuses include:

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

The history is searchable and can be exported to Excel.

The screenshot shows the 'Application Submission History' section. It includes a search bar, an 'Export to Excel' button (circled in red), and a 'Create New Application' button. Below are filter dropdowns for Programs, Application Status, and Balance of Qualified Loans, along with 'Apply Filter' and 'Reset' buttons. The table below lists application details.

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 (BDA Only)

You must complete the [BDA Reservation Request Form \(BDA-001\)](#), available on the FHLBNY's website, to reserve your interest rate credits (up to \$200,000 on a first-come, first-served basis). Submit your completed form to 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.

The screenshot shows the BDA Calculator interface. At the top, a table lists various financial metrics. A red box highlights a cell containing '\$200,000.00' and a link to the 'BDA Calculator'. Below this is a dark blue header for the 'BDA Calculator' with a close button. Instructions state: 'Enter **Advance Issue Date**, **Maturity Date** and **Rate** then click 'Calculate''. The input fields are: 'Issue Date' (08/16/2022), 'Maturity Date' (08/16/2023), and 'Rate' (3.52%). A blue 'Calculate' button is to the right. Below the inputs, the 'Calculation Results' are shown: 'Interest Subsidy Available' is \$200,000.00 and 'Max Advance Supported by Available Subsidy' is \$5,681,817.00. A disclaimer at the bottom states: '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.'

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.

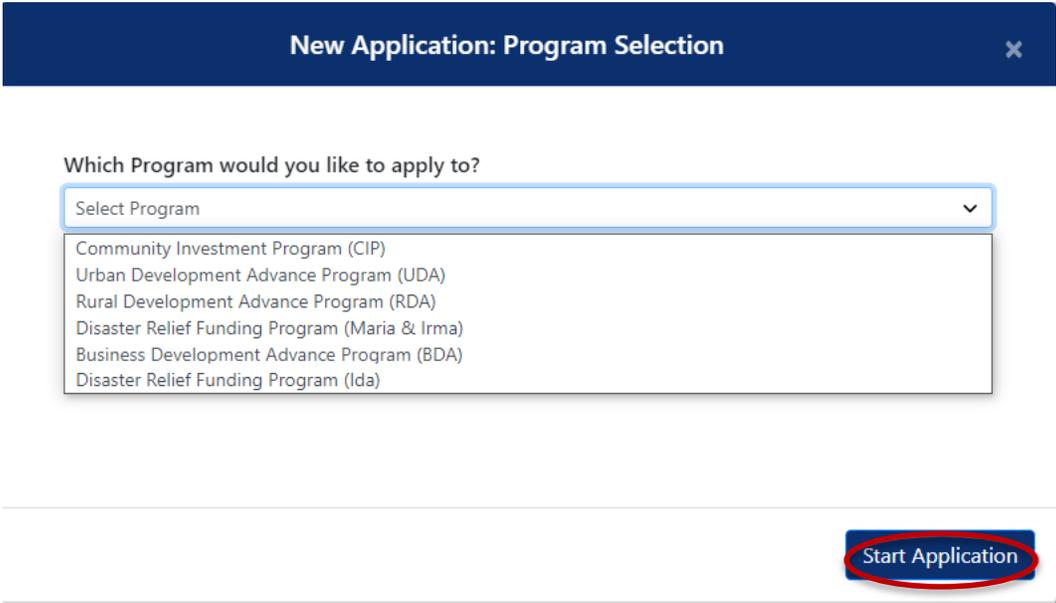
When you are ready to submit your loans for BDA funding, please follow the steps for Submitting an Application.

Submitting an Application

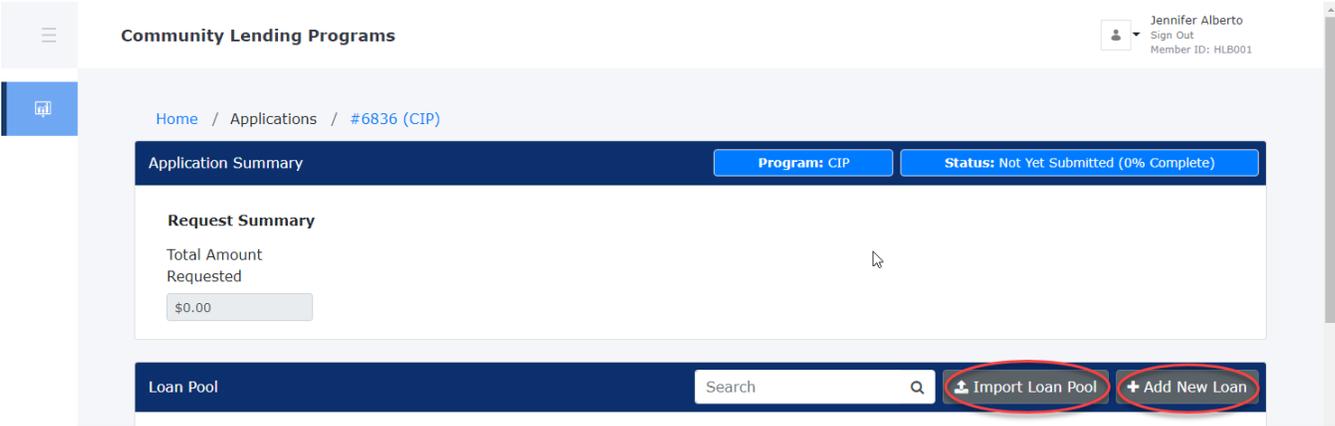
To submit an application, select **[Create New Application]** from the Application Submission History header.



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"/>				

Property Address Information

[+ Add Property](#)

Record #*	Street*	City*	State*	Zip Code*	County*	Primary*	HUD Estimated MFI	115% HUD MFI
1	<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 FHLB NY review and credit underwriting. It is not a commitment by the FHLB NY to lend.

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.

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

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 FHLBNY

An application must be 100% complete to be submitted to the FHLBNY. 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 (Sign Out, 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 includes a search bar and buttons for 'Import Loan Pool' and '+ Add New Loan'. 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 includes the following text:

Community Investment Program ("CIP") Member Certification

The Federal Home Loan Bank of New York (FHLBNY) offers the Community Investment Program ("CIP") pursuant to the Community Investment Cash Advance Programs, 12 C.F.R. S 1292.5(A)(2) ("CICA") and 12 U.S.C. 1430(i)(2). To qualify for the CIP, the Member must certify to the FHLBNY 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 FHLBNY's acceptance of this application does not constitute an approval or a commitment by the FHLBNY 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 FHLBNY.

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 FHLBNY 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 FHLBNY.
- _____ 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 FHLBNY any supplemental reports and other documentation that the FHLBNY 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 FHLBNY 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 FHLBNY 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 FHLBNY 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 FHLBNY.

By submitting this electronic application, you are submitting this application to the FHLBNY 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 FHLBNY may rely on, and enforce, this document in electronic form.

Applicant (Member Institution)

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

Submit Application

Application Timeline

Date	User	Activity Details
------	------	------------------

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.

Agree & Submit **Cancel**

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

Application Submission History

Search [] Export to Excel Create New Application

Programs: All Programs Application Status: All Statuses Balance of Qualified Loans: Any Apply Filter 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)

Application Summary Program: CIP Status: In Review

Request Summary

Total Amount Requested: \$1,450,000.00

Loan Pool Search []

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.

The screenshot displays the 'Application Summary' for application #6808 (CIP). The status is 'Approved' and the 'Balance of Qualified Loans' is \$5,000,000.00. The 'Request Summary' table shows a total amount requested and approved of \$5,000,000.00, with an approved date of 07/27/2021. The 'Qualified Loan Expiration Schedule' table shows an expiration date of 10/21/2021 with a projected remaining qualified loan balance of \$0.00. A disclaimer states that the submitted loan data is an estimate. Below this, the 'Loan Pool' section includes a search bar and a table with one entry: Loan ID 3456789, Settlement Date 07/23/2021, Amount \$5,000,000.00, Primary Property Address 251 E 79 Street, New York, NY 10022, MBS Pool ID, Qualification Method Multifamily Rental Affordability, Review Decision Qualified, and Rejection Reason (If Rejected).

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.

*Note: For BDA, an approval of the loan pool will be communicated, not a commitment.