



Federal Home Loan Bank
NEW YORK

Homebuyer Dream Program[®]

Submission of a HDP[®] Reservation Request

Tutorial

Submission of a Homebuyer Dream Program[®] Reservation Request

Welcome and thank you for watching the Federal Home Loan Bank of New York's tutorial on Homebuyer Dream Program[®] ("HDP[®]") Reservation Requests

In this tutorial, we will provide an overview of the completion a Reservation Request as well as the submission of the completed Reservation Request to the Federal Home Loan Bank of New York via our Secure File Transfer Portal

Please note this tutorial is a visual presentation only

Tutorial Topics

Overview

Reservation Request

HDP Request Form (HDP-005)

Secure File Transfer



Submission of a HDP Reservation Request

The Homebuyer Dream Program® Request Form along with the required documentation must be submitted to the FHLBNY via the Online Portal as one zip file per Household



OVERVIEW

- Household Reservation Requests must be submitted via FHLBNY's Secure File Transfer Portal by an authorized user representative
- If applicable, FHLBNY will email the member for additional details
- Failure to include all supporting documentation related to household eligibility may result in a denial of the submitted Reservation Request
- An email will be sent to the member to confirm the commitment of the HDP grant
- HDP Commitments:
 - Valid for 120 days
 - Not transferrable to another:
 - Purchase property
 - Member
 - Homebuyer(s)
 - May not increase after issuance

Income documentation

- For all sources of income

Purchase and Sales Contract

Homeownership Counseling Certificate

HDP Homebuyer Certification (HDP-004)

Homebuyer Dream Program® Request Form (HDP-005)

- Select "New Household Reservation Request"
- 100% Completed
- MS Excel format, containing the ".xlsx" file extension

➤ If applicable:

- Zero Income Certification (AHP/HDP-001)
- Legal separation agreement and/or divorce decrees

Tutorial Topics

Overview

Reservation Request

HDP Request Form (HDP-005)

Secure File Transfer



HDP RESERVATION REQUEST PACKAGE

Homebuyer Dream Program® Request Form
HDP-005: Homebuyer Dream Program Request Form

Doer, Jane % Complete (Required Fields) 100% New Household Reservation Request

Field Symbol Legend

Table of Contents

Section	Progress	Section	Progress
1 FHLBNY Member	Complete ✓	4 Purchase Property	Complete ✓
2 Household Information	Complete ✓	5 Household Qualification	Complete ✓
3 Grant Summary	Complete ✓	6 Member Certification	Complete ✓

Federal Home Loan Bank of New York Member Back to Top ^

Status: Complete

Member Name
Sample Bank

Household Information Back to Top ^

Status: Complete

Does the household qualify as a first-time homebuyer? Yes ✓
 Is this household currently enrolled in the FHC Program? No ✓
 If yes, please specify the household ID

Borrower(s)

Borrower	Prefix	First Name	Last Name	Marital Status
Primary	Ms.	Jane	Doe	Single
Co-Borrower				
3rd Borrower				

Current Household Address

Street Address (no P.O. Boxes) City State Zip Code
 123 Sample Street XXXXX Sample NY 5555
 County / Municipio MSA Census Tract (xxxx.xx)
 New York 5555 5555 . 55

Grant Summary Back to Top ^

Status: Complete

Requested Grant Amount \$ XXXXXX ✓
 Counseling Cost Defrayment Amount \$ XXXXXX ✓
 Total Requested Grant Amount \$

Household requires a Federal Housing Administration ("FHA") Minimum Requirement Investment ("MRI") Letter?

City State Zip Code
 Sample NY 5555
 MSA Census Tract (xxxx.xx)
 5555 5555 . 55
 Primary Residence Manufactured Home
 Yes No

Back to Top ^

and define below) Counseling Completion Date
 X / X / XXXX
 he:

Back to Top ^

completed as part of this request. Please use the following link to
 te the Income Calculation Worksheet.
[ome Calculation Worksheet](#)
 the Income Calculation Worksheet has been completed:
 ation Worksheet has been fully completed ✓

Max. Allowable Income % of MFI
 100.00 \$ 102,432.00 78.10%

Back to Top ^

ments established by the Federal Housing Finance Agency ("FHFA")
 Part 1291 ("AHP Regulation"), the FHLBNY AHP Implementation Plan
 gram Guidelines (the "Program Guidelines"), which govern the
 existing or hereafter amended or implemented;
 e FHLBNY discovers that the household does not meet Program
 ading or incomplete information to FHLBNY, or pursuant to the
 tion, Implementation and Program Guidelines; and
 that you signed this document with an electronic signature. You
 ve the effect of your written signature. You have viewed and read
 ned it and you agree to be bound by the terms contained in this
 is document. We may rely on, and enforce, this document in
 onic form.

Date
 1/1/2021

Bank Representative Authorized User
 Email Address Telephone (including Area Code)
 Sample@Bank.com 555-555-5555

Back to Top HDP-005: Homebuyer Dream Program Request Form

The *Homebuyer Dream Program Request Form* (in MS Excel format, containing the .xlsx file extension) along with the following required documentation (in PDF format) must be submitted to the FHLBNY via the Online Portal as one Zip file per household:

- Income documentation for all sources of income for each income-earning adult in the household
- Fully executed Purchase and Sales Contract
- Fully executed homeownership counseling certificate
- Fully executed *HDP Homebuyer Certification*

HDP RESERVATION REQUEST PACKAGE

EMPLOYEE NAME		SSN	EMPLOYEE ID	CHECK NO.	PAY PERIOD	PAY DATE
Sample Employee Name		XXX-XX-1234	0000123456	23131		
INCOME	RATE	HOURS	CURRENT TOTAL	DEDUCTIONS	CURRENT TOTAL	YEAR-TO-DATE
GROSS WAGES	24.00	40.00	960.00	FICA MED TAX	13.92	13.92
				FICA SS TAX	59.52	59.52
				FED TAX	114.16	114.16
YTD GROSS	YTD DEDUCTIONS	YTD NET PAY	CURRENT TOTAL	CURRENT DEDUCTIONS	NET PAY	
960.00	187.60	772.40	960.00	187.60	772.40	

THECLEAN JANITORIAL MAINTENANCE INC. 1239 CARRIE LANE DEER PARK		CHECK DATE	CHECK NUMBER
PAY **772** DOLLARS AND **40** CENTS TO THE ORDER OF: SAMPLE EMPLOYEE NAME		THIS IS NOT A CHECK Direct Deposit Non-Negotiable	

THECLEAN JANITORIAL MAINTENANCE INC. 1239 CARRIE LANE DEER PARK		CHECK DATE	CHECK NUMBER
PAY **772** DOLLARS AND **40** CENTS TO THE ORDER OF: SAMPLE EMPLOYEE NAME		THIS IS NOT A CHECK Direct Deposit Non-Negotiable	

The member is responsible for verifying all sources of income for all individuals who will reside in the home

The homebuyer(s) must demonstrate a reliable stream of income, which includes full time employment (defined as ≥ 32 hours a week), pension, disability award, Social Security, Individual Retirement Accounts, or other recurring sources

HDP RESERVATION REQUEST PACKAGE

PURCHASE AND SALE AGREEMENT 

1 (a) BUYER NAME(S): _____
2 (b) SELLER NAME(S): _____
3 (c) PROPERTY ADDRESS and/or DESCRIPTION: Buyer agrees to purchase and Seller agrees to sell the real property identified as:
4 _____
5 _____ County, Tennessee.
6 (d) PURCHASE PRICE: \$ _____ Dollars,
7 to be paid in cash or equivalent good funds at closing.
8 (e) EARNEST MONEY: \$ _____ valid check or money order payable to Escrow Agent: _____
9 _____ whose address is: _____
10 will be promptly delivered to Escrow Agent **no later than 5:00 PM, three (3) calendar days after the Acceptance Date.**
11 (f) CLOSING, EXPIRATION, & POSSESSION DATE: _____ This is the date that the sale will
12 be closed, or this Agreement will expire on this date at 11:59 PM. If this is not a business day, this date will be extended to the
13 next business day. Any other change in this date must be agreed to **in writing** by all parties. Possession of the entire property will
14 be given to the Buyer at the time of closing, unless a different time of possession is agreed to in a separate Occupancy Agreement.
15 (g) ITEMS INCLUDED OR EXCLUDED: Included, if present, as part of the property sale: all real estate, buildings,
16 improvements, appurtenances (rights and privileges), and fixtures. **Fixtures** include all things which are attached to the
17 structure(s) by nails, screws, or other permanent fasteners, including, but not limited to all of the following, if present:
18 attached light fixtures and bulbs, ceiling fans, attached mirrors; heating and cooling equipment and thermostats; plumbing
19 fixtures and equipment; all doors and storm doors; all windows, screens, and storm windows; all window treatments
20 (draperies, curtains, blinds, shades, etc.) and hardware; all wall-to-wall carpet; all built-in kitchen appliances and stove; all
21 bathroom fixtures; gas logs, fireplace doors and attached screens; all security system components and controls; garage door
22 openers and all remote controls; swimming pool and its equipment; awnings; permanently installed outdoor cooking grills;
23 all fencing, landscaping and outdoor lighting; and mail boxes.
24 Other items included in the sale: _____
25 _____
26 Items that are not included in the sale: _____
27 Leased items: _____
28
29 (h) CLOSING COSTS: Unless otherwise stated in Special Stipulations or Addenda, closing costs are to be paid as follows:
30 **Seller must pay** all Seller's existing loans, liens and related costs affecting the sale of the property, Seller's settlement fees,
31 real estate commissions, the balance on any leased items that remain with the property, and a **title insurance policy** with
32 Buyer to receive benefit of simultaneous issue. Any existing rental or lease deposits must be transferred to Buyer at closing.
33 **Buyer must pay** transfer taxes, deed and deed of trust recording fees, association transfer fees, hazard and any other
34 required insurance, Buyer's settlement fees, and **all Buyer's loan related or lender required expenses.**
35 (i) PRORATIONS, TAXES & ASSESSMENTS: The current year's property taxes, any existing tenant leases or rents,
36 association or maintenance fees, (and if applicable, any remaining fuel), will be prorated as of the date of closing. Taxes for
37 prior years and any special assessments approved before date of closing must be paid by Seller at or before closing. If
38 applicable, roll back taxes or any tax or assessment that cannot be determined by closing date should be addressed in
39 Special Stipulations or Addenda and will survive the closing.
40 (j) HOME PROTECTION PLANS: Home Protection plans available for purchase are **waived, unless** addressed in Special
41 Stipulations. Buyer and Seller understand that an administrative fee may be paid to the Real Estate Company if plan is purchased.
42 (k) SPECIAL STIPULATIONS: The following special stipulations, if in conflict with any language contained within the 3 pages of
43 this Purchase and Sale Agreement, will control:
44 _____
45 _____
46 _____
47 _____
48 _____
49 _____
50 _____
51 (l) TIME IS OF THE ESSENCE: The failure to meet specified time limits will be grounds for canceling this Agreement.
52 (m) FAIR HOUSING AND EQUAL OPPORTUNITY: This Property is being sold without regard to race, color, sex,
53 religion, disability, marital status, family status, sexual orientation, age, ancestry, or national origin.
Page 1 of 3

Homebuyer must provide a fully executed Purchase and Sales Contract dated prior to the Reservation Request date

Expired contracts must contain an addendum that confirms the agreement is indeed active between all parties

HDP RESERVATION REQUEST PACKAGE



CERTIFICATE *of* COMPLETION

THIS ACKNOWLEDGES THAT

Household Name

HAS SUCCESSFULLY COMPLETED THE

Homeownership Counseling

MONTH, DAY
20XX


SIGNED, *Signatory Name, Signatory Title*

The member must ensure that one of the homebuyer(s) listed within the Homebuyer Dream Program® Request Form has completed a homeownership counseling program within 18 months prior to the Reservation Request date as evidenced by a completion certificate

Counseling agency must be accredited by HUD, a State Government or State Housing Finance Agency or the national Industry Standards for Homeownership Education and Counseling.

The use of online homeownership counseling programs through either Framework or eHome America will be permitted.

HDP RESERVATION REQUEST PACKAGE

 Federal Home Loan Bank
NEW YORK

ID: HDP - 004

**HOMEBUYER DREAM PROGRAM
HOMEBUYER CERTIFICATION**

Borrower Name ("Borrower")	Co-Borrower Name ("Co-Borrower")
Current Address	City State Zip Code

FHLBNY Member Financial Institution ("Lender")

I/we hereby certify that the Lender informed me/us of the requirements of the Federal Home Loan Bank of New York ("FHLBNY") Homebuyer Dream Program ("HDP"), which provides grants for the purchase of a primary residence for first-time home buyers who meet HDP requirements as set forth in the HDP Guidelines. The HDP Guidelines, as may be amended from time to time, are available on the FHLBNY website.

- I/we certify that Borrower and/or Co-Borrower meet one of the following conditions of a first-time homebuyer, as defined by the U.S. Department of Housing and Urban Development ("HUD") and described in the HDP Guidelines (check box that applies):
 - An individual who has had no ownership in a principal residence during the 3-year period ending on the date of the purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers).
 - A single parent who has only owned a principal residence with a former spouse while married.
 - An individual who is a displaced homemaker and has only owned a principal residence with a spouse.
 - An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations.
 - An individual who has only owned a property that was not in compliance with state, local or model building codes and could not be brought into compliance for less than the cost of constructing a permanent structure.
- I/we understand that at the time of reservation, the household must meet the income guidelines set forth in the HDP Guidelines with a total household income of 80% or below of the Area Median Income for the county in which the home being purchased is located, adjusted for household size. Household size is based upon the number of people who will reside in the home being purchased.
- I/we understand that any changes to household size must be disclosed to the Lender. In the event the household's family size changes, the FHLBNY reserves the right to re-evaluate the household's size and qualifying income(s).
- I/we agree to purchase an eligible property type as described below in FHLBNY's district of New York, New Jersey, Puerto Rico and the U.S. Virgin Islands:
 - Eligible properties include 1-4 family dwellings, townhouses, condominiums, cooperative housing units or manufactured housing (must be affixed to a permanent foundation) to be used as the household's primary residence.
 - Ineligible properties include investment properties and vacant land.
- I/we agree to contribute a minimum equity contribution of \$1,000 of my/our own funds towards the down payment or closing costs for the purchase of the home.
- I/we agree to complete a homebuyer counseling program as described in the HDP Guidelines.
- I/we agree to obtain mortgage financing through the Lender for the purchase of a primary residence.

Page 2

NY established commitment period as identified at the time of year retention document(s) at the time of closing, and will abide in the requirements of the Homebuyer Dream Program as described (limited funds are available on a first-come first-served basis. The est for an HDP grant. cease to be, used for the purposes approved by the FHLBNY for nification. additions of the HDP at any time, without prior notice.

Signature of Borrower

Signature of Co-Borrower

FEDERAL HOME LOAN BANK OF NEW YORK

ID: HDP-004

The HDP Homebuyer Certification is located on the FHLBNY website

This document must be fully executed by the household, including a certification that the household meets one of the criteria of a first-time homebuyer, as defined by the U.S. Department of Housing and Urban Development ("HUD") and described in the HDP Guidelines

Certification of household size is also required and is based upon the number of people who will reside in the home being purchased

Tutorial Topics

Overview

Reservation Request

HDP Request Form (HDP-005)

Secure File Transfer

HDP REQUEST FORM

The HDP Request Form, along with other Forms, Guidelines and Agreements, are located on the FHLBNY website

Community - Housing Program: x +
https://www.fhlbny.com/community/housing-programs/hdp/

ABOUT US MEMBERS BUSINESS LINES **COMMUNITY** CAREERS NEWS EVENTS FINANCIAL INTELLIGENCE BECOME A MEMBER

Housing Programs Community Lending Programs Small Business Recovery Grant Program Success Stories Search

Affordable Housing Program
Homebuyer Dream Program*
First Home Club™

DREAM PROGRAM®

Homebuyer Dream Program® (HDP)

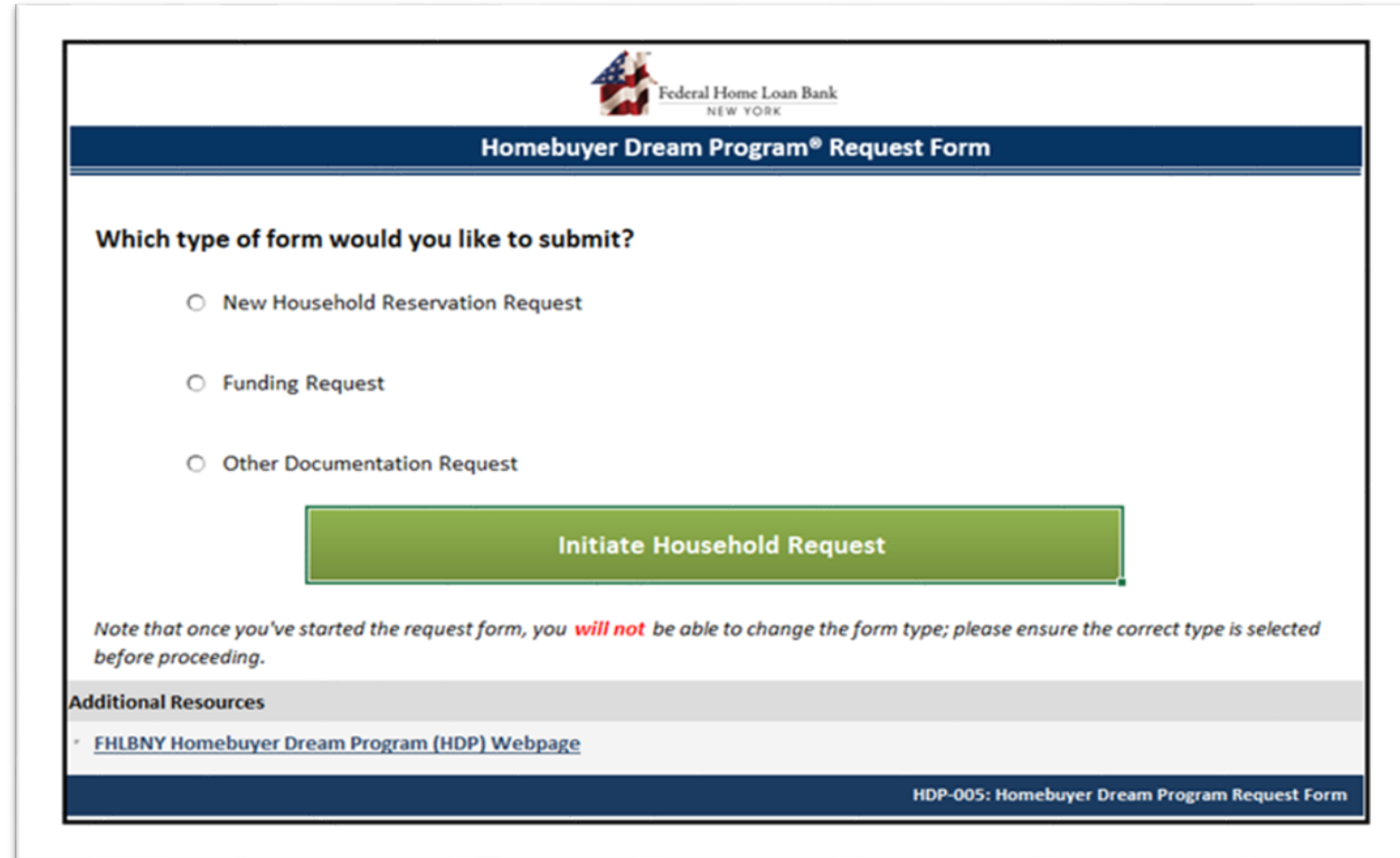
The HDP is a Homeownership Set-Aside program managed within regulatory requirements established by the Federal Housing Finance Agency (FHFA) 12 C.F.R. Part 1291, as may be amended from time to time (AHP Regulation). The HDP provides funds in the form of a grant to be used towards down payment and closing cost assistance to first-time homebuyers earning at or below 80% of the Area Median Income (AMI) and purchasing homes in New York, New Jersey, Puerto Rico or the U.S. Virgin Islands.

HDP OVERVIEW
HOMEBUYER INFORMATION
FHLBNY MEMBER INFORMATION
HDP PARTICIPATING MEMBERS
RESERVATION REQUEST
FUNDING REQUEST
FORMS, GUIDELINES & AGREEMENTS
SUBMIT YOUR HDP REQUEST

HDP REQUEST FORM

The HDP Request Form is a Microsoft Excel-based document that can accommodate three (3) different request types, depending on the selection:

- New Household Reservation Request
- Funding Request
- Other Documentation Request



The screenshot shows the 'Homebuyer Dream Program Request Form' interface. At the top, there is a logo for the Federal Home Loan Bank New York. Below the logo, the title 'Homebuyer Dream Program® Request Form' is displayed in a dark blue header. The main content area asks 'Which type of form would you like to submit?' and provides three radio button options: 'New Household Reservation Request', 'Funding Request', and 'Other Documentation Request'. A green button labeled 'Initiate Household Request' is positioned below the options. A note below the button states: 'Note that once you've started the request form, you **will not** be able to change the form type; please ensure the correct type is selected before proceeding.' At the bottom, there is a section for 'Additional Resources' with a link to 'FHLBNY Homebuyer Dream Program (HDP) Webpage'. The footer of the form displays 'HDP-005: Homebuyer Dream Program Request Form'.

HDP REQUEST FORM

Select the New Household Reservation Request option, then Initiate Household Request to begin

Once a request type has been selected and initiated, there is no opportunity to change the request type or start over. In this event, a new copy of the form will need to be downloaded from the FHLB NY website

The screenshot shows the 'Homebuyer Dream Program Request Form' interface. At the top, the Federal Home Loan Bank New York logo is displayed. Below the logo, the title 'Homebuyer Dream Program Request Form' is centered in a dark blue header. The main content area asks, 'Which type of form would you like to submit?' and lists three radio button options: 'New Household Reservation Request', 'Funding Request', and 'Other Documentation Request'. The 'New Household Reservation Request' option is highlighted with a red rectangular border. Below the options is a large green button labeled 'Initiate Household Request'. A note below the button states: 'Note that once you've started the request form, you **will not** be able to change the form type; please ensure the correct type is selected before proceeding.' At the bottom, there is a section for 'Additional Resources' with a link to 'FHLB NY Homebuyer Dream Program (HDP) Webpage'. The footer of the form contains the text 'HDP-005: Homebuyer Dream Program Request Form'.

HDP REQUEST FORM

A status bar is located at the top of the form to assist as you complete each required section

The HDP Request Form must be 100% completed prior to submission to the FHLBNY

Each Section will have a Field Symbol indicating whether the section is Required for completion, has been completed with a Valid Entry or contains an Invalid Entry. A Field Symbol Legend indicates the meaning of each symbol

Incomplete sections within the HDP Request Forms submission will result in delays during processing. For ease of use, a hyperlinked table of contents is provided at the top of the form to assist the user during navigation

The table of contents includes progress indicators which are updated in real time as you complete the form

The progress indicators confirm which sections are completed as well as those sections which require attention

Federal Home Loan Bank
NEW YORK

Homebuyer Dream Program® Request Form - 2022 Round
HDP-005: Homebuyer Dream Program Request Form

Dive, Jane **% Complete (Required Fields)** 100% **New Household Reservation Request**

Field Symbol Legend

- Required ⓘ
- Valid Entry ✓
- Invalid Entry ✗
- No Entry Required

Table of Contents

Section	Progress	Section	Progress
1 FHLBNY Member	Complete ✓	4 Purchase Property	Complete ✓
2 Household Information	Complete ✓	5 Household Qualification	Complete ✓
3 Grant Summary	Complete ✓	6 Member Certification	Complete ✓

HDP REQUEST FORM

The member representative executing the HDP Request Form is one of the designated users authorized to submit household files via the FHLBNY portal

Submissions by unauthorized users will be denied

Member Certification Back to Top ^

Status: Complete

The undersigned acknowledges that:

- (1) The Member shall comply with all the requirements established by the Federal Housing Finance Agency ("FHFA") Affordable Housing Program regulations, 12 C.F.R. Part 1291 ("AHP Regulation"), the FHLBNY AHP Implementation Plan (the "Implementation Plan"), and the FHLBNY Program Guidelines (the "Program Guidelines"), which govern the Bank's Homebuyer Dream Program, whether now existing or hereafter amended or implemented;
- (2) the FHLBNY may deny or recover the grant if the FHLBNY discovers that the household does not meet Program requirements, the Member provided false, misleading or incomplete information to FHLBNY, or pursuant to the terms and conditions set forth in the AHP Regulation, Implementation and Program Guidelines; and
- (3) nothing contained in the Program Guidelines, Implementation Plan or this Program Request Form may be construed as an agreement or commitment on the part of FHLBNY to provide reimbursement of grant subsidy to the Member.

The undersigned certifies that the information contained in this Program Request Form is true and accurate.

By typing or signing your name below, you agree that you signed this document with an electronic signature. You intend your authorized electronic signature to have the effect of your written signature. You have viewed and read this disclosure and this document before you signed it and you agree to be bound by the terms contained in this document. Please print and/or save a copy of this document. We may rely on, and enforce, this document in electronic form or as a paper version of the electronic form.

Authorized Member Representative Name	Title	Date
<input type="text" value="John Doe"/>	<input type="text" value="Loan Servicer"/>	<input type="text" value="1/1/20XX"/>
Email Address	Telephone (Including Area Code)	
<input type="text" value="John.Doe@Sample.com"/>	<input type="text" value="555-555-5555"/>	

^ Back to Top

HDP-005: Homebuyer Dream Program Request Form

Tutorial Topics

Overview

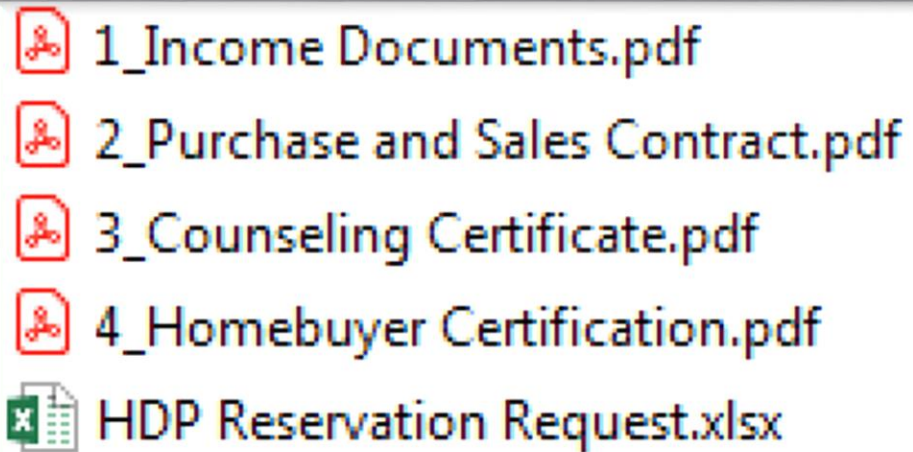
Reservation Request

HDP Request Form (HDP-005)

Secure File Transfer



SUBMISSION OF RESERVATION REQUEST

- 
- 1_Income Documents.pdf
 - 2_Purchase and Sales Contract.pdf
 - 3_Counseling Certificate.pdf
 - 4_Homebuyer Certification.pdf
 - HDP Reservation Request.xlsx

- Household files are submitted to the FHLBNY as **one zip file per household.**
- The user must submit a Homebuyer Dream Program® Request Form (in MS Excel format, containing the .xlsx file extension)
- Supporting documentation must be included within the zip file in clear and legible PDF format
- Once all the required documents have been saved in one zip file per household, the user is ready to submit the file to the FHLBNY via our Secure File Transfer Portal


SUBMISSION OF RESERVATION REQUEST

The screenshot shows a web browser window with the URL <https://www.fhlbny.com/community/housing-programs/hdp/>. The navigation menu includes 'ABOUT US', 'MEMBERS', 'BUSINESS LINES', 'COMMUNITY', 'CAREERS', 'NEWS', 'EVENTS', 'FINANCIAL INTELLIGENCE', and 'BECOME A MEMBER'. The 'COMMUNITY' menu is expanded, showing 'Housing Programs', 'Community Lending Programs', 'Small Business Recovery Grant Program', and 'Success Stories'. The 'Housing Programs' sub-menu is further expanded to show 'Affordable Housing Program', 'Homebuyer Dream Program®', and 'First Home Club™'. The 'Homebuyer Dream Program®' option is highlighted. Below the navigation, the page title is 'Homebuyer Dream Program® (HDP)'. The main content area contains a paragraph describing the HDP: 'The HDP is a Homeownership Set-Aside program managed within regulatory requirements established by the Federal Housing Finance Agency (FHFA) 12 C.F.R. Part 1291, as may be amended from time to time (AHP Regulation). The HDP provides funds in the form of a grant to be used towards down payment and closing cost assistance to first-time homebuyers earning at or below 80% of the Area Median Income (AMI) and purchasing homes in New York, New Jersey, Puerto Rico or the U.S. Virgin Islands.' To the right of the main content is a sidebar menu with the following items: 'HDP OVERVIEW', 'HOMEBUYER INFORMATION', 'FHLBNY MEMBER INFORMATION', 'HDP PARTICIPATING MEMBERS', 'RESERVATION REQUEST', 'FUNDING REQUEST', and 'FORMS, GUIDELINES & AGREEMENTS'. The 'RESERVATION REQUEST' item is highlighted. At the bottom of the page, there is a blue button labeled 'SUBMIT YOUR HDP REQUEST'.

Navigate to the section to submit your HDP Request

SUBMISSION OF RESERVATION REQUEST

Log in



Federal Home Loan Bank
NEW YORK

Username: [Forgot Username](#)

Password: [Forgot Password](#)

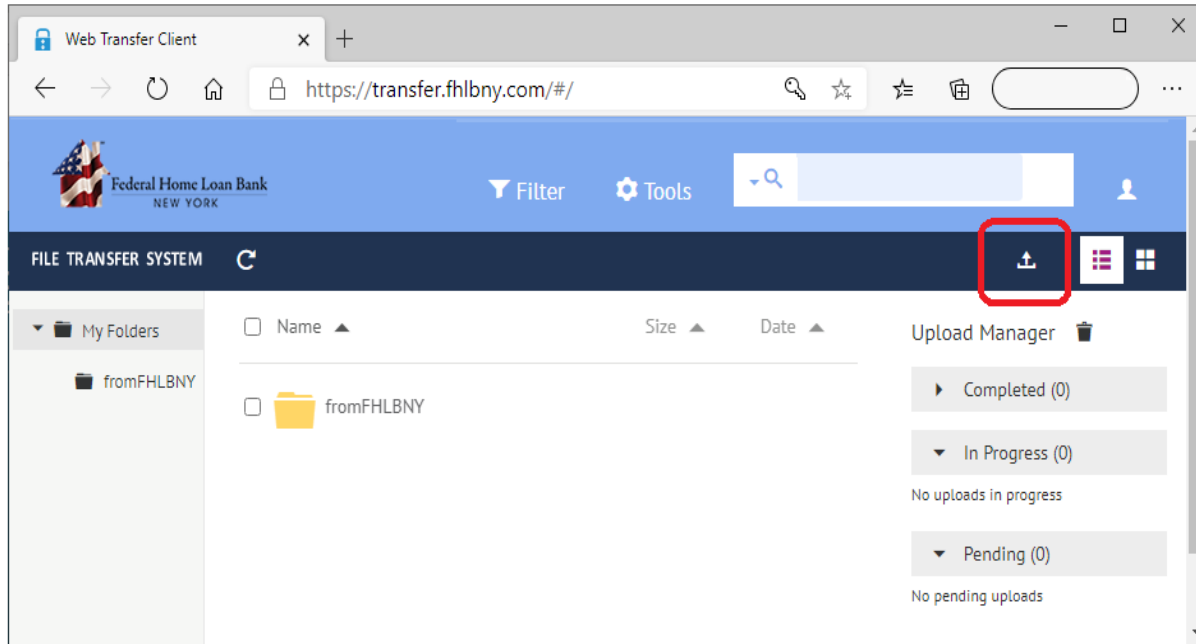
The Web Transfer Client has been tested for use with the following browsers:

- Internet Explorer - v11
- Firefox - v65 or later
- Safari - Mac, v11 or later
- Chrome - v73 or later

Please Note: Cookies must be enabled in the browser.

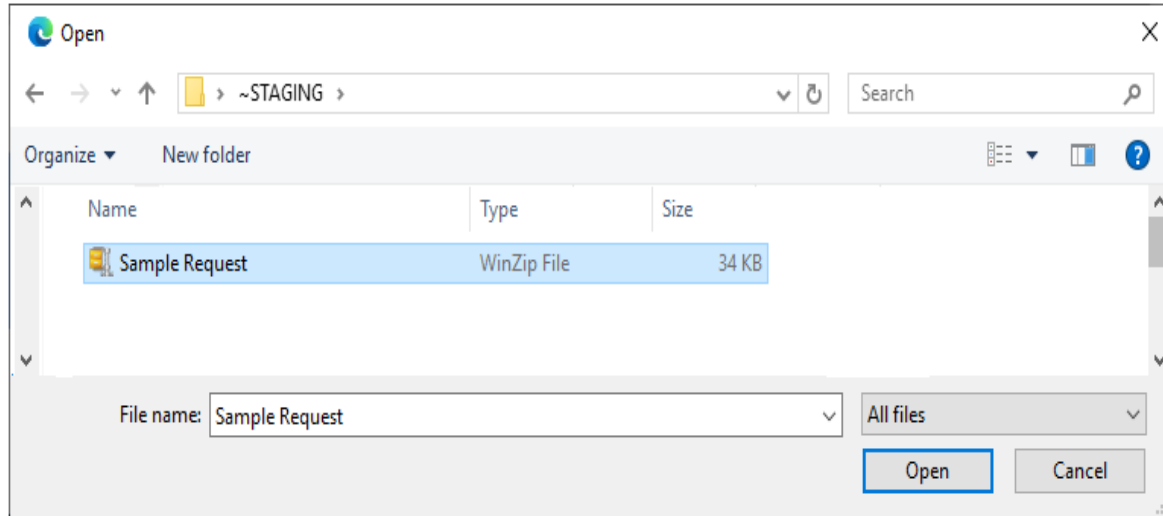
Only authorized users can access the portal and upload zipped household files to the FHLBNY

SUBMISSION OF RESERVATION REQUEST



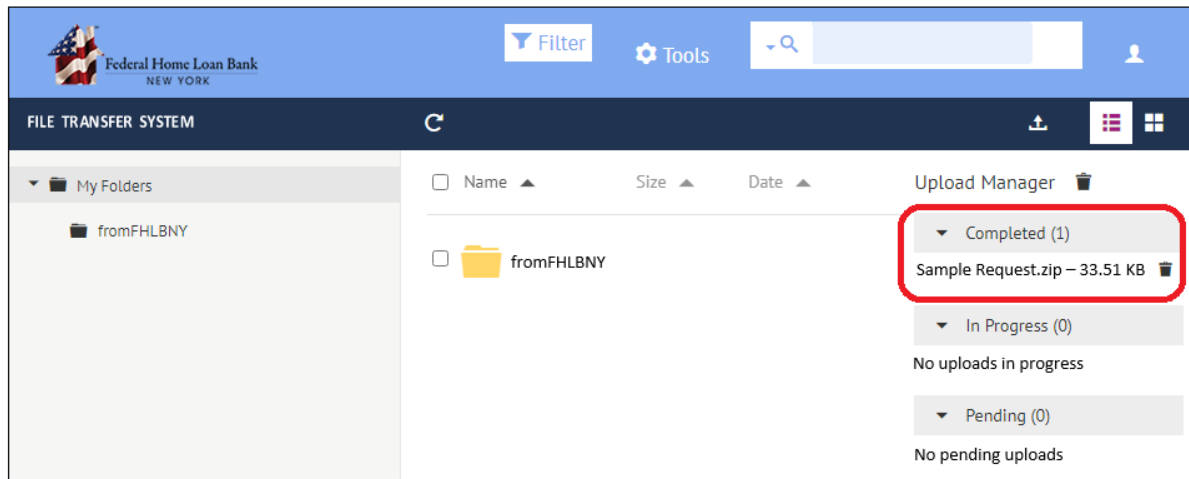
Select the Upload icon at the top right corner of the screen

SUBMISSION OF RESERVATION REQUEST



Locate the zipped household file and select “Open” to upload the file to the FHLBNY

SUBMISSION OF RESERVATION REQUEST



- A successfully uploaded file will appear on the main screen of the Secure File Transfer Portal under the “Completed” section on the right
- An automatic email message will also be sent to the member confirming a successful file submission
- The submission of a new household reservation request through the Online Portal does not constitute a reservation or commitment of funds.

SUBMISSION OF RESERVATION REQUEST



The screenshot shows the 'Homebuyer Dream Program Request Form' from the Federal Home Loan Bank of New York. The form is titled 'Homebuyer Dream Program® Request Form' and asks the user to select the type of form they want to submit. There are three radio button options: 'New Household Reservation Request', 'Funding Request', and 'Other Documentation Request'. The 'Other Documentation Request' option is highlighted with a red rectangular box. Below the options is a green button labeled 'Initiate Household Request'. A note below the button states: 'Note that once you've started the request form, you **will not** be able to change the form type; please ensure the correct type is selected before proceeding.' At the bottom of the form, there is a section for 'Additional Resources' with a link to 'FHLBNY Homebuyer Dream Program (HDP) Webpage'. The footer of the form reads 'HDP-005: Homebuyer Dream Program Request Form'.

- If additional documentation is requested by FHLBNY, the member must submit a Homebuyer Dream Program® Request Form (in MS Excel format, containing the .xlsx file extension) selecting the Other Documentation request type
- The Homebuyer Dream Program® Request Form along with the requested documentation (in PDF format) must be submitted via the Online Portal as one zip file per household

www.FHLBNY.com

2023 AHP Implementation Plan

HDP Guidelines

HDP tutorials

Email us at
HDP@fhlbny.com

We encourage you to review the 2023 AHP Implementation Plan, the 2023 HDP Guidelines, and HDP tutorials located on our website

Thank you for viewing the Homebuyer Dream Program[®] tutorial. If you have any program or household specific questions, please contact us!



Federal Home Loan Bank
NEW YORK

Homebuyer Dream Program[®]

Submission of a HDP Reservation Request