



Federal Home Loan Bank
NEW YORK

Community Lending Programs (CLP) System User Guide

September 2023

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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](#).

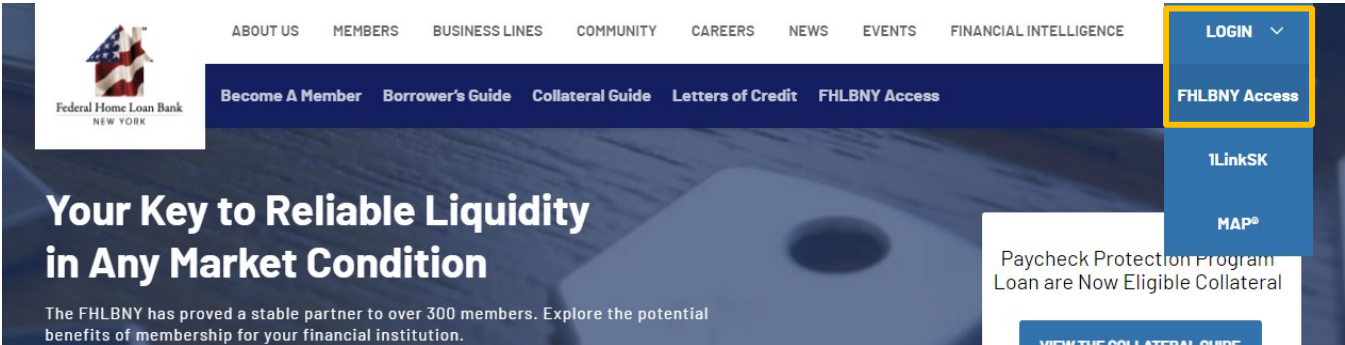
Upon completing the GAF, you will receive a Token device enrollment invitation via email from FHLBNY Security Services.** If you currently have a Token to access any other systems available through FHLBNY Access, such as 1Link® or AHP, once you complete the GAF, you will be able to use the same Token and credentials to access the CLP System.

**Note: The GAF is used for access to various FHLBNY 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.*

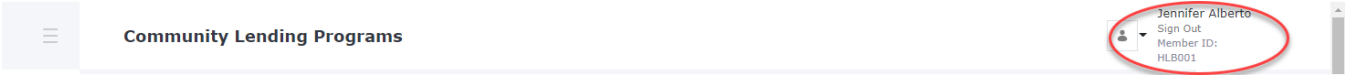
***For spam filtering purposes, please ensure that SecurityServices@fhlbny.com is a permitted sender. Token device enrollment invitations come from this email address.*

Access the CLP System

The CLP System can be accessed from the FHLBNY’s website, www.fhlbny.com. Select [FHLBNY Access] 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.

Session Nearing Expiration

Your session is about to expire. You will be automatically logged out in 24 seconds.

To continue your session, click 'Stay Signed In' below, or click 'Sign Out' to end your session.

Sign Out
Stay Signed In

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 'PenSubmit1 Memb1' with options to 'Sign Out' and 'Member ID: HLB00181'. The dashboard title is 'Utilization & Availability Dashboard'. It contains 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', 'Community Investment Program (CIP)+ Urban Development Advance (UDA)+ Rural Development Advance (RDA)', and 'Disaster Relief Funding (DRF) DRF (Maria & Irma)'. Below the table are three footnotes explaining the availability calculations.

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	\$1,375,000.00	\$100,000,000.00	\$11,804,908.00	\$86,820,092.00	N/A	N/A	N/A
Community Investment Program (CIP)+ Urban Development Advance (UDA)+ Rural Development Advance (RDA)	\$750,000.00 (CIP) \$275,000.00 (UDA) \$350,000.00 (RDA)		\$11,804,908.00 (CIP) \$0.00 (UDA) \$0.00 (RDA)				
Disaster Relief Funding (DRF) DRF (Maria & Irma)	\$0.00	N/A	\$0.00	N/A	N/A	N/A	N/A
Disaster Relief Funding (DRF) DRF (Ida)	\$800,000.00	N/A	\$0.00	N/A	N/A	N/A	N/A

(1) Remaining availability is further reduced by current balance of qualified loans.
 (2) Remaining availability may be further limited by program availability.
 (3) Allowable BDA Advance amount may be further limited by interest subsidy availability at time of advance issuance. Interest subsidy is determined and allocated at time of advance issuance on a **first-come, first-served basis**. Please contact the Member Services Desk to discuss BDA Advance options to maximize remaining available interest subsidy.

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 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.

The screenshot shows the 'Application Submission History' section. It features a search bar, an 'Export to Excel' button (circled in red), and a 'Create New Application' button. Below these are filter dropdowns for 'Programs' (All Programs), 'Application Status' (All Statuses), and 'Balance of Qualified Loans' (Any). There are 'Apply Filter' and 'Reset' buttons. A table below displays application records with columns for Application #, Program, Application Status, Submission Date, Amount Requested, Amount Approved, Balance of Qualified Loans, Next loan Expiration, and Loan Pool Expiration.

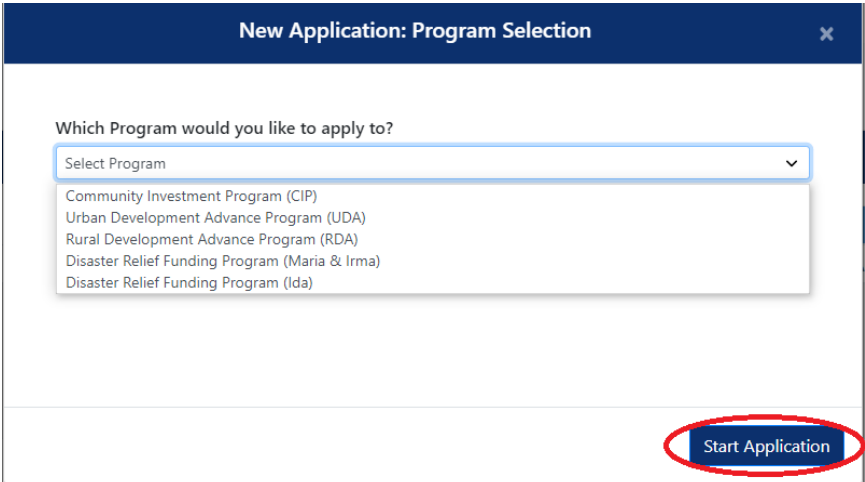
Application #	Program	Application Status	Submission Date	Amount Requested	Amount Approved	Balance of Qualified Loans	Next loan Expiration	Loan Pool Expiration
6696	CIP	Not Yet Submitted						
6692	UDA	In Review	08/27/2021	\$200,000.00				
6689	CIP	Approved	08/16/2021	\$285,900.00	\$285,900.00	\$0.00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

Submitting an Application

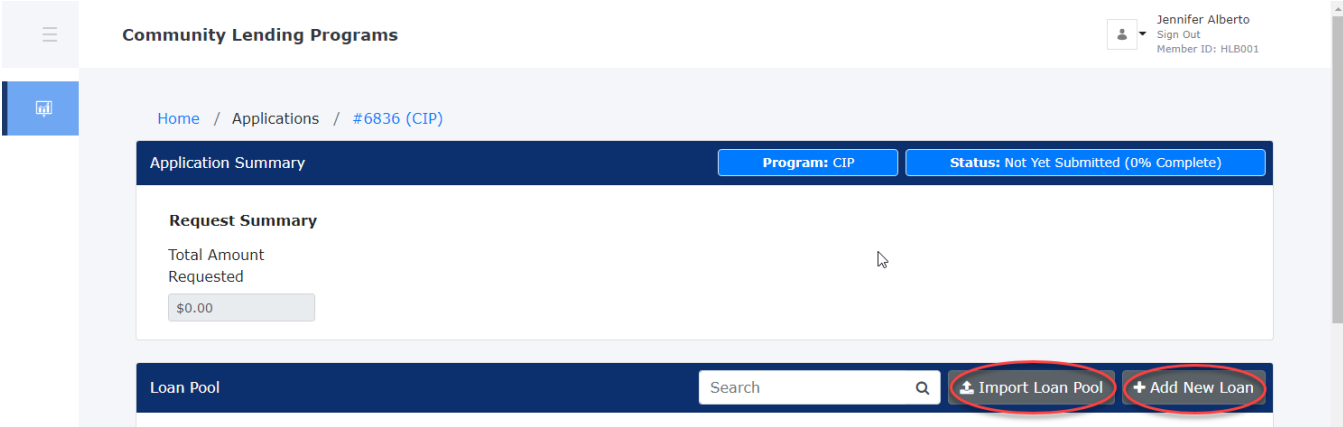
To submit an application, select [Create New Application] from the Application Submission History header.



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: HL8001

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

Loan Attributes

Loan Details

Loan Number (ID) Settlement Date Loan Amount Loan Purpose Loan Purpose - Other Description

Property Address Information + Add Property

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

Mortgage-Backed Security ("MBS") Details

Loan part of MBS? Pool Number (ID) Security Settlement Date Total Pool Amount MBS Qualifies

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.

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

Home / Applications / #6836 (CIP)

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

Request Summary

Total Amount Requested: \$450,000.00

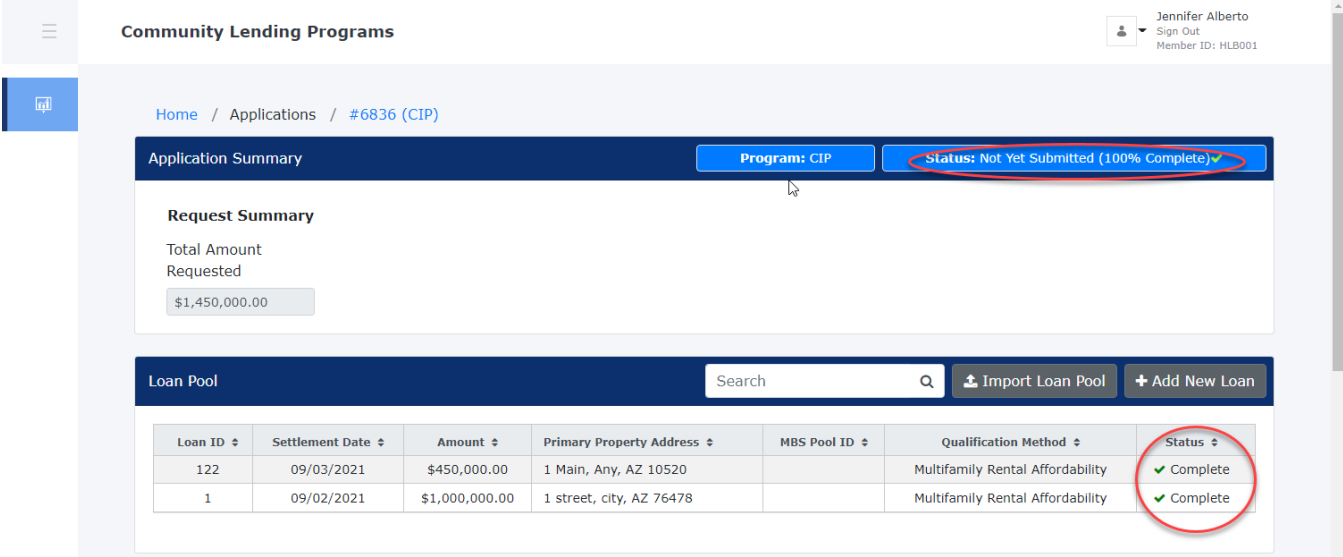
Loan Pool Search Import Loan Pool Add New Loan

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

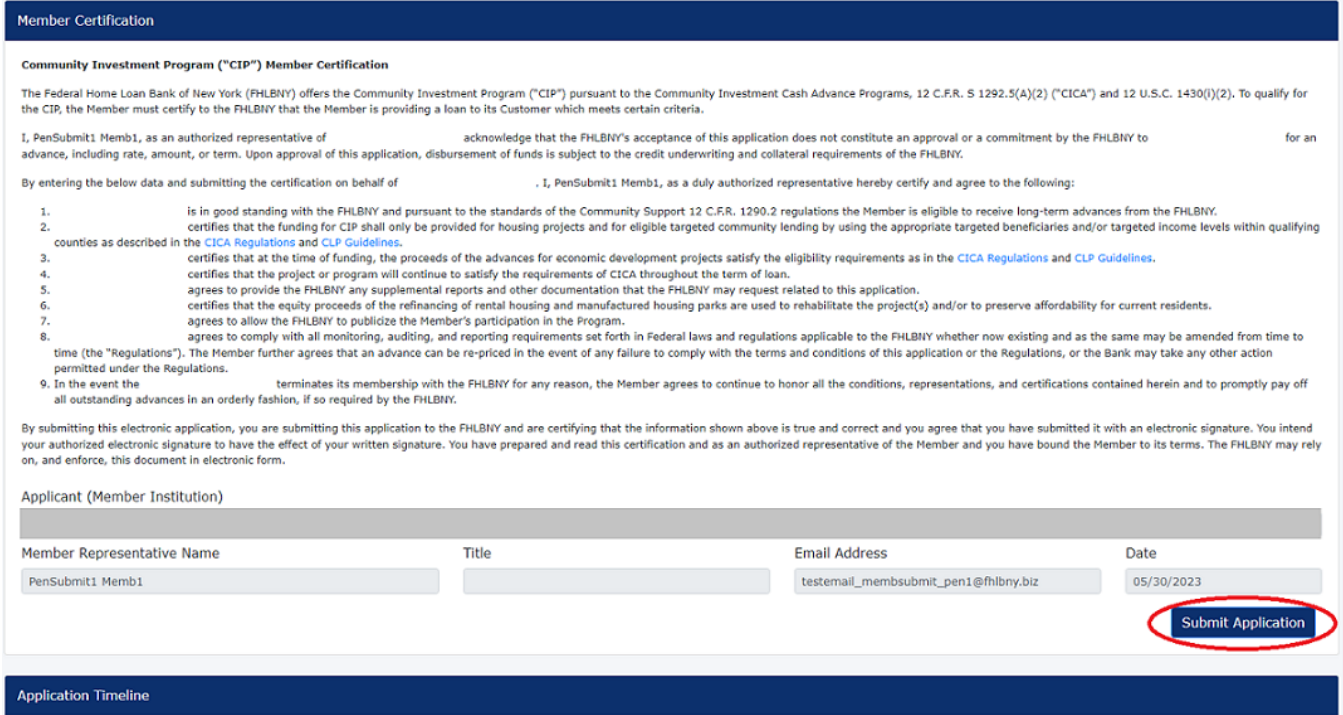
Note: If you decide to [Import Loan Pool] again for the same application, all previous data will be deleted and replaced with the new import.

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.



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



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

Submission Confirmation

By submitting this electronic application, you are submitting this application to the FHLB NY 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 FHLB NY 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.

The screenshot shows the 'Application Submission History' interface. At the top, there is a search bar and buttons for 'Export to Excel' and 'Create New Application'. Below this are three filter dropdowns: 'Programs' (set to 'All Programs'), 'Application Status' (set to 'All Statuses'), and 'Balance of Qualified Loans' (set to 'Any'). There are 'Apply Filter' and 'Reset' buttons. The main content is a table with the following data:

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.

The screenshot shows the 'Community Lending Programs' dashboard. The user is logged in as Jennifer Alberto (Member ID: HLB001). The breadcrumb trail is 'Home / Applications / #6836 (CIP)'. The 'Application Summary' section shows 'Program: CIP' and 'Status: In Review'. Below this is a 'Request Summary' section with 'Total Amount Requested' of '\$1,450,000.00'. The 'Loan Pool' section contains a search bar and a table with the following data:

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 subject to further review. Below this, the 'Loan Pool' section includes a search bar and a table with one entry for loan ID 3456789, settled on 07/23/2021 for \$5,000,000.00 at 251 E 79 Street, New York, NY 10022, with a qualification method of Multifamily Rental Affordability and a 'Qualified' review decision.

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 FHLB NY review and credit underwriting. It is not a commitment by the FHLB NY to lend.

Loan Pool Search

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.

Need help with the CLP System? Contact us at CLPops@fhlbny.com or call (212) 441-6850.