



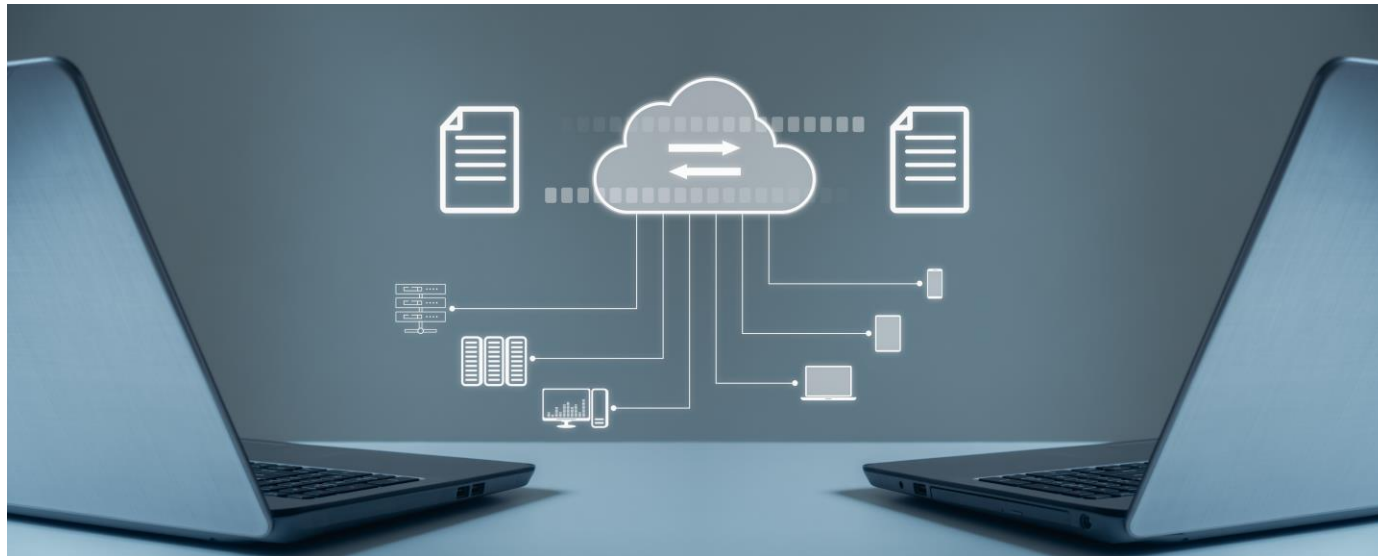
Federal Home Loan Bank  
NEW YORK

# Homebuyer Dream Program<sup>®</sup> (HDP<sup>®</sup>) *Using the FHLBNY File Transfer System*

January 2025

# Tutorial on Using the HDP File Transfer System

In this tutorial we will provide a technical overview on how to use the Federal Home Loan Bank of New York's File Transfer System (FTS) to submit documentation for HDP household Reservation Requests and Funding Requests.



## SUBMISSION VIA A FILE TRANSFER SYSTEM

Pursuant to applicable Federal and State laws, to protect household information that may be utilized to develop a credit profile if intercepted by an unauthorized third party, the FHLBNY requires that all HDP documentation be submitted through the FHLBNY's File Transfer System (FTS).

## OUR SECURITY POSTURE

The FHLBNY takes protecting our members' information and data very seriously, and became [ISO 27001 certified](#) on October 15, 2022 to continue our commitment to enhance our cybersecurity and resiliency.



# Enrolling in the HDP File Transfer System

- The FHLBNY provides a File Transfer System (FTS) that is to be used to securely submit household information under the HDP.
- Prior to participation in the HDP, a member must execute the **HDP File Transfer System Enrollment Form (HDP-002)**.
- Each member institution is allowed up to **three** authorized users.

## HDP FTS USER ENROLLMENT

Member representatives listed in the HDP File Transfer System Enrollment Form will receive both a User ID and password for the FTS. It is recommended to complete a test file submission prior to the submission of any HDP files to the FHLBNY.

It is the member's responsibility to advise FHLBNY of any changes in member representatives.

# Submitting HDP Household Requests

HDP household requests must be submitted via the FTS as **one zip file per household** and must include a fully completed **HDP Request Form (HDP-005)** in MS Excel format containing the .xlsx file extension.

All supporting documentation should be submitted in PDF format.

## HDP FTS USERS

Users are authorized to execute the HDP Request Form (HDP-005) and submit complete household requests to the FHLBNY.

# Accessing the FTS for HDP

To submit your HDP requests through the FTS, navigate to Homebuyer Dream Program® Suite page on the FHLB NY's website.

## Community > Housing Programs > Homebuyer Dream Program® Suite

- Select Reservation Request or Funding Request
- The [**SUBMIT YOUR HDP REQUEST**] button brings you directly to the FHLB NY's FTS login screen

The screenshot shows the FHLB NY website navigation. The 'COMMUNITY' menu item is highlighted in a yellow box. Below it, the 'Homebuyer Dream Program® Suite' option is selected and highlighted in a yellow box. The page title is 'Homebuyer Dream Program® (HDP®) Suite Funding Request'. The page content includes a description of the program, a list of required documents, and a 'SUBMIT YOUR HDP REQUEST' button highlighted in a yellow box.

**Homebuyer Dream Program® (HDP®) Suite Funding Request**

Grant funds under the HDP and HDP Plus are disbursed to the member on a post-closing basis. The FHLB NY requires the closing and the reimbursement of funds to the member to occur within the 120-day commitment period. Funding requests should be submitted to the FHLB NY no later than fifteen (15) days prior to commitment expiration.

**HDP®** **HDP® Plus**

The member will need to submit an [HDP Round Request Form](#) (in MS Excel format, containing the .xlsx file extension) selecting the Funding Request option. The HDP Round Request Form, along with the following documentation (in PDF format), must be submitted via the [FHLB NY File Transfer System](#) as one Zip file per household:

- Closing Disclosure
- Subordinate Mortgage
- Certification of Intent to Record
- Promissory Note (applicable to Puerto Rico only)
- Declaration of Restrictive Deed Covenant (applicable to FHA financing)

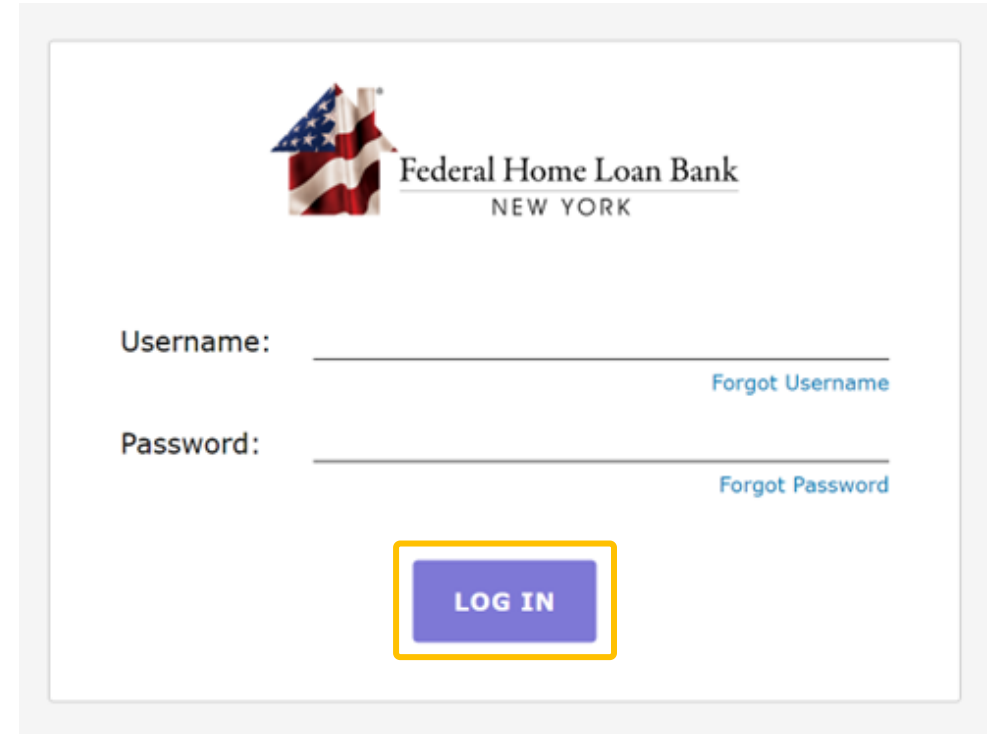
**Key Contacts**

HDP  
HDP@fhlbny.com  
Relationship Managers  
(212) 441-6700  
FHLB NY@fhlbny.com

**SUBMIT YOUR HDP REQUEST**

# Logging into the FTS

- Only authorized users can access the FHLBNY FTS and upload zipped household files to the FHLBNY via Multi-Factor Authentication (MFA).
- Enter the user credentials provided by the FHLBNY to enter the FTS.
- Passwords assigned to authorized users can not be personalized. If you forget your password, please email us at [HDP@fhlbny.com](mailto:HDP@fhlbny.com) and we will resend your password to the authorized user on file.



The screenshot shows the login interface for the Federal Home Loan Bank of New York. At the top left is the bank's logo, which features a stylized house with an American flag pattern. To the right of the logo, the text "Federal Home Loan Bank" is displayed in a serif font, with "NEW YORK" in a smaller, sans-serif font below it. Below the logo and text are two input fields. The first is labeled "Username:" and has a blue link "Forgot Username" to its right. The second is labeled "Password:" and has a blue link "Forgot Password" to its right. At the bottom center of the form is a purple rectangular button with the text "LOG IN" in white, which is highlighted with a yellow border.

# Logging into the FTS

- You will be asked to enter a one-time passcode sent via email from [noreply-FTS@fhlbny.com](mailto:noreply-FTS@fhlbny.com) to the address you supplied when you enrolled in the FHLBNY FTS.
- If you do not see the e-mail, check your spam folder and ensure the email address, [noreply-FTS@fhlbny.com](mailto:noreply-FTS@fhlbny.com), is whitelisted.
- Passwords assigned to authorized users can not be personalized. If you forget your password, please email us at [HDP@fhlbny.com](mailto:HDP@fhlbny.com) and we will resend your password to the authorized user on file.

**From:** Federal Home Loan Bank of New York <noreply-FTS@fhlbny.com>

**Sent:** Tuesday, December 3, 2024 11:19 AM

**To:** Doe, John <John.Doe@email.com>

**Subject:** Complete the authentication process in EFT

Hi [john.doe@email.com](mailto:john.doe@email.com),

Here is your one-time passcode to access the FHLBNY File Transfer System (FTS):

**384643**

This passcode will expire in 5 minutes.

If you have any questions, please contact us at the following email address:

Collateral Users: [medi\(files\)@fhlbny.com](mailto:medi(files)@fhlbny.com)

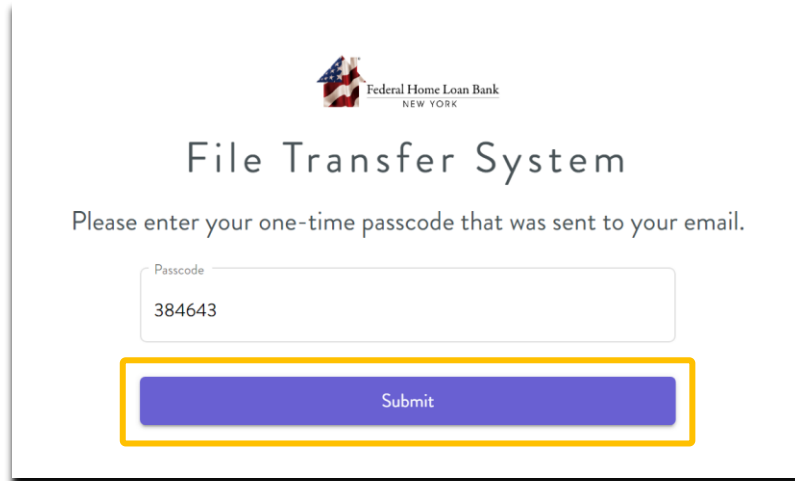
Homebuyer Dream Program® Users: [HDP@fhlbny.com](mailto:HDP@fhlbny.com)



# Logging into the FTS

- Enter the one-time passcode from your email and select **Submit**.

- Upon successful verification, you will be able to access the FHLB NY FTS.



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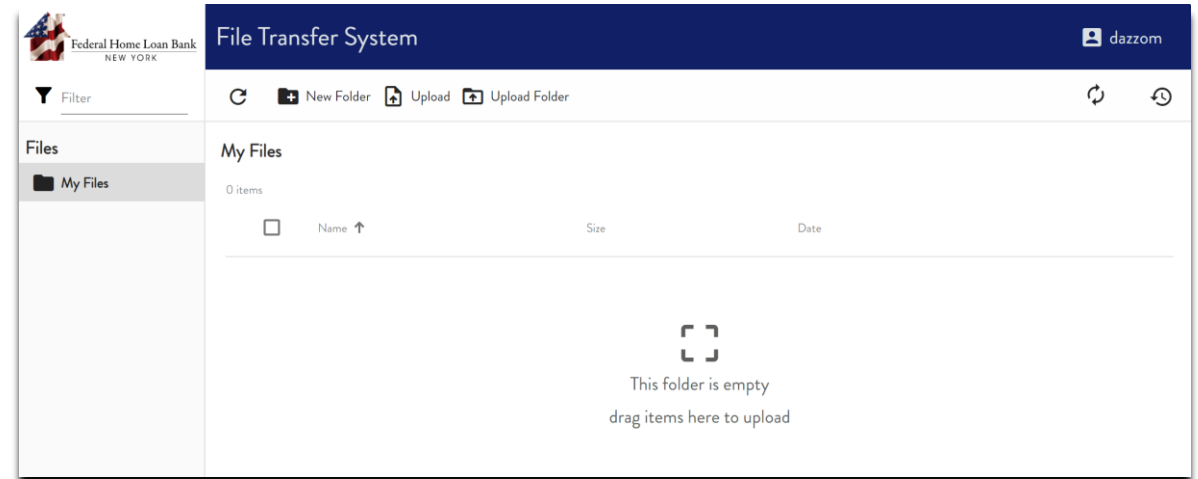
## File Transfer System

Please enter your one-time passcode that was sent to your email.

Passcode

384643

Submit

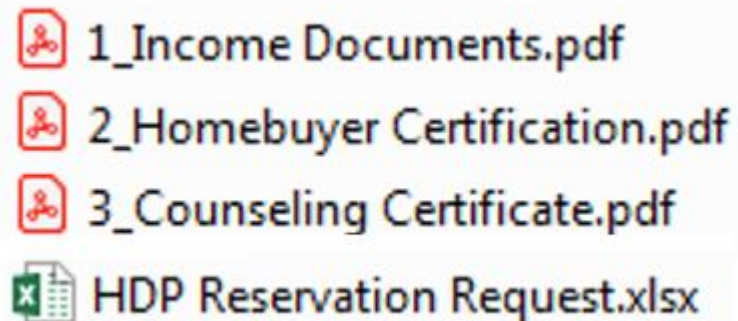




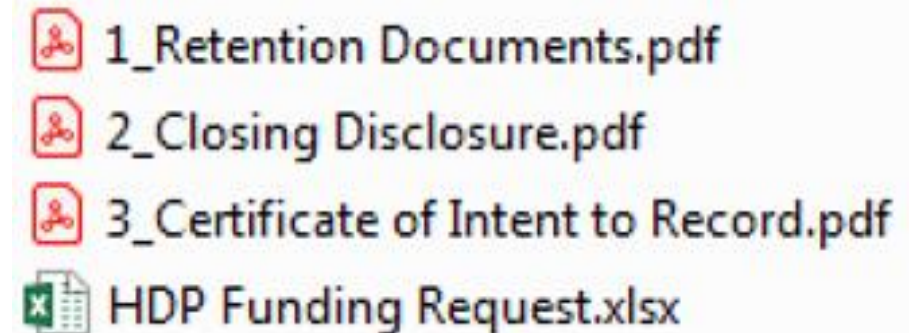
# Uploading your HDP Request

- All household requests within each zip file must contain a completed **HDP Request Form** (HDP-005) in its original excel file format.
- Requests must be uploaded as one zip file per household. Supporting household documents within each zip file must be provided in PDF format.

## Reservation Request

- 
- 1\_Income Documents.pdf
  - 2\_Homebuyer Certification.pdf
  - 3\_Counseling Certificate.pdf
  - HDP Reservation Request.xlsx

## Funding Request

- 
- 1\_Retention Documents.pdf
  - 2\_Closing Disclosure.pdf
  - 3\_Certificate of Intent to Record.pdf
  - HDP Funding Request.xlsx

# HDP Request Form (HDP-005)

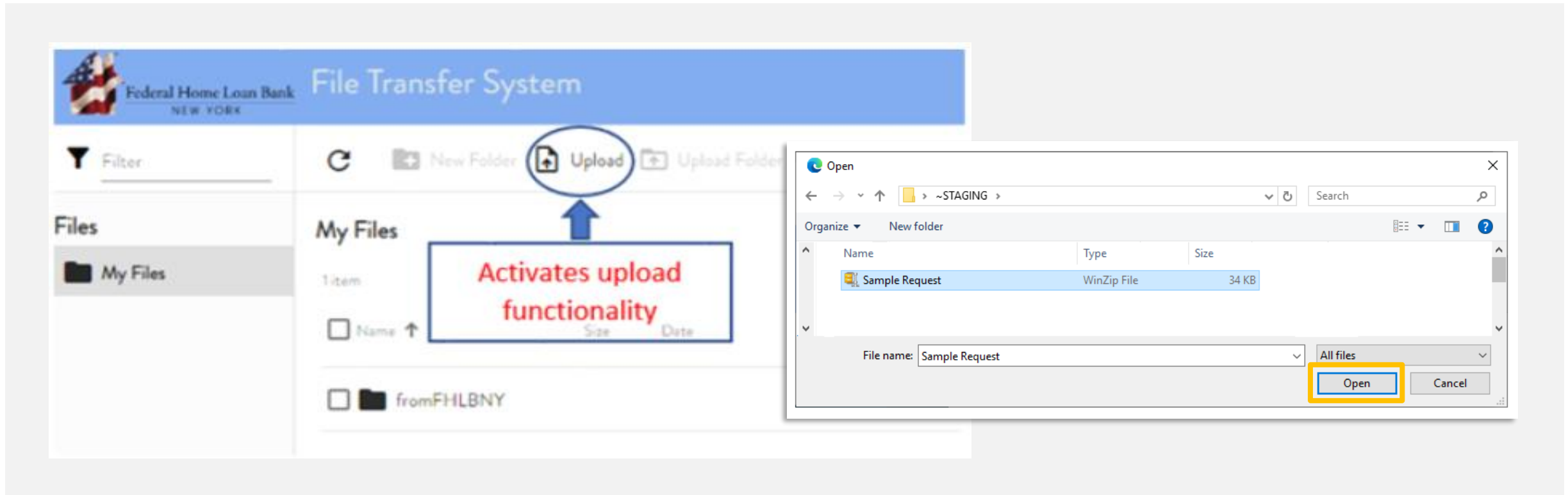
The HDP-005 Request Form is a Microsoft Excel-based document that can accommodate six (6) different request types, depending on the selection:

- Homebuyer Dream Program®
- Homebuyer Dream Program® Plus
- Homebuyer Dream Program® Wealth Builder
  - New Household Reservation Request
  - Funding Request
  - Other Documentation Request

The screenshot displays the 'Homebuyer Dream Program® Request Form' interface. At the top right is the logo for the Federal Home Loan Bank of New York. The form title is 'Homebuyer Dream Program® Request Form'. The first question is 'Which program would you like to select?' with a dropdown menu showing 'Homebuyer Dream Program'. The second question is 'Which type of Homebuyer Dream Program request would you like to submit?' with a dropdown menu showing 'New Household Reservation Request'. Below these is a green button labeled 'Initiate New Household Reservation Request'. A note 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 an 'Additional Resources' section with three links: 'FHLBNY Homebuyer Dream Program (HDP) Webpage', 'FHLBNY Homebuyer Dream Program Plus (HDP Plus) Webpage', and 'FHLBNY Homebuyer Dream Program Wealth Builder (HDP Wealth Builder) Webpage'. The footer of the form reads 'HDP-TBD: Homebuyer Dream Program® Request Form'.

# Uploading your HDP Request

- To upload a file, select the [**Upload**] icon at the top of the screen.
- Locate the zipped household file and select “Open” to upload the file to the FTS.



# Uploading your HDP Request

- The uploaded zip file will appear within the landing page of the FTS under the “In-Progress” section.
- This section will indicate to the user that the file upload was successful.

The screenshot shows the File Transfer System (FTS) interface for the Federal Home Loan Bank of New York. The interface is divided into several sections:

- Top Bar:** Contains the logo and name of the Federal Home Loan Bank of New York, the title "File Transfer System", and a user profile icon.
- Navigation:** Includes a refresh icon (circled in blue) with the annotation "Used to refresh the FTS session", a "New Folder" button, an "Upload" button (circled in blue), and an "Upload Folder" button.
- Files Section:** Labeled "My Files", it shows a list of files. A folder named "fromFHLBNY" is circled in blue, with an annotation "Retrieve from the FHLBNY" pointing to it. Below this, a box says "Used to Upload Information to the FHLBNY".
- In-Progress Section:** Labeled "In-Progress", it contains a refresh icon and a clock icon (both circled in yellow). A blue arrow points from these icons to a "History" window.
- History Window:** A yellow-bordered box showing a list of transfers. It contains the text: "You uploaded Sample Request\_zip.zip to My Files".
- Annotations:** A blue box at the bottom right says "Displays the status of all transfers & history of transfers" with an arrow pointing to the "In-Progress" section.

# After Your Submission

- The designated user will receive an email indicating a successful upload.
- Upon review of the submitted household request, the FHLBNY will determine household eligibility based on the requirements outlined in the HDP Guidelines and the AHP Implementation Plan if applicable.

## FHLBNY FTS Notification: Upload Received



Federal Home Loan Bank of New York <noreply-wsefta-d1@fhlbny.com>

To Media Test

Cc

Retention Policy 10 year delete (10 years)

This message was sent to you automatically by FHLBNY on the following event: Upload Received.

Only zip-files will be considered by FHLBNY.

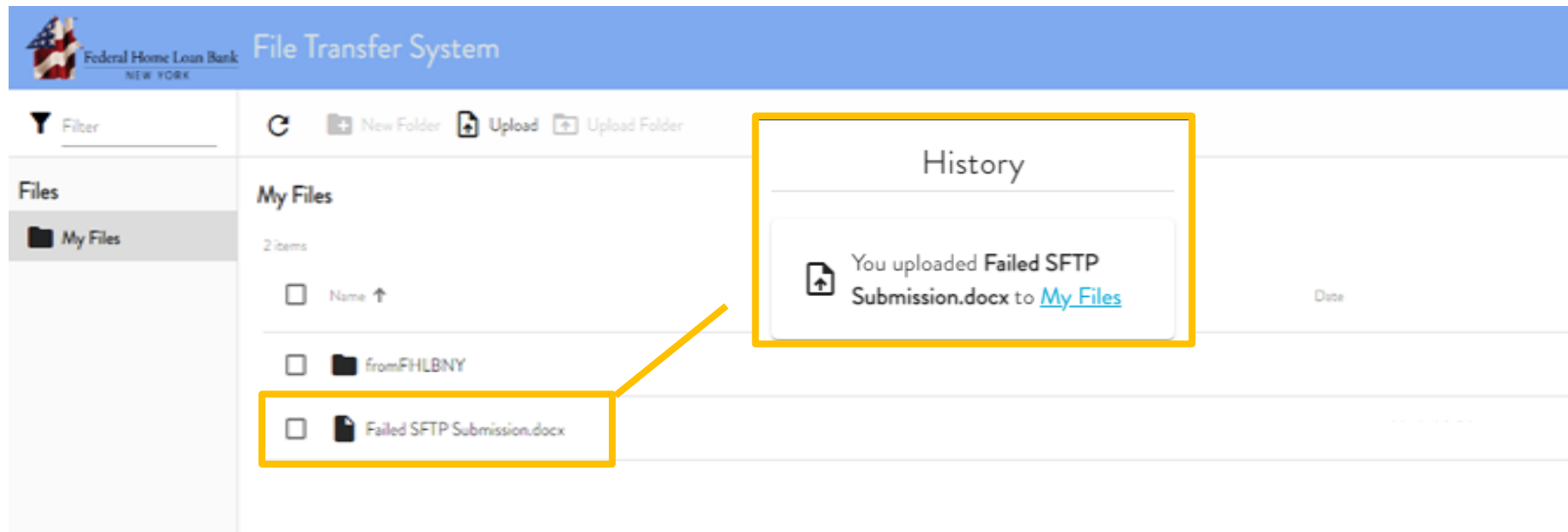
Your submission to this File Transfer Service does not constitute or establish any obligation by FHLBNY to grant or commit funds to you, nor is it a reservation by you for the commitment of funds.

1. Date of Transfer: 14 Jun 23 15:28:40
2. File Name : Sample Request\_zip.zip
3. Virtual Path : /Usr/FHC/0099 Test/1018Kahan2/toFHLBNY/Sample Request\_zip.zip
4. Logon Name: 1018Kahan2
5. Full (User) Name: Holly Kelly
6. Home Folder: /Usr/FHC/0099 Test/1018Kahan2/toFHLBNY/
7. Moved to: [O:\FIRST HOME CLUB\DocStage\\_GS\1018Kahan2](#)

This email was sent from an unmonitored email address. Please do not reply. All questions should be directed to [HDP@fhlbny.com](mailto:HDP@fhlbny.com).

# After Your Submission

- Uploading documents in a format other than the required zip file are automatically rejected.
- The error message that verifies submission failure is displayed within the “In Progress” section.



# After Your Submission

- Email notifications are provided to the user. The FHLBANY FTS notification will confirm your failed submission.
- Upon receipt of this email, the member is required to upload a new request.

## FHLBANY FTS Notification: Upload Failed ( ON FILE UPLOAD EVENT)



Federal Home Loan Bank of New York <noreply-wsefta-d1@fhlny.com>

To Media Test

Cc

Retention Policy 10 year delete (10 years)

This message was sent to you automatically by FHLBANY On the following event: Upload Failed

Only zip-files will be considered by FHLBANY. Please review the [FHLBANY FILE TRANSFER SYSTEM\(FTS\)](#) Instruction Manual for upload instructions.

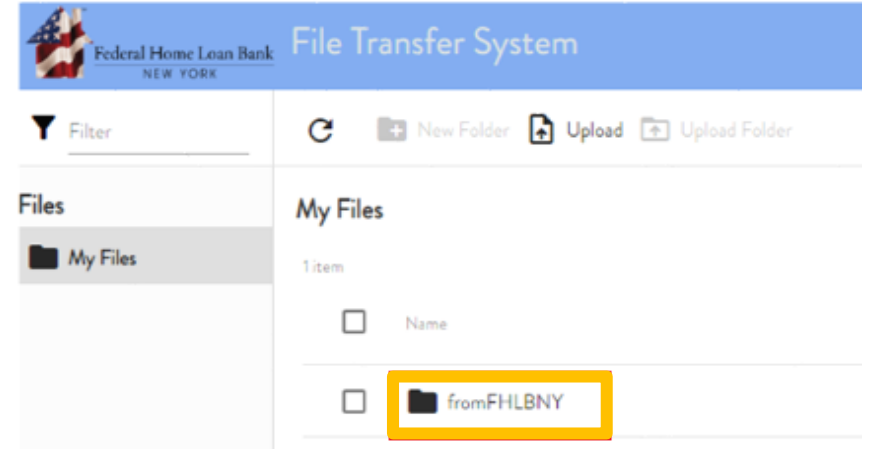
1. Date of Transfer: 20 Jun 23 09:56:09
2. File Name : Failed SFTP Submission.docx
3. Virtual Path : /Usr/FHC/0099 Test/1018Kahan2/toFHLBANY/Failed SFTP Submission.docx
4. Logon Name : 1018Kahan2
5. Full (User) Name: Holly Kelly
6. Home Folder: /Usr/FHC/0099 Test/1018Kahan2/toFHLBANY/

This email was sent from an unmonitored email address. Please do not reply. All questions should be directed to [HDP@fhlny.com](mailto:HDP@fhlny.com).



# After Your Submission

- On a periodic basis, the FHLBNY will provide Pipeline Status Reports to members via the FTS.
- Reports are uploaded into the “from FHLBNY” folder.
- Household files should not be uploaded by the user into this folder.
- Reports are deleted on a quarterly basis. We recommend that you download these reports.
- Designated users have access to each other’s folders to access FHLBNY communications and reports.



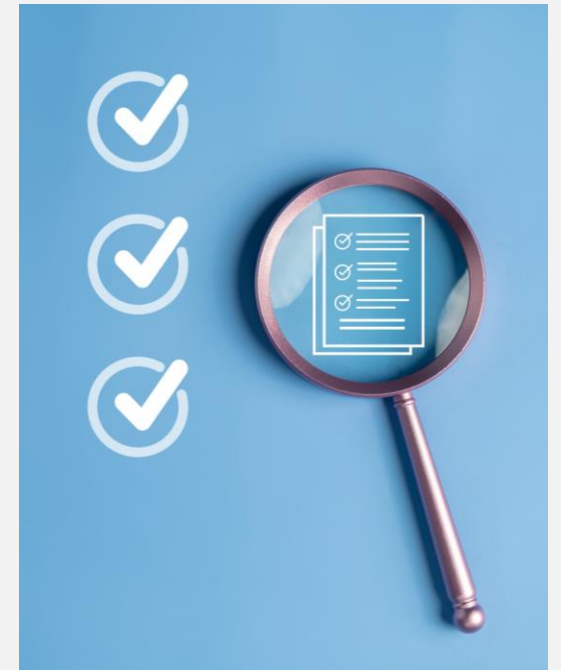
# In Closing

We encourage you to review the current AHP Implementation Plan, the HDP Guidelines, and the HDP tutorials located on our website: [www.fhlbny.com](http://www.fhlbny.com).

Thank you for viewing the HDP tutorial on using the FTS.

If you have any program or household specific questions, please contact us!

- ✓ AHP Implementation Plan
- ✓ HDP Guidelines
- ✓ HDP Tutorials





# Advancing Housing and Community Growth

Questions or additional  
information:

[HDP@fhlbny.com](mailto:HDP@fhlbny.com)

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