hanoverbank℠

Public File

COMMUNITY REINVESTMENT ACT (CRA) PUBLIC FILE

Hanover Community Bank

Main Office Address:
80 East Jericho Turnpike
Mineola, New York 11501

This public file is maintained by **Hanover Community Bank** in accordance with the requirements of the **Community Reinvestment Act (CRA)** and applicable regulations. The purpose of the CRA is to encourage insured depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods, consistent with safe and sound banking operations.

This file is available for public inspection upon request during regular business hours at the bank's main office and, where applicable, through the bank's website.

Date Public File Last Updated: September 30, 2026

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Public Comments

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Public Comments

Hanover Community Bank has not received any written comments from the Public for the current year nor each of the prior 2 years.

There have been no comments to date:

- December 31, 2024
- December 31, 2025
- March 31, 2026

FACILITIES

County	Date Opened	Name of Branch	Address	City	State	Zip Code	Telephone Number	ATM Available	SDB	MSA	Census Tract	Tract Income	Branch Hours of Operations
Nassau	1/21/2009	Garden City Park (Main Office)	2131 Jericho Turnpike	Garden City Park	NY	11040	516-248-4868	Yes	Yes	35004	3032.04	Moderate	Monday - Friday 9:00am - 5:00pm Saturday 9:00am - 1:00pm Drive up available for deposits, withdrawals and loan payments.
Nassau	8/21/2017	Mineola	80 E Jericho Turnpike	Mineola	NY	11501	516-548-8600	Yes	No	35004	3037.00	Middle	Mon-Fri 9:00am-5:00pm Lobby Open, Walk-Up window
Queens	2/26/2019	Flushing	138-29 39th Avenue	Flushing	NY	11354	646-828-8650	Yes	No	35614	0871.00	Low	Mon-Fri 9:00am-5:00pm Saturday 9:00am-1:00pm
Queens	3/10/2017	Forest Hills	71-15 Austin Street	Forest Hills	NY	11375	646-569-3600	Yes	No	35614	0737.00	Upper	Mon-Fri 9:00am-5:00pm
Kings	8/9/2019	Sunset Park	5512 8th Avenue	Brooklyn	NY	11220	718-633-4528	No	No	35614	0106.01	Moderate	Mon-Fri 9:00am-5:00pm
New York	8/9/2019	The Bowery	107-109 Bowery	New York	NY	10002	212-334-9191	Yes	No	35614	0016.00	Moderate	Mon-Fri 9:00am-5:00pm Saturday 9:00am - 1:00pm
New York	5/26/2021	Rockefeller Center	600 5th Avenue, 17th Floor	New York	NY	10020	646-775-4000	No	No	35614	0096.00	Unknown	Mon-Fri 9:00am-5:00pm
Suffolk	5/22/2023	Hauppauge	410 Motor Parkway, 3rd Floor	Hauppauge	NY	11788	631-367-5147	No	No	35004	1352.09	Middle	Mon-Fri 9:00am-5:00pm
Suffolk	6/25/2025	Port Jefferson	1 North Country Road, Unit A	Port Jefferson	NY	11777	631-791-7004	Yes	No	35004	1582.06	Middle	Mon-Fri 9:00am-5:00pm
Monmouth	3/4/2022	Freehold	4400 Route 9, Suite 2800	Freehold	NJ	07728	732-243-8300	No	No	29484	8104.01	Upper	Mon-Fri 9:00am-5:00pm
Suffolk	9/30/2026	Riverhead	205 Osborn Avenue	Riverhead	NY	11901	631-574-3315	Yes	No	35004	1698.00	Moderate	Mon-Fri 9:00am-5:00pm

Branch Locations and Hours (Effective 9/30/2026)

Corporate Headquarters

80 East Jericho Turnpike
Mineola, New York 11510

Contact Information

Marguerite Smith - First VP Compliance, Fair Lending & CRA Officer • Risk Management
☎ 516-548-8519

As of 2026-09-30

Newly Added Branch (Riverhead) within existing AA (Suffolk)



Map1. Suffolk County Map



Map 2. New York State Map

The Bank opened a new branch at 205 Osborn Ave, Riverhead, New York 11901on September 30, 2026. The locality is situated in census tract 1698. 00

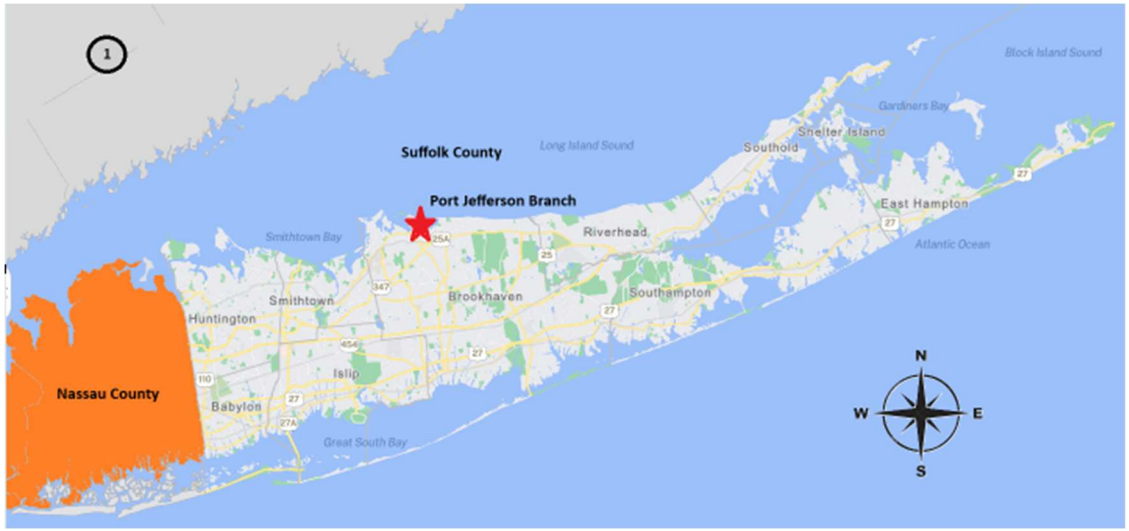
1. Riverhead is located in the central-eastern part of Suffolk County Long Island, New York. The Riverhead branch of Hanover Bank operates as a full-service banking center and business hub.

2. Directly north of Suffolk County is the Long Island Sound. Suffolk County is located south of New York

Suffolk County was added to the Bank's Assessment Area (AA) on 5/22/2023. The Bank's AA now includes all five (5) boroughs of NYC, Nassau, Suffolk and Monmouth County which is located in New Jersey.

As of 2025-06-25

Newly Added Branch (Port Jefferson) within existing AA (Suffolk)



Map1. Suffolk County Map



Map 2. New York State Map

The Bank opened a new branch at 1 North Country Road, Unit A, Port Jefferson, New York 11777 on June 25, 2025. The locality is situated in census tract 1582.06.

1. Port Jefferson is located on the North Shore of Long Island, New York in Suffolk County.
2. Directly north of Suffolk County is the Long Island Sound. Suffolk County is located south of New York state on Long Island and is bordered by Nassau County on the West. Port Jefferson is situated approx. 50-56 miles east from New York City.

Suffolk County was added to the Bank's Assessment Area (AA) on 5/22/2023. The Bank's AA now includes all five (5) boroughs of NYC, Nassau, Suffolk and Monmouth County which is located in New Jersey.

Branch Products & Services

Hanover Bank offers a variety of deposit products including personal and business savings, checking, certificates of deposit, money market accounts, and individual retirement accounts.

PERSONAL BANKING PRODUCTS

Checking

- Total Checking
- Total Checking Plus
- Max Cash Checking
- Max Cash Back Checking

Savings

- Statement Savings
- Custodian Savings
- More YOU Savings
- Max Saver Savings

Certificate of Deposit

- Terms ranging 3 months to 60 months

Money Market

- Personal Money Market
- Elite High Yield Personal Money Market
- High Yield Personal Money Market
- Personal Secure Money Market
- Premium High Yield Money Market

Individual Retirement Accounts (IRA)

- Traditional IRA
- ROTH IRA

BUSINESS BANKING PRODUCTS

Checking

- Business Checking
- Business Checking Plus
- IOLA
- Analyzed Business Checking

Savings

- Business Savings
- Escrow Accounts

Money Market

- Business Money Market
- High Yield Business Money Market
- High Value Business Money Market
- Business Secure Money Market

LOAN PRODUCTS

Hanover offers various loan products, including 1-4 family mortgages, multi-family mortgages, commercial and industrial loans, commercial real estate loans, business lines of credit, SBA loans, and USDA loans.

SERVICES

The Bank offers a full array of electronic services to most consumer and business account holders including internet banking, electronic Bill Pay, Zelle, electronic statements, Mobile Deposits, telephone banking, ATM /debit cards, and automated teller machines (ATMs).

Residential Mortgage Loan Servicing Fee Schedule

Name of Fee	Amount Charged	Description
Appraisal	Varies	The cost if we require a licensed Real Estate Appraiser to determine the current condition and value of the mortgage property.
Late Fee	2% of the payment amount 15 days after the payment due date	Fee is assessed when a loan payment is received after the expiration of any applicable grace period.
Dishonored/Returned Payment Fee	$25.00	Fee assessed to any check/ACH received for payment that is returned unpaid for any reason (such as insufficient funds in the account, uncollected funds, stopped payment, etc.)
Discharge /Satisfaction of Mortgage (Recording Fee)	Varies	Fee is charged by the county to release a lien on property at the time of loan payoff. Fee varies by county
Modification Fee	Up to $2,500.00 plus applicable legal fees	Fee is assessed if you request a change to any of your loan terms and if the request is approved, you will be charged a fee to complete the process
Verification of Mortgage	$35.00	Fee is charged for any request received from lender other than Hanover Bank for verification of mortgage
Payoff Statement	$100.00	This fee is charged on the 6th request on a 12-month period

This chart contains a list of common mortgage servicing fees but may not include all fees that may be charged for actual services requested or required. For example, if your loan becomes delinquent or is subject to litigation fees may include, but may not be limited to, court costs and attorney's fees. These costs will vary by individual circumstance. Attorney fees charged in connection with a foreclosure action shall be for work performed. Those fees will be reasonable and customary for work that is performed.

Fees, and a breakdown of the tasks performed, will be disclosed to the borrower prior to entering into an agreement governing a loss mitigation option, reinstatement, or loan satisfaction.

A copy of this schedule is available by writing us at:
Hanover Community Bank
Loan Serving Department
80 East Jericho Turnpike
Mineola, NY 11501

Borrowers may also direct inquires or complaints to the same address or call us toll free at: 1.887.548.8880.

We are registered with the Superintendents of New York State Department of Financial Services. Complaints may be submitted to the New York State Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Departments website at www.dfs.nyc.gov.

BUSINESS FEE SCHEDULE

Checking, Money Market and Savings	Fee
Check, ACH or Recurring Debit Card Transaction Paid for Not Sufficient or Uncollected Funds	$35.00
Check, ACH or Recurring Debit Card Transaction Returned for Not Sufficient or Uncollected Funds	$35.00
Deposited Item Returned	$10.00
Placement of Stop Payment Order (per Check/ACH)	$25.00
Dormant Checking Account Fee (Monthly)	$10.00
Photocopy of Paid Check/Item	$5.00
Check Printing	Varies by Style
Duplicate Statement	$5.00
Account Research (per hour)	$25.00
Early Closeout of Account (within 30 days)	$15.00
Abandoned Property Escheatment Fee	$20.00
ATM/Debit Card	
Customer at Hanover Bank ATM	Free
Customer at Allpoint or NYCE	Surcharge Free
ATM[1]	$3.00
Customer at Non- Hanover Bank ATM (International)[2]	$3.00
Lost ATM/Debit Card, first replacement is free, thereafter	$10.00
Rush Delivery of ATM/Debit Card	$30.00
Checks Issued	
Bank Check	$7.00
Non-Customer Check Cashing	$5.00
Wire Transfer	
Domestic – Incoming	$15.00
Domestic – Outgoing	$30.00
International – Incoming	$15.00
International – Outgoing	$40.00
Returned Wire	$15.00

BUSINESS FEE SCHEDULE

Legal Process	Fee
Restraining Notice, Levy, Attachments, etc.	$125.00
Consulate Letter	$25.00
Safe Deposit Box – Garden City Park Branch Only	
Box Rental	Subject to Availability and Size
Lost Key Replacement	$25.00
Late Payment	$10.00
Break Open	$150.00
Abandoned Property Escheatment Fee	$20.00
Bill Payment	
Bill Pay Expedite – Electronic Payment	$5.00
Bill Pay Expedite – Paper	$20.00
Bill Pay Return	$25.00
Bill Pay Proof of Payment	$15.00
Miscellaneous	
Verification of Loan	$35.00
Duplicate 1099	$5.00
Activity and Maintenance	
Analyzed Business Checking	
Monthly Maintenance	$20.00
Check Paid, Deposit, Deposited Items, ACH Credit or Debit (per item)	$0.15
Currency Deposited - per $1000	$1.50
Business Online Banking – Cash Management	
Online Wires	
Domestic - Outgoing	$15.00
International – Outgoing	$25.00

BUSINESS FEE SCHEDULE

Remote Deposit Capture (RDC)

RDC Implementation	$100
RDC Monthly Maintenance	$30
RDC Scanner	At Cost

Automated Clearing House (ACH) Origination Services	Fee
ACH Set Up Fee	$75.00
Monthly Maintenance	$30.00
Debit Entry (per item)	$0.20
Credit Entry (per item)	$0.10
Batch Originated	$2.00
Return Item/NOC Report	$5.00
Same Day ACH Debit Entry (per item)	$0.20
Same Day ACH Credit Entry (per item)	$0.20
File Deleting	$30.00
NACHA Rules Book	At Cost

Check Positive Pay	Fee
Positive Pay Set Up Fee	$50.00
Monthly Maintenance (no payee exception scrub)	$25.00
Monthly Maintenance (with payee exception scrub)	$40.00

Fees may be assessed through direct charge or account analysis

Certain Fees may be assessed by other financial institutions for use of their ATMs. Customers using Non-Hanover Bank ATMs may incur other additional fees from those ATM providers and Hanover Bank.

CONSUMER FEE SCHEDULE

Checking, Money Market and Savings	Fee
Check, ACH or Recurring Debit Card Transaction Paid for Not Sufficient or Uncollected Funds	$25.00
Check, ACH or Recurring Debit Card Transaction Returned for Not Sufficient or Uncollected Funds	$25.00
Deposited Item Returned	$10.00
Placement of Stop Payment Order (per Check/ACH)	$25.00
Dormant Account Fee (Monthly)	
Checking and Money Market Accounts	$10.00
Photocopy of Paid Check/Item	$5.00
Check Printing	Varies by Style
Duplicate Statement	$5.00
Account Research	$25.00
Early Closeout of Account (within 30 days)	$15.00
Abandoned Property Escheatment Fee	$20.00

ATM/Debit Card	
Customer at Hanover Bank ATM	Free
Customer at Allpoint or NYCE ATM[1]	Surcharge Free
Customer at Non-Hanover Bank ATM (Domestic)[2]	$3.00
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Lost ATM/Debit Card, first replacement is free, thereafter	$10.00
Rush Delivery of ATM/Debit Card	$30.00
Checks Issued	
Bank Check	$7.00
Non-Customer Check Cashing	$5.00
Wire Transfer	
Domestic – Incoming	$15.00
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International – Incoming	$15.00
International – Outgoing	$40.00
Returned Wire	$15.00

CONSUMER FEE SCHEDULE

Legal Process	Fee
Restraining Notice, Levy, Attachments, etc.	$125.00
Consulate Letter	$25.00

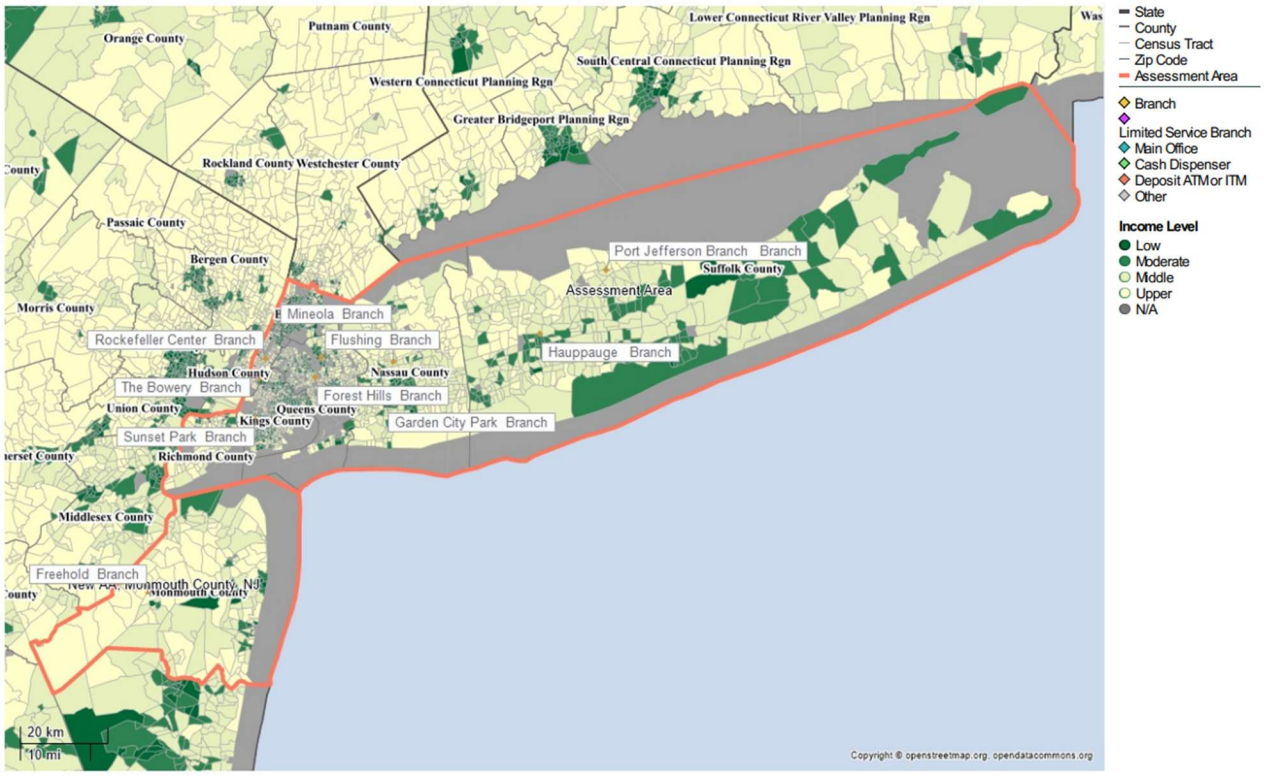
Safe Deposit Box – Garden City Park Branch Only	
Box Rental	Subject to Availability and Size
Lost Key Replacement	$25.00
Late Payment	$10.00
Break Open	$150.00
Abandoned Property Escheatment Fee	$20.00

Bill Payment	
Bill Pay Expedite – Electronic Payment	$5.00
Bill Pay Expedite – Paper	$20.00
Bill Pay Return	$25.00
Bill Pay Proof of Payment	$15.00
Miscellaneous	
Verification of Loan	$35.00
Duplicate 1099	$5.00

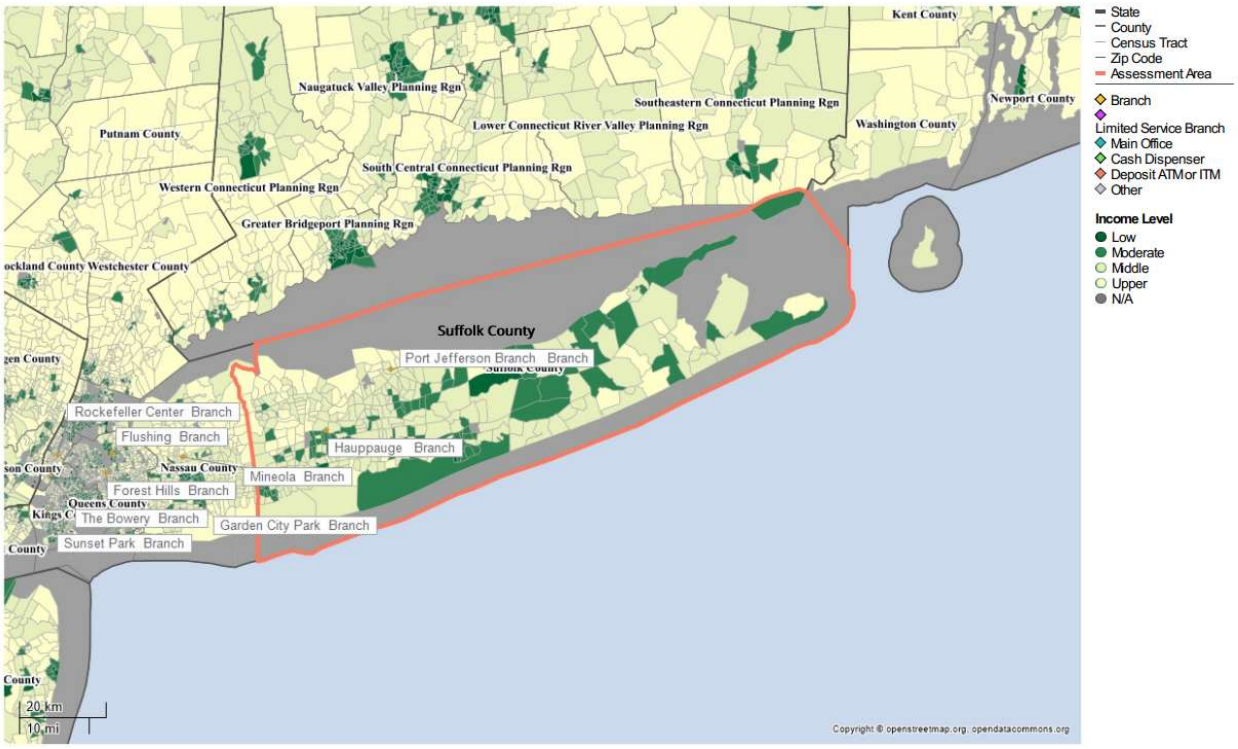
Certain Fees may be assessed by other financial institutions for use of their ATMs. Customers using Non-Hanover Bank ATMs may incur other additional fees from those ATM providers and Hanover Bank.

Combined Assessment Areas

Bronx, Kings, New York, Queens, Nassau, Suffolk and Monmouth Counties



Assessment Area - Suffolk County



2025 FFIEC Census Report - Summary Census Overview Information
State: NEW YORK
County: 103 - SUFFOLK COUNTY
All Tracts: 385

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	SUFFOLK COUNTY	1101.01	4 - Upper	169.79	No	$164,900	$221,250	3571	471	13.19	1077	1281
NY	SUFFOLK COUNTY	1101.03	3 - Middle	119.11	No	$164,900	$155,208	1997	271	13.57	613	801
NY	SUFFOLK COUNTY	1101.04	4 - Upper	191.86	No	$164,900	$250,001	3057	440	14.39	834	990
NY	SUFFOLK COUNTY	1102.00	4 - Upper	124.96	No	$164,900	$162,835	5019	634	12.63	1936	2248
NY	SUFFOLK COUNTY	1103.00	4 - Upper	160.57	No	$164,900	$209,231	4677	611	13.06	1680	1966
NY	SUFFOLK COUNTY	1104.01	4 - Upper	135.74	No	$164,900	$176,875	2273	206	9.06	842	948
NY	SUFFOLK COUNTY	1104.02	4 - Upper	124.52	No	$164,900	$162,254	3471	389	11.21	1288	1399
NY	SUFFOLK COUNTY	1105.01	4 - Upper	158.03	No	$164,900	$205,919	3169	344	10.86	1031	1196
NY	SUFFOLK COUNTY	1105.02	4 - Upper	131.39	No	$164,900	$171,214	2960	618	20.88	847	1014
NY	SUFFOLK COUNTY	1106.01	3 - Middle	103.88	No	$164,900	$135,357	4515	417	9.24	1429	1719
NY	SUFFOLK COUNTY	1106.02	4 - Upper	123.75	No	$164,900	$161,250	2832	367	12.96	946	1155
NY	SUFFOLK COUNTY	1108.01	4 - Upper	138.83	No	$164,900	$180,909	1940	187	9.64	643	925
NY	SUFFOLK COUNTY	1108.03	4 - Upper	143.94	No	$164,900	$187,560	5867	696	11.86	2002	2160
NY	SUFFOLK COUNTY	1109.01	3 - Middle	95.41	No	$164,900	$124,321	2821	558	19.78	790	1149
NY	SUFFOLK	1109.02	3 - Middle	85.23	No	$164,900	$111,063	4299	2854	66.39	1023	1420

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
NY	SUFFOLK COUNTY	1110.01	3 - Middle	115.21	No	$164,900	$150,125	2237	606	27.09	827	1042
NY	SUFFOLK COUNTY	1110.02	2 - Moderate	69.15	No	$164,900	$90,105	5902	4029	68.26	982	1570
NY	SUFFOLK COUNTY	1111.01	3 - Middle	94.33	No	$164,900	$122,917	2405	1533	63.74	541	706
NY	SUFFOLK COUNTY	1111.02	0 - Unknown	0.00	No	$164,900	$0	2574	2173	84.42	441	721
NY	SUFFOLK COUNTY	1111.03	3 - Middle	89.18	No	$164,900	$116,205	4247	3666	86.32	808	1042
NY	SUFFOLK COUNTY	1112.01	3 - Middle	86.21	No	$164,900	$112,339	4026	2907	72.21	701	1061
NY	SUFFOLK COUNTY	1112.02	3 - Middle	85.37	No	$164,900	$111,250	4879	2387	48.92	1464	1970
NY	SUFFOLK COUNTY	1113.00	3 - Middle	118.26	No	$164,900	$154,097	4716	675	14.31	1411	1649
NY	SUFFOLK COUNTY	1114.01	4 - Upper	136.04	No	$164,900	$177,269	1377	400	29.05	520	566
NY	SUFFOLK COUNTY	1114.02	3 - Middle	116.41	No	$164,900	$151,685	5054	1519	30.06	1636	1912
NY	SUFFOLK COUNTY	1115.03	3 - Middle	117.67	No	$164,900	$153,333	4002	1280	31.98	1206	1595
NY	SUFFOLK COUNTY	1115.04	3 - Middle	113.19	No	$164,900	$147,500	2025	347	17.14	567	561
NY	SUFFOLK COUNTY	1115.06	4 - Upper	162.95	No	$164,900	$212,333	3185	1412	44.33	851	918
NY	SUFFOLK COUNTY	1115.07	2 - Moderate	60.88	No	$164,900	$79,338	2321	1871	80.61	581	704
NY	SUFFOLK COUNTY	1115.08	3 - Middle	100.05	No	$164,900	$130,379	4434	1710	38.57	1082	1265
NY	SUFFOLK COUNTY	1116.01	3 - Middle	108.13	No	$164,900	$140,897	3927	726	18.49	1218	1477

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	SUFFOLK COUNTY	1116.02	3 - Middle	104.88	No	$164,900	$136,667	3154	499	15.82	1133	1335
NY	SUFFOLK COUNTY	1117.01	3 - Middle	116.84	No	$164,900	$152,250	5693	1150	20.20	1674	2241
NY	SUFFOLK COUNTY	1117.03	3 - Middle	100.67	No	$164,900	$131,176	3182	586	18.42	826	1013
NY	SUFFOLK COUNTY	1117.04	3 - Middle	110.72	No	$164,900	$144,276	3274	456	13.93	1171	1213
NY	SUFFOLK COUNTY	1118.01	3 - Middle	87.48	No	$164,900	$114,000	6160	1330	21.59	2066	2211
NY	SUFFOLK COUNTY	1118.02	3 - Middle	111.79	No	$164,900	$145,667	2860	455	15.91	847	917
NY	SUFFOLK COUNTY	1118.03	4 - Upper	129.50	No	$164,900	$168,750	2723	558	20.49	811	883
NY	SUFFOLK COUNTY	1118.04	4 - Upper	123.75	No	$164,900	$161,250	2328	428	18.38	705	759
NY	SUFFOLK COUNTY	1119.00	4 - Upper	126.74	No	$164,900	$165,156	5385	1154	21.43	1819	2128
NY	SUFFOLK COUNTY	1120.01	3 - Middle	97.04	No	$164,900	$126,450	4603	1538	33.41	1440	1647
NY	SUFFOLK COUNTY	1120.02	3 - Middle	100.24	No	$164,900	$130,625	4958	1159	23.38	1593	1859
NY	SUFFOLK COUNTY	1121.02	4 - Upper	140.41	No	$164,900	$182,961	3900	1067	27.36	1124	1219
NY	SUFFOLK COUNTY	1121.03	3 - Middle	105.18	No	$164,900	$137,059	4564	849	18.60	1372	1414
NY	SUFFOLK COUNTY	1121.04	4 - Upper	145.92	No	$164,900	$190,139	2251	898	39.89	630	719
NY	SUFFOLK COUNTY	1122.04	3 - Middle	110.82	No	$164,900	$144,400	3287	675	20.54	1122	1308
NY	SUFFOLK COUNTY	1122.11	4 - Upper	120.96	No	$164,900	$157,614	4449	1143	25.69	1199	1316
NY	SUFFOLK COUNTY	1122.12	4 - Upper	173.42	No	$164,900	$225,972	3312	1200	36.23	1082	1111

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	SUFFOLK COUNTY	1122.13	4 - Upper	133.45	No	$164,900	$173,894	5566	2430	43.66	1429	1683
NY	SUFFOLK COUNTY	1122.15	3 - Middle	115.73	No	$164,900	$150,808	3771	1064	28.22	827	979
NY	SUFFOLK COUNTY	1122.16	4 - Upper	128.37	No	$164,900	$167,279	4386	1612	36.75	1145	1255
NY	SUFFOLK COUNTY	1122.17	4 - Upper	175.13	No	$164,900	$228,208	2316	731	31.56	1078	1088
NY	SUFFOLK COUNTY	1122.18	3 - Middle	119.54	No	$164,900	$155,764	5489	1330	24.23	1777	1665
NY	SUFFOLK COUNTY	1122.19	2 - Moderate	67.88	No	$164,900	$88,456	3482	769	22.09	1205	1498
NY	SUFFOLK COUNTY	1122.20	4 - Upper	129.40	No	$164,900	$168,611	3255	792	24.33	980	1004
NY	SUFFOLK COUNTY	1223.00	3 - Middle	101.82	No	$164,900	$132,679	4311	1609	37.32	915	1211
NY	SUFFOLK COUNTY	1224.05	3 - Middle	98.39	No	$164,900	$128,214	3507	2980	84.97	810	954
NY	SUFFOLK COUNTY	1224.06	2 - Moderate	68.50	No	$164,900	$89,263	7088	6944	97.97	1245	1886
NY	SUFFOLK COUNTY	1224.07	4 - Upper	126.51	No	$164,900	$164,844	1633	1241	76.00	537	496
NY	SUFFOLK COUNTY	1224.08	3 - Middle	94.34	No	$164,900	$122,935	3642	1310	35.97	944	1088
NY	SUFFOLK COUNTY	1225.01	2 - Moderate	56.17	No	$164,900	$73,194	4788	4557	95.18	805	1531
NY	SUFFOLK COUNTY	1225.02	3 - Middle	84.77	No	$164,900	$110,469	4877	4718	96.74	994	1139
NY	SUFFOLK COUNTY	1226.02	3 - Middle	101.34	No	$164,900	$132,048	4759	2032	42.70	1273	1424
NY	SUFFOLK COUNTY	1226.03	3 - Middle	90.95	No	$164,900	$118,516	5485	2127	38.78	1327	1612
NY	SUFFOLK COUNTY	1226.04	3 - Middle	106.48	No	$164,900	$138,750	4076	1897	46.54	1007	1156

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	SUFFOLK COUNTY	1226.05	3 - Middle	88.15	No	$164,900	$114,861	1903	915	48.08	496	607
NY	SUFFOLK COUNTY	1227.04	3 - Middle	99.16	No	$164,900	$129,219	2659	1670	62.81	704	826
NY	SUFFOLK COUNTY	1227.05	2 - Moderate	78.52	No	$164,900	$102,325	3226	1423	44.11	881	1031
NY	SUFFOLK COUNTY	1227.06	3 - Middle	97.35	No	$164,900	$126,857	4285	1709	39.88	873	1074
NY	SUFFOLK COUNTY	1227.07	3 - Middle	93.11	No	$164,900	$121,331	3113	1198	38.48	903	981
NY	SUFFOLK COUNTY	1228.01	2 - Moderate	72.30	No	$164,900	$94,219	5894	3812	64.68	1195	1567
NY	SUFFOLK COUNTY	1228.02	3 - Middle	86.14	No	$164,900	$112,243	4847	2296	47.37	1270	1484
NY	SUFFOLK COUNTY	1229.01	3 - Middle	94.51	No	$164,900	$123,158	5905	1741	29.48	1545	1946
NY	SUFFOLK COUNTY	1229.02	3 - Middle	85.57	No	$164,900	$111,500	4562	1376	30.16	1030	1137
NY	SUFFOLK COUNTY	1230.01	3 - Middle	92.94	No	$164,900	$121,106	5894	2221	37.68	1471	1774
NY	SUFFOLK COUNTY	1230.02	2 - Moderate	78.35	No	$164,900	$102,100	4900	2003	40.88	1243	1410
NY	SUFFOLK COUNTY	1231.01	3 - Middle	96.64	No	$164,900	$125,925	3659	1192	32.58	1036	1042
NY	SUFFOLK COUNTY	1231.02	3 - Middle	86.44	No	$164,900	$112,639	3972	1177	29.63	1114	1236
NY	SUFFOLK COUNTY	1232.01	2 - Moderate	74.72	No	$164,900	$97,367	2306	1624	70.42	339	482
NY	SUFFOLK COUNTY	1232.03	0 - Unknown	0.00	No	$164,900	$0	3253	3146	96.71	587	895
NY	SUFFOLK COUNTY	1232.04	3 - Middle	90.38	No	$164,900	$117,778	5845	5293	90.56	1020	1393
NY	SUFFOLK COUNTY	1233.03	2 - Moderate	66.00	No	$164,900	$86,000	4284	4090	95.47	881	1116

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NY	SUFFOLK COUNTY	1233.04	3 - Middle	83.70	No	$164,900	$109,073	5558	4724	84.99	1041	1240
NY	SUFFOLK COUNTY	1234.01	3 - Middle	94.97	No	$164,900	$123,750	4138	1778	42.97	972	1180
NY	SUFFOLK COUNTY	1234.03	3 - Middle	80.27	No	$164,900	$104,600	1956	1062	54.29	372	386
NY	SUFFOLK COUNTY	1234.04	3 - Middle	85.50	No	$164,900	$111,420	5609	1832	32.66	1396	1718
NY	SUFFOLK COUNTY	1235.00	2 - Moderate	63.18	No	$164,900	$82,328	5945	2718	45.72	1224	1527
NY	SUFFOLK COUNTY	1236.00	3 - Middle	102.54	No	$164,900	$133,618	3652	446	12.21	1183	1334
NY	SUFFOLK COUNTY	1237.01	2 - Moderate	65.95	No	$164,900	$85,938	7050	5764	81.76	1244	1814
NY	SUFFOLK COUNTY	1237.03	2 - Moderate	76.51	No	$164,900	$99,706	4147	2452	59.13	829	1209
NY	SUFFOLK COUNTY	1237.04	2 - Moderate	55.52	No	$164,900	$72,350	4632	2561	55.29	1016	1261
NY	SUFFOLK COUNTY	1238.01	3 - Middle	89.91	No	$164,900	$117,161	4058	888	21.88	1362	1547
NY	SUFFOLK COUNTY	1238.02	2 - Moderate	74.27	No	$164,900	$96,786	3542	1021	28.83	1003	1249
NY	SUFFOLK COUNTY	1239.00	3 - Middle	88.67	No	$164,900	$115,547	5129	1487	28.99	1446	1737
NY	SUFFOLK COUNTY	1240.01	3 - Middle	97.74	No	$164,900	$127,368	4588	1077	23.47	1331	1529
NY	SUFFOLK COUNTY	1240.02	3 - Middle	93.92	No	$164,900	$122,391	3374	874	25.90	917	1082
NY	SUFFOLK COUNTY	1241.01	2 - Moderate	79.74	No	$164,900	$103,910	4557	1167	25.61	1197	1477
NY	SUFFOLK COUNTY	1241.02	2 - Moderate	75.22	No	$164,900	$98,015	3416	691	20.23	976	1199
NY	SUFFOLK COUNTY	1242.00	3 - Middle	82.59	No	$164,900	$107,625	6084	1304	21.43	1469	1990

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NY	SUFFOLK COUNTY	1243.01	2 - Moderate	60.93	No	$164,900	$79,403	2139	735	34.36	441	573
NY	SUFFOLK COUNTY	1243.02	3 - Middle	82.06	No	$164,900	$106,931	4422	1181	26.71	1161	1475
NY	SUFFOLK COUNTY	1244.01	3 - Middle	101.54	No	$164,900	$132,311	3929	643	16.37	602	917
NY	SUFFOLK COUNTY	1244.02	3 - Middle	94.12	No	$164,900	$122,650	3437	619	18.01	1268	1476
NY	SUFFOLK COUNTY	1245.00	3 - Middle	118.83	No	$164,900	$154,844	4996	929	18.59	1538	1808
NY	SUFFOLK COUNTY	1246.01	3 - Middle	111.50	No	$164,900	$145,288	2763	372	13.46	958	1131
NY	SUFFOLK COUNTY	1246.02	3 - Middle	103.25	No	$164,900	$134,536	4429	666	15.04	1252	1547
NY	SUFFOLK COUNTY	1347.02	3 - Middle	96.97	No	$164,900	$126,364	6321	1178	18.64	1626	2115
NY	SUFFOLK COUNTY	1347.03	4 - Upper	146.40	No	$164,900	$190,761	3785	506	13.37	1191	1299
NY	SUFFOLK COUNTY	1347.04	3 - Middle	101.11	No	$164,900	$131,759	2891	402	13.91	772	986
NY	SUFFOLK COUNTY	1349.02	4 - Upper	138.66	No	$164,900	$180,682	5013	1040	20.75	1458	1604
NY	SUFFOLK COUNTY	1349.06	3 - Middle	107.11	No	$164,900	$139,570	5379	624	11.60	2106	2291
NY	SUFFOLK COUNTY	1349.07	3 - Middle	104.61	No	$164,900	$136,319	3791	560	14.77	1156	1337
NY	SUFFOLK COUNTY	1349.08	4 - Upper	165.16	No	$164,900	$215,212	3356	619	18.44	1004	1065
NY	SUFFOLK COUNTY	1349.09	4 - Upper	131.66	No	$164,900	$171,563	4337	676	15.59	1334	1420
NY	SUFFOLK COUNTY	1350.02	3 - Middle	116.55	No	$164,900	$151,875	5322	864	16.23	1571	1755
NY	SUFFOLK COUNTY	1350.03	3 - Middle	109.65	No	$164,900	$142,879	4734	704	14.87	1619	1692

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NY	SUFFOLK COUNTY	1350.04	4 - Upper	143.89	No	$164,900	$187,500	3084	480	15.56	927	1241
NY	SUFFOLK COUNTY	1350.05	4 - Upper	140.93	No	$164,900	$183,636	3431	419	12.21	1308	1369
NY	SUFFOLK COUNTY	1351.01	4 - Upper	128.34	No	$164,900	$167,237	3965	875	22.07	1223	1254
NY	SUFFOLK COUNTY	1351.02	3 - Middle	112.67	No	$164,900	$146,813	4359	743	17.05	1338	1379
NY	SUFFOLK COUNTY	1351.03	4 - Upper	148.17	No	$164,900	$193,077	4835	778	16.09	1490	1573
NY	SUFFOLK COUNTY	1351.04	3 - Middle	104.76	No	$164,900	$136,513	5081	819	16.12	1606	1768
NY	SUFFOLK COUNTY	1352.01	4 - Upper	135.61	No	$164,900	$176,713	2071	353	17.04	602	651
NY	SUFFOLK COUNTY	1352.05	4 - Upper	120.58	No	$164,900	$157,125	5376	1370	25.48	1389	1474
NY	SUFFOLK COUNTY	1352.08	3 - Middle	117.07	No	$164,900	$152,554	2848	575	20.19	1010	1078
NY	SUFFOLK COUNTY	1352.09	3 - Middle	107.97	No	$164,900	$140,699	3151	645	20.47	997	1042
NY	SUFFOLK COUNTY	1353.03	4 - Upper	124.15	No	$164,900	$161,771	4296	959	22.32	1312	1342
NY	SUFFOLK COUNTY	1353.05	3 - Middle	97.30	No	$164,900	$126,786	1741	204	11.72	572	629
NY	SUFFOLK COUNTY	1353.06	3 - Middle	116.99	No	$164,900	$152,440	4896	834	17.03	1572	1798
NY	SUFFOLK COUNTY	1354.01	3 - Middle	117.55	No	$164,900	$153,171	6422	1359	21.16	1640	1998
NY	SUFFOLK COUNTY	1354.02	3 - Middle	100.64	No	$164,900	$131,146	6785	1273	18.76	2108	2324
NY	SUFFOLK COUNTY	1354.03	3 - Middle	88.49	No	$164,900	$115,313	4314	1039	24.08	1228	1577
NY	SUFFOLK COUNTY	1355.00	3 - Middle	106.60	No	$164,900	$138,904	4712	696	14.77	1621	1766

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NY	SUFFOLK COUNTY	1456.01	2 - Moderate	53.80	No	$164,900	$70,104	6003	5241	87.31	1098	1459
NY	SUFFOLK COUNTY	1456.02	3 - Middle	85.97	No	$164,900	$112,031	6592	5983	90.76	1501	1841
NY	SUFFOLK COUNTY	1456.03	2 - Moderate	68.24	No	$164,900	$88,919	7011	6685	95.35	1122	1641
NY	SUFFOLK COUNTY	1456.04	2 - Moderate	67.47	No	$164,900	$87,927	5079	4733	93.19	761	1080
NY	SUFFOLK COUNTY	1456.05	2 - Moderate	75.90	No	$164,900	$98,902	3869	3441	88.94	626	891
NY	SUFFOLK COUNTY	1457.01	3 - Middle	93.88	No	$164,900	$122,337	5432	1955	35.99	891	1256
NY	SUFFOLK COUNTY	1457.02	2 - Moderate	68.19	No	$164,900	$88,855	6640	5965	89.83	1296	1602
NY	SUFFOLK COUNTY	1457.03	2 - Moderate	78.56	No	$164,900	$102,366	6011	5410	90.00	588	1307
NY	SUFFOLK COUNTY	1457.05	2 - Moderate	56.46	No	$164,900	$73,571	2395	1864	77.83	654	765
NY	SUFFOLK COUNTY	1457.06	3 - Middle	90.82	No	$164,900	$118,352	5359	4698	87.67	923	1128
NY	SUFFOLK COUNTY	1458.03	3 - Middle	115.23	No	$164,900	$150,147	4742	979	20.65	1513	1603
NY	SUFFOLK COUNTY	1458.04	2 - Moderate	70.98	No	$164,900	$92,500	3567	1916	53.71	1012	1137
NY	SUFFOLK COUNTY	1458.07	3 - Middle	99.10	No	$164,900	$129,141	4239	1100	25.95	1201	1306
NY	SUFFOLK COUNTY	1458.08	3 - Middle	99.90	No	$164,900	$130,182	3065	773	25.22	1071	944
NY	SUFFOLK COUNTY	1458.09	3 - Middle	114.35	No	$164,900	$149,000	2062	677	32.83	543	654
NY	SUFFOLK COUNTY	1458.10	3 - Middle	88.14	No	$164,900	$114,858	3970	1048	26.40	1069	1055
NY	SUFFOLK COUNTY	1459.01	3 - Middle	86.75	No	$164,900	$113,047	3458	2434	70.39	760	958

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NY	SUFFOLK COUNTY	1459.03	3 - Middle	87.50	No	$164,900	$114,026	5894	3012	51.10	1449	1781
NY	SUFFOLK COUNTY	1459.04	2 - Moderate	53.07	No	$164,900	$69,152	4579	4233	92.44	645	1018
NY	SUFFOLK COUNTY	1459.05	2 - Moderate	69.93	No	$164,900	$91,130	4543	3895	85.74	667	1019
NY	SUFFOLK COUNTY	1460.01	3 - Middle	85.84	No	$164,900	$111,857	5096	4705	92.33	844	1120
NY	SUFFOLK COUNTY	1460.02	2 - Moderate	60.33	No	$164,900	$78,617	5499	4988	90.71	1018	1242
NY	SUFFOLK COUNTY	1460.04	1 - Low	48.19	No	$164,900	$62,796	1941	1587	81.76	292	485
NY	SUFFOLK COUNTY	1460.05	3 - Middle	100.03	No	$164,900	$130,346	6603	5197	78.71	1384	1712
NY	SUFFOLK COUNTY	1461.02	2 - Moderate	75.03	No	$164,900	$97,772	2756	2377	86.25	578	660
NY	SUFFOLK COUNTY	1461.03	3 - Middle	101.73	No	$164,900	$132,566	4032	1644	40.77	1101	1197
NY	SUFFOLK COUNTY	1461.05	2 - Moderate	65.00	No	$164,900	$84,696	7294	6704	91.91	1167	1576
NY	SUFFOLK COUNTY	1461.06	3 - Middle	83.46	No	$164,900	$108,750	4761	4163	87.44	623	987
NY	SUFFOLK COUNTY	1462.01	2 - Moderate	72.78	No	$164,900	$94,844	5137	4614	89.82	958	1171
NY	SUFFOLK COUNTY	1462.02	2 - Moderate	77.64	No	$164,900	$101,167	5047	4781	94.73	1087	1326
NY	SUFFOLK COUNTY	1462.03	2 - Moderate	60.86	No	$164,900	$79,313	6027	5389	89.41	823	1422
NY	SUFFOLK COUNTY	1462.04	3 - Middle	84.67	No	$164,900	$110,332	6587	6019	91.38	1552	1632
NY	SUFFOLK COUNTY	1462.05	3 - Middle	81.80	No	$164,900	$106,597	2311	651	28.17	574	627
NY	SUFFOLK COUNTY	1462.06	3 - Middle	101.90	No	$164,900	$132,788	2443	1179	48.26	610	685

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NY	SUFFOLK COUNTY	1463.00	2 - Moderate	73.50	No	$164,900	$95,776	2607	1247	47.83	888	844
NY	SUFFOLK COUNTY	1464.02	3 - Middle	91.36	No	$164,900	$119,044	4392	1114	25.36	985	1263
NY	SUFFOLK COUNTY	1464.03	1 - Low	47.92	No	$164,900	$62,445	5845	5351	91.55	954	1458
NY	SUFFOLK COUNTY	1464.04	2 - Moderate	65.37	No	$164,900	$85,179	3297	2515	76.28	770	913
NY	SUFFOLK COUNTY	1465.00	3 - Middle	105.27	No	$164,900	$137,176	5323	1300	24.42	1521	1799
NY	SUFFOLK COUNTY	1466.07	2 - Moderate	64.95	No	$164,900	$84,635	2546	656	25.77	552	768
NY	SUFFOLK COUNTY	1466.08	3 - Middle	89.96	No	$164,900	$117,227	2629	614	23.35	565	795
NY	SUFFOLK COUNTY	1466.11	2 - Moderate	76.57	No	$164,900	$99,773	3109	671	21.58	603	699
NY	SUFFOLK COUNTY	1466.12	3 - Middle	101.46	No	$164,900	$132,214	4908	987	20.11	1408	1586
NY	SUFFOLK COUNTY	1466.13	3 - Middle	89.07	No	$164,900	$116,071	3568	733	20.54	919	1170
NY	SUFFOLK COUNTY	1466.14	3 - Middle	112.74	No	$164,900	$146,903	5556	964	17.35	1632	1803
NY	SUFFOLK COUNTY	1466.16	3 - Middle	117.80	No	$164,900	$153,500	3870	602	15.56	1242	1277
NY	SUFFOLK COUNTY	1466.17	3 - Middle	92.48	No	$164,900	$120,515	3436	520	15.13	856	1000
NY	SUFFOLK COUNTY	1466.18	3 - Middle	85.31	No	$164,900	$111,161	5619	1716	30.54	1170	1500
NY	SUFFOLK COUNTY	1466.19	2 - Moderate	78.66	No	$164,900	$102,500	3072	825	26.86	527	677
NY	SUFFOLK COUNTY	1466.20	3 - Middle	83.74	No	$164,900	$109,125	1888	333	17.64	376	376
NY	SUFFOLK COUNTY	1467.03	3 - Middle	91.41	No	$164,900	$119,115	4268	2731	63.99	941	1131

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NY	SUFFOLK COUNTY	1467.04	3 - Middle	95.19	No	$164,900	$124,034	2024	369	18.23	747	747
NY	SUFFOLK COUNTY	1467.05	4 - Upper	130.99	No	$164,900	$170,682	3252	441	13.56	928	1002
NY	SUFFOLK COUNTY	1467.06	3 - Middle	103.92	No	$164,900	$135,417	2582	546	21.15	758	829
NY	SUFFOLK COUNTY	1468.00	3 - Middle	108.68	No	$164,900	$141,624	5783	802	13.87	1675	1829
NY	SUFFOLK COUNTY	1469.01	4 - Upper	121.55	No	$164,900	$158,385	5273	575	10.90	1757	1793
NY	SUFFOLK COUNTY	1469.02	3 - Middle	119.43	No	$164,900	$155,625	4345	859	19.77	1038	1159
NY	SUFFOLK COUNTY	1470.01	3 - Middle	92.67	No	$164,900	$120,750	4295	558	12.99	1386	1441
NY	SUFFOLK COUNTY	1470.03	3 - Middle	105.59	No	$164,900	$137,594	4625	945	20.43	1573	1688
NY	SUFFOLK COUNTY	1470.04	3 - Middle	100.08	No	$164,900	$130,417	693	108	15.58	59	2396
NY	SUFFOLK COUNTY	1471.00	3 - Middle	114.21	No	$164,900	$148,828	3181	463	14.56	961	1053
NY	SUFFOLK COUNTY	1472.01	4 - Upper	124.85	No	$164,900	$162,689	3714	1592	42.86	820	972
NY	SUFFOLK COUNTY	1472.02	2 - Moderate	70.60	No	$164,900	$92,000	2905	2149	73.98	352	637
NY	SUFFOLK COUNTY	1473.01	1 - Low	46.21	No	$164,900	$60,223	2909	2377	81.71	1006	1158
NY	SUFFOLK COUNTY	1473.02	4 - Upper	123.77	No	$164,900	$161,283	4772	2490	52.18	893	1375
NY	SUFFOLK COUNTY	1474.01	3 - Middle	100.42	No	$164,900	$130,854	5969	1838	30.79	1975	2245
NY	SUFFOLK COUNTY	1474.02	3 - Middle	119.91	No	$164,900	$156,250	3663	403	11.00	1206	1331
NY	SUFFOLK COUNTY	1475.02	3 - Middle	117.62	No	$164,900	$153,264	6374	805	12.63	1812	1884

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NY	SUFFOLK COUNTY	1475.03	4 - Upper	128.68	No	$164,900	$167,679	1977	245	12.39	527	624
NY	SUFFOLK COUNTY	1475.04	4 - Upper	128.98	No	$164,900	$168,068	1543	217	14.06	380	484
NY	SUFFOLK COUNTY	1475.05	3 - Middle	87.41	No	$164,900	$113,902	6014	1342	22.31	1651	1936
NY	SUFFOLK COUNTY	1476.01	3 - Middle	115.43	No	$164,900	$150,417	2293	197	8.59	773	885
NY	SUFFOLK COUNTY	1476.02	3 - Middle	119.89	No	$164,900	$156,226	5256	703	13.38	1489	1572
NY	SUFFOLK COUNTY	1477.01	3 - Middle	97.58	No	$164,900	$127,159	3525	538	15.26	863	989
NY	SUFFOLK COUNTY	1477.02	3 - Middle	110.64	No	$164,900	$144,167	4781	578	12.09	1393	1905
NY	SUFFOLK COUNTY	1478.02	3 - Middle	114.20	No	$164,900	$148,813	3881	481	12.39	1038	1204
NY	SUFFOLK COUNTY	1478.03	3 - Middle	105.86	No	$164,900	$137,939	3190	379	11.88	697	982
NY	SUFFOLK COUNTY	1478.04	4 - Upper	125.04	No	$164,900	$162,941	5973	682	11.42	1602	1815
NY	SUFFOLK COUNTY	1479.01	2 - Moderate	76.30	No	$164,900	$99,432	4209	811	19.27	995	1168
NY	SUFFOLK COUNTY	1479.02	4 - Upper	120.62	No	$164,900	$157,171	4400	497	11.30	1472	1551
NY	SUFFOLK COUNTY	1580.01	4 - Upper	163.86	No	$164,900	$213,516	3795	673	17.73	1128	1400
NY	SUFFOLK COUNTY	1580.09	4 - Upper	130.34	No	$164,900	$169,844	2717	585	21.53	727	831
NY	SUFFOLK COUNTY	1580.10	4 - Upper	144.52	No	$164,900	$188,315	3680	768	20.87	920	1040
NY	SUFFOLK COUNTY	1580.11	3 - Middle	107.66	No	$164,900	$140,288	4705	1245	26.46	1516	1414
NY	SUFFOLK COUNTY	1580.12	3 - Middle	116.26	No	$164,900	$151,500	3829	1060	27.68	1376	1514

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	SUFFOLK COUNTY	1580.13	3 - Middle	100.32	No	$164,900	$130,729	2856	735	25.74	879	1071
NY	SUFFOLK COUNTY	1580.14	0 - Unknown	0.00	No	$164,900	$0	1066	866	81.24	0	0
NY	SUFFOLK COUNTY	1580.15	0 - Unknown	0.00	No	$164,900	$0	9343	6885	73.69	0	0
NY	SUFFOLK COUNTY	1580.16	4 - Upper	191.86	No	$164,900	$250,001	2137	491	22.98	566	909
NY	SUFFOLK COUNTY	1580.17	3 - Middle	114.57	No	$164,900	$149,295	4385	865	19.73	1164	1470
NY	SUFFOLK COUNTY	1581.02	3 - Middle	90.58	No	$164,900	$118,031	5053	1629	32.24	1189	1571
NY	SUFFOLK COUNTY	1581.03	3 - Middle	84.15	No	$164,900	$109,659	4343	1724	39.70	1090	1483
NY	SUFFOLK COUNTY	1581.07	3 - Middle	102.64	No	$164,900	$133,750	4211	1187	28.19	1070	1148
NY	SUFFOLK COUNTY	1581.08	3 - Middle	117.92	No	$164,900	$153,654	2879	1135	39.42	600	758
NY	SUFFOLK COUNTY	1581.11	3 - Middle	95.78	No	$164,900	$124,815	3087	1003	32.49	947	1073
NY	SUFFOLK COUNTY	1581.12	2 - Moderate	73.73	No	$164,900	$96,071	4263	1610	37.77	984	1286
NY	SUFFOLK COUNTY	1581.14	3 - Middle	94.94	No	$164,900	$123,716	3364	675	20.07	816	1019
NY	SUFFOLK COUNTY	1581.16	3 - Middle	92.25	No	$164,900	$120,208	1928	602	31.22	647	651
NY	SUFFOLK COUNTY	1581.17	2 - Moderate	65.13	No	$164,900	$84,868	2872	933	32.49	1013	1089
NY	SUFFOLK COUNTY	1581.18	3 - Middle	94.54	No	$164,900	$123,197	3672	815	22.19	947	1035
NY	SUFFOLK COUNTY	1581.19	3 - Middle	87.22	No	$164,900	$113,654	5740	1719	29.95	1652	1956
NY	SUFFOLK COUNTY	1581.20	3 - Middle	96.04	No	$164,900	$125,145	3188	1098	34.44	761	929

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NY	SUFFOLK COUNTY	1582.05	4 - Upper	126.78	No	$164,900	$165,208	1713	311	18.16	502	526
NY	SUFFOLK COUNTY	1582.06	3 - Middle	97.27	No	$164,900	$126,750	3928	862	21.95	1023	1310
NY	SUFFOLK COUNTY	1582.07	4 - Upper	133.30	No	$164,900	$173,704	4842	978	20.20	1532	1727
NY	SUFFOLK COUNTY	1582.08	3 - Middle	84.46	No	$164,900	$110,054	4820	1276	26.47	1208	1493
NY	SUFFOLK COUNTY	1582.09	3 - Middle	89.64	No	$164,900	$116,806	3296	1434	43.51	633	888
NY	SUFFOLK COUNTY	1583.04	4 - Upper	121.70	No	$164,900	$158,589	6648	838	12.61	2109	2822
NY	SUFFOLK COUNTY	1583.06	3 - Middle	104.40	No	$164,900	$136,042	5948	1004	16.88	1943	1985
NY	SUFFOLK COUNTY	1583.09	3 - Middle	80.66	No	$164,900	$105,104	4615	2044	44.29	958	1471
NY	SUFFOLK COUNTY	1583.10	2 - Moderate	62.13	No	$164,900	$80,962	4557	1053	23.11	1433	1774
NY	SUFFOLK COUNTY	1583.15	3 - Middle	90.94	No	$164,900	$118,500	4502	1692	37.58	1602	1758
NY	SUFFOLK COUNTY	1583.17	3 - Middle	100.19	No	$164,900	$130,556	5674	965	17.01	1768	2038
NY	SUFFOLK COUNTY	1583.18	3 - Middle	88.86	No	$164,900	$115,795	4268	725	16.99	1583	1748
NY	SUFFOLK COUNTY	1583.19	3 - Middle	87.70	No	$164,900	$114,286	3790	1189	31.37	1275	1409
NY	SUFFOLK COUNTY	1583.20	3 - Middle	90.01	No	$164,900	$117,296	6172	1740	28.19	1979	1901
NY	SUFFOLK COUNTY	1583.22	3 - Middle	116.48	No	$164,900	$151,786	2029	483	23.80	673	722
NY	SUFFOLK COUNTY	1583.24	3 - Middle	103.01	No	$164,900	$134,229	3096	1133	36.60	767	1017
NY	SUFFOLK COUNTY	1583.25	3 - Middle	80.03	No	$164,900	$104,286	6610	3025	45.76	628	1398

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NY	SUFFOLK COUNTY	1583.26	3 - Middle	86.84	No	$164,900	$113,162	1507	465	30.86	217	383
NY	SUFFOLK COUNTY	1583.27	3 - Middle	101.79	No	$164,900	$132,636	6601	2442	36.99	1933	2290
NY	SUFFOLK COUNTY	1583.28	3 - Middle	113.00	No	$164,900	$147,250	5281	927	17.55	1460	1625
NY	SUFFOLK COUNTY	1583.29	3 - Middle	102.54	No	$164,900	$133,611	1561	199	12.75	396	461
NY	SUFFOLK COUNTY	1584.01	3 - Middle	89.85	No	$164,900	$117,083	1255	216	17.21	413	360
NY	SUFFOLK COUNTY	1584.02	3 - Middle	112.93	No	$164,900	$147,153	4330	627	14.48	1299	1440
NY	SUFFOLK COUNTY	1584.03	3 - Middle	90.55	No	$164,900	$117,989	2375	758	31.92	579	739
NY	SUFFOLK COUNTY	1584.07	3 - Middle	98.48	No	$164,900	$128,324	5880	1127	19.17	1481	2096
NY	SUFFOLK COUNTY	1584.08	3 - Middle	84.55	No	$164,900	$110,179	3972	832	20.95	1125	1507
NY	SUFFOLK COUNTY	1584.09	2 - Moderate	60.86	No	$164,900	$79,306	3762	803	21.35	1277	1367
NY	SUFFOLK COUNTY	1584.10	2 - Moderate	57.99	No	$164,900	$75,568	3389	225	6.64	1816	2043
NY	SUFFOLK COUNTY	1584.11	4 - Upper	125.85	No	$164,900	$163,990	3072	688	22.40	745	798
NY	SUFFOLK COUNTY	1584.12	2 - Moderate	77.22	No	$164,900	$100,625	2204	344	15.61	844	1096
NY	SUFFOLK COUNTY	1585.02	2 - Moderate	75.13	No	$164,900	$97,908	3373	756	22.41	647	876
NY	SUFFOLK COUNTY	1585.05	3 - Middle	104.12	No	$164,900	$135,670	3664	959	26.17	986	1034
NY	SUFFOLK COUNTY	1585.06	3 - Middle	93.79	No	$164,900	$122,210	3197	627	19.61	1024	1128
NY	SUFFOLK COUNTY	1585.09	2 - Moderate	63.89	No	$164,900	$83,255	4871	1678	34.45	1270	1571

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NY	SUFFOLK COUNTY	1585.10	2 - Moderate	79.73	No	$164,900	$103,894	6907	2185	31.63	2010	2322
NY	SUFFOLK COUNTY	1585.11	3 - Middle	93.20	No	$164,900	$121,449	6581	1900	28.87	1692	2037
NY	SUFFOLK COUNTY	1585.12	3 - Middle	95.52	No	$164,900	$124,469	3134	597	19.05	764	946
NY	SUFFOLK COUNTY	1585.13	3 - Middle	82.03	No	$164,900	$106,897	3065	1033	33.70	759	913
NY	SUFFOLK COUNTY	1585.14	3 - Middle	114.38	No	$164,900	$149,044	6613	1814	27.43	1947	2159
NY	SUFFOLK COUNTY	1586.04	3 - Middle	94.55	No	$164,900	$123,210	4866	1308	26.88	1451	1692
NY	SUFFOLK COUNTY	1586.05	3 - Middle	98.68	No	$164,900	$128,594	4945	1340	27.10	1404	1563
NY	SUFFOLK COUNTY	1586.06	3 - Middle	108.29	No	$164,900	$141,106	4996	1444	28.90	1258	1509
NY	SUFFOLK COUNTY	1586.07	3 - Middle	107.44	No	$164,900	$140,000	3241	933	28.79	898	1030
NY	SUFFOLK COUNTY	1586.08	2 - Moderate	79.59	No	$164,900	$103,719	4101	1542	37.60	771	1085
NY	SUFFOLK COUNTY	1586.09	3 - Middle	91.23	No	$164,900	$118,875	4609	1340	29.07	1126	1713
NY	SUFFOLK COUNTY	1587.05	2 - Moderate	70.32	No	$164,900	$91,638	3981	3332	83.70	941	1282
NY	SUFFOLK COUNTY	1587.07	3 - Middle	88.33	No	$164,900	$115,106	1796	451	25.11	559	614
NY	SUFFOLK COUNTY	1587.08	2 - Moderate	66.19	No	$164,900	$86,250	3614	1509	41.75	1093	930
NY	SUFFOLK COUNTY	1587.09	3 - Middle	97.76	No	$164,900	$127,386	2822	618	21.90	843	971
NY	SUFFOLK COUNTY	1587.10	3 - Middle	84.15	No	$164,900	$109,659	3949	1263	31.98	920	1182
NY	SUFFOLK COUNTY	1587.11	3 - Middle	91.13	No	$164,900	$118,750	5736	2115	36.87	1803	1817

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NY	SUFFOLK COUNTY	1587.12	3 - Middle	82.46	No	$164,900	$107,447	7744	3565	46.04	1874	2190
NY	SUFFOLK COUNTY	1587.13	2 - Moderate	53.64	No	$164,900	$69,904	3004	2246	74.77	428	722
NY	SUFFOLK COUNTY	1587.14	2 - Moderate	69.87	No	$164,900	$91,045	2021	899	44.48	274	358
NY	SUFFOLK COUNTY	1587.15	2 - Moderate	63.12	No	$164,900	$82,250	4482	1487	33.18	1660	1224
NY	SUFFOLK COUNTY	1588.02	3 - Middle	105.90	No	$164,900	$137,989	5156	557	10.80	1480	2015
NY	SUFFOLK COUNTY	1588.03	3 - Middle	103.80	No	$164,900	$135,256	5825	1445	24.81	1917	1825
NY	SUFFOLK COUNTY	1588.05	3 - Middle	100.83	No	$164,900	$131,394	3262	988	30.29	999	1071
NY	SUFFOLK COUNTY	1588.06	2 - Moderate	66.49	No	$164,900	$86,639	3505	1325	37.80	1029	1294
NY	SUFFOLK COUNTY	1589.01	3 - Middle	88.36	No	$164,900	$115,137	3183	1047	32.89	908	882
NY	SUFFOLK COUNTY	1589.02	2 - Moderate	78.26	No	$164,900	$101,986	4595	2073	45.11	1035	1581
NY	SUFFOLK COUNTY	1590.00	3 - Middle	81.31	No	$164,900	$105,956	4614	1675	36.30	1337	1530
NY	SUFFOLK COUNTY	1591.03	2 - Moderate	51.08	No	$164,900	$66,563	6292	5087	80.85	922	1592
NY	SUFFOLK COUNTY	1591.06	3 - Middle	80.02	No	$164,900	$104,279	6120	2897	47.34	1071	1519
NY	SUFFOLK COUNTY	1591.07	2 - Moderate	65.10	No	$164,900	$84,828	3711	1076	28.99	1256	1393
NY	SUFFOLK COUNTY	1591.08	3 - Middle	91.30	No	$164,900	$118,971	7056	2411	34.17	2272	2315
NY	SUFFOLK COUNTY	1591.09	2 - Moderate	51.94	No	$164,900	$67,683	2902	1196	41.21	908	1069
NY	SUFFOLK COUNTY	1591.10	3 - Middle	92.28	No	$164,900	$120,245	3578	1487	41.56	550	819

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NY	SUFFOLK COUNTY	1591.11	3 - Middle	103.19	No	$164,900	$134,464	3159	1025	32.45	870	973
NY	SUFFOLK COUNTY	1591.12	2 - Moderate	67.98	No	$164,900	$88,590	3810	1714	44.99	614	999
NY	SUFFOLK COUNTY	1592.01	2 - Moderate	75.30	No	$164,900	$98,125	2830	881	31.13	1118	1258
NY	SUFFOLK COUNTY	1592.03	3 - Middle	97.17	No	$164,900	$126,623	5301	980	18.49	1775	1898
NY	SUFFOLK COUNTY	1592.04	3 - Middle	89.03	No	$164,900	$116,019	4174	1107	26.52	1123	1353
NY	SUFFOLK COUNTY	1593.00	4 - Upper	124.61	No	$164,900	$162,375	2203	279	12.66	776	1182
NY	SUFFOLK COUNTY	1594.06	3 - Middle	82.51	No	$164,900	$107,524	5703	1554	27.25	1115	1538
NY	SUFFOLK COUNTY	1594.07	3 - Middle	106.17	No	$164,900	$138,342	6477	2268	35.02	2178	2388
NY	SUFFOLK COUNTY	1594.08	3 - Middle	102.40	No	$164,900	$133,438	3414	1215	35.59	867	935
NY	SUFFOLK COUNTY	1594.10	3 - Middle	93.53	No	$164,900	$121,878	8067	1813	22.47	2163	2404
NY	SUFFOLK COUNTY	1594.11	2 - Moderate	76.44	No	$164,900	$99,605	3122	818	26.20	864	1043
NY	SUFFOLK COUNTY	1594.13	3 - Middle	85.64	No	$164,900	$111,597	4821	680	14.10	1486	1768
NY	SUFFOLK COUNTY	1594.14	3 - Middle	103.06	No	$164,900	$134,300	3175	732	23.06	522	643
NY	SUFFOLK COUNTY	1594.15	0 - Unknown	0.00	No	$164,900	$0	1883	804	42.70	135	228
NY	SUFFOLK COUNTY	1594.16	2 - Moderate	74.65	No	$164,900	$97,270	5667	3001	52.96	1309	1557
NY	SUFFOLK COUNTY	1595.09	2 - Moderate	64.45	No	$164,900	$83,991	3181	1557	48.95	937	1380
NY	SUFFOLK COUNTY	1595.10	2 - Moderate	77.80	No	$164,900	$101,375	359	112	31.20	55	1802

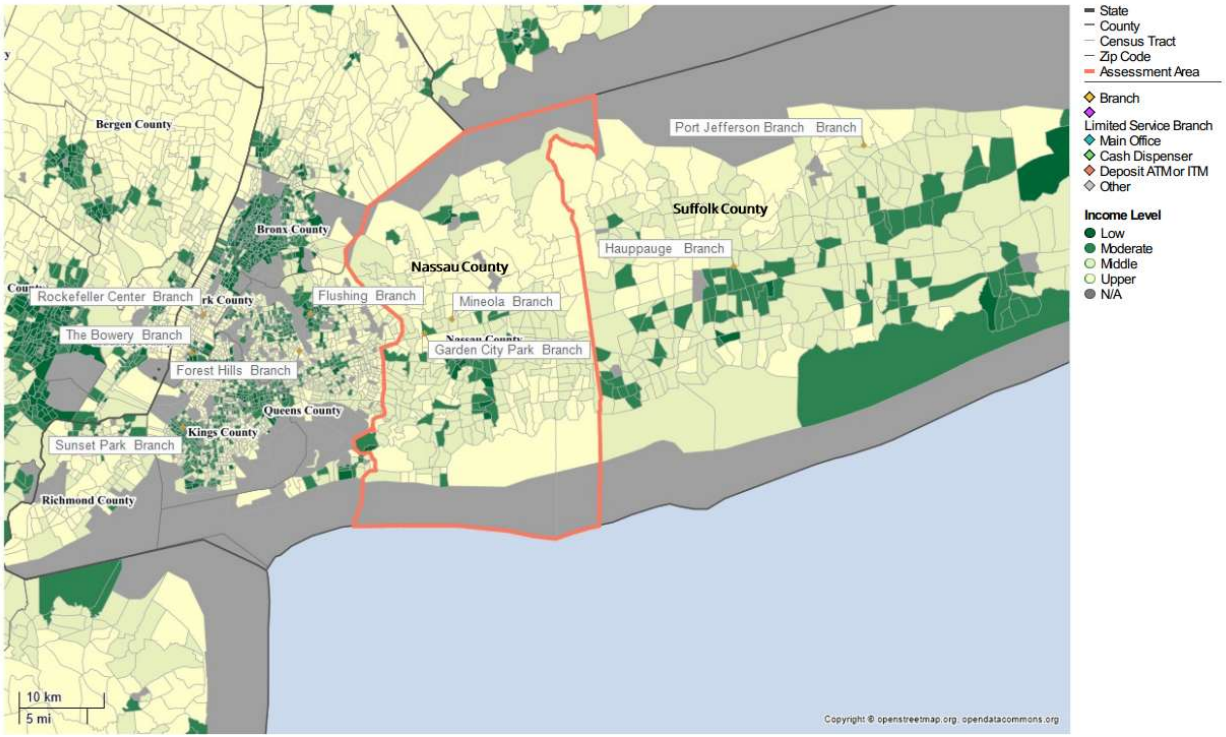
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	SUFFOLK COUNTY	1595.11	2 - Moderate	63.13	No	$164,900	$82,270	7051	3796	53.84	1570	2189
NY	SUFFOLK COUNTY	1595.12	3 - Middle	80.74	No	$164,900	$105,208	2312	842	36.42	680	849
NY	SUFFOLK COUNTY	1595.13	2 - Moderate	50.57	No	$164,900	$65,903	4939	1790	36.24	1577	1814
NY	SUFFOLK COUNTY	1595.14	1 - Low	49.17	No	$164,900	$64,071	3350	1246	37.19	803	1038
NY	SUFFOLK COUNTY	1595.15	2 - Moderate	71.33	No	$164,900	$92,948	2493	838	33.61	523	832
NY	SUFFOLK COUNTY	1595.16	2 - Moderate	75.79	No	$164,900	$98,764	5173	2229	43.09	1676	2215
NY	SUFFOLK COUNTY	1595.17	2 - Moderate	71.35	No	$164,900	$92,978	3572	1572	44.01	723	990
NY	SUFFOLK COUNTY	1595.18	2 - Moderate	58.91	No	$164,900	$76,765	5648	2540	44.97	1299	1799
NY	SUFFOLK COUNTY	1596.02	3 - Middle	102.16	No	$164,900	$133,125	4060	593	14.61	1163	1460
NY	SUFFOLK COUNTY	1596.03	2 - Moderate	70.03	No	$164,900	$91,250	1143	121	10.59	531	571
NY	SUFFOLK COUNTY	1596.04	3 - Middle	100.24	No	$164,900	$130,615	5058	754	14.91	1740	1912
NY	SUFFOLK COUNTY	1597.00	4 - Upper	136.81	No	$164,900	$178,269	2143	402	18.76	602	822
NY	SUFFOLK COUNTY	1697.01	4 - Upper	134.51	No	$164,900	$175,278	7731	1219	15.77	2873	3498
NY	SUFFOLK COUNTY	1697.03	2 - Moderate	72.26	No	$164,900	$94,167	1546	224	14.49	617	1003
NY	SUFFOLK COUNTY	1697.05	3 - Middle	82.36	No	$164,900	$107,321	2990	1217	40.70	563	611
NY	SUFFOLK COUNTY	1697.06	1 - Low	46.58	No	$164,900	$60,704	4693	1037	22.10	2001	2572
NY	SUFFOLK COUNTY	1698.00	2 - Moderate	54.28	No	$164,900	$70,730	7070	4676	66.14	1152	1996

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NY	SUFFOLK COUNTY	1699.03	2 - Moderate	65.41	No	$164,900	$85,232	4482	1774	39.58	1401	2030
NY	SUFFOLK COUNTY	1699.04	3 - Middle	107.56	No	$164,900	$140,156	1668	722	43.29	507	693
NY	SUFFOLK COUNTY	1699.05	2 - Moderate	75.48	No	$164,900	$98,354	1609	228	14.17	425	981
NY	SUFFOLK COUNTY	1699.06	3 - Middle	82.50	No	$164,900	$107,500	4113	924	22.47	1128	1859
NY	SUFFOLK COUNTY	1700.03	3 - Middle	88.17	No	$164,900	$114,891	2790	480	17.20	860	1618
NY	SUFFOLK COUNTY	1700.04	2 - Moderate	70.85	No	$164,900	$92,331	3027	569	18.80	1424	1924
NY	SUFFOLK COUNTY	1700.05	3 - Middle	90.22	No	$164,900	$117,568	2552	268	10.50	869	1860
NY	SUFFOLK COUNTY	1700.06	2 - Moderate	73.47	No	$164,900	$95,739	1909	449	23.52	544	945
NY	SUFFOLK COUNTY	1701.01	2 - Moderate	57.80	No	$164,900	$75,326	2583	1283	49.67	574	1176
NY	SUFFOLK COUNTY	1702.03	4 - Upper	127.06	No	$164,900	$165,571	1994	422	21.16	601	1343
NY	SUFFOLK COUNTY	1702.04	2 - Moderate	71.06	No	$164,900	$92,598	4112	679	16.51	1611	2764
NY	SUFFOLK COUNTY	1702.05	3 - Middle	85.61	No	$164,900	$111,563	2289	559	24.42	871	1557
NY	SUFFOLK COUNTY	1702.06	2 - Moderate	60.62	No	$164,900	$79,000	2476	323	13.05	871	2555
NY	SUFFOLK COUNTY	1803.00	3 - Middle	97.05	No	$164,900	$126,460	3253	476	14.63	1273	3456
NY	SUFFOLK COUNTY	1904.02	2 - Moderate	77.58	No	$164,900	$101,094	2650	746	28.15	702	1301
NY	SUFFOLK COUNTY	1904.03	3 - Middle	90.81	No	$164,900	$118,333	3942	1730	43.89	946	1836
NY	SUFFOLK COUNTY	1904.04	2 - Moderate	50.15	No	$164,900	$65,349	3645	2329	63.90	598	1192

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	SUFFOLK COUNTY	1904.05	2 - Moderate	65.32	No	$164,900	$85,114	5097	3390	66.51	1192	1979
NY	SUFFOLK COUNTY	1905.02	3 - Middle	97.01	No	$164,900	$126,417	3163	840	26.56	766	2543
NY	SUFFOLK COUNTY	1905.03	3 - Middle	107.83	No	$164,900	$140,510	3871	653	16.87	821	1849
NY	SUFFOLK COUNTY	1905.04	3 - Middle	112.54	No	$164,900	$146,653	2682	500	18.64	725	1919
NY	SUFFOLK COUNTY	1906.03	3 - Middle	83.78	No	$164,900	$109,167	5201	2125	40.86	1173	2621
NY	SUFFOLK COUNTY	1906.04	3 - Middle	96.38	No	$164,900	$125,592	5066	2109	41.63	1700	2743
NY	SUFFOLK COUNTY	1906.05	3 - Middle	105.81	No	$164,900	$137,875	1662	294	17.69	220	1607
NY	SUFFOLK COUNTY	1906.06	3 - Middle	90.65	No	$164,900	$118,125	4096	979	23.90	1305	2194
NY	SUFFOLK COUNTY	1907.06	3 - Middle	104.14	No	$164,900	$135,700	5245	1612	30.73	1511	3235
NY	SUFFOLK COUNTY	1907.08	4 - Upper	127.70	No	$164,900	$166,406	2580	275	10.66	737	1862
NY	SUFFOLK COUNTY	1907.09	4 - Upper	138.64	No	$164,900	$180,655	3101	1669	53.82	547	1525
NY	SUFFOLK COUNTY	1907.10	2 - Moderate	65.12	No	$164,900	$84,861	1894	788	41.61	385	1170
NY	SUFFOLK COUNTY	1907.11	3 - Middle	81.60	No	$164,900	$106,335	3951	745	18.86	1126	3008
NY	SUFFOLK COUNTY	1907.12	4 - Upper	191.86	No	$164,900	$250,001	1960	321	16.38	424	2194
NY	SUFFOLK COUNTY	1907.13	4 - Upper	182.30	No	$164,900	$237,542	2245	383	17.06	718	1624
NY	SUFFOLK COUNTY	1907.14	2 - Moderate	70.24	No	$164,900	$91,528	3254	903	27.75	533	2290
NY	SUFFOLK COUNTY	1908.01	3 - Middle	114.74	No	$164,900	$149,519	2263	466	20.59	551	2187

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	SUFFOLK COUNTY	1908.02	3 - Middle	96.99	No	$164,900	$126,389	2287	866	37.87	604	1505
NY	SUFFOLK COUNTY	2009.01	3 - Middle	84.41	No	$164,900	$110,000	1500	260	17.33	383	1820
NY	SUFFOLK COUNTY	2009.03	3 - Middle	113.07	No	$164,900	$147,344	2275	717	31.52	424	1884
NY	SUFFOLK COUNTY	2009.04	3 - Middle	109.97	No	$164,900	$143,302	2701	1289	47.72	612	1260
NY	SUFFOLK COUNTY	2009.05	4 - Upper	159.43	No	$164,900	$207,750	1941	417	21.48	724	1488
NY	SUFFOLK COUNTY	2009.06	0 - Unknown	0.00	No	$164,900	$0	2696	842	31.23	918	2180
NY	SUFFOLK COUNTY	2010.05	3 - Middle	92.74	No	$164,900	$120,842	2676	1564	58.45	595	1244
NY	SUFFOLK COUNTY	2010.06	3 - Middle	114.15	No	$164,900	$148,750	2192	363	16.56	274	2227
NY	SUFFOLK COUNTY	2010.07	2 - Moderate	57.55	No	$164,900	$75,000	2024	488	24.11	457	1991
NY	SUFFOLK COUNTY	2010.08	4 - Upper	120.23	No	$164,900	$156,667	2294	635	27.68	647	1887
NY	SUFFOLK COUNTY	2010.09	2 - Moderate	74.02	No	$164,900	$96,450	5369	2438	45.41	1189	2845
NY	SUFFOLK COUNTY	2010.10	3 - Middle	112.89	No	$164,900	$147,102	2717	765	28.16	931	1836
NY	SUFFOLK COUNTY	2012.00	0 - Unknown	0.00	No	$164,900	$0	560	412	73.57	0	0
NY	SUFFOLK COUNTY	9901.00	0 - Unknown	0.00	No	$164,900	$0	0	0	0.00	0	0

Assessment Area - Nassau County



2025 FFIEC Census Report - Summary Census Overview Information
State: NEW YORK
County: 059 - NASSAU COUNTY
All Tracts: 286

FFIEC Federal Financial Institutions Examination Council

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	NASSAU COUNTY	3001.00	3 - Middle	116.15	No	$164,900	$151,346	5619	939	16.71	1153	1348
NY	NASSAU COUNTY	3003.00	3 - Middle	87.52	No	$164,900	$114,044	4680	1355	28.95	935	1222
NY	NASSAU COUNTY	3004.00	3 - Middle	82.87	No	$164,900	$107,981	6465	2023	31.29	1457	1396
NY	NASSAU COUNTY	3005.00	3 - Middle	117.99	No	$164,900	$153,750	5847	1492	25.52	1497	1508
NY	NASSAU COUNTY	3006.00	4 - Upper	149.71	No	$164,900	$195,083	6740	3037	45.06	1991	1803
NY	NASSAU COUNTY	3007.00	3 - Middle	115.42	No	$164,900	$150,398	6604	2594	39.28	1862	261
NY	NASSAU COUNTY	3008.00	3 - Middle	95.41	No	$164,900	$124,323	4358	2656	60.95	1281	1043
NY	NASSAU COUNTY	3009.01	4 - Upper	162.12	No	$164,900	$211,250	2828	1789	63.26	756	885
NY	NASSAU COUNTY	3009.02	4 - Upper	172.26	No	$164,900	$224,468	5464	2219	40.61	2147	2451
NY	NASSAU COUNTY	3010.00	4 - Upper	191.86	No	$164,900	$250,001	5706	943	16.53	1894	1983
NY	NASSAU COUNTY	3011.01	2 - Moderate	79.87	No	$164,900	$104,079	6956	3761	54.07	1014	2211
NY	NASSAU COUNTY	3011.02	4 - Upper	129.09	No	$164,900	$168,214	4582	1075	23.46	1282	1617
NY	NASSAU COUNTY	3012.00	4 - Upper	157.52	No	$164,900	$205,259	6191	1481	23.92	1678	1860
NY	NASSAU COUNTY	3013.00	3 - Middle	99.72	No	$164,900	$129,940	4944	2477	50.10	970	1533
NY	NASSAU	3014.00	4 - Upper	168.07	No	$164,900	$219,000	2193	509	23.21	640	732

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
NY	NASSAU COUNTY	3015.00	4 - Upper	191.86	No	$164,900	$250,001	3250	725	22.31	916	1001
NY	NASSAU COUNTY	3016.00	4 - Upper	191.86	No	$164,900	$250,001	4794	1371	28.60	1358	1461
NY	NASSAU COUNTY	3017.00	4 - Upper	191.86	No	$164,900	$250,001	2809	668	23.78	773	842
NY	NASSAU COUNTY	3018.00	3 - Middle	104.89	No	$164,900	$136,676	5076	2636	51.93	1007	1449
NY	NASSAU COUNTY	3019.00	4 - Upper	184.61	No	$164,900	$240,556	3100	934	30.13	915	963
NY	NASSAU COUNTY	3020.00	4 - Upper	154.45	No	$164,900	$201,250	5330	1650	30.96	1601	1651
NY	NASSAU COUNTY	3021.01	4 - Upper	191.86	No	$164,900	$250,001	4431	1001	22.59	1225	1440
NY	NASSAU COUNTY	3021.02	4 - Upper	191.86	No	$164,900	$250,001	3534	822	23.26	1139	1162
NY	NASSAU COUNTY	3022.00	3 - Middle	112.02	No	$164,900	$145,968	3882	2238	57.65	952	1303
NY	NASSAU COUNTY	3023.00	4 - Upper	131.42	No	$164,900	$171,250	5044	3058	60.63	1379	1517
NY	NASSAU COUNTY	3024.00	3 - Middle	89.24	No	$164,900	$116,288	5220	2353	45.08	1781	1809
NY	NASSAU COUNTY	3025.01	4 - Upper	164.84	No	$164,900	$214,792	2865	1306	45.58	854	871
NY	NASSAU COUNTY	3025.02	4 - Upper	141.01	No	$164,900	$183,750	2766	1121	40.53	840	994
NY	NASSAU COUNTY	3026.00	3 - Middle	102.45	No	$164,900	$133,500	2519	1184	47.00	614	829
NY	NASSAU COUNTY	3027.00	3 - Middle	107.05	No	$164,900	$139,500	4593	3138	68.32	1214	1391
NY	NASSAU COUNTY	3028.00	3 - Middle	113.19	No	$164,900	$147,500	6607	3893	58.92	1793	1943

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NY	NASSAU COUNTY	3029.00	4 - Upper	126.83	No	$164,900	$165,262	4457	2038	45.73	1398	1442
NY	NASSAU COUNTY	3030.00	3 - Middle	98.35	No	$164,900	$128,160	6038	3879	64.24	1256	1617
NY	NASSAU COUNTY	3031.01	4 - Upper	129.32	No	$164,900	$168,512	3649	2362	64.73	1114	1214
NY	NASSAU COUNTY	3031.02	3 - Middle	118.45	No	$164,900	$154,345	4398	2911	66.19	1266	1296
NY	NASSAU COUNTY	3032.03	4 - Upper	122.47	No	$164,900	$159,583	3502	2400	68.53	1010	1048
NY	NASSAU COUNTY	3032.04	2 - Moderate	79.80	No	$164,900	$103,992	4483	2883	64.31	1144	1428
NY	NASSAU COUNTY	3033.01	3 - Middle	117.62	No	$164,900	$153,269	3343	1529	45.74	817	942
NY	NASSAU COUNTY	3033.02	3 - Middle	105.54	No	$164,900	$137,531	4248	1037	24.41	1087	1370
NY	NASSAU COUNTY	3034.00	4 - Upper	174.69	No	$164,900	$227,632	2645	585	22.12	826	829
NY	NASSAU COUNTY	3035.00	3 - Middle	115.98	No	$164,900	$151,126	5410	1966	36.34	1572	1702
NY	NASSAU COUNTY	3036.00	3 - Middle	92.25	No	$164,900	$120,210	8658	4031	46.56	1509	1978
NY	NASSAU COUNTY	3037.00	3 - Middle	91.69	No	$164,900	$119,485	6743	2310	34.26	1808	1935
NY	NASSAU COUNTY	3038.00	3 - Middle	80.85	No	$164,900	$105,350	5005	1571	31.39	1333	1685
NY	NASSAU COUNTY	3039.00	4 - Upper	157.55	No	$164,900	$205,290	4008	2788	69.56	1240	1351
NY	NASSAU COUNTY	3040.01	4 - Upper	131.21	No	$164,900	$170,978	2621	790	30.14	729	838
NY	NASSAU COUNTY	3040.02	2 - Moderate	78.65	No	$164,900	$102,482	4729	2479	52.42	1082	1493
NY	NASSAU COUNTY	3041.00	3 - Middle	83.91	No	$164,900	$109,347	4576	3980	86.98	1046	1181

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NY	NASSAU COUNTY	3042.02	2 - Moderate	77.60	No	$164,900	$101,114	3593	3092	86.06	674	823
NY	NASSAU COUNTY	3042.03	3 - Middle	91.19	No	$164,900	$118,831	5659	5599	98.94	796	1111
NY	NASSAU COUNTY	3042.04	2 - Moderate	58.07	No	$164,900	$75,671	4877	4793	98.28	500	934
NY	NASSAU COUNTY	4043.00	3 - Middle	84.48	No	$164,900	$110,083	3502	2005	57.25	932	1152
NY	NASSAU COUNTY	4044.00	4 - Upper	137.87	No	$164,900	$179,659	4984	965	19.36	1461	1570
NY	NASSAU COUNTY	4045.00	4 - Upper	122.55	No	$164,900	$159,688	4321	1482	34.30	1169	1221
NY	NASSAU COUNTY	4046.00	4 - Upper	130.01	No	$164,900	$169,412	4348	1046	24.06	1234	1484
NY	NASSAU COUNTY	4047.00	3 - Middle	111.28	No	$164,900	$145,000	6224	2640	42.42	1863	2095
NY	NASSAU COUNTY	4048.00	2 - Moderate	68.49	No	$164,900	$89,250	6782	5628	82.98	1382	1778
NY	NASSAU COUNTY	4049.01	3 - Middle	83.78	No	$164,900	$109,167	5234	5035	96.20	1353	1498
NY	NASSAU COUNTY	4049.02	3 - Middle	93.67	No	$164,900	$122,061	4363	4036	92.51	1084	1275
NY	NASSAU COUNTY	4050.00	3 - Middle	81.26	No	$164,900	$105,893	5453	4673	85.70	1093	1489
NY	NASSAU COUNTY	4051.00	3 - Middle	85.53	No	$164,900	$111,456	8317	7563	90.93	1969	2612
NY	NASSAU COUNTY	4052.00	2 - Moderate	74.11	No	$164,900	$96,577	6857	5631	82.12	1402	2100
NY	NASSAU COUNTY	4053.01	3 - Middle	87.99	No	$164,900	$114,653	3712	1565	42.16	1004	1107
NY	NASSAU COUNTY	4053.02	2 - Moderate	78.98	No	$164,900	$102,917	4295	1535	35.74	1275	1566
NY	NASSAU COUNTY	4054.00	3 - Middle	90.51	No	$164,900	$117,947	8264	4656	56.34	1943	2438

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NY	NASSAU COUNTY	4055.00	3 - Middle	88.16	No	$164,900	$114,875	5574	1794	32.19	1389	1707
NY	NASSAU COUNTY	4056.00	3 - Middle	105.83	No	$164,900	$137,906	4163	1000	24.02	1062	1338
NY	NASSAU COUNTY	4057.00	3 - Middle	109.10	No	$164,900	$142,171	4895	1749	35.73	1443	1618
NY	NASSAU COUNTY	4058.00	3 - Middle	116.46	No	$164,900	$151,750	4119	959	23.28	1187	1343
NY	NASSAU COUNTY	4059.00	3 - Middle	116.97	No	$164,900	$152,424	5395	1692	31.36	1513	1600
NY	NASSAU COUNTY	4060.01	3 - Middle	104.91	No	$164,900	$136,711	4761	1954	41.04	1433	1590
NY	NASSAU COUNTY	4060.02	3 - Middle	105.08	No	$164,900	$136,932	3612	1323	36.63	715	842
NY	NASSAU COUNTY	4061.00	4 - Upper	120.39	No	$164,900	$156,875	3006	1310	43.58	879	934
NY	NASSAU COUNTY	4062.01	3 - Middle	85.97	No	$164,900	$112,031	3061	2234	72.98	864	815
NY	NASSAU COUNTY	4062.02	3 - Middle	115.08	No	$164,900	$149,954	6077	5925	97.50	1256	1472
NY	NASSAU COUNTY	4063.00	4 - Upper	136.22	No	$164,900	$177,500	3883	673	17.33	1262	1335
NY	NASSAU COUNTY	4064.00	4 - Upper	191.86	No	$164,900	$250,001	6948	903	13.00	2206	1864
NY	NASSAU COUNTY	4065.01	4 - Upper	149.28	No	$164,900	$194,519	7110	1311	18.44	2030	1913
NY	NASSAU COUNTY	4066.00	4 - Upper	140.21	No	$164,900	$182,708	4381	890	20.31	1396	1465
NY	NASSAU COUNTY	4067.01	2 - Moderate	66.58	No	$164,900	$86,761	3621	3271	90.33	492	415
NY	NASSAU COUNTY	4067.02	1 - Low	23.58	No	$164,900	$30,731	5274	4430	84.00	510	491
NY	NASSAU COUNTY	4068.01	1 - Low	42.58	No	$164,900	$55,486	5183	4956	95.62	152	415

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NY	NASSAU COUNTY	4068.02	1 - Low	49.50	No	$164,900	$64,509	5556	5464	98.34	272	536
NY	NASSAU COUNTY	4069.00	2 - Moderate	53.78	No	$164,900	$70,076	7949	7759	97.61	1136	1774
NY	NASSAU COUNTY	4070.00	1 - Low	33.62	No	$164,900	$43,813	8169	8046	98.49	827	1660
NY	NASSAU COUNTY	4071.01	3 - Middle	87.36	No	$164,900	$113,832	5161	4999	96.86	989	1379
NY	NASSAU COUNTY	4071.02	3 - Middle	97.97	No	$164,900	$127,661	5838	5624	96.33	1368	1565
NY	NASSAU COUNTY	4072.01	1 - Low	44.59	No	$164,900	$58,109	5969	5735	96.08	223	565
NY	NASSAU COUNTY	4072.03	2 - Moderate	67.59	No	$164,900	$88,083	3601	3435	95.39	614	902
NY	NASSAU COUNTY	4072.04	2 - Moderate	72.70	No	$164,900	$94,730	2848	2383	83.67	560	778
NY	NASSAU COUNTY	4073.01	3 - Middle	117.73	No	$164,900	$153,413	6616	2759	41.70	1094	769
NY	NASSAU COUNTY	4073.02	2 - Moderate	73.55	No	$164,900	$95,844	5373	4697	87.42	1089	1502
NY	NASSAU COUNTY	4074.01	2 - Moderate	75.27	No	$164,900	$98,085	5971	5621	94.14	1081	1540
NY	NASSAU COUNTY	4074.02	2 - Moderate	79.07	No	$164,900	$103,042	3571	3223	90.25	689	898
NY	NASSAU COUNTY	4075.01	2 - Moderate	75.32	No	$164,900	$98,150	5279	5077	96.17	885	1150
NY	NASSAU COUNTY	4075.02	2 - Moderate	75.07	No	$164,900	$97,817	5663	5452	96.27	1303	1540
NY	NASSAU COUNTY	4076.00	3 - Middle	107.68	No	$164,900	$140,313	5623	2552	45.39	1671	1740
NY	NASSAU COUNTY	4077.00	3 - Middle	112.69	No	$164,900	$146,847	4907	2113	43.06	1523	1713
NY	NASSAU COUNTY	4078.01	4 - Upper	120.84	No	$164,900	$157,465	5531	2536	45.85	1596	1662

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NY	NASSAU COUNTY	4078.02	2 - Moderate	52.28	No	$164,900	$68,125	1114	608	54.58	250	80
NY	NASSAU COUNTY	4079.00	2 - Moderate	68.03	No	$164,900	$88,654	5865	2089	35.62	1604	1805
NY	NASSAU COUNTY	4080.00	3 - Middle	100.36	No	$164,900	$130,775	6490	2787	42.94	1778	1901
NY	NASSAU COUNTY	4081.00	3 - Middle	114.84	No	$164,900	$149,643	6889	2652	38.50	1947	2137
NY	NASSAU COUNTY	4082.00	3 - Middle	90.99	No	$164,900	$118,571	6848	3082	45.01	2092	2186
NY	NASSAU COUNTY	4083.00	3 - Middle	100.38	No	$164,900	$130,802	7147	2962	41.44	2146	2369
NY	NASSAU COUNTY	4084.00	3 - Middle	105.86	No	$164,900	$137,940	3953	1147	29.02	1375	1406
NY	NASSAU COUNTY	4085.00	3 - Middle	115.95	No	$164,900	$151,095	6352	1716	27.02	1849	1998
NY	NASSAU COUNTY	4086.00	3 - Middle	95.53	No	$164,900	$124,489	4456	1777	39.88	1235	1327
NY	NASSAU COUNTY	4087.00	3 - Middle	119.81	No	$164,900	$156,125	4943	2067	41.82	1458	1541
NY	NASSAU COUNTY	4088.00	3 - Middle	88.53	No	$164,900	$115,366	6838	2246	32.85	2174	2293
NY	NASSAU COUNTY	4089.00	3 - Middle	99.89	No	$164,900	$130,167	5784	2228	38.52	1772	1799
NY	NASSAU COUNTY	4090.00	3 - Middle	96.22	No	$164,900	$125,378	5742	2050	35.70	1930	1962
NY	NASSAU COUNTY	4091.00	3 - Middle	93.14	No	$164,900	$121,375	5221	1735	33.23	1738	1823
NY	NASSAU COUNTY	4092.00	3 - Middle	102.14	No	$164,900	$133,092	6055	1993	32.91	1674	1909
NY	NASSAU COUNTY	4093.00	3 - Middle	80.05	No	$164,900	$104,313	4285	1128	26.32	1323	1358
NY	NASSAU COUNTY	4094.00	3 - Middle	108.58	No	$164,900	$141,484	4473	1074	24.01	1340	1403

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	NASSAU COUNTY	4095.00	4 - Upper	133.34	No	$164,900	$173,750	3961	607	15.32	1249	1314
NY	NASSAU COUNTY	4096.00	3 - Middle	113.35	No	$164,900	$147,702	5074	1103	21.74	1679	1749
NY	NASSAU COUNTY	4097.00	3 - Middle	114.20	No	$164,900	$148,804	4258	748	17.57	1479	1521
NY	NASSAU COUNTY	4098.00	3 - Middle	105.80	No	$164,900	$137,866	5790	5486	94.75	1349	1543
NY	NASSAU COUNTY	4099.00	3 - Middle	98.89	No	$164,900	$128,859	8312	7247	87.19	2195	2702
NY	NASSAU COUNTY	4100.00	3 - Middle	97.05	No	$164,900	$126,458	4095	2829	69.08	1340	1420
NY	NASSAU COUNTY	4101.00	4 - Upper	120.91	No	$164,900	$157,555	6011	1559	25.94	2014	2146
NY	NASSAU COUNTY	4102.00	3 - Middle	115.86	No	$164,900	$150,972	3834	1321	34.45	1296	1429
NY	NASSAU COUNTY	4103.00	3 - Middle	94.86	No	$164,900	$123,611	6647	5633	84.74	1711	1986
NY	NASSAU COUNTY	4104.00	3 - Middle	92.78	No	$164,900	$120,900	5647	4978	88.15	1167	1428
NY	NASSAU COUNTY	4105.00	3 - Middle	93.33	No	$164,900	$121,611	7819	5877	75.16	1771	2221
NY	NASSAU COUNTY	4106.00	3 - Middle	101.12	No	$164,900	$131,761	7741	5041	65.12	2128	2366
NY	NASSAU COUNTY	4107.00	3 - Middle	118.90	No	$164,900	$154,931	7165	4377	61.09	1614	2075
NY	NASSAU COUNTY	4108.00	3 - Middle	94.07	No	$164,900	$122,578	5615	3278	58.38	1338	1438
NY	NASSAU COUNTY	4109.00	3 - Middle	100.59	No	$164,900	$131,076	6386	4261	66.72	1676	1983
NY	NASSAU COUNTY	4110.00	2 - Moderate	63.34	No	$164,900	$82,542	6132	4179	68.15	1073	1708
NY	NASSAU COUNTY	4111.00	1 - Low	43.63	No	$164,900	$56,852	5208	4481	86.04	400	1068

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	NASSAU COUNTY	4112.00	3 - Middle	112.20	No	$164,900	$146,210	7374	1571	21.30	1445	1765
NY	NASSAU COUNTY	4113.01	4 - Upper	141.06	No	$164,900	$183,810	4329	915	21.14	1080	1254
NY	NASSAU COUNTY	4113.02	3 - Middle	116.15	No	$164,900	$151,356	7369	691	9.38	1956	2083
NY	NASSAU COUNTY	4114.00	4 - Upper	151.43	No	$164,900	$197,321	6971	1272	18.25	1516	1538
NY	NASSAU COUNTY	4115.00	4 - Upper	191.86	No	$164,900	$250,001	3250	424	13.05	878	897
NY	NASSAU COUNTY	4116.00	4 - Upper	157.78	No	$164,900	$205,592	6809	714	10.49	1574	1543
NY	NASSAU COUNTY	4117.00	3 - Middle	101.00	No	$164,900	$131,607	7262	2273	31.30	1871	1822
NY	NASSAU COUNTY	4118.00	3 - Middle	115.71	No	$164,900	$150,774	6563	1920	29.25	1675	1953
NY	NASSAU COUNTY	4119.01	3 - Middle	102.96	No	$164,900	$134,167	3704	1236	33.37	846	986
NY	NASSAU COUNTY	4119.02	4 - Upper	121.28	No	$164,900	$158,036	3746	1383	36.92	1040	1258
NY	NASSAU COUNTY	4120.00	4 - Upper	121.55	No	$164,900	$158,393	6425	2689	41.85	1525	1944
NY	NASSAU COUNTY	4121.00	2 - Moderate	79.45	No	$164,900	$103,531	6527	1449	22.20	1812	2094
NY	NASSAU COUNTY	4122.00	3 - Middle	112.69	No	$164,900	$146,842	5749	1272	22.13	1301	1996
NY	NASSAU COUNTY	4123.01	3 - Middle	84.14	No	$164,900	$109,643	3357	863	25.71	1029	687
NY	NASSAU COUNTY	4123.02	4 - Upper	142.93	No	$164,900	$186,250	3663	1054	28.77	973	1178
NY	NASSAU COUNTY	4124.00	2 - Moderate	71.40	No	$164,900	$93,047	6179	2261	36.59	1448	1209
NY	NASSAU COUNTY	4125.00	4 - Upper	150.82	No	$164,900	$196,528	4397	542	12.33	1232	1356

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NY	NASSAU COUNTY	4126.00	4 - Upper	191.86	No	$164,900	$250,001	4305	524	12.17	1164	1199
NY	NASSAU COUNTY	4127.00	4 - Upper	162.75	No	$164,900	$212,067	4129	463	11.21	1336	1379
NY	NASSAU COUNTY	4128.00	3 - Middle	116.07	No	$164,900	$151,250	3406	1554	45.63	1004	1130
NY	NASSAU COUNTY	4129.00	3 - Middle	92.69	No	$164,900	$120,781	6310	5650	89.54	1600	1933
NY	NASSAU COUNTY	4130.01	3 - Middle	106.64	No	$164,900	$138,964	4140	1035	25.00	991	1167
NY	NASSAU COUNTY	4130.02	3 - Middle	92.80	No	$164,900	$120,926	3878	1094	28.21	1163	1243
NY	NASSAU COUNTY	4131.00	3 - Middle	118.81	No	$164,900	$154,821	4993	1099	22.01	1604	1695
NY	NASSAU COUNTY	4132.00	2 - Moderate	69.82	No	$164,900	$90,982	6668	1552	23.28	1998	2013
NY	NASSAU COUNTY	4133.00	3 - Middle	110.57	No	$164,900	$144,076	6976	1437	20.60	2046	2274
NY	NASSAU COUNTY	4134.00	3 - Middle	117.99	No	$164,900	$153,750	5982	1161	19.41	1675	1813
NY	NASSAU COUNTY	4135.00	3 - Middle	111.68	No	$164,900	$145,526	7583	5631	74.26	2170	2146
NY	NASSAU COUNTY	4136.00	3 - Middle	101.33	No	$164,900	$132,045	6085	4238	69.65	1502	1737
NY	NASSAU COUNTY	4137.00	3 - Middle	107.05	No	$164,900	$139,500	5700	3398	59.61	1359	1551
NY	NASSAU COUNTY	4138.03	3 - Middle	115.54	No	$164,900	$150,562	4384	2874	65.56	1385	1426
NY	NASSAU COUNTY	4138.04	3 - Middle	117.27	No	$164,900	$152,813	3857	2297	59.55	1253	1406
NY	NASSAU COUNTY	4139.00	3 - Middle	81.25	No	$164,900	$105,870	8495	8293	97.62	1362	1921
NY	NASSAU COUNTY	4140.01	1 - Low	45.15	No	$164,900	$58,839	4448	4373	98.31	795	1345

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	NASSAU COUNTY	4140.02	2 - Moderate	69.35	No	$164,900	$90,370	5123	5057	98.71	876	1221
NY	NASSAU COUNTY	4141.00	2 - Moderate	78.14	No	$164,900	$101,819	6832	6529	95.56	1733	2014
NY	NASSAU COUNTY	4142.01	2 - Moderate	75.51	No	$164,900	$98,393	5440	4854	89.23	939	809
NY	NASSAU COUNTY	4142.02	1 - Low	43.39	No	$164,900	$56,544	4694	4506	95.99	745	944
NY	NASSAU COUNTY	4143.01	2 - Moderate	61.94	No	$164,900	$80,714	3825	3098	80.99	567	458
NY	NASSAU COUNTY	4143.03	3 - Middle	106.55	No	$164,900	$138,839	4640	3560	76.72	1135	1271
NY	NASSAU COUNTY	4143.04	1 - Low	42.82	No	$164,900	$55,795	3963	3601	90.87	392	763
NY	NASSAU COUNTY	4144.00	2 - Moderate	51.09	No	$164,900	$66,581	5150	4765	92.52	741	1119
NY	NASSAU COUNTY	4145.01	3 - Middle	104.53	No	$164,900	$136,210	5626	3743	66.53	1849	1746
NY	NASSAU COUNTY	4145.02	3 - Middle	92.63	No	$164,900	$120,703	4302	2184	50.77	1495	1546
NY	NASSAU COUNTY	4146.00	3 - Middle	119.54	No	$164,900	$155,772	3666	702	19.15	1077	1211
NY	NASSAU COUNTY	4147.00	3 - Middle	113.19	No	$164,900	$147,500	4619	823	17.82	1412	1505
NY	NASSAU COUNTY	4148.00	4 - Upper	122.48	No	$164,900	$159,603	6775	1541	22.75	1828	2083
NY	NASSAU COUNTY	4149.00	4 - Upper	134.66	No	$164,900	$175,474	7456	1883	25.25	2129	2212
NY	NASSAU COUNTY	4150.00	3 - Middle	109.17	No	$164,900	$142,250	5948	1464	24.61	1768	1943
NY	NASSAU COUNTY	4151.01	3 - Middle	108.16	No	$164,900	$140,938	2790	558	20.00	900	908
NY	NASSAU COUNTY	4151.02	4 - Upper	156.54	No	$164,900	$203,981	5122	723	14.12	1665	1718

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NY	NASSAU COUNTY	4152.01	4 - Upper	129.61	No	$164,900	$168,889	3676	645	17.55	1068	1163
NY	NASSAU COUNTY	4152.02	4 - Upper	150.34	No	$164,900	$195,903	4504	576	12.79	1430	1490
NY	NASSAU COUNTY	4153.00	3 - Middle	115.94	No	$164,900	$151,071	5903	1317	22.31	1662	1904
NY	NASSAU COUNTY	4154.01	3 - Middle	114.86	No	$164,900	$149,667	5442	1029	18.91	1616	1804
NY	NASSAU COUNTY	4154.02	4 - Upper	135.62	No	$164,900	$176,719	4952	714	14.42	1376	1547
NY	NASSAU COUNTY	4155.00	4 - Upper	123.85	No	$164,900	$161,389	2599	407	15.66	798	868
NY	NASSAU COUNTY	4156.00	4 - Upper	130.94	No	$164,900	$170,625	5573	780	14.00	1689	1773
NY	NASSAU COUNTY	4157.00	4 - Upper	121.80	No	$164,900	$158,713	5932	791	13.33	1820	1943
NY	NASSAU COUNTY	4158.02	4 - Upper	128.51	No	$164,900	$167,450	7108	831	11.69	1984	2119
NY	NASSAU COUNTY	4160.00	4 - Upper	120.17	No	$164,900	$156,591	4079	629	15.42	1244	1306
NY	NASSAU COUNTY	4161.00	3 - Middle	98.30	No	$164,900	$128,098	6410	947	14.77	1986	2193
NY	NASSAU COUNTY	4162.01	3 - Middle	111.30	No	$164,900	$145,030	4026	1063	26.40	1093	1086
NY	NASSAU COUNTY	4162.02	3 - Middle	95.79	No	$164,900	$124,821	4928	2199	44.62	868	1512
NY	NASSAU COUNTY	4163.00	3 - Middle	106.62	No	$164,900	$138,929	3817	382	10.01	1085	1826
NY	NASSAU COUNTY	4164.01	4 - Upper	126.16	No	$164,900	$164,400	3966	494	12.46	1151	2191
NY	NASSAU COUNTY	4164.02	4 - Upper	130.89	No	$164,900	$170,556	3331	548	16.45	695	1112
NY	NASSAU COUNTY	4165.00	3 - Middle	88.49	No	$164,900	$115,308	6465	4135	63.96	1117	1744

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NY	NASSAU COUNTY	4166.00	4 - Upper	122.24	No	$164,900	$159,281	5638	944	16.74	1422	1343
NY	NASSAU COUNTY	4167.01	3 - Middle	88.79	No	$164,900	$115,702	4695	1400	29.82	1021	1631
NY	NASSAU COUNTY	4167.02	3 - Middle	94.40	No	$164,900	$123,005	4458	963	21.60	1111	391
NY	NASSAU COUNTY	4168.01	4 - Upper	130.72	No	$164,900	$170,341	2197	297	13.52	688	860
NY	NASSAU COUNTY	4168.02	2 - Moderate	72.40	No	$164,900	$94,342	4279	717	16.76	1234	884
NY	NASSAU COUNTY	4169.00	4 - Upper	148.07	No	$164,900	$192,938	4281	417	9.74	1320	1737
NY	NASSAU COUNTY	5170.00	3 - Middle	106.91	No	$164,900	$139,314	3662	1187	32.41	1133	1375
NY	NASSAU COUNTY	5171.01	2 - Moderate	75.39	No	$164,900	$98,245	5560	3048	54.82	1013	1834
NY	NASSAU COUNTY	5171.02	3 - Middle	105.61	No	$164,900	$137,614	2483	721	29.04	797	848
NY	NASSAU COUNTY	5172.01	1 - Low	46.66	No	$164,900	$60,800	4471	3014	67.41	230	706
NY	NASSAU COUNTY	5172.02	0 - Unknown	0.00	No	$164,900	$0	3916	2093	53.45	754	979
NY	NASSAU COUNTY	5173.01	3 - Middle	98.23	No	$164,900	$128,000	3090	1331	43.07	692	956
NY	NASSAU COUNTY	5173.02	2 - Moderate	69.69	No	$164,900	$90,817	5183	2196	42.37	912	1728
NY	NASSAU COUNTY	5174.00	4 - Upper	137.66	No	$164,900	$179,375	5062	902	17.82	1540	1960
NY	NASSAU COUNTY	5175.00	3 - Middle	101.61	No	$164,900	$132,411	3998	772	19.31	1399	1522
NY	NASSAU COUNTY	5176.00	3 - Middle	107.40	No	$164,900	$139,946	4837	1051	21.73	1421	1816
NY	NASSAU COUNTY	5177.01	4 - Upper	158.13	No	$164,900	$206,058	7679	2500	32.56	2160	2653

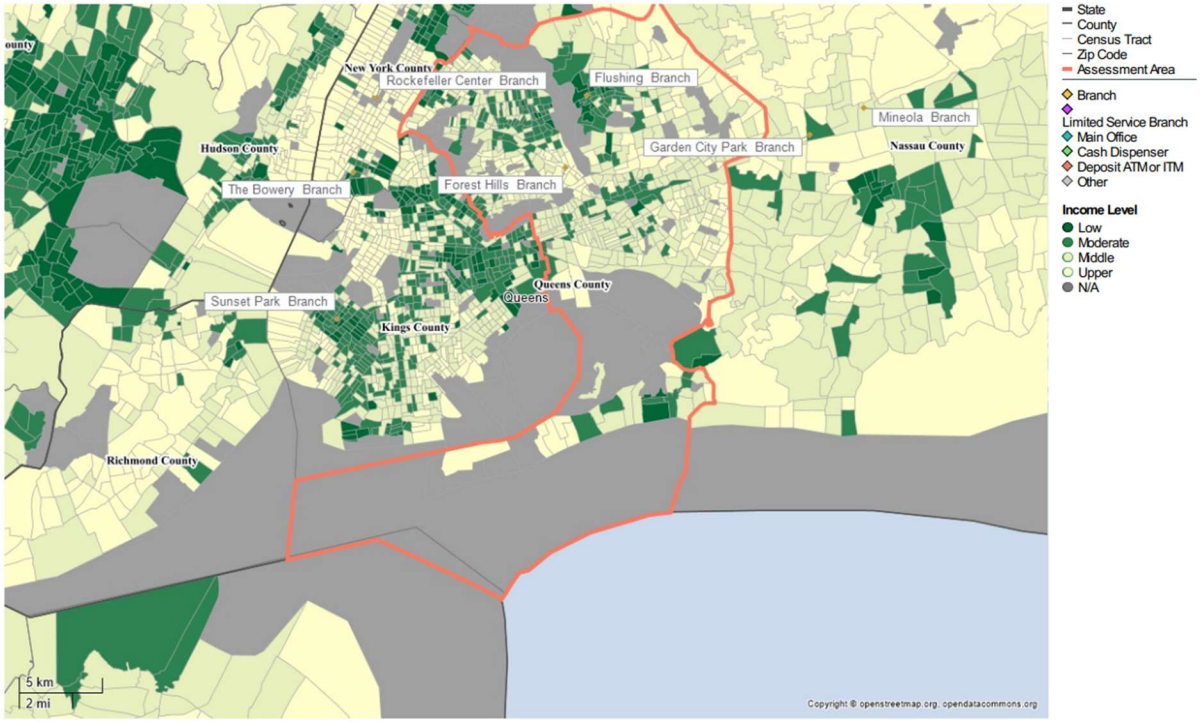
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	NASSAU COUNTY	5177.05	4 - Upper	191.86	No	$164,900	$250,001	2506	731	29.17	922	1117
NY	NASSAU COUNTY	5178.01	4 - Upper	166.92	No	$164,900	$217,500	3782	657	17.37	1184	1459
NY	NASSAU COUNTY	5178.02	4 - Upper	131.59	No	$164,900	$171,467	3571	1163	32.57	939	1302
NY	NASSAU COUNTY	5179.01	4 - Upper	124.81	No	$164,900	$162,639	4676	694	14.84	1561	1794
NY	NASSAU COUNTY	5179.02	3 - Middle	95.93	No	$164,900	$125,000	2923	504	17.24	996	1356
NY	NASSAU COUNTY	5180.00	3 - Middle	84.26	No	$164,900	$109,792	7075	2078	29.37	1386	2007
NY	NASSAU COUNTY	5181.00	4 - Upper	149.82	No	$164,900	$195,217	2792	430	15.40	936	1003
NY	NASSAU COUNTY	5182.01	4 - Upper	191.86	No	$164,900	$250,001	4498	857	19.05	1255	1522
NY	NASSAU COUNTY	5182.03	4 - Upper	168.51	No	$164,900	$219,583	4617	1511	32.73	1036	1075
NY	NASSAU COUNTY	5182.04	4 - Upper	181.07	No	$164,900	$235,938	4718	943	19.99	1681	1609
NY	NASSAU COUNTY	5183.00	4 - Upper	159.69	No	$164,900	$208,080	5933	2351	39.63	1623	1928
NY	NASSAU COUNTY	5184.00	4 - Upper	130.46	No	$164,900	$170,000	4254	1860	43.72	1341	1468
NY	NASSAU COUNTY	5185.01	4 - Upper	171.97	No	$164,900	$224,091	7332	3880	52.92	2020	2137
NY	NASSAU COUNTY	5185.02	3 - Middle	100.91	No	$164,900	$131,490	3119	1954	62.65	722	790
NY	NASSAU COUNTY	5186.00	4 - Upper	152.58	No	$164,900	$198,816	4494	2653	59.03	1325	1319
NY	NASSAU COUNTY	5187.00	4 - Upper	135.78	No	$164,900	$176,932	5733	2865	49.97	1736	1818
NY	NASSAU COUNTY	5188.00	4 - Upper	156.90	No	$164,900	$204,444	3339	1538	46.06	1002	1035

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NY	NASSAU COUNTY	5189.00	3 - Middle	98.34	No	$164,900	$128,147	7320	5011	68.46	1694	2162
NY	NASSAU COUNTY	5190.00	3 - Middle	96.89	No	$164,900	$126,250	6500	3365	51.77	1802	2069
NY	NASSAU COUNTY	5191.00	3 - Middle	81.83	No	$164,900	$106,638	6276	3188	50.80	1896	2108
NY	NASSAU COUNTY	5192.00	3 - Middle	112.45	No	$164,900	$146,528	6675	3707	55.54	1769	2019
NY	NASSAU COUNTY	5193.00	3 - Middle	89.18	No	$164,900	$116,212	6613	4460	67.44	1370	1934
NY	NASSAU COUNTY	5194.00	3 - Middle	104.21	No	$164,900	$135,796	4406	2123	48.18	1408	1510
NY	NASSAU COUNTY	5195.00	3 - Middle	101.45	No	$164,900	$132,203	6079	2942	48.40	1831	1989
NY	NASSAU COUNTY	5196.01	4 - Upper	124.83	No	$164,900	$162,656	4566	1720	37.67	1466	1511
NY	NASSAU COUNTY	5196.02	4 - Upper	146.36	No	$164,900	$190,714	2168	557	25.69	643	686
NY	NASSAU COUNTY	5197.02	4 - Upper	163.35	No	$164,900	$212,852	5663	1119	19.76	1793	1854
NY	NASSAU COUNTY	5197.03	4 - Upper	123.45	No	$164,900	$160,865	3761	1193	31.72	1061	1185
NY	NASSAU COUNTY	5197.04	4 - Upper	168.27	No	$164,900	$219,265	3239	847	26.15	917	995
NY	NASSAU COUNTY	5198.01	4 - Upper	130.59	No	$164,900	$170,168	2499	921	36.85	695	809
NY	NASSAU COUNTY	5198.02	4 - Upper	121.20	No	$164,900	$157,935	5204	1609	30.92	1510	1717
NY	NASSAU COUNTY	5199.00	3 - Middle	112.43	No	$164,900	$146,500	5416	1289	23.80	1801	1917
NY	NASSAU COUNTY	5200.01	3 - Middle	105.58	No	$164,900	$137,583	6860	1872	27.29	2329	2398
NY	NASSAU COUNTY	5200.02	3 - Middle	89.98	No	$164,900	$117,257	4382	1205	27.50	1372	1544

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NY	NASSAU COUNTY	5201.00	4 - Upper	130.99	No	$164,900	$170,694	6403	1110	17.34	1832	1802
NY	NASSAU COUNTY	5202.00	3 - Middle	91.99	No	$164,900	$119,872	3161	974	30.81	869	944
NY	NASSAU COUNTY	5203.00	3 - Middle	111.41	No	$164,900	$145,174	6356	1366	21.49	1828	1965
NY	NASSAU COUNTY	5204.01	3 - Middle	103.51	No	$164,900	$134,875	4256	1286	30.22	1301	1173
NY	NASSAU COUNTY	5204.02	3 - Middle	118.76	No	$164,900	$154,754	4210	1161	27.58	1129	1304
NY	NASSAU COUNTY	5205.01	3 - Middle	108.93	No	$164,900	$141,944	3625	937	25.85	1095	1175
NY	NASSAU COUNTY	5205.02	3 - Middle	104.77	No	$164,900	$136,528	5105	945	18.51	1620	1730
NY	NASSAU COUNTY	5206.00	3 - Middle	116.89	No	$164,900	$152,321	5615	1641	29.23	1745	1888
NY	NASSAU COUNTY	5207.00	3 - Middle	118.18	No	$164,900	$154,000	4738	674	14.23	1532	1762
NY	NASSAU COUNTY	5208.00	3 - Middle	97.71	No	$164,900	$127,321	3898	558	14.32	1335	1417
NY	NASSAU COUNTY	5209.00	3 - Middle	103.19	No	$164,900	$134,464	4495	578	12.86	1614	1622
NY	NASSAU COUNTY	5210.00	3 - Middle	98.80	No	$164,900	$128,750	4698	650	13.84	1438	1663
NY	NASSAU COUNTY	5211.00	3 - Middle	110.39	No	$164,900	$143,849	4459	648	14.53	1478	1629
NY	NASSAU COUNTY	5212.00	3 - Middle	113.00	No	$164,900	$147,250	2786	346	12.42	874	1015
NY	NASSAU COUNTY	5213.01	3 - Middle	116.24	No	$164,900	$151,464	2245	332	14.79	840	879
NY	NASSAU COUNTY	5213.02	3 - Middle	107.60	No	$164,900	$140,208	5457	609	11.16	1688	1816
NY	NASSAU COUNTY	5214.00	4 - Upper	132.21	No	$164,900	$172,279	6408	759	11.84	1962	2060

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	NASSAU COUNTY	5215.00	3 - Middle	110.72	No	$164,900	$144,278	4865	613	12.60	1666	1708
NY	NASSAU COUNTY	5216.01	4 - Upper	121.28	No	$164,900	$158,036	4213	463	10.99	1362	1520
NY	NASSAU COUNTY	5216.02	4 - Upper	134.40	No	$164,900	$175,137	3327	353	10.61	1050	1088
NY	NASSAU COUNTY	5217.00	4 - Upper	125.08	No	$164,900	$162,981	4704	575	12.22	1701	1741
NY	NASSAU COUNTY	5218.01	3 - Middle	116.29	No	$164,900	$151,536	3596	610	16.96	1306	1368
NY	NASSAU COUNTY	5218.02	3 - Middle	111.87	No	$164,900	$145,771	3886	504	12.97	1156	1243
NY	NASSAU COUNTY	5219.02	4 - Upper	147.39	No	$164,900	$192,059	4500	474	10.53	1383	1509
NY	NASSAU COUNTY	5220.00	3 - Middle	83.95	No	$164,900	$109,398	7883	4794	60.81	2171	2570
NY	NASSAU COUNTY	5227.00	4 - Upper	120.67	No	$164,900	$157,237	4762	624	13.10	1500	1613
NY	NASSAU COUNTY	9801.00	0 - Unknown	0.00	No	$164,900	$0	939	144	15.34	0	0
NY	NASSAU COUNTY	9811.00	0 - Unknown	0.00	No	$164,900	$0	995	122	12.26	5	5
NY	NASSAU COUNTY	9821.00	0 - Unknown	0.00	No	$164,900	$0	883	714	80.86	0	7
NY	NASSAU COUNTY	9901.00	0 - Unknown	0.00	No	$164,900	$0	0	0	0.00	0	0
NY	NASSAU COUNTY	9902.00	0 - Unknown	0.00	No	$164,900	$0	0	0	0.00	0	0
NY	NASSAU COUNTY	9903.01	0 - Unknown	0.00	No	$164,900	$0	0	0	0.00	0	0
NY	NASSAU COUNTY	9903.02	0 - Unknown	0.00	No	$164,900	$0	0	0	0.00	0	0
NY	NASSAU COUNTY	9904.00	0 - Unknown	0.00	No	$164,900	$0	0	0	0.00	0	0

Assessment Area – Queens County



2025 FFIEC Census Report - Summary Census Overview Information
State: NEW YORK
County: 081 - QUEENS COUNTY
All Tracts: 725

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	QUEENS COUNTY	0001.01	4 - Upper	181.45	No	$107,700	$155,110	4659	2367	50.80	532	37
NY	QUEENS COUNTY	0001.02	4 - Upper	272.36	No	$107,700	$232,829	7484	3328	44.47	51	28
NY	QUEENS COUNTY	0001.03	0 - Unknown	0.00	No	$107,700	$0	33	24	72.73	0	55
NY	QUEENS COUNTY	0001.04	0 - Unknown	0.00	No	$107,700	$0	27	26	96.30	0	0
NY	QUEENS COUNTY	0002.00	2 - Moderate	77.01	No	$107,700	$65,833	3084	2717	88.10	436	858
NY	QUEENS COUNTY	0004.00	3 - Middle	80.46	No	$107,700	$68,780	4918	4693	95.42	477	1125
NY	QUEENS COUNTY	0006.00	3 - Middle	102.49	No	$107,700	$87,619	4177	3875	92.77	527	1140
NY	QUEENS COUNTY	0007.01	4 - Upper	244.36	No	$107,700	$208,893	3460	1721	49.74	614	497
NY	QUEENS COUNTY	0007.02	3 - Middle	113.56	No	$107,700	$97,083	4260	2297	53.92	339	555
NY	QUEENS COUNTY	0008.00	3 - Middle	94.26	No	$107,700	$80,577	3580	3244	90.61	645	921
NY	QUEENS COUNTY	0010.00	3 - Middle	117.33	No	$107,700	$100,302	3789	3469	91.55	464	1012
NY	QUEENS COUNTY	0012.00	3 - Middle	88.94	No	$107,700	$76,029	4183	3509	83.89	329	794
NY	QUEENS COUNTY	0014.00	3 - Middle	85.89	No	$107,700	$73,429	4114	3503	85.15	617	998
NY	QUEENS COUNTY	0016.00	3 - Middle	98.95	No	$107,700	$84,593	3041	2725	89.61	470	640
NY	QUEENS	0018.00	3 - Middle	113.41	No	$107,700	$96,953	3044	2734	89.82	455	699

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
NY	QUEENS COUNTY	0019.01	4 - Upper	222.20	No	$107,700	$189,946	1434	785	54.74	122	66
NY	QUEENS COUNTY	0019.02	4 - Upper	212.60	No	$107,700	$181,739	8645	5929	68.58	312	96
NY	QUEENS COUNTY	0019.03	4 - Upper	236.26	No	$107,700	$201,964	2214	1393	62.92	59	88
NY	QUEENS COUNTY	0020.00	3 - Middle	109.91	No	$107,700	$93,958	1871	1675	89.52	223	465
NY	QUEENS COUNTY	0022.00	3 - Middle	97.19	No	$107,700	$83,083	2290	1968	85.94	258	554
NY	QUEENS COUNTY	0024.00	3 - Middle	82.37	No	$107,700	$70,417	2195	1955	89.07	319	422
NY	QUEENS COUNTY	0025.00	1 - Low	40.05	No	$107,700	$34,239	7242	7064	97.54	31	103
NY	QUEENS COUNTY	0026.00	4 - Upper	131.25	No	$107,700	$112,201	2150	1787	83.12	507	592
NY	QUEENS COUNTY	0028.00	2 - Moderate	77.01	No	$107,700	$65,833	3304	3000	90.80	362	967
NY	QUEENS COUNTY	0030.00	3 - Middle	93.67	No	$107,700	$80,075	1479	1279	86.48	274	408
NY	QUEENS COUNTY	0031.00	4 - Upper	122.10	No	$107,700	$104,375	2157	1416	65.65	45	304
NY	QUEENS COUNTY	0032.00	3 - Middle	89.49	No	$107,700	$76,500	1791	1620	90.45	325	534
NY	QUEENS COUNTY	0033.01	4 - Upper	160.13	No	$107,700	$136,889	4399	2749	62.49	58	116
NY	QUEENS COUNTY	0033.02	2 - Moderate	52.64	No	$107,700	$45,000	2166	1752	80.89	120	285
NY	QUEENS COUNTY	0034.00	3 - Middle	82.30	No	$107,700	$70,357	2442	2246	91.97	337	691
NY	QUEENS COUNTY	0036.00	3 - Middle	108.20	No	$107,700	$92,500	4195	3918	93.40	391	1076

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	QUEENS COUNTY	0037.00	0 - Unknown	0.00	No	$107,700	$0	2	1	50.00	0	0
NY	QUEENS COUNTY	0038.00	3 - Middle	90.17	No	$107,700	$77,083	2490	2225	89.36	196	696
NY	QUEENS COUNTY	0039.00	2 - Moderate	54.82	No	$107,700	$46,870	1462	1086	74.28	36	265
NY	QUEENS COUNTY	0040.01	3 - Middle	99.02	No	$107,700	$84,653	2403	1928	80.23	285	596
NY	QUEENS COUNTY	0040.02	2 - Moderate	59.95	No	$107,700	$51,250	1361	1243	91.33	181	349
NY	QUEENS COUNTY	0042.00	3 - Middle	88.78	No	$107,700	$75,893	4505	4228	93.85	529	1097
NY	QUEENS COUNTY	0043.00	1 - Low	41.01	No	$107,700	$35,057	2326	2219	95.40	0	22
NY	QUEENS COUNTY	0044.01	2 - Moderate	74.96	No	$107,700	$64,079	3916	3646	93.11	373	969
NY	QUEENS COUNTY	0045.00	4 - Upper	126.93	No	$107,700	$108,510	3252	1571	48.31	1139	375
NY	QUEENS COUNTY	0047.00	1 - Low	49.71	No	$107,700	$42,500	4090	3191	78.02	122	297
NY	QUEENS COUNTY	0050.00	0 - Unknown	0.00	No	$107,700	$0	0	0	0.00	0	0
NY	QUEENS COUNTY	0051.00	2 - Moderate	60.85	No	$107,700	$52,019	2512	1762	70.14	89	351
NY	QUEENS COUNTY	0052.00	2 - Moderate	77.71	No	$107,700	$66,429	3080	2857	92.76	293	818
NY	QUEENS COUNTY	0053.00	4 - Upper	138.91	No	$107,700	$118,750	5397	2708	50.18	352	869
NY	QUEENS COUNTY	0054.00	3 - Middle	89.79	No	$107,700	$76,763	5609	4722	84.19	1065	1937
NY	QUEENS COUNTY	0055.00	3 - Middle	100.62	No	$107,700	$86,021	1367	987	72.20	50	190
NY	QUEENS COUNTY	0057.00	2 - Moderate	75.76	No	$107,700	$64,767	4277	2487	58.15	85	482

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	QUEENS COUNTY	0058.00	3 - Middle	109.19	No	$107,700	$93,339	6194	4796	77.43	1119	1752
NY	QUEENS COUNTY	0059.00	3 - Middle	107.72	No	$107,700	$92,083	4231	1897	44.84	263	892
NY	QUEENS COUNTY	0061.00	3 - Middle	107.68	No	$107,700	$92,054	6291	2845	45.22	212	739
NY	QUEENS COUNTY	0062.01	3 - Middle	81.37	No	$107,700	$69,564	5389	2378	44.13	2718	955
NY	QUEENS COUNTY	0062.02	2 - Moderate	64.82	No	$107,700	$55,417	6949	4172	60.04	832	2139
NY	QUEENS COUNTY	0063.00	4 - Upper	126.45	No	$107,700	$108,099	5877	2472	42.06	266	868
NY	QUEENS COUNTY	0065.01	4 - Upper	124.50	No	$107,700	$106,429	3645	1662	45.60	132	537
NY	QUEENS COUNTY	0065.02	3 - Middle	93.00	No	$107,700	$79,500	4004	1709	42.68	212	812
NY	QUEENS COUNTY	0069.00	4 - Upper	148.47	No	$107,700	$126,923	5196	2839	54.64	251	863
NY	QUEENS COUNTY	0071.00	3 - Middle	92.43	No	$107,700	$79,018	4355	2079	47.74	137	516
NY	QUEENS COUNTY	0073.00	4 - Upper	151.43	No	$107,700	$129,453	4470	1935	43.29	213	367
NY	QUEENS COUNTY	0075.00	4 - Upper	165.96	No	$107,700	$141,875	4477	2281	50.95	461	330
NY	QUEENS COUNTY	0077.00	4 - Upper	146.39	No	$107,700	$125,147	2114	1197	56.62	104	291
NY	QUEENS COUNTY	0079.00	3 - Middle	92.12	No	$107,700	$78,750	3628	2225	61.33	360	697
NY	QUEENS COUNTY	0081.00	3 - Middle	88.15	No	$107,700	$75,357	1761	951	54.00	103	380
NY	QUEENS COUNTY	0083.00	3 - Middle	105.84	No	$107,700	$90,483	3515	2324	66.12	126	494
NY	QUEENS COUNTY	0085.00	2 - Moderate	67.00	No	$107,700	$57,279	1979	1523	76.96	44	217

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	QUEENS COUNTY	0086.00	3 - Middle	112.44	No	$107,700	$96,125	2989	2223	74.37	614	966
NY	QUEENS COUNTY	0087.00	1 - Low	27.73	No	$107,700	$23,711	5176	4596	88.79	0	126
NY	QUEENS COUNTY	0088.00	3 - Middle	112.82	No	$107,700	$96,442	3449	2335	67.70	832	1174
NY	QUEENS COUNTY	0091.00	4 - Upper	139.04	No	$107,700	$118,864	2733	1348	49.32	444	520
NY	QUEENS COUNTY	0094.00	3 - Middle	95.41	No	$107,700	$81,563	2919	2759	94.52	368	723
NY	QUEENS COUNTY	0095.00	3 - Middle	111.26	No	$107,700	$95,114	2510	887	35.34	219	693
NY	QUEENS COUNTY	0096.00	3 - Middle	105.19	No	$107,700	$89,925	3127	2936	93.89	678	853
NY	QUEENS COUNTY	0097.00	4 - Upper	144.16	No	$107,700	$123,234	3860	1156	29.95	377	1273
NY	QUEENS COUNTY	0098.00	3 - Middle	88.18	No	$107,700	$75,385	2631	2459	93.46	286	637
NY	QUEENS COUNTY	0099.00	0 - Unknown	0.00	No	$107,700	$0	0	0	0.00	0	0
NY	QUEENS COUNTY	0100.00	4 - Upper	139.52	No	$107,700	$119,271	3383	3121	92.26	924	1206
NY	QUEENS COUNTY	0101.00	3 - Middle	81.01	No	$107,700	$69,250	2654	784	29.54	330	932
NY	QUEENS COUNTY	0102.00	3 - Middle	100.99	No	$107,700	$86,331	2866	2628	91.70	474	801
NY	QUEENS COUNTY	0103.00	2 - Moderate	76.20	No	$107,700	$65,145	4150	1629	39.25	501	1179
NY	QUEENS COUNTY	0104.00	3 - Middle	90.35	No	$107,700	$77,240	3315	3081	92.94	592	933
NY	QUEENS COUNTY	0105.00	2 - Moderate	78.61	No	$107,700	$67,202	4641	2429	52.34	185	384
NY	QUEENS COUNTY	0106.00	4 - Upper	131.64	No	$107,700	$112,537	3417	3243	94.91	674	954

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NY	QUEENS COUNTY	0107.01	0 - Unknown	0.00	No	$107,700	$0	7	6	85.71	0	0
NY	QUEENS COUNTY	0108.00	3 - Middle	93.79	No	$107,700	$80,179	3034	2921	96.28	448	845
NY	QUEENS COUNTY	0110.00	3 - Middle	96.63	No	$107,700	$82,609	3190	3045	95.45	353	692
NY	QUEENS COUNTY	0111.00	4 - Upper	127.98	No	$107,700	$109,405	2902	1105	38.08	360	924
NY	QUEENS COUNTY	0112.00	2 - Moderate	72.38	No	$107,700	$61,875	2497	2207	88.39	372	736
NY	QUEENS COUNTY	0113.00	3 - Middle	116.89	No	$107,700	$99,924	4280	1842	43.04	402	665
NY	QUEENS COUNTY	0114.00	2 - Moderate	75.82	No	$107,700	$64,821	1539	1345	87.39	146	361
NY	QUEENS COUNTY	0115.00	4 - Upper	147.86	No	$107,700	$126,397	2414	972	40.27	320	742
NY	QUEENS COUNTY	0116.00	3 - Middle	94.36	No	$107,700	$80,662	2370	2154	90.89	262	634
NY	QUEENS COUNTY	0117.00	3 - Middle	111.44	No	$107,700	$95,268	3840	1266	32.97	396	1310
NY	QUEENS COUNTY	0118.00	3 - Middle	116.49	No	$107,700	$99,583	2690	2516	93.53	360	674
NY	QUEENS COUNTY	0119.00	3 - Middle	101.73	No	$107,700	$86,969	1729	627	36.26	114	449
NY	QUEENS COUNTY	0120.00	3 - Middle	80.94	No	$107,700	$69,191	2385	2270	95.18	298	622
NY	QUEENS COUNTY	0121.00	3 - Middle	114.60	No	$107,700	$97,969	2177	701	32.20	311	824
NY	QUEENS COUNTY	0122.00	2 - Moderate	73.88	No	$107,700	$63,162	2802	2617	93.40	380	640
NY	QUEENS COUNTY	0123.01	4 - Upper	151.23	No	$107,700	$129,278	3272	1052	32.15	472	1139
NY	QUEENS COUNTY	0124.00	3 - Middle	84.62	No	$107,700	$72,344	2873	2671	92.97	314	666

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NY	QUEENS COUNTY	0125.00	3 - Middle	102.08	No	$107,700	$87,266	1735	801	46.17	91	357
NY	QUEENS COUNTY	0126.01	3 - Middle	90.55	No	$107,700	$77,407	2596	2380	91.68	328	679
NY	QUEENS COUNTY	0126.02	2 - Moderate	72.55	No	$107,700	$62,021	2715	2496	91.93	384	635
NY	QUEENS COUNTY	0128.00	3 - Middle	109.99	No	$107,700	$94,028	2212	1602	72.42	372	614
NY	QUEENS COUNTY	0130.00	3 - Middle	106.74	No	$107,700	$91,250	1757	1186	67.50	248	523
NY	QUEENS COUNTY	0132.00	3 - Middle	100.16	No	$107,700	$85,625	1919	1276	66.49	286	487
NY	QUEENS COUNTY	0134.00	4 - Upper	130.74	No	$107,700	$111,766	5904	3193	54.08	691	266
NY	QUEENS COUNTY	0135.00	4 - Upper	144.76	No	$107,700	$123,750	1526	320	20.97	286	570
NY	QUEENS COUNTY	0136.00	4 - Upper	122.10	No	$107,700	$104,375	1994	1098	55.07	313	273
NY	QUEENS COUNTY	0137.00	3 - Middle	117.85	No	$107,700	$100,750	1747	587	33.60	182	597
NY	QUEENS COUNTY	0138.00	3 - Middle	85.93	No	$107,700	$73,456	3785	2631	69.51	647	399
NY	QUEENS COUNTY	0140.00	3 - Middle	115.31	No	$107,700	$98,571	3952	2394	60.58	551	602
NY	QUEENS COUNTY	0141.00	3 - Middle	91.97	No	$107,700	$78,625	1645	707	42.98	94	380
NY	QUEENS COUNTY	0142.01	2 - Moderate	79.49	No	$107,700	$67,958	4702	4515	96.02	469	934
NY	QUEENS COUNTY	0142.02	3 - Middle	103.46	No	$107,700	$88,444	2870	2725	94.95	251	673
NY	QUEENS COUNTY	0143.00	3 - Middle	92.75	No	$107,700	$79,286	4007	1900	47.42	186	612
NY	QUEENS COUNTY	0144.00	2 - Moderate	65.46	No	$107,700	$55,962	2005	1885	94.01	197	474

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	QUEENS COUNTY	0145.00	3 - Middle	100.40	No	$107,700	$85,833	2368	928	39.19	235	815
NY	QUEENS COUNTY	0147.00	3 - Middle	96.36	No	$107,700	$82,375	2933	1169	39.86	220	896
NY	QUEENS COUNTY	0148.00	2 - Moderate	77.15	No	$107,700	$65,956	2186	2113	96.66	306	503
NY	QUEENS COUNTY	0149.00	3 - Middle	91.44	No	$107,700	$78,167	2477	1224	49.41	33	408
NY	QUEENS COUNTY	0150.00	3 - Middle	91.31	No	$107,700	$78,056	2418	2336	96.61	398	621
NY	QUEENS COUNTY	0151.00	2 - Moderate	75.23	No	$107,700	$64,310	2675	1220	45.61	261	495
NY	QUEENS COUNTY	0152.00	2 - Moderate	74.57	No	$107,700	$63,750	2638	2537	96.17	393	716
NY	QUEENS COUNTY	0153.00	4 - Upper	144.20	No	$107,700	$123,269	2131	993	46.60	108	634
NY	QUEENS COUNTY	0154.00	3 - Middle	93.54	No	$107,700	$79,961	2390	2287	95.69	245	504
NY	QUEENS COUNTY	0155.00	4 - Upper	127.44	No	$107,700	$108,942	2344	1083	46.20	185	621
NY	QUEENS COUNTY	0156.00	3 - Middle	88.10	No	$107,700	$75,313	3210	3146	98.01	471	725
NY	QUEENS COUNTY	0157.00	2 - Moderate	77.22	No	$107,700	$66,016	1655	1056	63.81	16	24
NY	QUEENS COUNTY	0158.01	3 - Middle	101.78	No	$107,700	$87,011	3817	3759	98.48	774	1125
NY	QUEENS COUNTY	0158.02	3 - Middle	101.62	No	$107,700	$86,875	4607	4500	97.68	738	1085
NY	QUEENS COUNTY	0159.00	3 - Middle	80.66	No	$107,700	$68,958	4010	1908	47.58	165	607
NY	QUEENS COUNTY	0161.00	3 - Middle	95.28	No	$107,700	$81,450	2291	1566	68.35	153	419
NY	QUEENS COUNTY	0163.00	1 - Low	48.34	No	$107,700	$41,324	4053	3463	85.44	91	277

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	QUEENS COUNTY	0164.00	3 - Middle	101.48	No	$107,700	$86,750	3306	3252	98.37	767	994
NY	QUEENS COUNTY	0166.00	3 - Middle	82.13	No	$107,700	$70,208	3400	3308	97.29	641	1078
NY	QUEENS COUNTY	0168.00	3 - Middle	112.41	No	$107,700	$96,094	2764	2683	97.07	618	862
NY	QUEENS COUNTY	0169.00	3 - Middle	107.51	No	$107,700	$91,910	5577	3010	53.97	970	1079
NY	QUEENS COUNTY	0170.00	3 - Middle	93.85	No	$107,700	$80,233	2504	2436	97.28	566	759
NY	QUEENS COUNTY	0171.01	0 - Unknown	0.00	No	$107,700	$0	36	28	77.78	0	0
NY	QUEENS COUNTY	0171.02	0 - Unknown	0.00	No	$107,700	$0	27	26	96.30	0	0
NY	QUEENS COUNTY	0172.00	3 - Middle	92.39	No	$107,700	$78,984	2224	2198	98.83	483	697
NY	QUEENS COUNTY	0174.00	4 - Upper	123.72	No	$107,700	$105,761	2423	2385	98.43	538	719
NY	QUEENS COUNTY	0176.00	3 - Middle	81.49	No	$107,700	$69,665	2181	2127	97.52	395	618
NY	QUEENS COUNTY	0178.00	3 - Middle	83.71	No	$107,700	$71,563	2084	2058	98.75	464	602
NY	QUEENS COUNTY	0179.01	3 - Middle	81.88	No	$107,700	$70,000	986	669	67.85	44	38
NY	QUEENS COUNTY	0179.02	0 - Unknown	0.00	No	$107,700	$0	124	98	79.03	5	5
NY	QUEENS COUNTY	0180.00	3 - Middle	97.05	No	$107,700	$82,969	1365	1269	92.97	242	387
NY	QUEENS COUNTY	0181.01	2 - Moderate	78.47	No	$107,700	$67,083	3836	2526	65.85	110	124
NY	QUEENS COUNTY	0181.02	4 - Upper	126.15	No	$107,700	$107,841	3800	1973	51.92	250	46
NY	QUEENS COUNTY	0182.00	2 - Moderate	78.86	No	$107,700	$67,417	2540	2477	97.52	531	705

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NY	QUEENS COUNTY	0183.00	3 - Middle	112.49	No	$107,700	$96,161	6044	3607	59.68	803	658
NY	QUEENS COUNTY	0184.01	3 - Middle	82.81	No	$107,700	$70,789	2174	2161	99.40	361	527
NY	QUEENS COUNTY	0184.02	3 - Middle	91.56	No	$107,700	$78,269	2412	2394	99.25	478	671
NY	QUEENS COUNTY	0185.01	3 - Middle	86.90	No	$107,700	$74,286	3502	2162	61.74	667	277
NY	QUEENS COUNTY	0185.02	3 - Middle	115.11	No	$107,700	$98,400	3453	2092	60.58	332	117
NY	QUEENS COUNTY	0186.00	3 - Middle	84.60	No	$107,700	$72,321	1802	1754	97.34	403	545
NY	QUEENS COUNTY	0187.00	3 - Middle	105.52	No	$107,700	$90,208	3611	2668	73.89	431	809
NY	QUEENS COUNTY	0188.00	3 - Middle	110.32	No	$107,700	$94,306	1510	1493	98.87	254	445
NY	QUEENS COUNTY	0189.00	3 - Middle	84.11	No	$107,700	$71,905	3457	2510	72.61	326	619
NY	QUEENS COUNTY	0190.00	3 - Middle	95.98	No	$107,700	$82,054	2445	2389	97.71	556	789
NY	QUEENS COUNTY	0192.00	2 - Moderate	75.70	No	$107,700	$64,719	2359	2317	98.22	411	674
NY	QUEENS COUNTY	0194.00	3 - Middle	97.53	No	$107,700	$83,375	3015	2980	98.84	599	878
NY	QUEENS COUNTY	0196.00	3 - Middle	91.90	No	$107,700	$78,563	3122	3091	99.01	332	757
NY	QUEENS COUNTY	0198.00	3 - Middle	103.92	No	$107,700	$88,839	3682	3649	99.10	362	842
NY	QUEENS COUNTY	0199.01	0 - Unknown	0.00	No	$107,700	$0	1088	963	88.51	23	197
NY	QUEENS COUNTY	0199.02	0 - Unknown	0.00	No	$107,700	$0	317	279	88.01	0	0
NY	QUEENS COUNTY	0199.03	0 - Unknown	0.00	No	$107,700	$0	0	0	0.00	0	0

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NY	QUEENS COUNTY	0202.00	3 - Middle	99.06	No	$107,700	$84,688	1693	1653	97.64	339	396
NY	QUEENS COUNTY	0204.00	3 - Middle	90.40	No	$107,700	$77,277	2278	2227	97.76	214	691
NY	QUEENS COUNTY	0205.00	2 - Moderate	69.60	No	$107,700	$59,500	1184	999	84.38	174	390
NY	QUEENS COUNTY	0206.00	3 - Middle	91.53	No	$107,700	$78,250	2046	1932	94.43	163	441
NY	QUEENS COUNTY	0208.00	3 - Middle	86.72	No	$107,700	$74,138	3513	3234	92.06	313	746
NY	QUEENS COUNTY	0212.00	2 - Moderate	62.58	No	$107,700	$53,500	2812	2678	95.23	167	531
NY	QUEENS COUNTY	0214.00	2 - Moderate	70.21	No	$107,700	$60,025	6673	5996	89.85	646	983
NY	QUEENS COUNTY	0216.01	4 - Upper	155.77	No	$107,700	$133,164	2678	1670	62.36	633	32
NY	QUEENS COUNTY	0216.02	3 - Middle	80.24	No	$107,700	$68,600	1506	1361	90.37	207	315
NY	QUEENS COUNTY	0216.03	0 - Unknown	0.00	No	$107,700	$0	0	0	0.00	0	0
NY	QUEENS COUNTY	0219.00	0 - Unknown	0.00	No	$107,700	$0	31	21	67.74	0	0
NY	QUEENS COUNTY	0220.01	3 - Middle	94.83	No	$107,700	$81,071	6551	4889	74.63	475	365
NY	QUEENS COUNTY	0220.02	3 - Middle	100.56	No	$107,700	$85,962	6010	4179	69.53	1164	863
NY	QUEENS COUNTY	0229.00	0 - Unknown	0.00	No	$107,700	$0	0	0	0.00	0	0
NY	QUEENS COUNTY	0230.00	3 - Middle	114.46	No	$107,700	$97,845	1880	1474	78.40	378	551
NY	QUEENS COUNTY	0232.00	4 - Upper	123.65	No	$107,700	$105,700	5264	4490	85.30	744	863
NY	QUEENS COUNTY	0235.01	2 - Moderate	73.29	No	$107,700	$62,656	4403	4037	91.69	145	488

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NY	QUEENS COUNTY	0235.02	2 - Moderate	55.53	No	$107,700	$47,471	3373	2931	86.90	48	331
NY	QUEENS COUNTY	0236.00	2 - Moderate	70.67	No	$107,700	$60,417	3266	3081	94.34	150	302
NY	QUEENS COUNTY	0238.00	2 - Moderate	63.04	No	$107,700	$53,889	4863	4778	98.25	94	273
NY	QUEENS COUNTY	0240.00	2 - Moderate	67.02	No	$107,700	$57,298	6252	6063	96.98	177	329
NY	QUEENS COUNTY	0243.00	3 - Middle	96.86	No	$107,700	$82,805	6231	5169	82.96	1240	1998
NY	QUEENS COUNTY	0245.00	3 - Middle	81.11	No	$107,700	$69,342	5544	3827	69.03	908	834
NY	QUEENS COUNTY	0246.00	0 - Unknown	0.00	No	$107,700	$0	1	0	0.00	0	0
NY	QUEENS COUNTY	0247.00	3 - Middle	80.13	No	$107,700	$68,500	1537	1359	88.42	119	309
NY	QUEENS COUNTY	0249.00	2 - Moderate	68.95	No	$107,700	$58,942	5724	4578	79.98	447	703
NY	QUEENS COUNTY	0251.00	3 - Middle	99.33	No	$107,700	$84,911	5818	4222	72.57	1219	661
NY	QUEENS COUNTY	0253.01	2 - Moderate	70.67	No	$107,700	$60,417	4510	3022	67.01	161	246
NY	QUEENS COUNTY	0253.02	3 - Middle	97.36	No	$107,700	$83,229	3013	2337	77.56	203	278
NY	QUEENS COUNTY	0254.01	3 - Middle	108.85	No	$107,700	$93,050	3899	3870	99.26	388	979
NY	QUEENS COUNTY	0254.02	1 - Low	48.58	No	$107,700	$41,528	6180	6051	97.91	408	1104
NY	QUEENS COUNTY	0255.00	3 - Middle	88.52	No	$107,700	$75,673	1603	1240	77.35	147	286
NY	QUEENS COUNTY	0257.00	3 - Middle	87.89	No	$107,700	$75,132	1648	1390	84.34	328	433
NY	QUEENS COUNTY	0258.00	3 - Middle	85.43	No	$107,700	$73,036	2289	2278	99.52	345	538

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NY	QUEENS COUNTY	0259.00	2 - Moderate	70.36	No	$107,700	$60,152	3542	3093	87.32	327	601
NY	QUEENS COUNTY	0260.00	3 - Middle	85.59	No	$107,700	$73,167	2915	2879	98.77	157	511
NY	QUEENS COUNTY	0261.00	2 - Moderate	78.29	No	$107,700	$66,932	7802	7280	93.31	193	639
NY	QUEENS COUNTY	0262.00	3 - Middle	101.49	No	$107,700	$86,765	1652	1644	99.52	252	402
NY	QUEENS COUNTY	0263.00	3 - Middle	87.12	No	$107,700	$74,474	6631	6088	91.81	526	978
NY	QUEENS COUNTY	0264.00	3 - Middle	104.50	No	$107,700	$89,330	2736	2715	99.23	337	670
NY	QUEENS COUNTY	0265.01	2 - Moderate	65.91	No	$107,700	$56,349	3213	2979	92.72	187	387
NY	QUEENS COUNTY	0265.02	3 - Middle	82.80	No	$107,700	$70,787	1622	1538	94.82	45	232
NY	QUEENS COUNTY	0266.00	2 - Moderate	78.14	No	$107,700	$66,797	1949	1924	98.72	226	358
NY	QUEENS COUNTY	0267.00	2 - Moderate	62.10	No	$107,700	$53,085	6196	5917	95.50	319	491
NY	QUEENS COUNTY	0269.01	3 - Middle	83.38	No	$107,700	$71,284	5210	5028	96.51	239	389
NY	QUEENS COUNTY	0269.02	2 - Moderate	60.52	No	$107,700	$51,739	4244	4063	95.74	364	313
NY	QUEENS COUNTY	0270.00	3 - Middle	114.64	No	$107,700	$98,000	1960	1934	98.67	316	499
NY	QUEENS COUNTY	0271.01	2 - Moderate	60.37	No	$107,700	$51,607	5454	5247	96.20	685	689
NY	QUEENS COUNTY	0271.02	3 - Middle	83.71	No	$107,700	$71,563	3112	2924	93.96	77	96
NY	QUEENS COUNTY	0272.00	3 - Middle	91.14	No	$107,700	$77,917	2065	2031	98.35	393	614
NY	QUEENS COUNTY	0273.01	2 - Moderate	59.91	No	$107,700	$51,213	3673	3598	97.96	67	407

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NY	QUEENS COUNTY	0273.02	1 - Low	43.57	No	$107,700	$37,250	4765	4554	95.57	228	131
NY	QUEENS COUNTY	0274.00	2 - Moderate	74.43	No	$107,700	$63,629	1927	1917	99.48	551	661
NY	QUEENS COUNTY	0275.00	2 - Moderate	52.17	No	$107,700	$44,601	6773	6234	92.04	957	872
NY	QUEENS COUNTY	0276.00	3 - Middle	107.72	No	$107,700	$92,083	1365	1356	99.34	339	425
NY	QUEENS COUNTY	0277.01	3 - Middle	83.91	No	$107,700	$71,729	3448	3253	94.34	294	450
NY	QUEENS COUNTY	0277.02	2 - Moderate	70.08	No	$107,700	$59,909	5196	4609	88.70	521	412
NY	QUEENS COUNTY	0278.00	2 - Moderate	64.78	No	$107,700	$55,381	2529	2490	98.46	254	245
NY	QUEENS COUNTY	0279.00	3 - Middle	90.96	No	$107,700	$77,759	6358	5385	84.70	777	440
NY	QUEENS COUNTY	0280.00	3 - Middle	95.45	No	$107,700	$81,600	1901	1896	99.74	266	493
NY	QUEENS COUNTY	0281.00	2 - Moderate	74.57	No	$107,700	$63,750	5991	4600	76.78	981	280
NY	QUEENS COUNTY	0282.00	3 - Middle	93.32	No	$107,700	$79,773	1801	1777	98.67	286	539
NY	QUEENS COUNTY	0283.00	3 - Middle	84.37	No	$107,700	$72,130	7523	5995	79.69	902	242
NY	QUEENS COUNTY	0284.00	3 - Middle	111.78	No	$107,700	$95,554	3766	3720	98.78	747	1252
NY	QUEENS COUNTY	0285.00	3 - Middle	106.01	No	$107,700	$90,625	4858	2947	60.66	899	175
NY	QUEENS COUNTY	0287.00	2 - Moderate	79.53	No	$107,700	$67,990	6544	4843	74.01	1049	199
NY	QUEENS COUNTY	0288.01	4 - Upper	132.92	No	$107,700	$113,625	2940	2889	98.27	488	769
NY	QUEENS COUNTY	0288.02	3 - Middle	112.16	No	$107,700	$95,885	1952	1938	99.28	492	686

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NY	QUEENS COUNTY	0288.03	0 - Unknown	0.00	No	$107,700	$0	8	8	100.00	0	0
NY	QUEENS COUNTY	0289.00	3 - Middle	100.55	No	$107,700	$85,954	5202	4158	79.93	567	325
NY	QUEENS COUNTY	0291.00	2 - Moderate	73.55	No	$107,700	$62,879	7341	6452	87.89	644	620
NY	QUEENS COUNTY	0293.00	3 - Middle	81.37	No	$107,700	$69,559	1457	1338	91.83	133	349
NY	QUEENS COUNTY	0294.00	3 - Middle	112.42	No	$107,700	$96,107	8072	7933	98.28	906	2003
NY	QUEENS COUNTY	0295.00	3 - Middle	87.00	No	$107,700	$74,375	3826	2407	62.91	910	458
NY	QUEENS COUNTY	0297.00	3 - Middle	110.44	No	$107,700	$94,412	2258	1496	66.25	351	658
NY	QUEENS COUNTY	0299.00	0 - Unknown	0.00	No	$107,700	$0	5	5	100.00	0	0
NY	QUEENS COUNTY	0306.00	3 - Middle	118.55	No	$107,700	$101,346	5287	5178	97.94	989	1288
NY	QUEENS COUNTY	0309.03	3 - Middle	95.83	No	$107,700	$81,920	6748	6028	89.33	1047	2265
NY	QUEENS COUNTY	0309.04	3 - Middle	117.16	No	$107,700	$100,158	3724	2898	77.82	396	1253
NY	QUEENS COUNTY	0309.05	3 - Middle	104.20	No	$107,700	$89,080	3424	2707	79.06	392	1278
NY	QUEENS COUNTY	0309.06	2 - Moderate	72.89	No	$107,700	$62,309	4924	4238	86.07	318	1086
NY	QUEENS COUNTY	0317.00	3 - Middle	101.91	No	$107,700	$87,117	6781	2522	37.19	1230	2198
NY	QUEENS COUNTY	0320.00	3 - Middle	97.02	No	$107,700	$82,938	5200	5035	96.83	530	1091
NY	QUEENS COUNTY	0327.00	2 - Moderate	70.48	No	$107,700	$60,250	3932	3544	90.13	364	1223
NY	QUEENS COUNTY	0328.00	3 - Middle	100.47	No	$107,700	$85,893	2660	2601	97.78	480	820

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NY	QUEENS COUNTY	0329.00	3 - Middle	83.51	No	$107,700	$71,389	4251	3810	89.63	660	1313
NY	QUEENS COUNTY	0330.00	3 - Middle	102.77	No	$107,700	$87,854	7365	7256	98.52	1466	2172
NY	QUEENS COUNTY	0331.00	0 - Unknown	0.00	No	$107,700	$0	0	0	0.00	0	0
NY	QUEENS COUNTY	0334.01	3 - Middle	117.68	No	$107,700	$100,598	4196	4155	99.02	741	1148
NY	QUEENS COUNTY	0334.03	3 - Middle	93.48	No	$107,700	$79,913	4874	4857	99.65	277	39
NY	QUEENS COUNTY	0334.04	2 - Moderate	62.47	No	$107,700	$53,406	4723	4689	99.28	278	0
NY	QUEENS COUNTY	0334.05	4 - Upper	127.06	No	$107,700	$108,622	3653	3640	99.64	533	348
NY	QUEENS COUNTY	0337.00	4 - Upper	129.26	No	$107,700	$110,496	3765	3578	95.03	641	1285
NY	QUEENS COUNTY	0339.00	2 - Moderate	63.19	No	$107,700	$54,020	3481	3156	90.66	689	751
NY	QUEENS COUNTY	0347.00	2 - Moderate	73.40	No	$107,700	$62,750	3688	3447	93.47	399	1205
NY	QUEENS COUNTY	0351.00	2 - Moderate	72.98	No	$107,700	$62,386	4178	3765	90.11	984	570
NY	QUEENS COUNTY	0352.00	4 - Upper	133.58	No	$107,700	$114,196	2550	2536	99.45	729	878
NY	QUEENS COUNTY	0353.00	3 - Middle	89.53	No	$107,700	$76,538	2828	2743	96.99	361	797
NY	QUEENS COUNTY	0357.00	3 - Middle	115.68	No	$107,700	$98,889	5593	5079	90.81	499	1496
NY	QUEENS COUNTY	0358.00	4 - Upper	123.07	No	$107,700	$105,208	4508	4468	99.11	773	1294
NY	QUEENS COUNTY	0361.00	2 - Moderate	75.50	No	$107,700	$64,545	2706	2603	96.19	264	832
NY	QUEENS COUNTY	0363.00	2 - Moderate	77.50	No	$107,700	$66,250	2462	2376	96.51	208	713

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NY	QUEENS COUNTY	0365.00	2 - Moderate	70.88	No	$107,700	$60,595	4142	4103	99.06	380	1105
NY	QUEENS COUNTY	0366.00	3 - Middle	107.84	No	$107,700	$92,188	3003	2976	99.10	619	1061
NY	QUEENS COUNTY	0367.00	2 - Moderate	55.47	No	$107,700	$47,419	3099	3006	97.00	384	914
NY	QUEENS COUNTY	0368.00	4 - Upper	122.10	No	$107,700	$104,375	2513	2504	99.64	578	728
NY	QUEENS COUNTY	0371.00	3 - Middle	106.90	No	$107,700	$91,389	1917	1811	94.47	401	686
NY	QUEENS COUNTY	0373.00	3 - Middle	84.32	No	$107,700	$72,083	2887	2837	98.27	236	675
NY	QUEENS COUNTY	0375.01	2 - Moderate	64.93	No	$107,700	$55,505	1479	1455	98.38	75	241
NY	QUEENS COUNTY	0375.02	2 - Moderate	67.92	No	$107,700	$58,063	2778	2714	97.70	152	302
NY	QUEENS COUNTY	0376.00	4 - Upper	120.51	No	$107,700	$103,021	6373	6309	99.00	1269	1928
NY	QUEENS COUNTY	0377.00	3 - Middle	82.09	No	$107,700	$70,174	4493	4442	98.86	214	779
NY	QUEENS COUNTY	0379.00	2 - Moderate	67.60	No	$107,700	$57,793	6504	6432	98.89	265	1040
NY	QUEENS COUNTY	0381.00	2 - Moderate	64.99	No	$107,700	$55,556	6966	6876	98.71	595	1254
NY	QUEENS COUNTY	0383.01	0 - Unknown	0.00	No	$107,700	$0	2	2	100.00	0	0
NY	QUEENS COUNTY	0383.02	0 - Unknown	0.00	No	$107,700	$0	44	41	93.18	0	0
NY	QUEENS COUNTY	0384.00	3 - Middle	98.37	No	$107,700	$84,091	2720	2698	99.19	557	743
NY	QUEENS COUNTY	0394.00	3 - Middle	109.12	No	$107,700	$93,281	3332	3296	98.92	589	902
NY	QUEENS COUNTY	0398.00	4 - Upper	138.18	No	$107,700	$118,125	1688	1666	98.70	407	495

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NY	QUEENS COUNTY	0399.01	3 - Middle	90.52	No	$107,700	$77,386	2875	2814	97.88	159	474
NY	QUEENS COUNTY	0399.02	1 - Low	35.24	No	$107,700	$30,132	2285	2199	96.24	53	58
NY	QUEENS COUNTY	0400.00	4 - Upper	124.82	No	$107,700	$106,705	1474	1467	99.53	381	505
NY	QUEENS COUNTY	0401.01	2 - Moderate	57.83	No	$107,700	$49,435	2847	2803	98.45	228	568
NY	QUEENS COUNTY	0401.02	2 - Moderate	63.87	No	$107,700	$54,600	4808	4786	99.54	196	893
NY	QUEENS COUNTY	0402.00	4 - Upper	152.10	No	$107,700	$130,021	1474	1465	99.39	452	495
NY	QUEENS COUNTY	0403.01	2 - Moderate	57.02	No	$107,700	$48,750	2768	2726	98.48	74	520
NY	QUEENS COUNTY	0403.02	2 - Moderate	59.03	No	$107,700	$50,465	4760	4702	98.78	301	420
NY	QUEENS COUNTY	0404.00	3 - Middle	96.21	No	$107,700	$82,250	4270	4212	98.64	825	1380
NY	QUEENS COUNTY	0405.01	1 - Low	47.17	No	$107,700	$40,329	1183	1135	95.94	25	192
NY	QUEENS COUNTY	0405.02	3 - Middle	90.99	No	$107,700	$77,788	2175	2140	98.39	50	364
NY	QUEENS COUNTY	0407.01	1 - Low	49.66	No	$107,700	$42,452	3162	3126	98.86	12	428
NY	QUEENS COUNTY	0407.02	2 - Moderate	61.28	No	$107,700	$52,386	5131	5103	99.45	212	925
NY	QUEENS COUNTY	0409.01	2 - Moderate	76.79	No	$107,700	$65,647	1951	1913	98.05	114	358
NY	QUEENS COUNTY	0409.02	2 - Moderate	64.85	No	$107,700	$55,438	3534	3481	98.50	49	653
NY	QUEENS COUNTY	0411.00	2 - Moderate	71.22	No	$107,700	$60,888	4532	4458	98.37	415	1107
NY	QUEENS COUNTY	0413.00	2 - Moderate	50.30	No	$107,700	$43,005	4752	4598	96.76	266	718

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	QUEENS COUNTY	0414.00	3 - Middle	90.38	No	$107,700	$77,268	4526	4487	99.14	713	1330
NY	QUEENS COUNTY	0415.00	2 - Moderate	51.17	No	$107,700	$43,750	4365	4170	95.53	346	1027
NY	QUEENS COUNTY	0424.00	3 - Middle	99.90	No	$107,700	$85,404	2295	2276	99.17	651	878
NY	QUEENS COUNTY	0426.00	0 - Unknown	0.00	No	$107,700	$0	364	243	66.76	0	0
NY	QUEENS COUNTY	0427.00	1 - Low	45.08	No	$107,700	$38,540	4998	4772	95.48	277	1032
NY	QUEENS COUNTY	0432.00	4 - Upper	123.56	No	$107,700	$105,625	1280	1254	97.97	279	394
NY	QUEENS COUNTY	0434.00	4 - Upper	135.40	No	$107,700	$115,750	1717	1704	99.24	488	592
NY	QUEENS COUNTY	0437.01	2 - Moderate	67.89	No	$107,700	$58,036	3683	3232	87.75	155	422
NY	QUEENS COUNTY	0437.02	2 - Moderate	58.03	No	$107,700	$49,614	6998	6573	93.93	825	921
NY	QUEENS COUNTY	0439.00	2 - Moderate	50.28	No	$107,700	$42,986	4931	4764	96.61	233	970
NY	QUEENS COUNTY	0440.00	2 - Moderate	70.05	No	$107,700	$59,889	4783	4732	98.93	443	1203
NY	QUEENS COUNTY	0443.01	2 - Moderate	57.76	No	$107,700	$49,375	4725	4523	95.72	78	498
NY	QUEENS COUNTY	0443.02	2 - Moderate	67.75	No	$107,700	$57,917	5373	5237	97.47	417	752
NY	QUEENS COUNTY	0444.00	2 - Moderate	60.68	No	$107,700	$51,875	4562	4435	97.22	323	785
NY	QUEENS COUNTY	0446.01	2 - Moderate	64.08	No	$107,700	$54,781	4013	3894	97.03	235	6
NY	QUEENS COUNTY	0446.02	2 - Moderate	50.56	No	$107,700	$43,223	5472	5284	96.56	196	364
NY	QUEENS COUNTY	0448.00	3 - Middle	80.97	No	$107,700	$69,219	3063	2859	93.34	287	582

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NY	QUEENS COUNTY	0450.00	3 - Middle	109.24	No	$107,700	$93,385	2070	1756	84.83	349	575
NY	QUEENS COUNTY	0452.00	3 - Middle	87.12	No	$107,700	$74,479	1209	969	80.15	113	137
NY	QUEENS COUNTY	0454.00	2 - Moderate	69.74	No	$107,700	$59,620	5207	5003	96.08	666	618
NY	QUEENS COUNTY	0455.00	2 - Moderate	69.97	No	$107,700	$59,817	13200	11642	88.20	0	100
NY	QUEENS COUNTY	0456.00	3 - Middle	89.58	No	$107,700	$76,579	1365	1264	92.60	392	461
NY	QUEENS COUNTY	0457.00	2 - Moderate	76.40	No	$107,700	$65,313	3536	3352	94.80	438	929
NY	QUEENS COUNTY	0458.00	3 - Middle	96.07	No	$107,700	$82,132	2271	2129	93.75	302	410
NY	QUEENS COUNTY	0459.00	3 - Middle	106.52	No	$107,700	$91,063	4150	3976	95.81	412	1044
NY	QUEENS COUNTY	0460.00	2 - Moderate	64.93	No	$107,700	$55,508	6193	6097	98.45	317	408
NY	QUEENS COUNTY	0461.00	2 - Moderate	69.56	No	$107,700	$59,464	2903	2827	97.38	173	756
NY	QUEENS COUNTY	0462.00	2 - Moderate	77.29	No	$107,700	$66,078	8206	7975	97.18	617	1174
NY	QUEENS COUNTY	0463.00	2 - Moderate	59.32	No	$107,700	$50,714	4541	4454	98.08	372	944
NY	QUEENS COUNTY	0464.00	3 - Middle	108.37	No	$107,700	$92,639	1841	1497	81.31	245	285
NY	QUEENS COUNTY	0465.00	3 - Middle	95.29	No	$107,700	$81,458	4276	4183	97.83	275	726
NY	QUEENS COUNTY	0466.00	2 - Moderate	75.82	No	$107,700	$64,819	3676	3265	88.82	451	262
NY	QUEENS COUNTY	0467.00	2 - Moderate	50.92	No	$107,700	$43,529	7281	7054	96.88	170	799
NY	QUEENS COUNTY	0468.00	3 - Middle	91.16	No	$107,700	$77,933	4173	4025	96.45	448	758

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NY	QUEENS COUNTY	0469.01	2 - Moderate	60.22	No	$107,700	$51,479	4346	4179	96.16	590	343
NY	QUEENS COUNTY	0469.02	3 - Middle	92.89	No	$107,700	$79,412	4102	4003	97.59	154	249
NY	QUEENS COUNTY	0470.00	3 - Middle	80.91	No	$107,700	$69,167	3343	3289	98.38	519	899
NY	QUEENS COUNTY	0471.00	2 - Moderate	57.15	No	$107,700	$48,854	4785	4622	96.59	278	699
NY	QUEENS COUNTY	0472.00	3 - Middle	112.39	No	$107,700	$96,079	3861	3297	85.39	661	684
NY	QUEENS COUNTY	0473.00	3 - Middle	82.82	No	$107,700	$70,805	4863	4458	91.67	582	455
NY	QUEENS COUNTY	0475.00	3 - Middle	82.80	No	$107,700	$70,785	5489	5145	93.73	476	1110
NY	QUEENS COUNTY	0476.00	4 - Upper	135.38	No	$107,700	$115,729	1374	798	58.08	402	519
NY	QUEENS COUNTY	0478.01	3 - Middle	102.07	No	$107,700	$87,259	4065	3474	85.46	1350	864
NY	QUEENS COUNTY	0478.02	3 - Middle	101.00	No	$107,700	$86,339	1511	1463	96.82	87	241
NY	QUEENS COUNTY	0479.00	2 - Moderate	72.94	No	$107,700	$62,357	6837	6340	92.73	658	1360
NY	QUEENS COUNTY	0480.00	3 - Middle	97.72	No	$107,700	$83,534	2666	2564	96.17	494	659
NY	QUEENS COUNTY	0481.00	2 - Moderate	72.47	No	$107,700	$61,955	6321	6048	95.68	705	769
NY	QUEENS COUNTY	0482.00	3 - Middle	87.57	No	$107,700	$74,861	1518	1461	96.25	233	333
NY	QUEENS COUNTY	0483.01	2 - Moderate	70.54	No	$107,700	$60,302	2145	1995	93.01	267	450
NY	QUEENS COUNTY	0483.02	3 - Middle	93.58	No	$107,700	$80,000	2092	1879	89.82	117	533
NY	QUEENS COUNTY	0484.00	3 - Middle	119.12	No	$107,700	$101,833	5569	5438	97.65	947	1369

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NY	QUEENS COUNTY	0485.00	3 - Middle	92.05	No	$107,700	$78,693	5331	5038	94.50	642	852
NY	QUEENS COUNTY	0489.00	2 - Moderate	77.88	No	$107,700	$66,581	1937	1690	87.25	188	449
NY	QUEENS COUNTY	0492.01	3 - Middle	84.27	No	$107,700	$72,042	2888	2738	94.81	75	163
NY	QUEENS COUNTY	0492.02	3 - Middle	110.88	No	$107,700	$94,792	2018	1923	95.29	449	608
NY	QUEENS COUNTY	0493.01	2 - Moderate	79.69	No	$107,700	$68,125	2391	1664	69.59	417	773
NY	QUEENS COUNTY	0493.02	3 - Middle	99.51	No	$107,700	$85,066	3498	2340	66.90	512	1026
NY	QUEENS COUNTY	0495.00	4 - Upper	138.91	No	$107,700	$118,750	1430	742	51.89	215	524
NY	QUEENS COUNTY	0496.00	3 - Middle	114.86	No	$107,700	$98,194	3251	3170	97.51	742	868
NY	QUEENS COUNTY	0497.00	3 - Middle	87.17	No	$107,700	$74,524	3381	2448	72.40	473	1034
NY	QUEENS COUNTY	0499.00	2 - Moderate	72.68	No	$107,700	$62,134	5477	4761	86.93	764	1732
NY	QUEENS COUNTY	0500.00	2 - Moderate	70.00	No	$107,700	$59,839	4778	4612	96.53	139	583
NY	QUEENS COUNTY	0502.01	3 - Middle	98.13	No	$107,700	$83,889	1678	1646	98.09	301	478
NY	QUEENS COUNTY	0502.02	3 - Middle	83.71	No	$107,700	$71,563	1521	1485	97.63	318	412
NY	QUEENS COUNTY	0504.00	4 - Upper	121.36	No	$107,700	$103,750	1872	1846	98.61	341	450
NY	QUEENS COUNTY	0505.00	3 - Middle	113.43	No	$107,700	$96,964	1768	1292	73.08	311	529
NY	QUEENS COUNTY	0506.00	4 - Upper	130.25	No	$107,700	$111,346	1635	1602	97.98	359	470
NY	QUEENS COUNTY	0507.00	3 - Middle	108.85	No	$107,700	$93,056	3699	1989	53.77	623	1255

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NY	QUEENS COUNTY	0508.00	3 - Middle	114.60	No	$107,700	$97,969	2084	2046	98.18	388	592
NY	QUEENS COUNTY	0510.00	3 - Middle	109.08	No	$107,700	$93,250	1616	1601	99.07	378	451
NY	QUEENS COUNTY	0511.00	4 - Upper	134.42	No	$107,700	$114,907	2494	1322	53.01	451	715
NY	QUEENS COUNTY	0512.00	3 - Middle	106.45	No	$107,700	$91,000	2748	2707	98.51	497	702
NY	QUEENS COUNTY	0513.00	3 - Middle	104.64	No	$107,700	$89,453	2638	1639	62.13	537	883
NY	QUEENS COUNTY	0515.00	3 - Middle	105.06	No	$107,700	$89,814	3126	1324	42.35	835	645
NY	QUEENS COUNTY	0516.00	4 - Upper	122.39	No	$107,700	$104,625	2069	2055	99.32	434	574
NY	QUEENS COUNTY	0517.00	4 - Upper	135.50	No	$107,700	$115,833	2146	828	38.58	398	737
NY	QUEENS COUNTY	0518.00	3 - Middle	94.86	No	$107,700	$81,094	1948	1935	99.33	491	646
NY	QUEENS COUNTY	0520.00	3 - Middle	97.05	No	$107,700	$82,969	1593	1583	99.37	293	447
NY	QUEENS COUNTY	0521.00	4 - Upper	124.29	No	$107,700	$106,250	2197	989	45.02	423	713
NY	QUEENS COUNTY	0522.00	3 - Middle	110.74	No	$107,700	$94,669	1605	1583	98.63	448	491
NY	QUEENS COUNTY	0524.00	4 - Upper	120.39	No	$107,700	$102,917	1945	1929	99.18	411	594
NY	QUEENS COUNTY	0525.00	3 - Middle	105.07	No	$107,700	$89,821	2252	1156	51.33	488	833
NY	QUEENS COUNTY	0526.00	3 - Middle	113.82	No	$107,700	$97,303	1958	1942	99.18	509	744
NY	QUEENS COUNTY	0528.00	4 - Upper	123.07	No	$107,700	$105,208	1563	1546	98.91	310	543
NY	QUEENS COUNTY	0530.00	3 - Middle	99.85	No	$107,700	$85,357	2393	2377	99.33	465	618

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NY	QUEENS COUNTY	0531.00	3 - Middle	96.05	No	$107,700	$82,114	3462	1676	48.41	569	1274
NY	QUEENS COUNTY	0532.00	3 - Middle	101.22	No	$107,700	$86,528	1886	1852	98.20	428	635
NY	QUEENS COUNTY	0534.01	3 - Middle	119.32	No	$107,700	$102,000	2104	2089	99.29	461	584
NY	QUEENS COUNTY	0535.01	3 - Middle	85.96	No	$107,700	$73,482	1058	722	68.24	215	478
NY	QUEENS COUNTY	0535.02	0 - Unknown	0.00	No	$107,700	$0	0	0	0.00	0	0
NY	QUEENS COUNTY	0536.01	3 - Middle	108.06	No	$107,700	$92,375	1578	1565	99.18	355	757
NY	QUEENS COUNTY	0538.00	3 - Middle	114.41	No	$107,700	$97,802	1648	1634	99.15	373	445
NY	QUEENS COUNTY	0539.01	3 - Middle	111.98	No	$107,700	$95,729	3968	2794	70.41	619	1274
NY	QUEENS COUNTY	0539.02	0 - Unknown	0.00	No	$107,700	$0	88	40	45.45	73	20
NY	QUEENS COUNTY	0540.00	3 - Middle	94.29	No	$107,700	$80,602	4632	4536	97.93	897	1382
NY	QUEENS COUNTY	0542.00	3 - Middle	91.24	No	$107,700	$77,997	5149	4916	95.47	1360	1716
NY	QUEENS COUNTY	0545.00	2 - Moderate	58.74	No	$107,700	$50,216	3648	2744	75.22	186	556
NY	QUEENS COUNTY	0547.00	3 - Middle	89.81	No	$107,700	$76,776	4166	3191	76.60	415	1019
NY	QUEENS COUNTY	0548.00	3 - Middle	85.03	No	$107,700	$72,692	2336	2262	96.83	585	752
NY	QUEENS COUNTY	0549.00	2 - Moderate	68.15	No	$107,700	$58,264	4932	3693	74.88	135	478
NY	QUEENS COUNTY	0551.00	2 - Moderate	75.42	No	$107,700	$64,477	4574	2705	59.14	94	373
NY	QUEENS COUNTY	0552.00	3 - Middle	90.72	No	$107,700	$77,551	3174	2995	94.36	332	660

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NY	QUEENS COUNTY	0553.00	2 - Moderate	78.08	No	$107,700	$66,750	2856	2198	76.96	83	451
NY	QUEENS COUNTY	0554.00	3 - Middle	99.81	No	$107,700	$85,324	2487	2248	90.39	403	545
NY	QUEENS COUNTY	0555.00	2 - Moderate	75.37	No	$107,700	$64,432	1935	1611	83.26	217	484
NY	QUEENS COUNTY	0556.00	3 - Middle	114.93	No	$107,700	$98,250	2242	2082	92.86	544	703
NY	QUEENS COUNTY	0557.00	3 - Middle	95.48	No	$107,700	$81,625	3966	2801	70.63	185	814
NY	QUEENS COUNTY	0558.00	4 - Upper	121.36	No	$107,700	$103,750	1710	1564	91.46	388	560
NY	QUEENS COUNTY	0559.00	2 - Moderate	54.83	No	$107,700	$46,875	1178	968	82.17	93	202
NY	QUEENS COUNTY	0560.00	3 - Middle	105.59	No	$107,700	$90,268	1743	1539	88.30	381	487
NY	QUEENS COUNTY	0561.00	0 - Unknown	0.00	No	$107,700	$0	20	10	50.00	4	0
NY	QUEENS COUNTY	0562.00	3 - Middle	114.35	No	$107,700	$97,750	1460	1288	88.22	494	556
NY	QUEENS COUNTY	0564.00	4 - Upper	137.85	No	$107,700	$117,841	1559	1370	87.88	256	371
NY	QUEENS COUNTY	0565.00	3 - Middle	83.34	No	$107,700	$71,250	1681	1462	86.97	203	525
NY	QUEENS COUNTY	0566.00	0 - Unknown	0.00	No	$107,700	$0	1581	1457	92.16	248	416
NY	QUEENS COUNTY	0567.00	3 - Middle	108.78	No	$107,700	$92,991	4751	3080	64.83	952	1600
NY	QUEENS COUNTY	0568.00	3 - Middle	109.24	No	$107,700	$93,387	4862	4646	95.56	1068	1452
NY	QUEENS COUNTY	0577.00	3 - Middle	89.30	No	$107,700	$76,344	4023	2224	55.28	495	1147
NY	QUEENS COUNTY	0579.00	2 - Moderate	75.87	No	$107,700	$64,856	1743	947	54.33	128	314

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NY	QUEENS COUNTY	0580.00	4 - Upper	130.35	No	$107,700	$111,433	3589	3529	98.33	811	1098
NY	QUEENS COUNTY	0581.00	2 - Moderate	72.86	No	$107,700	$62,290	2785	1361	48.87	383	680
NY	QUEENS COUNTY	0582.00	4 - Upper	127.13	No	$107,700	$108,678	4509	4403	97.65	1179	1457
NY	QUEENS COUNTY	0583.00	3 - Middle	106.74	No	$107,700	$91,250	3362	1607	47.80	340	1162
NY	QUEENS COUNTY	0585.00	3 - Middle	105.80	No	$107,700	$90,446	4128	2087	50.56	279	1400
NY	QUEENS COUNTY	0587.00	3 - Middle	99.87	No	$107,700	$85,379	3336	1321	39.60	365	992
NY	QUEENS COUNTY	0589.00	3 - Middle	80.02	No	$107,700	$68,412	4308	2106	48.89	230	897
NY	QUEENS COUNTY	0590.00	0 - Unknown	0.00	No	$107,700	$0	1182	1162	98.31	339	400
NY	QUEENS COUNTY	0591.00	3 - Middle	82.83	No	$107,700	$70,813	5226	3212	61.46	429	1831
NY	QUEENS COUNTY	0592.00	4 - Upper	171.81	No	$107,700	$146,875	1186	1156	97.47	430	481
NY	QUEENS COUNTY	0593.00	2 - Moderate	78.43	No	$107,700	$67,050	4092	1529	37.37	525	1181
NY	QUEENS COUNTY	0594.00	4 - Upper	162.10	No	$107,700	$138,571	1506	1464	97.21	495	528
NY	QUEENS COUNTY	0595.01	3 - Middle	91.56	No	$107,700	$78,269	2091	992	47.44	186	527
NY	QUEENS COUNTY	0595.02	3 - Middle	83.84	No	$107,700	$71,677	2712	1716	63.27	268	805
NY	QUEENS COUNTY	0596.00	4 - Upper	142.25	No	$107,700	$121,607	1373	1347	98.11	465	541
NY	QUEENS COUNTY	0598.00	3 - Middle	109.67	No	$107,700	$93,750	1764	1737	98.47	364	532
NY	QUEENS COUNTY	0599.00	0 - Unknown	0.00	No	$107,700	$0	1594	690	43.29	326	539

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NY	QUEENS COUNTY	0600.00	4 - Upper	143.30	No	$107,700	$122,500	1223	1204	98.45	326	385
NY	QUEENS COUNTY	0601.00	4 - Upper	122.70	No	$107,700	$104,896	2414	1146	47.47	389	755
NY	QUEENS COUNTY	0603.00	3 - Middle	102.87	No	$107,700	$87,938	1854	810	43.69	364	731
NY	QUEENS COUNTY	0606.00	3 - Middle	104.76	No	$107,700	$89,554	1328	1310	98.64	409	473
NY	QUEENS COUNTY	0607.01	0 - Unknown	0.00	No	$107,700	$0	3	0	0.00	14	0
NY	QUEENS COUNTY	0608.00	4 - Upper	142.81	No	$107,700	$122,083	1475	1464	99.25	388	478
NY	QUEENS COUNTY	0610.00	4 - Upper	186.19	No	$107,700	$159,167	1204	1198	99.50	426	437
NY	QUEENS COUNTY	0612.00	4 - Upper	143.97	No	$107,700	$123,074	1552	1539	99.16	490	515
NY	QUEENS COUNTY	0613.01	3 - Middle	83.15	No	$107,700	$71,083	5763	2599	45.10	393	1311
NY	QUEENS COUNTY	0613.02	0 - Unknown	0.00	No	$107,700	$0	0	0	0.00	0	0
NY	QUEENS COUNTY	0614.00	4 - Upper	150.82	No	$107,700	$128,932	1205	1183	98.17	363	408
NY	QUEENS COUNTY	0616.01	4 - Upper	135.26	No	$107,700	$115,625	2095	2084	99.47	690	748
NY	QUEENS COUNTY	0616.02	4 - Upper	137.91	No	$107,700	$117,898	1402	1373	97.93	278	362
NY	QUEENS COUNTY	0618.00	4 - Upper	131.00	No	$107,700	$111,985	1736	1705	98.21	491	602
NY	QUEENS COUNTY	0619.00	4 - Upper	146.39	No	$107,700	$125,139	3097	1185	38.26	426	1171
NY	QUEENS COUNTY	0620.00	3 - Middle	114.97	No	$107,700	$98,288	1419	1397	98.45	442	511
NY	QUEENS COUNTY	0621.00	3 - Middle	80.69	No	$107,700	$68,981	3151	1462	46.40	385	1020

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	QUEENS COUNTY	0622.00	4 - Upper	149.95	No	$107,700	$128,182	1979	1956	98.84	529	658
NY	QUEENS COUNTY	0623.00	3 - Middle	111.74	No	$107,700	$95,521	1923	836	43.47	349	781
NY	QUEENS COUNTY	0624.00	0 - Unknown	0.00	No	$107,700	$0	0	0	0.00	0	0
NY	QUEENS COUNTY	0625.00	4 - Upper	121.44	No	$107,700	$103,816	2625	1096	41.75	421	820
NY	QUEENS COUNTY	0626.00	3 - Middle	115.10	No	$107,700	$98,393	2689	2650	98.55	742	864
NY	QUEENS COUNTY	0627.00	3 - Middle	108.93	No	$107,700	$93,125	3010	1406	46.71	460	955
NY	QUEENS COUNTY	0629.00	3 - Middle	98.08	No	$107,700	$83,846	3042	1477	48.55	283	796
NY	QUEENS COUNTY	0630.00	4 - Upper	168.70	No	$107,700	$144,211	1602	1583	98.81	470	569
NY	QUEENS COUNTY	0632.00	4 - Upper	121.69	No	$107,700	$104,028	2261	2215	97.97	615	768
NY	QUEENS COUNTY	0633.01	3 - Middle	114.86	No	$107,700	$98,194	1587	548	34.53	273	554
NY	QUEENS COUNTY	0633.02	4 - Upper	160.94	No	$107,700	$137,578	1665	579	34.77	315	590
NY	QUEENS COUNTY	0635.00	3 - Middle	95.04	No	$107,700	$81,250	2784	1095	39.33	526	1004
NY	QUEENS COUNTY	0637.00	3 - Middle	118.89	No	$107,700	$101,632	3507	1362	38.84	943	1223
NY	QUEENS COUNTY	0638.00	4 - Upper	157.92	No	$107,700	$135,000	3584	3425	95.56	884	1034
NY	QUEENS COUNTY	0639.00	3 - Middle	94.34	No	$107,700	$80,648	2794	1298	46.46	594	775
NY	QUEENS COUNTY	0641.01	3 - Middle	96.10	No	$107,700	$82,153	2378	875	36.80	828	204
NY	QUEENS COUNTY	0641.02	0 - Unknown	0.00	No	$107,700	$0	4	3	75.00	0	0

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NY	QUEENS COUNTY	0645.00	3 - Middle	105.91	No	$107,700	$90,536	2064	1221	59.16	411	780
NY	QUEENS COUNTY	0646.00	3 - Middle	110.97	No	$107,700	$94,861	3025	2988	98.78	922	1133
NY	QUEENS COUNTY	0650.00	4 - Upper	125.26	No	$107,700	$107,083	2831	2802	98.98	710	915
NY	QUEENS COUNTY	0654.01	3 - Middle	109.67	No	$107,700	$93,750	2836	2723	96.02	603	991
NY	QUEENS COUNTY	0654.02	0 - Unknown	0.00	No	$107,700	$0	5	5	100.00	6	6
NY	QUEENS COUNTY	0655.01	0 - Unknown	0.00	No	$107,700	$0	3	3	100.00	0	0
NY	QUEENS COUNTY	0656.00	3 - Middle	110.03	No	$107,700	$94,057	5423	5287	97.49	864	1638
NY	QUEENS COUNTY	0657.02	3 - Middle	101.44	No	$107,700	$86,719	1775	534	30.08	315	457
NY	QUEENS COUNTY	0657.03	4 - Upper	129.52	No	$107,700	$110,726	2829	659	23.29	758	1118
NY	QUEENS COUNTY	0659.00	4 - Upper	143.06	No	$107,700	$122,292	1850	341	18.43	544	661
NY	QUEENS COUNTY	0660.00	3 - Middle	116.42	No	$107,700	$99,524	3511	3368	95.93	822	1223
NY	QUEENS COUNTY	0661.00	4 - Upper	143.79	No	$107,700	$122,917	1573	321	20.41	514	695
NY	QUEENS COUNTY	0663.01	4 - Upper	138.33	No	$107,700	$118,250	2713	999	36.82	899	1030
NY	QUEENS COUNTY	0663.02	0 - Unknown	0.00	No	$107,700	$0	4	4	100.00	0	0
NY	QUEENS COUNTY	0664.01	4 - Upper	164.16	No	$107,700	$140,329	1923	1824	94.85	274	424
NY	QUEENS COUNTY	0664.02	3 - Middle	119.26	No	$107,700	$101,949	3942	3794	96.25	730	1017
NY	QUEENS COUNTY	0664.03	3 - Middle	95.90	No	$107,700	$81,985	4480	4377	97.70	666	1561

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NY	QUEENS COUNTY	0664.04	0 - Unknown	0.00	No	$107,700	$0	0	0	0.00	0	0
NY	QUEENS COUNTY	0665.01	4 - Upper	138.73	No	$107,700	$118,594	3538	825	23.32	870	1479
NY	QUEENS COUNTY	0667.01	4 - Upper	136.86	No	$107,700	$117,000	2789	832	29.83	663	1055
NY	QUEENS COUNTY	0669.00	4 - Upper	124.00	No	$107,700	$106,000	1790	461	25.75	288	705
NY	QUEENS COUNTY	0671.00	4 - Upper	160.03	No	$107,700	$136,806	2248	809	35.99	871	957
NY	QUEENS COUNTY	0677.00	4 - Upper	154.12	No	$107,700	$131,750	1832	467	25.49	516	712
NY	QUEENS COUNTY	0679.00	2 - Moderate	60.87	No	$107,700	$52,037	4397	2617	59.52	419	629
NY	QUEENS COUNTY	0680.00	3 - Middle	107.05	No	$107,700	$91,513	5220	5146	98.58	1158	1558
NY	QUEENS COUNTY	0682.00	3 - Middle	111.78	No	$107,700	$95,556	1262	1245	98.65	271	388
NY	QUEENS COUNTY	0683.00	2 - Moderate	64.51	No	$107,700	$55,147	4052	3737	92.23	820	205
NY	QUEENS COUNTY	0687.00	2 - Moderate	77.72	No	$107,700	$66,444	4597	3307	71.94	821	873
NY	QUEENS COUNTY	0690.00	3 - Middle	105.77	No	$107,700	$90,417	3787	3754	99.13	602	1067
NY	QUEENS COUNTY	0693.00	3 - Middle	109.88	No	$107,700	$93,929	2887	1959	67.86	249	77
NY	QUEENS COUNTY	0694.00	3 - Middle	102.24	No	$107,700	$87,405	3604	3556	98.67	548	1134
NY	QUEENS COUNTY	0695.00	3 - Middle	112.05	No	$107,700	$95,789	2451	1474	60.14	450	591
NY	QUEENS COUNTY	0697.01	4 - Upper	124.62	No	$107,700	$106,532	4435	2937	66.22	266	217
NY	QUEENS COUNTY	0697.02	3 - Middle	115.13	No	$107,700	$98,421	3929	2387	60.75	950	1085

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NY	QUEENS COUNTY	0703.00	4 - Upper	124.63	No	$107,700	$106,538	2225	1333	59.91	613	712
NY	QUEENS COUNTY	0707.00	4 - Upper	161.61	No	$107,700	$138,153	2426	1259	51.90	771	741
NY	QUEENS COUNTY	0709.00	3 - Middle	118.27	No	$107,700	$101,103	2635	1572	59.66	568	713
NY	QUEENS COUNTY	0711.00	4 - Upper	132.73	No	$107,700	$113,463	5687	3160	55.57	1769	597
NY	QUEENS COUNTY	0713.03	4 - Upper	123.28	No	$107,700	$105,387	5307	2445	46.07	836	17
NY	QUEENS COUNTY	0713.04	4 - Upper	125.21	No	$107,700	$107,038	6386	2938	46.01	1237	46
NY	QUEENS COUNTY	0713.05	3 - Middle	113.76	No	$107,700	$97,250	5126	2695	52.58	446	145
NY	QUEENS COUNTY	0713.06	4 - Upper	138.36	No	$107,700	$118,279	6181	3711	60.04	862	356
NY	QUEENS COUNTY	0716.00	0 - Unknown	0.00	No	$107,700	$0	2	2	100.00	0	0
NY	QUEENS COUNTY	0717.01	2 - Moderate	72.40	No	$107,700	$61,890	5557	3128	56.29	1156	18
NY	QUEENS COUNTY	0717.02	3 - Middle	101.13	No	$107,700	$86,449	4660	3209	68.86	1077	78
NY	QUEENS COUNTY	0719.00	2 - Moderate	78.82	No	$107,700	$67,378	2887	1908	66.09	357	572
NY	QUEENS COUNTY	0721.00	4 - Upper	122.50	No	$107,700	$104,725	5040	2641	52.40	1208	216
NY	QUEENS COUNTY	0723.00	4 - Upper	232.94	No	$107,700	$199,125	2158	1111	51.48	712	656
NY	QUEENS COUNTY	0729.00	4 - Upper	184.35	No	$107,700	$157,596	1490	914	61.34	430	551
NY	QUEENS COUNTY	0731.00	4 - Upper	162.31	No	$107,700	$138,750	1550	766	49.42	378	550
NY	QUEENS COUNTY	0737.00	4 - Upper	128.29	No	$107,700	$109,667	2277	1094	48.05	452	183

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NY	QUEENS COUNTY	0739.00	4 - Upper	188.47	No	$107,700	$161,115	5548	2548	45.93	1242	77
NY	QUEENS COUNTY	0741.00	3 - Middle	115.06	No	$107,700	$98,359	3164	1531	48.39	983	105
NY	QUEENS COUNTY	0743.00	2 - Moderate	75.76	No	$107,700	$64,762	4433	2283	51.50	827	594
NY	QUEENS COUNTY	0745.00	3 - Middle	82.40	No	$107,700	$70,441	3659	1966	53.73	339	167
NY	QUEENS COUNTY	0747.00	4 - Upper	130.54	No	$107,700	$111,597	3539	2592	73.24	682	604
NY	QUEENS COUNTY	0749.00	4 - Upper	236.83	No	$107,700	$202,454	1563	710	45.43	371	563
NY	QUEENS COUNTY	0757.01	4 - Upper	175.38	No	$107,700	$149,926	5110	2949	57.71	1484	133
NY	QUEENS COUNTY	0757.02	4 - Upper	154.28	No	$107,700	$131,884	5071	2569	50.66	1693	528
NY	QUEENS COUNTY	0769.01	4 - Upper	133.12	No	$107,700	$113,803	4274	1996	46.70	1157	500
NY	QUEENS COUNTY	0769.02	4 - Upper	122.99	No	$107,700	$105,139	1390	814	58.56	129	44
NY	QUEENS COUNTY	0773.00	4 - Upper	141.42	No	$107,700	$120,893	2311	1220	52.79	621	154
NY	QUEENS COUNTY	0775.00	4 - Upper	153.45	No	$107,700	$131,181	2241	1060	47.30	282	301
NY	QUEENS COUNTY	0779.02	4 - Upper	124.94	No	$107,700	$106,806	5416	1234	22.78	1050	1615
NY	QUEENS COUNTY	0779.03	3 - Middle	116.39	No	$107,700	$99,500	2937	1748	59.52	554	390
NY	QUEENS COUNTY	0779.04	3 - Middle	112.10	No	$107,700	$95,833	6324	3155	49.89	1007	1147
NY	QUEENS COUNTY	0779.05	3 - Middle	110.10	No	$107,700	$94,118	2586	1732	66.98	952	659
NY	QUEENS COUNTY	0779.06	3 - Middle	89.83	No	$107,700	$76,793	3968	2148	54.13	761	823

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NY	QUEENS COUNTY	0779.07	2 - Moderate	61.74	No	$107,700	$52,778	3349	1083	32.34	227	559
NY	QUEENS COUNTY	0779.08	2 - Moderate	72.26	No	$107,700	$61,771	3838	3027	78.87	59	195
NY	QUEENS COUNTY	0788.00	4 - Upper	127.74	No	$107,700	$109,200	2002	1971	98.45	403	568
NY	QUEENS COUNTY	0790.00	3 - Middle	107.80	No	$107,700	$92,159	2875	2823	98.19	351	769
NY	QUEENS COUNTY	0792.00	3 - Middle	116.35	No	$107,700	$99,464	2717	2678	98.56	536	845
NY	QUEENS COUNTY	0793.00	0 - Unknown	0.00	No	$107,700	$0	1	1	100.00	0	0
NY	QUEENS COUNTY	0797.01	1 - Low	49.26	No	$107,700	$42,115	7620	7256	95.22	584	146
NY	QUEENS COUNTY	0797.02	1 - Low	48.96	No	$107,700	$41,859	5002	4851	96.98	380	414
NY	QUEENS COUNTY	0799.00	1 - Low	45.22	No	$107,700	$38,657	3871	3577	92.41	306	972
NY	QUEENS COUNTY	0803.01	2 - Moderate	66.92	No	$107,700	$57,212	4828	4380	90.72	431	1058
NY	QUEENS COUNTY	0803.02	2 - Moderate	69.45	No	$107,700	$59,375	3973	3429	86.31	460	1038
NY	QUEENS COUNTY	0809.00	3 - Middle	89.51	No	$107,700	$76,523	7591	4639	61.11	1661	2072
NY	QUEENS COUNTY	0814.00	3 - Middle	109.64	No	$107,700	$93,725	4088	4002	97.90	736	1124
NY	QUEENS COUNTY	0818.00	3 - Middle	86.61	No	$107,700	$74,038	3873	3740	96.57	617	1110
NY	QUEENS COUNTY	0837.00	2 - Moderate	70.52	No	$107,700	$60,284	6229	5819	93.42	991	1660
NY	QUEENS COUNTY	0838.00	3 - Middle	119.23	No	$107,700	$101,926	5194	4657	89.66	998	1630
NY	QUEENS COUNTY	0840.00	3 - Middle	102.83	No	$107,700	$87,909	6644	6263	94.27	1378	1983

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NY	QUEENS COUNTY	0845.00	2 - Moderate	68.52	No	$107,700	$58,580	5516	5242	95.03	288	403
NY	QUEENS COUNTY	0846.01	3 - Middle	110.79	No	$107,700	$94,712	3045	2688	88.28	626	897
NY	QUEENS COUNTY	0846.02	3 - Middle	83.59	No	$107,700	$71,458	1496	1350	90.24	122	226
NY	QUEENS COUNTY	0849.01	1 - Low	38.75	No	$107,700	$33,125	3013	2963	98.34	103	333
NY	QUEENS COUNTY	0849.02	2 - Moderate	53.17	No	$107,700	$45,458	4466	4388	98.25	84	55
NY	QUEENS COUNTY	0853.00	2 - Moderate	57.48	No	$107,700	$49,141	5415	5242	96.81	813	166
NY	QUEENS COUNTY	0855.00	2 - Moderate	53.51	No	$107,700	$45,747	6889	6504	94.41	246	157
NY	QUEENS COUNTY	0857.00	2 - Moderate	59.78	No	$107,700	$51,107	5770	5534	95.91	355	177
NY	QUEENS COUNTY	0859.00	3 - Middle	82.85	No	$107,700	$70,828	6162	5861	95.12	815	239
NY	QUEENS COUNTY	0861.00	2 - Moderate	57.76	No	$107,700	$49,375	2450	2290	93.47	344	243
NY	QUEENS COUNTY	0863.00	2 - Moderate	58.27	No	$107,700	$49,817	7118	6772	95.14	568	177
NY	QUEENS COUNTY	0864.00	4 - Upper	132.51	No	$107,700	$113,281	2867	2547	88.84	419	724
NY	QUEENS COUNTY	0865.00	1 - Low	48.22	No	$107,700	$41,226	5224	4687	89.72	420	161
NY	QUEENS COUNTY	0869.00	1 - Low	48.50	No	$107,700	$41,467	2343	2299	98.12	106	243
NY	QUEENS COUNTY	0871.00	1 - Low	45.62	No	$107,700	$39,000	6373	6024	94.52	204	143
NY	QUEENS COUNTY	0884.00	4 - Upper	134.98	No	$107,700	$115,385	7578	2323	30.65	2362	3301
NY	QUEENS COUNTY	0889.02	2 - Moderate	57.10	No	$107,700	$48,816	7015	6533	93.13	824	660

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NY	QUEENS COUNTY	0889.03	3 - Middle	82.33	No	$107,700	$70,382	4487	3599	80.21	1436	377
NY	QUEENS COUNTY	0892.01	4 - Upper	148.61	No	$107,700	$127,042	7404	1324	17.88	2304	2847
NY	QUEENS COUNTY	0892.02	0 - Unknown	0.00	No	$107,700	$0	0	0	0.00	0	0
NY	QUEENS COUNTY	0907.00	2 - Moderate	76.76	No	$107,700	$65,625	1584	1219	76.96	246	476
NY	QUEENS COUNTY	0916.02	0 - Unknown	0.00	No	$107,700	$0	12	6	50.00	0	0
NY	QUEENS COUNTY	0916.03	4 - Upper	162.47	No	$107,700	$138,889	4456	243	5.45	1244	2620
NY	QUEENS COUNTY	0916.04	0 - Unknown	0.00	No	$107,700	$0	0	0	0.00	0	0
NY	QUEENS COUNTY	0918.00	0 - Unknown	0.00	No	$107,700	$0	12	1	8.33	7	7
NY	QUEENS COUNTY	0919.00	2 - Moderate	74.75	No	$107,700	$63,902	6417	5347	83.33	675	1378
NY	QUEENS COUNTY	0922.00	4 - Upper	203.25	No	$107,700	$173,750	2208	203	9.19	748	764
NY	QUEENS COUNTY	0925.00	2 - Moderate	67.58	No	$107,700	$57,776	4356	3743	85.93	376	1044
NY	QUEENS COUNTY	0928.00	4 - Upper	180.59	No	$107,700	$154,375	3204	293	9.14	1049	1238
NY	QUEENS COUNTY	0929.00	3 - Middle	80.66	No	$107,700	$68,958	7638	6086	79.68	1014	2133
NY	QUEENS COUNTY	0934.01	4 - Upper	134.32	No	$107,700	$114,821	3732	508	13.61	888	1150
NY	QUEENS COUNTY	0934.02	4 - Upper	146.55	No	$107,700	$125,282	3704	1047	28.27	786	1109
NY	QUEENS COUNTY	0938.00	2 - Moderate	72.44	No	$107,700	$61,924	4460	1839	41.23	660	552
NY	QUEENS COUNTY	0939.00	3 - Middle	95.04	No	$107,700	$81,250	6268	5168	82.45	881	1680

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NY	QUEENS COUNTY	0942.01	3 - Middle	94.71	No	$107,700	$80,966	3729	2716	72.83	275	818
NY	QUEENS COUNTY	0942.02	2 - Moderate	56.76	No	$107,700	$48,526	4785	3911	81.73	976	1206
NY	QUEENS COUNTY	0942.03	3 - Middle	88.34	No	$107,700	$75,522	5676	2659	46.85	1160	601
NY	QUEENS COUNTY	0945.00	3 - Middle	88.51	No	$107,700	$75,662	4327	2448	56.57	853	1373
NY	QUEENS COUNTY	0947.00	2 - Moderate	66.74	No	$107,700	$57,054	3035	2438	80.33	308	735
NY	QUEENS COUNTY	0954.00	3 - Middle	95.47	No	$107,700	$81,615	6108	5356	87.69	843	1739
NY	QUEENS COUNTY	0964.00	3 - Middle	111.79	No	$107,700	$95,568	6353	5640	88.78	1323	2254
NY	QUEENS COUNTY	0972.02	1 - Low	32.77	No	$107,700	$28,021	3460	3411	98.58	7	32
NY	QUEENS COUNTY	0972.04	2 - Moderate	66.54	No	$107,700	$56,888	4078	3786	92.84	298	452
NY	QUEENS COUNTY	0972.05	1 - Low	31.45	No	$107,700	$26,886	4268	4197	98.34	0	16
NY	QUEENS COUNTY	0972.06	1 - Low	49.46	No	$107,700	$42,281	2910	2867	98.52	141	598
NY	QUEENS COUNTY	0972.07	0 - Unknown	0.00	No	$107,700	$0	12	12	100.00	0	0
NY	QUEENS COUNTY	0973.00	4 - Upper	152.67	No	$107,700	$130,515	2007	559	27.85	594	763
NY	QUEENS COUNTY	0981.00	4 - Upper	121.47	No	$107,700	$103,843	2353	1036	44.03	615	816
NY	QUEENS COUNTY	0987.00	4 - Upper	133.88	No	$107,700	$114,450	2543	1041	40.94	657	888
NY	QUEENS COUNTY	0991.00	3 - Middle	118.50	No	$107,700	$101,301	6642	1987	29.92	2430	1417
NY	QUEENS COUNTY	0992.00	2 - Moderate	68.37	No	$107,700	$58,447	4348	4087	94.00	326	782

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	QUEENS COUNTY	0997.01	4 - Upper	123.64	No	$107,700	$105,694	3075	1417	46.08	968	1108
NY	QUEENS COUNTY	0997.03	4 - Upper	137.86	No	$107,700	$117,847	3938	1706	43.32	1138	804
NY	QUEENS COUNTY	0997.04	4 - Upper	152.96	No	$107,700	$130,758	7280	3302	45.36	2515	1006
NY	QUEENS COUNTY	0997.05	4 - Upper	147.47	No	$107,700	$126,067	2687	1554	57.83	665	1181
NY	QUEENS COUNTY	0998.01	3 - Middle	101.00	No	$107,700	$86,338	7853	7485	95.31	401	646
NY	QUEENS COUNTY	0998.02	3 - Middle	80.86	No	$107,700	$69,125	5822	4601	79.03	63	943
NY	QUEENS COUNTY	0999.00	0 - Unknown	0.00	No	$107,700	$0	0	0	0.00	0	0
NY	QUEENS COUNTY	1008.01	4 - Upper	133.57	No	$107,700	$114,188	2496	1583	63.42	533	690
NY	QUEENS COUNTY	1008.03	2 - Moderate	52.15	No	$107,700	$44,583	4817	4507	93.56	479	696
NY	QUEENS COUNTY	1008.04	3 - Middle	100.56	No	$107,700	$85,966	4315	3163	73.30	776	1493
NY	QUEENS COUNTY	1010.02	4 - Upper	120.82	No	$107,700	$103,289	4596	1338	29.11	622	798
NY	QUEENS COUNTY	1010.03	0 - Unknown	0.00	No	$107,700	$0	3943	2820	71.52	141	503
NY	QUEENS COUNTY	1010.04	3 - Middle	82.29	No	$107,700	$70,352	6612	4594	69.48	638	966
NY	QUEENS COUNTY	1017.00	3 - Middle	109.39	No	$107,700	$93,512	6307	2872	45.54	1953	2338
NY	QUEENS COUNTY	1029.00	3 - Middle	110.21	No	$107,700	$94,211	3786	1829	48.31	743	1528
NY	QUEENS COUNTY	1032.01	2 - Moderate	63.10	No	$107,700	$53,943	6986	6798	97.31	299	980
NY	QUEENS COUNTY	1032.02	3 - Middle	84.84	No	$107,700	$72,527	6860	3914	57.06	655	943

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NY	QUEENS COUNTY	1033.00	3 - Middle	107.72	No	$107,700	$92,083	4459	2164	48.53	884	1444
NY	QUEENS COUNTY	1039.00	3 - Middle	86.27	No	$107,700	$73,750	6618	4018	60.71	1163	2189
NY	QUEENS COUNTY	1047.00	3 - Middle	83.25	No	$107,700	$71,170	7907	5657	71.54	1440	1842
NY	QUEENS COUNTY	1059.00	3 - Middle	116.77	No	$107,700	$99,826	3812	1910	50.10	1084	1307
NY	QUEENS COUNTY	1072.01	3 - Middle	110.64	No	$107,700	$94,583	2370	411	17.34	637	974
NY	QUEENS COUNTY	1072.02	0 - Unknown	0.00	No	$107,700	$0	0	0	0.00	0	0
NY	QUEENS COUNTY	1085.00	2 - Moderate	69.76	No	$107,700	$59,638	2778	1650	59.40	668	981
NY	QUEENS COUNTY	1093.00	4 - Upper	200.33	No	$107,700	$171,250	3139	1578	50.27	859	1043
NY	QUEENS COUNTY	1097.00	4 - Upper	122.83	No	$107,700	$105,000	1797	920	51.20	502	689
NY	QUEENS COUNTY	1099.00	2 - Moderate	79.50	No	$107,700	$67,961	3538	2286	64.61	858	1088
NY	QUEENS COUNTY	1113.00	4 - Upper	162.15	No	$107,700	$138,618	2611	1541	59.02	605	800
NY	QUEENS COUNTY	1123.00	4 - Upper	140.56	No	$107,700	$120,160	2126	1372	64.53	214	652
NY	QUEENS COUNTY	1129.00	4 - Upper	135.53	No	$107,700	$115,859	2248	1193	53.07	523	650
NY	QUEENS COUNTY	1133.00	4 - Upper	136.21	No	$107,700	$116,439	1554	752	48.39	506	643
NY	QUEENS COUNTY	1139.00	3 - Middle	91.79	No	$107,700	$78,472	3602	2250	62.47	623	1236
NY	QUEENS COUNTY	1141.00	4 - Upper	145.74	No	$107,700	$124,583	2580	1386	53.72	750	891
NY	QUEENS COUNTY	1147.00	3 - Middle	101.52	No	$107,700	$86,786	1833	1078	58.81	524	659

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NY	QUEENS COUNTY	1151.00	3 - Middle	117.30	No	$107,700	$100,278	1087	632	58.14	301	420
NY	QUEENS COUNTY	1155.00	2 - Moderate	64.45	No	$107,700	$55,096	2132	1769	82.97	297	496
NY	QUEENS COUNTY	1157.00	2 - Moderate	60.80	No	$107,700	$51,974	3529	3129	88.67	414	498
NY	QUEENS COUNTY	1159.00	3 - Middle	80.16	No	$107,700	$68,527	3922	3434	87.56	548	830
NY	QUEENS COUNTY	1161.00	1 - Low	47.34	No	$107,700	$40,469	4585	4269	93.11	488	193
NY	QUEENS COUNTY	1163.01	1 - Low	41.51	No	$107,700	$35,485	5178	4803	92.76	310	337
NY	QUEENS COUNTY	1163.02	1 - Low	48.39	No	$107,700	$41,370	3461	3273	94.57	297	225
NY	QUEENS COUNTY	1167.00	1 - Low	49.22	No	$107,700	$42,083	2094	2002	95.61	124	454
NY	QUEENS COUNTY	1171.00	2 - Moderate	77.01	No	$107,700	$65,833	2837	2410	84.95	346	678
NY	QUEENS COUNTY	1175.00	3 - Middle	88.82	No	$107,700	$75,929	5410	4161	76.91	782	1280
NY	QUEENS COUNTY	1181.00	2 - Moderate	75.76	No	$107,700	$64,766	2015	1383	68.64	249	639
NY	QUEENS COUNTY	1185.00	2 - Moderate	58.06	No	$107,700	$49,632	2357	2112	89.61	66	399
NY	QUEENS COUNTY	1187.00	2 - Moderate	53.94	No	$107,700	$46,116	2648	2444	92.30	355	509
NY	QUEENS COUNTY	1189.00	2 - Moderate	79.32	No	$107,700	$67,813	2625	2414	91.96	342	796
NY	QUEENS COUNTY	1191.00	2 - Moderate	56.39	No	$107,700	$48,207	3694	3374	91.34	352	846
NY	QUEENS COUNTY	1193.00	2 - Moderate	73.48	No	$107,700	$62,813	2407	2012	83.59	377	684
NY	QUEENS COUNTY	1195.00	3 - Middle	108.20	No	$107,700	$92,500	1445	1028	71.14	264	457

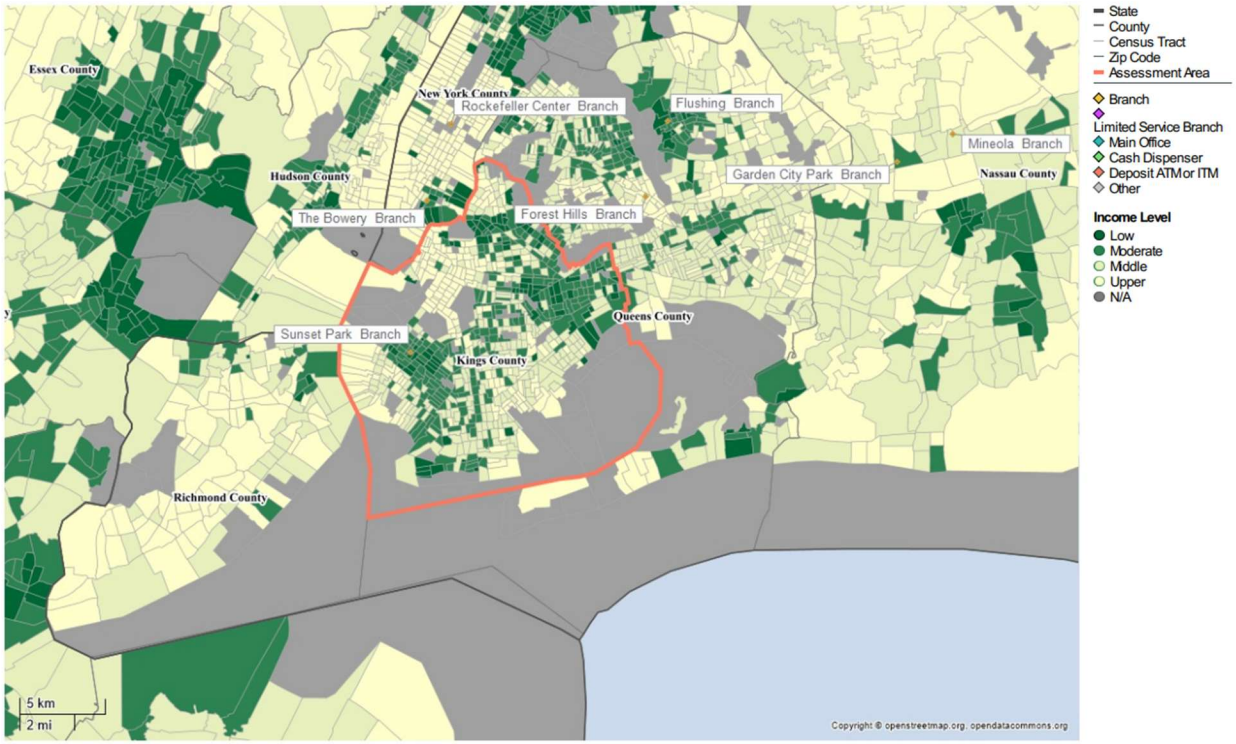
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	QUEENS COUNTY	1199.00	3 - Middle	114.13	No	$107,700	$97,569	1699	1473	86.70	345	482
NY	QUEENS COUNTY	1201.00	2 - Moderate	75.92	No	$107,700	$64,904	1840	1738	94.46	195	382
NY	QUEENS COUNTY	1203.00	2 - Moderate	74.57	No	$107,700	$63,750	1818	1676	92.19	237	486
NY	QUEENS COUNTY	1205.00	2 - Moderate	55.78	No	$107,700	$47,685	3144	3019	96.02	309	614
NY	QUEENS COUNTY	1207.01	4 - Upper	121.80	No	$107,700	$104,125	3058	2377	77.73	793	981
NY	QUEENS COUNTY	1207.02	0 - Unknown	0.00	No	$107,700	$0	3	3	100.00	0	0
NY	QUEENS COUNTY	1211.00	0 - Unknown	0.00	No	$107,700	$0	2	2	100.00	0	0
NY	QUEENS COUNTY	1215.00	3 - Middle	118.66	No	$107,700	$101,442	4737	4252	89.76	786	1217
NY	QUEENS COUNTY	1223.00	4 - Upper	121.85	No	$107,700	$104,167	3822	2858	74.78	916	1207
NY	QUEENS COUNTY	1227.02	1 - Low	44.97	No	$107,700	$38,447	6959	6089	87.50	356	374
NY	QUEENS COUNTY	1227.03	3 - Middle	92.07	No	$107,700	$78,706	6801	4922	72.37	1108	304
NY	QUEENS COUNTY	1227.04	3 - Middle	102.55	No	$107,700	$87,668	4444	3480	78.31	646	584
NY	QUEENS COUNTY	1241.00	3 - Middle	92.92	No	$107,700	$79,432	4004	2813	70.25	894	1378
NY	QUEENS COUNTY	1247.00	4 - Upper	126.83	No	$107,700	$108,424	3734	2069	55.41	971	1174
NY	QUEENS COUNTY	1257.00	2 - Moderate	77.20	No	$107,700	$66,000	3642	3274	89.90	461	745
NY	QUEENS COUNTY	1265.00	4 - Upper	152.36	No	$107,700	$130,250	1595	1219	76.43	388	454
NY	QUEENS COUNTY	1267.00	4 - Upper	127.51	No	$107,700	$109,000	4490	2748	61.20	502	775

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NY	QUEENS COUNTY	1277.00	4 - Upper	189.06	No	$107,700	$161,621	3600	1021	28.36	969	1113
NY	QUEENS COUNTY	1283.00	0 - Unknown	0.00	No	$107,700	$0	5	5	100.00	0	0
NY	QUEENS COUNTY	1291.02	4 - Upper	142.59	No	$107,700	$121,894	3561	1628	45.72	1096	1127
NY	QUEENS COUNTY	1291.03	4 - Upper	142.42	No	$107,700	$121,750	3811	1899	49.83	1522	318
NY	QUEENS COUNTY	1291.04	4 - Upper	122.00	No	$107,700	$104,291	4318	2603	60.28	1286	1551
NY	QUEENS COUNTY	1301.00	3 - Middle	113.53	No	$107,700	$97,054	4203	3445	81.97	1289	1426
NY	QUEENS COUNTY	1333.00	4 - Upper	131.11	No	$107,700	$112,083	3915	2196	56.09	1010	1328
NY	QUEENS COUNTY	1339.00	4 - Upper	169.34	No	$107,700	$144,762	1360	688	50.59	387	442
NY	QUEENS COUNTY	1341.00	3 - Middle	103.28	No	$107,700	$88,295	3659	2758	75.38	745	1121
NY	QUEENS COUNTY	1347.01	3 - Middle	89.97	No	$107,700	$76,913	5561	4721	84.89	124	430
NY	QUEENS COUNTY	1347.02	3 - Middle	93.17	No	$107,700	$79,647	5117	4243	82.92	484	769
NY	QUEENS COUNTY	1367.00	3 - Middle	117.64	No	$107,700	$100,568	6250	4679	74.86	1558	2036
NY	QUEENS COUNTY	1377.00	3 - Middle	104.11	No	$107,700	$89,000	7309	5953	81.45	1401	2293
NY	QUEENS COUNTY	1385.01	3 - Middle	112.28	No	$107,700	$95,984	4994	4022	80.54	704	1524
NY	QUEENS COUNTY	1385.02	0 - Unknown	0.00	No	$107,700	$0	85	22	25.88	0	0
NY	QUEENS COUNTY	1399.00	4 - Upper	173.21	No	$107,700	$148,073	1769	1216	68.74	490	603
NY	QUEENS COUNTY	1403.00	3 - Middle	95.67	No	$107,700	$81,786	2406	1775	73.77	727	821

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NY	QUEENS COUNTY	1409.01	4 - Upper	126.53	No	$107,700	$108,165	1020	766	75.10	231	335
NY	QUEENS COUNTY	1409.02	3 - Middle	103.63	No	$107,700	$88,594	2906	2298	79.08	584	860
NY	QUEENS COUNTY	1417.00	2 - Moderate	74.48	No	$107,700	$63,676	4975	3906	78.51	1226	1569
NY	QUEENS COUNTY	1429.00	4 - Upper	123.85	No	$107,700	$105,875	3897	2549	65.41	1071	1369
NY	QUEENS COUNTY	1435.00	4 - Upper	127.76	No	$107,700	$109,219	2364	1704	72.08	588	799
NY	QUEENS COUNTY	1441.00	4 - Upper	129.11	No	$107,700	$110,368	2957	2032	68.72	875	743
NY	QUEENS COUNTY	1447.00	3 - Middle	86.70	No	$107,700	$74,118	3131	2769	88.44	583	1124
NY	QUEENS COUNTY	1451.01	3 - Middle	85.98	No	$107,700	$73,500	1501	948	63.16	298	393
NY	QUEENS COUNTY	1451.02	2 - Moderate	78.91	No	$107,700	$67,462	2597	2070	79.71	584	903
NY	QUEENS COUNTY	1459.00	3 - Middle	118.96	No	$107,700	$101,691	2870	1876	65.37	686	982
NY	QUEENS COUNTY	1463.00	3 - Middle	84.14	No	$107,700	$71,928	2929	1996	68.15	678	557
NY	QUEENS COUNTY	1467.00	3 - Middle	118.03	No	$107,700	$100,898	2807	1659	59.10	355	700
NY	QUEENS COUNTY	1471.00	4 - Upper	132.90	No	$107,700	$113,615	3239	2099	64.80	912	1036
NY	QUEENS COUNTY	1479.00	4 - Upper	125.40	No	$107,700	$107,200	4279	2623	61.30	1210	1098
NY	QUEENS COUNTY	1483.00	4 - Upper	174.43	No	$107,700	$149,115	2968	1329	44.78	923	1044
NY	QUEENS COUNTY	1507.01	4 - Upper	178.51	No	$107,700	$152,596	2919	1395	47.79	795	1018
NY	QUEENS COUNTY	1507.02	4 - Upper	125.53	No	$107,700	$107,314	3049	1715	56.25	865	870

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NY	QUEENS COUNTY	1529.01	3 - Middle	108.09	No	$107,700	$92,399	6382	4482	70.23	1725	1902
NY	QUEENS COUNTY	1529.02	4 - Upper	148.38	No	$107,700	$126,848	5665	3378	59.63	2188	2551
NY	QUEENS COUNTY	1551.01	4 - Upper	209.94	No	$107,700	$179,471	1945	137	7.04	1508	49
NY	QUEENS COUNTY	1551.03	3 - Middle	113.19	No	$107,700	$96,765	4373	2332	53.33	1308	1712
NY	QUEENS COUNTY	1551.04	4 - Upper	162.67	No	$107,700	$139,063	3616	2427	67.12	766	1179
NY	QUEENS COUNTY	1567.00	0 - Unknown	0.00	No	$107,700	$0	1470	1302	88.57	67	328
NY	QUEENS COUNTY	1571.01	4 - Upper	133.58	No	$107,700	$114,192	7561	5966	78.90	1988	2640
NY	QUEENS COUNTY	1571.02	4 - Upper	135.60	No	$107,700	$115,917	2109	1787	84.73	353	593
NY	QUEENS COUNTY	1579.01	4 - Upper	143.85	No	$107,700	$122,969	5184	3798	73.26	1429	1630
NY	QUEENS COUNTY	1579.02	3 - Middle	118.02	No	$107,700	$100,893	3757	2999	79.82	1065	1162
NY	QUEENS COUNTY	1579.03	4 - Upper	121.81	No	$107,700	$104,135	4489	3337	74.34	867	1157
NY	QUEENS COUNTY	1617.00	4 - Upper	158.44	No	$107,700	$135,441	4541	3047	67.10	1324	1556
NY	QUEENS COUNTY	1621.00	3 - Middle	105.99	No	$107,700	$90,611	6682	5589	83.64	1190	1836
NY	QUEENS COUNTY	9901.00	0 - Unknown	0.00	No	$107,700	$0	0	0	0.00	0	0

Assessment Area - Kings County



2025 FFIEC Census Report - Summary Census Overview Information
State: NEW YORK
County: 047 - KINGS COUNTY
All Tracts: 805



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	KINGS COUNTY	0001.00	4 - Upper	228.45	No	$107,700	$195,292	4616	1436	31.11	1178	354
NY	KINGS COUNTY	0002.00	0 - Unknown	0.00	No	$107,700	$0	1205	1106	91.78	44	246
NY	KINGS COUNTY	0003.01	4 - Upper	292.45	No	$107,700	$250,001	3850	723	18.78	999	385
NY	KINGS COUNTY	0005.01	4 - Upper	251.02	No	$107,700	$214,583	4404	1075	24.41	1123	151
NY	KINGS COUNTY	0005.02	4 - Upper	270.52	No	$107,700	$231,250	2640	583	22.08	550	174
NY	KINGS COUNTY	0007.00	4 - Upper	267.10	No	$107,700	$228,333	4415	1227	27.79	691	721
NY	KINGS COUNTY	0009.00	4 - Upper	292.45	No	$107,700	$250,001	5167	1602	31.00	714	232
NY	KINGS COUNTY	0011.00	4 - Upper	265.82	No	$107,700	$227,232	1578	806	51.08	84	14
NY	KINGS COUNTY	0013.00	4 - Upper	205.20	No	$107,700	$175,417	2465	1294	52.49	819	14
NY	KINGS COUNTY	0015.01	2 - Moderate	70.71	No	$107,700	$60,446	5161	3868	74.95	107	168
NY	KINGS COUNTY	0015.02	4 - Upper	188.63	No	$107,700	$161,250	5801	3466	59.75	413	57
NY	KINGS COUNTY	0018.01	0 - Unknown	0.00	No	$107,700	$0	2563	1665	64.96	0	0
NY	KINGS COUNTY	0018.02	0 - Unknown	0.00	No	$107,700	$0	6	6	100.00	0	0
NY	KINGS COUNTY	0018.03	0 - Unknown	0.00	No	$107,700	$0	16	11	68.75	0	0
NY	KINGS COUNTY	0018.04	0 - Unknown	0.00	No	$107,700	$0	0	0	0.00	0	0
NY	KINGS COUNTY	0020.00	2 - Moderate	66.53	No	$107,700	$56,875	1694	1554	91.74	79	295
NY	KINGS COUNTY	0021.00	4 - Upper	292.45	No	$107,700	$250,001	5975	1862	31.16	969	232
NY	KINGS COUNTY	0022.00	2 - Moderate	55.13	No	$107,700	$47,135	4589	3828	83.42	520	480
NY	KINGS COUNTY	0023.00	1 - Low	26.73	No	$107,700	$22,853	3940	3871	98.25	71	0
NY	KINGS COUNTY	0029.01	1 - Low	33.32	No	$107,700	$28,488	3149	3046	96.73	12	46
NY	KINGS COUNTY	0030.00	4 - Upper	127.21	No	$107,700	$108,750	1811	845	46.66	365	387
NY	KINGS COUNTY	0031.01	4 - Upper	179.20	No	$107,700	$153,194	3395	2219	65.36	621	36
NY	KINGS COUNTY	0031.02	0 - Unknown	0.00	No	$107,700	$0	0	0	0.00	0	0
NY	KINGS COUNTY	0033.00	4 - Upper	163.64	No	$107,700	$139,886	4807	2549	53.03	289	591
NY	KINGS COUNTY	0034.00	4 - Upper	133.25	No	$107,700	$113,911	3489	1408	40.36	713	617

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NY	KINGS COUNTY	0035.00	4 - Upper	165.42	No	$107,700	$141,406	2402	1336	55.62	202	325
NY	KINGS COUNTY	0036.00	3 - Middle	114.17	No	$107,700	$97,604	3959	1555	39.28	696	439
NY	KINGS COUNTY	0037.00	4 - Upper	173.46	No	$107,700	$148,281	4565	2325	50.93	195	23
NY	KINGS COUNTY	0038.00	4 - Upper	154.81	No	$107,700	$132,344	1529	475	31.07	361	405
NY	KINGS COUNTY	0039.00	4 - Upper	225.02	No	$107,700	$192,361	2644	1225	46.33	323	296
NY	KINGS COUNTY	0041.00	4 - Upper	292.45	No	$107,700	$250,001	3398	1214	35.73	447	870
NY	KINGS COUNTY	0043.00	4 - Upper	235.81	No	$107,700	$201,579	3810	1382	36.27	453	503
NY	KINGS COUNTY	0044.00	4 - Upper	191.00	No	$107,700	$163,274	2448	510	20.83	732	791
NY	KINGS COUNTY	0045.00	4 - Upper	243.46	No	$107,700	$208,125	3476	802	23.07	620	919
NY	KINGS COUNTY	0046.00	4 - Upper	228.35	No	$107,700	$195,208	1154	262	22.70	410	509
NY	KINGS COUNTY	0047.00	4 - Upper	256.30	No	$107,700	$219,097	1951	808	41.41	263	194
NY	KINGS COUNTY	0049.00	4 - Upper	204.53	No	$107,700	$174,844	2412	808	33.50	423	395
NY	KINGS COUNTY	0050.00	4 - Upper	187.31	No	$107,700	$160,125	2535	620	24.46	588	502
NY	KINGS COUNTY	0051.00	4 - Upper	190.49	No	$107,700	$162,841	2658	904	34.01	510	842
NY	KINGS COUNTY	0052.01	4 - Upper	185.16	No	$107,700	$158,281	1879	529	28.15	211	237
NY	KINGS COUNTY	0052.02	4 - Upper	136.89	No	$107,700	$117,025	2668	600	22.49	735	270
NY	KINGS COUNTY	0053.01	4 - Upper	159.77	No	$107,700	$136,583	2164	908	41.96	317	558
NY	KINGS COUNTY	0053.02	0 - Unknown	0.00	No	$107,700	$0	86	30	34.88	0	5
NY	KINGS COUNTY	0053.03	0 - Unknown	0.00	No	$107,700	$0	0	0	0.00	0	0
NY	KINGS COUNTY	0054.00	3 - Middle	84.64	No	$107,700	$72,355	3426	1079	31.49	506	485
NY	KINGS COUNTY	0056.01	4 - Upper	125.65	No	$107,700	$107,411	2692	785	29.16	626	367
NY	KINGS COUNTY	0056.02	3 - Middle	99.98	No	$107,700	$85,469	1734	470	27.10	481	159
NY	KINGS COUNTY	0058.00	3 - Middle	89.15	No	$107,700	$76,213	3450	1214	35.19	342	545
NY	KINGS COUNTY	0059.00	3 - Middle	119.90	No	$107,700	$102,500	1742	921	52.87	42	310
NY	KINGS COUNTY	0060.00	3 - Middle	117.97	No	$107,700	$100,852	2876	1304	45.34	349	728
NY	KINGS COUNTY	0062.00	4 - Upper	150.98	No	$107,700	$129,063	2958	1107	37.42	263	498
NY	KINGS COUNTY	0063.00	4 - Upper	253.94	No	$107,700	$217,083	2007	524	26.11	282	585
NY	KINGS COUNTY	0064.00	3 - Middle	106.44	No	$107,700	$90,993	3623	1369	37.79	569	692
NY	KINGS COUNTY	0065.00	4 - Upper	219.20	No	$107,700	$187,381	5461	1194	21.86	1075	1815

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NY	KINGS COUNTY	0066.00	3 - Middle	106.47	No	$107,700	$91,016	3974	1737	43.71	411	723
NY	KINGS COUNTY	0067.00	4 - Upper	253.12	No	$107,700	$216,375	3618	758	20.95	685	1153
NY	KINGS COUNTY	0068.00	3 - Middle	80.69	No	$107,700	$68,984	5491	2884	52.52	419	881
NY	KINGS COUNTY	0069.01	4 - Upper	224.89	No	$107,700	$192,250	1631	442	27.10	235	459
NY	KINGS COUNTY	0069.02	4 - Upper	248.91	No	$107,700	$212,778	1962	595	30.33	269	475
NY	KINGS COUNTY	0070.00	3 - Middle	96.64	No	$107,700	$82,614	2454	1164	47.43	684	383
NY	KINGS COUNTY	0071.00	2 - Moderate	66.32	No	$107,700	$56,694	4362	3475	79.67	276	445
NY	KINGS COUNTY	0072.00	1 - Low	49.47	No	$107,700	$42,295	2082	1818	87.32	80	122
NY	KINGS COUNTY	0074.00	2 - Moderate	54.55	No	$107,700	$46,635	5829	5418	92.95	287	1056
NY	KINGS COUNTY	0075.00	4 - Upper	206.84	No	$107,700	$176,815	4691	1208	25.75	856	1818
NY	KINGS COUNTY	0076.00	2 - Moderate	63.64	No	$107,700	$54,402	4872	4319	88.65	358	1144
NY	KINGS COUNTY	0077.00	4 - Upper	243.39	No	$107,700	$208,064	5690	1579	27.75	1077	1424
NY	KINGS COUNTY	0078.00	3 - Middle	83.94	No	$107,700	$71,762	5333	4809	90.17	222	802
NY	KINGS COUNTY	0080.00	3 - Middle	95.09	No	$107,700	$81,288	4024	3571	88.74	452	1063
NY	KINGS COUNTY	0082.00	3 - Middle	99.50	No	$107,700	$85,060	4008	3374	84.18	236	831
NY	KINGS COUNTY	0084.00	2 - Moderate	58.64	No	$107,700	$50,132	3311	2687	81.15	262	494
NY	KINGS COUNTY	0085.00	1 - Low	22.53	No	$107,700	$19,261	6673	6564	98.37	0	30
NY	KINGS COUNTY	0086.00	0 - Unknown	0.00	No	$107,700	$0	0	0	0.00	0	0
NY	KINGS COUNTY	0088.00	3 - Middle	82.15	No	$107,700	$70,227	3258	2458	75.45	335	613
NY	KINGS COUNTY	0090.01	3 - Middle	81.44	No	$107,700	$69,625	1886	1670	88.55	105	208
NY	KINGS COUNTY	0090.02	2 - Moderate	59.13	No	$107,700	$50,551	1391	1276	91.73	90	314
NY	KINGS COUNTY	0092.01	3 - Middle	104.40	No	$107,700	$89,250	2087	1786	85.58	192	302
NY	KINGS COUNTY	0092.02	1 - Low	37.47	No	$107,700	$32,038	3424	3121	91.15	183	271
NY	KINGS COUNTY	0094.01	2 - Moderate	51.40	No	$107,700	$43,939	3127	2975	95.14	201	530
NY	KINGS COUNTY	0094.02	2 - Moderate	70.45	No	$107,700	$60,224	3168	2547	80.40	148	510
NY	KINGS COUNTY	0096.00	2 - Moderate	56.39	No	$107,700	$48,208	6462	5658	87.56	577	1119
NY	KINGS COUNTY	0098.00	2 - Moderate	54.15	No	$107,700	$46,291	7440	7142	95.99	337	1034
NY	KINGS COUNTY	0100.00	2 - Moderate	67.83	No	$107,700	$57,986	7741	7307	94.39	462	1256
NY	KINGS COUNTY	0101.00	3 - Middle	98.75	No	$107,700	$84,423	4590	3160	68.85	408	949

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NY	KINGS COUNTY	0102.00	2 - Moderate	68.30	No	$107,700	$58,388	6578	6281	95.48	307	970
NY	KINGS COUNTY	0104.01	2 - Moderate	50.29	No	$107,700	$42,994	3015	2859	94.83	159	529
NY	KINGS COUNTY	0104.02	1 - Low	39.22	No	$107,700	$33,527	2965	2718	91.67	156	500
NY	KINGS COUNTY	0106.01	2 - Moderate	58.19	No	$107,700	$49,750	3037	2903	95.59	134	596
NY	KINGS COUNTY	0106.02	2 - Moderate	65.80	No	$107,700	$56,250	2820	2743	97.27	222	571
NY	KINGS COUNTY	0108.01	2 - Moderate	52.86	No	$107,700	$45,188	2876	2792	97.08	204	415
NY	KINGS COUNTY	0108.02	1 - Low	40.31	No	$107,700	$34,464	2840	2600	91.55	127	431
NY	KINGS COUNTY	0110.00	3 - Middle	82.50	No	$107,700	$70,526	2709	2061	76.08	293	566
NY	KINGS COUNTY	0112.00	2 - Moderate	59.48	No	$107,700	$50,851	6636	4353	65.60	310	728
NY	KINGS COUNTY	0114.00	2 - Moderate	54.76	No	$107,700	$46,818	4150	2203	53.08	197	757
NY	KINGS COUNTY	0116.00	1 - Low	47.62	No	$107,700	$40,714	5529	5051	91.35	227	785
NY	KINGS COUNTY	0117.00	4 - Upper	124.84	No	$107,700	$106,719	2672	1247	46.67	371	751
NY	KINGS COUNTY	0118.00	2 - Moderate	64.81	No	$107,700	$55,406	2578	2375	92.13	101	306
NY	KINGS COUNTY	0119.01	4 - Upper	180.06	No	$107,700	$153,929	1589	710	44.68	227	385
NY	KINGS COUNTY	0119.02	0 - Unknown	0.00	No	$107,700	$0	0	0	0.00	0	0
NY	KINGS COUNTY	0120.00	2 - Moderate	54.39	No	$107,700	$46,500	1176	1083	92.09	170	237
NY	KINGS COUNTY	0121.00	4 - Upper	182.66	No	$107,700	$156,146	1916	870	45.41	284	609
NY	KINGS COUNTY	0122.00	1 - Low	44.40	No	$107,700	$37,961	5521	4891	88.59	283	719
NY	KINGS COUNTY	0126.00	2 - Moderate	67.66	No	$107,700	$57,844	3085	2032	65.87	256	510
NY	KINGS COUNTY	0127.00	3 - Middle	108.33	No	$107,700	$92,606	4036	2919	72.32	310	350
NY	KINGS COUNTY	0128.01	1 - Low	43.24	No	$107,700	$36,964	2567	2073	80.76	253	353
NY	KINGS COUNTY	0129.01	4 - Upper	256.08	No	$107,700	$218,911	2333	1067	45.74	352	700
NY	KINGS COUNTY	0129.02	4 - Upper	164.97	No	$107,700	$141,023	3318	1637	49.34	221	693
NY	KINGS COUNTY	0130.00	3 - Middle	100.89	No	$107,700	$86,250	5347	2686	50.23	373	541
NY	KINGS COUNTY	0131.00	4 - Upper	184.49	No	$107,700	$157,708	3979	1716	43.13	755	1240
NY	KINGS COUNTY	0132.00	4 - Upper	120.16	No	$107,700	$102,721	2870	2124	74.01	312	571
NY	KINGS COUNTY	0133.00	4 - Upper	292.45	No	$107,700	$250,001	4411	1492	33.82	702	1059
NY	KINGS COUNTY	0134.00	4 - Upper	128.21	No	$107,700	$109,605	4212	2044	48.53	540	1172
NY	KINGS COUNTY	0135.00	4 - Upper	253.20	No	$107,700	$216,446	3799	1352	35.59	823	791

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NY	KINGS COUNTY	0136.00	4 - Upper	142.15	No	$107,700	$121,516	4079	1633	40.03	659	864
NY	KINGS COUNTY	0137.00	4 - Upper	202.76	No	$107,700	$173,333	3406	1230	36.11	408	741
NY	KINGS COUNTY	0138.00	3 - Middle	89.38	No	$107,700	$76,406	3247	1310	40.34	355	779
NY	KINGS COUNTY	0139.00	4 - Upper	202.81	No	$107,700	$173,375	3727	1447	38.82	356	710
NY	KINGS COUNTY	0140.00	2 - Moderate	71.74	No	$107,700	$61,333	2136	718	33.61	364	515
NY	KINGS COUNTY	0141.01	4 - Upper	176.93	No	$107,700	$151,250	1621	792	48.86	171	333
NY	KINGS COUNTY	0141.02	4 - Upper	160.36	No	$107,700	$137,083	1858	770	41.44	243	274
NY	KINGS COUNTY	0142.00	3 - Middle	88.65	No	$107,700	$75,781	3434	1446	42.11	518	472
NY	KINGS COUNTY	0143.00	4 - Upper	145.78	No	$107,700	$124,620	3705	1802	48.64	301	750
NY	KINGS COUNTY	0145.00	4 - Upper	135.37	No	$107,700	$115,720	4404	2317	52.61	331	916
NY	KINGS COUNTY	0147.00	4 - Upper	154.37	No	$107,700	$131,964	2242	955	42.60	372	492
NY	KINGS COUNTY	0148.00	3 - Middle	111.31	No	$107,700	$95,156	1244	337	27.09	289	435
NY	KINGS COUNTY	0149.01	4 - Upper	212.19	No	$107,700	$181,389	1529	527	34.47	250	354
NY	KINGS COUNTY	0149.02	4 - Upper	211.93	No	$107,700	$181,170	3601	1341	37.24	560	817
NY	KINGS COUNTY	0150.00	3 - Middle	94.85	No	$107,700	$81,083	1791	746	41.65	337	668
NY	KINGS COUNTY	0151.00	4 - Upper	237.00	No	$107,700	$202,600	3696	983	26.60	872	999
NY	KINGS COUNTY	0152.00	3 - Middle	104.52	No	$107,700	$89,350	2545	1064	41.81	513	846
NY	KINGS COUNTY	0153.00	4 - Upper	232.50	No	$107,700	$198,750	2633	657	24.95	419	692
NY	KINGS COUNTY	0154.00	0 - Unknown	0.00	No	$107,700	$0	9	6	66.67	10	10
NY	KINGS COUNTY	0155.00	4 - Upper	264.52	No	$107,700	$226,125	3466	841	24.26	890	918
NY	KINGS COUNTY	0157.00	4 - Upper	210.29	No	$107,700	$179,766	4447	1108	24.92	888	970
NY	KINGS COUNTY	0159.00	4 - Upper	292.45	No	$107,700	$250,001	5206	1404	26.97	1122	733
NY	KINGS COUNTY	0160.00	3 - Middle	114.23	No	$107,700	$97,650	4462	2308	51.73	386	672
NY	KINGS COUNTY	0161.00	4 - Upper	225.19	No	$107,700	$192,500	3450	1399	40.55	671	697
NY	KINGS COUNTY	0162.00	4 - Upper	152.92	No	$107,700	$130,729	2218	922	41.57	383	420
NY	KINGS COUNTY	0163.00	4 - Upper	188.72	No	$107,700	$161,327	4088	1776	43.44	420	910
NY	KINGS COUNTY	0164.00	4 - Upper	144.03	No	$107,700	$123,125	775	456	58.84	27	45
NY	KINGS COUNTY	0165.00	4 - Upper	292.45	No	$107,700	$250,001	5080	1255	24.70	1525	1035
NY	KINGS COUNTY	0166.00	4 - Upper	185.16	No	$107,700	$158,281	1968	420	21.34	613	781

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NY	KINGS COUNTY	0167.00	4 - Upper	218.01	No	$107,700	$186,364	4754	1229	25.85	1065	841
NY	KINGS COUNTY	0168.00	4 - Upper	137.80	No	$107,700	$117,799	1695	679	40.06	522	690
NY	KINGS COUNTY	0169.00	4 - Upper	152.75	No	$107,700	$130,583	4459	1765	39.58	471	999
NY	KINGS COUNTY	0170.00	3 - Middle	105.08	No	$107,700	$89,831	3604	2017	55.97	654	1180
NY	KINGS COUNTY	0171.00	4 - Upper	174.74	No	$107,700	$149,375	3717	895	24.08	765	1141
NY	KINGS COUNTY	0172.00	4 - Upper	129.20	No	$107,700	$110,449	3300	2063	62.52	450	1097
NY	KINGS COUNTY	0174.00	4 - Upper	138.55	No	$107,700	$118,438	1950	1012	51.90	515	706
NY	KINGS COUNTY	0175.00	0 - Unknown	0.00	No	$107,700	$0	5	5	100.00	0	0
NY	KINGS COUNTY	0176.00	3 - Middle	102.47	No	$107,700	$87,596	2418	1448	59.88	483	632
NY	KINGS COUNTY	0177.00	0 - Unknown	0.00	No	$107,700	$0	15	13	86.67	0	0
NY	KINGS COUNTY	0178.00	3 - Middle	86.76	No	$107,700	$74,167	2959	1993	67.35	309	609
NY	KINGS COUNTY	0179.00	3 - Middle	110.77	No	$107,700	$94,697	3895	2941	75.51	544	843
NY	KINGS COUNTY	0180.00	3 - Middle	95.77	No	$107,700	$81,875	3125	2092	66.94	521	991
NY	KINGS COUNTY	0181.00	4 - Upper	139.12	No	$107,700	$118,924	4204	1727	41.08	531	833
NY	KINGS COUNTY	0182.00	3 - Middle	86.59	No	$107,700	$74,028	3745	2821	75.33	522	1032
NY	KINGS COUNTY	0183.00	4 - Upper	185.17	No	$107,700	$158,293	2784	1154	41.45	393	767
NY	KINGS COUNTY	0184.00	2 - Moderate	77.63	No	$107,700	$66,364	2460	1565	63.62	578	880
NY	KINGS COUNTY	0185.01	1 - Low	47.06	No	$107,700	$40,230	4461	4145	92.92	187	129
NY	KINGS COUNTY	0186.00	3 - Middle	89.93	No	$107,700	$76,875	2364	1555	65.78	380	729
NY	KINGS COUNTY	0187.00	4 - Upper	193.24	No	$107,700	$165,192	1336	669	50.07	146	326
NY	KINGS COUNTY	0188.00	3 - Middle	90.35	No	$107,700	$77,240	2955	1834	62.06	473	1123
NY	KINGS COUNTY	0190.00	2 - Moderate	67.46	No	$107,700	$57,670	4853	3591	74.00	515	1213
NY	KINGS COUNTY	0191.00	4 - Upper	160.70	No	$107,700	$137,373	3427	1793	52.32	332	707
NY	KINGS COUNTY	0192.00	2 - Moderate	64.70	No	$107,700	$55,313	3541	2049	57.87	245	624
NY	KINGS COUNTY	0193.00	3 - Middle	90.93	No	$107,700	$77,733	6279	4337	69.07	1347	19
NY	KINGS COUNTY	0194.00	2 - Moderate	71.91	No	$107,700	$61,477	3570	2889	80.92	504	979
NY	KINGS COUNTY	0195.00	4 - Upper	140.52	No	$107,700	$120,125	3684	1911	51.87	1033	328
NY	KINGS COUNTY	0196.00	2 - Moderate	60.75	No	$107,700	$51,938	4691	3150	67.15	511	997
NY	KINGS COUNTY	0197.00	4 - Upper	207.05	No	$107,700	$177,000	3585	1706	47.59	962	547

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NY	KINGS COUNTY	0198.00	2 - Moderate	77.01	No	$107,700	$65,833	2061	1161	56.33	351	654
NY	KINGS COUNTY	0199.00	4 - Upper	188.63	No	$107,700	$161,250	3978	2140	53.80	410	890
NY	KINGS COUNTY	0200.00	3 - Middle	92.29	No	$107,700	$78,897	2442	1437	58.85	373	721
NY	KINGS COUNTY	0201.00	4 - Upper	181.49	No	$107,700	$155,144	3862	1825	47.26	636	1053
NY	KINGS COUNTY	0202.00	4 - Upper	128.23	No	$107,700	$109,615	2147	1085	50.54	385	709
NY	KINGS COUNTY	0203.00	4 - Upper	213.55	No	$107,700	$182,557	2132	1062	49.81	226	455
NY	KINGS COUNTY	0204.00	4 - Upper	132.36	No	$107,700	$113,150	2040	925	45.34	538	674
NY	KINGS COUNTY	0205.00	4 - Upper	173.86	No	$107,700	$148,625	3405	1463	42.97	528	651
NY	KINGS COUNTY	0206.00	4 - Upper	125.26	No	$107,700	$107,083	2505	1291	51.54	534	666
NY	KINGS COUNTY	0207.00	4 - Upper	223.25	No	$107,700	$190,843	4871	2126	43.65	1011	390
NY	KINGS COUNTY	0208.00	3 - Middle	82.45	No	$107,700	$70,481	3782	2671	70.62	434	1130
NY	KINGS COUNTY	0210.00	1 - Low	45.20	No	$107,700	$38,643	4488	3358	74.82	460	880
NY	KINGS COUNTY	0211.00	3 - Middle	108.20	No	$107,700	$92,500	2505	1797	71.74	288	325
NY	KINGS COUNTY	0212.00	1 - Low	49.02	No	$107,700	$41,905	5278	4328	82.00	392	1133
NY	KINGS COUNTY	0213.00	2 - Moderate	74.01	No	$107,700	$63,269	3880	3023	77.91	56	117
NY	KINGS COUNTY	0214.00	2 - Moderate	68.17	No	$107,700	$58,274	2502	1485	59.35	189	438
NY	KINGS COUNTY	0215.00	4 - Upper	173.82	No	$107,700	$148,589	5569	3017	54.17	836	62
NY	KINGS COUNTY	0216.00	1 - Low	43.89	No	$107,700	$37,527	4280	1139	26.61	187	610
NY	KINGS COUNTY	0217.00	3 - Middle	88.53	No	$107,700	$75,682	4351	2974	68.35	315	140
NY	KINGS COUNTY	0218.00	2 - Moderate	76.30	No	$107,700	$65,227	4191	1029	24.55	296	829
NY	KINGS COUNTY	0219.00	3 - Middle	105.08	No	$107,700	$89,828	4225	2631	62.27	307	749
NY	KINGS COUNTY	0220.00	1 - Low	38.90	No	$107,700	$33,257	5660	1241	21.93	278	741
NY	KINGS COUNTY	0221.00	0 - Unknown	0.00	No	$107,700	$0	3897	2576	66.10	371	896
NY	KINGS COUNTY	0222.00	1 - Low	49.98	No	$107,700	$42,730	5633	1226	21.76	223	664
NY	KINGS COUNTY	0224.00	2 - Moderate	60.45	No	$107,700	$51,682	6117	1835	30.00	409	928
NY	KINGS COUNTY	0226.00	2 - Moderate	79.53	No	$107,700	$67,991	2664	1680	63.06	187	476
NY	KINGS COUNTY	0227.00	4 - Upper	166.15	No	$107,700	$142,034	4515	3069	67.97	491	960
NY	KINGS COUNTY	0228.00	2 - Moderate	53.60	No	$107,700	$45,819	3638	1630	44.80	314	568
NY	KINGS COUNTY	0229.00	4 - Upper	138.47	No	$107,700	$118,375	3923	2294	58.48	465	1094

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	KINGS COUNTY	0230.00	1 - Low	45.40	No	$107,700	$38,814	4442	1494	33.63	286	730
NY	KINGS COUNTY	0231.00	4 - Upper	137.42	No	$107,700	$117,471	3832	2090	54.54	554	842
NY	KINGS COUNTY	0232.00	2 - Moderate	50.81	No	$107,700	$43,438	6382	1344	21.06	302	942
NY	KINGS COUNTY	0233.00	2 - Moderate	76.54	No	$107,700	$65,435	5961	4241	71.15	489	596
NY	KINGS COUNTY	0234.00	1 - Low	37.36	No	$107,700	$31,938	5923	624	10.54	110	461
NY	KINGS COUNTY	0235.00	2 - Moderate	50.66	No	$107,700	$43,309	5921	1973	33.32	300	418
NY	KINGS COUNTY	0236.00	1 - Low	36.53	No	$107,700	$31,232	6548	836	12.77	91	487
NY	KINGS COUNTY	0238.00	1 - Low	44.45	No	$107,700	$38,000	5414	790	14.59	303	597
NY	KINGS COUNTY	0240.00	1 - Low	46.37	No	$107,700	$39,643	5165	817	15.82	306	1072
NY	KINGS COUNTY	0241.00	2 - Moderate	72.33	No	$107,700	$61,835	3175	1473	46.39	176	354
NY	KINGS COUNTY	0242.00	2 - Moderate	77.25	No	$107,700	$66,042	3289	888	27.00	345	726
NY	KINGS COUNTY	0243.00	4 - Upper	132.92	No	$107,700	$113,631	4347	2815	64.76	648	1233
NY	KINGS COUNTY	0244.00	2 - Moderate	58.90	No	$107,700	$50,357	3651	1111	30.43	370	997
NY	KINGS COUNTY	0245.00	3 - Middle	114.72	No	$107,700	$98,068	4257	3039	71.39	484	1386
NY	KINGS COUNTY	0246.00	2 - Moderate	73.40	No	$107,700	$62,750	3436	1512	44.00	433	956
NY	KINGS COUNTY	0247.00	2 - Moderate	54.13	No	$107,700	$46,277	2820	2176	77.16	105	537
NY	KINGS COUNTY	0248.00	2 - Moderate	75.04	No	$107,700	$64,148	2647	1554	58.71	324	802
NY	KINGS COUNTY	0249.00	4 - Upper	137.90	No	$107,700	$117,885	4264	3005	70.47	377	1223
NY	KINGS COUNTY	0250.00	2 - Moderate	62.46	No	$107,700	$53,397	1748	1484	84.90	272	577
NY	KINGS COUNTY	0251.00	2 - Moderate	76.75	No	$107,700	$65,612	4209	3438	81.68	301	762
NY	KINGS COUNTY	0252.00	2 - Moderate	71.46	No	$107,700	$61,090	5300	3418	64.49	587	1037
NY	KINGS COUNTY	0253.00	3 - Middle	88.15	No	$107,700	$75,357	3517	2221	63.15	360	998
NY	KINGS COUNTY	0254.00	2 - Moderate	57.30	No	$107,700	$48,988	3650	2595	71.10	490	909
NY	KINGS COUNTY	0255.00	1 - Low	28.64	No	$107,700	$24,483	4799	4741	98.79	91	108
NY	KINGS COUNTY	0256.00	2 - Moderate	70.18	No	$107,700	$60,000	3366	2408	71.54	429	854
NY	KINGS COUNTY	0257.00	3 - Middle	91.79	No	$107,700	$78,472	2822	1595	56.52	156	465
NY	KINGS COUNTY	0258.00	2 - Moderate	55.03	No	$107,700	$47,045	5073	3230	63.67	333	1088
NY	KINGS COUNTY	0259.01	2 - Moderate	68.55	No	$107,700	$58,600	2328	1555	66.80	56	316
NY	KINGS COUNTY	0259.02	1 - Low	26.67	No	$107,700	$22,804	3560	3508	98.54	44	108

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NY	KINGS COUNTY	0260.00	2 - Moderate	69.62	No	$107,700	$59,514	3656	2590	70.84	532	997
NY	KINGS COUNTY	0261.00	2 - Moderate	73.60	No	$107,700	$62,920	6479	4692	72.42	65	935
NY	KINGS COUNTY	0262.00	3 - Middle	90.74	No	$107,700	$77,574	2726	2103	77.15	349	658
NY	KINGS COUNTY	0263.00	3 - Middle	81.23	No	$107,700	$69,440	2088	1634	78.26	225	631
NY	KINGS COUNTY	0264.00	2 - Moderate	70.02	No	$107,700	$59,861	5103	3609	70.72	304	973
NY	KINGS COUNTY	0265.00	3 - Middle	110.15	No	$107,700	$94,167	4385	3391	77.33	507	1246
NY	KINGS COUNTY	0266.00	2 - Moderate	57.59	No	$107,700	$49,236	3961	2760	69.68	464	1074
NY	KINGS COUNTY	0267.00	4 - Upper	130.45	No	$107,700	$111,518	4228	3031	71.69	676	1640
NY	KINGS COUNTY	0268.00	2 - Moderate	67.99	No	$107,700	$58,125	4686	2907	62.04	573	994
NY	KINGS COUNTY	0269.00	3 - Middle	102.44	No	$107,700	$87,572	3005	2316	77.07	418	954
NY	KINGS COUNTY	0270.00	2 - Moderate	50.30	No	$107,700	$43,000	2719	1410	51.86	241	492
NY	KINGS COUNTY	0271.00	4 - Upper	133.75	No	$107,700	$114,342	3493	3005	86.03	201	577
NY	KINGS COUNTY	0272.00	3 - Middle	86.83	No	$107,700	$74,226	3633	2270	62.48	516	568
NY	KINGS COUNTY	0273.00	2 - Moderate	75.56	No	$107,700	$64,598	3131	2557	81.67	517	1097
NY	KINGS COUNTY	0274.00	3 - Middle	80.15	No	$107,700	$68,516	3272	2100	64.18	455	870
NY	KINGS COUNTY	0275.00	3 - Middle	119.90	No	$107,700	$102,500	4071	2964	72.81	575	1470
NY	KINGS COUNTY	0276.00	2 - Moderate	66.66	No	$107,700	$56,987	3886	2746	70.66	174	613
NY	KINGS COUNTY	0277.00	2 - Moderate	76.54	No	$107,700	$65,429	4351	3808	87.52	426	977
NY	KINGS COUNTY	0278.00	3 - Middle	91.20	No	$107,700	$77,969	3542	2083	58.81	380	535
NY	KINGS COUNTY	0279.00	3 - Middle	97.52	No	$107,700	$83,365	3674	2960	80.57	459	1408
NY	KINGS COUNTY	0280.00	3 - Middle	98.33	No	$107,700	$84,063	1862	1278	68.64	360	599
NY	KINGS COUNTY	0281.00	1 - Low	34.82	No	$107,700	$29,771	4800	4082	85.04	143	448
NY	KINGS COUNTY	0282.00	3 - Middle	88.78	No	$107,700	$75,897	3282	1830	55.76	614	894
NY	KINGS COUNTY	0283.00	1 - Low	48.94	No	$107,700	$41,836	3933	3459	87.95	239	617
NY	KINGS COUNTY	0284.00	2 - Moderate	72.05	No	$107,700	$61,598	4396	2690	61.19	182	719
NY	KINGS COUNTY	0285.01	2 - Moderate	64.56	No	$107,700	$55,192	636	434	68.24	0	42
NY	KINGS COUNTY	0285.02	2 - Moderate	51.04	No	$107,700	$43,633	2658	2645	99.51	0	32
NY	KINGS COUNTY	0286.00	2 - Moderate	67.18	No	$107,700	$57,429	6094	3736	61.31	172	472
NY	KINGS COUNTY	0287.00	2 - Moderate	59.79	No	$107,700	$51,116	3103	2500	80.57	267	616

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NY	KINGS COUNTY	0288.00	3 - Middle	94.56	No	$107,700	$80,833	3900	2414	61.90	334	588
NY	KINGS COUNTY	0289.00	3 - Middle	99.13	No	$107,700	$84,741	3933	3169	80.57	366	813
NY	KINGS COUNTY	0290.00	2 - Moderate	60.77	No	$107,700	$51,953	4377	2274	51.95	191	563
NY	KINGS COUNTY	0291.00	3 - Middle	99.98	No	$107,700	$85,474	3042	2401	78.93	258	706
NY	KINGS COUNTY	0292.00	2 - Moderate	59.31	No	$107,700	$50,708	2781	1695	60.95	206	405
NY	KINGS COUNTY	0293.00	1 - Low	47.56	No	$107,700	$40,662	3402	2872	84.42	284	575
NY	KINGS COUNTY	0294.00	2 - Moderate	69.84	No	$107,700	$59,708	2298	1118	48.65	86	243
NY	KINGS COUNTY	0295.00	2 - Moderate	75.69	No	$107,700	$64,705	3851	2919	75.80	452	1534
NY	KINGS COUNTY	0296.00	2 - Moderate	65.30	No	$107,700	$55,824	5993	3057	51.01	533	934
NY	KINGS COUNTY	0297.00	3 - Middle	107.84	No	$107,700	$92,188	3921	3228	82.33	788	1216
NY	KINGS COUNTY	0298.00	2 - Moderate	52.15	No	$107,700	$44,583	3955	2509	63.44	646	1057
NY	KINGS COUNTY	0299.00	2 - Moderate	59.22	No	$107,700	$50,625	2496	2226	89.18	249	670
NY	KINGS COUNTY	0300.00	2 - Moderate	73.84	No	$107,700	$63,125	4224	3032	71.78	465	1150
NY	KINGS COUNTY	0301.00	2 - Moderate	68.57	No	$107,700	$58,618	2970	2683	90.34	361	1012
NY	KINGS COUNTY	0302.00	3 - Middle	91.77	No	$107,700	$78,448	4391	3067	69.85	648	1238
NY	KINGS COUNTY	0303.00	2 - Moderate	55.75	No	$107,700	$47,662	4952	4794	96.81	340	1152
NY	KINGS COUNTY	0304.00	2 - Moderate	64.84	No	$107,700	$55,434	4686	3059	65.28	402	1154
NY	KINGS COUNTY	0305.00	3 - Middle	118.12	No	$107,700	$100,976	7249	4333	59.77	242	610
NY	KINGS COUNTY	0306.00	2 - Moderate	61.24	No	$107,700	$52,351	2215	1520	68.62	379	621
NY	KINGS COUNTY	0307.00	1 - Low	49.97	No	$107,700	$42,718	5625	5323	94.63	504	967
NY	KINGS COUNTY	0308.00	3 - Middle	87.34	No	$107,700	$74,667	2314	1177	50.86	570	334
NY	KINGS COUNTY	0309.00	3 - Middle	100.22	No	$107,700	$85,673	2209	2041	92.39	208	289
NY	KINGS COUNTY	0311.00	3 - Middle	85.84	No	$107,700	$73,385	3191	2601	81.51	167	848
NY	KINGS COUNTY	0313.00	4 - Upper	132.35	No	$107,700	$113,138	5109	4143	81.09	421	697
NY	KINGS COUNTY	0314.01	3 - Middle	112.10	No	$107,700	$95,827	5142	2323	45.18	1005	1221
NY	KINGS COUNTY	0314.02	0 - Unknown	0.00	No	$107,700	$0	0	0	0.00	0	0
NY	KINGS COUNTY	0315.00	2 - Moderate	69.21	No	$107,700	$59,167	5613	3732	66.49	293	715
NY	KINGS COUNTY	0317.01	3 - Middle	109.71	No	$107,700	$93,788	3999	2710	67.77	310	557
NY	KINGS COUNTY	0317.02	4 - Upper	120.55	No	$107,700	$103,056	3714	2314	62.30	408	796

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NY	KINGS COUNTY	0319.00	3 - Middle	95.04	No	$107,700	$81,250	3452	2299	66.60	276	356
NY	KINGS COUNTY	0321.00	2 - Moderate	76.86	No	$107,700	$65,705	5488	4509	82.16	186	375
NY	KINGS COUNTY	0323.00	3 - Middle	109.47	No	$107,700	$93,580	3509	2823	80.45	268	506
NY	KINGS COUNTY	0325.00	2 - Moderate	60.97	No	$107,700	$52,122	6218	5419	87.15	88	125
NY	KINGS COUNTY	0326.00	1 - Low	34.89	No	$107,700	$29,831	7075	6192	87.52	437	860
NY	KINGS COUNTY	0327.00	2 - Moderate	71.02	No	$107,700	$60,714	3074	2269	73.81	296	445
NY	KINGS COUNTY	0328.00	1 - Low	49.51	No	$107,700	$42,323	3090	2802	90.68	456	663
NY	KINGS COUNTY	0329.00	2 - Moderate	64.41	No	$107,700	$55,060	5707	3859	67.62	370	551
NY	KINGS COUNTY	0330.00	1 - Low	37.84	No	$107,700	$32,349	4423	3648	82.48	223	274
NY	KINGS COUNTY	0331.00	3 - Middle	88.21	No	$107,700	$75,405	4217	1741	41.29	399	651
NY	KINGS COUNTY	0333.00	2 - Moderate	60.83	No	$107,700	$52,002	4503	1501	33.33	351	529
NY	KINGS COUNTY	0335.00	3 - Middle	101.87	No	$107,700	$87,083	3231	1391	43.05	336	582
NY	KINGS COUNTY	0336.00	3 - Middle	91.83	No	$107,700	$78,500	4765	1285	26.97	766	1699
NY	KINGS COUNTY	0337.01	2 - Moderate	76.69	No	$107,700	$65,560	2510	1422	56.65	212	455
NY	KINGS COUNTY	0337.02	3 - Middle	89.45	No	$107,700	$76,466	2116	964	45.56	142	262
NY	KINGS COUNTY	0339.00	2 - Moderate	77.79	No	$107,700	$66,500	4676	3574	76.43	552	955
NY	KINGS COUNTY	0340.00	1 - Low	31.81	No	$107,700	$27,199	1958	1344	68.64	6	10
NY	KINGS COUNTY	0341.00	2 - Moderate	78.06	No	$107,700	$66,731	2685	2047	76.24	196	410
NY	KINGS COUNTY	0342.00	1 - Low	39.08	No	$107,700	$33,408	7060	5127	72.62	167	177
NY	KINGS COUNTY	0343.00	0 - Unknown	0.00	No	$107,700	$0	5024	4578	91.12	252	525
NY	KINGS COUNTY	0345.00	2 - Moderate	60.23	No	$107,700	$51,488	2738	2364	86.34	339	938
NY	KINGS COUNTY	0347.00	1 - Low	35.73	No	$107,700	$30,545	3645	3388	92.95	350	449
NY	KINGS COUNTY	0348.00	2 - Moderate	55.21	No	$107,700	$47,200	2828	2164	76.52	114	419
NY	KINGS COUNTY	0349.01	1 - Low	39.94	No	$107,700	$34,148	2067	1968	95.21	20	252
NY	KINGS COUNTY	0349.02	3 - Middle	80.16	No	$107,700	$68,527	3347	3025	90.38	178	547
NY	KINGS COUNTY	0350.00	2 - Moderate	76.74	No	$107,700	$65,600	3082	150	4.87	538	64
NY	KINGS COUNTY	0351.01	1 - Low	46.92	No	$107,700	$40,110	2243	1999	89.12	118	157
NY	KINGS COUNTY	0351.02	2 - Moderate	63.68	No	$107,700	$54,444	2626	1742	66.34	168	380
NY	KINGS COUNTY	0352.00	0 - Unknown	0.00	No	$107,700	$0	1367	730	53.40	0	23

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NY	KINGS COUNTY	0353.01	1 - Low	48.08	No	$107,700	$41,108	2566	2177	84.84	18	70
NY	KINGS COUNTY	0353.02	3 - Middle	88.00	No	$107,700	$75,227	2811	1879	66.84	134	204
NY	KINGS COUNTY	0354.00	3 - Middle	81.65	No	$107,700	$69,800	5493	420	7.65	1458	138
NY	KINGS COUNTY	0355.00	3 - Middle	80.28	No	$107,700	$68,627	5192	4163	80.18	84	497
NY	KINGS COUNTY	0356.01	1 - Low	49.90	No	$107,700	$42,663	2902	252	8.68	390	11
NY	KINGS COUNTY	0356.02	2 - Moderate	73.11	No	$107,700	$62,500	5474	592	10.81	1271	70
NY	KINGS COUNTY	0357.01	1 - Low	45.81	No	$107,700	$39,167	2322	2242	96.55	35	248
NY	KINGS COUNTY	0357.02	0 - Unknown	0.00	No	$107,700	$0	15	12	80.00	0	0
NY	KINGS COUNTY	0359.00	1 - Low	47.08	No	$107,700	$40,250	5617	5364	95.50	279	806
NY	KINGS COUNTY	0360.01	2 - Moderate	59.95	No	$107,700	$51,250	3387	505	14.91	400	127
NY	KINGS COUNTY	0360.02	1 - Low	41.01	No	$107,700	$35,063	4203	772	18.37	136	53
NY	KINGS COUNTY	0361.00	1 - Low	45.71	No	$107,700	$39,080	2964	2827	95.38	172	419
NY	KINGS COUNTY	0362.00	2 - Moderate	71.31	No	$107,700	$60,958	4140	2419	58.43	375	600
NY	KINGS COUNTY	0363.00	1 - Low	41.44	No	$107,700	$35,426	5385	5261	97.70	265	977
NY	KINGS COUNTY	0364.00	2 - Moderate	63.22	No	$107,700	$54,050	3006	1623	53.99	303	424
NY	KINGS COUNTY	0365.01	2 - Moderate	69.18	No	$107,700	$59,141	2959	2865	96.82	113	543
NY	KINGS COUNTY	0365.02	2 - Moderate	75.15	No	$107,700	$64,241	1902	1789	94.06	109	360
NY	KINGS COUNTY	0366.00	2 - Moderate	73.62	No	$107,700	$62,938	4681	2792	59.65	300	611
NY	KINGS COUNTY	0367.00	2 - Moderate	71.35	No	$107,700	$61,000	1796	1689	94.04	148	458
NY	KINGS COUNTY	0369.00	2 - Moderate	50.39	No	$107,700	$43,081	6136	5464	89.05	308	1100
NY	KINGS COUNTY	0370.00	3 - Middle	102.72	No	$107,700	$87,813	4750	1869	39.35	947	1084
NY	KINGS COUNTY	0371.00	3 - Middle	93.75	No	$107,700	$80,144	4503	4100	91.05	492	1301
NY	KINGS COUNTY	0373.00	2 - Moderate	64.21	No	$107,700	$54,896	4385	3883	88.55	334	859
NY	KINGS COUNTY	0374.01	3 - Middle	81.13	No	$107,700	$69,353	4696	1591	33.88	679	696
NY	KINGS COUNTY	0374.02	3 - Middle	81.22	No	$107,700	$69,432	5367	2153	40.12	398	626
NY	KINGS COUNTY	0375.00	3 - Middle	84.06	No	$107,700	$71,859	3809	3037	79.73	272	677
NY	KINGS COUNTY	0377.00	3 - Middle	86.27	No	$107,700	$73,750	3970	3187	80.28	654	1214
NY	KINGS COUNTY	0379.00	2 - Moderate	54.64	No	$107,700	$46,713	3851	3416	88.70	556	1114
NY	KINGS COUNTY	0381.00	2 - Moderate	58.14	No	$107,700	$49,707	5313	4653	87.58	438	777

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NY	KINGS COUNTY	0382.00	1 - Low	23.46	No	$107,700	$20,058	5882	5546	94.29	57	170
NY	KINGS COUNTY	0383.00	3 - Middle	94.43	No	$107,700	$80,726	4338	3472	80.04	843	1574
NY	KINGS COUNTY	0385.00	4 - Upper	123.99	No	$107,700	$105,993	3969	3176	80.02	423	1213
NY	KINGS COUNTY	0386.00	3 - Middle	94.75	No	$107,700	$81,000	3812	2429	63.72	522	1092
NY	KINGS COUNTY	0387.00	3 - Middle	85.34	No	$107,700	$72,955	4908	3896	79.38	501	998
NY	KINGS COUNTY	0388.00	3 - Middle	102.46	No	$107,700	$87,587	4047	1333	32.94	477	1008
NY	KINGS COUNTY	0389.00	3 - Middle	93.88	No	$107,700	$80,259	3570	2529	70.84	340	455
NY	KINGS COUNTY	0390.00	3 - Middle	104.40	No	$107,700	$89,250	2321	361	15.55	501	698
NY	KINGS COUNTY	0391.00	2 - Moderate	65.77	No	$107,700	$56,223	5776	3773	65.32	127	465
NY	KINGS COUNTY	0392.00	2 - Moderate	72.64	No	$107,700	$62,096	2908	694	23.87	340	795
NY	KINGS COUNTY	0393.00	2 - Moderate	68.16	No	$107,700	$58,269	4141	2890	69.79	405	877
NY	KINGS COUNTY	0394.00	2 - Moderate	60.51	No	$107,700	$51,734	2187	449	20.53	389	631
NY	KINGS COUNTY	0395.00	3 - Middle	82.47	No	$107,700	$70,504	4030	2894	71.81	260	751
NY	KINGS COUNTY	0396.00	3 - Middle	100.82	No	$107,700	$86,184	1948	368	18.89	264	730
NY	KINGS COUNTY	0397.00	2 - Moderate	73.04	No	$107,700	$62,438	3868	2918	75.44	332	1223
NY	KINGS COUNTY	0398.00	3 - Middle	84.59	No	$107,700	$72,317	2841	1884	66.31	413	703
NY	KINGS COUNTY	0399.00	3 - Middle	92.17	No	$107,700	$78,790	4378	3541	80.88	259	824
NY	KINGS COUNTY	0400.00	2 - Moderate	61.70	No	$107,700	$52,750	3281	2046	62.36	417	876
NY	KINGS COUNTY	0401.00	2 - Moderate	64.71	No	$107,700	$55,321	3778	2997	79.33	501	1008
NY	KINGS COUNTY	0402.00	3 - Middle	96.35	No	$107,700	$82,368	3025	2290	75.70	445	777
NY	KINGS COUNTY	0403.00	2 - Moderate	62.43	No	$107,700	$53,375	3892	3165	81.32	402	1134
NY	KINGS COUNTY	0404.00	3 - Middle	103.09	No	$107,700	$88,125	2812	1927	68.53	415	789
NY	KINGS COUNTY	0405.00	2 - Moderate	77.88	No	$107,700	$66,576	1829	1531	83.71	130	395
NY	KINGS COUNTY	0406.00	2 - Moderate	75.40	No	$107,700	$64,456	3599	2555	70.99	459	1041
NY	KINGS COUNTY	0407.00	0 - Unknown	0.00	No	$107,700	$0	6	5	83.33	0	0
NY	KINGS COUNTY	0408.00	4 - Upper	132.61	No	$107,700	$113,364	3933	3009	76.51	712	1196
NY	KINGS COUNTY	0409.00	2 - Moderate	53.12	No	$107,700	$45,417	3800	3183	83.76	188	713
NY	KINGS COUNTY	0410.00	3 - Middle	85.76	No	$107,700	$73,317	2136	1081	50.61	313	601
NY	KINGS COUNTY	0411.00	2 - Moderate	60.23	No	$107,700	$51,489	3332	2761	82.86	203	877

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NY	KINGS COUNTY	0412.00	3 - Middle	118.78	No	$107,700	$101,538	3375	2021	59.88	491	633
NY	KINGS COUNTY	0413.00	3 - Middle	108.23	No	$107,700	$92,522	3951	3279	82.99	332	1046
NY	KINGS COUNTY	0414.01	2 - Moderate	79.35	No	$107,700	$67,833	1480	374	25.27	189	277
NY	KINGS COUNTY	0414.02	3 - Middle	82.28	No	$107,700	$70,341	1855	375	20.22	189	241
NY	KINGS COUNTY	0415.00	3 - Middle	94.45	No	$107,700	$80,743	4032	3335	82.71	257	1256
NY	KINGS COUNTY	0416.00	2 - Moderate	70.31	No	$107,700	$60,104	2112	392	18.56	286	505
NY	KINGS COUNTY	0417.00	1 - Low	41.49	No	$107,700	$35,472	3348	2996	89.49	204	478
NY	KINGS COUNTY	0418.00	3 - Middle	85.30	No	$107,700	$72,917	2645	724	27.37	322	443
NY	KINGS COUNTY	0419.00	2 - Moderate	59.26	No	$107,700	$50,660	3880	3279	84.51	150	510
NY	KINGS COUNTY	0420.00	3 - Middle	94.31	No	$107,700	$80,625	1912	396	20.71	283	474
NY	KINGS COUNTY	0421.00	3 - Middle	96.35	No	$107,700	$82,371	4866	3628	74.56	250	744
NY	KINGS COUNTY	0422.00	2 - Moderate	77.62	No	$107,700	$66,354	3663	1255	34.26	427	681
NY	KINGS COUNTY	0423.00	2 - Moderate	79.50	No	$107,700	$67,961	4566	3275	71.73	114	916
NY	KINGS COUNTY	0424.00	3 - Middle	83.66	No	$107,700	$71,523	4175	2587	61.96	353	687
NY	KINGS COUNTY	0425.00	2 - Moderate	56.90	No	$107,700	$48,646	3026	2181	72.08	53	220
NY	KINGS COUNTY	0426.00	3 - Middle	91.18	No	$107,700	$77,951	4350	2819	64.80	638	934
NY	KINGS COUNTY	0427.00	1 - Low	49.62	No	$107,700	$42,421	4920	3397	69.04	131	482
NY	KINGS COUNTY	0428.00	3 - Middle	89.19	No	$107,700	$76,250	4290	2015	46.97	597	719
NY	KINGS COUNTY	0429.00	1 - Low	45.33	No	$107,700	$38,750	5556	4058	73.04	80	247
NY	KINGS COUNTY	0430.00	2 - Moderate	58.44	No	$107,700	$49,961	3842	2259	58.80	200	557
NY	KINGS COUNTY	0431.00	2 - Moderate	59.68	No	$107,700	$51,023	4884	3435	70.33	51	410
NY	KINGS COUNTY	0432.00	3 - Middle	90.70	No	$107,700	$77,538	4514	3123	69.18	425	759
NY	KINGS COUNTY	0433.00	1 - Low	41.26	No	$107,700	$35,272	3843	3259	84.80	35	436
NY	KINGS COUNTY	0434.00	2 - Moderate	60.18	No	$107,700	$51,447	3866	2250	58.20	426	607
NY	KINGS COUNTY	0435.00	2 - Moderate	66.16	No	$107,700	$56,556	4709	3897	82.76	361	1244
NY	KINGS COUNTY	0436.00	3 - Middle	90.46	No	$107,700	$77,333	4694	2746	58.50	455	734
NY	KINGS COUNTY	0437.00	2 - Moderate	67.21	No	$107,700	$57,458	5282	4133	78.25	236	985
NY	KINGS COUNTY	0438.00	2 - Moderate	73.11	No	$107,700	$62,500	2905	995	34.25	165	312
NY	KINGS COUNTY	0439.00	2 - Moderate	72.32	No	$107,700	$61,829	4097	3443	84.04	344	943

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NY	KINGS COUNTY	0440.00	3 - Middle	101.60	No	$107,700	$86,852	2878	778	27.03	322	609
NY	KINGS COUNTY	0441.00	2 - Moderate	55.72	No	$107,700	$47,633	5526	4511	81.63	212	781
NY	KINGS COUNTY	0442.00	3 - Middle	116.68	No	$107,700	$99,750	2631	315	11.97	492	719
NY	KINGS COUNTY	0443.00	0 - Unknown	0.00	No	$107,700	$0	5195	3810	73.34	147	751
NY	KINGS COUNTY	0444.00	2 - Moderate	72.78	No	$107,700	$62,215	3260	729	22.36	441	591
NY	KINGS COUNTY	0445.00	3 - Middle	84.02	No	$107,700	$71,825	4207	3107	73.85	298	617
NY	KINGS COUNTY	0446.00	2 - Moderate	70.05	No	$107,700	$59,886	2026	1224	60.41	255	598
NY	KINGS COUNTY	0447.00	1 - Low	42.18	No	$107,700	$36,058	2459	1654	67.26	40	117
NY	KINGS COUNTY	0448.00	2 - Moderate	77.61	No	$107,700	$66,350	1965	511	26.01	456	320
NY	KINGS COUNTY	0449.01	1 - Low	29.28	No	$107,700	$25,037	2694	2176	80.77	19	299
NY	KINGS COUNTY	0449.02	0 - Unknown	0.00	No	$107,700	$0	44	24	54.55	0	0
NY	KINGS COUNTY	0450.00	3 - Middle	95.61	No	$107,700	$81,736	645	84	13.02	108	188
NY	KINGS COUNTY	0452.00	3 - Middle	118.26	No	$107,700	$101,094	2618	291	11.12	500	561
NY	KINGS COUNTY	0453.00	1 - Low	31.59	No	$107,700	$27,010	1886	1059	56.15	0	121
NY	KINGS COUNTY	0454.00	4 - Upper	133.21	No	$107,700	$113,875	2036	449	22.05	239	517
NY	KINGS COUNTY	0456.00	3 - Middle	89.40	No	$107,700	$76,429	2767	1286	46.48	140	207
NY	KINGS COUNTY	0458.00	3 - Middle	119.61	No	$107,700	$102,250	1558	137	8.79	336	183
NY	KINGS COUNTY	0460.00	3 - Middle	89.68	No	$107,700	$76,667	3828	2242	58.57	477	414
NY	KINGS COUNTY	0462.01	2 - Moderate	79.37	No	$107,700	$67,850	2700	1007	37.30	375	291
NY	KINGS COUNTY	0462.02	3 - Middle	118.44	No	$107,700	$101,250	1891	542	28.66	319	414
NY	KINGS COUNTY	0464.00	2 - Moderate	72.74	No	$107,700	$62,188	2732	469	17.17	310	591
NY	KINGS COUNTY	0468.00	0 - Unknown	0.00	No	$107,700	$0	2138	230	10.76	277	610
NY	KINGS COUNTY	0470.00	2 - Moderate	73.94	No	$107,700	$63,208	2823	403	14.28	331	641
NY	KINGS COUNTY	0472.00	2 - Moderate	71.33	No	$107,700	$60,982	3099	294	9.49	266	552
NY	KINGS COUNTY	0474.00	2 - Moderate	62.43	No	$107,700	$53,370	3232	461	14.26	330	578
NY	KINGS COUNTY	0476.00	3 - Middle	85.39	No	$107,700	$73,000	4054	521	12.85	461	886
NY	KINGS COUNTY	0477.00	4 - Upper	183.54	No	$107,700	$156,897	4226	1405	33.25	416	870
NY	KINGS COUNTY	0478.00	3 - Middle	84.91	No	$107,700	$72,589	5308	1880	35.42	444	832
NY	KINGS COUNTY	0480.00	2 - Moderate	53.89	No	$107,700	$46,071	3824	1670	43.67	147	522

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NY	KINGS COUNTY	0481.00	3 - Middle	83.15	No	$107,700	$71,083	3105	1447	46.60	157	388
NY	KINGS COUNTY	0482.00	2 - Moderate	72.38	No	$107,700	$61,875	6122	3744	61.16	637	602
NY	KINGS COUNTY	0484.00	2 - Moderate	67.07	No	$107,700	$57,335	5922	2616	44.17	354	566
NY	KINGS COUNTY	0485.00	2 - Moderate	77.14	No	$107,700	$65,947	2470	1261	51.05	121	353
NY	KINGS COUNTY	0486.00	2 - Moderate	61.85	No	$107,700	$52,875	3597	2886	80.23	195	433
NY	KINGS COUNTY	0488.00	0 - Unknown	0.00	No	$107,700	$0	4536	2605	57.43	821	488
NY	KINGS COUNTY	0489.00	1 - Low	34.50	No	$107,700	$29,500	3757	3695	98.35	0	17
NY	KINGS COUNTY	0490.00	2 - Moderate	69.55	No	$107,700	$59,457	6036	3467	57.44	643	631
NY	KINGS COUNTY	0491.00	1 - Low	41.97	No	$107,700	$35,880	6366	5028	78.98	380	316
NY	KINGS COUNTY	0492.00	2 - Moderate	79.19	No	$107,700	$67,695	3366	2256	67.02	472	378
NY	KINGS COUNTY	0493.01	1 - Low	32.50	No	$107,700	$27,786	1897	1844	97.21	27	92
NY	KINGS COUNTY	0493.02	1 - Low	43.60	No	$107,700	$37,277	5476	3961	72.33	55	293
NY	KINGS COUNTY	0494.00	4 - Upper	122.34	No	$107,700	$104,583	5527	3039	54.98	965	692
NY	KINGS COUNTY	0495.00	4 - Upper	142.40	No	$107,700	$121,731	3114	1375	44.16	198	531
NY	KINGS COUNTY	0496.00	2 - Moderate	73.45	No	$107,700	$62,788	4646	3021	65.02	372	892
NY	KINGS COUNTY	0497.00	3 - Middle	95.87	No	$107,700	$81,953	3141	888	28.27	305	581
NY	KINGS COUNTY	0498.00	3 - Middle	115.57	No	$107,700	$98,798	4517	2699	59.75	448	871
NY	KINGS COUNTY	0499.00	3 - Middle	101.45	No	$107,700	$86,731	2147	635	29.58	283	282
NY	KINGS COUNTY	0500.01	4 - Upper	148.94	No	$107,700	$127,321	2062	814	39.48	471	358
NY	KINGS COUNTY	0500.02	4 - Upper	171.77	No	$107,700	$146,836	1607	666	41.44	263	293
NY	KINGS COUNTY	0501.00	4 - Upper	159.69	No	$107,700	$136,513	2951	987	33.45	421	669
NY	KINGS COUNTY	0502.02	4 - Upper	170.40	No	$107,700	$145,664	2312	612	26.47	719	483
NY	KINGS COUNTY	0503.00	4 - Upper	180.44	No	$107,700	$154,250	2759	1079	39.11	285	852
NY	KINGS COUNTY	0504.01	3 - Middle	119.13	No	$107,700	$101,836	2997	1118	37.30	348	204
NY	KINGS COUNTY	0504.02	4 - Upper	269.23	No	$107,700	$230,150	2004	1133	56.54	574	170
NY	KINGS COUNTY	0505.00	1 - Low	48.13	No	$107,700	$41,149	4567	3345	73.24	201	224
NY	KINGS COUNTY	0506.00	2 - Moderate	68.48	No	$107,700	$58,544	5612	4602	82.00	292	365
NY	KINGS COUNTY	0507.00	2 - Moderate	56.73	No	$107,700	$48,500	3545	920	25.95	127	82
NY	KINGS COUNTY	0508.01	2 - Moderate	74.34	No	$107,700	$63,553	4311	3851	89.33	33	25

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NY	KINGS COUNTY	0508.03	2 - Moderate	79.97	No	$107,700	$68,365	2548	2033	79.79	32	60
NY	KINGS COUNTY	0508.04	3 - Middle	109.26	No	$107,700	$93,400	6196	4838	78.08	195	136
NY	KINGS COUNTY	0509.00	1 - Low	39.90	No	$107,700	$34,114	5112	677	13.24	283	341
NY	KINGS COUNTY	0510.01	2 - Moderate	65.80	No	$107,700	$56,250	3740	3271	87.46	0	141
NY	KINGS COUNTY	0510.02	2 - Moderate	55.87	No	$107,700	$47,766	4600	4007	87.11	25	38
NY	KINGS COUNTY	0511.00	1 - Low	43.28	No	$107,700	$37,000	4545	3061	67.35	158	260
NY	KINGS COUNTY	0512.00	2 - Moderate	73.20	No	$107,700	$62,578	5946	5050	84.93	166	104
NY	KINGS COUNTY	0513.00	3 - Middle	95.90	No	$107,700	$81,985	5526	2815	50.94	244	648
NY	KINGS COUNTY	0514.00	3 - Middle	81.84	No	$107,700	$69,966	7023	5748	81.85	215	90
NY	KINGS COUNTY	0515.00	4 - Upper	197.84	No	$107,700	$169,125	2451	793	32.35	222	131
NY	KINGS COUNTY	0516.01	2 - Moderate	73.80	No	$107,700	$63,095	5407	4808	88.92	72	275
NY	KINGS COUNTY	0516.02	3 - Middle	80.69	No	$107,700	$68,980	3874	3525	90.99	74	95
NY	KINGS COUNTY	0517.00	4 - Upper	254.92	No	$107,700	$217,917	2636	795	30.16	241	81
NY	KINGS COUNTY	0518.00	2 - Moderate	77.63	No	$107,700	$66,369	3528	2483	70.38	465	264
NY	KINGS COUNTY	0519.00	4 - Upper	222.66	No	$107,700	$190,338	6101	1970	32.29	356	560
NY	KINGS COUNTY	0520.00	4 - Upper	124.56	No	$107,700	$106,486	4175	3000	71.86	498	578
NY	KINGS COUNTY	0523.00	3 - Middle	81.80	No	$107,700	$69,932	5405	3545	65.59	350	337
NY	KINGS COUNTY	0525.00	1 - Low	43.28	No	$107,700	$37,000	3720	1670	44.89	25	135
NY	KINGS COUNTY	0526.00	3 - Middle	84.12	No	$107,700	$71,910	4353	2838	65.20	337	391
NY	KINGS COUNTY	0527.00	2 - Moderate	64.51	No	$107,700	$55,150	6045	4300	71.13	136	484
NY	KINGS COUNTY	0528.00	4 - Upper	176.60	No	$107,700	$150,966	1804	935	51.83	386	373
NY	KINGS COUNTY	0529.00	1 - Low	31.66	No	$107,700	$27,070	4299	460	10.70	113	638
NY	KINGS COUNTY	0530.00	2 - Moderate	69.07	No	$107,700	$59,050	3606	1798	49.86	241	578
NY	KINGS COUNTY	0531.01	1 - Low	22.46	No	$107,700	$19,203	2997	359	11.98	97	145
NY	KINGS COUNTY	0531.02	2 - Moderate	55.88	No	$107,700	$47,768	5890	570	9.68	224	213
NY	KINGS COUNTY	0532.00	3 - Middle	94.96	No	$107,700	$81,176	2510	1177	46.89	515	491
NY	KINGS COUNTY	0533.00	1 - Low	35.27	No	$107,700	$30,156	7115	575	8.08	405	1339
NY	KINGS COUNTY	0534.00	2 - Moderate	65.55	No	$107,700	$56,042	4777	2254	47.18	329	712
NY	KINGS COUNTY	0535.00	1 - Low	36.69	No	$107,700	$31,367	4469	580	12.98	93	417

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NY	KINGS COUNTY	0537.00	1 - Low	43.61	No	$107,700	$37,287	4304	392	9.11	111	282
NY	KINGS COUNTY	0538.00	3 - Middle	100.89	No	$107,700	$86,250	5535	1864	33.68	357	345
NY	KINGS COUNTY	0539.00	1 - Low	29.47	No	$107,700	$25,192	2668	554	20.76	77	90
NY	KINGS COUNTY	0542.00	2 - Moderate	66.38	No	$107,700	$56,750	4750	1191	25.07	361	526
NY	KINGS COUNTY	0543.00	0 - Unknown	0.00	No	$107,700	$0	5	4	80.00	0	0
NY	KINGS COUNTY	0544.00	3 - Middle	92.61	No	$107,700	$79,167	3785	1026	27.11	515	756
NY	KINGS COUNTY	0545.00	1 - Low	31.57	No	$107,700	$26,995	7304	2902	39.73	95	360
NY	KINGS COUNTY	0546.00	2 - Moderate	71.16	No	$107,700	$60,833	5409	1893	35.00	328	365
NY	KINGS COUNTY	0547.00	2 - Moderate	57.53	No	$107,700	$49,186	7855	2091	26.62	321	182
NY	KINGS COUNTY	0548.00	4 - Upper	127.11	No	$107,700	$108,661	2189	319	14.57	312	463
NY	KINGS COUNTY	0549.00	3 - Middle	91.97	No	$107,700	$78,625	4748	1523	32.08	220	164
NY	KINGS COUNTY	0550.00	3 - Middle	103.72	No	$107,700	$88,667	3956	1257	31.77	379	377
NY	KINGS COUNTY	0551.00	3 - Middle	110.40	No	$107,700	$94,375	6343	3180	50.13	421	919
NY	KINGS COUNTY	0552.00	3 - Middle	99.00	No	$107,700	$84,634	3735	1469	39.33	434	274
NY	KINGS COUNTY	0553.00	4 - Upper	133.06	No	$107,700	$113,750	3078	1183	38.43	347	476
NY	KINGS COUNTY	0554.00	2 - Moderate	79.83	No	$107,700	$68,242	4813	2033	42.24	210	445
NY	KINGS COUNTY	0555.00	4 - Upper	226.46	No	$107,700	$193,592	8688	3367	38.75	1133	135
NY	KINGS COUNTY	0556.00	2 - Moderate	59.32	No	$107,700	$50,714	3880	1027	26.47	484	644
NY	KINGS COUNTY	0557.00	3 - Middle	119.64	No	$107,700	$102,273	1848	503	27.22	101	188
NY	KINGS COUNTY	0558.00	3 - Middle	98.91	No	$107,700	$84,554	2736	964	35.23	337	551
NY	KINGS COUNTY	0560.00	3 - Middle	103.13	No	$107,700	$88,162	3882	854	22.00	595	467
NY	KINGS COUNTY	0561.00	4 - Upper	126.40	No	$107,700	$108,056	3460	828	23.93	284	781
NY	KINGS COUNTY	0562.00	4 - Upper	131.67	No	$107,700	$112,563	1695	237	13.98	475	594
NY	KINGS COUNTY	0563.01	3 - Middle	118.40	No	$107,700	$101,218	4923	1941	39.43	231	583
NY	KINGS COUNTY	0563.02	1 - Low	44.37	No	$107,700	$37,935	2002	1157	57.79	0	68
NY	KINGS COUNTY	0564.00	4 - Upper	126.63	No	$107,700	$108,250	2626	811	30.88	778	671
NY	KINGS COUNTY	0565.00	4 - Upper	124.53	No	$107,700	$106,454	3738	1039	27.80	242	837
NY	KINGS COUNTY	0566.00	3 - Middle	117.30	No	$107,700	$100,278	2548	1324	51.96	414	575
NY	KINGS COUNTY	0568.00	3 - Middle	104.08	No	$107,700	$88,977	1310	536	40.92	387	619

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NY	KINGS COUNTY	0569.00	4 - Upper	177.56	No	$107,700	$151,786	1624	427	26.29	170	482
NY	KINGS COUNTY	0570.00	3 - Middle	101.92	No	$107,700	$87,130	3534	1737	49.15	1402	440
NY	KINGS COUNTY	0571.00	3 - Middle	116.96	No	$107,700	$99,981	4267	799	18.73	377	980
NY	KINGS COUNTY	0572.00	1 - Low	39.44	No	$107,700	$33,723	5221	4673	89.50	0	50
NY	KINGS COUNTY	0573.00	4 - Upper	162.47	No	$107,700	$138,889	2590	529	20.42	313	722
NY	KINGS COUNTY	0574.00	3 - Middle	91.50	No	$107,700	$78,224	2560	1521	59.41	746	1087
NY	KINGS COUNTY	0575.00	3 - Middle	109.67	No	$107,700	$93,750	4902	1644	33.54	318	530
NY	KINGS COUNTY	0576.00	3 - Middle	92.05	No	$107,700	$78,689	2912	1782	61.20	557	903
NY	KINGS COUNTY	0578.00	3 - Middle	102.35	No	$107,700	$87,500	3332	1760	52.82	403	570
NY	KINGS COUNTY	0579.01	0 - Unknown	0.00	No	$107,700	$0	1416	652	46.05	44	180
NY	KINGS COUNTY	0579.02	0 - Unknown	0.00	No	$107,700	$0	0	0	0.00	0	0
NY	KINGS COUNTY	0580.00	3 - Middle	94.31	No	$107,700	$80,625	3502	2053	58.62	390	748
NY	KINGS COUNTY	0582.00	3 - Middle	109.71	No	$107,700	$93,785	3044	1466	48.16	252	699
NY	KINGS COUNTY	0584.00	3 - Middle	87.91	No	$107,700	$75,152	3797	1244	32.76	443	610
NY	KINGS COUNTY	0586.00	3 - Middle	87.00	No	$107,700	$74,375	2655	1917	72.20	508	834
NY	KINGS COUNTY	0588.00	3 - Middle	108.03	No	$107,700	$92,353	3532	1187	33.61	653	676
NY	KINGS COUNTY	0589.01	3 - Middle	104.11	No	$107,700	$89,000	1781	317	17.80	233	489
NY	KINGS COUNTY	0589.02	0 - Unknown	0.00	No	$107,700	$0	0	0	0.00	0	0
NY	KINGS COUNTY	0590.00	2 - Moderate	64.82	No	$107,700	$55,417	2014	1321	65.59	261	672
NY	KINGS COUNTY	0591.00	4 - Upper	137.14	No	$107,700	$117,237	3856	887	23.00	251	622
NY	KINGS COUNTY	0592.00	2 - Moderate	75.06	No	$107,700	$64,167	4268	1888	44.24	403	531
NY	KINGS COUNTY	0593.00	3 - Middle	117.82	No	$107,700	$100,724	2274	629	27.66	154	446
NY	KINGS COUNTY	0594.02	4 - Upper	124.78	No	$107,700	$106,667	5105	1893	37.08	1492	1702
NY	KINGS COUNTY	0594.03	3 - Middle	101.45	No	$107,700	$86,724	3779	1949	51.57	621	1139
NY	KINGS COUNTY	0594.04	3 - Middle	98.58	No	$107,700	$84,274	4426	2005	45.30	713	1112
NY	KINGS COUNTY	0596.00	3 - Middle	105.52	No	$107,700	$90,208	2569	556	21.64	780	271
NY	KINGS COUNTY	0598.00	3 - Middle	86.43	No	$107,700	$73,889	3617	1125	31.10	623	1031
NY	KINGS COUNTY	0600.00	4 - Upper	131.38	No	$107,700	$112,308	6844	1618	23.64	1299	1485
NY	KINGS COUNTY	0606.00	3 - Middle	82.79	No	$107,700	$70,777	3178	1103	34.71	642	292

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NY	KINGS COUNTY	0608.00	3 - Middle	98.36	No	$107,700	$84,088	4015	1204	29.99	392	471
NY	KINGS COUNTY	0610.02	3 - Middle	112.36	No	$107,700	$96,050	5064	395	7.80	1161	93
NY	KINGS COUNTY	0610.03	1 - Low	46.06	No	$107,700	$39,375	2418	1805	74.65	203	353
NY	KINGS COUNTY	0610.04	2 - Moderate	59.39	No	$107,700	$50,771	6669	1610	24.14	411	413
NY	KINGS COUNTY	0612.00	4 - Upper	154.69	No	$107,700	$132,238	1063	102	9.60	323	344
NY	KINGS COUNTY	0616.00	4 - Upper	175.87	No	$107,700	$150,341	1854	162	8.74	424	530
NY	KINGS COUNTY	0620.00	4 - Upper	134.62	No	$107,700	$115,078	1767	134	7.58	483	740
NY	KINGS COUNTY	0622.00	3 - Middle	97.83	No	$107,700	$83,636	3325	1010	30.38	272	519
NY	KINGS COUNTY	0626.00	3 - Middle	91.18	No	$107,700	$77,951	3152	1598	50.70	729	593
NY	KINGS COUNTY	0628.00	4 - Upper	121.17	No	$107,700	$103,583	5222	1360	26.04	1474	1881
NY	KINGS COUNTY	0632.00	3 - Middle	119.11	No	$107,700	$101,827	1476	403	27.30	492	342
NY	KINGS COUNTY	0636.00	4 - Upper	153.51	No	$107,700	$131,225	1317	471	35.76	384	448
NY	KINGS COUNTY	0638.00	4 - Upper	138.75	No	$107,700	$118,611	1617	535	33.09	488	780
NY	KINGS COUNTY	0640.00	4 - Upper	165.82	No	$107,700	$141,750	1620	367	22.65	505	633
NY	KINGS COUNTY	0642.00	3 - Middle	110.69	No	$107,700	$94,625	2865	846	29.53	357	465
NY	KINGS COUNTY	0644.00	3 - Middle	105.03	No	$107,700	$89,784	2702	858	31.75	556	906
NY	KINGS COUNTY	0646.00	3 - Middle	102.72	No	$107,700	$87,813	2226	563	25.29	541	696
NY	KINGS COUNTY	0648.00	4 - Upper	138.42	No	$107,700	$118,333	1993	864	43.35	522	697
NY	KINGS COUNTY	0650.00	3 - Middle	89.12	No	$107,700	$76,183	1439	1104	76.72	304	316
NY	KINGS COUNTY	0652.00	4 - Upper	123.73	No	$107,700	$105,774	1197	454	37.93	391	497
NY	KINGS COUNTY	0654.00	4 - Upper	129.19	No	$107,700	$110,439	1681	452	26.89	468	566
NY	KINGS COUNTY	0656.00	3 - Middle	117.64	No	$107,700	$100,568	1795	472	26.30	553	618
NY	KINGS COUNTY	0658.00	4 - Upper	154.70	No	$107,700	$132,250	1844	679	36.82	554	736
NY	KINGS COUNTY	0660.00	4 - Upper	165.38	No	$107,700	$141,375	1762	533	30.25	633	696
NY	KINGS COUNTY	0662.00	3 - Middle	96.31	No	$107,700	$82,330	1497	648	43.29	454	628
NY	KINGS COUNTY	0666.00	0 - Unknown	0.00	No	$107,700	$0	1	1	100.00	0	0
NY	KINGS COUNTY	0670.00	3 - Middle	114.57	No	$107,700	$97,941	2876	2410	83.80	560	1129
NY	KINGS COUNTY	0672.00	3 - Middle	117.08	No	$107,700	$100,086	1435	1300	90.59	456	576
NY	KINGS COUNTY	0674.00	4 - Upper	122.20	No	$107,700	$104,464	1992	1751	87.90	408	655

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NY	KINGS COUNTY	0676.00	3 - Middle	99.85	No	$107,700	$85,357	1622	1489	91.80	303	591
NY	KINGS COUNTY	0678.00	3 - Middle	116.60	No	$107,700	$99,676	2874	2615	90.99	565	952
NY	KINGS COUNTY	0680.00	3 - Middle	117.11	No	$107,700	$100,114	1887	1681	89.08	476	683
NY	KINGS COUNTY	0682.00	3 - Middle	107.84	No	$107,700	$92,188	2489	2108	84.69	669	950
NY	KINGS COUNTY	0686.00	4 - Upper	139.96	No	$107,700	$119,643	1749	1039	59.41	444	649
NY	KINGS COUNTY	0688.00	4 - Upper	139.63	No	$107,700	$119,363	1706	1323	77.55	508	696
NY	KINGS COUNTY	0690.00	4 - Upper	135.10	No	$107,700	$115,491	1880	1606	85.43	420	616
NY	KINGS COUNTY	0692.00	4 - Upper	162.92	No	$107,700	$139,276	2512	2292	91.24	647	908
NY	KINGS COUNTY	0696.01	3 - Middle	118.81	No	$107,700	$101,563	3932	2801	71.24	527	1523
NY	KINGS COUNTY	0696.02	3 - Middle	99.01	No	$107,700	$84,639	6275	2697	42.98	1615	2088
NY	KINGS COUNTY	0698.00	4 - Upper	139.81	No	$107,700	$119,514	1417	360	25.41	400	450
NY	KINGS COUNTY	0700.00	3 - Middle	112.23	No	$107,700	$95,938	1650	294	17.82	332	555
NY	KINGS COUNTY	0702.01	4 - Upper	131.46	No	$107,700	$112,381	6719	801	11.92	1899	2361
NY	KINGS COUNTY	0702.02	0 - Unknown	0.00	No	$107,700	$0	21	9	42.86	0	0
NY	KINGS COUNTY	0702.03	0 - Unknown	0.00	No	$107,700	$0	0	0	0.00	0	0
NY	KINGS COUNTY	0706.01	4 - Upper	160.58	No	$107,700	$137,273	2703	361	13.36	743	1116
NY	KINGS COUNTY	0706.02	0 - Unknown	0.00	No	$107,700	$0	4	2	50.00	0	0
NY	KINGS COUNTY	0720.00	3 - Middle	88.65	No	$107,700	$75,781	2205	2111	95.74	245	709
NY	KINGS COUNTY	0722.00	3 - Middle	82.84	No	$107,700	$70,815	2893	2819	97.44	675	1100
NY	KINGS COUNTY	0724.00	3 - Middle	96.17	No	$107,700	$82,212	1911	1876	98.17	498	798
NY	KINGS COUNTY	0726.00	3 - Middle	98.38	No	$107,700	$84,102	2582	2530	97.99	591	711
NY	KINGS COUNTY	0728.00	3 - Middle	101.16	No	$107,700	$86,477	3645	3500	96.02	1203	895
NY	KINGS COUNTY	0730.00	4 - Upper	135.19	No	$107,700	$115,571	2170	2070	95.39	636	794
NY	KINGS COUNTY	0732.00	3 - Middle	113.73	No	$107,700	$97,222	2173	2107	96.96	429	716
NY	KINGS COUNTY	0734.00	4 - Upper	129.08	No	$107,700	$110,346	1818	1755	96.53	424	637
NY	KINGS COUNTY	0736.00	3 - Middle	80.64	No	$107,700	$68,942	3473	3306	95.19	580	761
NY	KINGS COUNTY	0738.00	2 - Moderate	79.92	No	$107,700	$68,325	3290	2326	70.70	630	953
NY	KINGS COUNTY	0740.00	3 - Middle	104.72	No	$107,700	$89,519	3446	3139	91.09	321	733
NY	KINGS COUNTY	0742.00	2 - Moderate	75.50	No	$107,700	$64,545	3023	1754	58.02	489	723

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NY	KINGS COUNTY	0744.00	4 - Upper	166.97	No	$107,700	$142,734	2481	302	12.17	553	621
NY	KINGS COUNTY	0746.00	4 - Upper	121.07	No	$107,700	$103,500	2100	766	36.48	418	568
NY	KINGS COUNTY	0748.00	4 - Upper	158.41	No	$107,700	$135,417	1936	603	31.15	378	351
NY	KINGS COUNTY	0750.00	3 - Middle	91.55	No	$107,700	$78,264	2928	766	26.16	427	648
NY	KINGS COUNTY	0752.00	4 - Upper	202.67	No	$107,700	$173,250	1042	81	7.77	264	288
NY	KINGS COUNTY	0754.00	4 - Upper	134.52	No	$107,700	$115,000	1402	59	4.21	328	501
NY	KINGS COUNTY	0756.00	4 - Upper	179.93	No	$107,700	$153,816	1934	374	19.34	525	443
NY	KINGS COUNTY	0758.00	2 - Moderate	77.19	No	$107,700	$65,991	2005	351	17.51	321	385
NY	KINGS COUNTY	0760.00	3 - Middle	112.88	No	$107,700	$96,500	2832	693	24.47	479	321
NY	KINGS COUNTY	0762.00	2 - Moderate	72.88	No	$107,700	$62,305	4391	2264	51.56	235	419
NY	KINGS COUNTY	0764.00	3 - Middle	82.67	No	$107,700	$70,670	3783	2842	75.13	166	93
NY	KINGS COUNTY	0766.00	3 - Middle	86.03	No	$107,700	$73,549	1990	1754	88.14	180	198
NY	KINGS COUNTY	0768.00	2 - Moderate	66.26	No	$107,700	$56,645	4049	1362	33.64	451	722
NY	KINGS COUNTY	0770.00	3 - Middle	115.95	No	$107,700	$99,125	2776	2465	88.80	431	456
NY	KINGS COUNTY	0772.00	3 - Middle	83.90	No	$107,700	$71,726	3070	2063	67.20	547	612
NY	KINGS COUNTY	0774.00	3 - Middle	99.05	No	$107,700	$84,674	3029	2484	82.01	172	265
NY	KINGS COUNTY	0776.00	3 - Middle	101.31	No	$107,700	$86,607	3784	3575	94.48	1064	658
NY	KINGS COUNTY	0780.00	4 - Upper	127.21	No	$107,700	$108,750	2197	2143	97.54	466	622
NY	KINGS COUNTY	0782.00	3 - Middle	82.09	No	$107,700	$70,174	4081	4016	98.41	392	492
NY	KINGS COUNTY	0784.00	3 - Middle	115.41	No	$107,700	$98,661	2441	2304	94.39	447	749
NY	KINGS COUNTY	0786.01	3 - Middle	83.83	No	$107,700	$71,667	2374	2284	96.21	284	436
NY	KINGS COUNTY	0786.02	0 - Unknown	0.00	No	$107,700	$0	2073	1932	93.20	295	365
NY	KINGS COUNTY	0788.01	2 - Moderate	58.80	No	$107,700	$50,272	2040	1963	96.23	138	435
NY	KINGS COUNTY	0788.02	2 - Moderate	63.23	No	$107,700	$54,056	1328	1310	98.64	5	73
NY	KINGS COUNTY	0790.01	3 - Middle	110.21	No	$107,700	$94,219	1347	1214	90.13	86	258
NY	KINGS COUNTY	0790.02	2 - Moderate	66.77	No	$107,700	$57,083	3769	3588	95.20	340	616
NY	KINGS COUNTY	0792.01	0 - Unknown	0.00	No	$107,700	$0	1743	1615	92.66	134	287
NY	KINGS COUNTY	0792.02	2 - Moderate	76.35	No	$107,700	$65,268	3171	3031	95.58	199	473
NY	KINGS COUNTY	0794.00	2 - Moderate	63.07	No	$107,700	$53,917	2742	2539	92.60	233	392

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NY	KINGS COUNTY	0796.01	3 - Middle	88.49	No	$107,700	$75,650	4125	3115	75.52	269	252
NY	KINGS COUNTY	0796.02	3 - Middle	86.02	No	$107,700	$73,537	4489	3778	84.16	308	316
NY	KINGS COUNTY	0798.01	4 - Upper	121.20	No	$107,700	$103,608	2957	2121	71.73	368	302
NY	KINGS COUNTY	0798.02	3 - Middle	90.64	No	$107,700	$77,482	5647	4063	71.95	52	119
NY	KINGS COUNTY	0800.00	4 - Upper	135.07	No	$107,700	$115,469	3562	2543	71.39	634	971
NY	KINGS COUNTY	0802.00	2 - Moderate	78.87	No	$107,700	$67,424	4521	3719	82.26	712	540
NY	KINGS COUNTY	0804.00	2 - Moderate	77.50	No	$107,700	$66,250	3327	2666	80.13	443	853
NY	KINGS COUNTY	0806.00	2 - Moderate	79.31	No	$107,700	$67,802	3781	2339	61.86	299	576
NY	KINGS COUNTY	0808.00	0 - Unknown	0.00	No	$107,700	$0	1940	1761	90.77	3	20
NY	KINGS COUNTY	0810.00	2 - Moderate	68.22	No	$107,700	$58,325	2907	2387	82.11	188	786
NY	KINGS COUNTY	0814.00	3 - Middle	87.16	No	$107,700	$74,514	3121	2949	94.49	400	748
NY	KINGS COUNTY	0816.00	2 - Moderate	78.73	No	$107,700	$67,308	2580	2479	96.09	298	627
NY	KINGS COUNTY	0818.00	3 - Middle	101.36	No	$107,700	$86,653	4830	4265	88.30	354	529
NY	KINGS COUNTY	0820.00	2 - Moderate	51.78	No	$107,700	$44,265	5495	4886	88.92	31	186
NY	KINGS COUNTY	0822.00	3 - Middle	83.67	No	$107,700	$71,531	7201	6335	87.97	167	401
NY	KINGS COUNTY	0824.00	2 - Moderate	75.45	No	$107,700	$64,500	4963	4660	93.89	290	1035
NY	KINGS COUNTY	0826.00	2 - Moderate	75.70	No	$107,700	$64,719	5165	4909	95.04	457	908
NY	KINGS COUNTY	0828.00	3 - Middle	87.51	No	$107,700	$74,808	4206	3995	94.98	296	890
NY	KINGS COUNTY	0830.00	3 - Middle	88.93	No	$107,700	$76,028	6167	6045	98.02	573	830
NY	KINGS COUNTY	0832.00	3 - Middle	93.15	No	$107,700	$79,632	2362	2319	98.18	442	727
NY	KINGS COUNTY	0834.00	3 - Middle	92.92	No	$107,700	$79,432	1733	1704	98.33	379	671
NY	KINGS COUNTY	0836.00	3 - Middle	84.75	No	$107,700	$72,454	2160	2140	99.07	452	769
NY	KINGS COUNTY	0838.00	3 - Middle	103.75	No	$107,700	$88,690	2226	2192	98.47	588	781
NY	KINGS COUNTY	0840.00	3 - Middle	100.09	No	$107,700	$85,563	2324	2288	98.45	551	806
NY	KINGS COUNTY	0846.00	3 - Middle	94.14	No	$107,700	$80,478	1986	1963	98.84	465	758
NY	KINGS COUNTY	0848.00	3 - Middle	113.18	No	$107,700	$96,750	1728	1712	99.07	322	594
NY	KINGS COUNTY	0850.00	3 - Middle	81.73	No	$107,700	$69,866	1509	1483	98.28	367	480
NY	KINGS COUNTY	0852.00	0 - Unknown	0.00	No	$107,700	$0	32	32	100.00	4	4
NY	KINGS COUNTY	0854.00	2 - Moderate	77.98	No	$107,700	$66,667	1962	1898	96.74	371	744

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NY	KINGS COUNTY	0856.00	3 - Middle	81.44	No	$107,700	$69,618	3568	3430	96.13	379	764
NY	KINGS COUNTY	0858.00	3 - Middle	81.30	No	$107,700	$69,500	2474	2432	98.30	416	669
NY	KINGS COUNTY	0860.00	3 - Middle	87.65	No	$107,700	$74,934	3809	3770	98.98	524	949
NY	KINGS COUNTY	0862.00	2 - Moderate	60.78	No	$107,700	$51,964	3427	3388	98.86	305	741
NY	KINGS COUNTY	0864.00	3 - Middle	93.71	No	$107,700	$80,111	2499	2454	98.20	351	763
NY	KINGS COUNTY	0866.00	3 - Middle	84.69	No	$107,700	$72,398	3385	3250	96.01	401	996
NY	KINGS COUNTY	0868.00	2 - Moderate	65.70	No	$107,700	$56,169	3413	3327	97.48	272	1070
NY	KINGS COUNTY	0870.00	2 - Moderate	55.84	No	$107,700	$47,734	3570	3471	97.23	366	841
NY	KINGS COUNTY	0872.00	2 - Moderate	67.06	No	$107,700	$57,330	3128	2996	95.78	480	777
NY	KINGS COUNTY	0874.01	3 - Middle	85.18	No	$107,700	$72,820	3740	3121	83.45	232	898
NY	KINGS COUNTY	0876.00	2 - Moderate	73.80	No	$107,700	$63,088	2098	1560	74.36	329	457
NY	KINGS COUNTY	0878.00	2 - Moderate	78.40	No	$107,700	$67,019	2730	2652	97.14	118	515
NY	KINGS COUNTY	0880.01	3 - Middle	88.00	No	$107,700	$75,230	2127	1940	91.21	302	339
NY	KINGS COUNTY	0880.02	3 - Middle	111.35	No	$107,700	$95,186	1374	1234	89.81	223	503
NY	KINGS COUNTY	0882.00	2 - Moderate	70.36	No	$107,700	$60,152	6804	6629	97.43	475	1111
NY	KINGS COUNTY	0884.00	2 - Moderate	61.70	No	$107,700	$52,750	5513	5408	98.10	314	1347
NY	KINGS COUNTY	0886.00	1 - Low	47.32	No	$107,700	$40,451	4547	4479	98.50	178	587
NY	KINGS COUNTY	0888.00	2 - Moderate	57.22	No	$107,700	$48,920	4001	3983	99.55	366	892
NY	KINGS COUNTY	0890.00	2 - Moderate	63.93	No	$107,700	$54,656	6683	6533	97.76	232	1223
NY	KINGS COUNTY	0892.00	0 - Unknown	0.00	No	$107,700	$0	3673	3603	98.09	57	654
NY	KINGS COUNTY	0894.00	1 - Low	49.50	No	$107,700	$42,321	3834	3791	98.88	414	1015
NY	KINGS COUNTY	0896.00	2 - Moderate	67.42	No	$107,700	$57,639	4081	4010	98.26	194	762
NY	KINGS COUNTY	0898.00	3 - Middle	85.64	No	$107,700	$73,214	2329	2293	98.45	155	632
NY	KINGS COUNTY	0900.00	1 - Low	42.61	No	$107,700	$36,429	5434	5385	99.10	293	810
NY	KINGS COUNTY	0902.00	2 - Moderate	61.29	No	$107,700	$52,399	3817	3740	97.98	259	448
NY	KINGS COUNTY	0906.00	1 - Low	36.79	No	$107,700	$31,451	4534	4472	98.63	13	246
NY	KINGS COUNTY	0908.00	1 - Low	25.79	No	$107,700	$22,050	5893	5735	97.32	8	161
NY	KINGS COUNTY	0910.00	1 - Low	30.15	No	$107,700	$25,774	5814	5745	98.81	0	91
NY	KINGS COUNTY	0912.00	1 - Low	45.83	No	$107,700	$39,183	6572	6519	99.19	19	29

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	KINGS COUNTY	0916.00	2 - Moderate	54.76	No	$107,700	$46,818	5309	5247	98.83	168	740
NY	KINGS COUNTY	0918.00	2 - Moderate	57.02	No	$107,700	$48,750	2703	2674	98.93	466	530
NY	KINGS COUNTY	0920.00	1 - Low	45.01	No	$107,700	$38,484	3491	3462	99.17	503	688
NY	KINGS COUNTY	0922.00	2 - Moderate	62.93	No	$107,700	$53,799	3031	3012	99.37	256	410
NY	KINGS COUNTY	0924.00	2 - Moderate	53.28	No	$107,700	$45,551	3628	3555	97.99	115	527
NY	KINGS COUNTY	0928.00	4 - Upper	130.14	No	$107,700	$111,250	2861	2804	98.01	427	1016
NY	KINGS COUNTY	0930.00	3 - Middle	111.56	No	$107,700	$95,368	2567	2559	99.69	660	1083
NY	KINGS COUNTY	0932.00	2 - Moderate	64.96	No	$107,700	$55,536	1277	1264	98.98	320	481
NY	KINGS COUNTY	0934.00	3 - Middle	96.51	No	$107,700	$82,500	2466	2426	98.38	580	1092
NY	KINGS COUNTY	0936.00	3 - Middle	96.58	No	$107,700	$82,566	1854	1850	99.78	479	614
NY	KINGS COUNTY	0938.00	3 - Middle	96.88	No	$107,700	$82,824	2662	2595	97.48	381	758
NY	KINGS COUNTY	0944.01	4 - Upper	125.22	No	$107,700	$107,050	3447	3389	98.32	663	956
NY	KINGS COUNTY	0944.02	1 - Low	31.45	No	$107,700	$26,885	2810	2744	97.65	0	99
NY	KINGS COUNTY	0946.00	4 - Upper	126.14	No	$107,700	$107,829	2079	2054	98.80	553	702
NY	KINGS COUNTY	0950.00	3 - Middle	113.06	No	$107,700	$96,652	3170	3059	96.50	476	989
NY	KINGS COUNTY	0954.00	4 - Upper	121.71	No	$107,700	$104,042	5156	5056	98.06	826	1639
NY	KINGS COUNTY	0956.00	3 - Middle	84.45	No	$107,700	$72,198	4391	4223	96.17	589	1492
NY	KINGS COUNTY	0958.00	3 - Middle	86.80	No	$107,700	$74,205	3770	3651	96.84	579	1270
NY	KINGS COUNTY	0960.00	0 - Unknown	0.00	No	$107,700	$0	6	6	100.00	0	0
NY	KINGS COUNTY	0962.00	3 - Middle	98.14	No	$107,700	$83,894	1701	1623	95.41	257	543
NY	KINGS COUNTY	0964.00	4 - Upper	124.46	No	$107,700	$106,397	2621	2475	94.43	434	844
NY	KINGS COUNTY	0966.00	2 - Moderate	79.87	No	$107,700	$68,281	2353	2257	95.92	435	884
NY	KINGS COUNTY	0968.00	3 - Middle	103.21	No	$107,700	$88,234	1555	1490	95.82	285	479
NY	KINGS COUNTY	0970.00	3 - Middle	107.77	No	$107,700	$92,132	2357	2244	95.21	385	704
NY	KINGS COUNTY	0974.00	3 - Middle	96.02	No	$107,700	$82,083	2911	2766	95.02	391	783
NY	KINGS COUNTY	0982.00	1 - Low	29.19	No	$107,700	$24,956	4076	4054	99.46	0	9
NY	KINGS COUNTY	0984.00	3 - Middle	115.28	No	$107,700	$98,548	2074	2034	98.07	414	744
NY	KINGS COUNTY	0986.00	3 - Middle	101.00	No	$107,700	$86,339	2814	2764	98.22	436	1124
NY	KINGS COUNTY	0988.00	3 - Middle	108.75	No	$107,700	$92,965	3083	2993	97.08	476	828

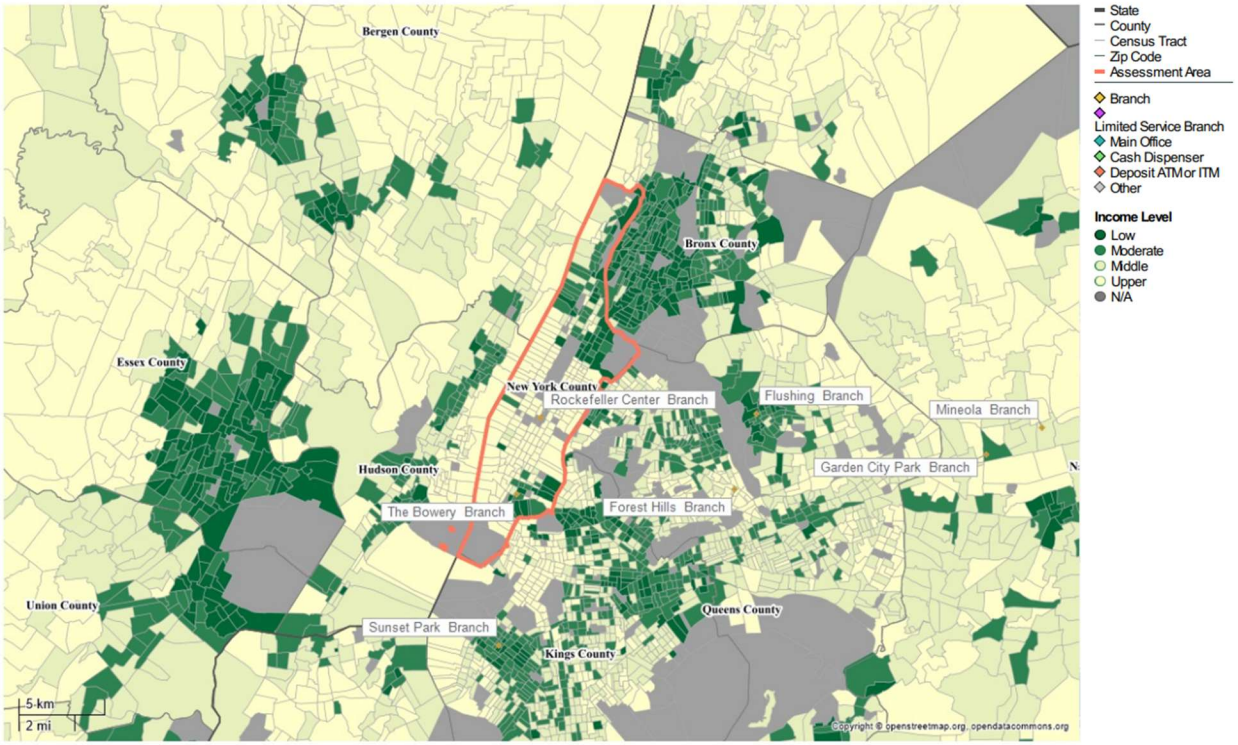
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	KINGS COUNTY	0990.00	4 - Upper	130.76	No	$107,700	$111,786	1652	1589	96.19	306	574
NY	KINGS COUNTY	0992.00	3 - Middle	108.46	No	$107,700	$92,721	2056	1948	94.75	482	724
NY	KINGS COUNTY	0994.00	3 - Middle	113.32	No	$107,700	$96,875	2116	2020	95.46	359	679
NY	KINGS COUNTY	0996.00	3 - Middle	87.22	No	$107,700	$74,565	4052	3855	95.14	562	1176
NY	KINGS COUNTY	0998.00	3 - Middle	117.67	No	$107,700	$100,592	4234	4086	96.50	628	1523
NY	KINGS COUNTY	1004.00	3 - Middle	97.97	No	$107,700	$83,750	2901	2850	98.24	457	1048
NY	KINGS COUNTY	1006.00	3 - Middle	118.40	No	$107,700	$101,218	2662	2510	94.29	613	984
NY	KINGS COUNTY	1008.00	3 - Middle	112.94	No	$107,700	$96,548	2189	2065	94.34	332	739
NY	KINGS COUNTY	1010.00	3 - Middle	101.67	No	$107,700	$86,915	2605	2461	94.47	424	838
NY	KINGS COUNTY	1012.00	3 - Middle	104.68	No	$107,700	$89,485	2115	2025	95.74	443	920
NY	KINGS COUNTY	1014.00	3 - Middle	98.75	No	$107,700	$84,423	2268	2184	96.30	505	909
NY	KINGS COUNTY	1016.00	3 - Middle	119.56	No	$107,700	$102,206	1551	1510	97.36	396	514
NY	KINGS COUNTY	1018.00	3 - Middle	98.58	No	$107,700	$84,275	2030	1932	95.17	643	549
NY	KINGS COUNTY	1020.00	4 - Upper	136.70	No	$107,700	$116,862	2186	2075	94.92	489	728
NY	KINGS COUNTY	1022.00	3 - Middle	88.34	No	$107,700	$75,521	2313	2182	94.34	407	845
NY	KINGS COUNTY	1024.00	3 - Middle	117.10	No	$107,700	$100,104	2257	2126	94.20	420	712
NY	KINGS COUNTY	1026.00	3 - Middle	118.40	No	$107,700	$101,218	2973	2853	95.96	493	1038
NY	KINGS COUNTY	1028.01	4 - Upper	123.73	No	$107,700	$105,769	1754	1701	96.98	351	531
NY	KINGS COUNTY	1028.02	0 - Unknown	0.00	No	$107,700	$0	5	5	100.00	0	0
NY	KINGS COUNTY	1034.01	1 - Low	36.97	No	$107,700	$31,607	3980	3824	96.08	0	65
NY	KINGS COUNTY	1034.02	0 - Unknown	0.00	No	$107,700	$0	0	0	0.00	0	0
NY	KINGS COUNTY	1058.01	1 - Low	31.45	No	$107,700	$26,890	7013	5626	80.22	34	146
NY	KINGS COUNTY	1058.04	1 - Low	49.88	No	$107,700	$42,645	6482	5330	82.23	89	200
NY	KINGS COUNTY	1070.01	2 - Moderate	51.44	No	$107,700	$43,977	3543	3487	98.42	450	627
NY	KINGS COUNTY	1070.02	0 - Unknown	0.00	No	$107,700	$0	0	0	0.00	0	0
NY	KINGS COUNTY	1070.03	0 - Unknown	0.00	No	$107,700	$0	0	0	0.00	0	0
NY	KINGS COUNTY	1078.00	3 - Middle	109.62	No	$107,700	$93,712	4112	4048	98.44	1152	966
NY	KINGS COUNTY	1098.00	2 - Moderate	59.24	No	$107,700	$50,641	2290	2243	97.95	169	681
NY	KINGS COUNTY	1104.00	2 - Moderate	70.92	No	$107,700	$60,625	5068	4981	98.28	543	1236

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NY	KINGS COUNTY	1106.00	1 - Low	36.24	No	$107,700	$30,982	4558	4512	98.99	0	31
NY	KINGS COUNTY	1110.00	1 - Low	39.48	No	$107,700	$33,750	3037	3013	99.21	0	164
NY	KINGS COUNTY	1116.00	3 - Middle	84.62	No	$107,700	$72,336	3434	3378	98.37	399	885
NY	KINGS COUNTY	1118.00	3 - Middle	82.57	No	$107,700	$70,587	3507	3409	97.21	346	1427
NY	KINGS COUNTY	1120.00	2 - Moderate	67.63	No	$107,700	$57,813	3480	3428	98.51	335	979
NY	KINGS COUNTY	1122.00	2 - Moderate	56.29	No	$107,700	$48,125	3514	3433	97.69	368	1017
NY	KINGS COUNTY	1124.00	2 - Moderate	63.16	No	$107,700	$53,996	4288	4196	97.85	333	1173
NY	KINGS COUNTY	1126.00	2 - Moderate	77.13	No	$107,700	$65,938	4368	4312	98.72	328	838
NY	KINGS COUNTY	1128.00	2 - Moderate	72.77	No	$107,700	$62,212	4461	4288	96.12	399	1346
NY	KINGS COUNTY	1130.00	2 - Moderate	76.81	No	$107,700	$65,664	4460	4381	98.23	563	1096
NY	KINGS COUNTY	1132.00	2 - Moderate	72.82	No	$107,700	$62,250	2427	2399	98.85	323	642
NY	KINGS COUNTY	1134.00	2 - Moderate	51.59	No	$107,700	$44,103	2658	2599	97.78	66	145
NY	KINGS COUNTY	1142.01	3 - Middle	84.08	No	$107,700	$71,875	1880	1794	95.43	317	569
NY	KINGS COUNTY	1142.02	3 - Middle	87.13	No	$107,700	$74,485	2670	2542	95.21	287	676
NY	KINGS COUNTY	1144.00	2 - Moderate	79.63	No	$107,700	$68,071	2414	2342	97.02	184	480
NY	KINGS COUNTY	1146.00	2 - Moderate	77.73	No	$107,700	$66,450	3134	3060	97.64	317	739
NY	KINGS COUNTY	1150.00	2 - Moderate	68.29	No	$107,700	$58,380	3123	3064	98.11	285	806
NY	KINGS COUNTY	1152.00	2 - Moderate	69.04	No	$107,700	$59,025	3496	3416	97.71	261	726
NY	KINGS COUNTY	1156.00	1 - Low	29.38	No	$107,700	$25,119	4452	4342	97.53	147	517
NY	KINGS COUNTY	1158.00	2 - Moderate	75.13	No	$107,700	$64,226	3260	3200	98.16	439	882
NY	KINGS COUNTY	1160.00	2 - Moderate	64.45	No	$107,700	$55,096	2630	2618	99.54	307	587
NY	KINGS COUNTY	1162.00	2 - Moderate	70.48	No	$107,700	$60,250	2374	2333	98.27	342	864
NY	KINGS COUNTY	1164.00	2 - Moderate	79.15	No	$107,700	$67,663	3275	3223	98.41	527	1160
NY	KINGS COUNTY	1166.00	2 - Moderate	74.46	No	$107,700	$63,654	3484	3424	98.28	265	942
NY	KINGS COUNTY	1168.00	2 - Moderate	57.32	No	$107,700	$49,000	2273	2215	97.45	111	670
NY	KINGS COUNTY	1170.00	0 - Unknown	0.00	No	$107,700	$0	1974	1929	97.72	83	596
NY	KINGS COUNTY	1172.01	3 - Middle	87.73	No	$107,700	$75,000	2602	2553	98.12	364	710
NY	KINGS COUNTY	1172.02	2 - Moderate	59.89	No	$107,700	$51,202	4266	4136	96.95	604	1136
NY	KINGS COUNTY	1174.00	2 - Moderate	56.35	No	$107,700	$48,173	4331	4228	97.62	219	1504

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NY	KINGS COUNTY	1176.01	2 - Moderate	78.59	No	$107,700	$67,188	2760	2650	96.01	307	785
NY	KINGS COUNTY	1176.02	2 - Moderate	68.92	No	$107,700	$58,919	3492	3402	97.42	346	959
NY	KINGS COUNTY	1178.00	1 - Low	34.63	No	$107,700	$29,606	1820	1790	98.35	181	562
NY	KINGS COUNTY	1180.00	0 - Unknown	0.00	No	$107,700	$0	7	7	100.00	0	0
NY	KINGS COUNTY	1182.01	3 - Middle	81.51	No	$107,700	$69,682	3345	3266	97.64	242	967
NY	KINGS COUNTY	1182.02	2 - Moderate	66.57	No	$107,700	$56,912	3275	3200	97.71	369	960
NY	KINGS COUNTY	1184.00	2 - Moderate	69.56	No	$107,700	$59,468	5434	5321	97.92	452	1660
NY	KINGS COUNTY	1186.00	3 - Middle	97.04	No	$107,700	$82,955	3147	3068	97.49	399	862
NY	KINGS COUNTY	1188.00	2 - Moderate	67.92	No	$107,700	$58,065	5156	5037	97.69	387	1146
NY	KINGS COUNTY	1190.00	0 - Unknown	0.00	No	$107,700	$0	2217	2154	97.16	207	477
NY	KINGS COUNTY	1192.00	3 - Middle	90.79	No	$107,700	$77,613	3636	3563	97.99	315	1143
NY	KINGS COUNTY	1194.00	2 - Moderate	53.35	No	$107,700	$45,606	4320	4251	98.40	355	1303
NY	KINGS COUNTY	1196.00	2 - Moderate	52.21	No	$107,700	$44,636	6458	6349	98.31	399	1531
NY	KINGS COUNTY	1198.00	1 - Low	43.53	No	$107,700	$37,218	3696	3563	96.40	252	965
NY	KINGS COUNTY	1200.00	2 - Moderate	53.19	No	$107,700	$45,474	2873	2800	97.46	239	633
NY	KINGS COUNTY	1202.00	1 - Low	43.55	No	$107,700	$37,230	1972	1939	98.33	244	552
NY	KINGS COUNTY	1208.01	3 - Middle	103.82	No	$107,700	$88,750	3999	3940	98.52	650	1522
NY	KINGS COUNTY	1208.02	1 - Low	39.07	No	$107,700	$33,403	3770	3754	99.58	35	86
NY	KINGS COUNTY	1208.03	0 - Unknown	0.00	No	$107,700	$0	2010	1924	95.72	199	500
NY	KINGS COUNTY	1210.00	1 - Low	19.19	No	$107,700	$16,406	3688	3677	99.70	0	43
NY	KINGS COUNTY	1214.00	1 - Low	27.80	No	$107,700	$23,771	4100	4041	98.56	0	22
NY	KINGS COUNTY	1220.00	2 - Moderate	57.21	No	$107,700	$48,906	6169	6071	98.41	351	1441
NY	KINGS COUNTY	1237.00	1 - Low	47.33	No	$107,700	$40,464	8586	1501	17.48	259	297
NY	KINGS COUNTY	1502.00	4 - Upper	172.33	No	$107,700	$147,321	2616	844	32.26	553	894
NY	KINGS COUNTY	1522.00	4 - Upper	230.46	No	$107,700	$197,008	3287	1794	54.58	792	853
NY	KINGS COUNTY	9901.00	0 - Unknown	0.00	No	$107,700	$0	0	0	0.00	0	0

hanover bank

Assessment Area – New York County



2025 FFIEC Census Report - Summary Census Overview Information
State: NEW YORK
County: 061 - NEW YORK COUNTY
All Tracts: 310

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	NEW YORK COUNTY	0001.00	0 - Unknown	0.00	No	$107,700	$0	0	0	0.00	0	0
NY	NEW YORK COUNTY	0002.01	1 - Low	36.35	No	$107,700	$31,076	2012	1791	89.02	0	38
NY	NEW YORK COUNTY	0002.02	2 - Moderate	56.79	No	$107,700	$48,552	7266	5691	78.32	818	76
NY	NEW YORK COUNTY	0005.00	0 - Unknown	0.00	No	$107,700	$0	5	5	100.00	0	0
NY	NEW YORK COUNTY	0006.00	1 - Low	29.05	No	$107,700	$24,841	11616	10471	90.14	187	102
NY	NEW YORK COUNTY	0007.00	4 - Upper	292.45	No	$107,700	$250,001	10542	3760	35.67	753	48
NY	NEW YORK COUNTY	0008.00	1 - Low	41.26	No	$107,700	$35,273	10871	9638	88.66	105	186
NY	NEW YORK COUNTY	0009.00	4 - Upper	292.45	No	$107,700	$250,001	2016	868	43.06	122	96
NY	NEW YORK COUNTY	0010.01	4 - Upper	172.75	No	$107,700	$147,679	1767	682	38.60	515	5
NY	NEW YORK COUNTY	0010.02	1 - Low	32.10	No	$107,700	$27,446	6300	6166	97.87	0	16
NY	NEW YORK COUNTY	0012.00	3 - Middle	85.90	No	$107,700	$73,438	3776	2071	54.85	796	18
NY	NEW YORK COUNTY	0013.00	4 - Upper	256.31	No	$107,700	$219,107	5402	2063	38.19	427	14
NY	NEW YORK COUNTY	0014.01	4 - Upper	168.07	No	$107,700	$143,672	3543	1463	41.29	1293	51
NY	NEW YORK COUNTY	0014.02	0 - Unknown	0.00	No	$107,700	$0	3418	2461	72.00	77	25
NY	NEW YORK	0015.01	4 - Upper	179.20	No	$107,700	$153,188	8385	3640	43.41	1738	76

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	COUNTY											
NY	NEW YORK COUNTY	0015.02	4 - Upper	238.66	No	$107,700	$204,018	10378	4043	38.96	489	124
NY	NEW YORK COUNTY	0016.00	2 - Moderate	60.23	No	$107,700	$51,489	7698	6351	82.50	352	208
NY	NEW YORK COUNTY	0018.00	1 - Low	43.31	No	$107,700	$37,027	7934	5383	67.85	181	158
NY	NEW YORK COUNTY	0020.00	1 - Low	29.97	No	$107,700	$25,625	4648	4571	98.34	8	61
NY	NEW YORK COUNTY	0021.00	4 - Upper	292.45	No	$107,700	$250,001	7811	2588	33.13	1216	141
NY	NEW YORK COUNTY	0022.01	1 - Low	34.45	No	$107,700	$29,453	6969	5340	76.63	327	93
NY	NEW YORK COUNTY	0022.02	3 - Middle	95.77	No	$107,700	$81,875	2488	1180	47.43	60	10
NY	NEW YORK COUNTY	0024.00	1 - Low	23.33	No	$107,700	$19,948	4518	4437	98.21	14	18
NY	NEW YORK COUNTY	0025.00	1 - Low	30.11	No	$107,700	$25,747	4630	4544	98.14	0	51
NY	NEW YORK COUNTY	0026.01	2 - Moderate	71.17	No	$107,700	$60,843	3609	2488	68.94	143	26
NY	NEW YORK COUNTY	0026.02	3 - Middle	91.39	No	$107,700	$78,125	4816	2410	50.04	333	224
NY	NEW YORK COUNTY	0027.00	4 - Upper	155.70	No	$107,700	$133,104	1370	1138	83.07	378	36
NY	NEW YORK COUNTY	0028.00	0 - Unknown	0.00	No	$107,700	$0	6819	4655	68.27	390	79
NY	NEW YORK COUNTY	0029.01	0 - Unknown	0.00	No	$107,700	$0	1096	868	79.20	0	14
NY	NEW YORK COUNTY	0029.02	1 - Low	47.11	No	$107,700	$40,278	4359	3803	87.24	230	129
NY	NEW YORK COUNTY	0030.01	2 - Moderate	75.18	No	$107,700	$64,271	4663	2088	44.78	72	192

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NY	NEW YORK COUNTY	0030.02	3 - Middle	100.09	No	$107,700	$85,568	3035	1458	48.04	123	9
NY	NEW YORK COUNTY	0031.00	4 - Upper	284.25	No	$107,700	$242,986	2989	1719	57.51	208	7
NY	NEW YORK COUNTY	0032.00	4 - Upper	126.65	No	$107,700	$108,270	8372	2780	33.21	853	101
NY	NEW YORK COUNTY	0033.00	4 - Upper	292.45	No	$107,700	$250,001	6458	1626	25.18	970	184
NY	NEW YORK COUNTY	0034.00	3 - Middle	99.29	No	$107,700	$84,879	7012	2553	36.41	253	94
NY	NEW YORK COUNTY	0036.01	2 - Moderate	53.09	No	$107,700	$45,391	3513	2483	70.68	164	75
NY	NEW YORK COUNTY	0036.02	4 - Upper	148.27	No	$107,700	$126,750	3000	1222	40.73	189	166
NY	NEW YORK COUNTY	0037.00	4 - Upper	292.45	No	$107,700	$250,001	3092	894	28.91	669	341
NY	NEW YORK COUNTY	0038.00	2 - Moderate	72.38	No	$107,700	$61,880	9070	3161	34.85	411	159
NY	NEW YORK COUNTY	0039.00	4 - Upper	292.45	No	$107,700	$250,001	7036	1820	25.87	1022	262
NY	NEW YORK COUNTY	0040.01	4 - Upper	205.07	No	$107,700	$175,302	3743	1098	29.33	354	239
NY	NEW YORK COUNTY	0040.02	4 - Upper	292.45	No	$107,700	$250,001	5090	1941	38.13	318	55
NY	NEW YORK COUNTY	0041.00	3 - Middle	104.52	No	$107,700	$89,353	7523	4929	65.52	224	319
NY	NEW YORK COUNTY	0042.00	4 - Upper	292.45	No	$107,700	$250,001	5216	2575	49.37	485	61
NY	NEW YORK COUNTY	0043.00	2 - Moderate	73.18	No	$107,700	$62,557	4158	1602	38.53	330	198
NY	NEW YORK COUNTY	0044.00	4 - Upper	191.46	No	$107,700	$163,669	17222	6146	35.69	0	133
NY	NEW YORK COUNTY	0045.00	4 - Upper	247.64	No	$107,700	$211,696	1093	405	37.05	211	100

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	NEW YORK COUNTY	0047.00	4 - Upper	191.46	No	$107,700	$163,672	2644	657	24.85	429	149
NY	NEW YORK COUNTY	0048.00	4 - Upper	208.72	No	$107,700	$178,427	6955	2189	31.47	1517	381
NY	NEW YORK COUNTY	0049.00	4 - Upper	160.85	No	$107,700	$137,500	4777	1158	24.24	640	250
NY	NEW YORK COUNTY	0050.00	4 - Upper	292.45	No	$107,700	$250,001	5223	1288	24.66	1441	101
NY	NEW YORK COUNTY	0052.00	4 - Upper	292.45	No	$107,700	$250,001	3808	1351	35.48	811	142
NY	NEW YORK COUNTY	0054.00	4 - Upper	292.45	No	$107,700	$250,001	4909	1233	25.12	1234	183
NY	NEW YORK COUNTY	0055.01	4 - Upper	242.93	No	$107,700	$207,664	4564	1574	34.49	525	31
NY	NEW YORK COUNTY	0055.02	4 - Upper	262.14	No	$107,700	$224,091	1956	473	24.18	271	76
NY	NEW YORK COUNTY	0056.00	4 - Upper	292.45	No	$107,700	$250,001	4281	1740	40.64	752	72
NY	NEW YORK COUNTY	0057.00	4 - Upper	292.45	No	$107,700	$250,001	2998	610	20.35	595	95
NY	NEW YORK COUNTY	0058.00	4 - Upper	292.45	No	$107,700	$250,001	5109	1566	30.65	163	135
NY	NEW YORK COUNTY	0059.00	4 - Upper	268.20	No	$107,700	$229,267	5707	1448	25.37	1664	163
NY	NEW YORK COUNTY	0060.00	4 - Upper	271.85	No	$107,700	$232,391	5290	1608	30.40	0	17
NY	NEW YORK COUNTY	0061.00	4 - Upper	292.45	No	$107,700	$250,001	5494	1952	35.53	1038	104
NY	NEW YORK COUNTY	0062.00	4 - Upper	128.31	No	$107,700	$109,688	3686	2040	55.34	0	16
NY	NEW YORK COUNTY	0063.00	4 - Upper	292.45	No	$107,700	$250,001	6707	1388	20.69	1529	311
NY	NEW YORK COUNTY	0064.00	4 - Upper	291.13	No	$107,700	$248,875	8744	2929	33.50	1372	477

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	NEW YORK COUNTY	0065.00	4 - Upper	292.45	No	$107,700	$250,001	6721	1984	29.52	277	81
NY	NEW YORK COUNTY	0066.00	4 - Upper	223.20	No	$107,700	$190,805	12341	6031	48.87	2306	174
NY	NEW YORK COUNTY	0067.00	4 - Upper	171.75	No	$107,700	$146,818	5547	1150	20.73	574	286
NY	NEW YORK COUNTY	0068.00	4 - Upper	263.58	No	$107,700	$225,321	7706	2723	35.34	1216	339
NY	NEW YORK COUNTY	0069.00	4 - Upper	292.45	No	$107,700	$250,001	2799	726	25.94	503	152
NY	NEW YORK COUNTY	0070.01	4 - Upper	270.47	No	$107,700	$231,213	4550	1607	35.32	595	217
NY	NEW YORK COUNTY	0070.02	4 - Upper	254.48	No	$107,700	$217,545	4865	1457	29.95	323	96
NY	NEW YORK COUNTY	0071.00	4 - Upper	292.45	No	$107,700	$250,001	5851	1350	23.07	1174	382
NY	NEW YORK COUNTY	0072.00	4 - Upper	292.45	No	$107,700	$250,001	9358	2907	31.06	824	198
NY	NEW YORK COUNTY	0073.00	4 - Upper	292.45	No	$107,700	$250,001	6180	1218	19.71	711	685
NY	NEW YORK COUNTY	0074.00	4 - Upper	244.27	No	$107,700	$208,815	5698	2061	36.17	693	47
NY	NEW YORK COUNTY	0075.00	4 - Upper	154.56	No	$107,700	$132,127	4000	769	19.23	863	201
NY	NEW YORK COUNTY	0076.00	4 - Upper	188.40	No	$107,700	$161,058	2921	1796	61.49	277	37
NY	NEW YORK COUNTY	0077.00	4 - Upper	201.06	No	$107,700	$171,875	6192	1294	20.90	1081	228
NY	NEW YORK COUNTY	0078.00	4 - Upper	206.79	No	$107,700	$176,771	9109	3688	40.49	1140	207
NY	NEW YORK COUNTY	0079.00	4 - Upper	292.45	No	$107,700	$250,001	4442	896	20.17	725	621
NY	NEW YORK COUNTY	0080.00	4 - Upper	246.59	No	$107,700	$210,800	5906	1844	31.22	1354	169

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	NEW YORK COUNTY	0081.00	4 - Upper	215.97	No	$107,700	$184,618	7853	2336	29.75	1708	301
NY	NEW YORK COUNTY	0082.00	4 - Upper	229.06	No	$107,700	$195,809	3414	1184	34.68	970	37
NY	NEW YORK COUNTY	0083.00	1 - Low	41.46	No	$107,700	$35,442	3853	2171	56.35	455	130
NY	NEW YORK COUNTY	0084.00	4 - Upper	292.45	No	$107,700	$250,001	1985	1249	62.92	310	46
NY	NEW YORK COUNTY	0086.01	4 - Upper	258.82	No	$107,700	$221,250	4853	2412	49.70	299	0
NY	NEW YORK COUNTY	0086.02	0 - Unknown	0.00	No	$107,700	$0	0	0	0.00	0	0
NY	NEW YORK COUNTY	0086.03	4 - Upper	292.45	No	$107,700	$250,001	5347	1169	21.86	1603	98
NY	NEW YORK COUNTY	0087.00	4 - Upper	223.06	No	$107,700	$190,679	6510	1945	29.88	1391	315
NY	NEW YORK COUNTY	0088.00	4 - Upper	211.25	No	$107,700	$180,590	8852	3547	40.07	1772	166
NY	NEW YORK COUNTY	0089.00	4 - Upper	292.45	No	$107,700	$250,001	5957	2170	36.43	940	489
NY	NEW YORK COUNTY	0090.00	4 - Upper	284.18	No	$107,700	$242,931	8830	3604	40.82	1444	205
NY	NEW YORK COUNTY	0091.00	4 - Upper	292.45	No	$107,700	$250,001	7362	2503	34.00	1107	278
NY	NEW YORK COUNTY	0092.00	4 - Upper	292.45	No	$107,700	$250,001	1866	818	43.84	151	46
NY	NEW YORK COUNTY	0093.00	3 - Middle	119.60	No	$107,700	$102,241	9325	3629	38.92	2250	264
NY	NEW YORK COUNTY	0094.00	0 - Unknown	0.00	No	$107,700	$0	109	54	49.54	4	0
NY	NEW YORK COUNTY	0095.00	4 - Upper	292.45	No	$107,700	$250,001	3892	2157	55.42	417	122
NY	NEW YORK COUNTY	0096.00	0 - Unknown	0.00	No	$107,700	$0	608	486	79.93	18	29

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	NEW YORK COUNTY	0097.00	3 - Middle	113.80	No	$107,700	$97,281	5071	2840	56.00	1560	68
NY	NEW YORK COUNTY	0098.00	0 - Unknown	0.00	No	$107,700	$0	8078	2665	32.99	1612	313
NY	NEW YORK COUNTY	0099.01	4 - Upper	292.45	No	$107,700	$250,001	2093	687	32.82	215	117
NY	NEW YORK COUNTY	0099.02	4 - Upper	292.45	No	$107,700	$250,001	3848	1664	43.24	184	11
NY	NEW YORK COUNTY	0099.03	4 - Upper	263.44	No	$107,700	$225,204	2380	1421	59.71	0	0
NY	NEW YORK COUNTY	0100.00	4 - Upper	292.45	No	$107,700	$250,001	2170	879	40.51	221	0
NY	NEW YORK COUNTY	0101.00	4 - Upper	145.57	No	$107,700	$124,444	2596	1764	67.95	4	6
NY	NEW YORK COUNTY	0102.00	0 - Unknown	0.00	No	$107,700	$0	283	79	27.92	31	18
NY	NEW YORK COUNTY	0103.00	4 - Upper	173.69	No	$107,700	$148,482	4095	2657	64.88	149	109
NY	NEW YORK COUNTY	0104.00	4 - Upper	199.35	No	$107,700	$170,417	983	340	34.59	281	47
NY	NEW YORK COUNTY	0106.01	4 - Upper	292.45	No	$107,700	$250,001	8256	1267	15.35	2946	328
NY	NEW YORK COUNTY	0106.02	4 - Upper	234.90	No	$107,700	$200,804	5489	1989	36.24	316	11
NY	NEW YORK COUNTY	0108.01	4 - Upper	184.37	No	$107,700	$157,609	3297	990	30.03	598	95
NY	NEW YORK COUNTY	0108.02	4 - Upper	281.01	No	$107,700	$240,216	3805	916	24.07	962	14
NY	NEW YORK COUNTY	0108.03	4 - Upper	292.45	No	$107,700	$250,001	2696	808	29.97	653	22
NY	NEW YORK COUNTY	0109.00	4 - Upper	201.14	No	$107,700	$171,944	407	273	67.08	31	9
NY	NEW YORK COUNTY	0110.00	4 - Upper	288.61	No	$107,700	$246,719	7671	2179	28.41	678	402

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	NEW YORK COUNTY	0111.00	4 - Upper	201.01	No	$107,700	$171,830	6138	3776	61.52	297	12
NY	NEW YORK COUNTY	0112.01	4 - Upper	292.45	No	$107,700	$250,001	1233	342	27.74	167	0
NY	NEW YORK COUNTY	0112.02	4 - Upper	292.45	No	$107,700	$250,001	500	130	26.00	192	35
NY	NEW YORK COUNTY	0112.03	4 - Upper	276.37	No	$107,700	$236,250	1420	459	32.32	304	0
NY	NEW YORK COUNTY	0113.00	0 - Unknown	0.00	No	$107,700	$0	216	138	63.89	25	10
NY	NEW YORK COUNTY	0114.01	4 - Upper	292.45	No	$107,700	$250,001	1361	285	20.94	364	165
NY	NEW YORK COUNTY	0114.02	4 - Upper	292.45	No	$107,700	$250,001	2620	570	21.76	715	181
NY	NEW YORK COUNTY	0115.00	4 - Upper	176.12	No	$107,700	$150,556	3863	2477	64.12	270	145
NY	NEW YORK COUNTY	0116.00	4 - Upper	187.02	No	$107,700	$159,872	3263	1086	33.28	336	0
NY	NEW YORK COUNTY	0117.00	4 - Upper	220.16	No	$107,700	$188,201	5256	3107	59.11	0	102
NY	NEW YORK COUNTY	0118.00	4 - Upper	292.45	No	$107,700	$250,001	9688	1959	20.22	1627	356
NY	NEW YORK COUNTY	0119.00	0 - Unknown	0.00	No	$107,700	$0	1666	1277	76.65	0	18
NY	NEW YORK COUNTY	0120.00	4 - Upper	271.38	No	$107,700	$231,991	3905	617	15.80	1121	249
NY	NEW YORK COUNTY	0121.01	3 - Middle	92.59	No	$107,700	$79,154	3408	1833	53.79	105	9
NY	NEW YORK COUNTY	0121.02	0 - Unknown	0.00	No	$107,700	$0	5236	1911	36.50	0	63
NY	NEW YORK COUNTY	0122.00	4 - Upper	292.45	No	$107,700	$250,001	3425	495	14.45	990	166
NY	NEW YORK COUNTY	0124.00	4 - Upper	272.28	No	$107,700	$232,755	10845	3096	28.55	1254	23

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	NEW YORK COUNTY	0125.00	4 - Upper	292.45	No	$107,700	$250,001	2901	1886	65.01	108	37
NY	NEW YORK COUNTY	0126.01	4 - Upper	292.45	No	$107,700	$250,001	7437	1640	22.05	2202	183
NY	NEW YORK COUNTY	0126.02	4 - Upper	211.20	No	$107,700	$180,541	6400	1108	17.31	999	130
NY	NEW YORK COUNTY	0127.00	4 - Upper	137.00	No	$107,700	$117,115	7282	3349	45.99	936	148
NY	NEW YORK COUNTY	0128.00	4 - Upper	277.05	No	$107,700	$236,838	6545	922	14.09	1890	339
NY	NEW YORK COUNTY	0129.01	4 - Upper	292.45	No	$107,700	$250,001	7959	4581	57.56	547	0
NY	NEW YORK COUNTY	0129.02	2 - Moderate	70.57	No	$107,700	$60,332	3144	1653	52.58	298	79
NY	NEW YORK COUNTY	0130.00	4 - Upper	292.45	No	$107,700	$250,001	3911	523	13.37	1239	142
NY	NEW YORK COUNTY	0131.00	4 - Upper	167.91	No	$107,700	$143,542	3962	2100	53.00	250	31
NY	NEW YORK COUNTY	0132.01	0 - Unknown	0.00	No	$107,700	$0	3146	833	26.48	361	129
NY	NEW YORK COUNTY	0132.02	0 - Unknown	0.00	No	$107,700	$0	4237	1208	28.51	86	86
NY	NEW YORK COUNTY	0132.03	3 - Middle	85.85	No	$107,700	$73,391	3747	1008	26.90	404	0
NY	NEW YORK COUNTY	0133.00	4 - Upper	287.17	No	$107,700	$245,488	6782	3271	48.23	719	92
NY	NEW YORK COUNTY	0134.00	4 - Upper	292.45	No	$107,700	$250,001	11882	2727	22.95	2339	246
NY	NEW YORK COUNTY	0135.01	4 - Upper	173.72	No	$107,700	$148,507	5504	3223	58.56	111	74
NY	NEW YORK COUNTY	0135.02	0 - Unknown	0.00	No	$107,700	$0	6358	3874	60.93	108	87
NY	NEW YORK COUNTY	0136.01	4 - Upper	292.45	No	$107,700	$250,001	1962	262	13.35	614	0

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	NEW YORK COUNTY	0136.02	4 - Upper	219.42	No	$107,700	$187,571	5070	1225	24.16	1040	35
NY	NEW YORK COUNTY	0136.03	4 - Upper	287.23	No	$107,700	$245,539	4387	913	20.81	139	0
NY	NEW YORK COUNTY	0136.04	4 - Upper	170.24	No	$107,700	$145,531	5057	1257	24.86	748	0
NY	NEW YORK COUNTY	0137.00	4 - Upper	292.45	No	$107,700	$250,001	7308	2662	36.43	1367	428
NY	NEW YORK COUNTY	0138.00	4 - Upper	276.19	No	$107,700	$236,096	13109	3142	23.97	1985	404
NY	NEW YORK COUNTY	0139.00	4 - Upper	200.83	No	$107,700	$171,683	9988	3897	39.02	2040	392
NY	NEW YORK COUNTY	0140.00	4 - Upper	292.45	No	$107,700	$250,001	8050	1449	18.00	2172	277
NY	NEW YORK COUNTY	0142.00	4 - Upper	292.45	No	$107,700	$250,001	4463	621	13.91	1387	247
NY	NEW YORK COUNTY	0143.00	0 - Unknown	0.00	No	$107,700	$0	129	97	75.19	0	0
NY	NEW YORK COUNTY	0144.01	4 - Upper	292.45	No	$107,700	$250,001	5040	1046	20.75	1295	40
NY	NEW YORK COUNTY	0144.02	4 - Upper	247.68	No	$107,700	$211,729	7151	1705	23.84	1206	144
NY	NEW YORK COUNTY	0145.00	4 - Upper	242.52	No	$107,700	$207,321	7532	2904	38.56	845	12
NY	NEW YORK COUNTY	0146.01	4 - Upper	256.75	No	$107,700	$219,485	4481	1251	27.92	109	40
NY	NEW YORK COUNTY	0146.02	4 - Upper	234.03	No	$107,700	$200,063	9061	2374	26.20	957	41
NY	NEW YORK COUNTY	0147.00	4 - Upper	292.45	No	$107,700	$250,001	2987	1344	44.99	216	6
NY	NEW YORK COUNTY	0148.01	4 - Upper	292.45	No	$107,700	$250,001	3221	736	22.85	536	24
NY	NEW YORK COUNTY	0148.02	4 - Upper	210.56	No	$107,700	$180,000	7494	1605	21.42	1349	60

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	NEW YORK COUNTY	0149.00	4 - Upper	256.71	No	$107,700	$219,444	6351	1534	24.15	1151	179
NY	NEW YORK COUNTY	0150.01	4 - Upper	292.45	No	$107,700	$250,001	2321	353	15.21	551	30
NY	NEW YORK COUNTY	0150.02	4 - Upper	292.45	No	$107,700	$250,001	5642	780	13.82	1691	80
NY	NEW YORK COUNTY	0151.01	1 - Low	47.69	No	$107,700	$40,773	3756	3288	87.54	36	151
NY	NEW YORK COUNTY	0151.02	4 - Upper	204.14	No	$107,700	$174,511	8254	4218	51.10	552	66
NY	NEW YORK COUNTY	0152.00	4 - Upper	145.57	No	$107,700	$124,444	7730	3623	46.87	581	81
NY	NEW YORK COUNTY	0153.01	4 - Upper	292.45	No	$107,700	$250,001	3684	735	19.95	854	0
NY	NEW YORK COUNTY	0153.02	4 - Upper	277.96	No	$107,700	$237,614	6032	1616	26.79	1081	94
NY	NEW YORK COUNTY	0154.01	4 - Upper	210.82	No	$107,700	$180,222	5189	1553	29.93	778	280
NY	NEW YORK COUNTY	0154.02	4 - Upper	145.80	No	$107,700	$124,635	4503	1478	32.82	808	90
NY	NEW YORK COUNTY	0154.03	4 - Upper	189.49	No	$107,700	$161,987	5738	2390	41.65	791	136
NY	NEW YORK COUNTY	0155.01	4 - Upper	292.45	No	$107,700	$250,001	5091	1216	23.89	1837	19
NY	NEW YORK COUNTY	0155.02	4 - Upper	180.72	No	$107,700	$154,489	5759	1637	28.43	1682	0
NY	NEW YORK COUNTY	0156.01	4 - Upper	175.73	No	$107,700	$150,223	5568	2197	39.46	105	26
NY	NEW YORK COUNTY	0156.02	3 - Middle	106.14	No	$107,700	$90,733	2154	1493	69.31	71	0
NY	NEW YORK COUNTY	0157.00	4 - Upper	292.45	No	$107,700	$250,001	11197	2705	24.16	2138	508
NY	NEW YORK COUNTY	0158.01	4 - Upper	292.45	No	$107,700	$250,001	5600	1322	23.61	1093	227

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	NEW YORK COUNTY	0158.02	4 - Upper	191.45	No	$107,700	$163,665	4516	2073	45.90	35	95
NY	NEW YORK COUNTY	0159.00	4 - Upper	236.26	No	$107,700	$201,964	10054	2499	24.86	2815	261
NY	NEW YORK COUNTY	0160.01	4 - Upper	292.45	No	$107,700	$250,001	3852	579	15.03	1297	140
NY	NEW YORK COUNTY	0160.02	4 - Upper	152.12	No	$107,700	$130,042	3607	1319	36.57	440	55
NY	NEW YORK COUNTY	0161.00	4 - Upper	279.96	No	$107,700	$239,323	6617	1501	22.68	1157	428
NY	NEW YORK COUNTY	0162.00	1 - Low	37.28	No	$107,700	$31,870	9033	8448	93.52	366	69
NY	NEW YORK COUNTY	0163.00	4 - Upper	210.39	No	$107,700	$179,848	7292	2010	27.56	1504	238
NY	NEW YORK COUNTY	0164.00	1 - Low	42.00	No	$107,700	$35,905	7371	6540	88.73	2	51
NY	NEW YORK COUNTY	0165.00	4 - Upper	292.45	No	$107,700	$250,001	6659	1508	22.65	1392	267
NY	NEW YORK COUNTY	0166.00	1 - Low	45.05	No	$107,700	$38,513	7012	5559	79.28	165	127
NY	NEW YORK COUNTY	0167.00	4 - Upper	292.45	No	$107,700	$250,001	7210	1664	23.08	1168	68
NY	NEW YORK COUNTY	0168.00	1 - Low	38.77	No	$107,700	$33,150	4964	4038	81.35	127	23
NY	NEW YORK COUNTY	0169.00	4 - Upper	250.64	No	$107,700	$214,259	8526	2282	26.77	1126	339
NY	NEW YORK COUNTY	0170.00	2 - Moderate	70.18	No	$107,700	$60,000	7991	7121	89.11	278	17
NY	NEW YORK COUNTY	0171.00	4 - Upper	233.18	No	$107,700	$199,333	9694	2506	25.85	1908	270
NY	NEW YORK COUNTY	0172.00	1 - Low	39.59	No	$107,700	$33,846	5441	4686	86.12	73	341
NY	NEW YORK COUNTY	0173.00	4 - Upper	244.14	No	$107,700	$208,700	8699	2920	33.57	979	255

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	NEW YORK COUNTY	0174.01	1 - Low	37.47	No	$107,700	$32,034	5449	4732	86.84	321	44
NY	NEW YORK COUNTY	0174.02	2 - Moderate	58.49	No	$107,700	$50,000	2276	1841	80.89	137	6
NY	NEW YORK COUNTY	0175.00	4 - Upper	292.45	No	$107,700	$250,001	11110	2984	26.86	2248	261
NY	NEW YORK COUNTY	0177.00	4 - Upper	148.69	No	$107,700	$127,109	9382	4627	49.32	1842	445
NY	NEW YORK COUNTY	0178.00	2 - Moderate	69.75	No	$107,700	$59,625	3860	3042	78.81	147	432
NY	NEW YORK COUNTY	0179.00	4 - Upper	281.30	No	$107,700	$240,464	9103	3046	33.46	1430	144
NY	NEW YORK COUNTY	0180.00	1 - Low	37.66	No	$107,700	$32,196	7429	6650	89.51	109	155
NY	NEW YORK COUNTY	0181.00	4 - Upper	138.20	No	$107,700	$118,142	8941	3833	42.87	1375	178
NY	NEW YORK COUNTY	0182.00	1 - Low	45.99	No	$107,700	$39,322	7675	6921	90.18	60	176
NY	NEW YORK COUNTY	0183.00	4 - Upper	262.19	No	$107,700	$224,134	8534	3040	35.62	1237	314
NY	NEW YORK COUNTY	0184.00	1 - Low	37.17	No	$107,700	$31,776	7820	7140	91.30	331	299
NY	NEW YORK COUNTY	0185.00	4 - Upper	212.82	No	$107,700	$181,926	5243	2171	41.41	1008	0
NY	NEW YORK COUNTY	0186.00	2 - Moderate	53.90	No	$107,700	$46,078	5127	4779	93.21	51	68
NY	NEW YORK COUNTY	0187.00	4 - Upper	253.11	No	$107,700	$216,368	9383	3631	38.70	1252	253
NY	NEW YORK COUNTY	0188.00	1 - Low	34.15	No	$107,700	$29,194	5697	4841	84.97	90	455
NY	NEW YORK COUNTY	0189.00	1 - Low	39.13	No	$107,700	$33,450	11556	8495	73.51	535	192
NY	NEW YORK COUNTY	0190.00	3 - Middle	100.31	No	$107,700	$85,750	3679	2923	79.45	664	167

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	NEW YORK COUNTY	0191.00	4 - Upper	213.92	No	$107,700	$182,870	9005	3477	38.61	1956	62
NY	NEW YORK COUNTY	0192.00	1 - Low	33.46	No	$107,700	$28,608	3971	3784	95.29	16	47
NY	NEW YORK COUNTY	0193.00	3 - Middle	81.56	No	$107,700	$69,722	8736	6263	71.69	664	252
NY	NEW YORK COUNTY	0194.00	1 - Low	41.62	No	$107,700	$35,580	6978	6400	91.72	167	144
NY	NEW YORK COUNTY	0195.00	4 - Upper	149.17	No	$107,700	$127,521	7828	3375	43.11	1114	124
NY	NEW YORK COUNTY	0196.00	2 - Moderate	50.82	No	$107,700	$43,444	4031	3477	86.26	0	59
NY	NEW YORK COUNTY	0197.01	0 - Unknown	0.00	No	$107,700	$0	1278	893	69.87	0	16
NY	NEW YORK COUNTY	0197.02	4 - Upper	150.88	No	$107,700	$128,977	2601	1687	64.86	291	24
NY	NEW YORK COUNTY	0198.00	4 - Upper	141.84	No	$107,700	$121,250	2370	1809	76.33	413	308
NY	NEW YORK COUNTY	0199.00	4 - Upper	266.34	No	$107,700	$227,679	9598	4631	48.25	1052	53
NY	NEW YORK COUNTY	0200.00	3 - Middle	118.89	No	$107,700	$101,635	2855	1996	69.91	309	512
NY	NEW YORK COUNTY	0201.01	4 - Upper	280.02	No	$107,700	$239,375	1863	1024	54.97	57	0
NY	NEW YORK COUNTY	0201.02	4 - Upper	121.90	No	$107,700	$104,211	4077	2904	71.23	325	118
NY	NEW YORK COUNTY	0203.00	3 - Middle	100.16	No	$107,700	$85,625	3874	2447	63.16	49	25
NY	NEW YORK COUNTY	0205.00	4 - Upper	253.19	No	$107,700	$216,438	5023	2032	40.45	198	16
NY	NEW YORK COUNTY	0206.00	3 - Middle	91.21	No	$107,700	$77,976	3628	3015	83.10	166	426
NY	NEW YORK COUNTY	0207.01	4 - Upper	143.06	No	$107,700	$122,292	3035	1569	51.70	25	81

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	NEW YORK COUNTY	0208.00	4 - Upper	132.19	No	$107,700	$113,000	5255	4254	80.95	379	814
NY	NEW YORK COUNTY	0209.01	1 - Low	47.96	No	$107,700	$41,000	3665	3398	92.71	77	94
NY	NEW YORK COUNTY	0210.00	2 - Moderate	51.28	No	$107,700	$43,839	6748	6586	97.60	293	101
NY	NEW YORK COUNTY	0211.00	2 - Moderate	76.74	No	$107,700	$65,600	10529	7189	68.28	1025	257
NY	NEW YORK COUNTY	0212.00	3 - Middle	119.40	No	$107,700	$102,072	4899	4288	87.53	85	52
NY	NEW YORK COUNTY	0213.03	2 - Moderate	69.39	No	$107,700	$59,318	5583	4412	79.03	87	65
NY	NEW YORK COUNTY	0214.00	3 - Middle	88.30	No	$107,700	$75,489	3075	2763	89.85	0	48
NY	NEW YORK COUNTY	0215.00	2 - Moderate	54.25	No	$107,700	$46,379	3856	3422	88.74	40	52
NY	NEW YORK COUNTY	0216.00	2 - Moderate	72.11	No	$107,700	$61,648	8567	6494	75.80	456	367
NY	NEW YORK COUNTY	0217.03	0 - Unknown	0.00	No	$107,700	$0	545	343	62.94	6	6
NY	NEW YORK COUNTY	0218.00	2 - Moderate	71.70	No	$107,700	$61,293	6530	5165	79.10	415	360
NY	NEW YORK COUNTY	0219.00	1 - Low	29.06	No	$107,700	$24,843	5696	5418	95.12	23	62
NY	NEW YORK COUNTY	0220.00	3 - Middle	115.92	No	$107,700	$99,097	6114	4657	76.17	357	797
NY	NEW YORK COUNTY	0221.02	4 - Upper	163.90	No	$107,700	$140,114	2382	1812	76.07	470	280
NY	NEW YORK COUNTY	0222.00	2 - Moderate	76.22	No	$107,700	$65,156	3293	2464	74.83	282	358
NY	NEW YORK COUNTY	0223.01	2 - Moderate	51.28	No	$107,700	$43,841	7258	6154	84.79	220	199
NY	NEW YORK COUNTY	0223.02	2 - Moderate	62.51	No	$107,700	$53,438	3101	2669	86.07	37	64

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	NEW YORK COUNTY	0224.00	2 - Moderate	55.91	No	$107,700	$47,798	7346	6709	91.33	166	312
NY	NEW YORK COUNTY	0225.00	2 - Moderate	72.07	No	$107,700	$61,615	9895	8397	84.86	872	137
NY	NEW YORK COUNTY	0226.00	2 - Moderate	75.06	No	$107,700	$64,167	4890	4087	83.58	284	677
NY	NEW YORK COUNTY	0227.00	3 - Middle	98.38	No	$107,700	$84,100	5387	4091	75.94	473	407
NY	NEW YORK COUNTY	0228.00	3 - Middle	96.32	No	$107,700	$82,340	5961	5046	84.65	577	692
NY	NEW YORK COUNTY	0229.00	2 - Moderate	54.01	No	$107,700	$46,170	7975	6668	83.61	340	230
NY	NEW YORK COUNTY	0230.00	1 - Low	49.00	No	$107,700	$41,895	9111	8187	89.86	230	229
NY	NEW YORK COUNTY	0231.00	2 - Moderate	64.40	No	$107,700	$55,054	6273	4876	77.73	375	311
NY	NEW YORK COUNTY	0232.00	1 - Low	48.67	No	$107,700	$41,612	8061	7665	95.09	55	9
NY	NEW YORK COUNTY	0233.00	3 - Middle	88.33	No	$107,700	$75,514	6368	4851	76.18	396	345
NY	NEW YORK COUNTY	0234.00	1 - Low	42.05	No	$107,700	$35,950	5112	4351	85.11	225	86
NY	NEW YORK COUNTY	0235.01	3 - Middle	80.37	No	$107,700	$68,710	6720	5529	82.28	352	83
NY	NEW YORK COUNTY	0235.02	2 - Moderate	60.31	No	$107,700	$51,563	2206	1971	89.35	55	19
NY	NEW YORK COUNTY	0236.00	2 - Moderate	55.11	No	$107,700	$47,114	9907	9642	97.33	856	165
NY	NEW YORK COUNTY	0237.00	2 - Moderate	52.71	No	$107,700	$45,060	6792	5577	82.11	212	337
NY	NEW YORK COUNTY	0238.02	4 - Upper	130.63	No	$107,700	$111,667	4791	3279	68.44	81	44
NY	NEW YORK COUNTY	0238.03	4 - Upper	140.47	No	$107,700	$120,081	3625	2200	60.69	800	0

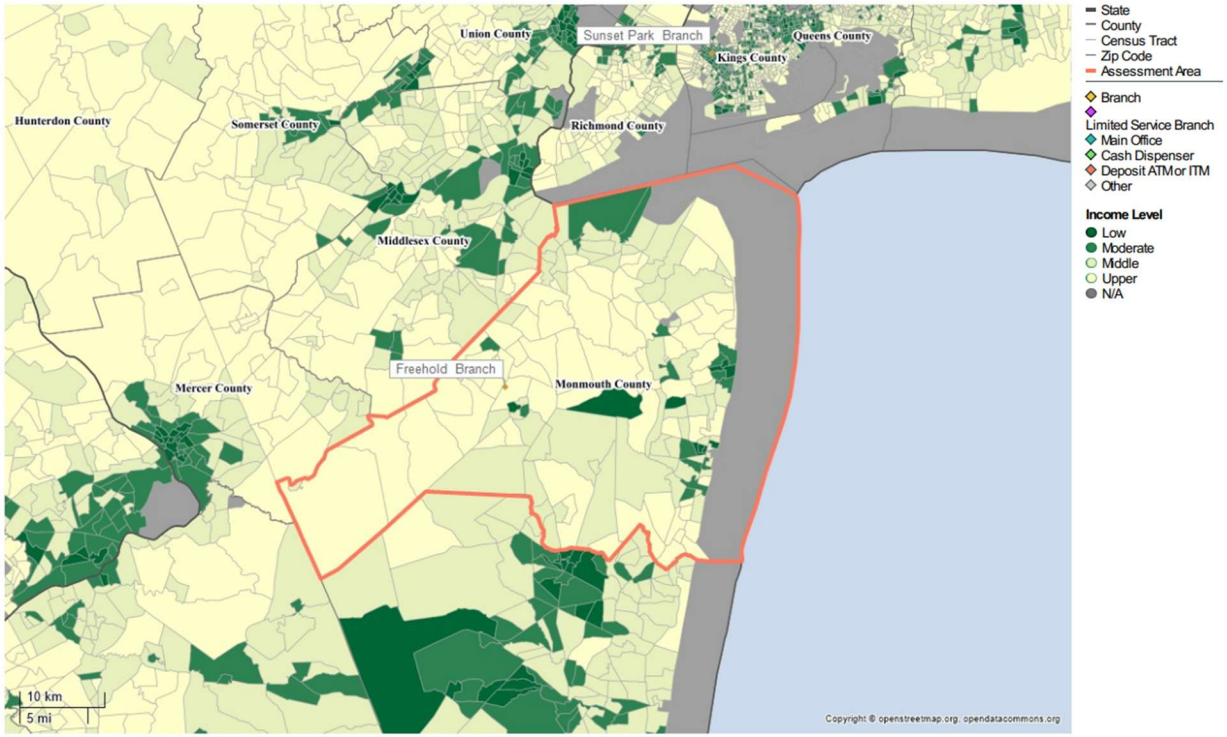
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	NEW YORK COUNTY	0238.04	4 - Upper	222.41	No	$107,700	$190,125	3306	1992	60.25	412	26
NY	NEW YORK COUNTY	0239.00	1 - Low	42.83	No	$107,700	$36,615	2675	2258	84.41	140	7
NY	NEW YORK COUNTY	0240.00	0 - Unknown	0.00	No	$107,700	$0	1302	1132	86.94	0	0
NY	NEW YORK COUNTY	0241.00	2 - Moderate	79.08	No	$107,700	$67,604	7612	5963	78.34	1019	161
NY	NEW YORK COUNTY	0242.00	1 - Low	48.59	No	$107,700	$41,544	4448	4259	95.75	0	9
NY	NEW YORK COUNTY	0243.01	2 - Moderate	76.08	No	$107,700	$65,036	3993	3364	84.25	61	146
NY	NEW YORK COUNTY	0243.02	1 - Low	30.95	No	$107,700	$26,464	7237	7156	98.88	26	128
NY	NEW YORK COUNTY	0245.00	2 - Moderate	52.64	No	$107,700	$45,000	13385	11707	87.46	164	237
NY	NEW YORK COUNTY	0247.00	3 - Middle	85.70	No	$107,700	$73,265	6521	5280	80.97	426	114
NY	NEW YORK COUNTY	0249.00	2 - Moderate	59.16	No	$107,700	$50,573	1084	926	85.42	41	67
NY	NEW YORK COUNTY	0251.00	2 - Moderate	53.92	No	$107,700	$46,094	2287	2047	89.51	8	30
NY	NEW YORK COUNTY	0253.00	2 - Moderate	63.19	No	$107,700	$54,020	10081	8497	84.29	92	18
NY	NEW YORK COUNTY	0255.00	3 - Middle	110.29	No	$107,700	$94,282	5697	3892	68.32	191	0
NY	NEW YORK COUNTY	0257.00	3 - Middle	113.50	No	$107,700	$97,028	4270	2922	68.43	476	330
NY	NEW YORK COUNTY	0259.00	3 - Middle	94.72	No	$107,700	$80,978	4029	3318	82.35	692	55
NY	NEW YORK COUNTY	0261.00	2 - Moderate	67.77	No	$107,700	$57,938	10733	10174	94.79	74	87
NY	NEW YORK COUNTY	0263.00	2 - Moderate	60.68	No	$107,700	$51,875	7969	7043	88.38	42	38

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NY	NEW YORK COUNTY	0265.00	4 - Upper	123.27	No	$107,700	$105,379	6850	4739	69.18	721	75
NY	NEW YORK COUNTY	0267.00	2 - Moderate	67.10	No	$107,700	$57,361	2083	948	45.51	0	0
NY	NEW YORK COUNTY	0269.00	2 - Moderate	70.26	No	$107,700	$60,064	7848	7071	90.10	78	243
NY	NEW YORK COUNTY	0271.00	3 - Middle	104.30	No	$107,700	$89,167	7623	5603	73.50	330	114
NY	NEW YORK COUNTY	0273.00	4 - Upper	129.83	No	$107,700	$110,984	6519	2490	38.20	832	7
NY	NEW YORK COUNTY	0275.00	4 - Upper	199.98	No	$107,700	$170,952	3063	988	32.26	832	25
NY	NEW YORK COUNTY	0277.00	1 - Low	38.58	No	$107,700	$32,987	6423	5765	89.76	0	16
NY	NEW YORK COUNTY	0279.00	2 - Moderate	59.46	No	$107,700	$50,833	10019	7953	79.38	462	99
NY	NEW YORK COUNTY	0281.00	4 - Upper	184.84	No	$107,700	$158,015	3108	1001	32.21	411	37
NY	NEW YORK COUNTY	0283.00	3 - Middle	82.36	No	$107,700	$70,404	7740	6274	81.06	634	71
NY	NEW YORK COUNTY	0285.00	2 - Moderate	65.07	No	$107,700	$55,625	6794	6118	90.05	0	12
NY	NEW YORK COUNTY	0287.00	3 - Middle	87.96	No	$107,700	$75,197	3772	2623	69.54	49	13
NY	NEW YORK COUNTY	0291.00	2 - Moderate	67.94	No	$107,700	$58,080	10509	9713	92.43	143	96
NY	NEW YORK COUNTY	0293.00	2 - Moderate	55.39	No	$107,700	$47,353	8035	7431	92.48	14	136
NY	NEW YORK COUNTY	0295.00	3 - Middle	115.43	No	$107,700	$98,676	7039	4677	66.44	265	165
NY	NEW YORK COUNTY	0297.00	0 - Unknown	0.00	No	$107,700	$0	16	16	100.00	0	0
NY	NEW YORK COUNTY	0299.00	1 - Low	42.03	No	$107,700	$35,930	3598	3520	97.83	21	28

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NY	NEW YORK COUNTY	0303.00	3 - Middle	82.49	No	$107,700	$70,521	3691	2360	63.94	124	38
NY	NEW YORK COUNTY	0307.00	4 - Upper	153.14	No	$107,700	$130,912	3427	1531	44.67	781	89
NY	NEW YORK COUNTY	0309.00	1 - Low	45.84	No	$107,700	$39,189	8594	8047	93.64	158	331
NY	NEW YORK COUNTY	0311.00	0 - Unknown	0.00	No	$107,700	$0	12	12	100.00	0	0
NY	NEW YORK COUNTY	0317.03	4 - Upper	292.45	No	$107,700	$250,001	5847	2007	34.33	215	0
NY	NEW YORK COUNTY	0317.04	4 - Upper	251.80	No	$107,700	$215,250	10422	4073	39.08	1627	0
NY	NEW YORK COUNTY	0319.00	0 - Unknown	0.00	No	$107,700	$0	3	3	100.00	0	0

hanover bank

Assessment Area - Monmouth County



2025 FFIEC Census Report - Summary Census Overview Information
State: NEW JERSEY
County: 025 - MONMOUTH COUNTY
All Tracts: 155

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NJ	MONMOUTH COUNTY	8001.01	3 - Middle	108.04	No	$142,700	$122,625	3461	548	15.83	1079	1442
NJ	MONMOUTH COUNTY	8001.02	4 - Upper	158.99	No	$142,700	$180,452	1160	145	12.50	847	366
NJ	MONMOUTH COUNTY	8002.00	4 - Upper	120.41	No	$142,700	$136,667	4414	666	15.09	1358	1597
NJ	MONMOUTH COUNTY	8004.00	3 - Middle	107.52	No	$142,700	$122,031	3566	515	14.44	1093	1306
NJ	MONMOUTH COUNTY	8005.00	3 - Middle	96.76	No	$142,700	$109,827	4346	766	17.63	1267	1462
NJ	MONMOUTH COUNTY	8006.01	3 - Middle	90.83	No	$142,700	$103,088	5131	1088	21.20	1269	1875
NJ	MONMOUTH COUNTY	8006.02	3 - Middle	92.88	No	$142,700	$105,417	3567	562	15.76	1167	1256
NJ	MONMOUTH COUNTY	8007.01	4 - Upper	123.88	No	$142,700	$140,598	4779	724	15.15	1632	1712
NJ	MONMOUTH COUNTY	8007.02	4 - Upper	131.10	No	$142,700	$148,792	3592	607	16.90	1101	1144
NJ	MONMOUTH COUNTY	8008.00	3 - Middle	115.36	No	$142,700	$130,938	6328	1074	16.97	1821	1944
NJ	MONMOUTH COUNTY	8009.00	3 - Middle	111.08	No	$142,700	$126,071	6107	867	14.20	1689	1915
NJ	MONMOUTH COUNTY	8010.00	3 - Middle	111.71	No	$142,700	$126,786	4192	685	16.34	1077	1351
NJ	MONMOUTH COUNTY	8011.00	4 - Upper	145.69	No	$142,700	$165,357	4645	574	12.36	1290	1367
NJ	MONMOUTH COUNTY	8012.00	4 - Upper	165.08	No	$142,700	$187,361	3717	436	11.73	1220	1220
NJ	MONMOUTH	8013.00	4 - Upper	125.13	No	$142,700	$142,024	6010	570	9.48	2383	2277

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	COUNTY											
NJ	MONMOUTH COUNTY	8014.00	4 - Upper	163.45	No	$142,700	$185,509	3883	523	13.47	1408	1525
NJ	MONMOUTH COUNTY	8015.00	4 - Upper	146.45	No	$142,700	$166,217	7060	921	13.05	2022	2133
NJ	MONMOUTH COUNTY	8016.00	2 - Moderate	77.82	No	$142,700	$88,323	5369	1758	32.74	1283	2457
NJ	MONMOUTH COUNTY	8017.00	2 - Moderate	69.89	No	$142,700	$79,331	4563	1907	41.79	597	1543
NJ	MONMOUTH COUNTY	8018.00	3 - Middle	109.20	No	$142,700	$123,940	5723	1224	21.39	1749	2183
NJ	MONMOUTH COUNTY	8019.00	2 - Moderate	78.87	No	$142,700	$89,524	3548	1334	37.60	870	1148
NJ	MONMOUTH COUNTY	8020.00	3 - Middle	88.84	No	$142,700	$100,833	3656	1116	30.53	728	1193
NJ	MONMOUTH COUNTY	8021.00	3 - Middle	110.32	No	$142,700	$125,210	6213	1204	19.38	1978	2240
NJ	MONMOUTH COUNTY	8022.00	3 - Middle	100.33	No	$142,700	$113,879	3773	726	19.24	1271	1445
NJ	MONMOUTH COUNTY	8023.00	3 - Middle	88.45	No	$142,700	$100,395	4513	835	18.50	1504	1643
NJ	MONMOUTH COUNTY	8024.00	4 - Upper	125.41	No	$142,700	$142,340	5626	1187	21.10	1777	1920
NJ	MONMOUTH COUNTY	8025.00	3 - Middle	100.64	No	$142,700	$114,226	3036	1144	37.68	1316	1395
NJ	MONMOUTH COUNTY	8026.00	3 - Middle	96.00	No	$142,700	$108,958	5394	2710	50.24	981	1538
NJ	MONMOUTH COUNTY	8027.00	3 - Middle	108.86	No	$142,700	$123,554	4144	1159	27.97	1289	1376
NJ	MONMOUTH COUNTY	8028.00	3 - Middle	119.81	No	$142,700	$135,987	4806	1083	22.53	1642	1452
NJ	MONMOUTH COUNTY	8029.00	4 - Upper	121.49	No	$142,700	$137,888	1949	413	21.19	676	770

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NJ	MONMOUTH COUNTY	8030.00	3 - Middle	113.44	No	$142,700	$128,750	5896	1881	31.90	1489	1543
NJ	MONMOUTH COUNTY	8031.00	3 - Middle	97.33	No	$142,700	$110,465	3669	1325	36.11	635	909
NJ	MONMOUTH COUNTY	8032.01	3 - Middle	89.83	No	$142,700	$101,953	4047	1414	34.94	1257	1509
NJ	MONMOUTH COUNTY	8032.02	4 - Upper	139.59	No	$142,700	$158,438	6116	1929	31.54	1950	2091
NJ	MONMOUTH COUNTY	8033.00	4 - Upper	214.35	No	$142,700	$243,281	7237	2063	28.51	2019	2193
NJ	MONMOUTH COUNTY	8034.00	2 - Moderate	63.61	No	$142,700	$72,205	5344	4295	80.37	640	1516
NJ	MONMOUTH COUNTY	8035.00	4 - Upper	139.32	No	$142,700	$158,125	2722	821	30.16	800	989
NJ	MONMOUTH COUNTY	8036.01	0 - Unknown	0.00	No	$142,700	$0	2127	650	30.56	435	400
NJ	MONMOUTH COUNTY	8036.02	3 - Middle	110.13	No	$142,700	$125,000	2743	712	25.96	844	1094
NJ	MONMOUTH COUNTY	8037.00	4 - Upper	177.11	No	$142,700	$201,016	6269	605	9.65	1775	1903
NJ	MONMOUTH COUNTY	8038.00	4 - Upper	220.27	No	$142,700	$250,001	3512	353	10.05	902	1048
NJ	MONMOUTH COUNTY	8039.00	4 - Upper	167.13	No	$142,700	$189,688	3831	355	9.27	1069	1291
NJ	MONMOUTH COUNTY	8041.00	4 - Upper	140.42	No	$142,700	$159,375	3174	266	8.38	1132	1279
NJ	MONMOUTH COUNTY	8042.00	4 - Upper	181.17	No	$142,700	$205,625	6131	627	10.23	1922	2112
NJ	MONMOUTH COUNTY	8046.00	4 - Upper	163.77	No	$142,700	$185,875	3403	645	18.95	1062	1115
NJ	MONMOUTH COUNTY	8048.01	4 - Upper	127.70	No	$142,700	$144,943	7330	2299	31.36	1911	2135
NJ	MONMOUTH COUNTY	8048.02	3 - Middle	114.39	No	$142,700	$129,830	2817	456	16.19	1429	383

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NJ	MONMOUTH COUNTY	8050.01	2 - Moderate	72.69	No	$142,700	$82,500	5755	3481	60.49	808	1147
NJ	MONMOUTH COUNTY	8051.00	4 - Upper	123.35	No	$142,700	$140,000	4284	1175	27.43	1244	1437
NJ	MONMOUTH COUNTY	8053.00	4 - Upper	129.13	No	$142,700	$146,563	5882	917	15.59	2015	2210
NJ	MONMOUTH COUNTY	8054.00	2 - Moderate	55.73	No	$142,700	$63,256	4309	1979	45.93	816	1468
NJ	MONMOUTH COUNTY	8055.00	2 - Moderate	73.66	No	$142,700	$83,611	4471	3214	71.89	796	1252
NJ	MONMOUTH COUNTY	8056.00	1 - Low	35.23	No	$142,700	$39,989	2508	2262	90.19	253	644
NJ	MONMOUTH COUNTY	8057.00	1 - Low	38.14	No	$142,700	$43,295	3246	2264	69.75	486	912
NJ	MONMOUTH COUNTY	8058.00	1 - Low	40.08	No	$142,700	$45,493	3634	2363	65.02	314	895
NJ	MONMOUTH COUNTY	8059.00	2 - Moderate	70.45	No	$142,700	$79,968	5691	3857	67.77	811	1715
NJ	MONMOUTH COUNTY	8060.00	2 - Moderate	57.48	No	$142,700	$65,240	4342	1819	41.89	594	1391
NJ	MONMOUTH COUNTY	8061.00	3 - Middle	96.51	No	$142,700	$109,537	3466	776	22.39	817	1470
NJ	MONMOUTH COUNTY	8062.01	3 - Middle	92.88	No	$142,700	$105,417	4039	850	21.04	676	872
NJ	MONMOUTH COUNTY	8062.02	4 - Upper	123.86	No	$142,700	$140,585	4548	919	20.21	1283	1646
NJ	MONMOUTH COUNTY	8063.00	3 - Middle	117.84	No	$142,700	$133,750	2435	361	14.83	661	1093
NJ	MONMOUTH COUNTY	8064.00	3 - Middle	102.28	No	$142,700	$116,083	5135	1005	19.57	1416	1679
NJ	MONMOUTH COUNTY	8065.01	1 - Low	39.59	No	$142,700	$44,940	4136	2359	57.04	687	963
NJ	MONMOUTH COUNTY	8065.02	3 - Middle	100.22	No	$142,700	$113,750	3797	1390	36.61	668	978

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NJ	MONMOUTH COUNTY	8065.03	4 - Upper	135.46	No	$142,700	$153,750	3997	646	16.16	1410	1400
NJ	MONMOUTH COUNTY	8065.04	3 - Middle	84.80	No	$142,700	$96,250	2770	1598	57.69	380	610
NJ	MONMOUTH COUNTY	8066.00	4 - Upper	127.26	No	$142,700	$144,434	5402	1043	19.31	1561	1978
NJ	MONMOUTH COUNTY	8070.04	3 - Middle	110.24	No	$142,700	$125,125	2677	717	26.78	492	906
NJ	MONMOUTH COUNTY	8070.05	3 - Middle	102.48	No	$142,700	$116,314	2422	1211	50.00	261	374
NJ	MONMOUTH COUNTY	8070.06	1 - Low	49.42	No	$142,700	$56,100	1921	999	52.00	161	481
NJ	MONMOUTH COUNTY	8071.00	3 - Middle	109.84	No	$142,700	$124,668	2389	1517	63.50	599	902
NJ	MONMOUTH COUNTY	8072.00	1 - Low	30.96	No	$142,700	$35,147	2389	2236	93.60	64	384
NJ	MONMOUTH COUNTY	8073.00	1 - Low	38.29	No	$142,700	$43,459	3390	3224	95.10	333	1095
NJ	MONMOUTH COUNTY	8074.01	0 - Unknown	0.00	No	$142,700	$0	1178	180	15.28	541	1169
NJ	MONMOUTH COUNTY	8074.02	3 - Middle	90.47	No	$142,700	$102,679	1879	270	14.37	410	1204
NJ	MONMOUTH COUNTY	8075.00	3 - Middle	91.61	No	$142,700	$103,982	2988	2243	75.07	870	1352
NJ	MONMOUTH COUNTY	8076.00	1 - Low	30.56	No	$142,700	$34,688	3435	3207	93.36	364	911
NJ	MONMOUTH COUNTY	8077.00	2 - Moderate	72.09	No	$142,700	$81,827	3821	3043	79.64	855	1338
NJ	MONMOUTH COUNTY	8078.00	3 - Middle	90.16	No	$142,700	$102,333	4333	2994	69.10	1497	1583
NJ	MONMOUTH COUNTY	8079.00	3 - Middle	81.01	No	$142,700	$91,949	4020	2352	58.51	1007	1162
NJ	MONMOUTH COUNTY	8080.01	3 - Middle	113.18	No	$142,700	$128,456	4075	432	10.60	1462	1614

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NJ	MONMOUTH COUNTY	8080.02	3 - Middle	103.07	No	$142,700	$116,989	2332	782	33.53	717	758
NJ	MONMOUTH COUNTY	8081.00	2 - Moderate	75.11	No	$142,700	$85,257	4626	1585	34.26	1251	1629
NJ	MONMOUTH COUNTY	8082.01	2 - Moderate	52.73	No	$142,700	$59,851	2650	870	32.83	409	986
NJ	MONMOUTH COUNTY	8082.02	3 - Middle	92.91	No	$142,700	$105,455	1632	293	17.95	465	825
NJ	MONMOUTH COUNTY	8083.00	3 - Middle	105.57	No	$142,700	$119,821	1933	231	11.95	569	964
NJ	MONMOUTH COUNTY	8084.01	4 - Upper	147.08	No	$142,700	$166,932	2158	244	11.31	390	1000
NJ	MONMOUTH COUNTY	8084.02	2 - Moderate	70.99	No	$142,700	$80,577	3749	1058	28.22	738	1920
NJ	MONMOUTH COUNTY	8085.01	3 - Middle	109.39	No	$142,700	$124,155	3569	411	11.52	1152	1277
NJ	MONMOUTH COUNTY	8085.02	2 - Moderate	79.27	No	$142,700	$89,971	2939	534	18.17	1110	1285
NJ	MONMOUTH COUNTY	8086.00	3 - Middle	118.37	No	$142,700	$134,345	6130	1006	16.41	1789	1975
NJ	MONMOUTH COUNTY	8087.01	4 - Upper	128.88	No	$142,700	$146,277	5125	569	11.10	1627	1827
NJ	MONMOUTH COUNTY	8087.02	4 - Upper	141.63	No	$142,700	$160,750	4258	345	8.10	1353	1480
NJ	MONMOUTH COUNTY	8088.00	4 - Upper	126.82	No	$142,700	$143,938	4504	418	9.28	1394	1654
NJ	MONMOUTH COUNTY	8089.01	4 - Upper	132.99	No	$142,700	$150,938	2426	201	8.29	938	1239
NJ	MONMOUTH COUNTY	8089.02	4 - Upper	121.48	No	$142,700	$137,885	2464	226	9.17	475	718
NJ	MONMOUTH COUNTY	8090.00	3 - Middle	82.38	No	$142,700	$93,500	1697	498	29.35	485	937
NJ	MONMOUTH COUNTY	8091.00	3 - Middle	109.07	No	$142,700	$123,796	2789	198	7.10	1145	2011

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NJ	MONMOUTH COUNTY	8092.00	4 - Upper	170.06	No	$142,700	$193,015	1866	95	5.09	670	1108
NJ	MONMOUTH COUNTY	8093.01	4 - Upper	156.57	No	$142,700	$177,703	3220	441	13.70	1079	1251
NJ	MONMOUTH COUNTY	8093.02	4 - Upper	177.81	No	$142,700	$201,806	2718	162	5.96	963	2177
NJ	MONMOUTH COUNTY	8094.00	4 - Upper	151.98	No	$142,700	$172,500	4982	482	9.67	1548	1930
NJ	MONMOUTH COUNTY	8095.03	4 - Upper	131.97	No	$142,700	$149,784	7162	3211	44.83	1921	1898
NJ	MONMOUTH COUNTY	8095.04	4 - Upper	161.11	No	$142,700	$182,863	2575	987	38.33	631	693
NJ	MONMOUTH COUNTY	8095.05	4 - Upper	181.16	No	$142,700	$205,611	4892	1470	30.05	1528	1557
NJ	MONMOUTH COUNTY	8095.06	3 - Middle	102.54	No	$142,700	$116,389	3631	1505	41.45	1127	1284
NJ	MONMOUTH COUNTY	8096.00	4 - Upper	154.27	No	$142,700	$175,089	7071	1624	22.97	2184	2270
NJ	MONMOUTH COUNTY	8097.01	4 - Upper	167.60	No	$142,700	$190,227	5495	1606	29.23	1550	1627
NJ	MONMOUTH COUNTY	8097.03	4 - Upper	148.80	No	$142,700	$168,889	4630	780	16.85	1592	1760
NJ	MONMOUTH COUNTY	8097.04	4 - Upper	172.18	No	$142,700	$195,422	6046	1886	31.19	1751	1774
NJ	MONMOUTH COUNTY	8099.01	4 - Upper	181.57	No	$142,700	$206,083	5157	721	13.98	1656	1850
NJ	MONMOUTH COUNTY	8099.02	4 - Upper	147.26	No	$142,700	$167,143	4606	651	14.13	1438	1631
NJ	MONMOUTH COUNTY	8099.03	1 - Low	43.66	No	$142,700	$49,559	194	116	59.79	0	92
NJ	MONMOUTH COUNTY	8100.01	4 - Upper	177.54	No	$142,700	$201,500	6007	1337	22.26	1648	1858
NJ	MONMOUTH COUNTY	8100.02	2 - Moderate	70.29	No	$142,700	$79,779	3873	554	14.30	1112	959

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NJ	MONMOUTH COUNTY	8100.03	4 - Upper	123.79	No	$142,700	$140,506	5447	966	17.73	1587	1713
NJ	MONMOUTH COUNTY	8100.04	4 - Upper	160.80	No	$142,700	$182,500	4064	708	17.42	1279	1302
NJ	MONMOUTH COUNTY	8101.01	4 - Upper	151.12	No	$142,700	$171,515	4171	720	17.26	1446	1463
NJ	MONMOUTH COUNTY	8101.02	4 - Upper	133.65	No	$142,700	$151,694	4197	893	21.28	1313	1412
NJ	MONMOUTH COUNTY	8102.01	4 - Upper	169.32	No	$142,700	$192,171	6325	1595	25.22	1791	1937
NJ	MONMOUTH COUNTY	8102.02	4 - Upper	136.33	No	$142,700	$154,728	6821	1992	29.20	2090	1938
NJ	MONMOUTH COUNTY	8103.00	3 - Middle	89.71	No	$142,700	$101,818	2346	716	30.52	451	655
NJ	MONMOUTH COUNTY	8104.01	4 - Upper	134.73	No	$142,700	$152,917	4138	1167	28.20	1046	1198
NJ	MONMOUTH COUNTY	8104.02	4 - Upper	175.57	No	$142,700	$199,274	7934	2149	27.09	2187	2441
NJ	MONMOUTH COUNTY	8105.01	3 - Middle	101.44	No	$142,700	$115,139	3879	1172	30.21	1023	1199
NJ	MONMOUTH COUNTY	8105.03	3 - Middle	94.87	No	$142,700	$107,679	4261	805	18.89	1536	1838
NJ	MONMOUTH COUNTY	8105.04	4 - Upper	151.81	No	$142,700	$172,308	4333	1359	31.36	1158	1120
NJ	MONMOUTH COUNTY	8105.05	4 - Upper	150.01	No	$142,700	$170,263	3733	786	21.06	1151	1151
NJ	MONMOUTH COUNTY	8106.00	3 - Middle	103.61	No	$142,700	$117,596	7091	1532	21.60	1941	2188
NJ	MONMOUTH COUNTY	8107.00	3 - Middle	101.94	No	$142,700	$115,703	2011	960	47.74	625	766
NJ	MONMOUTH COUNTY	8108.00	2 - Moderate	54.04	No	$142,700	$61,339	4018	3428	85.32	384	718
NJ	MONMOUTH COUNTY	8109.00	3 - Middle	89.58	No	$142,700	$101,675	2941	1583	53.83	563	892

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NJ	MONMOUTH COUNTY	8110.00	1 - Low	37.24	No	$142,700	$42,271	3568	2507	70.26	377	873
NJ	MONMOUTH COUNTY	8111.01	3 - Middle	94.39	No	$142,700	$107,135	5724	1308	22.85	2038	2473
NJ	MONMOUTH COUNTY	8111.02	3 - Middle	119.37	No	$142,700	$135,479	7265	1505	20.72	1946	2311
NJ	MONMOUTH COUNTY	8112.00	4 - Upper	124.06	No	$142,700	$140,804	6000	1657	27.62	1684	1994
NJ	MONMOUTH COUNTY	8113.01	3 - Middle	89.57	No	$142,700	$101,667	6545	2322	35.48	1767	2002
NJ	MONMOUTH COUNTY	8113.03	3 - Middle	114.21	No	$142,700	$129,625	4484	1041	23.22	1283	1424
NJ	MONMOUTH COUNTY	8113.04	3 - Middle	109.60	No	$142,700	$124,395	3766	960	25.49	1001	1097
NJ	MONMOUTH COUNTY	8114.01	4 - Upper	129.66	No	$142,700	$147,167	5639	1242	22.03	1652	1703
NJ	MONMOUTH COUNTY	8114.02	3 - Middle	97.62	No	$142,700	$110,804	3771	989	26.23	1100	1292
NJ	MONMOUTH COUNTY	8115.01	4 - Upper	124.58	No	$142,700	$141,398	6476	1234	19.05	2125	2250
NJ	MONMOUTH COUNTY	8115.02	3 - Middle	95.88	No	$142,700	$108,821	3867	734	18.98	1056	1168
NJ	MONMOUTH COUNTY	8116.00	3 - Middle	89.76	No	$142,700	$101,875	1504	356	23.67	291	400
NJ	MONMOUTH COUNTY	8119.00	4 - Upper	138.09	No	$142,700	$156,729	7273	1323	18.19	2395	2725
NJ	MONMOUTH COUNTY	8120.00	3 - Middle	107.35	No	$142,700	$121,838	1734	257	14.82	522	626
NJ	MONMOUTH COUNTY	8121.00	4 - Upper	134.58	No	$142,700	$152,750	1455	184	12.65	447	727
NJ	MONMOUTH COUNTY	8122.00	3 - Middle	83.76	No	$142,700	$95,066	3823	1444	37.77	811	1241
NJ	MONMOUTH COUNTY	8123.00	4 - Upper	126.86	No	$142,700	$143,981	5260	1003	19.07	1626	1792

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NJ	MONMOUTH COUNTY	8124.00	4 - Upper	132.89	No	$142,700	$150,833	2424	284	11.72	648	1606
NJ	MONMOUTH COUNTY	8125.01	4 - Upper	161.14	No	$142,700	$182,891	6172	1264	20.48	2003	2236
NJ	MONMOUTH COUNTY	8125.02	4 - Upper	165.97	No	$142,700	$188,370	5012	1179	23.52	1410	1637
NJ	MONMOUTH COUNTY	8126.00	3 - Middle	111.43	No	$142,700	$126,477	5634	1699	30.16	1691	1856
NJ	MONMOUTH COUNTY	9900.00	0 - Unknown	0.00	No	$142,700	$0	0	0	0.00	0	0

PUBLIC DISCLOSURE

September 25, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Hanover Community Bank
Certificate Number: 58675

2131 Jericho Turnpike
Garden City Park, New York 11040

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
New York Regional Office

350 Fifth Avenue, Suite 1200
New York, New York 10118

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

The Lending Test is rated Outstanding.

- The loan-to-deposit (LTD) ratio is more than reasonable given the institution's size, financial condition, and assessment area credit needs.
- A substantial majority of loans are inside the institution's assessment area.
- The geographic distribution of loans reflects excellent dispersion throughout the assessment area.
- The distribution of loans to borrowers reflects, given the demographics of the assessment area, excellent penetration among individuals of different income levels and businesses of different sizes.
- The institution did not receive any CRA-related complaints about its performance in meeting the credit needs of the assessment area; therefore, this factor did not affect the Lending Test rating.

The Community Development Test is rated Satisfactory.

The institution's community development performance demonstrates adequate responsiveness to community development needs in its assessment area through community development loans, qualified investments, and community development services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for community development in the institution's assessment area.

DESCRIPTION OF INSTITUTION

Hanover Community Bank (Hanover) is a community commercial bank headquartered in Garden City Park, New York. Hanover is the sole subsidiary of Hanover Bancorp, Inc., a privately-held stock bank holding company headquartered in Mineola, New York. The bank does not have any affiliates or subsidiaries.

Hanover received a "Satisfactory" rating at its previous FDIC Performance Evaluation dated June 15, 2020, based on Interagency Intermediate Small Institution Community Reinvestment Act (CRA) Examination Procedures.

Hanover operates nine full-service offices in its assessment area, including eight branches in New York and one branch in New Jersey. The New York branches include two branches in Nassau County, two branches in New York County, two branches in Queens County, one branch in Kings County, and one branch in Suffolk County. The New Jersey branch is located in Monmouth County. In terms of geographic distribution, three branches are located in moderate-income census tracts, two branches are in middle-income census tracts, three branches are in upper-income census tracts, and one branch is located in a census tract without an income designation.

Since the previous evaluation, Hanover expanded its branch office network through merger activity and new office openings. In May 2021, Hanover acquired Savoy Bank (Savoy), which included a branch office in Rockefeller Center. Hanover also opened two additional branches, including a branch in Monmouth County, New Jersey, and a branch in Suffolk County, New York. In August 2021, Hanover closed one branch location in a low-income census tract in New York County. However, the bank maintains a branch office within walking distance from the closed location in a moderate-income census tract. Hanover's branch closing did not inhibit its ability to serve low- and moderate-income areas.

Hanover offers various home mortgage loan products, including 1-4 family and multifamily loans. The bank also offers several programs in an effort to reach low- and moderate-income borrowers, including an affordable housing program for first-time and repeat homebuyers, a home improvement loan program, and a residential investor loan program. The bank also offers commercial and industrial loans, commercial real estate loans, businesses lines of credit, Small Business Administration (SBA) loans, and United States Department of Agriculture loans. Deposit products include checking, savings, and money market deposit accounts, individual retirement accounts, and certificates of deposit. Alternative banking services include online banking, electronic bill pay, telephone banking, mobile banking, remote deposit capture, person-to-person payment systems, and automated teller machines.

As of June 30, 2023, the bank reported total assets of $2.1 billion, total loans of $1.8 billion, total securities of $15.3 million, and total deposits of $1.6 billion. Total assets and loans grew by approximately 150 percent due to the acquisition of Savoy. Additionally, the acquisition altered the loan portfolio composition of the bank from a highly concentrated residential portfolio to a more diverse portfolio inclusive of commercial loans, including commercial real estate and commercial and industrial loans.

During the evaluation period, Hanover participated in the SBA's (SBA) Paycheck Protection Program (PPP). The federal government created the PPP loan program in response to the COVID-19 pandemic. The loan program helped small businesses maintain and compensate their workforces during the crisis. Hanover participated in the program to meet community financial needs. During the evaluation period, the bank originated 1,261 PPP loans totaling approximately $145.3 million. Of the PPP loans, 98 percent had original loan amounts of $1 million and less.

The following table represents the total loan portfolio.

Loan Portfolio Distribution as of 6/30/2023		
Loan Category	**$(000s)**	**%**
Construction, Land Development, and Other Land Loans	12,660	0.7
Secured by Farmland	0	0.0
Secured by 1-4 Family Residential Properties	625,264	34.3
Secured by Multifamily (5 or more) Residential Properties	583,837	32.0
Secured by Nonfarm Nonresidential Properties	533,460	29.3
Total Real Estate Loans	**1,755,221**	**96.3**
Commercial and Industrial Loans	67,918	3.7
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	364	>0.1
Total Loans	**1,823,503**	**100.0**
Source: Reports of Condition and Income		

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet the credit needs of its assessment area.

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more assessment areas (AA) within which its CRA performance will be evaluated. Hanover designated one AA that includes Bronx, Kings, New York, Queens, and Richmond Counties, which represents a portion of the New York-Jersey City-White Plains, NY-NJ Metropolitan Division (MD) (#35614); Nassau and Suffolk Counties, which composes the Nassau County-Suffolk County, NY MD (#35004); and Monmouth County, which represents a portion of the New Brunswick-Lakewood, NJ MD (#36154). All of these MDs are included within the larger New York-Newark-Jersey City, NY-NJ-PA Metropolitan Statistical Area (MSA) (#35620).

Hanover expanded its AA since the previous evaluation to include Suffolk County, New York, and Monmouth County, New Jersey, due to branch openings. Additionally, Hanover's AA changed during the evaluation period due to the nationally revised metropolitan area delineations published by the Office of Management and Budget (OMB), effective February 2023. The OMB published revised demographic data based on the 2020 U.S. Census. Census tract changes reflected in the 2020 U.S. Census data include an increase of 235 total census tracts, as well as some changes to existing geography income classifications. As a result, the revised delineation includes a decrease

of 4 low-income tracts, an increase of 24 moderate-income census tracts, an increase of 103 middle-income census tracts, an increase of 21 upper-income census tracts, and an increase of 91 NA-income census tracts. Because these changes occurred during the evaluation period, examiners analyzed the bank's 2022 lending data using the revised delineations, and the 2021 lending data using the prior delineations.

Economic and Demographic Data

The bank's AA includes 3,153 census tracts. These tracts reflect the following income designations according to the 2020 U.S. Census data:

- 310 low-income census tracts,
- 707 moderate-income census tracts,
- 1,154 middle-income census tracts,
- 813 upper-income census tracts; and
- 169 census tracts with no income designation (NA tracts).

There are no distressed or underserved middle-income census tracts in the AA. The following table presents select demographic characteristics for the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	3,153	9.8	22.4	36.6	25.8	5.4
Population by Geography	12,369,499	11.9	24.1	36.2	26.7	1.2
Housing Units by Geography	4,831,725	11.3	22.4	34.8	30.5	1.1
Owner-Occupied Units by Geography	1,994,137	2.5	15.5	45.2	36.2	0.6
Occupied Rental Units by Geography	2,381,423	19.5	28.4	26.7	24.0	1.5
Vacant Units by Geography	456,165	7.1	20.8	31.4	39.3	1.5
Businesses by Geography	1,651,118	7.2	18.0	32.9	38.3	3.5
Farms by Geography	14,921	4.1	17.3	43.1	33.8	1.7
Family Distribution by Income Level	2,772,820	26.7	16.3	17.9	39.0	0.0
Household Distribution by Income Level	0	0.0	0.0	0.0	0.0	0.0
Median Family Income MSA - 35004 Nassau County-Suffolk County, NY		$130,301	Median Housing Value			$634,609
Median Family Income MSA - 35614 New York-Jersey City-White Plains, NY-NJ		$85,483	Median Gross Rent			$1,601
Median Family Income MSA - 35154 New Brunswick-Lakewood, NJ		$113,495	Families Below Poverty Level			10.9%

Source: 2020 U.S. Census and 2022 D&B Data. Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.

The table above reflects lower levels of owner-occupied housing units in the AA's low- and moderate-income tracts (18.0 percent combined), and higher concentrations of rental units in those

same tracts (47.9 percent combined). This data highlights opportunities for lenders to originate non-owner occupied investment property loans in the low- and moderate-income areas.

According to 2022 D&B data, there were 1.6 million non-farm businesses operating in the AA. The gross annual revenues (GARs) for these businesses are as follows:

- 91.7 percent had GARs of $1 million or less,
- 3.2 percent had GARs greater than $1 million, and
- 5.1 percent did not report revenues.

Among all farm and non-farm businesses, service industries represent the largest portion of businesses in the AA (37.0 percent), followed by retail trade (10.4 percent). In addition, 89.6 percent of AA businesses have nine or fewer employees, and 90.9 percent operate from a single location. The top employers in the bank's AA are Montefiore Health System, Mount Sinai Health System, JPMorgan Chase & Co., Bank of America, New York-Presbyterian Healthcare System, NYU Langone Medical Center, and Macy's, Inc.

Examiners used 2021 and 2022 FFIEC-updated median family income levels to analyze home mortgage loans under the Borrower Profile criterion. The table below presents the median family income ranges for the MDs that compose the bank's AA:

Median Family Income Ranges				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
Nassau County-Suffolk County, NY Median Family Income (35004)				
2021 ($129,900)	<$64,950	$64,950 to <$103,920	$103,920 to <$155,880	≥$155,880
2022 ($146,400)	<$73,200	$73,200 to <$117,120	$117,120 to <$175,680	≥$175,680
New Brunswick-Lakewood, NJ Median Family Income (35154)				
2021 ($113,400)	<$56,700	$56,700 to <$90,720	$90,720 to <$136,080	≥$136,080
2022 ($128,300)	<$64,150	$64,150 to <$102,640	$102,640 to <$153,960	≥$153,960
New York-Jersey City-White Plains, NY-NJ Median Family Income (35614)				
2021 ($85,500)	<$42,750	$42,750 to <$68,400	$68,400 to <$102,600	≥$102,600
2022 ($99,000)	<$49,500	$49,500 to <$79,200	$79,200 to <$118,800	≥$118,800
Source: FFIEC				

According to Moody's Analytics, the area serves as the financial capital of the world, with economic strengths that include high per capita income, low exposure to manufacturing, strong international immigration, a robust healthcare center, and a highly skilled workforce. Economic growth outpaces the national average, fueled by hotels, restaurants, and hospitals. Economic weaknesses include high costs, including taxes, housing, office rents, and energy; rapidly aging infrastructure; lack of developable land; and poor demographics, including poor out-migration and a rapidly aging population. The economic environment resulted in layoffs in the financial services and technology sectors, while the housing market slowly recedes due to a steady population outflow.

The COVID-19 pandemic considerably affected local and global environments. The stay-at-home orders and temporary closures of non-essential businesses that became effective in March 2020, caused significant hardships for both individuals and businesses. The pandemic triggered dramatic increases in statewide and national unemployment rates. Throughout the majority of the review period, unemployment remained high and began improving in 2023. The unemployment rate for the New York-Newark, NY-NJ-CT-PA Combined Statistical Area, which encompasses the bank's AA, was 4.5 percent as of July 2023, which was higher than the state of New York level of 3.9 percent and the national level of 3.5 percent, reflecting ongoing economic challenges relative to the assessment area.

Competition

There is a high level of competition for home mortgage loans among the area's banks, credit unions, and non-depository mortgage lenders. In 2022, 730 lenders reported 275,812 1-4 family mortgage loan originations and purchases. The ten most prominent 1-4 family home mortgage lenders accounted for 41.7 percent of total market share, while Hanover ranked 78th with a 0.2 percent market share. The top lenders are predominantly large multi-billion dollar regional and national depository institutions and national mortgage companies, as well as one large multi-billion dollar credit union. For multifamily loans, 120 lenders reported 4,152 loan originations and purchases relating to properties with five or more units. The top ten lenders accounted for 63.7 percent of the total multifamily market share, while Hanover ranked fifteenth with a 1.6 percent market share.

This assessment area is also a competitive market for small business loans. Aggregate small business loan data for 2021 shows that 393 lenders reported 504,019 small business loans in this assessment area. Businesses with GARs of $1 million or less accounted for approximately 36.6 percent of the loans.

The market for financial services within the AA is highly competitive. According to the FDIC Deposit Market Share report as of June 30, 2023, 118 financial institutions operated 2,336 offices within the AA. Of these institutions, Hanover ranked 42nd with a 0.08 percent deposit market share. The five institutions with the highest deposit market shares accounted for 72.6 percent of total deposit market share. These entities are mainly large, multi-billion dollar depository institutions that serve a much larger multi-regional or multi-state area in addition to this AA.

Community Contact

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying the credit and community development needs. This information helps determine whether local financial institutions are responsive to those needs. It also shows what credit and community development opportunities are available.

Examiners contacted a representative of an economic development-related organization in the assessment area. The contact stated that small business loans, particularly small dollar loans for new businesses, remain an enduring need. The contact stated that many entrepreneurs do not yet have the expertise or credit history to qualify for bank loans, and therefore struggle to obtain financing. The contact observed that many banks offer beneficial loan products for small

businesses, but banks often do not heavily market these products, and small business customers are unaware of their availability. The contact also stated that there is a shortage of single-family housing, and that housing in general in the New York City area remains unaffordable for many families. Finally, financial literacy programs, for both consumers and small businesses, represent another significant community development need in the assessment area.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, as well as demographic and economic data, examiners determined that small business lending and affordable housing are primary needs in the assessment area. Given the assessment area's high housing costs, affordable home mortgage products and down payment assistance are significant needs, particularly among low- and moderate-income residents. As noted by the community contact, additional financing for new businesses and financial literacy programs for both small businesses and consumers remain in demand. Finally, opportunities for revitalization and stabilization are present throughout the assessment area, particularly in certain areas of Bronx County, Kings County, and Queens County, all of which have large concentrations of low- and moderate-income tracts.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior CRA evaluation dated June 15, 2020, to the current evaluation dated September 25, 2023. Examiners used Interagency Intermediate Small Institution CRA Examination Procedures to evaluate the bank's CRA performance. These procedures consist of the Lending and Community Development Tests (see Appendices for complete description). Examiners used full-scope procedures to assess Hanover's performance in its AA.

Activities Reviewed

Examiners reviewed the bank's home mortgage and small business loans to assess its performance, as these loan types represent major product lines based on the loan portfolio composition, the number and dollar volume of loans originated during the evaluation period, and the bank's business strategy. No other loan types, such as small farm or consumer loans, represent a major product line or provide material support for the conclusions or rating, and are therefore not presented. Considering the lending activity during the evaluation period, examiners weighed the home mortgage loan category heavier than the small business loan category when drawing conclusions.

The evaluation considered the home mortgage loans reported on the bank's 2020, 2021, and 2022 Home Mortgage Disclosure Act (HMDA) loan application registers. The HMDA-reported loans include home purchase and home improvement loans, including refinances, on 1-4 family and multifamily (five or more unit) properties. In 2020, the bank originated 123 1-4 family residential loans totaling $71.2 million and 15 multifamily loans totaling $40.2 million. In 2021, the bank originated 190 1-4 family residential loans totaling $114.9 million and 58 multifamily loans totaling $209.2 million. In 2022, the bank originated 381 1-4 family residential loans totaling

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$222.9 million and 111 multifamily loans totaling $305.2 million. The evaluation presents the 2021 and 2022 HMDA data in all performance criteria. Although examiners analyzed the 2020 HMDA data, the evaluation presents that information in the Assessment Area Concentration criterion only, as the performance in 2020 was consistent with 2021 and 2022. Examiners compared the bank's home mortgage lending in 2021 to the 2015 American Community Survey (ACS) data and to the aggregate HMDA data for 2021. Examiners compared the bank's home mortgage lending in 2022 to the 2020 U.S. Census data and to the aggregate HMDA data for 2022.

The evaluation considered small business data collected by the bank for 2022. As an Intermediate Small Bank, the bank was not required to collect or report small business data during the review period. However, Hanover optionally collected small business loan data for 2022, which included the origination or renewal of 51 small business loans totaling $29.9 million. Examiners compared the bank's small business lending performance to 2022 D&B data. Additionally, examiners conducted a limited analysis of the bank's PPP loans. Since there was no revenue or location data available for these loans, the evaluation presents an analysis of the loans by loan size in the Borrower Profile criterion only.

While the number and dollar volume of loans were reviewed, examiners emphasized performance by number of loans because this is a better indicator of the bank's record of serving individuals and businesses. Performance based on the dollar volume of loans was generally consistent with performance based on the number of loans.

For the Community Development Test, examiners considered community development loans, qualified investments, and community development services since the prior CRA evaluation.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Hanover demonstrated outstanding performance under the Lending Test. The bank's performance under the Loan-to-Deposit (LTD) Ratio, Assessment Area Concentration, Geographic Distribution, and Borrower Profile criteria support this conclusion.

Loan-to-Deposit Ratio

Hanover's average net LTD ratio is more than reasonable given the institution's size, financial condition, and assessment area credit needs. The bank's net LTD ratio, calculated from Call Report data, averaged 107.4 percent over the past 13 calendar quarters from June 30, 2020 to June 30, 2023. The net LTD ratio ranged from a high of 114.1 percent as of December 31, 2022, to a low of 103.8 percent as of March 31, 2023. The ratio has remained relatively steady during the review period.

Examiners compared Hanover's average net LTD ratio to that of four similarly situated institutions selected based on asset size, geographic location, and loan portfolio composition. As shown in the following table, the bank's average net LTD ratio is higher than three of the institutions.

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Loan-to-Deposit (LTD) Ratio Comparison		
Bank	**Total Assets as of 6/30/2023 ($000s)**	**Average Net LTD Ratio (%)**
Hanover Community Bank	2,121,181	107.4
Similarly-Situated Institution #1	856,991	66.2
Similarly-Situated Institution #2	2,212,915	52.7
Similarly-Situated Institution #3	2,106,777	129.1
Similarly-Situated Institution #4	628,103	106.4
Source: Reports of Condition and Income 6/30/2020 – 6/30/2023		

Assessment Area Concentration

A substantial majority of loans are in the institution's assessment area. The table below shows the distribution of loans inside and outside the assessment area by year and loan type. The performance reflects the bank's commitment to lending within the communities it serves.

Lending Inside and Outside of the Assessment Area										
	Number of Loans					**Dollar Amount of Loans $(000s)**				
Loan Category	**Inside**		**Outside**		**Total**	**Inside**		**Outside**		**Total**
	#	**%**	**#**	**%**	**#**	**$**	**%**	**$**	**%**	**$(000s)**
Home Mortgage: 1-4 Family										
2020	121	98.4	2	1.6	123	69,415	97.4	1,830	2.6	71,245
2021	186	97.9	4	2.1	190	112,485	97.9	2,404	2.1	114,889
2022	356	93.4	25	6.6	381	209,807	94.1	13,140	5.9	222,947
Subtotal	**663**	**95.6**	**31**	**4.4**	**694**	**391,707**	**95.8**	**17,374**	**4.2**	**409,081**
Home Mortgage: Multifamily										
2020	14	93.3	1	6.7	15	39,280	97.8	915	2.2	40,195
2021	55	94.8	3	5.2	58	203,983	97.5	5,325	2.5	209,218
2022	66	59.5	45	40.5	111	209,932	68.8	95,275	31.2	305,208
Subtotal	**135**	**73.4**	**49**	**2.6**	**184**	**453,195**	**81.7**	**101,515**	**18.3**	**554,621**
Small Business										
2022	31	60.8	20	39.2	51	18,280	61.1	11,662	38.9	29,942
Total	**829**	**89.2**	**100**	**10.8**	**929**	**863,182**	**86.9**	**130,551**	**13.1**	**993,644**
Source: Bank Data. Due to rounding, totals may not equal 100.0%										

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Geographic Distribution

The geographic distribution of loans reflects excellent dispersion throughout the assessment area. The bank's excellent distribution of 1-4 family mortgage and multifamily loans, particularly in the low- and moderate-income tracts, supports this conclusion.

Home Mortgage Loans: 1-4 Family

The geographic distribution of 1-4 family mortgage loans reflects an excellent dispersion throughout the AA. The following table details the geographic distribution of home mortgage loans by tract income level.

Geographic Distribution of 1-4 Family Home Mortgage Loans						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2021	2.6	2.9	3	1.6	2,055	1.8
2022	2.5	2.7	15	4.2	9,694	4.6
Moderate						
2021	14.7	14.2	38	20.4	25,434	22.6
2022	15.5	15.3	95	26.7	56,744	27.0
Middle						
2021	44.2	44.3	84	45.2	45,492	40.4
2022	45.3	44.7	172	48.3	93,680	44.7
Upper						
2021	38.4	38.5	61	32.8	39,504	35.1
2022	36.2	36.7	73	20.5	48,860	23.3
Not Available						
2021	0.1	0.1	0	0	0	0
2022	0.6	0.7	1	0.3	830	0.4
Totals						
2021	**100.0**	**100.0**	**186**	**100.0**	**112,485**	**100.0**
2022	**100.0**	**100.0**	**356**	**100.0**	**209,807**	**100.0**
Source: Bank data. 2015 ACS and 2020 U.S. Census; 2021 and 2022 HMDA Aggregate Data. *Due to rounding, totals may not equal 100.0%*						

The bank's percentage of loans in the low-income census tracts was lower than the demographic and aggregate figures in 2021; however, the bank increased its lending in 2022, with the percentage of loans in the low-income areas exceeding both comparative measures. Hanover's percentage of loans in the moderate-income areas in 2021 and 2022 exceeded both the demographic and aggregate figures. Overall, the bank's lending in the low- and moderate-income tracts supports excellent performance under this criterion.

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Home Mortgage Loans: Multifamily

The geographic distribution of multifamily home mortgage loans reflects excellent dispersion in the low- and moderate-income census tracts. The following table illustrates the geographic distribution of the bank's multifamily home mortgage loans.

Geographic Distribution of Multifamily Loans						
Tract Income Level	**% of Renter-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2021	19.6	15.8	15	27.3	47,595	23.3
2022	19.5	14.0	17	25.8	54,394	25.9
Moderate						
2021	31.1	34.0	28	50.9	123,140	60.4
2022	28.4	27.6	25	37.9	83,346	39.7
Middle						
2021	24.5	19.8	8	14.5	16,183	7.9
2022	26.7	22.9	17	25.8	46,648	22.2
Upper						
2021	24.5	30.2	4	7.3	16,975	8.4
2022	24.0	33.6	6	9.1	22,945	10.9
Not Available						
2021	0.3	0.2	0	0	0	0
2022	1.4	2.0	1	1.5	2,600	1.2
Totals						
2021	100.0	100.0	55	100.0	203,893	100.0
2022	**100.0**	**100.0**	**66**	**100.0**	**209,932**	**100.0**
Source: Bank data. 2015 ACS and 2020 U.S. Census; 2021 and 2022 HMDA Aggregate Data. *Due to rounding, totals may not equal 100.0%*						

The bank's percentage of multifamily loans in the low-income census tracts far exceeded the aggregate and demographic levels in 2021 and 2022. The bank's performance in the moderate-income tracts was similar to the low-income areas, as the bank's percentage of loans in the moderate-income tracts exceeded the aggregate level and the demographic measure for both years. Overall, the bank's multifamily lending in the low- and moderate-income tracts supports excellent performance under this criterion.

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the AA. The following table details the distribution of small business loans by census tract income level.

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Geographic Distribution of Small Business Loans					
Tract Income Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
Low					
2022	7.2	2	6.5	1,580	8.6
Moderate					
2022	18.0	8	25.8	5,296	29.0
Middle					
2022	32.9	10	32.3	5,785	31.6
Upper					
2022	38.3	7	22.6	3,259	17.8
Not Available					
2022	3.5	4	12.9	2,360	12.9
Totals					
2022	**100.0**	**31**	**100.0**	**18,280**	**100.0**
Source: 2022 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%					

As shown in the table above, Hanover's percentage of small business loans in the low-income tracts was only slightly lower than the demographic figure. The bank had stronger performance in the moderate-income tracts, where its percentage of lending exceeded the demographic measure. Overall, the bank's small business lending in the low- and moderate-income tracts was reasonable.

Borrower Profile

The distribution of borrowers reflects, given the demographics of the assessment area, excellent penetration among individuals of different income levels (including low- and moderate-income) and businesses of different sizes. Examiners only analyzed Hanover's small business and 1-4 family lending in assessing the bank's performance under this criterion, as borrower income data was unavailable for the multifamily loans. Specifically, the HMDA does not require Hanover to collect or report borrower income data for multifamily loans.

Home Mortgage Loans: 1-4 Family

The distribution of borrowers reflects, given the demographics of the assessment area, excellent penetration among individuals of different income levels (including low- and moderate-income). The following table shows the distribution of the bank's 1-4 family mortgage loans by borrower income level compared to demographic and aggregate HMDA data.

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Distribution of 1-4 Family Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2021	28.3	3.2	31	16.7	12,670	11.3
2022	26.7	4.7	52	14.6	22,370	10.7
Moderate						
2021	16.3	14.0	37	19.9	19,487	17.3
2022	16.3	15.8	62	17.4	30,982	14.8
Middle						
2021	17.4	22.8	42	22.6	21,086	18.7
2022	17.9	22.2	79	22.2	39,154	18.7
Upper						
2021	38.0	47.8	46	24.7	35,151	31.2
2022	39.0	44.4	73	20.5	49,629	23.7
Not Available						
2021	0.0	12.2	30	16.1	24,092	21.4
2022	0.0	12.8	90	25.3	67,673	32.3
Totals						
2021	100.0	100.0	**186**	**100.0**	**112,485**	**100.0**
2022	**100.0**	**100.0**	**356**	**100.0**	**209,807**	**100.0**
Source: Bank data. 2015 ACS and 2020 U.S. Census; 2021 and 2022 HMDA Aggregate Data. *Due to rounding, totals may not equal 100.0%*						

Hanover's percentage of lending to low-income borrowers greatly exceeded the aggregate levels in 2021 and 2022, but trailed the demographic measure. Since the aggregate lending data is generally a better indicator of demand for home mortgage financing, examiners placed greater emphasis on the favorable comparison to that data. Additionally, according to the 2020 U.S. Census data, 10.9 percent of the families residing within the AA live below the poverty level. Many families below the poverty level may not be able to reasonably afford a mortgage payment and are not considered potential borrowers. Hanover's percentage of lending to moderate-income borrowers slightly exceeded both the aggregate level and the demographic measure in 2021 and 2022.

Overall, the bank's 1-4 family home mortgage lending demonstrates excellent performance in meeting the credit needs of low- and moderate-income borrowers.

Small Business Loans

The distribution of loans reflects excellent penetration among businesses of different sizes. Examiners focused on the bank's lending to businesses with GARs of $1 million or less. The following table details the distribution of small business loans by borrower GAR levels.

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Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000					
2022	91.7	29	93.5	17,830	97.5
>$1,000,000					
2022	3.2	2	6.5	450	2.5
Revenue Not Available					
2022	5.1	0	0.0	0	0.0
Totals					
2022	**100.0**	**31**	**100.0**	**18,280**	**100.0**
Source: 2022 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%					

As shown in the table above, Hanover's percentage of small business loans to businesses with GARs of $1 million or less exceeded the demographic measure, indicating its willingness to lend to small businesses.

As noted in the Description of Institution section, Hanover originated small business loans under the SBA's Paycheck Protection Program (PPP) during 2020 and 2021. The PPP was an emergency loan program designed to assist businesses during the pandemic. Because revenue data was unavailable for the PPP loans, examiners could not evaluate the loans based on the size of the business. Instead, examiners used loan size as a proxy for those with revenues not available. In 2021, for example, Hanover made 1,241 PPP loans with loan amounts of $1 million or less totaling $112.7 million. Of these loans, 917 loans, or 73.9 percent, had an original loan amount under $100,000, indicating the bank was helping to serve the needs of small businesses.

Overall, the small business loan distribution reflects excellent performance based on a comparison to demographic data. Additionally, the bank's numerous PPP loans helped borrowers address challenges during the pandemic, and demonstrate the bank's commitment to serve the credit needs of the AA.

Response to Complaints

The bank did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the Lending Test rating.

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COMMUNITY DEVELOPMENT TEST

The bank's community development performance demonstrates adequate responsiveness to the community development needs in its AA through its community development loans, qualified investments, and community development services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for community development.

Hanover met the community development needs of the AA primarily through community development loans.

Community Development Loans

During the evaluation period, the bank originated 136 community development loans totaling $257.9 million within the assessment area. This level of activity represents 14.1 percent of total loans ($1.8 billion) and 12.2 percent of total assets ($2.1 billion), as of June 30, 2023. The dollar volume of community development loans increased significantly since the prior evaluation, which is appropriate given the substantial growth in the bank's total assets during the same time. Hanover's community development lending supported the creation or maintenance of affordable housing in the assessment area, which demonstrates its responsiveness to this identified community development need. Of the total community development loans, the bank originated 105 loans totaling $197.1 million inside its AA and 31 loans totaling $60.8 million outside the AA, but in nearby counties within the broader regional area. The bank received credit for the community development loans made outside its assessment area, as it has been responsive to the AA's community development needs.

The table below provides details of the bank's community development lending by year and community development purpose.

Community Development Lending										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
2020 (partial)	6	9,635	0	0	0	0	0	0	**6**	**9,635**
2021	32	49,598	1	2,000	11	17,346	4	6,250	**48**	**75,194**
2022	80	170,234	0	0	0	0	0	0	**80**	**170,234**
2023 year to date	2	2,809	0	0	0	0	0	0	**2**	**2,809**
Total	**120**	**232,276**	**1**	**2,000**	**11**	**17,346**	**4**	**6,250**	**136**	**257,872**
Source: Bank Data										

The following are notable examples of the bank's community development lending:

- During 2021, Hanover participated in the Paycheck Protection Program (PPP). The bank made 16 PPP loans totaling $25.6 million that qualified as community development loans within its assessment area and the broader statewide/regional area. These loans primarily supported economic development by facilitating the retention of jobs in low- and moderate-income areas and for low- and moderate-income individuals.

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- In 2022, the bank originated a $5 million loan that provided affordable housing in Brooklyn, New York. The loan was secured by three apartment buildings with 15 total units. The loan supported affordable housing, as the rents for the residential units fell below the 2022 Housing and Urban Development (HUD) Fair Market rents for the area.

- In 2022, the bank originated a $4.8 million loan that provided affordable housing in Bronx, New York. The eight residential units help provide affordable housing, as the rents for the residential units fell below the 2022 HUD Fair Market rents for the area.

Qualified Investments

Hanover's qualified investments consist of 21 grants and donations to various non-profit organizations totaling $36,552. This total represents a decrease of 45.5 percent by dollar amount compared to the prior evaluation. The qualified investments represent less than 1 percent of total assets and total securities, and include nine donations totaling $13,887 in 2021, seven donations totaling $10,945 in 2022, and five donations totaling $11,720 in 2023. The majority of the bank's grants and donations supported the revitalization and stabilization of low- and moderate-income areas with 11 donations, followed by community services with 7, economic development with 2, and affordable housing with 1.

The following are examples of the qualified donations:

- In 2021, the bank donated $3,500 to an economic development organization that supports initiatives to revitalize and stabilize a moderate-income area in Flushing, New York.

- In 2022, the bank donated $15,000 to an affordable housing organization to support housing education, counseling, and financial services to low- and moderate-income residents to increase access to affordable housing in Queens, New York.

- In 2023, the bank donated $5,000 to a community development corporation that encourages development and retention of businesses and jobs in Upper Manhattan and Bronx, New York.

Community Development Services

Hanover employees provided 66 instances of community development services to 12 community development organizations during the evaluation period. The services consisted of bank employees providing financial expertise and technical assistance to community development-related organizations that focus on economic development and community service needs in the AA.

The following table illustrates Hanover's community development services by year and purpose.

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Community Development Services					
Activity Year	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
2020 (partial)	2	0	6	0	**8**
2021	1	0	13	0	**14**
2022	1	0	12	0	**13**
2023 year to date	1	21	9	0	**31**
Total	**5**	**21**	**40**	**0**	**66**
Source: Bank Data					

Below are notable examples of the bank's community development services:

- During the evaluation period, a bank employee provided five homeownership workshops through an affordable housing organization within the AA.

- In 2022 and 2023, a bank employee served on the board of directors of a local homeless shelter.

- During the evaluation period, a bank employee served on the board of directors of an economic development organization that provides services to small businesses within the AA.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners reviewed the bank's compliance with the laws relating to discrimination and other illegal credit practices, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

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APPENDICES

INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
3) The geographic distribution of the bank's loans;
4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

Community Development Test

The Community Development Test considers the following criteria:

1) The number and amount of community development loans;
2) The number and amount of qualified investments;
3) The extent to which the bank provides community development services; and
4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

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GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

(1) Support affordable housing for low- and moderate-income individuals;
(2) Target community services toward low- and moderate-income individuals;
(3) Promote economic development by financing small businesses or farms; or
(4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Institution CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Institution CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

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Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

(1) Has as its primary purpose community development; and

(2) Except in the case of a wholesale or limited purpose institution:

(i) Has not been reported or collected by the institution or an affiliate for consideration in the institution's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and

(ii) Benefits the institution's assessment area(s) or a broader statewide or regional area including the institution's assessment area(s).

Community Development Service: A service that:

(1) Has as its primary purpose community development;

(2) Is related to the provision of financial services; and

(3) Has not been considered in the evaluation of the institution's retail banking services under § 345.24(d).

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

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Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

(1) An unemployment rate of at least 1.5 times the national average;
(2) A poverty rate of 20 percent or more; or
(3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into "male householder" (a family with a male householder and no wife present) or "female householder" (a family with a female householder and no husband present).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g, innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (e.g, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

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Nonmetropolitan Area (also known as **non-MSA):** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of $1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of $500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

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PUBLIC SUMMARY

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION OF HANOVER COMMUNITY BANK

AS OF MARCH 31, 2023

New York State Department of Financial Services
Consumer Protection and Financial Enforcement Division
One State Street, New York NY 10004

NOTE: **This Evaluation is not an assessment of the financial condition of this institution. The rating assigned does not represent an analysis, conclusion or opinion of the New York State Department of Financial Services concerning the safety and soundness of this financial institution.**

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I - GENERAL INFORMATION

This document is an evaluation (the "Evaluation") of the Community Reinvestment Act ("CRA") performance of Hanover Community Bank ("HCB" or the "Bank") prepared by the New York State Department of Financial Services ("DFS" or the "Department"). This Evaluation represents the Department's current assessment and rating of the Bank's CRA performance based on an evaluation conducted as of March 31, 2023.

Section 28-b of the New York Banking Law, as amended, requires that when evaluating certain applications, the Superintendent of Financial Services shall assess a banking institution's record of helping to meet the credit needs of its entire community, including low- and moderate-income ("LMI") areas, consistent with safe and sound operations.

Part 76 of the General Regulations of the Superintendent ("GRS") implements Section 28-b and further requires that the Department assess the CRA performance records of regulated financial institutions. Part 76 establishes the framework and criteria by which the Department will evaluate institutions' performance. Section 76.5 further provides that the Department will prepare a written report summarizing the results of such assessment and will assign to each institution a numerical CRA rating based on a 1 to 4 scoring system. The numerical scores represent an assessment of CRA performance as follows:

(1) Outstanding record of meeting community credit needs;

(2) Satisfactory record of meeting community credit needs;

(3) Needs to improve in meeting community credit needs; and

(4) Substantial noncompliance in meeting community credit needs.

Section 76.5 further requires that the CRA rating and the Evaluation be made available to the public. Evaluations of banking institutions are primarily based on a review of performance tests and standards described in Section 76.7 and detailed in Sections 76.8 through 76.13. The tests and standards incorporate the 12 assessment factors contained in Section 28-b of the New York Banking Law.

For an explanation of technical terms used in this report, please consult the **GLOSSARY** at the end of this Evaluation.

II - OVERVIEW OF INSTITUTION'S PERFORMANCE

The Department evaluated HCB according to the intermediate small banking institutions performance criteria pursuant to Sections 76.7 and 76.12 of the GRS. The evaluation period included calendar years 2020, 2021 and 2022 for the lending test and the period from April 1, 2020, to March 31, 2023, for the community development test. HCB is rated "2," indicating a "Satisfactory" record of helping to meet community credit needs.

The rating is based on the following factors:

A. Lending Test: Outstanding

1. Loan-to-Deposit Ratio and other Lending-Related Activities: Outstanding

HCB's average LTD ratio was excellent considering its size, business strategy, financial condition, and peer group activity.

HCB's average LTD ratio of 106.2% for the evaluation period significantly exceeded its peer average LTD ratio of 76.1%.

2. Assessment Area Concentration: Outstanding

During the evaluation period, HCB originated 90.9% by number and 96% by dollar value of its total HMDA-reportable and small business loans within the assessment area, demonstrating an excellent concentration of lending.

3. Distribution by Borrower Characteristics: Outstanding

HCB's HMDA-reportable and small business lending demonstrated an excellent distribution of loans among individuals of different income levels and businesses of different revenue sizes.

4. Geographic Distribution of Loans: Outstanding

HCB's origination of loans in census tracts of varying income levels demonstrated an excellent distribution of lending for HMDA-reportable loans and reasonable distribution of lending for small business loans. Greater weight was given to the Bank's HMDA-reportable lending.

5. Action Taken in Response to Written Complaints with Respect to CRA:

Neither DFS nor HCB received any written complaints during the evaluation period regarding HCB's CRA performance.

B. Community Development Test: Satisfactory

HCB's community development performance demonstrated adequate responsiveness to the community development needs of its assessment area mainly through community development

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loans and services considering HCB's capacity, and the need for and availability of opportunities for community development in its assessment area.

1. Community Development Lending: Outstanding

During the evaluation period, HCB originated $135.9 million in new community development loans and had $16.2 million outstanding from prior evaluation periods. This demonstrated an excellent level of community development lending.

2. Qualified Investments: Substantial Noncompliance

HCB made no investments during the current evaluation period and had no investments outstanding from prior evaluation periods. The Bank made $88,000 in qualified grants. This demonstrated a very poor level of qualified investments over the course of the evaluation period.

3. Community Development Services: Satisfactory

HCB demonstrated an adequate level of community development services over the course of the evaluation period.

4. Responsiveness to Community Development Needs:

HCB demonstrated an adequate level of responsiveness to credit and community development needs.

This evaluation was conducted based on a review of the 12 assessment factors set forth in Section 28-b of the New York Banking Law and GRS Part 76.

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III - PERFORMANCE CONTEXT

A. Institution Profile

Established in 2009, HCB is a New York State chartered commercial bank headquartered in Garden City Park, Nassau County, New York. The bank is a wholly owned subsidiary of Hanover Bancorp, Inc., a one bank holding company headquartered in Mineola, New York.

HCB acquired Savoy Bank in May of 2021, including a branch office located at Rockefeller Center in New York County. As of the end of the evaluation period, HCB operated seven branch locations in New York State including two branches each in Queens, New York and Nassau counties, and one in Kings County. In addition to the branch offices, HCB maintains one automated teller machine (ATM) at each branch, except the Kings County and the Rockefeller Center branches. The bank is also a member of the AllPoint ATM network which provides the Bank's customers with surcharge free access to approximately 55,000 ATMs nationwide.

HCB offers consumer and commercial products and services that include checking and saving accounts, certificates of deposit, residential mortgages, personal loans, home equity loans, commercial real estate loans, multi-family loans, small business loans, business banking, and business cash/management services. These products are offered via its branch network, website and other delivery systems.

In its Consolidated Report of Condition (the "Call Report") as of December 31, 2022, filed with the Federal Deposit Insurance Corporation ("FDIC"), HCB reported total assets of $2 billion, of which $1.7 billion were net loans and lease financing receivables. It also reported total deposits of $ 1.5 billion in domestic offices, resulting in an LTD ratio of 114.1%. According to the latest available comparative deposit data as of June 30, 2022, HCB obtained a of 0.06%, or $1.3 billion market share in a market of $2.2 trillion, ranking it 46th among 110 deposit-taking institutions in the assessment area.

The following is a summary of the Bank's loan portfolio, based on Schedule RC-C of the Bank's Call Reports for December 31, 2020, December 31, 2021, and December 31, 2022.

TOTAL GROSS LOANS OUTSTANDING						
	2020		2021		2022	
Loan Type	$000's	%	$000's	%	$000's	%
1-4 Family Residential Mortgage Loans	450,024	61.4	436,569	34.2	576,519	33.0
Commercial & Industrial Loans	20,213	2.8	109,718	8.6	46,162	2.6
Commercial Mortgage Loans	115,358	15.7	360,798	28.2	517,955	29.7
Multifamily Mortgages	147,266	20.1	358,831	28.1	590,530	33.8
Consumer Loans	30	0.0	31	0.0	157	0.0
Construction Loans	0	0.0	11,487	0.9	15,487	0.9
Other Loans	11	0.0	0	0.0	0	0.0
Total Gross Loans	732,902	100.0	1,277,434	100.0	1,746,810	100.0

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As illustrated in the above table, HCB is primarily a residential real estate lender with multifamily and one-to-four family residential mortgage loans accounting for 33.8% and 33% of its gross loan portfolio, respectively.

Examiners did not find evidence of financial or legal impediments that had an adverse impact on HCB's ability to meet the credit needs of its community.

B. Assessment Area

The Bank's assessment area consists of New York, Kings, Queens, Bronx, Richmond, Nassau and Suffolk counties. The Bank added Suffolk County to its assessment area in July 2021.

There are 2,998 census tracts in the Bank's assessment area, of which 300 are low-income, 691 are moderate-income, 1,093 are middle-income, 748 are upper-income, and 166 are tracts with no income indicated.

Assessment Area Census Tracts by Income Level							
County	N/A	Low	Mod	Middle	Upper	Total	LMI %
Suffolk	8	5	90	220	62	385	24.7
Nassau	9	10	31	146	90	286	14.3
New York	23	36	44	32	175	310	25.8
Kings	46	91	235	263	170	805	40.5
Queens	52	26	157	325	165	725	25.2
Bronx	21	129	121	65	25	361	69.3
Richmond	7	3	13	42	61	126	12.7
Total	166	300	691	1,093	748	2,998	33.1

C. Demographic & Economic Data

The assessment area had a population of 11,725,884 during the evaluation period. Approximately 14.9% of the population was over the age of 65 and 22.2% was under the age of 16.

Of the 2,610,075 families in the assessment area, 27.2% were low-income, 16.5% were moderate-income, 17.8% were middle-income and 38.5% were upper income. There were 4,137,325 households in the assessment area, of which 14.7% had income below the poverty level and 4% were on public assistance. The weighted average median family income in the assessment area was $100,800.

There were 4,569,637 housing units within the assessment area, of which 50.1% were one- to four-family units and 49.6% were multifamily units. A majority (50.8%) of the housing units were rental-occupied units, 39.8% were owner-occupied units and 9.5% of units were vacant. Of the total 2,320,304 rental-occupied units, 48.2% were in LMI census tracts while 50.4% were in middle- and upper-income census tracts. Average monthly gross rent was $1,605.

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Of the 1,817,021 owner-occupied housing units, 18.9% were in LMI census tracts while 80.5% were in middle- and upper-income census tracts. The median age of the housing stock was 72 years, and the median home value in the assessment area was $643,676.

There were 1,558,673 non-farm businesses in the assessment area. Of these, 91.7% were businesses with reported revenues of less than or equal to $1 million, 3.2% reported revenues of more than $1 million and 5.1% did not report their revenues. Of all the businesses in the assessment area, 97.4% were businesses with less than fifty employees while 95.3% operated from a single location. The largest industries in the area were services (34.3%); retail trade (11.3%); and finance, insurance, and real estate (9.6%); 29.7% of businesses in the assessment area were not classified.

An analysis of the employment data from the New York State Department of Labor showed, that the average unemployment rate decreased considerably during the evaluation period for New York State and each of the counties in the Bank's assessment area. This was mainly due to the COVID-19 pandemic waning. Bronx County had the highest unemployment rate each year of the evaluation period, while Nassau had the lowest unemployment rate each year.

Assessment Area Unemployment Rate								
	Statewide	Bronx	Kings	Nassau	New York	Queens	Richmond	Suffolk
2020	9.8%	16.0%	12.4%	8.0%	9.5%	12.4%	10.5%	8.1%
2021	7.0%	13.8%	10.3%	4.5%	7.7%	9.8%	8.9%	4.6%
2022	4.3%	7.8%	5.9%	2.9%	4.6%	5.2%	5.5%	3.1%
Average of Years above	**7.0%**	**12.5%**	**9.5%**	**5.1%**	**7.3%**	**9.1%**	**8.3%**	**5.3%**

D. Community Information

DFS examiners met with representatives of three community organizations within the Bank's assessment area to get their insight into the economic conditions and credit needs of their communities.

DFS examiners held interviews with two executives each serving on a community board serving different sections of Bronx County. As a mandated by the New York City Charter, community boards hold regular committee and board meetings open to the public in order to understand community needs and thereby act as representatives of the community in advising the city on land use and zoning, budgeting, making city services accessible and responsive, and submit plans for the development, growth, and improvement of their communities. Both executives noted that closures of local bank branches are devastating to small businesses and LMI individuals and families in their neighborhood, as people and businesses rely on local relationship banking rather than mobile and internet banking. Banks should renew focus on local relationship banking and offer more financial literacy seminars, including how to manage one's credit. One executive also stated that banks should make more grants and small businesses need more capital including bodegas, which are vital to the communities. Also, banks should offer more flexible business hours allowing business owners convenient access to various bank services. The COVID pandemic caused economic stress and forced many small business closures, but many other small businesses

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remain and need more flexible loan programs providing much needed financing to these businesses. Public transportation has to be improved since transit lines are over-crowded, and there is shortage of parking space in these areas and also traffic congestion. These factors negatively affect the small businesses since they are not conveniently accessible.

The third community contact was with an executive of a non-profit organization which serves Nassau County and Queens County by providing various community services including child-care, academic assistance and recreational/cultural activities for children. The organization also conducts home-buyer seminars/workshops, tenant-landlord mediation services, provides employment related assistance for unemployed day workers and works towards homelessness prevention. The executive stated that some banks are very active in soliciting deposit accounts but fail to recognize that large segments of the local population lack knowledge of all the available bank products and services. Furthermore, the contact stated that banks during merger talks often promise to fund community development projects, but once the merger is done they often do not follow through on their promises.

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IV - PERFORMANCE STANDARDS AND ASSESSMENT FACTORS

The Department evaluated HCB under the intermediate small banking institution performance criteria in accordance with Sections 76.7 and 76.12 of the GRS, which consist of the lending test and the community development test.

The lending test includes:

1. Loan-to-deposit ratio and other lending-related activities;
2. Assessment Area concentration;
3. Distribution of loans by borrower characteristics;
4. Geographic distribution of loans; and
5. Action taken in response to written complaints regarding CRA.

The community development test includes:

1. Community development lending;
2. Community development investments;
3. Community development services; and
4. Responsiveness to community development needs.

DFS also considered the following factors in assessing the bank's record of performance:

1. The extent of participation by the board of directors or board of trustees in formulating CRA policies and reviewing CRA performance;
2. Evidence of any practices intended to discourage credit applications;
3. Evidence of prohibited discriminatory or other illegal credit practices;
4. Record of opening and closing offices and providing services at offices; and
5. Process factors, such as activities to ascertain credit needs and the extent of marketing and special credit related programs.

DFS derived statistics employed in this Evaluation from various sources. HCB submitted bank-specific information both as part of the Evaluation process and in its call reports submitted to the FDIC. DFS obtained aggregate lending data from the Federal Financial Institutions Examination Council ("FFIEC") and deposit data from the FDIC. DFS obtained loan to deposit ("LTD") ratios from information shown in the Bank's Uniform Bank Performance Report, compiled by the FFIEC from call report data.

DFS derived the demographic data referred to in this report from the 2020 U.S. Census and the FFIEC. DFS based business data on Dun & Bradstreet reports, which Dun & Bradstreet updates annually. DFS obtained unemployment data from the New York State Department of Labor.

The evaluation period included calendar years 2020, 2021, and 2022 for lending activities and the period from April 1, 2020, to March 31, 2023, for community development activities.

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Examiners considered HCB's HMDA-reportable and small business loans in evaluating factors (2), (3) and (4) of the lending test noted above.

DFS gave greater weight to the Bank's HMDA-lending in evaluating the factors above, as HMDA loans within the assessment area made up 58.3% by number and 89.4% by dollar value of all of the bank's HMDA and small business loans within the assessment area.

DFS evaluated the Bank's small business lending for 2021 and 2022 only, as the Bank made only eight small business loans in its assessment area in 2020. The number of small business loans originated by the Bank in 2020 is too low for a meaningful analysis.

In its prior Community Reinvestment Act Performance Evaluation as of March 31, 2020, DFS assigned HCB a rating of "2" or "satisfactory" compliance with regulatory standards.

CRA Rating: Satisfactory

A. Lending Test: Outstanding

HCB's HMDA-reportable and small business lending activities were excellent in light of HCB's size, business strategy, and financial condition, as well as aggregate and peer group activity and the demographic characteristics and credit needs of the assessment area.

1. Loan-to-Deposit Ratio and other Lending-Related Activities: Outstanding

HCB's average LTD ratio was excellent considering its size, business strategy, financial condition, and peer group activity.

For the evaluation period, HCB's average LTD ratio of 106.2% was well above its peer group average ratio of 76.1%. Furthermore, the Bank's quarterly LTD ratios exceeded its peer group quarterly LTD ratios for each quarter of the evaluation period.

The table below shows HCB's LTD ratios in comparison with the peer group's ratios for the 12 quarters of this evaluation.

Loan-to-Deposit Ratios													
	2020 Q1	2020 Q2	2020 Q3	2020 Q4	2021 Q1	2021 Q2	2021 Q3	2021 Q4	2022 Q1	2022 Q2	2022 Q3	2022 Q4	Avg.
Bank	95.7	108.4	107.8	105.1	105.1	111.1	106.3	107.7	104.0	104.0	105.4	114.1	106.2
Peer	81.9	80.8	80.0	75.8	72.3	75.2	72.7	72.1	71.4	74.6	76.8	79.3	76.1

2. Assessment Area Concentration: Outstanding

During the evaluation period, HCB originated 90.9% by number and 96% by dollar value of its total HMDA-reportable and small business loans within the assessment area, demonstrating an excellent concentration of lending.

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a. HMDA-Reportable Loans:

During the evaluation period, HCB originated 95.8% by number and 96.5% by dollar value of its HMDA-reportable loans within the assessment area. This substantial majority of lending inside of HCB's assessment area reflects an excellent concentration of lending.

b. Small Business Loans:

In 2021 and 2022, HCB originated 84.7% by number and 91.4% by dollar value of its small business loans within the assessment area. This substantial majority of lending inside of HCB's assessment area reflects an excellent concentration of lending.

The significant increase of small business loans by HCB in 2021 was due to the Bank originating a large number of "Paycheck Protection Program" ("PPP") loans, a loan program (the program ended May 31, 2021) that was temporarily implemented by the U.S. Small Business Administration to assist small businesses through the difficult economic conditions caused by the COVID-19 pandemic.

The following table shows the percentages of HCB's HMDA-reportable and small business loans originated inside and outside of the assessment area.

Distribution of Loans Inside and Outside of the Assessment Area										
Loan Type	Number of Loans					Loans in Dollars (in thousands)				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%		$	%	$	%	
HMDA-Reportable										
2020	121	87.7%	17	12.3%	138	102,825	92.7%	8,130	7.3%	110,955
2021	241	98.0%	5	2.0%	246	316,905	98.7%	4,015	1.3%	320,920
2022	421	97.2%	12	2.8%	433	417,974	95.9%	17,892	4.1%	435,866
Subtotal	783	95.8%	34	4.2%	817	837,704	96.5%	30,037	3.5%	867,741
Small Business										
2021	525	84.3%	98	15.7%	623	78,453	92.2%	6,642	7.8%	85,095
2022	35	92.1%	3	7.9%	38	21,224	88.6%	2,725	11.4%	23,949
Subtotal	560	84.7%	101	15.3%	661	99,677	91.4%	9,367	8.6%	109,044
Grand Total	1,343	90.9%	135	9.1%	1,478	937,381	96.0%	39,404	4.0%	976,785

3. Distribution by Borrower Characteristics: Outstanding

HCB's HMDA-Reportable and small business lending demonstrated an excellent distribution of loans among individuals of different income levels and businesses of different revenue sizes.

a. One-to-four Family HMDA-Reportable Loans:

HCB's one-to-four family HMDA-reportable lending demonstrated an excellent distribution of loans among borrowers of different income levels.

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During the evaluation period, HCB HMDA-reportable lending rates to LMI borrowers of 30.8% by number and 24.1% by dollar value significantly exceeded the aggregate's lending rates of 16.8% and 9%, respectively.

Both the Bank's and the aggregate's HMDA-reportable lending rates to LMI borrowers were below the average percentage of 45.4% of LMI families (family demographics) living in the assessment area. While the Bank trailed the family demographics in the assessment area, examiners noted that 14.7% of the population in the assessment area have income below the poverty level providing for limited lending opportunity.

The following table provides a summary of the distribution of HCB's one-to-four family loans by borrower income.

Distribution of One-to-Four Family Loans by Borrower Income									
2020									
Borrower	**Bank**				**Aggregate**				**Fam.Dem.**
Income	#	%	$000's	%	#	%	$000's	%	%
Low	10	9.3%	3,880	6.1%	2,426	1.9%	726,370	1.1%	30.5%
Moderate	8	7.5%	3,970	6.2%	12,210	9.7%	3,717,320	5.4%	16.3%
LMI	18	16.8%	7,850	12.4%	14,636	11.6%	4,443,690	6.5%	46.7%
Middle	16	15.0%	9,030	14.2%	28,176	22.3%	10,414,050	15.2%	16.6%
Upper	44	41.1%	30,380	47.8%	75,569	59.9%	47,048,105	68.7%	36.7%
Unknown	29	27.1%	16,285	25.6%	7,777	6.2%	6,558,935	9.6%	
Total	**107**		**63,545**		**126,158**		**68,464,780**		
2021									
Borrower	**Bank**				**Aggregate**				**Fam.Dem.**
Income	#	%	$000's	%	#	%	$000's	%	%
Low	31	16.7%	12,705	11.3%	7,280	3.3%	1,989,590	1.7%	29.3%
Moderate	37	19.9%	19,535	17.3%	30,920	14.2%	9,630,150	8.1%	16.6%
LMI	68	36.6%	32,240	28.6%	38,200	17.5%	11,619,740	9.8%	45.9%
Middle	42	22.6%	21,160	18.8%	52,876	24.3%	19,938,920	16.8%	17.5%
Upper	46	24.7%	35,200	31.2%	113,729	52.2%	75,978,795	64.1%	36.6%
Unknown	30	16.1%	24,170	21.4%	12,878	5.9%	10,989,340	9.3%	
Total	**186**		**112,770**		**217,683**		**118,526,795**		
2022									
Borrower	**Bank**				**Aggregate**				**Fam.Dem.**
Income	#	%	$000's	%	#	%	$000's	%	%
Low	52	14.6%	22,370	10.7%	6,014	4.7%	1,534,640	2.0%	27.2%
Moderate	62	17.4%	30,445	14.5%	20,243	16.0%	6,325,335	8.1%	16.5%
LMI	114	32.0%	52,815	25.2%	26,257	20.7%	7,859,975	10.1%	43.7%
Middle	79	22.2%	39,154	18.7%	29,957	23.6%	11,554,125	14.8%	17.8%
Upper	73	20.5%	49,628	23.7%	61,681	48.7%	48,720,205	62.6%	38.5%
Unknown	90	25.3%	67,673	32.3%	8,852	7.0%	9,754,390	12.5%	
Total	**356**		**209,270**		**126,747**		**77,888,695**		
GRAND TOTAL									
Borrower	**Bank**				**Aggregate**				**Fam.Dem.**
Income	#	%	$000's	%	#	%	$000's	%	%
Low	93	14.3%	38,955	10.1%	15,720	3.3%	4,250,600	1.6%	
Moderate	107	16.5%	53,950	14.0%	63,373	13.5%	19,672,805	7.4%	
LMI	200	30.8%	92,905	24.1%	79,093	16.8%	23,923,405	9.0%	45.4%
Middle	137	21.1%	69,344	18.0%	111,009	23.6%	41,907,095	15.8%	
Upper	163	25.1%	115,208	29.9%	250,979	53.3%	171,747,105	64.8%	
Unknown	149	23.0%	108,128	28.0%	29,507	6.3%	27,302,665	10.3%	
Total	**649**		**385,585**		**470,588**		**264,880,270**		

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b. Small Business Loans:

HCB's small business lending demonstrated an excellent distribution of loans among businesses of different revenue sizes.

As PPP loans did not require revenue information to be collected or maintained for loan approval, PPP loans were excluded from the below analysis to not negatively skew the small business by revenue analysis. Still, of the Bank's 507 PPP loans originated in 2021 within the assessment area in the amount of less than $1 million, 304 or 60% were for a loan amount of less than or equal to $100,000, and 115 or 22.7% were for loans in the amount of greater than $100,000 but less than or equal to $250,000.

The Bank's average lending rates to small businesses with revenue less than or equal to $1 million of 71.7% by number and 70.9% by dollar value significantly exceeded the aggregate's lending rates of 43.1% and 16.8%, respectively. This was the result of the Bank's lending rates in 2022 significantly exceeding the aggregate's lending rates to small businesses with revenue of $1 million or less.

Both the HCB's and the aggregate's lending rates were below the average percentage of 91.6% of small businesses with revenue of $1 million or less located within the Bank's assessment area.

The following table provides a summary of the distribution of HCB's small business loans by the revenue size of the business.

Distribution of Small Business Lending by Revenue Size of Business									
2021									
Rev. Size	**Bank**				**Aggregate**				**Bus.Dem.**
	#	%	$000's	%	#	%	$000's	%	%
Rev. < = $1MM	6	33.3%	1,473	15.5%	171,262	37.8%	2,991,109	18.2%	91.4%
Rev. > $1MM	12	66.7%	8,060	84.5%	281,304	62.2%	13,415,612	81.8%	3.4%
Rev. Unknown	-	0.0%	-	0.0%	-	0.0%	-	0.0%	5.2%
Total	**18**		**9,533**		**452,566**		**16,406,721**		
2022									
Rev. Size	**Bank**				**Aggregate**				**Bus.Dem.**
	#	%	$000's	%	#	%	$000's	%	%
Rev. < = $1MM	32	91.4%	20,342	95.8%	197,402	49.0%	3,183,848	15.7%	91.7%
Rev. > $1MM	3	8.6%	881	4.2%	205,412	51.0%	17,130,079	84.3%	3.2%
Rev. Unknown	-	0.0%	0	0.0%	-	0.0%	-	0.0%	5.1%
Total	**35**		**21,223**		**402,814**		**20,313,927**		
GRAND TOTAL									
Rev. Size	**Bank**				**Aggregate**				**Bus.Dem.**
	#	%	$000's	%	#	%	$000's	%	%
Rev. < = $1MM	38	**71.7%**	21,815	**70.9%**	368,664	**43.1%**	6,174,957	**16.8%**	**91.6%**
Rev. > $1MM	15	28.3%	8,941	29.1%	486,716	56.9%	30,545,691	83.2%	
Rev. Unknown	-	0.0%	-	0.0%	-	0.0%	-	0.0%	
Total	**53**		30,756		**855,380**		**36,720,648**		

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4. Geographic Distribution of Loans: Outstanding

HCB's origination of loans in census tracts of varying income levels demonstrated an excellent distribution of lending for HMDA-reportable loans and reasonable distribution of lending for small business loans. Greater weight was given to the Bank's HMDA-reportable lending.

a. HMDA-Reportable Loans:

The distribution of HCB's HMDA-reportable loans among census tracts of different income levels was excellent.

During the evaluation period, HCB's average HMDA-reportable lending rates in LMI census tracts of 35.1% by number and 54.7% by dollar value of loans significantly exceeded the aggregate's rates of 17.6% and 20.7%, respectively.

The Bank's average HMDA-reportable lending rates in LMI census tracts by number and dollar value of loans also exceeded the average percentage of 18% of LMI owner-occupied housing units located in the assessment area during the evaluation period.

The following table provides a summary of the distribution of HCB's HMDA-reportable loans by the income level of the geography where the property was located.

Distribution of HMDA-Reportable Lending by Geographic Income of the Census Tract									
2020									
Geographic	**Bank**				**Aggregate**				**OO HUs**
Income	#	%	$000's	%	#	%	$000's	%	%
Low	5	4.2%	10,455	10.2%	4,275	3.3%	4,953,695	5.5%	2.9%
Moderate	33	27.5%	44,195	43.2%	16,080	12.4%	13,189,720	14.6%	14.1%
LMI	38	31.7%	54,650	53.4%	20,355	15.7%	18,143,415	20.1%	17.1%
Middle	46	38.3%	25,080	24.5%	49,692	38.4%	24,056,460	26.7%	39.9%
Upper	36	30.0%	22,610	22.1%	59,126	45.7%	47,766,600	53.0%	42.9%
Unknown	0	0.0%	0	0.0%	235	0.2%	236,715	0.3%	0.2%
Total	**120**		**102,340**		**129,408**		**90,203,190**		
2021									
Geographic	**Bank**				**Aggregate**				**OO HUs**
Income	#	%	$000's	%	#	%	$000's	%	%
Low	18	7.5%	49,730	15.7%	6,583	3.0%	7,042,935	5.0%	2.6%
Moderate	66	27.4%	148,780	46.9%	32,855	14.8%	22,582,795	16.0%	15.3%
LMI	84	34.9%	198,510	62.6%	39,438	17.8%	29,625,730	21.0%	17.9%
Middle	92	38.2%	61,840	19.5%	96,912	43.7%	47,262,590	33.5%	44.7%
Upper	65	27.0%	56,555	17.8%	84,923	38.3%	64,205,185	45.4%	37.2%
Unknown	0	0.0%	0	0.0%	296	0.1%	172,780	0.1%	0.1%
Total	**241**		**316,905**		**221,569**		**141,266,285**		
2022									
Geographic	**Bank**				**Aggregate**				**OO HUs**
Income	#	%	$000's	%	#	%	$000's	%	%
Low	32	7.6%	64,087	15.4%	3,936	3.0%	4,989,170	4.8%	2.6%
Moderate	120	28.6%	140,090	33.6%	20,854	15.9%	16,578,310	16.0%	16.3%
LMI	152	36.2%	204,177	48.9%	24,790	19.0%	21,567,480	20.8%	18.9%
Middle	188	44.8%	138,562	33.2%	57,315	43.8%	32,033,485	31.0%	46.0%
Upper	78	18.6%	71,268	17.1%	47,714	36.5%	48,749,210	47.1%	34.6%
Unknown	2	0.5%	3,430	0.8%	982	0.8%	1,092,920	1.1%	0.6%
Total	**420**		**417,437**		**130,801**		**103,443,095**		
GRAND TOTAL									
Geographic	**Bank**				**Aggregate**				**OO HUs**
Income	#	%	$000's	%	#	%	$000's	%	%
Low	55	7.0%	124,272	14.9%	14794	3.1%	16,985,800	5.1%	
Moderate	219	28.0%	333,065	39.8%	69,789	14.5%	52,350,825	15.6%	
LMI	274	35.1%	457,337	54.7%	84,583	17.6%	69,336,625	20.7%	18.0%
Middle	326	41.7%	225,482	26.9%	203,919	42.3%	103,352,535	30.9%	
Upper	179	22.9%	150,433	18.0%	191,763	39.8%	160,720,995	48.0%	
Unknown	2	0.3%	3,430	0.4%	1,513	0.3%	1,502,415	0.4%	
Total	**781**		**836,682**		**481,778**		**334,912,570**		

b. Small Business Loans:

The distribution of HCB's small business loans (including PPP loans) among census tracts of varying income levels was reasonable.

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HCB's average small business lending rates of 21.3% by number and 15.5% by dollar value of loans in LMI census tracts trailed the aggregate's rates of 26% and 22.5%.

The Bank's average small business lending rates in LMI census tracts also trailed the average percentage of 26.4% of small business located in LMI census tracts within the assessment area during the evaluation period.

The following table provides a summary of the distribution of HCB's small business loans by the income level of the geography where the businesses were located.

Distribution of Small Business Lending by Geographic Income of the Census Tract									
2021									
Geographic	**Bank**				**Aggregate**				**Bus.Dem.**
Income	#	%	$000's	%	#	%	$000's	%	%
Low	22	4.2%	2,207	2.8%	31,140	6.9%	898,116	5.5%	7.3%
Moderate	89	17.0%	6,572	8.4%	88,127	19.5%	2,648,497	16.1%	19.6%
LMI	111	21.1%	8,779	11.2%	119,267	26.4%	3,546,613	21.6%	26.9%
Middle	139	26.5%	19,023	24.2%	146,952	32.5%	4,784,991	29.2%	31.4%
Upper	263	50.1%	47,330	60.3%	178,058	39.3%	7,503,080	45.7%	39.9%
Unknown	12	2.3%	3,321	4.2%	8,289	1.8%	572,037	3.5%	1.8%
Total	**525**		**78,453**		**452,566**		**16,406,721**		
2022									
Geographic	**Bank**				**Aggregate**				**Bus.Dem.**
Income	#	%	$000's	%	#	%	$000's	%	%
Low	5	14.3%	4,265	20.1%	27,581	6.8%	681,465	6.7%	7.4%
Moderate	3	8.6%	2,450	11.5%	75,378	18.7%	1,773,105	17.4%	18.6%
LMI	8	22.9%	6,715	31.6%	102,959	25.6%	2,454,570	24.0%	26.0%
Middle	14	40.0%	7,718	36.4%	137,444	34.1%	3,159,888	30.9%	32.8%
Upper	11	31.4%	5,541	26.1%	148,134	36.8%	4,025,113	39.4%	37.6%
Unknown	2	5.7%	1,250	5.9%	14,277	3.5%	574,356	5.6%	3.6%
Total	**35**		**21,224**		**402,814**		**10,213,927**		
GRAND TOTAL									
Geographic	**Bank**				**Aggregate**				**Bus.Dem.**
Income	#	%	$000's	%	#	%	$000's	%	%
Low	27	4.8%	6,472	6.5%	58,721	6.9%	1,579,581	5.9%	
Moderate	92	16.4%	9,022	9.1%	163,505	19.1%	4,421,602	16.6%	
LMI	119	21.3%	15,494	15.5%	222,226	26.0%	6,001,183	22.5%	26.4%
Middle	153	27.3%	26,741	26.8%	284,396	33.2%	7,944,879	29.8%	
Upper	274	48.9%	52,871	53.0%	326,192	38.1%	11,528,193	43.3%	
Unknown	14	2.5%	4,571	4.6%	22,566	2.6%	1,146,393	4.3%	
Total	**560**		**99,677**		**855,380**		**26,620,648**		

5. *Action Taken in Response to Written Complaints with Respect to CRA: N/A*

Neither DFS nor HCB receive any written complaints during the evaluation period regarding The Bank's CRA performance.

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B. Community Development Test: Satisfactory

HCB's community development performance demonstrated adequate responsiveness to the community development needs of its assessment area through community development loans, qualified investments, and community development services, considering HCB's capacity, and the need for and availability of opportunities for community development in its assessment area.

1. Community Development Lending: Outstanding

During the evaluation period, HCB originated $135.9 million in new community development loans and had $16.2 million outstanding from prior evaluation periods. This demonstrated an excellent level of community development lending over the course of the evaluation period.

The level of new community development loans originated by the Bank during the evaluation period represented a significant increase from the $33.6 million originated in the prior evaluation period. HCB's community development loans primarily supported the community development purpose of affordable housing.

Community Development Loans				
	This Evaluation Period		Outstandings from Prior Evaluation Periods	
Purpose	# of Loans	$000	# of Loans	$000
Affordable Housing	88	132,855	15	16,182
Economic Development				
Community Services	1	3,000		
Other (Please Specify)				
Total	89	135,855	15	16,182

Below are highlights of HCB's community development lending.

- The Bank originated a $4 million mortgage loan secured by a 23-unit residential property located in a low-income tract and providing affordable housing for the area as all but the rent for one residential unit were below the U.S. Department of Housing and Urban Development ("HUD") fair market rents for the area.

- HCB originated a $3.2 million loan secured by a 24-unit residential property and 2 retail stores located in a low-income tract. The rents for all 24 units were below the HUD fair market rents for the area, thus providing affordable housing.

- The Bank originated a $2 million loan secured by a 12-unit residential property located in a moderate-income tract. The loan supported affordable housing as the rents for ten of the twelve units were below the HUD fair market rents for the area.

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- HCB originated a $600,000 mortgage loan secured by a mixed-use building with five residential units and a retail store. The building is located in a moderate-income census tract and provides affordable housing as the rents for all five units were below HUD fair market rents for the area.

- The Bank originated a $1.5 million mortgage loan secured by a mixed-use property containing five residential units and a retail store. The building is located in a moderate-income census tract. The rents for all five residential units were below the HUD Fair Market rents for the area thus qualifying the loan for affordable housing.

2. Qualified Investments: Substantial Noncompliance

During the evaluation period, HCB made no new qualified investments and had none outstanding from prior evaluation periods. HCB made $87,837 in qualified grants. This demonstrated a very poor level of qualified investments and grants over the course of the evaluation period.

HCB did not make new investments and had none outstanding from prior periods, as the Bank also did not make any qualified investments during the prior evaluation. Prior evaluation period grants totaled $67,121.

Qualified Investments and Grants				
	This Evaluation Period		Outstandings from Prior Evaluation Periods	
CD Investments	# of Inv.	$000	# of Inv.	$000
Affordable Housing	0		0	0
Economic Development				
Community Services				
Revitalization & Stabilization				
Total	0	0	0	0
CD Grants	# of Grants	$000		
Affordable Housing	6	57		
Economic Development	0	0		
Community Services	11	12		
Revitalization & Stabilization	10	19		
Total	27	88		

Not Applicable

Below are highlights of HCB's qualified grants.

- HCB made donations totaling $18,000 to an organization that provides affordable housing opportunities and other related services for LMI residents of southern Queens. The organization assists prospective homebuyers through programs that include housing education, counseling, and financial services.

- The Bank donated $2,000 to an organization which provides community services including food and shelter to LMI individuals and families in Nassau County.

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3. Community Development Services: Satisfactory

HCB demonstrated an adequate level of community development services over the course of the evaluation period. Bank management and employees performed 39 instances of community development services including providing technical assistance or serving on the board and/or committees of various nonprofit organizations.

Community Development Services	
Activity Type	**Number of Activities**
On-Going Board & Committee Memberships	22
Technical Assistance	9
Seminars	8
Credit Counseling	0
Other Services	0
Total Community Development Services	**39**

Below are highlights of HCB's community development services.

- A member of HCB's senior management served as a member of the board of directors of a nonprofit organization in Suffolk County which provides emergency shelters, food pantry, and transitional apartments for LMI individuals and families.

- A member of the Bank's senior management assisted a nonprofit organization in providing business counseling and financial webinars to individuals and small businesses with the goal of helping them become successful.

- A loan officer of HCB acted as the public relations officer for a nonprofit organization in Queens County which provides funds for affordable healthcare and housing programs for LMI individuals and families.

- A loan officer of the Bank provided a series of educational workshops for prospective homeowners on behalf of a non-profit organization dedicated to increasing home ownership in and revitalization of low- and moderate-income communities in Queens. These workshops are part of the organization's programs which include below-market interest rate loans to homeowners who are unable to get loans from conventional lending institutions, downpayment assistance grants, grants to existing low- and moderate-income homeowners for home improvement projects, emergency home repair loans to homeowners in financial distress, and homebuyer financial planning.

Responsiveness to Community Development Needs:

HCB demonstrated an adequate level of responsiveness to credit and community development needs.

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C. Additional Factors

1. The extent of participation by the banking institution's Board of Directors or Board of Trustees in formulating the banking institution's policies and reviewing its performance with respect to the purposes of the CRA.

HCB's board of directors reviews and approves the Bank's CRA policy at least annually. The Bank has established a board level Community Reinvestment Act and Fair Lending Committee to assist the board in its CRA oversight responsibilities. This committee meets quarterly in a combined meeting with the Community Reinvestment Act and Fair Lending Management Committee ("CRAFLMC") comprised of the CRA officer and key employees from various areas of the Bank. As part of its duties, the management committee, during the quarterly meetings, provides a presentation of the Bank's CRA performance including community outreach, CRA lending trends, training, marketing efforts, community development activities and self-assessment.

The board appointed CRA Officer assisted by the CRAFLMC is responsible for coordinating, documenting and monitoring the Bank's CRA lending, investment and service activities and to periodically report on the bank's CRA performance to the two committees and to the full board at least annually.

2. Discrimination and other illegal practices

- *Any practices intended to discourage applications for types of credit set forth in the banking institution's CRA Public File.*

DFS examiners did not note practices by HCB intended to discourage applications for the types of credit offered by HCB.

- *Evidence of prohibited discriminatory or other illegal credit practices.*

DFS examiners did not note evidence by HCB of prohibited discriminatory or other illegal practices.

3. Record of opening and closing offices and providing services at offices

HCB operates seven branches in New York State located in the following counties: two in Nassau, two in Queens two in New York and one in Nassau County. Four (57%) of the seven branches are located in LMI census tracts as shown in the table below.

During the current evaluation period, the Bank acquired a branch as a result of the acquisition of Savoy Bank in May of 2021. This branch is located in New York County in an upper-income census tract. HCB also closed one branch in August of 2021, the branch was located in New York County in a low-income census tract.

All branches offer business hours from 9:00am to 5:00pm, Monday through Friday. In addition, three branches located in LMI census tracts also offer Saturday hours from 9:00am to 1:00pm. All

branches have at least one ATM, except one branch in New York County located in an upper-income census tract and one branch located in Kings County in a moderate-income census tract. Also the ATM at the branch located in Queens County in a low-income census tract is available only during business hours, while the other branch located ATMs are accessible 24 hours.

Distribution of Branches within the Assessment Area							
	N/A	Low	Moderate	Middle	Upper	Total	LMI
	#	#	#	#	#	#	%
Kings			1			1	100%
Nassau			1	1		2	50%
New York			1		2	3	33%
Queens		1				1	100%
Suffolk						0	0%
Total	**0**	**1**	**3**	**1**	**2**	**7**	57%

4. Process Factors

- *Activities conducted by the banking institution to ascertain the credit needs of its community, including the extent of the banking institution's efforts to communicate with members of its community regarding the credit services being provided by the banking institution*.

HCB ascertains the credit needs of its community through outreach to local community organizations, nonprofit groups, government officials, and business and trade associations. During the evaluation period, the Bank also conducted additional outreach with housing related organizations to ascertain specific credit and loan products need across all segments of the Bank's market area.

- *The extent of the banking institution's marketing and special credit-related programs to make members of the community aware of the credit services offered by the banking institution*

HCB markets its products and services in local newspapers, at its branch locations, and community events, as well as through its partnerships and involvement with various community organizations. HCB's products and services are also advertised and available on its website including the Bank's Affordable Home Loan (AHL) Program which launched in June 2022 targeted at low- and moderate-income first-time homebuyers in New York.

5. Other factors that in the judgment of the Superintendent bear upon the extent to which HCB is helping to meet the credit needs of its entire community

DFS examiners noted no other factors.

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V - GLOSSARY

Aggregate Lending

"Aggregate lending" means the number of loans originated and purchased by all reporting lenders in specified categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the assessment area.

Banking Development District ("BDD") Program

The BDD Program is a program designed to encourage the establishment of bank branches in areas across New York State where there is a demonstrated need for banking services, in recognition of the fact that banks can play an important role in promoting individual wealth, community development, and revitalization. Among others, the BDD Program seeks to reduce the number of unbanked and underbanked New Yorkers and enhance access to credit for consumers and small businesses. More information about the program, may be found at https://www.dfs.ny.gov and search for the BDD Program.

Community Development

"Community development" means:

- Affordable housing (including multifamily housing) for LMI individuals;
- Community services targeted to LMI individuals;
- Activities that promote economic development by financing business or farms that meet the size eligibility standards of the United States Small Business Administration ("SBA") Development Company or Small Business Investment Company programs, or have gross annual incomes of $1 million or less;
- Activities that revitalize or stabilize LMI geographies, designated disaster areas, or distressed or underserved metropolitan middle-income geographies designated by the Board of Governors of the federal Reserve System, FDIC, and the Office of Comptroller of the Currency; and
- Activities that seek to prevent defaults and/or foreclosures in loans included in the first and third bullet points above.

Community Development Loan

"Community development loan" means a loan that has its *primary purpose* community development. This includes but is not limited to loans to:

- Borrowers for affordable housing rehabilitation and construction, including construction and permanent financing for multifamily rental property serving LMI persons (DFS multifamily industry letter www.dfs.ny.gov/industry_guidance/industry_letters/il20141204_guidelines_bank_lending_multifamily_properties_cra_updated) ;
- Nonprofit organizations serving primarily LMI or other community development needs;

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- Borrowers to construct or rehabilitate community facilities that are located in LMI areas or that primarily serve LMI individuals;
- Financial intermediaries including community development financial institutions, community development corporations, minority- and women-owned financial institutions, community loan funds or pools, micro-finance institutions, and low-income or community development credit unions that primarily lend or facilitate lending to promote community development;
- Local, state, and tribal governments for community development activities; and
- Borrowers to finance environmental clean-up or redevelopment of an industrial site as part of an effort to revitalize the LMI community in which the property is located.

Community Development Service

"Community development service" means a service that has community development as its *primary purpose*, is related to the provision of financial services, and has not been considered in the evaluation of the banking institution's retail banking services. This includes but is not limited to:

- Providing technical assistance on financial matters to nonprofit, tribal or government organizations serving LMI housing or economic revitalization and development needs;
- Providing technical assistance on financial matters to small businesses or community development organizations;
- Lending employees to provide financial services for organizations facilitating affordable housing construction and rehabilitation or development of affordable housing;
- Providing credit counseling, home buyers and home maintenance counseling, financial planning, or other financial services education to promote community development and affordable housing;
- Establishing school savings programs for LMI individuals;
- Providing seminars for LMI persons on banking and bank account record-keeping;
- Making ATM "Training Machines" available for extended periods at LMI community sites or at community facilities that serve LMI individuals; and
- Technical assistance activities to community development organizations such as:
  - Serving on a loan review committee;
  - Developing loan application and underwriting standards;
  - Developing loan processing systems;
  - Developing secondary market vehicles or programs;
  - Assisting in marketing financial services, including the development of advertising and promotions, publications, workshops, and conferences;
  - Furnishing financial services training for staff and management;
  - Contributing accounting/bookkeeping services; and
  - Assisting in fund raising, including soliciting or arranging investments.

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Community Development Financial Institution ("CDFI")

A CDFI is a financial institution that provides credit and financial services to underserved markets and populations and has a primary mission of community development, serves a target market, is a financing entity, provides development services, remains accountable to its community, and is a non-governmental entity. CDFIs are certified as such by United States Treasury Department's CDFI Fund.

Fair Market Rents ("FMRs")

Fair Market Rents are published and developed annually by the US Department of Housing and Urban Development ("HUD") and used to determine rent payments for affordable housing projects such as Section 8 contracts in defined metropolitan statistical areas ("MSAs") nationwide. For easy reference of annual FMRs in New York MSAs or counties, go to www.huduser.gov/portal/datasets/fmr.html

Geography

"Geography" means a census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act ("HMDA")

The Home Mortgage Disclosure Act, enacted by Congress in 1975, and subsequently amended, requires institutions to annually report data about applications for residential (including multifamily) financing.

Income Level

The income level for borrowers is based on household or family income. A geography's income is categorized by median family income for the geography. In both cases, the income is compared to the Metropolitan Statistical Area ("MSA") or statewide nonmetropolitan median income.

Income level of individual or geography	% of the area median income
Low-income	Less than 50
Moderate-income	At least 50 and less than 80
Middle-income	At least 80 and less than 120
Upper-income	120 or more

LMI Geographies

"LMI geographies" means those census tracts or block numbering areas where, according to the most current U.S. Census, the median family income is less than 80% of the area median family income. In the case of tracted areas that are part of a MSA or Primary Metropolitan Statistical Area ("PMSA"), this would relate to the median family income for the MSA or PMSA in which the tracts are located. In the case of Block Numbering Areas ("BNAs") and tracted areas that are

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not part of a MSA or PMSA, the area median family income would be the statewide non-metropolitan median family income.

LMI Borrowers

"LMI borrowers" means borrowers whose income, as reported on the loan application which the lender relied upon in making the credit decision, is less than 80% of the area median family income. In cases where the residential property is located in a MSA or PMSA, this would relate to the median family income for that MSA or PMSA. Otherwise, the area median family income would be the statewide non-metropolitan median family income. In all instances, the area median family incomes used to measure borrower income levels are updated annually by the Federal Financial Institutions Examination Council ("FFIEC").

LMI Individuals/Persons

"LMI individuals" or "LMI persons" means individuals or persons whose income is less than 80% of the area median family income. In the case where the individual resides in a MSA or PMSA, this would relate to the median family income for that MSA or PMSA. Otherwise, the area median family income would be the statewide non-metropolitan median family income. In all instances, the area median family incomes used to measure individual income levels are updated annually by the FFIEC.

LMI Penetration Rate

"LMI penetration rate" means the percentage of a bank's total loans (for a particular product) that was extended to LMI geographies or borrowers. For example, if a bank made 20 out of a total of 100 loans in LMI geographies or to LMI borrowers, the penetration rate would be 20%.

Low-Income Housing Tax Credit ("LIHTC")

LIHTC were created under the Tax Reform Act of 1986, that provides incentives to invest in projects for the utilization of private equity in the development of affordable housing aimed at low-income Americans. The tax credits provide a dollar-for-dollar reduction in a taxpayer's federal income tax. It is more commonly attractive to corporations since the passive loss rules and similar tax changes greatly reduced the value of tax credits and deductions to individual taxpayers.

Minority Depository Institutions ("MDIs")

An MDI is defined as a federal insured depository institution for which (1) 51 percent or more of the voting stock is owned by minority individuals; or (2) a majority of the board of directors is minority and the community that the institution serves is predominantly minority. For more of MDIs, go to FDIC.gov (Minority Depository Institutions Program) including list of MDIs.

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New Markets Tax Credit ("NMTC")

The NMTC Program was established by Congress in December 2000 to stimulate economic and community development and job creation in low-income communities. It permits taxpayers to receive a credit against federal income taxes for making qualified equity investments in Community Development Entities ("CDEs"). The credit provided to the investor totals 39% of the cost of the investment and is claimed over a 7-year period. CDEs must use substantially all of the taxpayer's investments to make qualified investments in low-income communities. The Fund is administered by the CDFI Fund, an agency of the United States Department of the Treasury.

Paycheck Protection Program ("PPP") Loans

The Coronavirus Aid, Relief, and Economic Security Act (the "CARES Act") temporarily permits the U.S. Small Business Administration ("SBA") to guarantee 100% of 7(a) loans under a new program titled the "Paycheck Protection Program". The intent of the PPP is to help small business cover payroll costs providing for forgiveness of up to the full principal of qualifying loans guaranteed under the PPP subject to certain rules including how much or percentage of the loan proceeds a borrower spends on payroll costs. A small business owner can apply through any existing SBA 7(a) lender or through any federally insured depository institution, federally insured credit union, and Farm Credit System institution that is participating. Any amount of the PPP loan that is not forgiven shall be repaid over a 5-year term at a fixed interest rate of 1%. The program officially ended May 31, 2021.

Qualified Investment

"Qualified investment" means a lawful investment, deposit, membership share or grant that has community development as its *primary purpose*. This includes but is not limited to investments, deposits, membership shares or grants in or to:

- Financial intermediaries (including community development financial institutions, community development corporations, minority- and women-owned financial institutions, community loan funds, micro-finance institutions and low-income or community development credit unions) that primarily lend or facilitate lending in LMI areas or to LMI individuals in order to promote community development;
- Organizations engaged in affordable housing rehabilitation and construction;
- Organizations, including, for example, small business investment corporations that promote economic development by financing small businesses;
- Facilities that promote community development in LMI areas or LMI individuals, such as youth programs, homeless centers, soup kitchens, health care facilities, battered women's centers, and alcohol and drug recovery centers;
- Projects eligible for low-income housing tax credits;
- State and municipal obligations, such as revenue bonds that specifically support affordable housing or other community development needs;
- Organizations serving LMI housing or other community development needs, such as counseling for credit, home ownership, home maintenance, and other financial services education; and

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- Organizations supporting activities essential to the capacity of LMI individuals or geographies to utilize credit to sustain economic development, such as day care operations and job training programs that facilitate access to permanent jobs.

Small Business Loan

A small business loan is a loan less than or equal to $1 million.

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Community Reinvestment Act (CRA) Disclosure Statement

Hanover Community Bank's **CRA Disclosure Statement** is available to the public upon request and may also be obtained through the **Federal Financial Institutions Examination Council (FFIEC)** CRA website.

The CRA Disclosure Statement contains information regarding the Bank's reported:

- Small business lending
- Small farm lending
- Community development lending activity

Members of the public may access CRA disclosure information through the FFIEC's CRA Disclosure Statement search page:

FFIEC CRA Disclosure Reports:

CRA Disclosure Reports

Additional CRA disclosure information is available from the FFIEC here:

FFIEC CRA Information:

CRA Information Sheet

A copy of Hanover Community Bank's CRA Disclosure Statement will be made available upon request in accordance with applicable CRA public file requirements.

HOME MORTGAGE DISCLOSURE ACT NOTICE

Hanover Community Bank's **Home Mortgage Disclosure Act (HMDA)** data is available online for review. The data shows the geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions is also available online.

The data may be obtained from the **Consumer Financial Protection Bureau's website** at: www.consumerfinance.gov/hmda

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