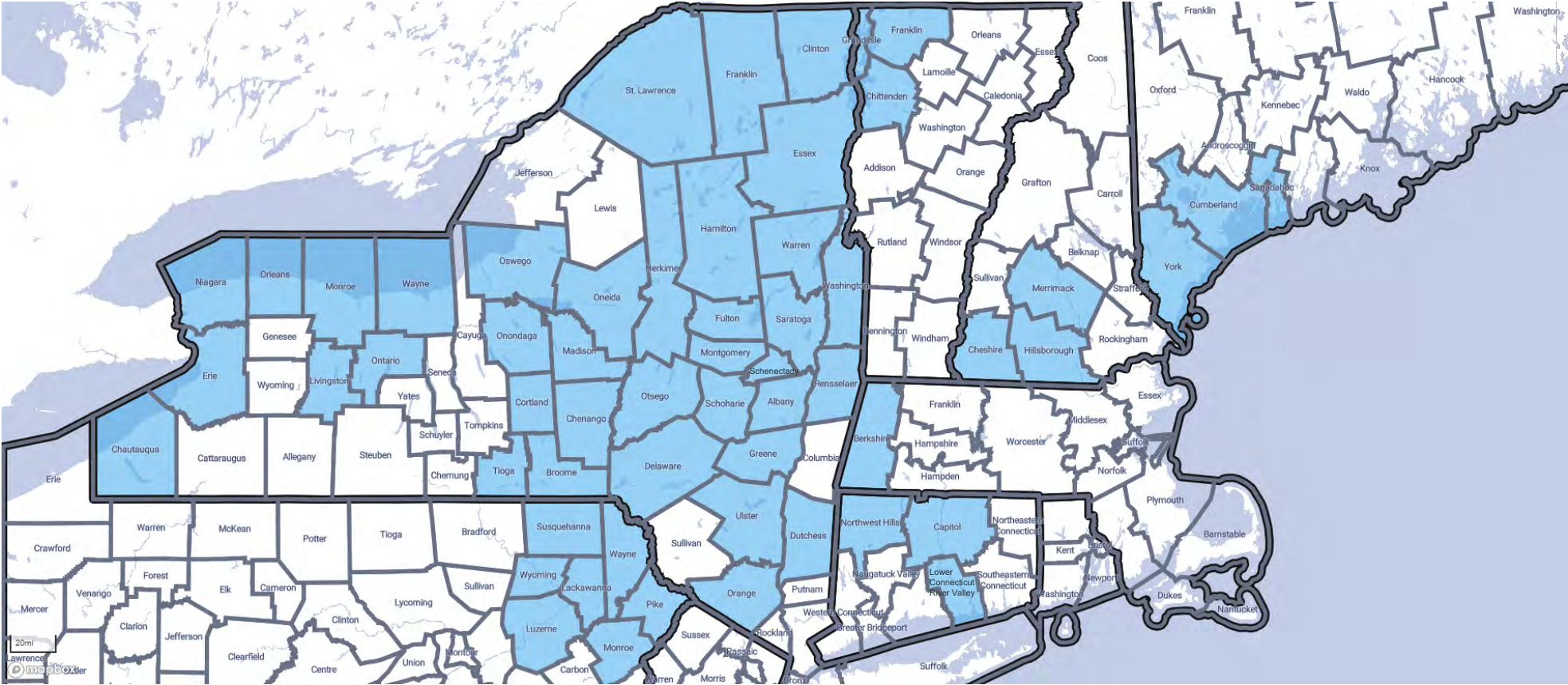


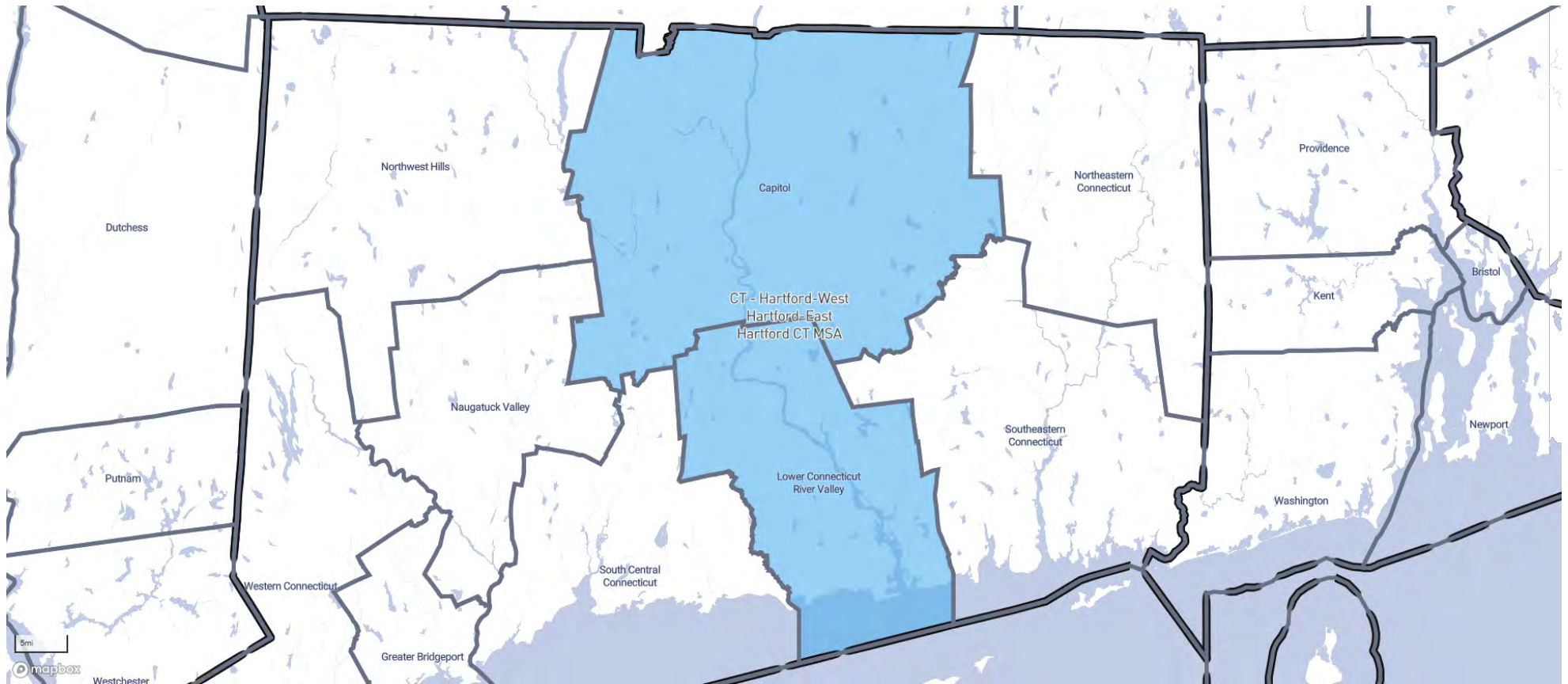
2025 NBT ASSESSMENT AREA



2025 NBT ASSESSMENT AREA

GEOGRAPHY	In Area					
	Total	Low Income	Moderate Income	Middle Income	Upper Income	NA
CT - HARTFORD-WEST HARTFORD-EAST HARTFORD CT MSA	294	40	48	118	79	9
CT - NONMSA CT	37	0	6	19	12	0
MA - PITTSFIELD MA MSA	40	1	8	22	9	0
ME - PORTLAND-SOUTH PORTLAND ME MSA	149	1	33	79	33	3
NH - MANCHESTER-NASHUA NH MSA	103	9	21	45	27	1
NH - NONMSA NH - CHESHIRE	18	0	3	15	0	0
NH - NONMSA NH - MERRIMACK	39	0	3	21	15	0
NY - ALBANY-SCHENECTADY-TROY NY MSA	251	23	46	114	60	8
NY - BINGHAMTON NY MSA	68	5	14	31	17	1
NY - BUFFALO - CHEEKTOWAGA NY MSA	327	45	66	129	74	13
NY - GLENS FALLS NY MSA	44	1	4	32	7	0
NY - KINGSTON NY MSA	50	0	10	34	5	1
NY - KIRYAS JOEL-POUGHKEEPSIE-NEWBURGH NY MSA	174	15	23	97	36	3
NY - NONMSA NY	209	2	37	129	34	7
NY - NONMSA NY - CHAUTAUQUA	37	1	8	24	3	1
NY - ROCHESTER NY MSA	309	39	57	123	75	15
NY - SYRACUSE NY MSA	206	19	40	91	48	8
NY - UTICA-ROME NY MSA	95	7	17	41	18	12
PA - NONMSA PA	105	0	6	60	38	1
PA - SCRANTON-WILKES-BARRE PA MSA	168	5	47	80	35	1
VT - BURLINGTON - SOUTH BURLINGTON VT MSA	54	1	10	28	13	2
TOTAL	2777	214	507	1332	638	86

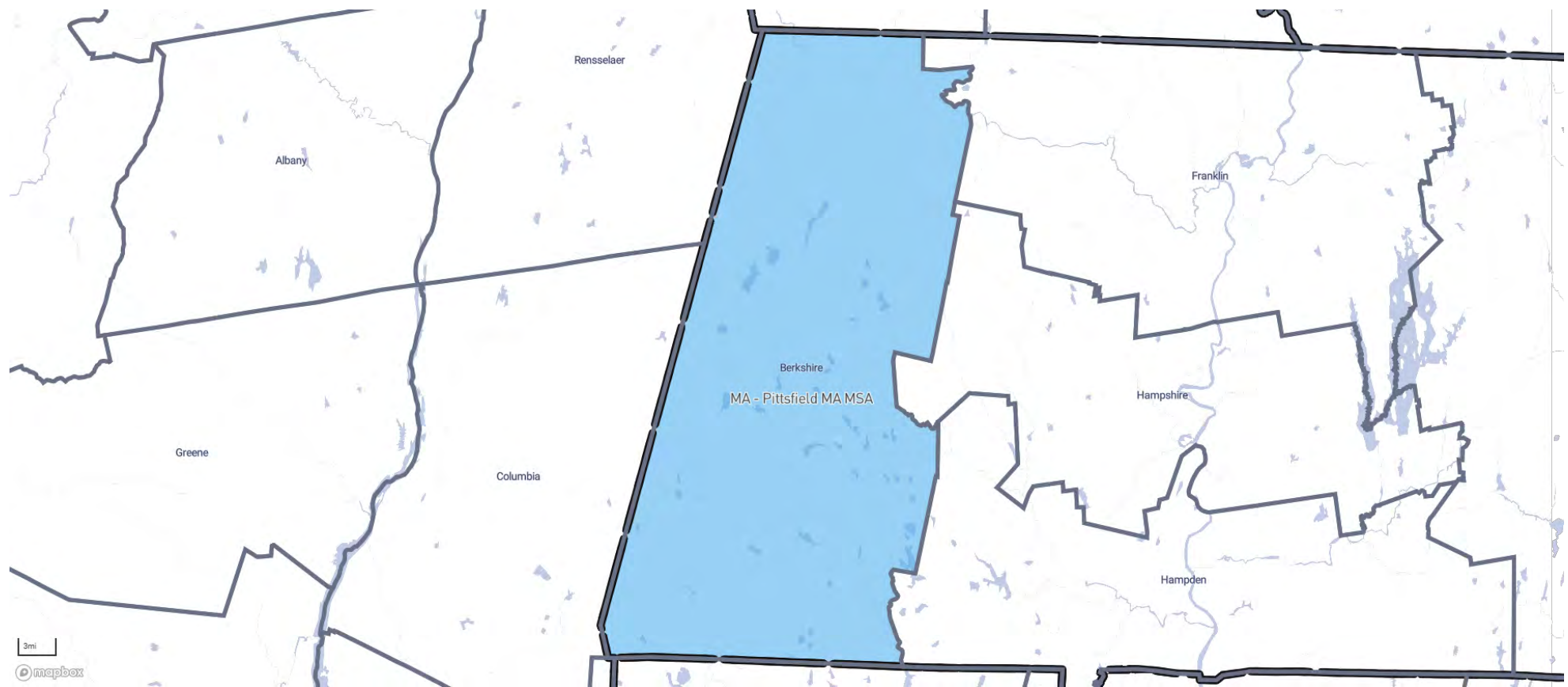
2025 NBT Assessment Area - Hartford-West Hartford-East Hartford CT MSA



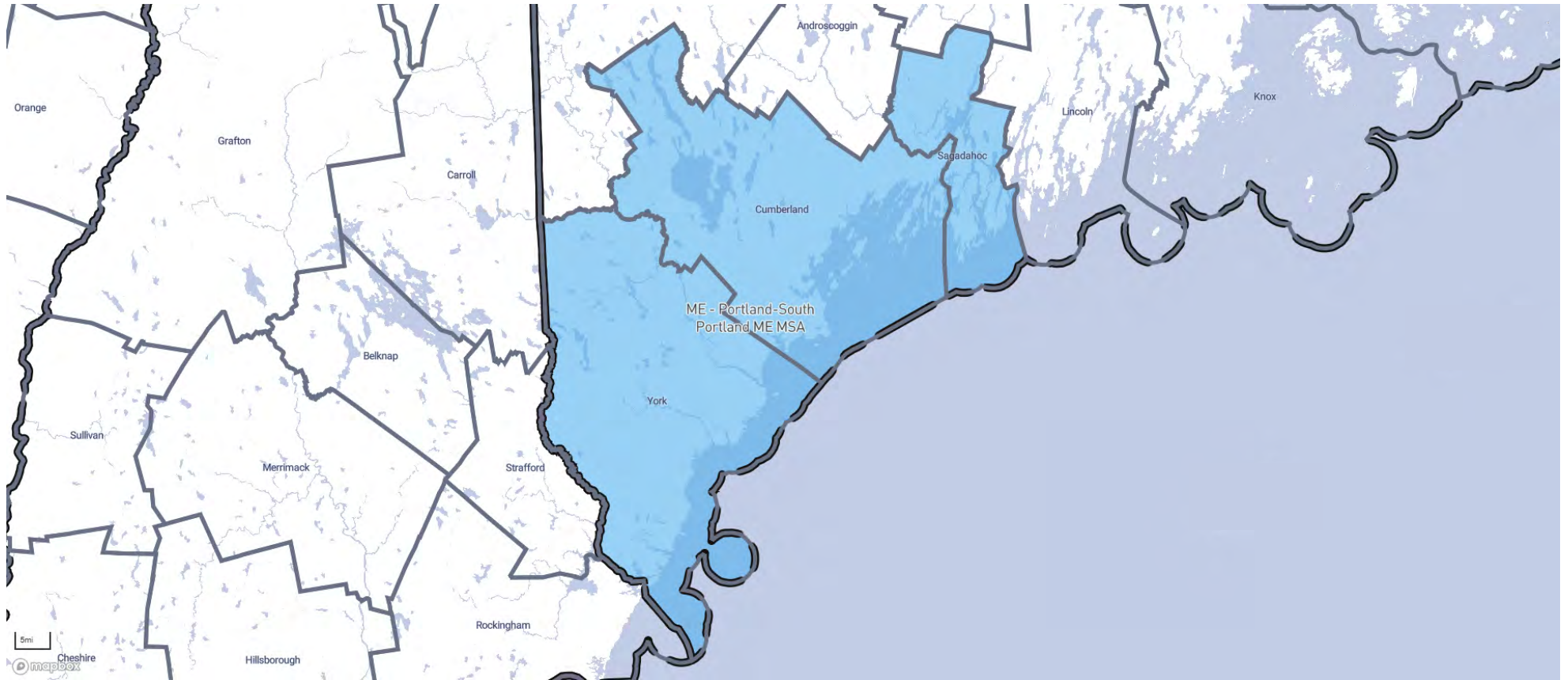
2025 NBT Assessment Area - nonMSA CT



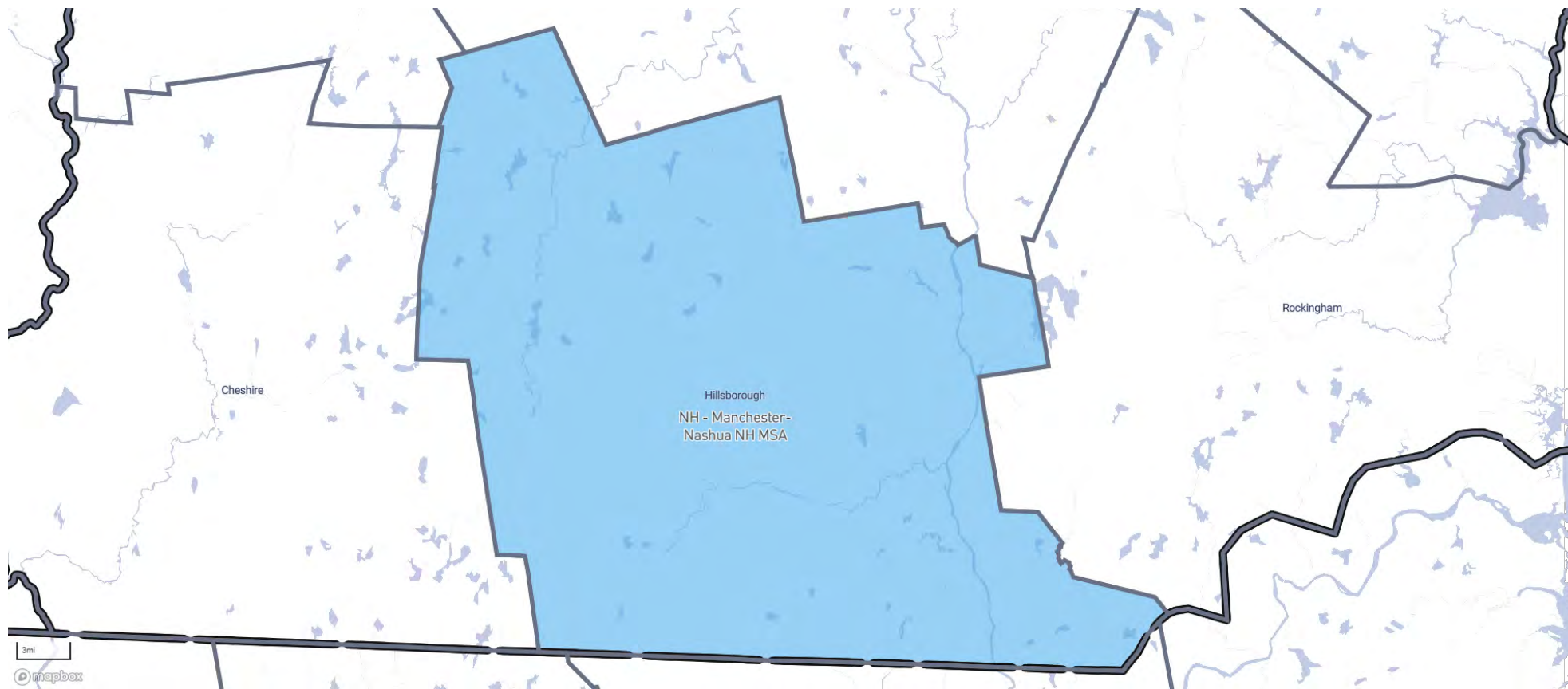
2025 NBT Assessment Area - Pittsfield MA MSA



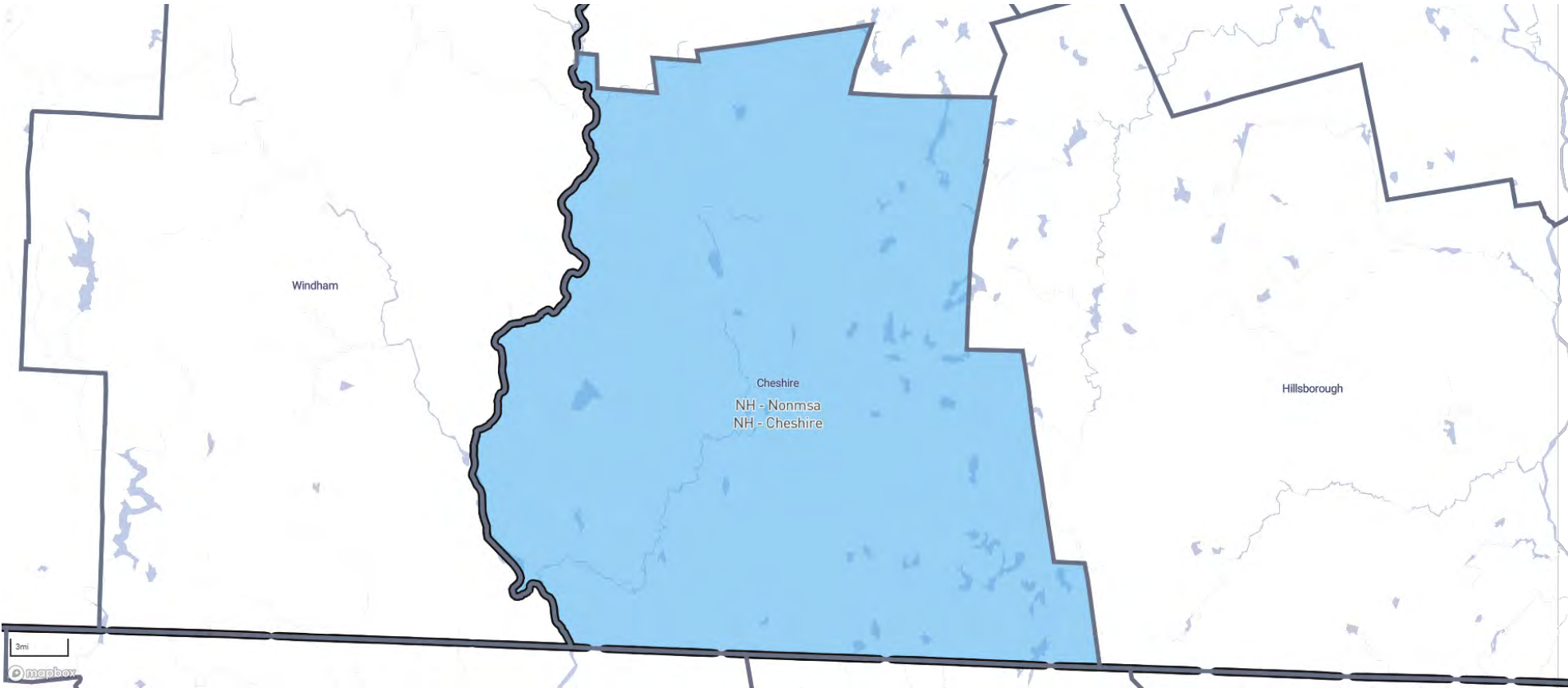
2025 NBT Assessment Area - Portland-South Portland ME MSA



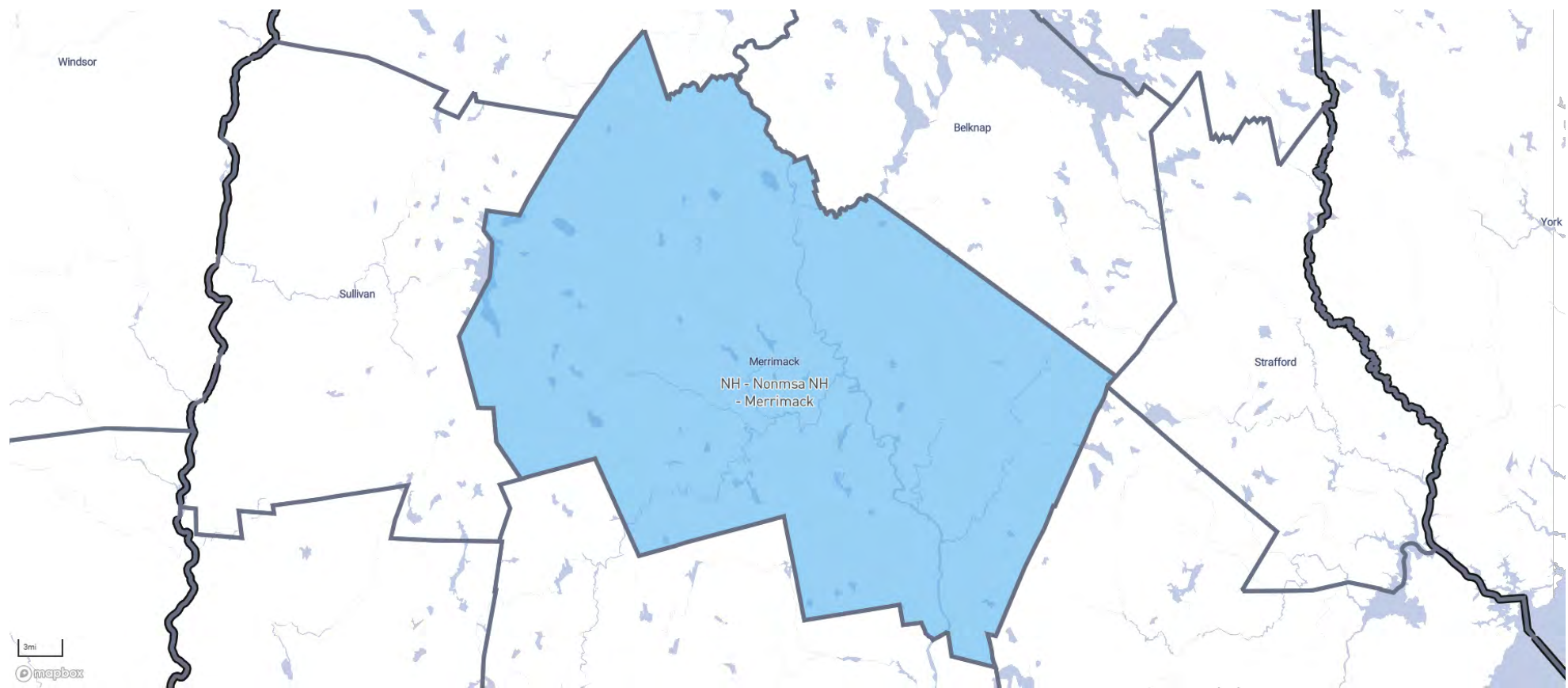
2025 NBT Assessment Area - Manchester-Nashua NH MSA



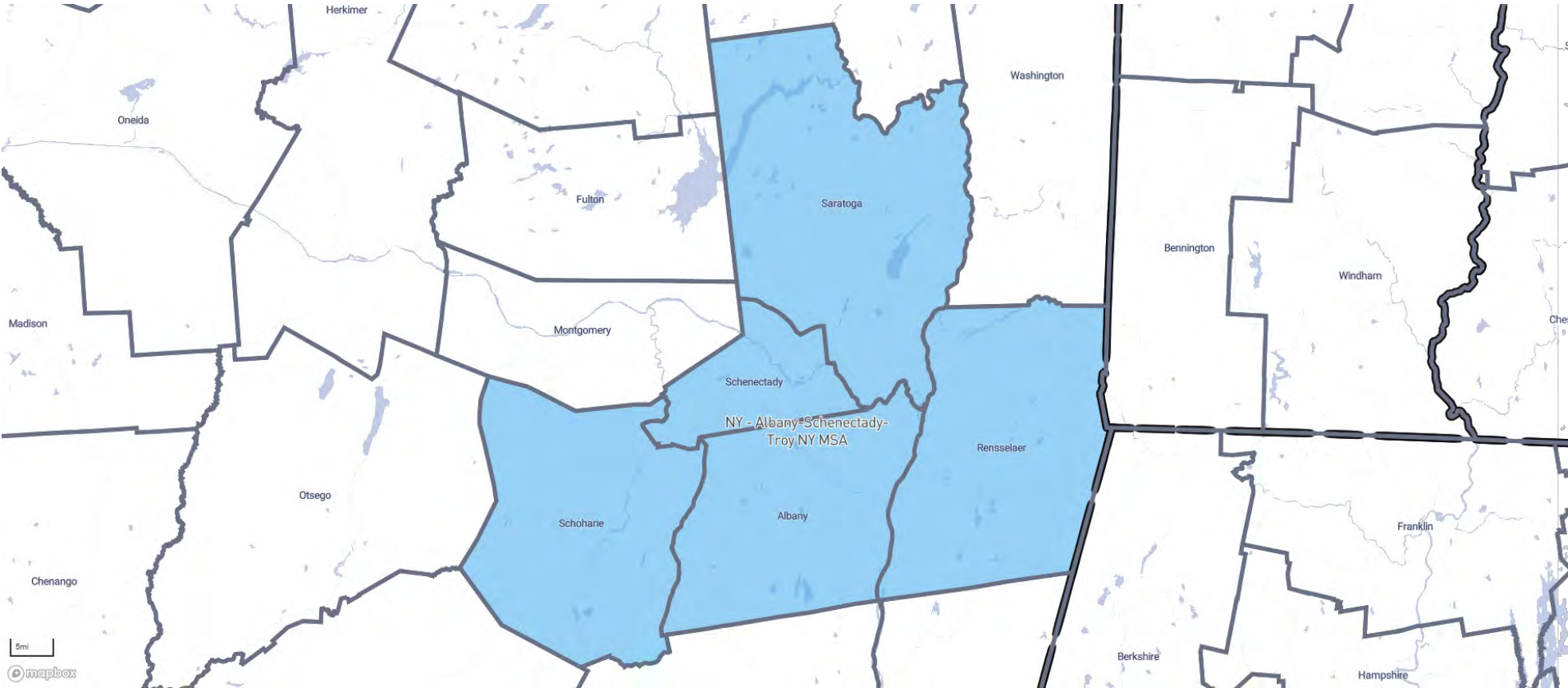
2025 NBT Assessment Area - nonMSA NH Cheshire



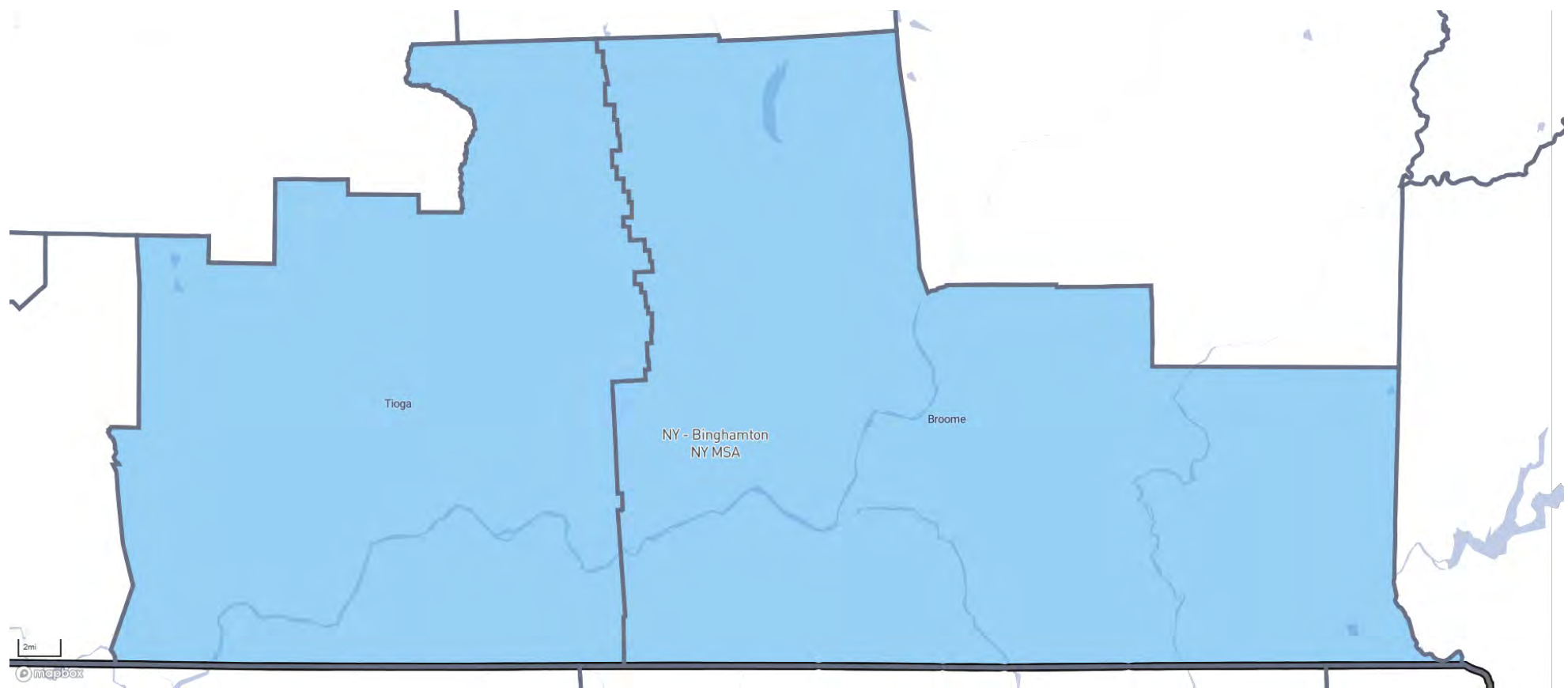
2025 NBT Assessment Area - nonMSA NH Merrimack



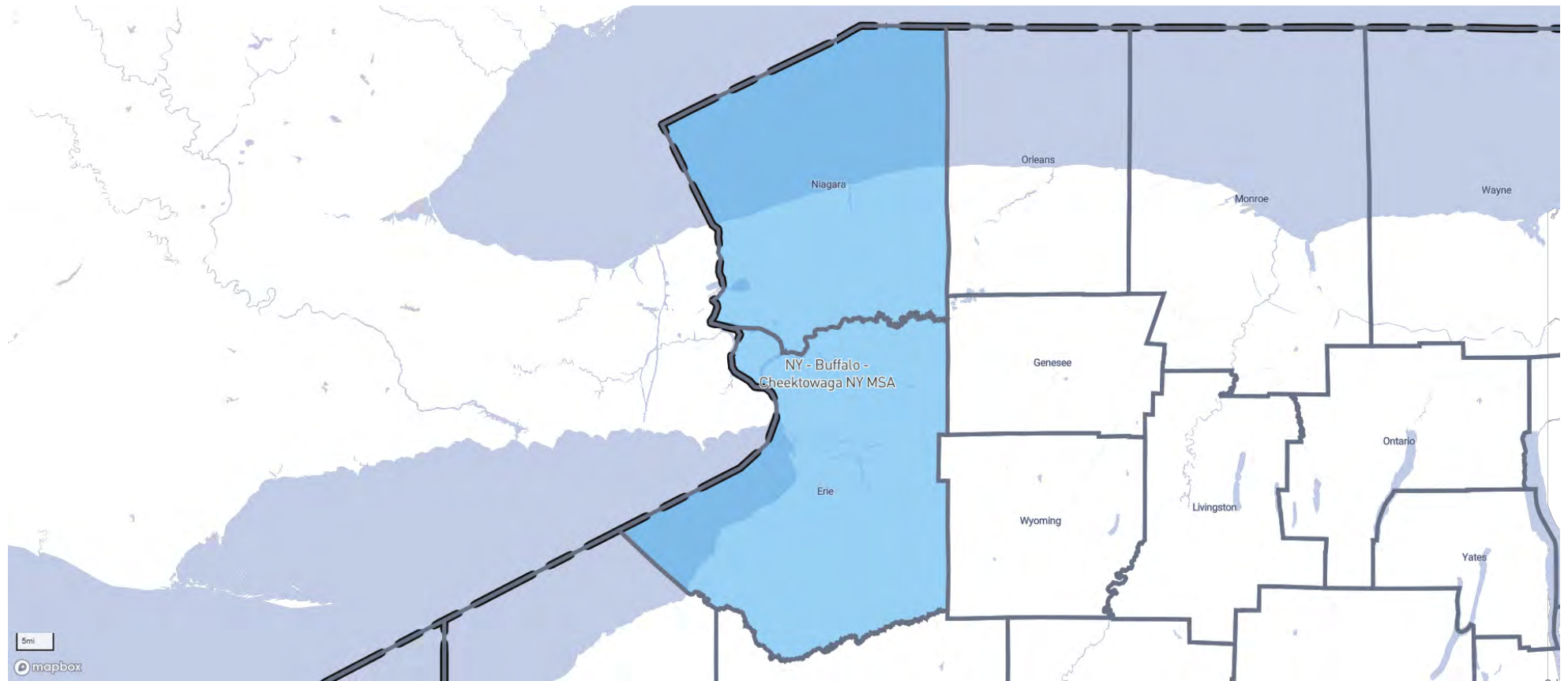
2025 NBT Assessment Area - Albany-Schenectady-Troy NY MSA



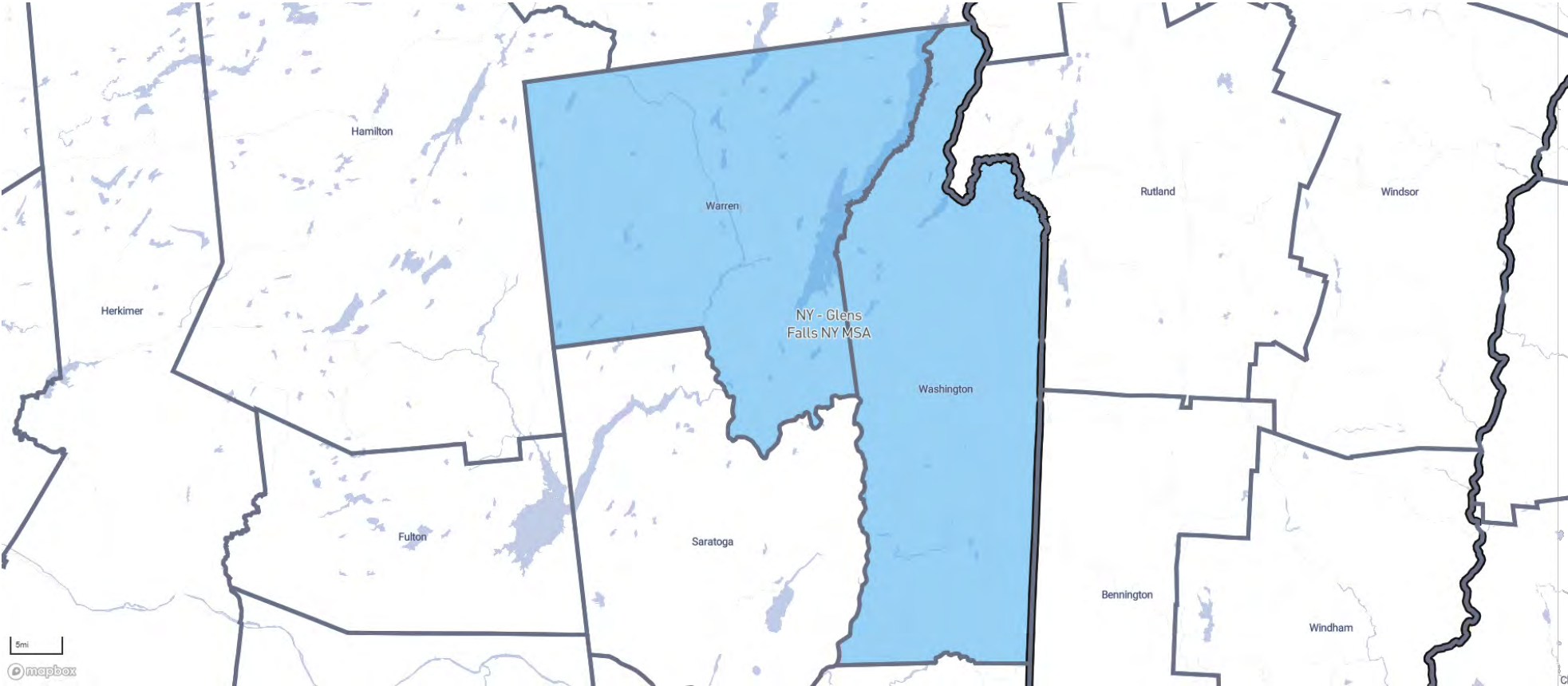
2025 NBT Assessment Area - Binghamton NY MSA



2025 NBT Assessment Area - Buffalo-Cheektowaga NY MSA



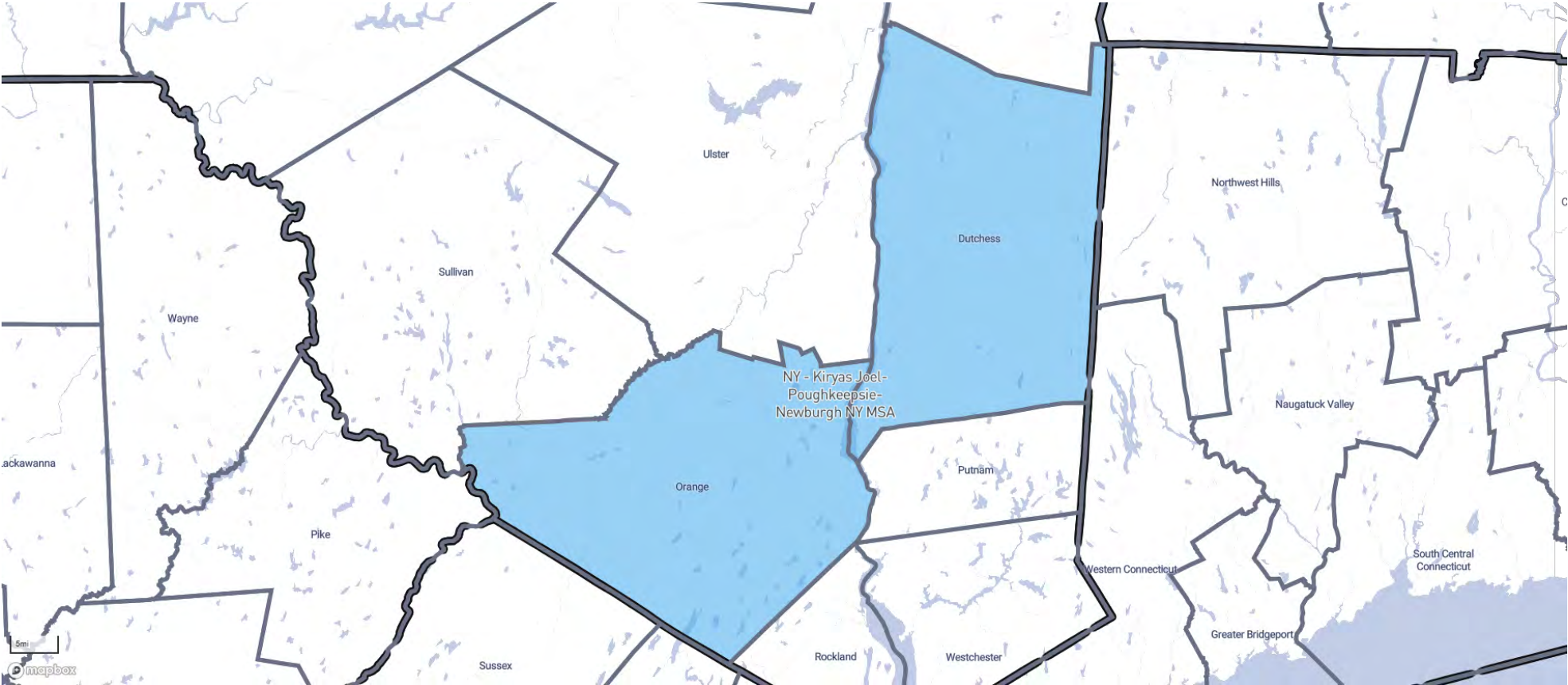
2025 NBT Assessment Area - Glens Falls NY MSA



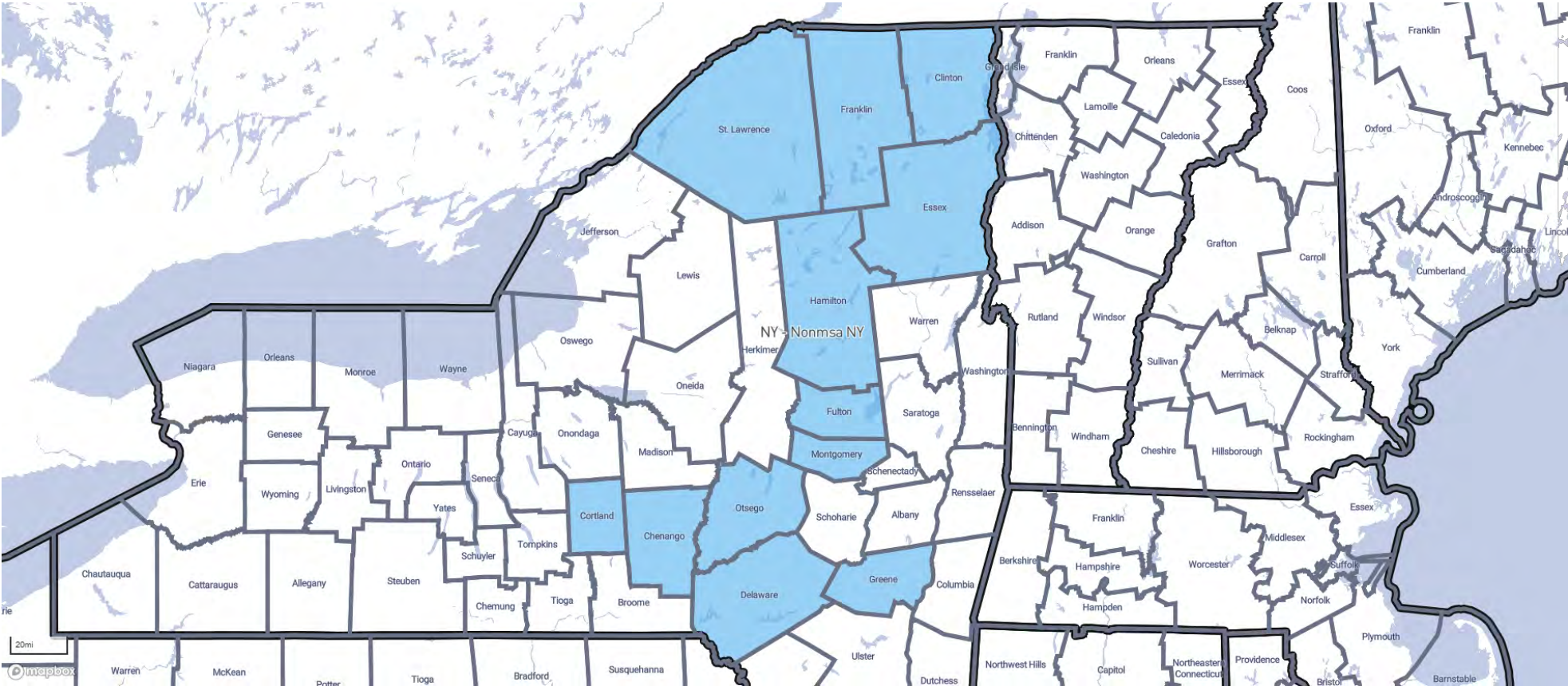
2025 NBT Assessment Area - Kingston NY MSA



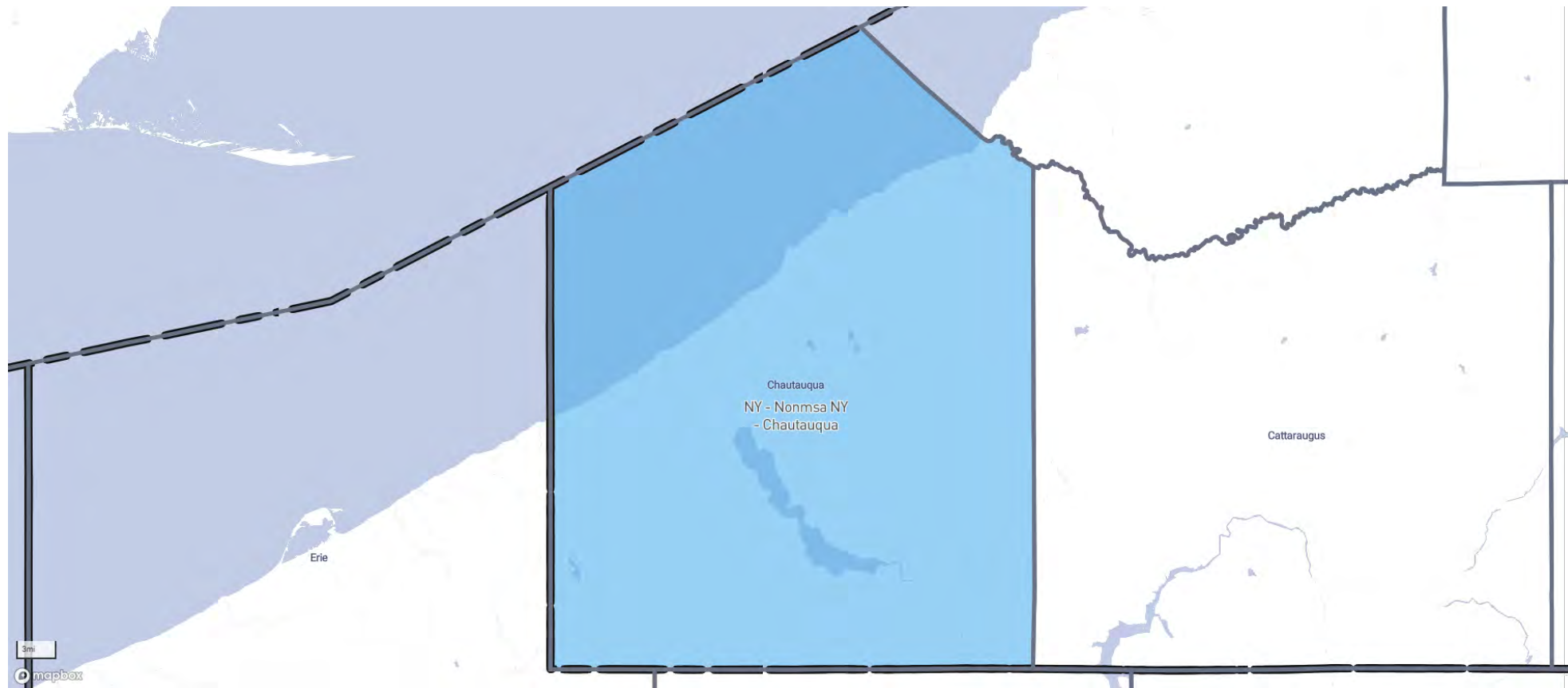
2025 NBT Assessment Area - Kiryas Joel-Poughkeepsie-Newburgh NY MSA



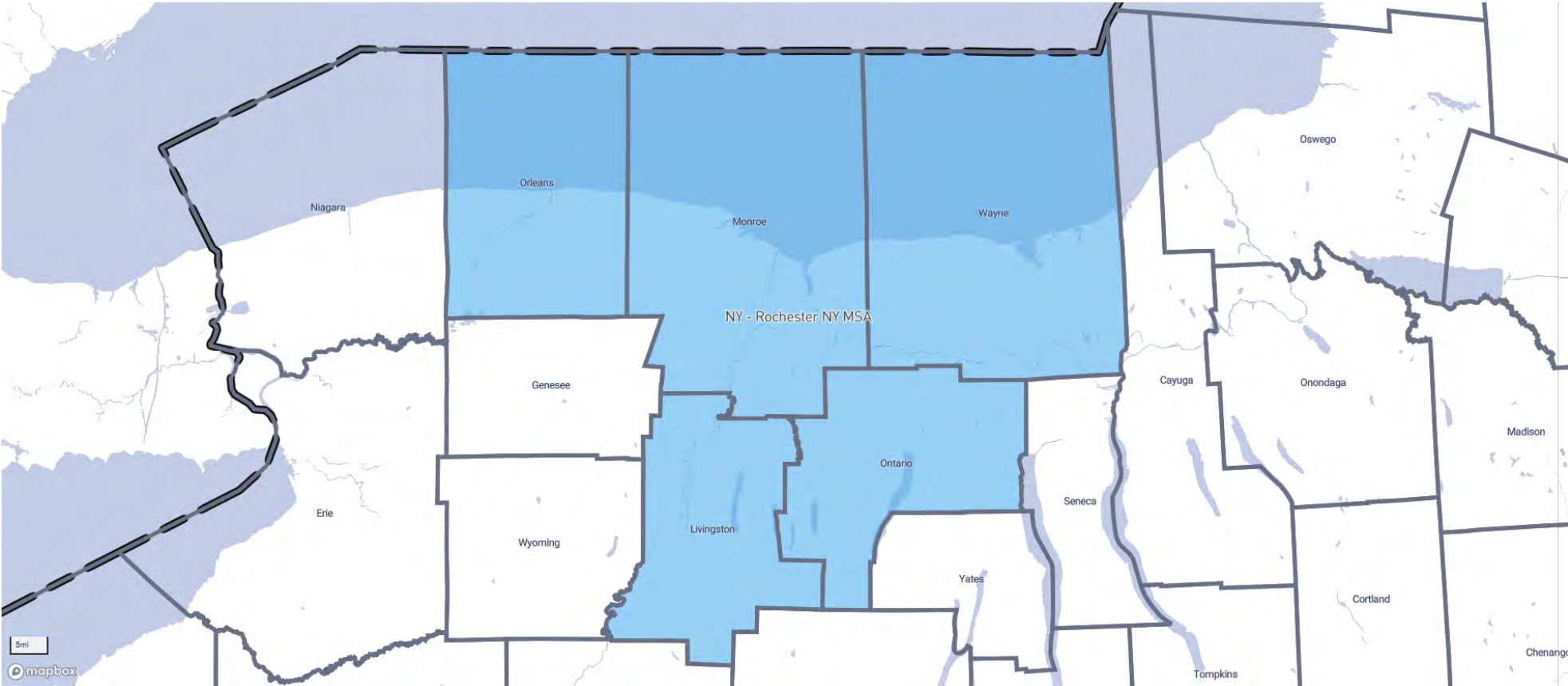
2025 NBT Assessment Area - nonMSA NY



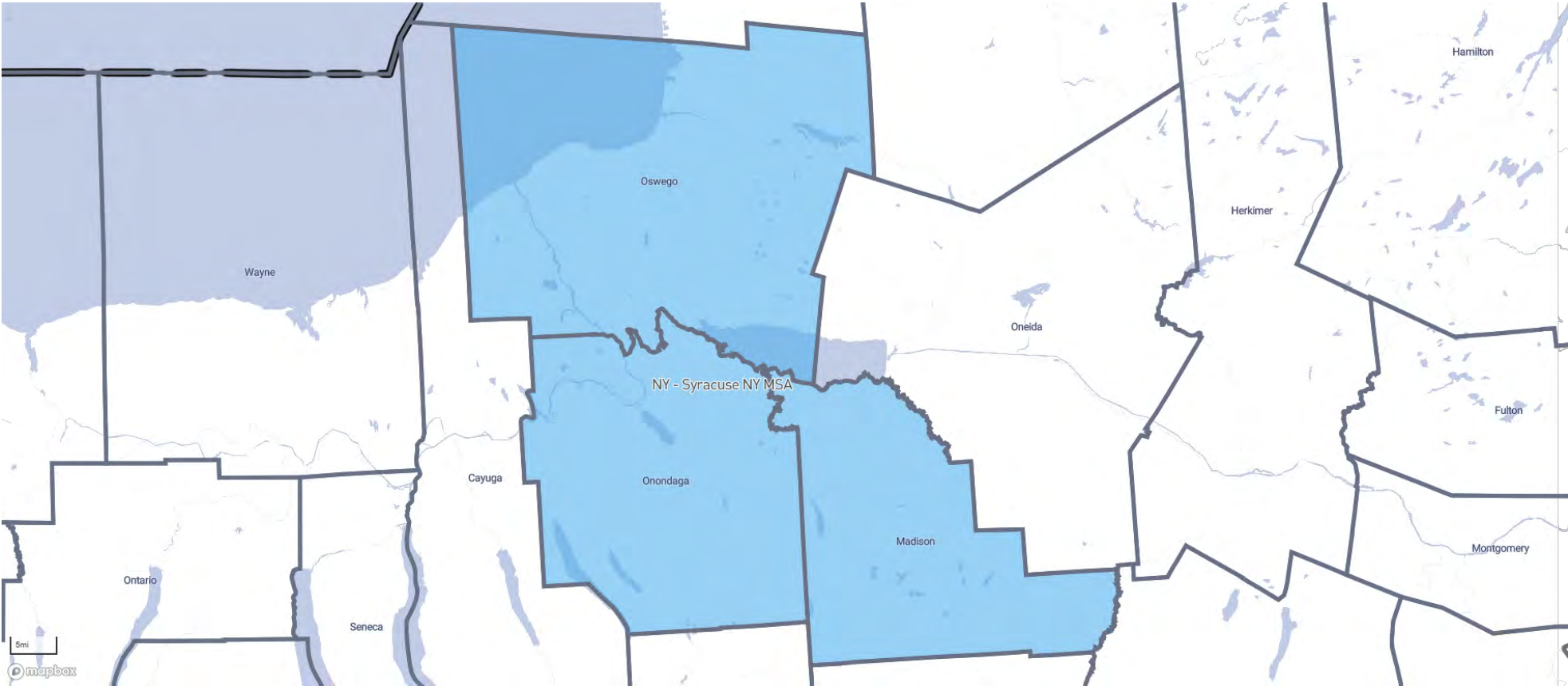
2025 NBT Assessment Area - nonMSA NY Chautauqua



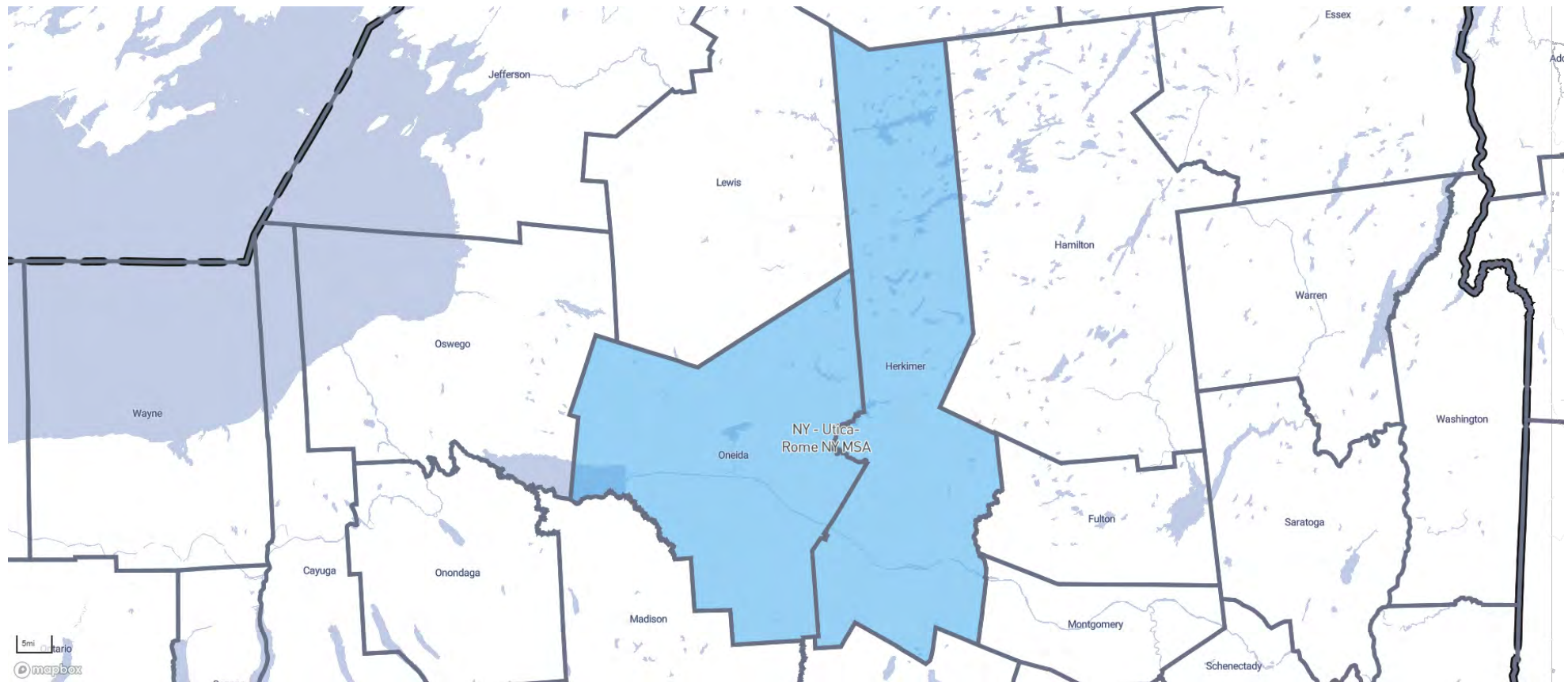
2025 NBT Assessment Area - Rochester NY MSA



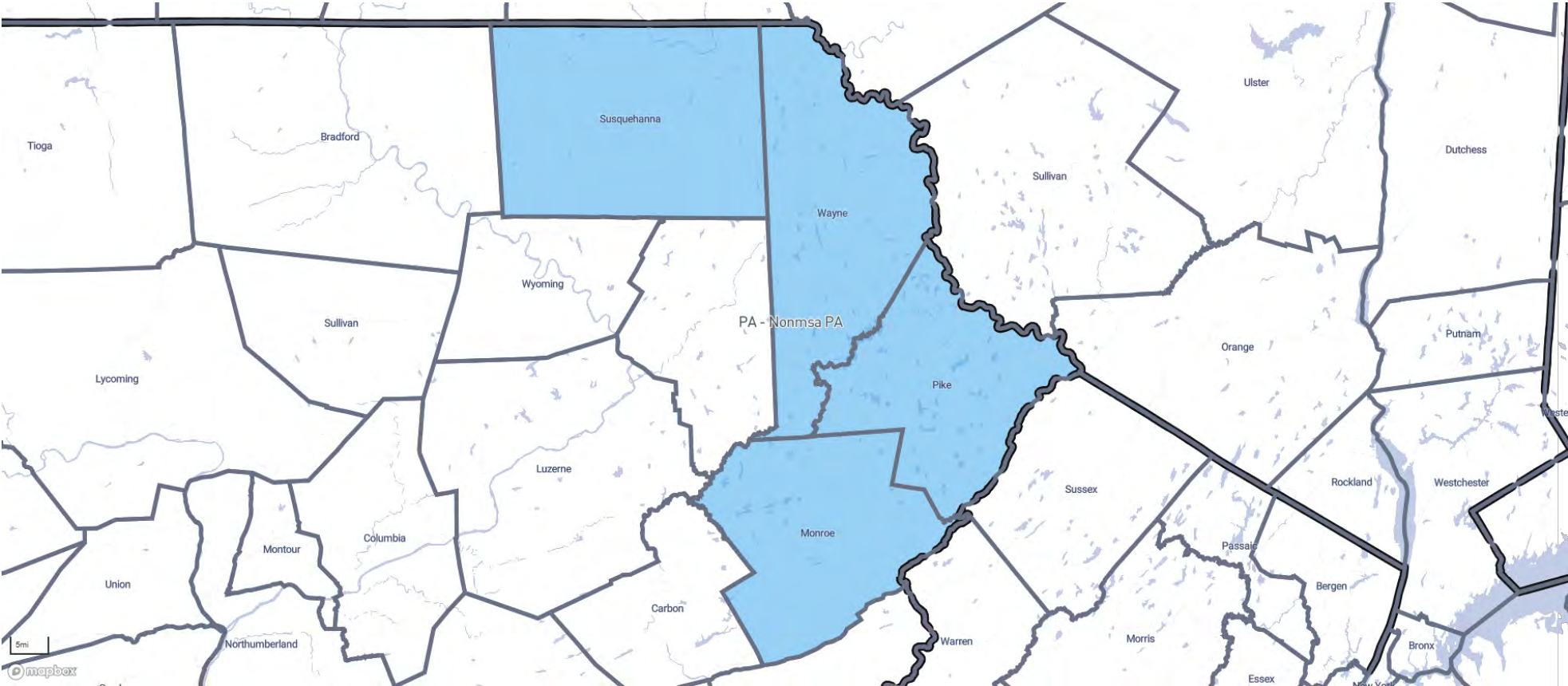
2025 NBT Assessment Area - Syracuse NY MSA



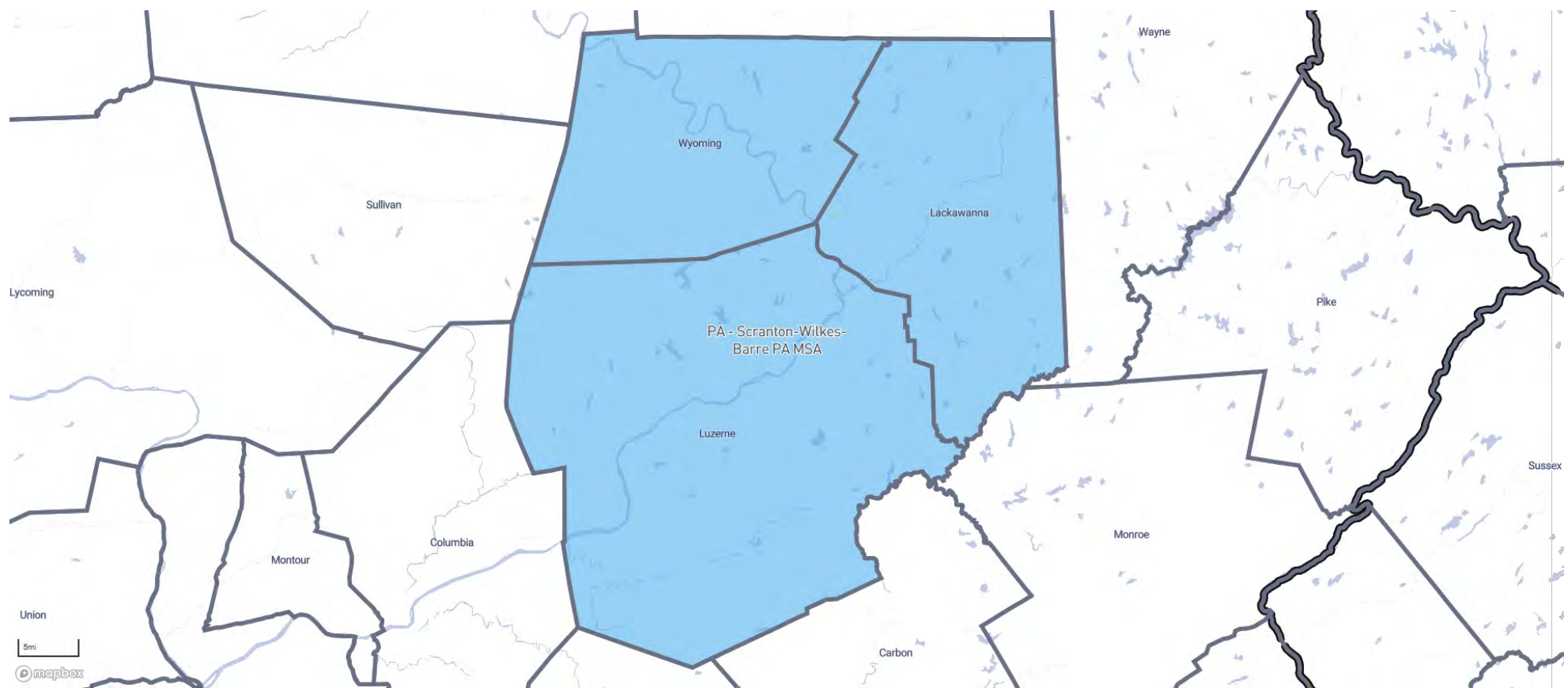
2025 NBT Assessment Area - Utica-Rome NY MSA



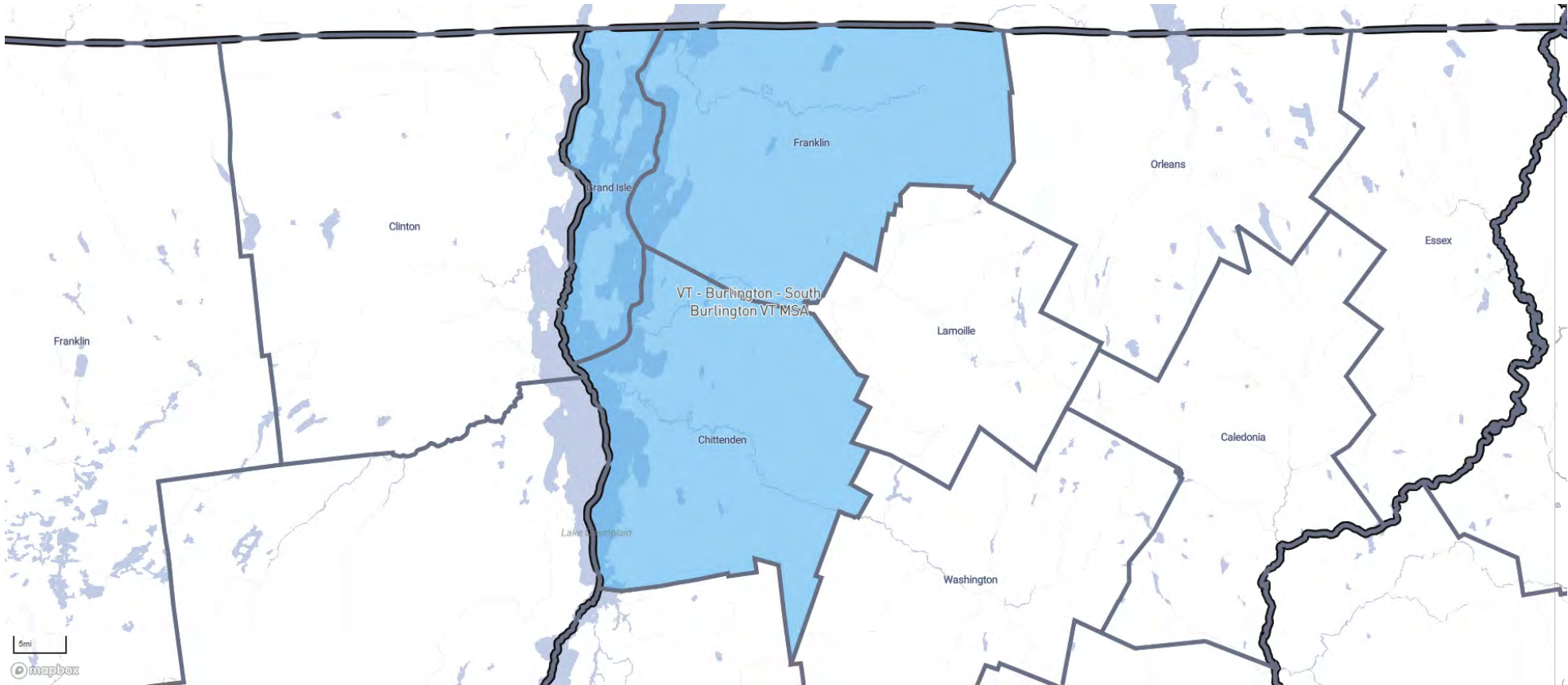
2025 NBT Assessment Area - nonMSA PA



2025 NBT Assessment Area - Scranton-Wilkes-Barre PA MSA



2025 NBT Assessment Area - Burlington-South Burlington VT MSA



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