

CRA Eligible

Area Name: **Arrow Bank 2026**

Activity Year: **2026**

State	MSA	County	Town	Tract	Total Population	Owner Occupied Housing Units	Total Non-Farm Businesses	Total Farms	% Low Income Families	% Moderate Income Families	% Low Income Households	% Moderate Income Households	Tract Income Category	Distressed or Underserved - Poverty Rate	Distressed or Underserved - Unemployment	Distressed or Underserved - Population Loss	Underserved - Remote/Rural
Totals	3	8	36	86	251,355	45,681	26,915	509	39.14	22.26	36.92	19.47		0	0	0	13
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Albany - 001	Albany	0001.00	2,073	280	2,208	17	49.20	30.07	42.00	23.93	Moderate				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Albany - 001	Albany	0002.01	3,125	265	461	3	64.55	8.46	47.03	13.39	Low				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Albany - 001	Albany	0002.02	2,598	257	218	4	65.05	24.19	70.87	12.16	Low				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Albany - 001	Albany	0003.01	3,190	311	247	1	71.51	18.05	49.43	34.19	Low				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Albany - 001	Albany	0005.01	3,440	366	319	3	48.13	19.43	55.49	12.92	Moderate				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Albany - 001	Albany	0005.02	2,841	321	208	3	40.00	6.96	31.17	20.92	Moderate				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Albany - 001	Albany	0006.00	3,500	161	619	0	58.03	39.13	58.13	23.06	Low				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Albany - 001	Albany	0007.00	4,196	362	321	2	63.21	14.16	45.00	29.40	Low				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Albany - 001	Albany	0008.00	2,216	114	499	4	73.86	26.14	59.64	17.51	Low				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Albany - 001	Albany	0015.00	4,528	344	442	2	42.06	15.26	59.83	16.45	Moderate				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Albany - 001	Albany	0018.02	3,728	1,100	385	3	27.78	28.00	30.18	13.52	Moderate				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Albany - 001	Albany	0020.00	5,960	1,164	570	9	40.80	19.55	33.29	25.94	Moderate				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Albany - 001	Albany	0021.00	3,937	149	382	1	20.90	34.73	45.16	21.88	Moderate				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Albany - 001	Albany	0022.00	2,299	306	294	5	46.19	19.51	50.03	21.95	Moderate				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Albany - 001	Albany	0025.00	3,208	114	331	1	68.62	19.94	66.35	18.82	Low				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Albany - 001	Albany	0026.00	5,179	711	506	5	40.89	21.95	32.60	20.82	Moderate				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Albany - 001	Cohoes	0127.00	3,391	447	218	3	39.69	16.11	29.02	20.61	Moderate				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Albany - 001	Cohoes	0128.00	3,797	375	392	4	60.21	18.21	53.24	22.36	Low				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Albany - 001	Cohoes	0129.00	3,931	190	298	3	61.40	24.16	41.16	25.43	Low				

NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Albany - 001	Green Island	0131.00	2,934	360	333	2	42.66	24.66	38.37	17.34	Moderate			
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Albany - 001	Watervliet	0132.00	3,380	368	269	4	59.98	23.10	57.55	10.61	Low			
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Albany - 001	Watervliet	0133.00	4,397	564	355	6	32.19	33.51	37.59	32.31	Moderate			
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Albany - 001	Watervliet	0134.00	2,598	519	231	3	30.89	22.61	26.68	20.24	Moderate			
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Albany - 001	Coeymans	0144.02	3,271	877	233	3	29.42	25.91	31.19	17.26	Moderate			
NY - 36	NA - 99999	Clinton - 019	Plattsburgh	1016.00	1,623	409	282	5	34.34	17.17	21.91	25.24	Moderate			
NY - 36	NA - 99999	Clinton - 019	Plattsburgh	1022.00	3,199	517	208	4	35.14	22.07	28.89	22.70	Moderate			
NY - 36	NA - 99999	Clinton - 019	Plattsburgh	1031.00	2,841	183	419	4	32.77	16.14	46.23	14.00	Moderate			
NY - 36	NA - 99999	Essex - 031	Chesterfield	9601.00	2,476	744	216	22	18.72	11.76	16.36	14.09	Middle			X
NY - 36	NA - 99999	Essex - 031	Jay	9602.00	2,486	952	266	14	14.52	18.12	10.53	16.90	Middle			X
NY - 36	NA - 99999	Essex - 031	Wilmington	9603.00	2,585	1,050	259	10	12.79	20.30	14.78	15.89	Middle			X
NY - 36	NA - 99999	Essex - 031	North Elba	9604.01	1,120	219	121	3	11.74	21.60	25.54	7.66	Middle			X
NY - 36	NA - 99999	Essex - 031	North Elba	9605.01	2,473	655	534	8	24.75	13.88	15.91	10.92	Middle			X
NY - 36	NA - 99999	Essex - 031	North Elba	9605.02	2,672	528	332	23	39.32	19.79	22.09	10.44	Moderate			
NY - 36	NA - 99999	Essex - 031	Lewis	9607.00	1,914	676	187	25	17.03	15.94	16.21	12.03	Middle			X
NY - 36	NA - 99999	Essex - 031	Willsboro	9608.00	1,905	779	166	21	15.10	18.46	14.03	14.70	Middle			X
NY - 36	NA - 99999	Essex - 031	Westport	9609.01	1,519	478	195	9	18.68	23.90	22.11	23.76	Middle			X
NY - 36	NA - 99999	Essex - 031	Keene	9609.02	2,148	684	303	12	20.45	13.13	24.29	11.74	Middle			X
NY - 36	NA - 99999	Essex - 031	Moriah	9610.01	1,512	556	49	1	25.89	23.43	36.76	26.18	Moderate			
NY - 36	NA - 99999	Essex - 031	Moriah	9610.02	3,204	1,046	181	8	30.16	16.37	29.32	16.36	Middle			X
NY - 36	NA - 99999	Essex - 031	Ticonderoga	9612.01	1,882	711	199	12	13.98	24.21	22.18	15.90	Middle			X
NY - 36	NA - 99999	Essex - 031	Ticonderoga	9612.02	2,907	833	270	3	26.77	25.94	19.45	20.89	Moderate			
NY - 36	NA - 99999	Essex - 031	Schroon	9613.00	1,880	728	216	5	21.38	19.53	20.49	22.73	Middle			X
NY - 36	NA - 99999	Essex - 031	Newcomb	9614.00	1,441	655	136	5	19.35	18.53	24.66	12.40	Middle			X
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Rensselaer - 083	Troy	0401.00	4,017	639	236	4	52.35	13.06	41.34	21.65	Low			
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Rensselaer - 083	Troy	0402.00	4,279	715	313	6	44.95	29.23	51.01	17.52	Moderate			
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Rensselaer - 083	Troy	0403.00	3,350	436	226	5	38.62	18.41	34.40	22.18	Moderate			
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Rensselaer - 083	Troy	0404.00	2,531	188	311	2	70.31	15.20	57.29	23.82	Low			
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Rensselaer - 083	Troy	0407.01	3,786	9	1,201	8	61.74	18.94	48.36	12.33	Low			
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Rensselaer - 083	Troy	0407.02	1,629	202	121	0	31.74	32.08	37.69	16.48	Moderate			

NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Rensselaer - 083	Troy	0408.00	1,731	234	252	4	22.43	40.44	35.12	17.67	Moderate				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Rensselaer - 083	Troy	0409.00	2,950	403	269	4	48.92	27.03	43.56	23.97	Low				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Rensselaer - 083	Troy	0410.00	4,536	540	295	10	30.96	28.95	32.08	16.53	Moderate				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Rensselaer - 083	Troy	0411.02	2,682	342	95	1	65.68	7.59	53.04	12.07	Low				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Rensselaer - 083	Rensselaer	0515.00	2,880	411	393	2	58.04	17.65	37.12	25.30	Low				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Rensselaer - 083	Rensselaer	0516.01	2,992	481	176	4	33.09	35.97	38.86	28.53	Moderate				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Rensselaer - 083	Hoosick	0517.02	3,216	840	240	2	33.38	17.40	27.88	28.32	Moderate				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Rensselaer - 083	North Greenbush	0523.05	2,906	787	262	9	17.51	36.16	20.18	19.00	Moderate				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Saratoga - 091	Moreau	0602.00	3,744	789	346	8	23.52	33.46	37.09	23.92	Moderate				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Saratoga - 091	Corinth	0603.01	3,109	1,088	174	15	19.28	36.21	22.05	19.71	Moderate				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Saratoga - 091	Corinth	0604.00	2,562	652	171	6	38.44	24.87	29.83	23.36	Moderate				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Saratoga - 091	Day	0605.05	998	479	82	4	34.50	25.24	32.20	16.48	Moderate				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Saratoga - 091	Saratoga	0609.02	1,847	449	215	4	31.53	20.09	32.86	17.40	Moderate				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Saratoga - 091	Saratoga Springs	0611.01	2,002	621	246	5	37.67	15.67	29.45	21.20	Moderate				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Saratoga - 091	Malta	0619.06	3,271	711	328	4	24.90	32.37	19.93	10.89	Moderate				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Saratoga - 091	Mechanicville	0623.00	2,046	398	118	3	47.00	16.83	36.18	19.81	Moderate				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Saratoga - 091	Corinth	0629.00	829	237	61	3	16.67	39.05	26.99	9.34	Moderate				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Schenectady - 093	Schenectady	0201.02	2,605	412	117	1	46.32	10.82	50.15	18.05	Moderate				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Schenectady - 093	Schenectady	0202.00	2,839	436	474	6	63.39	8.71	45.64	26.16	Low				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Schenectady - 093	Schenectady	0207.00	5,618	952	353	4	52.70	13.73	40.37	20.81	Low				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Schenectady - 093	Schenectady	0208.00	3,943	212	338	2	53.47	26.93	46.40	24.73	Moderate				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Schenectady - 093	Schenectady	0209.00	3,767	231	310	2	36.57	31.80	60.20	11.16	Moderate				
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Schenectady - 093	Schenectady	0210.02	2,311	124	160	0	58.57	13.40	76.51	8.94	Low				

NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Schenectady - 093	Schenectady	0212.00	2,892	708	229	4	32.92	21.53	27.79	28.26	Moderate			
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Schenectady - 093	Schenectady	0214.00	3,526	400	211	1	74.72	18.56	65.61	17.00	Low			
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Schenectady - 093	Schenectady	0215.00	3,227	425	181	4	72.07	16.82	60.53	17.21	Low			
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Schenectady - 093	Schenectady	0216.00	3,709	881	290	2	26.51	37.75	32.75	29.72	Moderate			
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Schenectady - 093	Schenectady	0217.00	4,167	464	316	2	60.26	7.12	49.50	21.45	Low			
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Schenectady - 093	Schenectady	0218.01	2,099	696	221	4	17.22	33.42	17.75	14.20	Moderate			
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Schenectady - 093	Schenectady	0218.02	4,649	836	392	6	22.68	37.37	34.86	20.90	Moderate			
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Schenectady - 093	Schenectady	0332.00	3,405	780	279	2	50.82	14.96	36.27	21.65	Low			
NY - 36	Albany-Schenectady-Troy, NY MSA - 10580	Schenectady - 093	Rotterdam	0333.00	2,295	671	253	4	36.67	28.07	27.37	25.74	Moderate			
NY - 36	Glens Falls, NY MSA - 24020	Warren - 113	Glens Falls	0702.00	1,862	277	438	10	55.58	13.35	37.77	26.48	Low			
NY - 36	Glens Falls, NY MSA - 24020	Warren - 113	Lake George	0720.01	2,012	546	653	9	26.69	23.21	22.35	23.41	Moderate			
NY - 36	Glens Falls, NY MSA - 24020	Warren - 113	Stony Creek	0735.00	1,853	665	156	17	21.75	33.05	21.58	25.41	Moderate			
NY - 36	Glens Falls, NY MSA - 24020	Warren - 113	Johnsburg	0740.00	2,143	834	293	10	18.37	31.70	24.67	26.17	Moderate			
NY - 36	Glens Falls, NY MSA - 24020	Washington - 115	Granville	0840.02	3,036	1,052	242	21	45.08	16.00	49.83	11.62	Moderate			

Data source: 2020 US Census