

# 2023 CRA PUBLIC FILE

**CRA**

**PUBLIC FILE**

***BOOK 1 of 3***

# CRA Public File

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# **PUBLIC DISCLOSURE**

November 2, 2020

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Firsttrust Savings Bank  
Certificate Number: 26647

15 East Ridge Pike  
Conshohocken, PA 19428

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

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New York, New York 10118New 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. 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.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	
Low Satisfactory			X
Needs to Improve			
Substantial Noncompliance			
* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.			

The Lending Test is rated High Satisfactory.

- Lending levels reflect good responsiveness to assessment area credit needs.
- An adequate percentage of loans are made within the bank's assessment areas.
- The geographic distribution of loans reflects good penetration throughout the assessment areas.
- The distribution of borrowers reflects, given the product lines offered by the institution, good penetration among retail customers of different income levels and business customers of different size.
- The bank exhibits a good record of serving the credit needs of the most economically disadvantaged areas of its assessment area, low-income individuals, and/or small businesses, consistent with safe and sound banking practices.
- The bank uses innovative and/or flexible lending practices in order to serve assessment area credit needs.
- The institution has made a relatively high level of community development loans.

**The Investment Test is rated High Satisfactory.**

- The bank has a significant level of qualified community development investments and grants, occasionally in a leadership position.
- The bank exhibits good responsiveness to credit and community economic development needs.
- The bank rarely uses innovative and/or complex investments to support community development initiatives.

**The Service Test is rated Low Satisfactory.**

- Delivery systems are reasonably accessible to essentially all portions of the institution's assessment areas.
- The bank's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals.
- The bank's business hours and services do not vary in a way that inconveniences portions of the assessment areas, particularly low- and moderate-income geographies and/or individuals.
- The bank provides an adequate level of community development services.

## DESCRIPTION OF INSTITUTION

### *Background*

Firsttrust Savings Bank (Firsttrust) is a commercial bank headquartered in Conshohocken, Pennsylvania (PA). The bank is a wholly owned subsidiary of Semperverde Holding Company, also headquartered in Conshohocken, PA. Firsttrust has several subsidiaries including Hatch Bank (f.k.a. Rancho Santa Fe Thrift & Loan Association), APEX Mortgage, and Firsttrust Financial Resources. Firsttrust received an overall CRA rating of “Satisfactory” at the previous FDIC Performance Evaluation, dated October 23, 2017, based on Interagency Large Institution Examination Procedures.

### *Operations*

Firsttrust operates 19 full-service branch offices in PA, New Jersey (NJ), and Maryland (MD). There was no merger or acquisition activity during the evaluation period. There are 17 branches in PA, which are located in Bucks (3), Lehigh (1), Montgomery (8), and Philadelphia (5) Counties. Of these 17 branches, 1 is in a moderate-income census tract, 6 in middle-income census tracts, and 10 in upper-income census tracts. Firsttrust has one branch in Camden County, NJ (opened January 2019), which is located in a middle-income census tract. Firsttrust opened its Camden County branch after closing its branch in Burlington, NJ, also located in a middle-income census tract. In August 2020, the bank opened a branch in Baltimore County, MD, located in an upper income census tract. Examiners did not consider the bank’s branch or operations in MD in the evaluation given the recent inception (open less than 12 months). None of the bank’s branches are located in a low-income census tract.

Firsttrust offers a variety of commercial and consumer loan products, in addition to consumer and commercial deposit products. Commercial loan products offered include commercial mortgages, investment real estate lines of credit, commercial term loans and lines of credit, equipment financing, Small Business Administration (SBA) loans, and business credit cards. Consumer loan products offered include home mortgage loans, home equity loans and lines of credit, and consumer credit cards. Deposit products include personal and business checking and savings accounts, certificates of deposit (CDs), and individual retirement accounts (IRAs). Firsttrust’s alternative banking services include online and mobile banking, electronic bill pay, mobile pay, and automated teller machines (ATMs) at each branch office.

### *Ability and Capacity*

Bank assets totaled \$4.7 billion as of September 30, 2020, which includes total loans of \$3.7 billion and total securities of \$330.6 million. Firsttrust reported total deposits of \$3.4 billion. The bank grew markedly during the evaluation period. Since the prior evaluation, total assets increased 52.5 percent, total loans increased 40.3 percent, and total deposits increased 50.3 percent.

The following table illustrates the loan portfolio composition as of September 30, 2020.

Loan Portfolio Distribution as of September 30, 2020		
Loan Category	\$(000s)	%
Construction and Land Development	257,678	6.9
1-4 Family Residential	579,273	15.5
Multifamily (5 or more) Residential	98,788	2.6
Commercial Real Estate	1,068,818	28.6
<b>Total Real Estate Loans</b>	<b>2,004,557</b>	<b>53.6</b>
Commercial and Industrial	1,375,709	36.8
Consumer	292,626	7.8
Other	68,448	1.8
<b>Total Loans</b>	<b>3,741,340</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income. Due to rounding, totals may not equal 100.0</i>		

The bank's loan portfolio composition remains consistent to the prior evaluation period. Commercial loans continue to represent the majority of the loan portfolio (65.4 percent) followed by residential real estate loans (18.1 percent). Firsttrust sells most of its home mortgage loans on the secondary market. During the evaluation period, Firsttrust sold 4,226 home mortgage loans totaling approximately \$1.2 billion.

## DESCRIPTION OF ASSESSMENT AREAS

The Community Reinvestment Act (CRA) requires each financial institution to define one or more assessment areas within which its supervisory agency will evaluate its CRA performance. During this evaluation, Firsttrust has two assessment areas within its two rated areas. For a description of the individual assessment areas, please refer to each rated area included in later sections.

**Philadelphia-Camden-Wilmington, PA-NJ-Delaware-Maryland Metropolitan Statistical Area (Philadelphia, PA-NJ MSA):** This assessment area includes Bucks, Chester, Delaware, Montgomery, and Philadelphia Counties in PA. This area also includes 15 census tracts comprising Cherry Hill Township in Camden County, NJ. In January 2019, the bank closed the Marlton, Burlington County, NJ branch and subsequently opened its branch in Cherry Hill, NJ. These areas are included in the Philadelphia, PA-NJ MSA #37980.

**Allentown-Bethlehem-Easton, PA-NJ MSA:** This assessment area includes Lehigh County, PA located in the Allentown-Bethlehem-Easton, PA-NJ MSA #10900. This assessment area is referred to as the Lehigh assessment area.

The bank also designated a third assessment area in Baltimore County with the August 2020 opening of its new branch in Towson, MD. Again, this evaluation does not include the bank's operations within the MD assessment area, as there is less than one year of lending activity.

## SCOPE OF EVALUATION

### General Information

This evaluation covers the period from the prior evaluation, dated October 23, 2017, to the current evaluation date of November 2, 2020. Examiners used the Federal Financial Institutions Examination Council (FFIEC) Large Institution Examination Procedures to evaluate Firsttrust's CRA performance. These procedures include the Lending Test, Investment Test, and Service Test (see Appendices for complete description). Examiners weighted performance under the Lending Test more heavily than performance under the Investment and Service Tests when arriving at the overall rating.

Examiners conducted a full-scope review of the bank's performance in each of its assessment areas. The Philadelphia, PA-NJ MSA assessment area received the greatest weight when determining the overall rating, as this area accounted for a majority of the bank's loans, deposits, and branch office locations. The CRA evaluation will include separate ratings for the State of PA, which includes the bank's activity in the bank's Lehigh assessment area (PA lending outside the Philadelphia, PA-NJ MSA.)

Examiners did not consider affiliate lending during this CRA evaluation, at the request of bank management.

### Activities Reviewed

Examiners determined Firsttrust's major product lines are home mortgage loans, small business loans, and other real estate secured loans originated and/or purchased. This conclusion considered the bank's business strategy, along with the number and dollar volume of loans originated and/or purchased during the evaluation period. Firsttrust's record of originating home mortgage loans contributed more weight to overall conclusions due to the larger loan volume when compared to small business lending during the evaluation period. This evaluation did not consider consumer loans, as bank management did not request consumer loans to be included. This evaluation also does not include small farm loans, as Firsttrust does not engage in agricultural lending.

Examiners reviewed all home mortgage loans reported on Firsttrust's 2017, 2018, and 2019 Home Mortgage Disclosure Act (HMDA) loan application registers (LARs). Home mortgage loans include home purchase loans, home improvement loans, and refinance loans secured by 1-4 family and multi-family (five or more units) properties. The bank reported 1,694 home mortgage loans totaling \$433.7 million in 2017; 1,193 home mortgage loans totaling \$337.3 million in 2018; and 1,946 home mortgage loans totaling \$544.6 million in 2019. Aggregate data for all three years and 2015 American Community Survey (ACS) data provided a standard of comparison for home mortgage loans. Aggregate data consists of all reporters subject to HMDA data collection requirements that reported loans within Firsttrust's assessment areas.

Examiners reviewed all small business loans reported on Firsttrust's 2017, 2018, and 2019 CRA LARs. The bank reported 688 small business loans totaling \$207.9 million in 2017; 772 small business loans totaling \$229.4 million in 2018; and 807 small business loans totaling \$257.5 million

in 2019. Aggregate data for 2017 and 2018 and D&B demographic data for 2017, 2018, and 2019 provided a standard for small business loans.

The bank also collected and presented optional loan data for other real estate secured loans. These loans are comprised of business purpose loans or lines of credit made to small businesses that are secured by residential real estate, and are eligible for CRA consideration. Firsttrust originated 386 other real estate secured loans totaling \$81.6 million in 2017; 418 other real estate secured loans totaling \$89.8 million in 2018; and 444 other real estate secured loans totaling \$98.2 million in 2019. D&B demographic data for all years provided a standard of comparison for other real estate secured loans.

For the Lending Test, examiners reviewed the number and dollar volume of home mortgage, small business, and other real estate secured loans originated and/or purchased during 2017, 2018, and 2019. As previously stated, home mortgage lending contributed more weight to overall conclusions. Although the evaluation presents both the number and dollar volume of loans, examiners emphasized performance based on number of loans because the number of loans is a better indicator of the number of individuals and businesses served.

Bank management provided data on innovative or flexible lending practices, community development loans, qualified investments, and community development services since the prior CRA evaluation, dated October 23, 2017, through the current evaluation date.

For purposes of this evaluation, year-to-date (YTD) 2020 represents the period from January 1, 2020, through November 2, 2020.

## CONCLUSIONS ON PERFORMANCE CRITERIA

### LENDING TEST

Firsttrust's overall Lending Test performance is rated "High Satisfactory." The bank's good performance under the Lending Activity, Geographic Distribution, Borrower Profile, Innovative or Flexible Lending Practices, and Community Development Lending criteria primarily support this rating. The bank's performance in the Philadelphia, PA-NJ MSA rated area contributed the most weight when arriving at conclusions for each performance criteria in the Lending Test.

This section presents the bank's overall performance. Separate presentations for the individual assessment areas are included in later sections.

#### Lending Activity

Firsttrust's lending levels reflect good responsiveness to assessment area credit needs. This considers the institution's size, loan portfolio composition, and business strategy. While Firsttrust's lending activity in the Philadelphia, PA-NJ MSA assessment area contributed the greatest weight to this conclusion, examiners also took into account the bank's poor lending activity in the Lehigh assessment area.

Refer to the Lending Activity comments in the Lending Test sections for each assessment area for a more detailed discussion of the bank's performance in those areas, including information regarding trends, market share, and rank.

#### Assessment Area Concentration

As shown in the following table, Firsttrust made an adequate percentage of home mortgage, small business, and other real estate secured loans, by number and dollar volume, within the bank's assessment areas.



Lending Inside and Outside of the Assessment Areas Philadelphia, PA-NJ MSA & Lehigh County										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2017	1,124	66.4	570	33.6	1,694	275,328	63.5	158,399	36.5	433,727
2018	814	68.2	379	31.8	1,193	202,477	60.0	134,845	40.0	337,322
2019	1,229	63.2	717	36.8	1,946	315,028	57.8	229,583	42.2	544,612
<b>Subtotal</b>	<b>3,167</b>	<b>65.5</b>	<b>1,666</b>	<b>34.5</b>	<b>4,833</b>	<b>792,833</b>	<b>60.3</b>	<b>522,828</b>	<b>39.7</b>	<b>1,315,661</b>
Small Business										
2017	560	81.4	128	18.6	688	155,063	74.6	52,804	25.4	207,867
2018	621	80.4	151	19.6	772	170,223	74.2	59,202	25.8	229,425
2019	599	74.2	208	25.8	807	169,265	65.7	88,252	34.3	257,517
<b>Subtotal</b>	<b>1,780</b>	<b>78.5</b>	<b>487</b>	<b>21.5</b>	<b>2,267</b>	<b>494,551</b>	<b>71.2</b>	<b>200,258</b>	<b>28.8</b>	<b>694,809</b>
Other Real Estate Secured										
2017	329	85.2	57	14.8	386	68,679	84.2	12,936	15.8	81,615
2018	349	83.5	69	16.5	418	72,184	80.4	17,599	19.6	89,783
2019	378	85.1	66	14.9	444	80,279	81.7	17,950	18.3	98,229
<b>Subtotal</b>	<b>1,056</b>	<b>84.6</b>	<b>192</b>	<b>15.4</b>	<b>1,248</b>	<b>221,142</b>	<b>82.0</b>	<b>48,485</b>	<b>18.0</b>	<b>269,627</b>
<b>Total</b>	<b>6,003</b>	<b>71.9</b>	<b>2,345</b>	<b>28.1</b>	<b>8,348</b>	<b>1,508,526</b>	<b>66.2</b>	<b>771,571</b>	<b>33.8</b>	<b>2,280,097</b>

Source: Bank Data. Due to rounding, totals may not equal 100.0%

### Geographic Distribution

The geographic distribution of loans reflects good penetration throughout the assessment areas. Examiners based this primarily upon the bank's home mortgage lending performance, its most significant product line, within its primary Philadelphia PA-NJ MSA assessment area, given its much higher concentration of branches and loans in that area. While Firsttrust's lending activity in the Philadelphia, PA-NJ MSA assessment area contributed the greatest weight to this conclusion, examiners also took into account the bank's poor performance in the Lehigh assessment area.

Separate presentations for the individual assessment areas are included in later sections.

### Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, good penetration among retail customers of different income levels and business customers of different size.

Examiners based this primarily upon the bank's home mortgage lending performance, within its primary Philadelphia PA-NJ MSA assessment area, given its much higher concentration of branches

and loans in that area. Although the bank had a good penetration of small business loans to businesses of different sizes within its Philadelphia PA-NJ MSA assessment area, examiners placed less emphasis on this performance, given the larger volume of home mortgage loans on a combined basis throughout all of its assessment areas.

Examiners focused on the number of home mortgage loans to low- and moderate-income borrowers and businesses with gross annual revenues (GARs) of \$1.0 million or less.

Separate presentations for the individual assessment areas are included in later sections.

### Innovative or Flexible Lending Practices

The bank uses innovative and/or flexible lending practices to serve the credit needs of its assessment areas. Firsttrust offers a majority of its innovative and/or flexible programs institution-wide. The following table details the number and dollar volume of loans originated through innovative or flexible lending programs during the evaluation period.

Innovative or Flexible Lending Programs										
Type of Program	2017		2018		2019		YTD 2020		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
<b>Residential Loan Programs</b>										
FHA	23	4,763	55	10,256	182	35,086	105	22,287	365	72,390
VA	2	704	4	1,019	15	4,528	9	2,513	30	8,764
Home Ready	23	4,332	65	12,044	78	15,509	42	7,790	208	39,675
Home Possible	9	2,055	15	4,007	18	4,390	21	4,215	63	14,667
Conventional CRA*	1	175	1	122	32	5,465	34	6,339	68	12,101
PHFA**	5	662	2	217	3	487	8	1,582	18	2,948
Firsttrust CRA Program*	0	0	28	3,133	15	2,605	9	1,428	60	7,399
<b>Subtotal</b>	<b>63</b>	<b>12,689</b>	<b>170</b>	<b>30,798</b>	<b>351</b>	<b>68,303</b>	<b>228</b>	<b>46,154</b>	<b>812</b>	<b>157,944</b>
<b>Commercial Loan Programs</b>										
SBA	12	6,283	69	56,009	57	27,094	1,776	431,459	1,914	520,845
<b>Subtotal</b>	<b>12</b>	<b>6,283</b>	<b>69</b>	<b>56,009</b>	<b>57</b>	<b>27,094</b>	<b>1,776</b>	<b>431,459</b>	<b>1,914</b>	<b>520,845</b>
<b>Totals</b>	<b>75</b>	<b>18,972</b>	<b>239</b>	<b>86,807</b>	<b>408</b>	<b>95,397</b>	<b>2,004</b>	<b>477,613</b>	<b>2,726</b>	<b>678,789</b>
<small>Source Bank Data            *Only offered within Bucks, Chester, Delaware, Montgomery, and Philadelphia Counties within the Philadelphia, PA-NJ MSA            **For PA residents only            PPP Loans are included as part of SBA totals.</small>										

Below are details of the bank's innovative and/or flexible lending programs.

- Federal Housing Administration (FHA):** Firsttrust is an approved FHA lender. FHA loans are designed for low- and moderate-income borrowers purchasing a 1-4 family primary residence. These loans feature down payments as low as 3.5 percent, lower closing costs, and require a minimum credit score of 640. A unique feature of FHA loans is that applicants may use homebuyer grants as sources of funds for down payment and closing costs.

- **Veterans Administration (VA):** VA loans benefit veterans and active duty military personnel, who are either first-time homebuyers or are looking to build, repair, retain, and/or adapt an existing home for personal use. VA loans have a lower required credit score than most conventional loan programs (minimum credit score of 640), no down payment, and do not require mortgage insurance, which benefits low-and moderate-income borrowers.
- **Fannie Mae HomeReady:** HomeReady is a loan program offered through the Federal National Mortgage Corporation (Fannie Mae) that benefits low- and moderate-income creditworthy borrowers. The advantages of this loan program are a lower qualifying credit score (minimum required is 620), a low down payment of three percent, reduced mortgage insurance costs, competitive pricing, and flexible funding. Additionally, it is permissible to use grants as sources of funds for down payment and closing costs.
- **Freddie Mac Home Possible:** Home Possible is a loan program offered through the Federal Home Loan Mortgage Corporation (Freddie Mac) designed specifically for low-income first-time home borrowers and retirees. The advantages of this loan program are a lower qualifying credit score (minimum required is 620), down payments as low as three percent, reduced mortgage insurance costs, and flexible funding. It is permissible to use grants as sources of funds for down payment and closing costs. To be eligible for this loan program, applicants' income must be limited to 80.0 percent of the median area income.
- **Conventional CRA:** This is an in-house loan program designed to help meet the credit needs of low- and moderate-income families looking to purchase a primary residence. To be eligible for this program, the property must be located within a majority minority census tract within Bucks, Chester, Delaware, Montgomery, or Philadelphia Counties (all part of the Philadelphia, PA-NJ MSA assessment area). The maximum loan amount under the program is \$510,400. To be eligible, applicants must complete a home counseling course and have a minimum credit score of 620. The advantages of this loan program are down payments as low as three percent and no required mortgage insurance. Additionally, only one percent of the down payment is required to be the borrower's own funds; it is permissible to use gifts and grants as sources of funds for down payment.
- **Firsttrust CRA Program:** This is an in-house loan program designed to help meet the credit needs of low- and moderate-income families looking to purchase a primary residence. To be eligible for this program, the property must be located within a majority minority census tract within Bucks, Chester, Delaware, Montgomery, or Philadelphia Counties (all part of the Philadelphia, PA-NJ MSA assessment area). The maximum loan amount under the program is \$510,400. To be eligible, applicants must complete a home counseling course and have a minimum credit score of 620. The advantages of this loan program are down payments as low as 3.0 percent and no required mortgage insurance. Additionally, only one percent of the down payment is required to be the borrower's own funds; it is permissible to use gifts and grants as sources of funds for down payment.
- **Pennsylvania Housing Finance Agency (PHFA):** Through the PHFA, Firsttrust offers the Housing Finance Agency (HFA) Preferred and Keystone Home Loan programs. These programs are for lower-income, first-time homebuyers and require a down payment between three and five percent.

- **HFA Preferred:** This is a 30-year fixed rate conventional mortgage for purchases or refinances of a single family home. A benefit of the loan program is that mortgage insurance is provided at a reduced rate when the borrower makes a down payment of 20.0 percent or less. The borrower must provide at least \$1,000 of their own funds for a down payment, but the remaining funding can be gifted funds. To be eligible for this program, the applicant must complete a homebuyer education program and meet the income limits set by PHFA. *(Income limits are updated by the PHFA. The most recent update is effective for loans made on or after June 20, 2020).*
- **Keystone Home Loan:** This is a low down payment loan program specifically designed for borrowers who are not first-time homebuyers. To be eligible for this program, a borrower must either be a discharged veteran of the United States Armed Forces or the purchase property must be located within a designated target area. *(Designated target areas are updated by the PHFA.)*
- **Small Business Administration (SBA):** Firsttrust is a designated SBA lender, offering both SBA 7(a) and SBA 504 loans. In addition, Firsttrust participated in the SBA's Paycheck Protection Program (PPP) that supports businesses affected by the Coronavirus Disease 2019 (COVID-19) pandemic. As of the evaluation date, Firsttrust originated 1,744 PPP loans totaling over \$400.3 million under this program.

### Community Development Loans

Firsttrust made a relatively high level of community development loans. Examiners based the overall conclusion upon the bank's community development lending performance within the Philadelphia, PA-NJ MSA assessment area, given the higher concentration of loans and branches within this assessment area. Firsttrust made a significant majority of its community development loans within the Philadelphia, PA-NJ MSA assessment area, which significantly contributed to the overall conclusions. There were no community development loans made benefitting its Leigh County assessment area.

During the evaluation period, Firsttrust originated 27 community development loans totaling \$67.2 million. This lending activity level represents 1.4 percent of average total assets and 1.8 percent of average total loans since the prior evaluation. Firsttrust's performance trails the performance noted at the previous CRA evaluation, when community development lending activity represented 3.1 percent of average total assets and 3.6 percent of average total loans. While the bank's community development lending declined in dollar volume (previously, \$87.1 million), in number volume the bank increased its lending from 14 to 27 loans since the prior evaluation.

As shown in the following table, the bank's community development loans helped finance affordable housing initiatives and revitalization efforts in low- and moderate-income areas, consistent with the needs identified by a community contact. The following tables illustrates the community development lending activity by rated area.

Community Development Lending by Rated Area										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Philadelphia PA-NJ MSA	10	23,364	0	0	0	0	15	40,418	25	63,783
State of PA	0	0	0	0	0	0	0	0	0	0
Statewide Activities	0	0	0	0	0	0	2	3,417	2	3,417
<b>Total</b>	<b>10</b>	<b>23,364</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>17</b>	<b>43,83</b>	<b>27</b>	<b>67,199</b>
<i>Source Bank Data</i>										

Since Firsttrust was responsive to community development needs and opportunities within its Philadelphia PA-NJ MSA assessment area, examiners also considered two community development loans that benefitted the NJ statewide area. These loans include the following:

- In 2020, the bank originated a nearly \$2.4 million loan to a manufacturing company located in a moderate-income census tract in Bellmawr, Camden County, NJ. The bank originated this loan through the SBA's PPP. This loan supports revitalization and stabilization efforts in the NJ statewide area.
- In 2020, the bank provided about a \$1.1 million loan to a fast food industry located in a moderate-income census tract in Pleasantville, Atlantic County, NJ. The bank originated this loan through the SBA's PPP. This loan supports revitalization and stabilization efforts in the NJ statewide area.

For additional details on community development loans, please refer to the individual rated areas.

## INVESTMENT TEST

Firsttrust's overall Investment Test performance is rated "High Satisfactory." The bank's significant level of qualified investments and grants in the Philadelphia, PA-NJ MSA assessment area supports this conclusion. The bank's performance in the Philadelphia, PA-NJ MSA rated area contributed the most weight when arriving at conclusions for each performance criteria in the Investment Test.

Separate presentations for the individual assessment areas are included in later sections.

### Investment and Grants Activity

The institution has a significant level of qualified community development investments and grants, although occasionally in a leadership position, particularly those that are not routinely provided by private investors. During the evaluation period, Firsttrust made 127 qualified investments totaling \$25.9 million, which includes 6 new investments totaling about \$10.0 million, 15 outstanding prior period investments with a current balance of \$12.6 million, and 106 grants totaling \$3.3 million. This activity level represents 0.5 percent of average total assets and 9.5 percent of average total securities since the previous evaluation. The bank's performance is similar to the performance noted at the previous CRA evaluation when investments and grants equaled 0.8 percent of average total assets and 8.8 percent of average total securities.

The Philadelphia, PA-NJ MSA assessment area accounted for a substantial majority of the qualified investments at 95.3 percent, with most investments funding affordable housing.

Firsttrust's performance demonstrates the institution's commitment and responsiveness in finding opportunities for investments and donations. The bank has a mix of investments and grants supporting this performance. The following table shows Firsttrust's qualified investments and grants by rated area and purpose.

Qualified Investments by Rated Area										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Philadelphia, PA-NJ MSA	30	22,662	76	2,246	3	7	12	993	121	25,908
State of PA	1	1	5	17	0	0	0	0	6	18
<b>Total</b>	<b>31</b>	<b>22,663</b>	<b>81</b>	<b>2,263</b>	<b>3</b>	<b>7</b>	<b>12</b>	<b>993</b>	<b>127</b>	<b>25,926</b>

Source Bank Data

Firsttrust's qualified investments are primarily through mortgage-backed securities (MBS). There are 15 MBS that remain outstanding from prior evaluations and 6 new MBS investments. The bank's MBS are collateralized by home mortgages to low- and moderate-income borrowers primarily located within the Philadelphia, PA-NJ MSA assessment area; however, there are a few home mortgages located in the Lehigh assessment area. For example, in 2020 the bank purchased a \$1.7 million MBS consisting of nine mortgages located throughout both assessment areas. These investments support affordable housing in the assessment areas.

For additional details on qualified investments and grants, please refer to the individual rated areas.

### Responsiveness to Credit and Community Development Needs

Firsttrust exhibits good responsiveness to assessment area credit and community economic development needs. The bank's qualified investments and grants supported affordable housing, community development services, and economic development within the assessment areas. Particularly, the bank exhibited good responsiveness to credit and community development needs as a result of COVID-19.

### Community Development Initiatives

The bank rarely uses innovative and/or complex investments to support community development initiatives. Although investments include CRA-qualified, MBSs are not particularly innovative or complex.

## SERVICE TEST

Firsttrust's overall Service Test is rated "Low Satisfactory." Firsttrust's adequate performance in the Community Development Services criterion primarily supports this conclusion. The bank's performance within the Philadelphia, PA-NJ MSA assessment area contributed the most weight when arriving at overall rating and conclusions.

Separate presentations for the individual assessment areas are included in later sections.

### Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the bank's assessment areas. Firsttrust operates 18 full-service branches and 18 ATMs across both assessment areas. The following table illustrates the distribution of branches and ATMs by tract income level in the assessment areas. As previously explained, this excludes the branch in Towson, MD given its recent opening in August 2020.

Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	83	7.6	332,165	7.4	0	0.0	0	0.0
Moderate	266	24.4	1,079,190	24.0	1	5.6	1	5.6
Middle	366	33.6	1,572,104	35.0	7	38.9	8	44.4
Upper	357	32.8	1,493,959	33.2	10	55.6	9	50.0
NA	17	1.6	16,432	0.4	0	0.0	0	0.0
<b>Total</b>	<b>1,089</b>	<b>100.0</b>	<b>4,493,850</b>	<b>100.0</b>	<b>18</b>	<b>100.0</b>	<b>18</b>	<b>100.0</b>

*Source 2015 ACS Data and Bank Records*

In addition to the physical access to branches and ATMs, the bank offers other alternative delivery systems in both assessment areas that improve accessibility for its products and services for all geographies, including low- and moderate-income areas. These delivery systems include online, mobile, text, and telephone banking.

### Changes in Branch Locations

To the extent changes have been made, Firsttrust's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income census tracts.

During the evaluation period, Firsttrust made changes to its branch locations in the Philadelphia, PA-NJ MSA assessment area. In January 2019, Firsttrust closed its Marlton branch, located in a middle-income census tract in Burlington County, NJ. During the same time, the bank opened a branch in Cherry Hill, also located in a middle-income census in Camden County, NJ.

### Reasonableness of Business Hours and Services

Firsttrust's business hours and services do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies and/or individuals. The bank offers the same products and services at all full-service branches. All branches have ATMs, and most have night depositories, and safe deposit boxes. Business hours are generally consistent among branches, with hours Monday through Saturday, varying slightly by branch location.

For additional details on branch hours and services, please refer to the individual rated areas.

### Community Development Services

Firsttrust provides an adequate level of community development services. During the evaluation period, Firsttrust staff provided 70 instances of community development services. This is an increase from the prior evaluation of 30 instances). The table below provides further detail by rated area and purpose.

Community Development Services by Rated Area					
Rated Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Philadelphia, PA-NJ MSA	5	56	5	0	66
State of PA	0	3	1	0	4
<b>Total</b>	<b>5</b>	<b>59</b>	<b>6</b>	<b>0</b>	<b>70</b>

*Source Bank Data*

For additional details on Community Development Services, please refer to the individual rated areas.

### **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.



## PHILADELPHIA, PA-NJ MULTISTATE MSA

CRA RATING FOR PHILADELPHIA, PA-NJ MULTISTATE MSA: SATISFACTORY

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: Low Satisfactory

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE PHILADELPHIA, PA-NJ MULTISTATE MSA

#### Economic and Demographic Data

Firsttrust has designated all census tracts within Bucks, Chester, Delaware, Montgomery, and Philadelphia Counties, PA; and 15 census tracts comprising Cherry Hill Township in Camden County, NJ as its primary assessment area. These census tracts are included as part of the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA #37980. The bank currently operates 17 full-service branch offices within this assessment area. One branch is located in a moderate-income census tract, which is located in Philadelphia, PA. Six branches are located in middle-income census tracts and 10 branches are located in upper-income census tracts.

There are 1,013 census tracts within this assessment area. These tracts reflect the following income designations according to the 2015 ACS data:

- 72 low-income,
- 252 moderate-income,
- 337 middle-income,
- 335 upper-income, and
- 17 with no income designation.

The following table shows the demographic information for the assessment area.

Demographic Information of the Philadelphia, PA-NJ MSA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,013	7.1	24.9	33.3	33.1	1.7
Population by Geography	4,137,094	7.0	24.4	35.0	33.2	0.4
Housing Units by Geography	1,688,578	7.2	25.2	34.5	33.0	0.2
Owner-Occupied Units by Geography	1,010,857	4.0	19.5	38.1	38.4	0.0
Occupied Rental Units by Geography	527,826	11.6	32.6	30.2	25.2	0.4
Vacant Units by Geography	149,895	13.1	37.6	25.6	23.5	0.2
Businesses by Geography	365,325	4.0	17.5	35.7	42.1	0.7
Farms by Geography	7,142	1.8	14.5	45.0	38.5	0.2
Family Distribution by Income Level	973,179	22.2	17.1	19.3	41.3	0.0
Household Distribution by Income Level	1,538,683	25.3	15.4	16.6	42.6	0.0
Median Family Income - 15804 Camden, NJ MD	\$87,133	Median Housing Value				\$248,298
Median Family Income - 33874 Montgomery County-Bucks County-Chester County, PA MD	\$99,939	Median Gross Rent				\$1,051
Median Family Income - 37964 Philadelphia, PA MD	\$56,411	Families Below Poverty Level				10.1%

*Source 2015 ACS and 2019 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.*

There are 1,688,578 total housing units in the assessment area. Of these, 59.9 percent are owner-occupied, 31.3 percent are occupied rental units, and 8.9 percent are vacant. The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units. As shown above, 4.0 percent of the total owner-occupied housing units are located in low-income census tracts and 19.5 percent are located within moderate-income census tracts. This data reflects the opportunities lenders have to originate home mortgage loans within these income geographies.

Examiners used the FFIEC-updated median family income level to analyze home mortgage loans under the Borrower Profile criterion. The following table illustrates the income categories for each individual metropolitan divisions (MD) within the assessment area for 2017, 2018, and 2019.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
<b>Camden, NJ MD Median Family Income (15804)</b>				
2017 (\$91,500)	<\$45,750	\$45,750 to <\$73,200	\$73,200 to <\$109,800	≥\$109,800
2018 (\$92,400)	<\$46,200	\$46,200 to <\$73,920	\$73,920 to <\$110,880	≥\$110,880
2019 (\$97,300)	<\$48,650	\$48,650 to <\$77,840	\$77,840 to <\$116,760	≥\$116,760
<b>Montgomery County-Bucks County-Chester County, PA MD Median Family Income (33874)</b>				
2017 (\$102,600)	<\$51,300	\$51,300 to <\$82,080	\$82,080 to <\$123,120	≥\$123,120
2018 (\$107,900)	<\$53,950	\$53,950 to <\$86,320	\$86,320 to <\$129,480	≥\$129,480
2019 (\$110,100)	<\$55,050	\$55,050 to <\$88,080	\$88,080 to <\$132,120	≥\$132,120
<b>Philadelphia, PA MD Median Family Income (37964)</b>				
2017 (\$57,400)	<\$28,700	\$28,700 to <\$45,920	\$45,920 to <\$68,880	≥\$68,880
2018 (\$61,700)	<\$30,850	\$30,850 to <\$49,360	\$49,360 to <\$74,040	≥\$74,040
2019 (\$62,800)	<\$31,400	\$31,400 to <\$50,240	\$50,240 to <\$75,360	≥\$75,360
<i>Source FFIEC</i>				

The Geographic Distribution criterion for small business lending compares small business loans to the distribution of businesses within the assessment area, while the Borrower Profile criterion considers the GARs of these businesses. According to the 2019 D&B data, there were 34,347 businesses within the assessment area. The GARs of these businesses are as follows:

- 89.9 percent have GARs of \$1.0 million or less,
- 3.9 percent have GARs of more than \$1.0 million, and
- 6.2 percent have unreported GARs.

Service industries represent the largest percent of businesses (39.2 percent), followed by non-classifiable establishments (23.7 percent); retail trade (10.2 percent); finance, industry, and real estate (10.0 percent); and construction (6.5 percent). Within the assessment area, 62.1 percent of businesses have four or less employees, and 93.1 percent of businesses operate from a single location. This information reflects the potential demand for, and the opportunity to originate, small business loans in the assessment area.

According to Moody's Analytics, the major employers with the Philadelphia MSA differ by metropolitan area. The top employers in the Philadelphia, PA MD are the University of Pennsylvania Health System, Thomas Jefferson University and TJU Health System Inc., Children's Hospital of Philadelphia, Comcast, and Drexel University. The top employers in the Montgomery County-Bucks-Chester County, PA MD are Tower Health, The Vanguard Group, Einstein Healthcare Network, Universal Health Services Inc., and Holy Redeemer Health System. The top employers in the Camden, NJ MD are Virtua Health, McGuire-Dix Air Force Base, Cooper Health System, TD Bank Corp., and Kennedy Health System.

The following table details the unemployment data from the Bureau of Labor Statistics for the assessment area. Due to the COVID-19 pandemic, 2020 unemployment rates rose substantially within the Philadelphia, PA-NJ Multistate MSA.

Unemployment Rates				
Area	2017	2018	2019	YTD 2020
	%	%	%	%
Bucks County, PA	3.7	3.2	3.8	9.8
Chester County, PA	3.0	2.7	3.0	7.6
Delaware County, PA	3.9	3.4	3.9	11.2
Montgomery County, PA	3.3	3.0	3.4	9.2
Philadelphia County, PA	5.5	4.8	5.4	15.8
State of PA	4.3	3.8	4.5	10.6
Camden County, NJ	4.6	3.9	4.1	11.3
State of NJ	4.1	3.5	3.6	11.1
National Average	4.1	3.9	3.5	8.4

*Source: Bureau of Labor Statistics (Year End); not seasonally adjusted. YTD 2020 figures are as of August 2020, the most recent full data available for the state and county data.*

### Competition

The Philadelphia, PA-NJ MSA assessment area is a highly competitive market for financial and credit services. According to 2019 Peer Deposit Data, there are 73 institutions (excluding credit unions) operating 1,127 branch offices within the Philadelphia, PA-NJ MSA assessment area. Of these institutions, Firsttrust ranked 11<sup>th</sup> with a 2.0 percent deposit market share by dollar amount and 1.5 percent by number of branches. Based on the 2019 Peer Deposit Data, Firsttrust had approximately \$2.6 billion in deposits within the Philadelphia, PA-NJ MSA assessment area.

There is a high level of competition for home mortgage loans among the banks, credit unions, and non-depository mortgage lenders. According to 2019 Peer Mortgage Data, there are 741 mortgage lenders operating within the Philadelphia, PA-NJ MSA assessment area. Firsttrust ranked 29<sup>th</sup> with a 0.9 percent market share by number of home mortgages originated and/or purchased. The five most prominent home mortgage lenders in the assessment area (Wells Fargo Bank, N.A., CBNA, Police and Fire Federal Credit Union, Quicken Loans, and PNC Bank, N.A.) account for 25.9 percent of the total market share.

There is also a high level of competition for small business loans among banks and credit unions in this assessment area. According to 2018 Peer Small Business Data, there were 194 small business lenders operating within the Philadelphia, PA-NJ MSA assessment area. Firsttrust ranks 21<sup>st</sup> with a 0.6 percent market share by number of small business loans originated and/or purchased. The five most prominent small business lenders in the assessment area (American Express National Bank, Chase Bank USA, N.A., Wells Fargo Bank, N.A., Citibank, N.A., and PNC Bank, N.A.) account for 54.9 percent of the total market share.

**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 (for example, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (for example, 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 (for example, 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.

**Micropolitan Statistical Area:** CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

**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.

**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.



**CRA**

**PUBLIC FILE**

***BOOK 2 of 3***

# CRA Public File

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## **NOTE**

No written comments as of December 31, 2023.

## **NOTE**

No written comments as of December 31, 2022.

## **NOTE**

No written comments as of December 31, 2021.

## **BRANCH OFFICE OPENINGS & CLOSINGS**

### **JANUARY 1, 2023 – DECEMBER 31, 2023**

<b><u>DATE</u></b>	<b><u>BRANCH</u></b>	<b><u>ADDRESS</u></b>	<b><u>CENSUS TRACT</u></b>	<b><u>MSA</u></b>
<b><u>OPENED</u></b>	None			
<b><u>CLOSED</u></b>	None			

### **JANUARY 1, 2022 – DECEMBER 31, 2022**

<b><u>DATE</u></b>	<b><u>BRANCH</u></b>	<b><u>ADDRESS</u></b>	<b><u>CENSUS TRACT</u></b>	<b><u>MSA</u></b>
<b><u>OPENED</u></b>	None			
<b><u>CLOSED</u></b>	Flourtown	1816 Bethlehem Pike Flourtown, PA 19031	2013	33874

### **JANUARY 1, 2021 – DECEMBER 31, 2021**

<b><u>DATE</u></b>	<b><u>BRANCH</u></b>	<b><u>ADDRESS</u></b>	<b><u>CENSUS TRACT</u></b>	<b><u>MSA</u></b>
<b><u>OPENED</u></b>	None			
<b><u>CLOSED</u></b>	None			

**BRANCH OFFICES**  
As of December 31, 2023

BRANCH	ADDRESS	CITY	STATE	ZIP	PERCENT MEDIAN	STATE	COUNTY	CENSUS TRACT	MSA	INCOMEL EVEL
555	555 City Avenue	Bala Cynwyd	PA	19004	90.68	42	091	2043.00	33874	Middle
Ardmore	107 Coulter Ave.	Ardmore	PA	19003	213.04	42	091	2054.02	33874	Upper
Bryn Mawr	725 W. Lancaster Avenue	Bryn Mawr	PA	19010	132.24	42	091	2051.00	33874	Upper
Bustleton	7918 Bustleton Avenue	Philadelphia	PA	19152	89.88	42	101	0334.00	37964	Middle
Cedar Crest	1403 N. Cedar Crest Blvd.	Allentown	PA	18104	106.28	42	077	0060.01	10900	Middle
Cherry Hill	108 Marlton Pike East	Cherry Hill	NJ	08034	97.02	34	007	6034.00	15804	Middle
Doylestown	288 S. Main St.	Doylestown	PA	18901	107.94	42	017	1047.03	33874	Middle
Gladwyne	351 Conshohocken State Rd.	Gladwyne	PA	19035	213.04	42	091	2048.00	33874	Upper
Horsham	1 Walnut Grove Drive	Horsham	PA	19044	106.18	42	091	2005.07	33874	Middle
Jenkintown	261 Old York Road	Jenkintown	PA	19046	96.77	42	091	2019.02	33874	Middle
Krewstown	9309 Krewstown Rd.	Philadelphia	PA	19115	133.69	42	101	0344.00	37964	Upper
Market Financial Center	1515 Market St.	Philadelphia	PA	19102	365.18	42	101	0004.03	37964	Upper
Newtown	Goodnoe's Corner, 11 Durham Rd.	Newtown	PA	18940	125.21	42	017	1052.03	33874	Upper
Rittenhouse Square	1901 Walnut St.	Philadelphia	PA	19103	292.45	42	101	0007.01	37964	Upper
South	1332 Point Breeze Ave.	Philadelphia	PA	19146	102.82	42	101	0031.00	37964	Middle
Southampton	361 Second Street Pike	Southampton	PA	18966	86.4	42	017	1015.03	33874	Middle
Towson	32 W. Pennsylvania Ave	Towson	MD	21204	133.35	24	005	4907.03	12580	Upper
Whitemarsh	15 E. Ridge Pike	Conshohocken	PA	19428	152.16	42	091	2031.03	33874	Upper



Dear Mr. Peter Nolan,

Thank you for participating in Home4Good in 2023! Home4Good is a flexible grant program that supports projects, programs and activities that lead to stable housing for those who are homeless or at risk of becoming homeless. This year, FHLBank Pittsburgh was able to commit \$3.5 million to the Home4Good initiative. The three housing finance agencies in Delaware, Pennsylvania and West Virginia added an additional \$2.3 million, bringing the total amount available in 2023 to \$5.8 million.

Across our three states, we received 90 applications and we are able to provide awards to all 90 projects, totaling the \$5.8 million.

We greatly appreciate Firsttrust Bank’s support of the Home4Good program. In conjunction with our partner, the Pennsylvania Housing Finance Agency, we are pleased to share that the projects listed below were awarded funds.

Continuum of Care	Service Provider	Program/Project	Awarded Amount
Bristol, Bensalem/Bucks County	Bucks County Housing Group	SSI/SSDI Outreach, Access and Recovery (SOAR) Specialist	\$ 25,000.00
Bristol, Bensalem/Bucks County	Family Service Association of Bucks County	Rapid Exit	\$ 22,500.00
Bristol, Bensalem/Bucks County	CoC Administration		\$ 2,500.00
Chester County	Kennett Area Community Service	Housing Stability Case Management	\$ 60,000.00
Chester County	Chester County Department of Community Development	Street Outreach Team	\$ 8,400.00
Chester County	CoC Administration		\$ 3,600.00
Eastern PA	The Lehigh Conference of Churches	Lehigh Valley Homeless Outreach	\$ 100,000.00
Philadelphia County	Public Health Management Corporation	Family Homeless Prevention Project	\$ 339,025.00
Philadelphia County	Nationalities Service Center	Support for Vulnerable Newcomers	\$ 131,878.00
Philadelphia County	New Kensington CDC	Rental Resilience and Eviction Prevention Project Rental Resilience	\$ 122,551.00
Philadelphia County	Utility Emergency Services Fund	Long-term Success through Housing Stabilization (LSHS)	\$ 215,135.00
Philadelphia County	Homeless Advocacy Project	Breaking Barriers: Legal Assistance for Unstably Housed Youth	\$ 44,179.00
Philadelphia County	Public Health Management Corporation	Serenity Court	\$ 24,658.00



Philadelphia County	Resources for Human Development, Inc.	Housing and Supportive Services for Homeless Individuals in Philadelphia	\$ 134,475.00
Philadelphia County	Depaul USA	St. Joseph's House	\$ 195,099.00
Upper Darby, Chester, Haverford/Delaware County	Community Action Agency of Delaware County	Rent Assistance	\$ 21,350.00
Upper Darby, Chester, Haverford/Delaware County	Foundation for Delaware County	Housing Choice Voucher Expansion Project	\$ 20,000.00
Upper Darby, Chester, Haverford/Delaware County	Health, Education, and Legal Assistance Project: A Medical-Legal Partnership at Widener University Delaware Law School	SSI/SSDI Outreach, Access and Recovery (SOAR) Program	\$ 98,700.00
Upper Darby, Chester, Haverford/Delaware County	Community Action Agency of Delaware County	SEPTA Passes	\$ 10,000.00
Upper Darby, Chester, Haverford/Delaware County	Community Action Agency of Delaware County	Furniture Assistance	\$ 20,000.00
Upper Darby, Chester, Haverford/Delaware County	CoC Administration		\$ 8,950.00
			\$ 1,608,000.00

All of the above organizations will receive notifications from our partner housing finance agency and will be notified of your support. Along with our partner, we extend our congratulations to you on these awards.

We encourage your institution to explore volunteer or business opportunities with those projects. Please reach out to FHLBank if you would like to be connected to a specific Service Provider.

If you have any questions about Home4Good, please contact Alexa Mascara by email at [alexa.mascara@fhlb-pgh.com](mailto:alexa.mascara@fhlb-pgh.com), or by phone at 412-288-3427.

Without your commitment and participation, we could not provide these much-needed funds to support homeless individuals and families. We thank you for your involvement and hope you will continue your support of the Home4Good program in 2024.

Thank you,



John Bendel  
Senior Director, Community Investment

*Alexa Mascara*

Alexa Mascara  
Community Products Manager

**Branch Hours & Services**

BR #	BRANCH	County	Address	Phone No.	Lobby Hours	Drive-Thru Hours	Full Service	ATM	ATM Withdrawal	Night Deposit	Safe Box
16	SOUTHAMPTON	Bucks	Pike Plaza 361 Second Street Pike Southampton, PA 18966	(215) 355-7551	M-F 9-4, Sat 9-12	M-F 9-5, Sat 9-12	X	X	X		
24	DOYLESTOWN	Bucks	288 S. Main Street Doylestown, PA 18901	(215) 340-0069	M-F 9-4, Sat 9-12	M-Th 9-4, F 9-6, Sat 9-12	X	X	X		
35	NEWTOWN	Bucks	Goodnoe's Corner 11 Durham Road Newtown, PA 18940	(215) 497-0555	M-F 9-4, Sat 9-12	M-Th 9-4, F 9-5, Sat 9-12	X	X	X		
28	CHERRY HILL	Camden	108 Marlton Pike Cherry Hill, NJ 08034	(856)596-5965	M-F 9-4, Sat 9-12	M-Th 9-4, F 9-5, Sat 9-12	X	X	X		Moved from Marlton to Ch
6	CEDAR CREST	Lehigh	1403 N. Cedar Crest Blvd. Allentown, PA 18104	(610) 437-6815	M-F 9-4, Sat 9-12	M-Th 9-4, F 9-5, Sat 9-12	X	X	X		
13	ARDMORE	Montgomery	107 Coulter Avenue Ardmore, PA 19003	(610) 649-1300	M-Th 9-4, F 9-5, Sat 9-12		X	X	X		
19	555	Montgomery	555 City Avenue Bala Cynwyd, PA 19004	(610) 617-4555	M-F 9-5		X	X	X		
4	FLOURTOWN	Montgomery	Flourtown Shopping Center 1816 Bethlehem Pike Flourtown, PA 19031	(215) 836-5200	M-F 9-4, Sat 9-12		X	X	X		Closed 11/10/22
20	GLADWYNE	Montgomery	351 Conshohocken State Rd. Gladwyne, PA 19035	(610) 649-9400	M-Th 9-4, F 9-5, Sat 9-12		X	X	X		
22	WHITEMARSH	Montgomery	15 E. Ridge Pike Conshohocken, PA 19428	(610) 941-9898	M-F 9-5, Sat 9-12	M-F 9-5, Sat 9-12	X	X	X		
32	JENKINTOWN	Montgomery	261 Old York Road Jenkintown, PA 19046	(215) 886-0100	M-F 9-4, Sat 9-12	M-F 9-5, Sat 9-12	X	X	X		
33	BRYN MAWR	Montgomery	725 W. Lancaster Avenue Bryn Mawr, PA 19010	(610) 519-2265	M-F 9-4, Sat 9-12	M-Th 9-4, F 9-5, Sat 9-12	X	X	X		
36	HORSHAM	Montgomery	1 Walnut Grove Drive Horsham, PA 19044	(215) 259-5121	M-F 9-4		X	X	X		
ATM	Jenkintown (the Pavilion)	Montgomery	261 Old York Road (Plaza) Jenkintown, PA 19046					X			
3	MFC	Philadelphia	16th and Market Streets 1515 Market Street Philadelphia, PA 19102	(215) 563-0900	M-F 8:30 to 4 (ATM M-Sun. 6AM to 8PM)		X	X	X		
7	KREWSTOWN	Philadelphia	Krewstown Shopping Center 9309 Krewstown Road Philadelphia, PA 19115	(215) 673-6673	M-F 9-4, Sat 9-12	M-F 9-5, Sat 9-12	X	X	X		
9	RITTENHOUSE	Philadelphia	19th and Walnut Streets Philadelphia, PA 19103	(215) 963-0744	M-F 8:30-4, Sat 9-12		X	X	X		
12	SOUTH	Philadelphia	1332 Point Breeze Avenue Philadelphia, PA 19146	(215) 468-3300	M-F 9-4		X	X	X		
37	BUSTLETON AVE.	Philadelphia	7918 Bustleton Avenue Philadelphia, PA 19152	215-722-6566	M-F 9-4, Sat 9-12	M-F 9-5, Sat 9-12	X	X	X		Opened on 3/20/17
ATM	Chestnut St.	Philadelphia	834 Chestnut Street, Suite 101, Philadelphia, PA 19107					X			Removed 02/01/2023
ATM	FOP	Philadelphia	11630 Caroline Road Philadelphia, PA 19154					X			Removed 03/2023
ATM	Mayfair	Philadelphia	7345 Frankford Ave., Philadelphia, PA 19136					X			
38	Towson	Baltimore	32 W Pennsylvania Ave., Towson, MD 21204	410-560-8042	M-F 9-5	M-F 9-5	X	X	X		Opened on 8/10/20

All branches:

- Sell money orders, bank checks
- Process deposits, withdrawals, check cashing, loan, line of credit, credit card & mortgage payments
- Open and close new accounts
- Take credit card, residential mortgage loan applications, consumer loan and line of credit applications

**Branches service existing safe deposit box rentals; however, are not opening new safe deposit boxes as of 8/14/23**



To: **CRA Public File**  
From: **Timothy Hill – Compliance Officer**  
Date: **March 20, 2023**  
Re: **Compliance Training**

To remain compliant with federal regulations, employees were assigned the courses below. Knowledge of laws and regulations are essential to protect our institution and its customers.

**All Employees (to the extent not encompassed below):**

- Anti-Money Laundering
- Bank Secrecy Act
- Diversity Awareness
- Office of Foreign Asset Control
- Sexual Harassment
- Suspicious Activity Reporting

## Specific Teams and Departments

**Account Services:**

- Anti-Money Laundering
- Bank Secrecy Act
- Beneficial Ownership
- Diversity Awareness
- Reg E
- Office of Foreign Asset Control
- Red Flags of Identity Theft
- Sexual Harassment
- Suspicious Activity Reporting

**Business and Commercial Banking: This and next title to replace “Business Banking/Comm Cred”**

- Anti-Money Laundering
- Bank Secrecy Act for
- Beneficial Ownership
- CRA for Large Institutions
- Diversity Awareness
- Equal Credit Opportunity Act – Reg B
- Flood Insurance
- Office of Foreign Asset Control
- Red Flags of Identify Theft
- Suspicious Activity Reporting
- Sexual Harassment
- UDAAP

**Business and Commercial Credit (including SBA): This to replace “Business Banking/Comm Cred”**

- Anti-Money Laundering for Lenders
- Bank Secrecy Act for Lenders
- Beneficial Ownership
- CRA for Large Institutions
- Diversity Awareness
- Equal Credit Opportunity Act
- Fair Lending Overview
- Flood Insurance
- Office of Foreign Asset Control
- Red Flags of Identity Theft
- Sexual Harassment
- Suspicious Activity Reporting
- UDAAP



#### **Community Banking Managers and Universal Bankers:**

- AML for Customer Service Representatives
- Bank Secrecy Act
- Beneficial Ownership
- Community Reinvestment Act for Large Institutions
- Currency Transaction
- Customer Identification Program-CIP
- Diversity Awareness
- Reg E-Electronic Funds Transfer Act
- Reg B-Equal Credit Opportunity Act
- Expedited Funds Availability Act/Reg CC
- Fair Credit Reporting Act
- Fair Lending Overview
- FDIC
- Flood Insurance
- New Account Opening
- Office of Foreign Asset Control
- Red Flags of Identity Theft
- Safe Deposit Boxes
- Security of Customer Information Guidelines
- Suspicious Activity Reporting
- Sexual Harassment
- The SAFE Act
- Reg DD-Truth in Savings
- UDAAP

#### **Commercial Services:**

- AML for Operations
- BSA for Operations
- Beneficial Ownership
- Diversity Awareness
- Office of Foreign Asset Control
- Red Flags of Identity Theft
- Sexual Harassment
- Suspicious Activity Reporting

#### **Commercial Services/ACH:**

- AML for Operations
- BSA for Operations
- Beneficial Ownership
- Diversity Awareness
- Office of Foreign Asset Control
- Red Flags of Identity Theft
- Sexual Harassment
- Suspicious Activity Reporting
- EFTA-Reg E

#### **Community Banking Operations:**

- AML for Operations
- Bank Secrecy Act for Operations
- Beneficial Ownership
- CRA for Large Institutions
- Customer Identification Program-CIP
- Diversity Awareness
- FDIC
- Office of Foreign Asset Control
- Red Flags of Identity Theft
- Security of Customer Information Guidelines
- Sexual Harassment



- Suspicious Activity
- UDAAP

**Consumer Lending:**

- AML for Lenders
- Beneficial Ownership
- BSA for Lenders
- Diversity Awareness
- Equal Credit Opportunity Act –Reg B
- Fair Lending Overview
- Flood Insurance
- HMDA-Reg C
- Military Lending Act
- Office of Foreign Asset Control
- RESPA-Reg X
- Red Flags of Identity Theft
- Sexual Harassment
- Suspicious Activity
- The SAFE Act
- Truth in Lending-Reg Z
- UDAAP

**Customer Care:**

- Anti-Money Laundering
- Bank Secrecy Act
- Beneficial Ownership
- Diversity Awareness
- Expedited Funds Availability Act - Reg CC
- Equal Credit Opportunity Act – Reg B
- Fair Lending
- Flood Insurance
- Office of Foreign Asset Control
- Red Flags of Identify Theft
- Truth in Lending Act – Reg Z
- Sexual Harassment
- Suspicious Activity Reporting
- UDAAP

**Internal Audit:**

- Anti-Money Laundering (AML)
- Bank Secrecy Act (BSA)
- Beneficial Ownership
- CRA for Large Institutions
- Consumer Installment Loan Compliance Overview
- Customer Identification Program (CIP)
- Diversity Awareness
- Electronic Funds Transfer Act – Reg E
- Fair and Accurate Credit Transactions Act
- Equal Credit Opportunity Act – Reg B
- Fair Credit Reporting Act
- Fair Lending Overview
- Federal Regulation of Real Estate Appraisals
- Flood Insurance
- Gramm-Leach-Bliley Act (Privacy Opt-Out)
- HMDA- Reg C
- Office of Foreign Asset Control
- RESPA- Reg X
- Red Flags of Identity Theft
- Sexual Harassment
- Suspicious Activity in Lending Act-Reg Z
- Truth in Lending-Reg Z



- Truth in Savings-Reg DD
- Unfair Deceptive or Abusive Acts or Practices

**Loan Operations/Loan Administration:**

- Anti-Money Laundering
- Bank Secrecy Act
- Beneficial Ownership
- Diversity Awareness
- Flood Insurance
- Office of Foreign Asset Control
- Red Flags of Identify Theft
- Sexual Harassment
- Suspicious Activity Reporting

**Marketing:**

- Advertising Compliance
- Anti-Money Laundering
- Bank Secrecy Act
- Diversity Awareness
- Gramm-Leach-Bliley Act (Privacy Opt-Out)
- 
- Sexual Harassment
- Suspicious Activity Reporting
- Truth in Lending - Reg Z
- Truth in Savings - Reg DD
- Unfair Deceptive or Abusive Acts or Practices

**Residential Mortgage (MLO's take UDAAP, other RM team members do not):**

- AML for Lenders
- Bank Secrecy Act for Lenders
- Beneficial Ownership
- Borrower's Right to Privacy in a Mortgage Transaction
- Diversity Awareness
- Equal Credit Opportunity Act – Reg B
- Fair Lending Overview
- Flood Insurance
- HMDA - Reg C
- Homeowner's Protection Act - PMI
- Office of Foreign Asset Control
- RESPA - Reg X (this need to be added to curriculum)
- Red Flags of Identity Theft
- Sexual Harassment
- Suspicious Activity
- SAFE Act
- Truth in Lending Act – Reg Z
- UDAAP

**Operations Risk Management:**

- Anti-Money Laundering
- Bank Secrecy Act
- Beneficial Ownership
- Diversity Awareness
- Office of Foreign Asset Control
- Red Flags of Identity Theft
- Suspicious Activity Reporting
- Sexual Harassment

**Operations Risk/Collections:**

- Anti-Money Laundering



- Bank Secrecy Act
- Beneficial Ownership
- Diversity Awareness
- Equal Credit Opportunity Act – Reg B
- FACT Act
- Fair Credit Reporting Act
- Fair Debt Collection Practices
- Office of Foreign Asset Control
- Red Flags of Identity Theft
- Suspicious Activity Reporting
- Sexual Harassment
- UDAAP- unfair, deceptive, or abusive acts or practices

**Operations Risk/Researchers:**

- Anti-Money Laundering
- Bank Secrecy Act
- Beneficial Ownership
- Diversity Awareness
- Office of Foreign Asset Control
- Red Flags of Identity Theft
- Suspicious Activity Reporting
- Sexual Harassment

**Other Lenders (not Consumer Lending & Residential Mortgage):**

- Anti-Money Laundering for Lenders
- Bank Secrecy for Lenders
- Beneficial Ownership
- CRA for Large Institutions
- Diversity Awareness
- Equal Credit Opportunity Act – Reg B
- Fair Lending Overview
- Flood Insurance (one REF employee does not take Flood-cleared per manager and compliance officer)
- Office of Foreign Asset Control
- Red Flags of Identity Theft
- Sexual Harassment
- Suspicious Activity Reporting

**Tellers:**

- AML
- Bank Secrecy for Tellers
- Beneficial Ownership
- Currency Transaction
- Customer Identification Program-CIP
- Diversity Awareness
- Expedited Funds Availability Act/Reg CC
- FDIC
- Office of Foreign Asset Control
- Red Flags of Identity Theft
- Safe Deposit Boxes
- Security of Customer Information Guidelines
- Sexual Harassment
- Suspicious Activity Reporting

\*Anyone with an NMLS ID takes The SAFE Act

A score of 80% was required for passing the exams. I used the administrative functionality within OnCourse Learning, our vendor, to monitor activity throughout the year.



**CRA PUBLIC FILE BROCHURE LISTING**  
As of March 12, 2024

<b>Retail</b>		
<b>Revision Date</b>	<b>Brochure ID/ No.</b>	<b>Title</b>
9/8/2022	51721i006 (X-510)	VISA Retail Debit Card & ATM Card: Cardholder Agreement and Disclosure Statement
7/6/2023	RAA1707	Retail Account Agreement, Funds Availability & Electronic Funds Transfer Agreement and Disclosure
10/12/2023	TSD20231012 / Miser Desktop	Truth in Savings Disclosure
7/6/2023	OPD20230706 / Miser Desktop	Overdraft Privilege Disclosure
9/1/2016	9/16 / Intranet and Miser Desktop	Safe Deposit Box: Rules and Regulations
11/7/2023	11072023 / Miser Desktop	Retail Banking Fee Schedule
10/1/2023	10/2023 / Intranet and Miser Desktop	Privacy Disclosure
7/11/2023	n/a	Mortgage - Bridge Loan Flyer
11/13/2023	n/a	Mortgage - Buydown Options Flyer
2/10/2023	n/a	Mortgage - First Front Door Flyer
5/31/2023	n/a	Mortgage - First Time Homebuyer Flyer
5/31/2023	n/a	Mortgage - First Time Homebuyer Grant Flyer
12/6/2023	n/a	Mortgage - HerosFirst Flyer
12/6/2023	n/a	Mortgage - HomeFirst Flyer
5/31/2023	n/a	Mortgage - Hometown Mortgages General Flyer
12/22/2023	n/a	Mortgage - Keystone-Flex Flyer
1/12/2024	n/a	Mortgage - Long Term Rate Lock
6/20/2023	n/a	Mortgage - All Bank Products Flyer
1/31/2024	FT-1314-01312024	Direct Deposit by ClickSWITCH Terms of Use and E-Sign Consent
6/21/2021	ESD20210621	e-Sign Disclosure
6/9/2021		Online Statement Service Addendum and Disclosure
5/1/2023	RMAOBA2023.03.31	Retail Mobie and Online Banking
updated when any of the related disclosures are updated	Internet Enrollment	Combined New Account Opening Disclosures for oAo

<b>Commercial / Business</b>		
<b>Revision Date</b>	<b>Brochure ID/ No.</b>	<b>Title</b>
08/31/2019	MCAA20190831	Master Commercial Account Agreement
3/1/2024	Miser Desktop	Master Commercial Account Agreement Addendum
12/15/2022	STMS20221103	Summary of Treasury Management Services (eVersion Only - TM Use Only)
10/2022	R 10/22	Treasury Management Services Agreement (eVersion Only - TM Use Only)
10/2019	R 10/19	Third-Party Sender and Originator Agrmt (eVersion Only - TM Use Only)
Most recent always found here:	<a href="http://www.firsttrust.com/holiday-schedule">www.firsttrust.com/holiday-schedule</a>	Electronic Funds Holiday Processing Schedule
8/24/2020	51720i005 (A0-31)	VISA Business Debit Card and ATM Card Cardholder Agreement
07/20/2021	CBFS20210720 / Miser Desktop	Commercial Banking Fee Schedule
2/2019	SBADEN201902	Flyer - SBA Loans for Dental Professionals
2/2019	SBAVET201902	Flyer - SBA Loans for Veterinarians
2020	SBA-COMM-GEN	Flyer - for SBA/Loans editable for bankers
9/15/2023	FIRSTFACTS20230630	Flyer - First Facts/Bank Info
1/2019	BFB201901	Business Banking Pocket Folder
2/2019	BCA201902	Flyer - Business Checking Accounts
2/2019	BCC201902	Flyer - Business Credit Cards
2/2019	BSA201902	Flyer - Business Savings Accounts
2/2019	CRE201902	Flyer - Comm RE
3/2019	FRMIT201903	Flyer - Mitigate Fraud
2/2019	MWF201902	Flyer - Mortgage Warehouse Financing
4/2019	HOA201904	Flyer - HOA Lending
3/2019	TMAR201903	Flyer - Accelerate Receivables
3/2019	TMPAY201903	Flyer - Streamline Payables
2019	FIRSTLINE_FLYER	Flyer - FirstLine LOC
3/2019	TMGEN201903	Flyer - Treasury Management
9/2020	IRELOC202009CB	Flyer - IRE LOC Commercial
9/2020	IRELOC202009MF	Flyer - IRE LOC MultiFam
8/2020	FIRSTFACTS20200813	Flyer - First Facts/Bank Info
11/2020	CR-15804443D	Flyer - Payment Navigator for Dentists
11/2020	CR-15804443M	Flyer - Payment Navigator for Medical Professionals

**Subsidiaries**

**Firsttrust Financial Resources**

<b>Revision Date</b>	<b>Brochure ID/ No.</b>	<b>Title</b>
3/2024	N/A	Portfolio Services Program
3/2024	N/A	FFR Pricing Guidelines
3/2024		FFR Seminar Curriculum
3/2024		FFR Your Money Plan Educational Handout

**Apex**

<b>Revision Date</b>	<b>Brochure ID/ No.</b>	<b>Title</b>
2/2024	N/A	Generic Broker Flyer
3/2024	N/A	Apex EF Medical Guidelines Pricing Sheet
3/2024	N/A	Apex EF Vendor Guidelines
3/2024	N/A	Apex Generic Pricing Matrix
3/2023		EF - Broker Generic Handout
10/2023	APXSWBOWL	Apex EF Generic Amusement Brochure

**CRA**

**PUBLIC FILE**

***BOOK 3 of 3***

# CRA Public File

## Table of Contents

### Book 1:

- *Performance Evaluation*

### Book 2:

- *Written Comments*
- *Current Branches & Branches Opened/Closed*
- *Awards/Citations*
- *Services Offered*
  - *Locations and Services Grid*
  - *Compliance Training Report by Human Resources*
  - *Current Brochure Listing with brochure material*

### Book 3:

- *Consumer Loan Information*
- *Maps*
- *CRA Disclosure Statement*
  - *Branch & Home Office CRA Notices as posted*
  - *Current & Prior Years Data Reports by the FFIEC*
- *HMDA Disclosure Statement*
  - *HMDA Notice as posted*
  - *Current & Prior Years Disclosure Reports by the FFIEC*

**Table E - Geographic Distribution of Home Mortgage Loans**

**Assessment Area: 2023-AA1-REMA-5 County**

<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	4.5	23	4.4	3,955	2.6
Moderate	19.7	83	15.8	15,328	10.2
Middle	37.9	167	31.9	44,683	29.8
Upper	37.1	245	46.8	84,845	56.5
Not Available	0.8	6	1.1	1,250	0.8
<b>Subtotal</b>	<b>100.0</b>	<b>524</b>	<b>100.0</b>	<b>150,060</b>	<b>100.0</b>

*Source: 2020 ACS; Bank Data, "--" data not available.*

*Due to rounding, totals may not equal 100.0%*

*Filter: 2023 HMDA Submission File: Action taken not in (Approved Not Accepted-2, Application Denied-3, Application withdrawn by applicant-4, File closed for incompleteness-5, Preapproval Request Denied-7, Preapproval request approved but not accepted-8).*

**Table E - Geographic Distribution of Home Mortgage Loans**

**Assessment Area: 2023-AA2-Lehigh County**

<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	4.8	10	21.7	1,894	18.8
Moderate	14.7	15	32.6	2,900	28.7
Middle	40.1	12	26.1	2,756	27.3
Upper	40.4	9	19.6	2,546	25.2
Not Available	0.0	0	0.0	0	0.0
<b>Subtotal</b>	<b>100.0</b>	<b>46</b>	<b>100.0</b>	<b>10,096</b>	<b>100.0</b>

*Source: 2020 ACS; Bank Data, "--" data not available.*

*Due to rounding, totals may not equal 100.0%*

*Filter: 2023 HMDA Submission File: Action taken not in (Approved Not Accepted-2, Application Denied-3, Application withdrawn by applicant-4, File closed for incompleteness-5, Preapproval Request Denied-7, Preapproval request approved but not accepted-8).*

**Table E - Geographic Distribution of Home Mortgage Loans**

**Assessment Area: 2023-Baltimore County MD**

<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	1.9	0	0.0	0	0.0
Moderate	25.3	0	0.0	0	0.0
Middle	46.6	4	50.0	1,312	56.3
Upper	26.2	4	50.0	1,017	43.7
Not Available	0.0	0	0.0	0	0.0
<b>Subtotal</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>	<b>2,329</b>	<b>100.0</b>

*Source: 2020 ACS; Bank Data, "--" data not available.*

*Due to rounding, totals may not equal 100.0%*

*Filter: 2023 HMDA Submission File: Action taken not in (Approved Not Accepted-2, Application Denied-3, Application withdrawn by applicant-4, File closed for incompleteness-5, Preapproval Request Denied-7, Preapproval request approved but not accepted-8).*

**Table E - Geographic Distribution of Home Mortgage Loans**

**Assessment Area: 2023-Camden County NJ**

<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	7.9	0	0.0	0	0.0
Moderate	23.2	4	22.2	526	13.4
Middle	40.6	1	5.6	462	11.7
Upper	28.1	13	72.2	2,953	74.9
Not Available	0.2	0	0.0	0	0.0
<b>Subtotal</b>	<b>100.0</b>	<b>18</b>	<b>100.0</b>	<b>3,941</b>	<b>100.0</b>

*Source: 2020 ACS; Bank Data, "--" data not available.*

*Due to rounding, totals may not equal 100.0%*

*Filter: 2023 HMDA Submission File: Action taken not in (Approved Not Accepted-2, Application Denied-3, Application withdrawn by applicant-4, File closed for incompleteness-5, Preapproval Request Denied-7, Preapproval request approved but not accepted-8).*

**Table E - Geographic Distribution of Home Mortgage Loans**

**Assessment Area: Combined**

<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	4.5	33	5.5	5,849	3.5
Moderate	20.5	102	17.1	18,754	11.3
Middle	39.5	184	30.9	49,213	29.6
Upper	35.0	271	45.5	91,362	54.9
Not Available	0.6	6	1.0	1,250	0.8
<b>Subtotal</b>	<b>100.0</b>	<b>596</b>	<b>100.0</b>	<b>166,427</b>	<b>100.0</b>

*Source: 2020 ACS; Bank Data, "--" data not available.*

*Due to rounding, totals may not equal 100.0%*

*Filter: 2023 HMDA Submission File: Action taken not in (Approved Not Accepted-2, Application Denied-3, Application withdrawn by applicant-4, File closed for incompleteness-5, Preapproval Request Denied-7, Preapproval request approved but not accepted-8).*



**Table I - Distribution of Home Mortgage Loans by Borrower Income Level**

**Assessment Area: 2023-AA1-REMA-5 County**

<b>Borrower Income Level</b>	<b>% of Families</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	22.2	37	7.1	5,954	4.0
Moderate	17.1	108	20.6	18,784	12.5
Middle	19.3	115	21.9	29,569	19.7
Upper	41.3	250	47.7	93,930	62.6
Not Available	0.0	14	2.7	1,824	1.2
<b>Subtotal</b>	<b>100.0</b>	<b>524</b>	<b>100.0</b>	<b>150,060</b>	<b>100.0</b>

*Source: 2020 ACS; Bank Data, "--" data not available.*

*Due to rounding, totals may not equal 100.0%*

*Filter: 2023 HMDA Submission File: Action taken not in (Approved Not Accepted-2, Application Denied-3, Application withdrawn by applicant-4, File closed for incompleteness-5, Preapproval Request Denied-7, Preapproval request approved but not accepted-8).*

**Table I - Distribution of Home Mortgage Loans by Borrower Income Level**

**Assessment Area: 2023-AA2-Lehigh County**

<b>Borrower Income Level</b>	<b>% of Families</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	23.4	6	13.0	846	8.4
Moderate	18.1	18	39.1	3,153	31.2
Middle	20.4	15	32.6	3,733	37.0
Upper	38.1	7	15.2	2,363	23.4
Not Available	0.0	0	0.0	0	0.0
<b>Subtotal</b>	<b>100.0</b>	<b>46</b>	<b>100.0</b>	<b>10,096</b>	<b>100.0</b>

*Source: 2020 ACS; Bank Data, "--" data not available.*

*Due to rounding, totals may not equal 100.0%*

*Filter: 2023 HMDA Submission File: Action taken not in (Approved Not Accepted-2, Application Denied-3, Application withdrawn by applicant-4, File closed for incompleteness-5, Preapproval Request Denied-7, Preapproval request approved but not accepted-8).*

**Table I - Distribution of Home Mortgage Loans by Borrower Income Level**

**Assessment Area: 2023-Baltimore County MD**

<b>Borrower Income Level</b>	<b>% of Families</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	22.7	0	0.0	0	0.0
Moderate	19.1	0	0.0	0	0.0
Middle	22.5	3	37.5	937	40.2
Upper	35.7	5	62.5	1,392	59.8
Not Available	0.0	0	0.0	0	0.0
<b>Subtotal</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>	<b>2,329</b>	<b>100.0</b>

*Source: 2020 ACS; Bank Data, "--" data not available.*

*Due to rounding, totals may not equal 100.0%*

*Filter: 2023 HMDA Submission File: Action taken not in (Approved Not Accepted-2, Application Denied-3, Application withdrawn by applicant-4, File closed for incompleteness-5, Preapproval Request Denied-7, Preapproval request approved but not accepted-8).*

**Table I - Distribution of Home Mortgage Loans by Borrower Income Level**

**Assessment Area: 2023-Camden County NJ**

<b>Borrower Income Level</b>	<b>% of Families</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	26.6	0	0.0	0	0.0
Moderate	18.5	2	11.1	215	5.5
Middle	20.9	4	22.2	568	14.4
Upper	34.0	12	66.7	3,158	80.1
Not Available	0.0	0	0.0	0	0.0
<b>Subtotal</b>	<b>100.0</b>	<b>18</b>	<b>100.0</b>	<b>3,941</b>	<b>100.0</b>

*Source: 2020 ACS; Bank Data, "--" data not available.*

*Due to rounding, totals may not equal 100.0%*

*Filter: 2023 HMDA Submission File: Action taken not in (Approved Not Accepted-2, Application Denied-3, Application withdrawn by applicant-4, File closed for incompleteness-5, Preapproval Request Denied-7, Preapproval request approved but not accepted-8).*

**Table I - Distribution of Home Mortgage Loans by Borrower Income Level****Assessment Area: Combined**

<b>Borrower Income Level</b>	<b>% of Families</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	22.8	43	7.2	6,800	4.1
Moderate	17.6	128	21.5	22,152	13.3
Middle	20.0	137	23.0	34,807	20.9
Upper	39.7	274	46.0	100,844	60.6
Not Available	0.0	14	2.3	1,824	1.1
<b>Subtotal</b>	<b>100.0</b>	<b>596</b>	<b>100.0</b>	<b>166,427</b>	<b>100.0</b>

Source: 2020 ACS; Bank Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

Filter: 2023 HMDA Submission File: Action taken not in (Approved Not Accepted-2, Application Denied-3, Application withdrawn by applicant-4, File closed for incompleteness-5, Preapproval Request Denied-7, Preapproval request approved but not accepted-8).

**Table O - Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography**

**2023**

Assessment Area:	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
2023-AA1-REMA-5 County	524	150,060,453.71	87.9	4.5	4.4	--	19.7	15.8	--	37.9	31.9	--	37.1	46.8	--	0.8	1.1	--
2023-AA2-Lehigh County	46	10,096,041.00	7.7	4.8	21.7	--	14.7	32.6	--	40.1	26.1	--	40.4	19.6	--	0.0	0.0	--
2023-Baltimore County MD	8	2,329,075.00	1.3	1.9	0.0	--	25.3	0.0	--	46.6	50.0	--	26.2	50.0	--	0.0	0.0	--
2023-Camden County NJ	18	3,941,267.00	3.0	7.9	0.0	--	23.2	22.2	--	40.6	5.6	--	28.1	72.2	--	0.2	0.0	--
<b>Total</b>	<b>596</b>	<b>166,426,836.71</b>	<b>100.0</b>	<b>4.5</b>	<b>5.5</b>	<b>--</b>	<b>20.5</b>	<b>17.1</b>	<b>--</b>	<b>39.5</b>	<b>30.9</b>	<b>--</b>	<b>35.0</b>	<b>45.5</b>	<b>--</b>	<b>0.6</b>	<b>1.0</b>	<b>--</b>

Source: 2020 ACS; Bank Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

Filter: 2023 HMDA Submission File: Action taken not in (Approved Not Accepted-2, Application Denied-3, Application withdrawn by applicant-4, File closed for incompleteness-5, Preapproval Request Denied-7, Preapproval request approved but not accepted-8).

**Table P - Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower**

**2023**

Assessment Area:	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
2023-AA1-REMA-5 County	524	150,060,453.71	87.9	22.2	7.1	--	17.1	20.6	--	19.3	21.9	--	41.3	47.7	--	0.0	2.7	--
2023-AA2-Lehigh County	46	10,096,041.00	7.7	23.4	13.0	--	18.1	39.1	--	20.4	32.6	--	38.1	15.2	--	0.0	0.0	--
2023-Baltimore County MD	8	2,329,075.00	1.3	22.7	0.0	--	19.1	0.0	--	22.5	37.5	--	35.7	62.5	--	0.0	0.0	--
2023-Camden County NJ	18	3,941,267.00	3.0	26.6	0.0	--	18.5	11.1	--	20.9	22.2	--	34.0	66.7	--	0.0	0.0	--
<b>Total</b>	<b>596</b>	<b>166,426,836.71</b>	<b>100.0</b>	<b>22.8</b>	<b>7.2</b>	<b>--</b>	<b>17.6</b>	<b>21.5</b>	<b>--</b>	<b>20.0</b>	<b>23.0</b>	<b>--</b>	<b>39.7</b>	<b>46.0</b>	<b>--</b>	<b>0.0</b>	<b>2.3</b>	<b>--</b>

Source: 2020 ACS; Bank Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

Filter: 2023 HMDA Submission File: Action taken not in (Approved Not Accepted-2, Application Denied-3, Application withdrawn by applicant-4, File closed for incompleteness-5, Preapproval Request Denied-7, Preapproval request approved but not accepted-8).

## Population demographic reports

Area Name: 2023-AA1-REMA-5 County

Activity Year: 2023

### Race/Ethnicity

Race/Ethnic Origin	Count (Non-Hispanic)	% Non-Hispanic	Hispanic	% Hispanic	Total	% Total Persons
American Indian or Alaska Native	5,098	0.13	6,733	1.67	11,831	0.28
<b>Asian [1]</b>	306,682	8.04	1,828	0.45	308,510	7.31
Asian Indian	89,940	2.36			89,940	2.13
Chinese	69,097	1.81			69,097	1.64
Filipino	14,084	0.37			14,084	0.33
Japanese	2,017	0.05			2,017	0.05
Korean	25,059	0.66			25,059	0.59
Vietnamese	25,254	0.66			25,254	0.60
Other Asian	48,566	1.27			48,566	1.15
Black or African American	874,068	22.91	23,321	5.79	897,389	21.27
<b>Native Hawaiian or other Pacific Islander [2]</b>	1,142	0.03	459	0.11	1,601	0.04
Native Hawaiian	599	0.02			599	0.01
Guamanian or Chamorro	0	0.00			0	0.00
Samoan	182	0.00			182	0.00
Other Pacific Islander	1,568	0.04			1,568	0.04
White	2,459,372	64.46	61,546	15.28	2,520,918	59.76
Other Race	22,639	0.59	188,856	46.88	211,495	5.01
<b>Population</b>	<b>Count</b>	<b>%</b>				
Total Persons	4,218,131	100.00				
Hispanic	402,873	9.55				
Minority	1,758,759	41.70				

[1] Aggregate Asian counts are inclusive of "Asian Indian", "Chinese", "Filipino", "Japanese", "Korean", "Vietnamese", and "Other Asian" as well as non-specific Asian races. Values in this line are not a sum of the specific Asian races below.

[2] Aggregate Native Hawaiian or other Pacific Islander counts are inclusive of "Native Hawaiian", "Guamanian or Chamorro", "Samoan", "Other Pacific Islander" as well as non-specific Native Hawaiian or other Pacific Islander races. Values in this line are not a sum of the specific Islander races below.

Data source: 2020 ACS US Census

### Ethnicity

Ethnicity	Count	% Total Population
<b>Hispanic/Latino [1]</b>	402,873	9.55
Mexican	65,401	1.55
Puerto Rican	183,877	4.36
Cuban	10,374	0.25
Other Hispanic or Latino	199,642	4.73
Not Hispanic or Latino	3,815,258	90.45

[1] Aggregate Hispanic/Latino counts are inclusive of "Mexican", "Puerto Rican", "Cuban", "Other Hispanic or Latino" as well as non-specific Hispanic/Latino races. Values in this line are not a sum of the specific Hispanic/Latino ethnicities below.

Data source: 2020 ACS US Census



## Age

Tract Income Level	Age Under 18		Age 18 or Older		Age 18 - 24		Age 25 - 44		Age 45 - 64		Age Over 65	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Low	78,400	8.77	208,605	6.46	33,459	8.96	78,410	7.02	63,388	5.87	33,348	5.05
Moderate	235,129	26.32	755,750	23.40	99,428	26.61	278,755	24.94	242,418	22.47	135,149	20.48
Middle	300,688	33.65	1,135,445	35.15	116,427	31.16	382,036	34.18	389,816	36.13	247,166	37.45
Upper	269,762	30.19	1,085,118	33.59	111,159	29.75	364,721	32.63	371,790	34.46	237,448	35.98
NA	9,509	1.06	45,281	1.40	13,123	3.51	13,723	1.23	11,550	1.07	6,885	1.04
<b>Total</b>	<b>893,488</b>	<b>100.00</b>	<b>3,230,199</b>	<b>100.00</b>	<b>373,596</b>	<b>100.00</b>	<b>1,117,645</b>	<b>100.00</b>	<b>1,078,962</b>	<b>100.00</b>	<b>659,996</b>	<b>100.00</b>

Data source: 2020 ACS US Census

## Gender and Marital Status

Gender/Marital Status	Female	%	Male	%	Total	%
Divorced	174,990	9.65	117,745	7.18	292,735	8.47
Married, Spouse Absent	79,603	4.39	70,063	4.27	149,666	4.33
Married, Spouse Present	713,824	39.35	723,123	44.07	1,436,947	41.59
Married, Now Separated	42,120	2.32	30,047	1.83	72,167	2.09
Never Married	644,474	35.52	657,689	40.08	1,302,163	37.69
Widowed	159,242	8.78	42,097	2.57	201,339	5.83
<b>Total</b>	<b>1,814,253</b>	<b>100.00</b>	<b>1,640,764</b>	<b>100.00</b>	<b>3,455,017</b>	<b>100.00</b>

Data source: 2020 ACS US Census

## Group Quarters Population

Household Characteristics	Count	%
Total Persons in Group Quarters	112,358	7.13
College Dormitories	53,037	3.37
Correctional Institutions	13,745	0.87
Homeless Shelters	0	0.00
Juvenile Institutions	1,482	0.09
Mental Hospital	0	0.00
Military Quarters	0	0.00
Nursing Homes	24,221	1.54
Other Institution	1,177	0.07
Other Non-Institution	18,696	1.19

Data source: 2020 ACS US Census

## Population by Income Tract % Column

Tract Income Category	Total Population		% Non-His White	% Non-His Black	% Non-His Asian	% Non-His Am-Indian	% Hispanic Origin	% Non-His Other	% Total Minority
	Count	%							
Low	288,086	6.83	2.33	14.38	3.74	10.42	20.37	7.00	13.13
Moderate	996,570	23.63	15.31	42.92	21.69	33.13	32.98	29.85	35.26
Middle	1,461,385	34.65	38.04	27.94	37.07	32.15	27.05	34.52	29.90
Upper	1,412,471	33.49	43.52	12.07	36.70	22.38	16.64	27.83	19.45
Not Applicable	59,619	1.41	0.81	2.69	0.81	1.92	2.96	0.80	2.26

<b>Total</b>	4,218,131	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
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Data source: 2020 ACS US Census

### Population by Income Tract % Row

Tract Income Category	Total Population	% Non-His White	% Non-His Black	% Non-His Asian	% Hispanic	% Non-His Am-Indian	% Non-His Other	% Total Minority	% Row Total
Low	288,086	19.86	43.63	3.98	28.49	0.18	0.55	80.14	100.00
Moderate	996,570	37.78	37.64	6.67	13.33	0.17	0.68	62.22	100.00
Middle	1,461,385	64.01	16.71	7.78	7.46	0.11	0.53	35.99	100.00
Upper	1,412,471	75.78	7.47	7.97	4.75	0.08	0.45	24.22	100.00
Not Applicable	59,619	33.38	39.42	4.16	20.03	0.16	0.30	66.62	100.00

Data source: 2020 ACS US Census

### Household and Labor Characteristics

Household Characteristics	Count	%
<b>Total Households</b>	1,575,083	
Non-English Speaking	133,894	8.50
Female Headed Households	545,197	34.61
Female Headed Households Below Poverty Level	54,609	3.47
Wage/Salary	1,200,976	76.25
Self Employed	155,364	9.86
Social Security	489,973	31.11
Public Assistance	53,349	3.39
Retirement	318,282	20.21
Households Below the Poverty Level	201,240	12.78
Low Income Households	400,522	25.43
Moderate Income Households	244,563	15.53
<b>Total Families</b>	998,995	
Families Below Poverty Level	90,535	9.06
Low Income Families	222,135	22.24
Moderate Income Families	170,751	17.09
Labor Characteristics	Count	%
Unemployed Civilian Labor	133,814	4.02
Civilians Not in Labor Force	1,160,176	34.83
Employed/Armed Services	2,036,912	61.15
Median Family Income	96,971.63	
Median Household Income	78,533.06	

Data source: 2020 ACS US Census

### Tract Characteristics

Tract Income Category	Count	%	Households	%	Total Rental	%
Low < 50%	71	6.76	105,646	6.71	62,830	10.75
Moderate 50 - 79.99%	245	23.33	368,963	23.42	178,082	30.47
Middle 80 - 119.99%	339	32.29	552,885	35.10	174,389	29.83
Upper > = 120%	352	33.52	531,312	33.73	161,043	27.55
Not Applicable	43	4.10	16,277	1.03	8,202	1.40

Data source: 2020 ACS US Census

### Housing Characteristics

Housing Characteristics	Count	%
Occupied Housing Units	1,575,083	92.48
Vacant Housing Units	128,061	7.52
Owner Occupied Units	1,029,369	60.44
Owner Occupied, 1-4 units in structure	996,784	58.53
Specified Owner-occupied housing units.	967,763	56.82
Single Family Units	1,414,578	83.06
Single Units Only (1 Unit, detached)	623,091	36.58
Rental Units	584,546	34.32
Mobile Homes	14,883	0.87
Other units	401	0.02
Number of units lacking plumbing, O/O	2,225	0.13
Number of units lacking plumbing, Rental	2,482	0.15
Units built prior to 1950	582,584	34.21
Owners w/Costs > 30% Income	245,404	14.41
Renters w/Costs > 30% Income	254,111	14.92
Median Year Built	1,905	
Median Gross Rent (Dollars)	\$1,184.11	
Median Value (Dollars)	\$278,106.38	

Data source: 2020 ACS US Census

## Population demographic reports

Area Name: 2023-AA2-Lehigh County

Activity Year: 2023

### Race/Ethnicity

Race/Ethnic Origin	Count (Non-Hispanic)	% Non-Hispanic	Hispanic	% Hispanic	Total	% Total Persons
American Indian or Alaska Native	337	0.12	1,150	1.19	1,487	0.40
<b>Asian [1]</b>	13,725	4.94	216	0.22	13,941	3.72
Asian Indian	4,513	1.63			4,513	1.20
Chinese	2,320	0.84			2,320	0.62
Filipino	515	0.19			515	0.14
Japanese	293	0.11			293	0.08
Korean	1,177	0.42			1,177	0.31
Vietnamese	1,236	0.45			1,236	0.33
Other Asian	2,185	0.79			2,185	0.58
Black or African American	22,950	8.27	4,639	4.78	27,589	7.37
<b>Native Hawaiian or other Pacific Islander [2]</b>	91	0.03	59	0.06	150	0.04
Native Hawaiian	27	0.01			27	0.01
Guamanian or Chamorro	0	0.00			0	0.00
Samoan	0	0.00			0	0.00
Other Pacific Islander	112	0.04			112	0.03
White	227,994	82.14	16,511	17.02	244,505	65.28
Other Race	1,779	0.64	47,420	48.90	49,199	13.14
<b>Population</b>	<b>Count</b>	<b>%</b>				
Total Persons	374,557	100.00				
Hispanic	96,981	25.89				
Minority	146,563	39.13				

[1] Aggregate Asian counts are inclusive of "Asian Indian", "Chinese", "Filipino", "Japanese", "Korean", "Vietnamese", and "Other Asian" as well as non-specific Asian races. Values in this line are not a sum of the specific Asian races below.

[2] Aggregate Native Hawaiian or other Pacific Islander counts are inclusive of "Native Hawaiian", "Guamanian or Chamorro", "Samoan", "Other Pacific Islander" as well as non-specific Native Hawaiian or other Pacific Islander races. Values in this line are not a sum of the specific Islander races below.

Data source: 2020 ACS US Census

### Ethnicity

Ethnicity	Count	% Total Population
<b>Hispanic/Latino [1]</b>	96,981	25.89
Mexican	6,031	1.61
Puerto Rican	48,399	12.92
Cuban	1,542	0.41
Other Hispanic or Latino	51,848	13.84
Not Hispanic or Latino	277,576	74.11

[1] Aggregate Hispanic/Latino counts are inclusive of "Mexican", "Puerto Rican", "Cuban", "Other Hispanic or Latino" as well as non-specific Hispanic/Latino races. Values in this line are not a sum of the specific Hispanic/Latino ethnicities below.

Data source: 2020 ACS US Census

**Age**

Tract Income Level	Age Under 18		Age 18 or Older		Age 18 - 24		Age 25 - 44		Age 45 - 64		Age Over 65	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Low	14,981	17.96	31,807	11.20	5,108	15.34	13,643	14.49	9,434	9.92	3,622	5.90
Moderate	17,882	21.44	57,208	20.15	7,870	23.64	21,763	23.11	17,382	18.27	10,193	16.61
Middle	26,272	31.50	105,186	37.04	12,347	37.09	33,236	35.30	34,514	36.28	25,089	40.89
Upper	24,261	29.09	89,741	31.61	7,964	23.92	25,520	27.10	33,805	35.53	22,452	36.59
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total</b>	<b>83,396</b>	<b>100.00</b>	<b>283,942</b>	<b>100.00</b>	<b>33,289</b>	<b>100.00</b>	<b>94,162</b>	<b>100.00</b>	<b>95,135</b>	<b>100.00</b>	<b>61,356</b>	<b>100.00</b>

Data source: 2020 ACS US Census

**Gender and Marital Status**

Gender/Marital Status	Female	%	Male	%	Total	%
Divorced	16,097	10.13	12,352	8.41	28,449	9.30
Married, Spouse Absent	7,932	4.99	5,558	3.78	13,490	4.41
Married, Spouse Present	67,762	42.63	69,618	47.38	137,380	44.91
Married, Now Separated	4,448	2.80	2,747	1.87	7,195	2.35
Never Married	48,470	30.49	52,693	35.86	101,163	33.07
Widowed	14,250	8.96	3,976	2.71	18,226	5.96
<b>Total</b>	<b>158,959</b>	<b>100.00</b>	<b>146,944</b>	<b>100.00</b>	<b>305,903</b>	<b>100.00</b>

Data source: 2020 ACS US Census

**Group Quarters Population**

Household Characteristics	Count	%
Total Persons in Group Quarters	7,688	5.49
College Dormitories	3,194	2.28
Correctional Institutions	687	0.49
Homeless Shelters	0	0.00
Juvenile Institutions	120	0.09
Mental Hospital	0	0.00
Military Quarters	0	0.00
Nursing Homes	2,671	1.91
Other Institution	86	0.06
Other Non-Institution	930	0.66

Data source: 2020 ACS US Census

**Population by Income Tract % Column**

Tract Income Category	Total Population		% Non-His White	% Non-His Black	% Non-His Asian	% Non-His Am-Indian	% Hispanic Origin	% Non-His Other	% Total Minority
	Count	%							
Low	48,463	12.94	3.95	24.52	3.81	22.55	32.83	16.30	26.92
Moderate	77,772	20.76	13.41	29.05	10.87	21.66	37.56	25.86	32.20
Middle	131,938	35.23	41.37	31.60	39.88	30.86	20.84	32.60	25.67
Upper	116,384	31.07	41.27	14.82	45.44	24.93	8.77	25.24	15.21
Not Applicable	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

<b>Total</b>	374,557	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
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Data source: 2020 ACS US Census

### Population by Income Tract % Row

Tract Income Category	Total Population	% Non-His White	% Non-His Black	% Non-His Asian	% Hispanic	% Non-His Am-Indian	% Non-His Other	% Total Minority	% Row Total
Low	48,463	18.59	11.61	1.08	65.71	0.16	0.60	81.41	100.00
Moderate	77,772	39.31	8.57	1.92	46.84	0.09	0.59	60.69	100.00
Middle	131,938	71.48	5.50	4.15	15.32	0.08	0.44	28.52	100.00
Upper	116,384	80.85	2.92	5.36	7.31	0.07	0.39	19.15	100.00
Not Applicable	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00

Data source: 2020 ACS US Census

### Household and Labor Characteristics

Household Characteristics	Count	%
<b>Total Households</b>	140,072	
Non-English Speaking	16,424	11.73
Female Headed Households	43,745	31.23
Female Headed Households Below Poverty Level	4,725	3.37
Wage/Salary	106,358	75.93
Self Employed	11,402	8.14
Social Security	47,487	33.90
Public Assistance	4,507	3.22
Retirement	31,179	22.26
Households Below the Poverty Level	15,462	11.04
Low Income Households	36,077	25.76
Moderate Income Households	23,527	16.80
<b>Total Families</b>	94,393	
Families Below Poverty Level	8,595	9.11
Low Income Families	22,084	23.40
Moderate Income Families	17,046	18.06
Labor Characteristics	Count	%
Unemployed Civilian Labor	11,834	4.02
Civilians Not in Labor Force	103,253	35.10
Employed/Armed Services	179,076	60.88
Median Family Income	80,904.79	
Median Household Income	68,743.80	

Data source: 2020 ACS US Census

### Tract Characteristics

Tract Income Category	Count	%	Households	%	Total Rental	%
Low < 50%	12	14.81	15,149	10.82	11,798	22.86
Moderate 50 - 79.99%	16	19.75	29,031	20.73	16,245	31.47
Middle 80 - 119.99%	30	37.04	52,573	37.53	16,664	32.29
Upper > = 120%	23	28.40	43,319	30.93	6,907	13.38
Not Applicable	0	0.00	0	0.00	0	0.00

Data source: 2020 ACS US Census

**Housing Characteristics**

Housing Characteristics	Count	%
Occupied Housing Units	140,072	95.48
Vacant Housing Units	6,627	4.52
Owner Occupied Units	90,661	61.80
Owner Occupied, 1-4 units in structure	90,029	61.37
Specified Owner-occupied housing units.	87,056	59.34
Single Family Units	123,883	84.45
Single Units Only (1 Unit, detached)	71,855	48.98
Rental Units	51,614	35.18
Mobile Homes	2,819	1.92
Other units	22	0.01
Number of units lacking plumbing, O/O	190	0.13
Number of units lacking plumbing, Rental	334	0.23
Units built prior to 1950	41,771	28.47
Owners w/Costs > 30% Income	19,489	13.29
Renters w/Costs > 30% Income	24,037	16.39
Median Year Built	1,966	
Median Gross Rent (Dollars)	\$1,182.25	
Median Value (Dollars)	\$204,840.74	

*Data source: 2020 ACS US Census*

## Population demographic reports

Area Name: 2023-Baltimore County MD

Activity Year: 2023

### Race/Ethnicity

Race/Ethnic Origin	Count (Non-Hispanic)	% Non-Hispanic	Hispanic	% Hispanic	Total	% Total Persons
American Indian or Alaska Native	1,942	0.24	1,585	2.58	3,527	0.41
<b>Asian [1]</b>	<b>54,701</b>	<b>6.90</b>	<b>267</b>	<b>0.43</b>	<b>54,968</b>	<b>6.43</b>
Asian Indian	13,143	1.66			13,143	1.54
Chinese	7,755	0.98			7,755	0.91
Filipino	7,046	0.89			7,046	0.82
Japanese	571	0.07			571	0.07
Korean	4,855	0.61			4,855	0.57
Vietnamese	1,745	0.22			1,745	0.20
Other Asian	15,179	1.91			15,179	1.78
Black or African American	252,724	31.87	3,069	4.99	255,793	29.93
<b>Native Hawaiian or other Pacific Islander [2]</b>	<b>252</b>	<b>0.03</b>	<b>52</b>	<b>0.08</b>	<b>304</b>	<b>0.04</b>
Native Hawaiian	171	0.02			171	0.02
Guamanian or Chamorro	0	0.00			0	0.00
Samoan	167	0.02			167	0.02
Other Pacific Islander	754	0.10			754	0.09
White	443,263	55.89	8,861	14.41	452,124	52.91
Other Race	4,461	0.56	29,737	48.36	34,198	4.00
<b>Population</b>	<b>Count</b>	<b>%</b>				
Total Persons	854,535	100.00				
Hispanic	61,492	7.20				
Minority	411,272	48.13				

[1] Aggregate Asian counts are inclusive of "Asian Indian", "Chinese", "Filipino", "Japanese", "Korean", "Vietnamese", and "Other Asian" as well as non-specific Asian races. Values in this line are not a sum of the specific Asian races below.

[2] Aggregate Native Hawaiian or other Pacific Islander counts are inclusive of "Native Hawaiian", "Guamanian or Chamorro", "Samoan", "Other Pacific Islander" as well as non-specific Native Hawaiian or other Pacific Islander races. Values in this line are not a sum of the specific Islander races below.

Data source: 2020 ACS US Census

### Ethnicity

Ethnicity	Count	% Total Population
<b>Hispanic/Latino [1]</b>	<b>61,492</b>	<b>7.20</b>
Mexican	9,459	1.11
Puerto Rican	7,553	0.88
Cuban	1,546	0.18
Other Hispanic or Latino	52,637	6.16
Not Hispanic or Latino	793,043	92.80

[1] Aggregate Hispanic/Latino counts are inclusive of "Mexican", "Puerto Rican", "Cuban", "Other Hispanic or Latino" as well as non-specific Hispanic/Latino races. Values in this line are not a sum of the specific Hispanic/Latino ethnicities below.

Data source: 2020 ACS US Census



**Age**

Tract Income Level	Age Under 18		Age 18 or Older		Age 18 - 24		Age 25 - 44		Age 45 - 64		Age Over 65	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Low	7,378	4.12	22,034	3.39	2,365	3.24	9,252	4.30	6,690	3.06	3,727	2.62
Moderate	61,149	34.15	200,173	30.84	23,954	32.80	72,648	33.77	65,306	29.89	38,265	26.86
Middle	73,251	40.90	287,062	44.22	28,983	39.68	98,401	45.75	96,786	44.30	62,892	44.14
Upper	37,138	20.74	131,971	20.33	10,264	14.05	34,631	16.10	49,579	22.69	37,497	26.32
NA	170	0.09	7,867	1.21	7,475	10.23	174	0.08	124	0.06	94	0.07
<b>Total</b>	<b>179,086</b>	<b>100.00</b>	<b>649,107</b>	<b>100.00</b>	<b>73,041</b>	<b>100.00</b>	<b>215,106</b>	<b>100.00</b>	<b>218,485</b>	<b>100.00</b>	<b>142,475</b>	<b>100.00</b>

Data source: 2020 ACS US Census

**Gender and Marital Status**

Gender/Marital Status	Female	%	Male	%	Total	%
Divorced	43,680	11.75	27,556	8.55	71,236	10.27
Married, Spouse Absent	18,383	4.95	14,729	4.57	33,112	4.77
Married, Spouse Present	143,668	38.66	147,424	45.76	291,092	41.95
Married, Now Separated	8,882	2.39	5,690	1.77	14,572	2.10
Never Married	120,294	32.37	117,490	36.46	237,784	34.27
Widowed	36,754	9.89	9,312	2.89	46,066	6.64
<b>Total</b>	<b>371,661</b>	<b>100.00</b>	<b>322,201</b>	<b>100.00</b>	<b>693,862</b>	<b>100.00</b>

Data source: 2020 ACS US Census

**Group Quarters Population**

Household Characteristics	Count	%
Total Persons in Group Quarters	22,328	7.08
College Dormitories	12,676	4.02
Correctional Institutions	1,059	0.34
Homeless Shelters	0	0.00
Juvenile Institutions	275	0.09
Mental Hospital	0	0.00
Military Quarters	0	0.00
Nursing Homes	5,689	1.80
Other Institution	23	0.01
Other Non-Institution	2,606	0.83

Data source: 2020 ACS US Census

**Population by Income Tract % Column**

Tract Income Category	Total Population		% Non-His White	% Non-His Black	% Non-His Asian	% Non-His Am-Indian	% Hispanic Origin	% Non-His Other	% Total Minority
	Count	%							
Low	31,203	3.65	2.67	4.43	4.45	7.78	6.23	2.49	4.71
Moderate	266,356	31.17	22.18	44.99	21.13	47.99	46.78	33.20	40.86
Middle	365,996	42.83	42.48	44.04	49.88	34.91	34.50	47.16	43.20
Upper	180,067	21.07	31.56	5.15	22.64	8.86	11.26	15.92	9.77
Not Applicable	10,913	1.28	1.11	1.39	1.90	0.46	1.22	1.23	1.46

<b>Total</b>	854,535	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
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Data source: 2020 ACS US Census

**Population by Income Tract % Row**

Tract Income Category	Total Population	% Non-His White	% Non-His Black	% Non-His Asian	% Hispanic	% Non-His Am-Indian	% Non-His Other	% Total Minority	% Row Total
Low	31,203	37.97	35.89	7.81	12.28	0.48	0.36	62.03	100.00
Moderate	266,356	36.91	42.69	4.34	10.80	0.35	0.56	63.09	100.00
Middle	365,996	51.45	30.41	7.45	5.80	0.19	0.57	48.55	100.00
Upper	180,067	77.69	7.22	6.88	3.85	0.10	0.39	22.31	100.00
Not Applicable	10,913	44.91	32.26	9.51	6.88	0.08	0.50	55.09	100.00

Data source: 2020 ACS US Census

**Household and Labor Characteristics**

Household Characteristics	Count	%
<b>Total Households</b>	315,347	
Non-English Speaking	16,859	5.35
Female Headed Households	112,426	35.65
Female Headed Households Below Poverty Level	6,594	2.09
Wage/Salary	244,500	77.53
Self Employed	30,126	9.55
Social Security	99,523	31.56
Public Assistance	7,127	2.26
Retirement	75,743	24.02
Households Below the Poverty Level	27,811	8.82
Low Income Households	77,620	24.61
Moderate Income Households	56,482	17.91
<b>Total Families</b>	203,226	
Families Below Poverty Level	12,331	6.07
Low Income Families	46,192	22.73
Moderate Income Families	38,822	19.10
Labor Characteristics	Count	%
Unemployed Civilian Labor	22,293	3.33
Civilians Not in Labor Force	225,558	33.71
Employed/Armed Services	421,177	62.95
Median Family Income	100,790.36	
Median Household Income	84,992.87	

Data source: 2020 ACS US Census

**Tract Characteristics**

Tract Income Category	Count	%	Households	%	Total Rental	%
Low < 50%	8	3.65	11,931	3.78	8,596	7.45
Moderate 50 - 79.99%	68	31.05	98,668	31.29	49,068	42.54
Middle 80 - 119.99%	92	42.01	139,805	44.33	46,247	40.10
Upper > = 120%	47	21.46	64,805	20.55	11,250	9.75
Not Applicable	4	1.83	138	0.04	177	0.15

Data source: 2020 ACS US Census

### Housing Characteristics

Housing Characteristics	Count	%
Occupied Housing Units	315,347	93.41
Vacant Housing Units	22,233	6.59
Owner Occupied Units	208,376	61.73
Owner Occupied, 1-4 units in structure	195,939	58.04
Specified Owner-occupied housing units.	192,882	57.14
Single Family Units	253,076	74.97
Single Units Only (1 Unit, detached)	159,195	47.16
Rental Units	115,338	34.17
Mobile Homes	2,716	0.80
Other units	39	0.01
Number of units lacking plumbing, O/O	188	0.06
Number of units lacking plumbing, Rental	381	0.11
Units built prior to 1950	49,431	14.64
Owners w/Costs > 30% Income	44,260	13.11
Renters w/Costs > 30% Income	50,838	15.06
Median Year Built	1,943	
Median Gross Rent (Dollars)	\$1,313.00	
Median Value (Dollars)	\$281,148.86	

Data source: 2020 ACS US Census

## Population demographic reports

Area Name: 2023-Camden County NJ

Activity Year: 2023

### Race/Ethnicity

Race/Ethnic Origin	Count (Non-Hispanic)	% Non-Hispanic	Hispanic	% Hispanic	Total	% Total Persons
American Indian or Alaska Native	692	0.16	1,776	1.86	2,468	0.47
<b>Asian [1]</b>	<b>32,328</b>	<b>7.55</b>	<b>270</b>	<b>0.28</b>	<b>32,598</b>	<b>6.23</b>
Asian Indian	8,666	2.02			8,666	1.66
Chinese	5,751	1.34			5,751	1.10
Filipino	5,146	1.20			5,146	0.98
Japanese	396	0.09			396	0.08
Korean	2,285	0.53			2,285	0.44
Vietnamese	4,086	0.95			4,086	0.78
Other Asian	3,119	0.73			3,119	0.60
Black or African American	95,135	22.22	5,974	6.27	101,109	19.31
<b>Native Hawaiian or other Pacific Islander [2]</b>	<b>99</b>	<b>0.02</b>	<b>97</b>	<b>0.10</b>	<b>196</b>	<b>0.04</b>
Native Hawaiian	81	0.02			81	0.02
Guamanian or Chamorro	0	0.00			0	0.00
Samoan	17	0.00			17	0.00
Other Pacific Islander	193	0.05			193	0.04
White	279,274	65.22	13,924	14.62	293,198	56.01
Other Race	2,576	0.60	48,709	51.14	51,285	9.80
<b>Population</b>	<b>Count</b>	<b>%</b>				
Total Persons	523,485	100.00				
Hispanic	95,255	18.20				
Minority	244,211	46.65				

[1] Aggregate Asian counts are inclusive of "Asian Indian", "Chinese", "Filipino", "Japanese", "Korean", "Vietnamese", and "Other Asian" as well as non-specific Asian races. Values in this line are not a sum of the specific Asian races below.

[2] Aggregate Native Hawaiian or other Pacific Islander counts are inclusive of "Native Hawaiian", "Guamanian or Chamorro", "Samoan", "Other Pacific Islander" as well as non-specific Native Hawaiian or other Pacific Islander races. Values in this line are not a sum of the specific Islander races below.

Data source: 2020 ACS US Census

### Ethnicity

Ethnicity	Count	% Total Population
<b>Hispanic/Latino [1]</b>	<b>95,255</b>	<b>18.20</b>
Mexican	12,403	2.37
Puerto Rican	43,960	8.40
Cuban	2,197	0.42
Other Hispanic or Latino	45,489	8.69
Not Hispanic or Latino	428,230	81.80

[1] Aggregate Hispanic/Latino counts are inclusive of "Mexican", "Puerto Rican", "Cuban", "Other Hispanic or Latino" as well as non-specific Hispanic/Latino races. Values in this line are not a sum of the specific Hispanic/Latino ethnicities below.

Data source: 2020 ACS US Census

## Age

Tract Income Level	Age Under 18		Age 18 or Older		Age 18 - 24		Age 25 - 44		Age 45 - 64		Age Over 65	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Low	21,590	18.71	53,229	13.60	7,653	18.33	20,576	15.28	16,964	12.52	8,036	10.12
Moderate	29,658	25.70	100,640	25.72	11,394	27.29	37,553	27.88	32,689	24.13	19,004	23.94
Middle	37,425	32.43	147,260	37.63	14,780	35.40	49,995	37.12	51,796	38.23	30,689	38.66
Upper	26,503	22.97	89,434	22.85	7,886	18.89	26,243	19.48	33,740	24.91	21,565	27.16
NA	230	0.20	752	0.19	39	0.09	334	0.25	282	0.21	97	0.12
<b>Total</b>	<b>115,406</b>	<b>100.00</b>	<b>391,315</b>	<b>100.00</b>	<b>41,752</b>	<b>100.00</b>	<b>134,701</b>	<b>100.00</b>	<b>135,471</b>	<b>100.00</b>	<b>79,391</b>	<b>100.00</b>

Data source: 2020 ACS US Census

## Gender and Marital Status

Gender/Marital Status	Female	%	Male	%	Total	%
Divorced	24,546	11.09	15,289	7.62	39,835	9.44
Married, Spouse Absent	11,223	5.07	10,323	5.14	21,546	5.10
Married, Spouse Present	85,358	38.55	87,129	43.41	172,487	40.86
Married, Now Separated	6,010	2.71	5,004	2.49	11,014	2.61
Never Married	75,039	33.89	77,779	38.76	152,818	36.20
Widowed	19,257	8.70	5,165	2.57	24,422	5.79
<b>Total</b>	<b>221,433</b>	<b>100.00</b>	<b>200,689</b>	<b>100.00</b>	<b>422,122</b>	<b>100.00</b>

Data source: 2020 ACS US Census

## Group Quarters Population

Household Characteristics	Count	%
Total Persons in Group Quarters	6,454	3.39
College Dormitories	500	0.26
Correctional Institutions	567	0.30
Homeless Shelters	0	0.00
Juvenile Institutions	183	0.10
Mental Hospital	0	0.00
Military Quarters	0	0.00
Nursing Homes	2,947	1.55
Other Institution	364	0.19
Other Non-Institution	1,893	0.99

Data source: 2020 ACS US Census

## Population by Income Tract % Column

Tract Income Category	Total Population		% Non-His White	% Non-His Black	% Non-His Asian	% Non-His Am-Indian	% Hispanic Origin	% Non-His Other	% Total Minority
	Count	%							
Low	73,120	13.97	1.12	28.92	3.64	17.05	41.40	12.66	28.66
Moderate	135,286	25.84	22.68	31.46	26.82	31.94	28.45	28.92	29.46
Middle	193,064	36.88	44.37	29.51	34.51	36.99	22.62	35.75	28.31
Upper	120,913	23.10	31.80	9.59	34.87	14.02	7.09	22.48	13.15
Not Applicable	1,102	0.21	0.03	0.52	0.16	0.00	0.44	0.19	0.42

<b>Total</b>	523,485	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
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Data source: 2020 ACS US Census

### Population by Income Tract % Row

Tract Income Category	Total Population	% Non-His White	% Non-His Black	% Non-His Asian	% Hispanic	% Non-His Am-Indian	% Non-His Other	% Total Minority	% Row Total
Low	73,120	4.27	37.63	1.61	53.94	0.16	0.45	95.73	100.00
Moderate	135,286	46.83	22.12	6.41	20.03	0.16	0.55	53.17	100.00
Middle	193,064	64.19	14.54	5.78	11.16	0.13	0.48	35.81	100.00
Upper	120,913	73.45	7.55	9.32	5.59	0.08	0.48	26.55	100.00
Not Applicable	1,102	6.62	44.83	4.81	37.84	0.00	0.45	93.38	100.00

Data source: 2020 ACS US Census

### Household and Labor Characteristics

Household Characteristics	Count	%
<b>Total Households</b>	190,660	
Non-English Speaking	21,074	11.05
Female Headed Households	67,185	35.24
Female Headed Households Below Poverty Level	7,079	3.71
Wage/Salary	146,427	76.80
Self Employed	16,180	8.49
Social Security	62,830	32.95
Public Assistance	5,044	2.65
Retirement	40,079	21.02
Households Below the Poverty Level	24,102	12.64
Low Income Households	58,130	30.49
Moderate Income Households	30,930	16.22
<b>Total Families</b>	126,330	
Families Below Poverty Level	11,569	9.16
Low Income Families	33,623	26.62
Moderate Income Families	23,351	18.48
Labor Characteristics	Count	%
Unemployed Civilian Labor	17,773	4.39
Civilians Not in Labor Force	137,025	33.88
Employed/Armed Services	249,684	61.73
Median Family Income	92,271.58	
Median Household Income	78,221.74	

Data source: 2020 ACS US Census

### Tract Characteristics

Tract Income Category	Count	%	Households	%	Total Rental	%
Low < 50%	17	13.18	25,827	13.55	16,761	24.22
Moderate 50 - 79.99%	34	26.36	51,043	26.77	23,265	33.61
Middle 80 - 119.99%	49	37.98	71,465	37.48	21,610	31.22
Upper > = 120%	28	21.71	41,866	21.96	7,410	10.71
Not Applicable	1	0.78	459	0.24	167	0.24

Data source: 2020 ACS US Census

### Housing Characteristics

Housing Characteristics	Count	%
Occupied Housing Units	190,660	92.44
Vacant Housing Units	15,587	7.56
Owner Occupied Units	124,997	60.61
Owner Occupied, 1-4 units in structure	121,957	59.13
Specified Owner-occupied housing units.	119,115	57.75
Single Family Units	166,222	80.59
Single Units Only (1 Unit, detached)	112,976	54.78
Rental Units	69,213	33.56
Mobile Homes	1,351	0.66
Other units	29	0.01
Number of units lacking plumbing, O/O	300	0.15
Number of units lacking plumbing, Rental	258	0.13
Units built prior to 1950	51,991	25.21
Owners w/Costs > 30% Income	35,620	17.27
Renters w/Costs > 30% Income	34,082	16.52
Median Year Built	1,962	
Median Gross Rent (Dollars)	\$1,140.25	
Median Value (Dollars)	\$200,158.91	

Data source: 2020 ACS US Census

## Population demographic reports

Area Name: **Combined**

Activity Year: **2023**

### Race/Ethnicity

Race/Ethnic Origin	Count (Non-Hispanic)	% Non-Hispanic	Hispanic	% Hispanic	Total	% Total Persons
American Indian or Alaska Native	8,069	0.15	11,244	1.71	19,313	0.32
<b>Asian [1]</b>	407,436	7.67	2,581	0.39	410,017	6.87
Asian Indian	116,262	2.19			116,262	1.95
Chinese	84,923	1.60			84,923	1.42
Filipino	26,791	0.50			26,791	0.45
Japanese	3,277	0.06			3,277	0.05
Korean	33,376	0.63			33,376	0.56
Vietnamese	32,321	0.61			32,321	0.54
Other Asian	69,049	1.30			69,049	1.16
Black or African American	1,244,877	23.43	37,003	5.64	1,281,880	21.47
<b>Native Hawaiian or other Pacific Islander [2]</b>	1,584	0.03	667	0.10	2,251	0.04
Native Hawaiian	878	0.02			878	0.01
Guamanian or Chamorro	0	0.00			0	0.00
Samoan	366	0.01			366	0.01
Other Pacific Islander	2,627	0.05			2,627	0.04
White	3,409,903	64.17	100,842	15.36	3,510,745	58.80
Other Race	31,455	0.59	314,722	47.93	346,177	5.80
<b>Population</b>	<b>Count</b>	<b>%</b>				
Total Persons	5,970,708	100.00				
Hispanic	656,601	11.00				
Minority	2,560,805	42.89				

[1] Aggregate Asian counts are inclusive of "Asian Indian", "Chinese", "Filipino", "Japanese", "Korean", "Vietnamese", and "Other Asian" as well as non-specific Asian races. Values in this line are not a sum of the specific Asian races below.

[2] Aggregate Native Hawaiian or other Pacific Islander counts are inclusive of "Native Hawaiian", "Guamanian or Chamorro", "Samoan", "Other Pacific Islander" as well as non-specific Native Hawaiian or other Pacific Islander races. Values in this line are not a sum of the specific Islander races below.

Data source: 2020 ACS US Census

### Ethnicity

Ethnicity	Count	% Total Population
<b>Hispanic/Latino [1]</b>	656,601	11.00
Mexican	93,294	1.56
Puerto Rican	283,789	4.75
Cuban	15,659	0.26
Other Hispanic or Latino	349,616	5.86
Not Hispanic or Latino	5,314,107	89.00

[1] Aggregate Hispanic/Latino counts are inclusive of "Mexican", "Puerto Rican", "Cuban", "Other Hispanic or Latino" as well as non-specific Hispanic/Latino races. Values in this line are not a sum of the specific Hispanic/Latino ethnicities below.

Data source: 2020 ACS US Census



## Age

Tract Income Level	Age Under 18		Age 18 or Older		Age 18 - 24		Age 25 - 44		Age 45 - 64		Age Over 65	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Low	122,349	9.62	315,675	6.93	48,585	9.31	121,881	7.80	96,476	6.31	48,733	5.17
Moderate	343,818	27.04	1,113,771	24.45	142,646	27.34	410,719	26.30	357,795	23.42	202,611	21.48
Middle	437,636	34.42	1,674,953	36.78	172,537	33.07	563,668	36.10	572,912	37.49	365,836	38.79
Upper	357,664	28.13	1,396,264	30.66	137,273	26.31	451,115	28.89	488,914	32.00	318,962	33.82
NA	9,909	0.78	53,900	1.18	20,637	3.96	14,231	0.91	11,956	0.78	7,076	0.75
<b>Total</b>	<b>1,271,376</b>	<b>100.00</b>	<b>4,554,563</b>	<b>100.00</b>	<b>521,678</b>	<b>100.00</b>	<b>1,561,614</b>	<b>100.00</b>	<b>1,528,053</b>	<b>100.00</b>	<b>943,218</b>	<b>100.00</b>

Data source: 2020 ACS US Census

## Gender and Marital Status

Gender/Marital Status	Female	%	Male	%	Total	%
Divorced	259,313	10.10	172,942	7.48	432,255	8.86
Married, Spouse Absent	117,141	4.56	100,673	4.36	217,814	4.47
Married, Spouse Present	1,010,612	39.38	1,027,294	44.46	2,037,906	41.79
Married, Now Separated	61,460	2.39	43,488	1.88	104,948	2.15
Never Married	888,277	34.61	905,651	39.20	1,793,928	36.78
Widowed	229,503	8.94	60,550	2.62	290,053	5.95
<b>Total</b>	<b>2,566,306</b>	<b>100.00</b>	<b>2,310,598</b>	<b>100.00</b>	<b>4,876,904</b>	<b>100.00</b>

Data source: 2020 ACS US Census

## Group Quarters Population

Household Characteristics	Count	%
Total Persons in Group Quarters	148,828	6.70
College Dormitories	69,407	3.12
Correctional Institutions	16,058	0.72
Homeless Shelters	0	0.00
Juvenile Institutions	2,060	0.09
Mental Hospital	0	0.00
Military Quarters	0	0.00
Nursing Homes	35,528	1.60
Other Institution	1,650	0.07
Other Non-Institution	24,125	1.09

Data source: 2020 ACS US Census

## Population by Income Tract % Column

Tract Income Category	Total Population		% Non-His White	% Non-His Black	% Non-His Asian	% Non-His Am-Indian	% Hispanic Origin	% Non-His Other	% Total Minority
	Count	%							
Low	440,872	7.38	2.38	13.66	3.83	10.86	23.94	7.35	14.05
Moderate	1,475,984	24.72	16.68	42.21	21.65	36.13	34.29	30.02	35.43
Middle	2,152,383	36.05	39.36	31.39	38.68	33.18	26.19	36.31	31.65
Upper	1,829,835	30.65	40.86	10.53	34.96	18.52	13.59	25.55	17.05
Not Applicable	71,634	1.20	0.73	2.21	0.88	1.33	2.00	0.76	1.83

<b>Total</b>	5,970,708	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
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Data source: 2020 ACS US Census

### Population by Income Tract % Row

Tract Income Category	Total Population	% Non-His White	% Non-His Black	% Non-His Asian	% Hispanic	% Non-His Am-Indian	% Non-His Other	% Total Minority	% Row Total
Low	440,872	18.41	38.56	3.54	35.65	0.20	0.52	81.59	100.00
Moderate	1,475,984	38.53	35.60	5.98	15.25	0.20	0.64	61.47	100.00
Middle	2,152,383	62.35	18.16	7.32	7.99	0.12	0.53	37.65	100.00
Upper	1,829,835	76.14	7.16	7.79	4.88	0.08	0.44	23.86	100.00
Not Applicable	71,634	34.73	38.41	4.99	18.30	0.15	0.34	65.27	100.00

Data source: 2020 ACS US Census

### Household and Labor Characteristics

Household Characteristics	Count	%
<b>Total Households</b>	2,221,162	
Non-English Speaking	188,251	8.48
Female Headed Households	768,553	34.60
Female Headed Households Below Poverty Level	73,007	3.29
Wage/Salary	1,698,261	76.46
Self Employed	213,072	9.59
Social Security	699,813	31.51
Public Assistance	70,027	3.15
Retirement	465,283	20.95
Households Below the Poverty Level	268,615	12.09
Low Income Households	572,349	25.77
Moderate Income Households	355,502	16.01
<b>Total Families</b>	1,422,944	
Families Below Poverty Level	123,030	8.65
Low Income Families	324,034	22.77
Moderate Income Families	249,970	17.57
Labor Characteristics	Count	%
Unemployed Civilian Labor	185,714	3.95
Civilians Not in Labor Force	1,626,012	34.61
Employed/Armed Services	2,886,849	61.44
Median Family Income	96,247.21	
Median Household Income	78,926.30	

Data source: 2020 ACS US Census

### Tract Characteristics

Tract Income Category	Count	%	Households	%	Total Rental	%
Low < 50%	108	7.30	158,553	7.14	99,985	12.18
Moderate 50 - 79.99%	363	24.54	547,705	24.66	266,660	32.49
Middle 80 - 119.99%	510	34.48	816,728	36.77	258,910	31.55
Upper > = 120%	450	30.43	681,302	30.67	186,610	22.74
Not Applicable	48	3.25	16,874	0.76	8,546	1.04

Data source: 2020 ACS US Census

### Housing Characteristics

Housing Characteristics	Count	%
Occupied Housing Units	2,221,162	92.79
Vacant Housing Units	172,508	7.21
Owner Occupied Units	1,453,403	60.72
Owner Occupied, 1-4 units in structure	1,404,709	58.68
Specified Owner-occupied housing units.	1,366,816	57.10
Single Family Units	1,957,759	81.79
Single Units Only (1 Unit, detached)	967,117	40.40
Rental Units	820,711	34.29
Mobile Homes	21,769	0.91
Other units	491	0.02
Number of units lacking plumbing, O/O	2,903	0.12
Number of units lacking plumbing, Rental	3,455	0.14
Units built prior to 1950	725,777	30.32
Owners w/Costs > 30% Income	344,773	14.40
Renters w/Costs > 30% Income	363,068	15.17
Median Year Built	1,919	
Median Gross Rent (Dollars)	\$1,199.27	
Median Value (Dollars)	\$267,745.71	

Data source: 2020 ACS US Census

## Demographic reports

Area Name: 2023-AA1-REMA-5 County

Activity Year: 2023

### Households by Tract Income Level (% Row Total)

Households by Income	Percentage Within Each Tract Category															
	Total Households	Median Household Income	Low Income Households		Moderate Income Households		Middle Income Households		Upper Income Households		Households Below Poverty Level		Households Receiving Public Assistance		Renters With Rent Cost > 30% of Income	
Tract Categories	#	\$	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Low	105,646	31,675	54,556	51.64	20,592	19.49	13,288	12.58	17,210	16.29	36,991	35.01	9,012	8.53	33,046	31.28
Moderate	368,963	51,160	130,816	35.46	74,705	20.25	70,055	18.99	93,387	25.31	72,765	19.72	20,908	5.67	82,096	22.25
Middle	552,885	81,814	127,276	23.02	90,067	16.29	107,141	19.38	228,401	41.31	50,472	9.13	13,234	2.39	72,635	13.14
Upper	531,312	112,116	79,485	14.96	57,040	10.74	70,957	13.36	323,830	60.95	35,574	6.70	8,846	1.66	61,828	11.64
NA	16,277	29,332	8,389	51.54	2,159	13.26	1,783	10.95	3,946	24.24	5,438	33.41	1,349	8.29	4,506	27.68
<b>Total</b>	<b>1,575,083</b>	<b>80,950</b>	<b>400,522</b>	<b>25.43</b>	<b>244,563</b>	<b>15.53</b>	<b>263,224</b>	<b>16.71</b>	<b>666,774</b>	<b>42.33</b>	<b>201,240</b>	<b>12.78</b>	<b>53,349</b>	<b>3.39</b>	<b>254,111</b>	<b>16.13</b>

Data source: 2020 ACS US Census

### Families by Tract Income Level (% Row Total)

Families by Income	Percentage Within Each Tract Category											
	Households That are families		Low Income Families		Moderate Income Families		Middle Income Families		Upper Income Households		Families Below Poverty Level	
Tract Categories	#	%	#	%	#	%	#	%	#	%	#	%
Low	63,110	6.32	37,735	59.79	10,524	16.68	7,410	11.74	7,441	11.79	21,126	33.47
Moderate	224,311	22.45	75,866	33.82	56,501	25.19	44,967	20.05	46,977	20.94	34,872	15.55
Middle	363,410	36.38	70,264	19.33	67,038	18.45	88,429	24.33	137,679	37.89	21,299	5.86
Upper	337,875	33.82	32,494	9.62	35,722	10.57	50,819	15.04	218,840	64.77	9,958	2.95
NA	10,289	1.03	5,776	56.14	966	9.39	1,407	13.67	2,140	20.80	3,280	31.88
<b>Total</b>	<b>998,995</b>	<b>63.42</b>	<b>222,135</b>	<b>22.24</b>	<b>170,751</b>	<b>17.09</b>	<b>193,032</b>	<b>19.32</b>	<b>413,077</b>	<b>41.35</b>	<b>90,535</b>	<b>9.06</b>

Data source: 2020 ACS US Census

### Housing by Tract Income Level (% Row Total)

Housing by Income	Percentage Within Each Tract Category																		
	Total Housing Units	Owner Occupied Units		Occupied Rental Units		Vacant Units		Single-Family 1-4 Units		Multi-Family 5+ Units		Mobile Homes		Other Units		Median Age of Stock	Median Gross Rent	Median Housing Value	Affordability Ratio*
Tract Categories	#	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	\$	\$	
Low	121,493	46,288	38.10	59,358	48.86	15,847	13.04	104,677	86.16	16,164	13.30	637	0.52	15	0.01	76	916	109,236	29.00
Moderate	410,721	202,312	49.26	166,651	40.58	41,758	10.17	341,872	83.24	63,762	15.52	4,917	1.20	170	0.04	69	1,043	175,186	29.20
Middle	586,309	390,054	66.53	162,831	27.77	33,424	5.70	488,944	83.39	91,152	15.55	6,087	1.04	126	0.02	57	1,252	287,794	28.43
Upper	565,723	382,185	67.56	149,127	26.36	34,411	6.08	447,301	79.07	115,249	20.37	3,100	0.55	73	0.01	57	1,480	409,997	27.35
NA	18,898	8,530	45.14	7,747	40.99	2,621	13.87	16,500	87.31	2,239	11.85	142	0.75	17	0.09	76	899	210,691	13.92
<b>Total</b>	<b>1,703,144</b>	<b>1,029,369</b>	<b>60.44</b>	<b>545,714</b>	<b>32.04</b>	<b>128,061</b>	<b>7.52</b>	<b>1,399,294</b>	<b>82.16</b>	<b>288,566</b>	<b>16.94</b>	<b>14,883</b>	<b>0.87</b>	<b>401</b>	<b>0.02</b>	<b>61</b>	<b>1,210</b>	<b>301,359</b>	<b>26.86</b>

(\*) Affordability Ratio is calculated by dividing weighted Median Household Income by weighted Median Housing Value.

Data source: 2020 ACS US Census

**Labor by Tract Income Level (% Row Total)**

Labor	Percentage Within Each Tract Category					
	Persons 16 Years and Older		Labor Force		Unemployed	
Tract Categories	#	%	#	%	#	%
Low	216,237	6.49	117,694	54.43	13,896	11.81
Moderate	781,176	23.45	496,931	63.61	41,487	8.35
Middle	1,169,529	35.11	784,387	67.07	44,263	5.64
Upper	1,117,594	33.55	750,921	67.19	32,178	4.29
NA	46,366	1.39	20,793	44.85	1,990	9.57
<b>Total</b>	<b>3,330,902</b>	<b>100.00</b>	<b>2,170,726</b>	<b>65.17</b>	<b>133,814</b>	<b>6.16</b>

Data source: 2020 ACS US Census

**Households by Tract Income Level (% Column Total)**

Households by Income	Percentage of Assessment Area by Tract Income															
	Total Households		Low Income Households		Moderate Income Households		Middle Income Households		Upper Income Households		Households Below Poverty Level		Households Receiving Public Assistance		Renters With Rent Cost > 30% of Income	
Tract Categories	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Low	105,646	6.71	54,556	13.62	20,592	8.42	13,288	5.05	17,210	2.58	36,991	18.38	9,012	16.89	33,046	13.00
Moderate	368,963	23.42	130,816	32.66	74,705	30.55	70,055	26.61	93,387	14.01	72,765	36.16	20,908	39.19	82,096	32.31
Middle	552,885	35.10	127,276	31.78	90,067	36.83	107,141	40.70	228,401	34.25	50,472	25.08	13,234	24.81	72,635	28.58
Upper	531,312	33.73	79,485	19.85	57,040	23.32	70,957	26.96	323,830	48.57	35,574	17.68	8,846	16.58	61,828	24.33
NA	16,277	1.03	8,389	2.09	2,159	0.88	1,783	0.68	3,946	0.59	5,438	2.70	1,349	2.53	4,506	1.77
<b>Total</b>	<b>1,575,083</b>	<b>100.00</b>	<b>400,522</b>	<b>100.00</b>	<b>244,563</b>	<b>100.00</b>	<b>263,224</b>	<b>100.00</b>	<b>666,774</b>	<b>100.00</b>	<b>201,240</b>	<b>100.00</b>	<b>53,349</b>	<b>100.00</b>	<b>254,111</b>	<b>100.00</b>

Data source: 2020 ACS US Census

**Families by Tract Income Level (% Column Total)**

Families by Income	Percentage of Assessment Area by Tract Income											
	Households That are families		Low Income Families		Moderate Income Families		Middle Income Families		Upper Income Households		Families Below Poverty Level	
Tract Categories	#	%	#	%	#	%	#	%	#	%	#	%
Low	63,110	6.32	37,735	16.99	10,524	6.16	7,410	3.84	7,441	1.80	21,126	23.33
Moderate	224,311	22.45	75,866	34.15	56,501	33.09	44,967	23.30	46,977	11.37	34,872	38.52
Middle	363,410	36.38	70,264	31.63	67,038	39.26	88,429	45.81	137,679	33.33	21,299	23.53
Upper	337,875	33.82	32,494	14.63	35,722	20.92	50,819	26.33	218,840	52.98	9,958	11.00
NA	10,289	1.03	5,776	2.60	966	0.57	1,407	0.73	2,140	0.52	3,280	3.62
<b>Total</b>	<b>998,995</b>	<b>100.00</b>	<b>222,135</b>	<b>100.00</b>	<b>170,751</b>	<b>100.00</b>	<b>193,032</b>	<b>100.00</b>	<b>413,077</b>	<b>100.00</b>	<b>90,535</b>	<b>100.00</b>

Data source: 2020 ACS US Census

**Housing by Tract Income Level (% Column Total)**

Housing by Income	Percentage of Assessment Area by Tract Income															
	Total Housing Units		Owner Occupied Units		Occupied Rental Units		Vacant Units		Single-Family 1-4 Units		Multi-Family 5+ Units		Mobile Homes		Other Units	
Tract Categories	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Low	121,493	7.13	46,288	4.50	59,358	10.88	15,847	12.37	104,677	7.48	16,164	5.60	637	4.28	15	3.74
Moderate	410,721	24.12	202,312	19.65	166,651	30.54	41,758	32.61	341,872	24.43	63,762	22.10	4,917	33.04	170	42.39
Middle	586,309	34.43	390,054	37.89	162,831	29.84	33,424	26.10	488,944	34.94	91,152	31.59	6,087	40.90	126	31.42
Upper	565,723	33.22	382,185	37.13	149,127	27.33	34,411	26.87	447,301	31.97	115,249	39.94	3,100	20.83	73	18.20
NA	18,898	1.11	8,530	0.83	7,747	1.42	2,621	2.05	16,500	1.18	2,239	0.78	142	0.95	17	4.24
<b>Total</b>	<b>1,703,144</b>	<b>100.00</b>	<b>1,029,369</b>	<b>100.00</b>	<b>545,714</b>	<b>100.00</b>	<b>128,061</b>	<b>100.00</b>	<b>1,399,294</b>	<b>100.00</b>	<b>288,566</b>	<b>100.00</b>	<b>14,883</b>	<b>100.00</b>	<b>401</b>	<b>100.00</b>

Data source: 2020 ACS US Census

**Median Incomes**

Income data	Amount (\$)
Weighted Average Median Family Income of Tracts/BNA's	102,550
Weighted Average Median Household Income of Tracts/BNA's	80,950
Weighted Average of MSA/Non-MSA's Census Median Family Income	91,272
Weighted Average of MSA/Non-MSA's Updated Median Family Income	110,633

Data source: 2020 ACS US Census and FFIEC

## Demographic reports

Area Name: 2023-AA2-Lehigh County

Activity Year: 2023

### Households by Tract Income Level (% Row Total)

Households by Income	Percentage Within Each Tract Category															
	Total Households	Median Household Income	Low Income Households		Moderate Income Households		Middle Income Households		Upper Income Households		Households Below Poverty Level		Households Receiving Public Assistance		Renters With Rent Cost > 30% of Income	
Tract Categories	#	\$	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Low	15,149	35,451	7,397	48.83	3,235	21.35	2,160	14.26	2,357	15.56	4,400	29.04	1,122	7.41	6,384	42.14
Moderate	29,031	45,925	11,180	38.51	5,795	19.96	5,844	20.13	6,212	21.40	5,296	18.24	1,730	5.96	7,631	26.29
Middle	52,573	67,109	12,015	22.85	9,596	18.25	10,315	19.62	20,647	39.27	4,179	7.95	1,180	2.24	7,423	14.12
Upper	43,319	103,851	5,485	12.66	4,901	11.31	6,792	15.68	26,141	60.35	1,587	3.66	475	1.10	2,599	6.00
NA	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total</b>	<b>140,072</b>	<b>70,657</b>	<b>36,077</b>	<b>25.76</b>	<b>23,527</b>	<b>16.80</b>	<b>25,111</b>	<b>17.93</b>	<b>55,357</b>	<b>39.52</b>	<b>15,462</b>	<b>11.04</b>	<b>4,507</b>	<b>3.22</b>	<b>24,037</b>	<b>17.16</b>

Data source: 2020 ACS US Census

### Families by Tract Income Level (% Row Total)

Families by Income	Percentage Within Each Tract Category											
	Households That are families		Low Income Families		Moderate Income Families		Middle Income Families		Upper Income Households		Families Below Poverty Level	
Tract Categories	#	%	#	%	#	%	#	%	#	%	#	%
Low	10,117	10.72	6,141	60.70	1,784	17.63	1,349	13.33	843	8.33	3,080	30.44
Moderate	17,150	18.17	6,307	36.78	4,182	24.38	3,851	22.45	2,810	16.38	2,781	16.22
Middle	34,416	36.46	6,792	19.74	6,716	19.51	7,954	23.11	12,954	37.64	2,017	5.86
Upper	32,710	34.65	2,844	8.69	4,364	13.34	6,125	18.73	19,377	59.24	717	2.19
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total</b>	<b>94,393</b>	<b>67.39</b>	<b>22,084</b>	<b>23.40</b>	<b>17,046</b>	<b>18.06</b>	<b>19,279</b>	<b>20.42</b>	<b>35,984</b>	<b>38.12</b>	<b>8,595</b>	<b>9.11</b>

Data source: 2020 ACS US Census

### Housing by Tract Income Level (% Row Total)

Housing by Income	Percentage Within Each Tract Category																		
	Total Housing Units	Owner Occupied Units		Occupied Rental Units		Vacant Units		Single-Family 1-4 Units		Multi-Family 5+ Units		Mobile Homes		Other Units		Median Age of Stock	Median Gross Rent	Median Housing Value	Affordability Ratio*
Tract Categories	#	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	\$	\$	
Low	17,065	4,392	25.74	10,757	63.04	1,916	11.23	13,430	78.70	3,607	21.14	28	0.16	0	0.00	79	1,013	102,239	34.68
Moderate	30,387	13,295	43.75	15,736	51.79	1,356	4.46	22,787	74.99	7,407	24.38	193	0.64	0	0.00	66	1,003	141,424	32.47
Middle	54,630	36,333	66.51	16,240	29.73	2,057	3.77	44,272	81.04	8,648	15.83	1,710	3.13	0	0.00	54	1,169	208,892	32.13
Upper	44,617	36,641	82.12	6,678	14.97	1,298	2.91	40,553	90.89	3,154	7.07	888	1.99	22	0.05	41	1,450	301,469	34.45
NA	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0.0
<b>Total</b>	<b>146,699</b>	<b>90,661</b>	<b>61.80</b>	<b>49,411</b>	<b>33.68</b>	<b>6,627</b>	<b>4.52</b>	<b>121,042</b>	<b>82.51</b>	<b>22,816</b>	<b>15.55</b>	<b>2,819</b>	<b>1.92</b>	<b>22</b>	<b>0.01</b>	<b>56</b>	<b>1,119</b>	<b>231,600</b>	<b>30.51</b>

(\* Affordability Ratio is calculated by dividing weighted Median Household Income by weighted Median Housing Value.

Data source: 2020 ACS US Census



**Labor by Tract Income Level (% Row Total)**

Labor	Percentage Within Each Tract Category					
	Persons 16 Years and Older		Labor Force		Unemployed	
Tract Categories	#	%	#	%	#	%
Low	33,547	11.40	21,134	63.00	3,025	14.31
Moderate	59,168	20.11	37,926	64.10	2,697	7.11
Middle	108,285	36.81	71,085	65.65	3,908	5.50
Upper	93,163	31.67	60,765	65.22	2,204	3.63
NA	0	0.00	0	0.00	0	0.00
<b>Total</b>	294,163	100.00	190,910	64.90	11,834	6.20

Data source: 2020 ACS US Census

**Households by Tract Income Level (% Column Total)**

Households by Income	Percentage of Assessment Area by Tract Income															
	Total Households		Low Income Households		Moderate Income Households		Middle Income Households		Upper Income Households		Households Below Poverty Level		Households Receiving Public Assistance		Renters With Rent Cost > 30% of Income	
Tract Categories	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Low	15,149	10.82	7,397	20.50	3,235	13.75	2,160	8.60	2,357	4.26	4,400	28.46	1,122	24.89	6,384	26.56
Moderate	29,031	20.73	11,180	30.99	5,795	24.63	5,844	23.27	6,212	11.22	5,296	34.25	1,730	38.38	7,631	31.75
Middle	52,573	37.53	12,015	33.30	9,596	40.79	10,315	41.08	20,647	37.30	4,179	27.03	1,180	26.18	7,423	30.88
Upper	43,319	30.93	5,485	15.20	4,901	20.83	6,792	27.05	26,141	47.22	1,587	10.26	475	10.54	2,599	10.81
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total</b>	140,072	100.00	36,077	100.00	23,527	100.00	25,111	100.00	55,357	100.00	15,462	100.00	4,507	100.00	24,037	100.00

Data source: 2020 ACS US Census

**Families by Tract Income Level (% Column Total)**

Families by Income	Percentage of Assessment Area by Tract Income											
	Households That are families		Low Income Families		Moderate Income Families		Middle Income Families		Upper Income Households		Families Below Poverty Level	
Tract Categories	#	%	#	%	#	%	#	%	#	%	#	%
Low	10,117	10.72	6,141	27.81	1,784	10.47	1,349	7.00	843	2.34	3,080	35.83
Moderate	17,150	18.17	6,307	28.56	4,182	24.53	3,851	19.98	2,810	7.81	2,781	32.36
Middle	34,416	36.46	6,792	30.76	6,716	39.40	7,954	41.26	12,954	36.00	2,017	23.47
Upper	32,710	34.65	2,844	12.88	4,364	25.60	6,125	31.77	19,377	53.85	717	8.34
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total</b>	94,393	100.00	22,084	100.00	17,046	100.00	19,279	100.00	35,984	100.00	8,595	100.00

Data source: 2020 ACS US Census



**Housing by Tract Income Level (% Column Total)**

Housing by Income	Percentage of Assessment Area by Tract Income															
	Total Housing Units		Owner Occupied Units		Occupied Rental Units		Vacant Units		Single-Family 1-4 Units		Multi-Family 5+ Units		Mobile Homes		Other Units	
Tract Categories	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Low	17,065	11.63	4,392	4.84	10,757	21.77	1,916	28.91	13,430	11.10	3,607	15.81	28	0.99	0	0.00
Moderate	30,387	20.71	13,295	14.66	15,736	31.85	1,356	20.46	22,787	18.83	7,407	32.46	193	6.85	0	0.00
Middle	54,630	37.24	36,333	40.08	16,240	32.87	2,057	31.04	44,272	36.58	8,648	37.90	1,710	60.66	0	0.00
Upper	44,617	30.41	36,641	40.42	6,678	13.52	1,298	19.59	40,553	33.50	3,154	13.82	888	31.50	22	100.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total</b>	146,699	100.00	90,661	100.00	49,411	100.00	6,627	100.00	121,042	100.00	22,816	100.00	2,819	100.00	22	100.00

Data source: 2020 ACS US Census

**Median Incomes**

Income data	Amount (\$)
Weighted Average Median Family Income of Tracts/BNA's	85,759
Weighted Average Median Household Income of Tracts/BNA's	70,657
Weighted Average of MSA/Non-MSA's Census Median Family Income	84,676
Weighted Average of MSA/Non-MSA's Updated Median Family Income	99,500

Data source: 2020 ACS US Census and FFIEC

## Demographic reports

Area Name: 2023-Baltimore County MD

Activity Year: 2023

### Households by Tract Income Level (% Row Total)

Households by Income	Percentage Within Each Tract Category															
	Total Households	Median Household Income	Low Income Households		Moderate Income Households		Middle Income Households		Upper Income Households		Households Below Poverty Level		Households Receiving Public Assistance		Renters With Rent Cost > 30% of Income	
Tract Categories	#	\$	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Low	11,931	42,666	5,775	48.40	2,730	22.88	1,860	15.59	1,566	13.13	2,507	21.01	813	6.81	4,877	40.88
Moderate	98,668	61,087	31,338	31.76	22,759	23.07	20,078	20.35	24,493	24.82	11,552	11.71	2,943	2.98	22,520	22.82
Middle	139,805	86,044	31,224	22.33	22,985	16.44	28,166	20.15	57,430	41.08	10,827	7.74	2,481	1.77	19,067	13.64
Upper	64,805	122,585	9,166	14.14	8,008	12.36	10,152	15.67	37,479	57.83	2,824	4.36	890	1.37	4,280	6.60
NA	138	17,609	117	84.78	0	0.00	4	2.90	17	12.32	101	73.19	0	0.00	94	68.12
<b>Total</b>	<b>315,347</b>	<b>84,073</b>	<b>77,620</b>	<b>24.61</b>	<b>56,482</b>	<b>17.91</b>	<b>60,260</b>	<b>19.11</b>	<b>120,985</b>	<b>38.37</b>	<b>27,811</b>	<b>8.82</b>	<b>7,127</b>	<b>2.26</b>	<b>50,838</b>	<b>16.12</b>

Data source: 2020 ACS US Census

### Families by Tract Income Level (% Row Total)

Families by Income	Percentage Within Each Tract Category											
	Households That are families		Low Income Families		Moderate Income Families		Middle Income Families		Upper Income Households		Families Below Poverty Level	
Tract Categories	#	%	#	%	#	%	#	%	#	%	#	%
Low	7,014	3.45	3,960	56.46	1,358	19.36	1,000	14.26	696	9.92	1,271	18.12
Moderate	61,116	30.07	21,108	34.54	15,212	24.89	13,472	22.04	11,324	18.53	6,045	9.89
Middle	89,139	43.86	16,519	18.53	16,789	18.83	23,458	26.32	32,373	36.32	4,148	4.65
Upper	45,950	22.61	4,605	10.02	5,463	11.89	7,792	16.96	28,090	61.13	867	1.89
NA	7	0.00	0	0.00	0	0.00	7	100.00	0	0.00	0	0.00
<b>Total</b>	<b>203,226</b>	<b>64.45</b>	<b>46,192</b>	<b>22.73</b>	<b>38,822</b>	<b>19.10</b>	<b>45,729</b>	<b>22.50</b>	<b>72,483</b>	<b>35.67</b>	<b>12,331</b>	<b>6.07</b>

Data source: 2020 ACS US Census

### Housing by Tract Income Level (% Row Total)

Housing by Income	Percentage Within Each Tract Category																		
	Total Housing Units	Owner Occupied Units		Occupied Rental Units		Vacant Units		Single-Family 1-4 Units		Multi-Family 5+ Units		Mobile Homes		Other Units		Median Age of Stock	Median Gross Rent	Median Housing Value	Affordability Ratio*
Tract Categories	#	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	\$	\$	
Low	13,352	4,056	30.38	7,875	58.98	1,421	10.64	8,810	65.98	4,407	33.01	135	1.01	0	0.00	65	1,080	168,967	25.25
Moderate	106,673	52,694	49.40	45,974	43.10	8,005	7.50	74,119	69.48	31,503	29.53	1,039	0.97	12	0.01	55	1,309	197,130	30.99
Middle	148,690	97,035	65.26	42,770	28.76	8,885	5.98	110,793	74.51	36,858	24.79	1,012	0.68	27	0.02	48	1,443	275,395	31.24
Upper	68,670	54,580	79.48	10,225	14.89	3,865	5.63	56,580	82.39	11,560	16.83	530	0.77	0	0.00	46	1,398	442,674	27.69
NA	195	11	5.64	127	65.13	57	29.23	19	9.74	176	90.26	0	0.00	0	0.00	54	1,963	284,400	6.19
<b>Total</b>	<b>337,580</b>	<b>208,376</b>	<b>61.73</b>	<b>106,971</b>	<b>31.69</b>	<b>22,233</b>	<b>6.59</b>	<b>250,321</b>	<b>74.15</b>	<b>84,504</b>	<b>25.03</b>	<b>2,716</b>	<b>0.80</b>	<b>39</b>	<b>0.01</b>	<b>50</b>	<b>1,356</b>	<b>296,833</b>	<b>28.32</b>

(\* Affordability Ratio is calculated by dividing weighted Median Household Income by weighted Median Housing Value.

Data source: 2020 ACS US Census

**Labor by Tract Income Level (% Row Total)**

Labor	Percentage Within Each Tract Category					
	Persons 16 Years and Older		Labor Force		Unemployed	
Tract Categories	#	%	#	%	#	%
Low	22,629	3.38	15,004	66.30	1,018	6.78
Moderate	205,913	30.78	136,135	66.11	8,298	6.10
Middle	295,488	44.17	199,843	67.63	9,904	4.96
Upper	137,000	20.48	89,377	65.24	2,821	3.16
NA	7,998	1.20	3,111	38.90	252	8.10
<b>Total</b>	<b>669,028</b>	<b>100.00</b>	<b>443,470</b>	<b>66.29</b>	<b>22,293</b>	<b>5.03</b>

Data source: 2020 ACS US Census

**Households by Tract Income Level (% Column Total)**

Households by Income	Percentage of Assessment Area by Tract Income															
	Total Households		Low Income Households		Moderate Income Households		Middle Income Households		Upper Income Households		Households Below Poverty Level		Households Receiving Public Assistance		Renters With Rent Cost > 30% of Income	
Tract Categories	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Low	11,931	3.78	5,775	7.44	2,730	4.83	1,860	3.09	1,566	1.29	2,507	9.01	813	11.41	4,877	9.59
Moderate	98,668	31.29	31,338	40.37	22,759	40.29	20,078	33.32	24,493	20.24	11,552	41.54	2,943	41.29	22,520	44.30
Middle	139,805	44.33	31,224	40.23	22,985	40.69	28,166	46.74	57,430	47.47	10,827	38.93	2,481	34.81	19,067	37.51
Upper	64,805	20.55	9,166	11.81	8,008	14.18	10,152	16.85	37,479	30.98	2,824	10.15	890	12.49	4,280	8.42
NA	138	0.04	117	0.15	0	0.00	4	0.01	17	0.01	101	0.36	0	0.00	94	0.18
<b>Total</b>	<b>315,347</b>	<b>100.00</b>	<b>77,620</b>	<b>100.00</b>	<b>56,482</b>	<b>100.00</b>	<b>60,260</b>	<b>100.00</b>	<b>120,985</b>	<b>100.00</b>	<b>27,811</b>	<b>100.00</b>	<b>7,127</b>	<b>100.00</b>	<b>50,838</b>	<b>100.00</b>

Data source: 2020 ACS US Census

**Families by Tract Income Level (% Column Total)**

Families by Income	Percentage of Assessment Area by Tract Income											
	Households That are families		Low Income Families		Moderate Income Families		Middle Income Families		Upper Income Households		Families Below Poverty Level	
Tract Categories	#	%	#	%	#	%	#	%	#	%	#	%
Low	7,014	3.45	3,960	8.57	1,358	3.50	1,000	2.19	696	0.96	1,271	10.31
Moderate	61,116	30.07	21,108	45.70	15,212	39.18	13,472	29.46	11,324	15.62	6,045	49.02
Middle	89,139	43.86	16,519	35.76	16,789	43.25	23,458	51.30	32,373	44.66	4,148	33.64
Upper	45,950	22.61	4,605	9.97	5,463	14.07	7,792	17.04	28,090	38.75	867	7.03
NA	7	0.00	0	0.00	0	0.00	7	0.02	0	0.00	0	0.00
<b>Total</b>	<b>203,226</b>	<b>100.00</b>	<b>46,192</b>	<b>100.00</b>	<b>38,822</b>	<b>100.00</b>	<b>45,729</b>	<b>100.00</b>	<b>72,483</b>	<b>100.00</b>	<b>12,331</b>	<b>100.00</b>

Data source: 2020 ACS US Census

**Housing by Tract Income Level (% Column Total)**

Housing by Income	Percentage of Assessment Area by Tract Income															
	Total Housing Units		Owner Occupied Units		Occupied Rental Units		Vacant Units		Single-Family 1-4 Units		Multi-Family 5+ Units		Mobile Homes		Other Units	
Tract Categories	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Low	13,352	3.96	4,056	1.95	7,875	7.36	1,421	6.39	8,810	3.52	4,407	5.22	135	4.97	0	0.00
Moderate	106,673	31.60	52,694	25.29	45,974	42.98	8,005	36.01	74,119	29.61	31,503	37.28	1,039	38.25	12	30.77
Middle	148,690	44.05	97,035	46.57	42,770	39.98	8,885	39.96	110,793	44.26	36,858	43.62	1,012	37.26	27	69.23
Upper	68,670	20.34	54,580	26.19	10,225	9.56	3,865	17.38	56,580	22.60	11,560	13.68	530	19.51	0	0.00
NA	195	0.06	11	0.01	127	0.12	57	0.26	19	0.01	176	0.21	0	0.00	0	0.00
<b>Total</b>	<b>337,580</b>	<b>100.00</b>	<b>208,376</b>	<b>100.00</b>	<b>106,971</b>	<b>100.00</b>	<b>22,233</b>	<b>100.00</b>	<b>250,321</b>	<b>100.00</b>	<b>84,504</b>	<b>100.00</b>	<b>2,716</b>	<b>100.00</b>	<b>39</b>	<b>100.00</b>

Data source: 2020 ACS US Census

**Median Incomes**

Income data	Amount (\$)
Weighted Average Median Family Income of Tracts/BNA's	103,091
Weighted Average Median Household Income of Tracts/BNA's	84,073
Weighted Average of MSA/Non-MSA's Census Median Family Income	104,637
Weighted Average of MSA/Non-MSA's Updated Median Family Income	121,700

Data source: 2020 ACS US Census and FFIEC

## Demographic reports

Area Name: 2023-Camden County NJ

Activity Year: 2023

### Households by Tract Income Level (% Row Total)

Households by Income	Percentage Within Each Tract Category															
	Total Households	Median Household Income	Low Income Households		Moderate Income Households		Middle Income Households		Upper Income Households		Households Below Poverty Level		Households Receiving Public Assistance		Renters With Rent Cost > 30% of Income	
Tract Categories	#	\$	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Low	25,827	30,013	16,145	62.51	4,371	16.92	2,685	10.40	2,626	10.17	8,891	34.43	1,815	7.03	9,891	38.30
Moderate	51,043	59,486	18,117	35.49	10,277	20.13	10,675	20.91	11,974	23.46	7,754	15.19	1,208	2.37	11,035	21.62
Middle	71,465	81,288	17,030	23.83	11,862	16.60	14,902	20.85	27,671	38.72	5,390	7.54	1,510	2.11	9,718	13.60
Upper	41,866	125,215	6,551	15.65	4,361	10.42	5,823	13.91	25,131	60.03	1,929	4.61	474	1.13	3,360	8.03
NA	459	24,859	287	62.53	59	12.85	108	23.53	5	1.09	138	30.07	37	8.06	78	16.99
<b>Total</b>	<b>190,660</b>	<b>78,015</b>	<b>58,130</b>	<b>30.49</b>	<b>30,930</b>	<b>16.22</b>	<b>34,193</b>	<b>17.93</b>	<b>67,407</b>	<b>35.35</b>	<b>24,102</b>	<b>12.64</b>	<b>5,044</b>	<b>2.65</b>	<b>34,082</b>	<b>17.88</b>

Data source: 2020 ACS US Census

### Families by Tract Income Level (% Row Total)

Families by Income	Percentage Within Each Tract Category											
	Households That are families		Low Income Families		Moderate Income Families		Middle Income Families		Upper Income Households		Families Below Poverty Level	
Tract Categories	#	%	#	%	#	%	#	%	#	%	#	%
Low	17,224	13.63	11,848	68.79	2,339	13.58	1,554	9.02	1,483	8.61	5,310	30.83
Moderate	31,043	24.57	9,507	30.63	8,383	27.00	6,533	21.05	6,620	21.33	3,242	10.44
Middle	46,093	36.49	8,601	18.66	8,930	19.37	12,916	28.02	15,646	33.94	2,228	4.83
Upper	31,733	25.12	3,546	11.17	3,635	11.45	5,340	16.83	19,212	60.54	750	2.36
NA	237	0.19	121	51.05	64	27.00	52	21.94	0	0.00	39	16.46
<b>Total</b>	<b>126,330</b>	<b>66.26</b>	<b>33,623</b>	<b>26.62</b>	<b>23,351</b>	<b>18.48</b>	<b>26,395</b>	<b>20.89</b>	<b>42,961</b>	<b>34.01</b>	<b>11,569</b>	<b>9.16</b>

Data source: 2020 ACS US Census

### Housing by Tract Income Level (% Row Total)

Housing by Income	Percentage Within Each Tract Category																		
	Total Housing Units	Owner Occupied Units		Occupied Rental Units		Vacant Units		Single-Family 1-4 Units		Multi-Family 5+ Units		Mobile Homes		Other Units		Median Age of Stock	Median Gross Rent	Median Housing Value	Affordability Ratio*
Tract Categories	#	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	\$	\$	
Low	29,580	9,935	33.59	15,892	53.73	3,753	12.69	22,772	76.98	6,609	22.34	199	0.67	0	0.00	71	892	83,322	36.02
Moderate	55,565	28,949	52.10	22,094	39.76	4,522	8.14	40,034	72.05	14,939	26.89	563	1.01	29	0.05	60	1,101	159,240	37.36
Middle	76,012	50,688	66.68	20,777	27.33	4,547	5.98	61,435	80.82	14,189	18.67	388	0.51	0	0.00	56	1,209	200,595	40.52
Upper	44,525	35,128	78.90	6,738	15.13	2,659	5.97	40,045	89.94	4,279	9.61	201	0.45	0	0.00	56	1,252	331,129	37.81
NA	565	297	52.57	162	28.67	106	18.76	556	98.41	9	1.59	0	0.00	0	0.00	84	914	80,800	30.77
<b>Total</b>	<b>206,247</b>	<b>124,997</b>	<b>60.61</b>	<b>65,663</b>	<b>31.84</b>	<b>15,587</b>	<b>7.56</b>	<b>164,842</b>	<b>79.92</b>	<b>40,025</b>	<b>19.41</b>	<b>1,351</b>	<b>0.66</b>	<b>29</b>	<b>0.01</b>	<b>59</b>	<b>1,100</b>	<b>218,498</b>	<b>35.71</b>

(\* Affordability Ratio is calculated by dividing weighted Median Household Income by weighted Median Housing Value.

Data source: 2020 ACS US Census

**Labor by Tract Income Level (% Row Total)**

Labor	Percentage Within Each Tract Category					
	Persons 16 Years and Older		Labor Force		Unemployed	
Tract Categories	#	%	#	%	#	%
Low	55,250	13.66	31,205	56.48	4,159	13.33
Moderate	103,614	25.62	69,137	66.73	4,754	6.88
Middle	151,861	37.54	104,292	68.68	6,012	5.76
Upper	92,973	22.99	62,392	67.11	2,762	4.43
NA	784	0.19	431	54.97	86	19.95
<b>Total</b>	<b>404,482</b>	<b>100.00</b>	<b>267,457</b>	<b>66.12</b>	<b>17,773</b>	<b>6.65</b>

Data source: 2020 ACS US Census

**Households by Tract Income Level (% Column Total)**

Households by Income	Percentage of Assessment Area by Tract Income															
	Total Households		Low Income Households		Moderate Income Households		Middle Income Households		Upper Income Households		Households Below Poverty Level		Households Receiving Public Assistance		Renters With Rent Cost > 30% of Income	
Tract Categories	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Low	25,827	13.55	16,145	27.77	4,371	14.13	2,685	7.85	2,626	3.90	8,891	36.89	1,815	35.98	9,891	29.02
Moderate	51,043	26.77	18,117	31.17	10,277	33.23	10,675	31.22	11,974	17.76	7,754	32.17	1,208	23.95	11,035	32.38
Middle	71,465	37.48	17,030	29.30	11,862	38.35	14,902	43.58	27,671	41.05	5,390	22.36	1,510	29.94	9,718	28.51
Upper	41,866	21.96	6,551	11.27	4,361	14.10	5,823	17.03	25,131	37.28	1,929	8.00	474	9.40	3,360	9.86
NA	459	0.24	287	0.49	59	0.19	108	0.32	5	0.01	138	0.57	37	0.73	78	0.23
<b>Total</b>	<b>190,660</b>	<b>100.00</b>	<b>58,130</b>	<b>100.00</b>	<b>30,930</b>	<b>100.00</b>	<b>34,193</b>	<b>100.00</b>	<b>67,407</b>	<b>100.00</b>	<b>24,102</b>	<b>100.00</b>	<b>5,044</b>	<b>100.00</b>	<b>34,082</b>	<b>100.00</b>

Data source: 2020 ACS US Census

**Families by Tract Income Level (% Column Total)**

Families by Income	Percentage of Assessment Area by Tract Income											
	Households That are families		Low Income Families		Moderate Income Families		Middle Income Families		Upper Income Households		Families Below Poverty Level	
Tract Categories	#	%	#	%	#	%	#	%	#	%	#	%
Low	17,224	13.63	11,848	35.24	2,339	10.02	1,554	5.89	1,483	3.45	5,310	45.90
Moderate	31,043	24.57	9,507	28.28	8,383	35.90	6,533	24.75	6,620	15.41	3,242	28.02
Middle	46,093	36.49	8,601	25.58	8,930	38.24	12,916	48.93	15,646	36.42	2,228	19.26
Upper	31,733	25.12	3,546	10.55	3,635	15.57	5,340	20.23	19,212	44.72	750	6.48
NA	237	0.19	121	0.36	64	0.27	52	0.20	0	0.00	39	0.34
<b>Total</b>	<b>126,330</b>	<b>100.00</b>	<b>33,623</b>	<b>100.00</b>	<b>23,351</b>	<b>100.00</b>	<b>26,395</b>	<b>100.00</b>	<b>42,961</b>	<b>100.00</b>	<b>11,569</b>	<b>100.00</b>

Data source: 2020 ACS US Census

**Housing by Tract Income Level (% Column Total)**

Housing by Income	Percentage of Assessment Area by Tract Income															
	Total Housing Units		Owner Occupied Units		Occupied Rental Units		Vacant Units		Single-Family 1-4 Units		Multi-Family 5+ Units		Mobile Homes		Other Units	
Tract Categories	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Low	29,580	14.34	9,935	7.95	15,892	24.20	3,753	24.08	22,772	13.81	6,609	16.51	199	14.73	0	0.00
Moderate	55,565	26.94	28,949	23.16	22,094	33.65	4,522	29.01	40,034	24.29	14,939	37.32	563	41.67	29	100.00
Middle	76,012	36.85	50,688	40.55	20,777	31.64	4,547	29.17	61,435	37.27	14,189	35.45	388	28.72	0	0.00
Upper	44,525	21.59	35,128	28.10	6,738	10.26	2,659	17.06	40,045	24.29	4,279	10.69	201	14.88	0	0.00
NA	565	0.27	297	0.24	162	0.25	106	0.68	556	0.34	9	0.02	0	0.00	0	0.00
<b>Total</b>	<b>206,247</b>	<b>100.00</b>	<b>124,997</b>	<b>100.00</b>	<b>65,663</b>	<b>100.00</b>	<b>15,587</b>	<b>100.00</b>	<b>164,842</b>	<b>100.00</b>	<b>40,025</b>	<b>100.00</b>	<b>1,351</b>	<b>100.00</b>	<b>29</b>	<b>100.00</b>

Data source: 2020 ACS US Census

**Median Incomes**

Income data	Amount (\$)
Weighted Average Median Family Income of Tracts/BNA's	95,107
Weighted Average Median Household Income of Tracts/BNA's	78,015
Weighted Average of MSA/Non-MSA's Census Median Family Income	100,987
Weighted Average of MSA/Non-MSA's Updated Median Family Income	119,800

Data source: 2020 ACS US Census and FFIEC



## Demographic reports

Area Name: **Combined**

Activity Year: **2023**

### Households by Tract Income Level (% Row Total)

Households by Income	Percentage Within Each Tract Category															
	Total Households	Median Household Income	Low Income Households		Moderate Income Households		Middle Income Households		Upper Income Households		Households Below Poverty Level		Households Receiving Public Assistance		Renters With Rent Cost > 30% of Income	
Tract Categories	#	\$	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Low	158,553	32,592	83,873	52.90	30,928	19.51	19,993	12.61	23,759	14.98	52,789	33.29	12,762	8.05	54,198	34.18
Moderate	547,705	53,447	191,451	34.96	113,536	20.73	106,652	19.47	136,066	24.84	97,367	17.78	26,789	4.89	123,282	22.51
Middle	816,728	81,546	187,545	22.96	134,510	16.47	160,524	19.65	334,149	40.91	70,868	8.68	18,405	2.25	108,843	13.33
Upper	681,302	113,391	100,687	14.78	74,310	10.91	93,724	13.76	412,581	60.56	41,914	6.15	10,685	1.57	72,067	10.58
NA	16,874	29,114	8,793	52.11	2,218	13.14	1,895	11.23	3,968	23.52	5,677	33.64	1,386	8.21	4,678	27.72
<b>Total</b>	<b>2,221,162</b>	<b>80,492</b>	<b>572,349</b>	<b>25.77</b>	<b>355,502</b>	<b>16.01</b>	<b>382,788</b>	<b>17.23</b>	<b>910,523</b>	<b>40.99</b>	<b>268,615</b>	<b>12.09</b>	<b>70,027</b>	<b>3.15</b>	<b>363,068</b>	<b>16.35</b>

Data source: 2020 ACS US Census

### Families by Tract Income Level (% Row Total)

Families by Income	Percentage Within Each Tract Category											
	Households That are families		Low Income Families		Moderate Income Families		Middle Income Families		Upper Income Households		Families Below Poverty Level	
Tract Categories	#	%	#	%	#	%	#	%	#	%	#	%
Low	97,465	6.85	59,684	61.24	16,005	16.42	11,313	11.61	10,463	10.74	30,787	31.59
Moderate	333,620	23.45	112,788	33.81	84,278	25.26	68,823	20.63	67,731	20.30	46,940	14.07
Middle	533,058	37.46	102,176	19.17	99,473	18.66	132,757	24.90	198,652	37.27	29,692	5.57
Upper	448,268	31.50	43,489	9.70	49,184	10.97	70,076	15.63	285,519	63.69	12,292	2.74
NA	10,533	0.74	5,897	55.99	1,030	9.78	1,466	13.92	2,140	20.32	3,319	31.51
<b>Total</b>	<b>1,422,944</b>	<b>64.06</b>	<b>324,034</b>	<b>22.77</b>	<b>249,970</b>	<b>17.57</b>	<b>284,435</b>	<b>19.99</b>	<b>564,505</b>	<b>39.67</b>	<b>123,030</b>	<b>8.65</b>

Data source: 2020 ACS US Census

### Housing by Tract Income Level (% Row Total)

Housing by Income	Percentage Within Each Tract Category																		
	Total Housing Units	Owner Occupied Units		Occupied Rental Units		Vacant Units		Single-Family 1-4 Units		Multi-Family 5+ Units		Mobile Homes		Other Units		Median Age of Stock	Median Gross Rent	Median Housing Value	Affordability Ratio*
Tract Categories	#	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	\$	\$	
Low	181,490	64,671	35.63	93,882	51.73	22,937	12.64	149,689	82.48	30,787	16.96	999	0.55	15	0.01	74	938	108,553	30.02
Moderate	603,346	297,250	49.27	250,455	41.51	55,641	9.22	478,812	79.36	117,611	19.49	6,712	1.11	211	0.03	65	1,095	175,920	30.38
Middle	865,641	574,110	66.32	242,618	28.03	48,913	5.65	705,444	81.49	150,847	17.43	9,197	1.06	153	0.02	55	1,278	272,990	29.87
Upper	723,535	508,534	70.28	172,768	23.88	42,233	5.84	584,479	80.78	134,242	18.55	4,719	0.65	95	0.01	55	1,465	399,687	28.37
NA	19,658	8,838	44.96	8,036	40.88	2,784	14.16	17,075	86.86	2,424	12.33	142	0.72	17	0.09	76	921	206,451	14.10
<b>Total</b>	<b>2,393,670</b>	<b>1,453,403</b>	<b>60.72</b>	<b>767,759</b>	<b>32.07</b>	<b>172,508</b>	<b>7.21</b>	<b>1,935,499</b>	<b>80.86</b>	<b>435,911</b>	<b>18.21</b>	<b>21,769</b>	<b>0.91</b>	<b>491</b>	<b>0.02</b>	<b>59</b>	<b>1,216</b>	<b>289,056</b>	<b>27.85</b>

(\* Affordability Ratio is calculated by dividing weighted Median Household Income by weighted Median Housing Value.

Data source: 2020 ACS US Census



**Labor by Tract Income Level (% Row Total)**

Labor	Percentage Within Each Tract Category					
	Persons 16 Years and Older		Labor Force		Unemployed	
Tract Categories	#	%	#	%	#	%
Low	327,663	6.97	185,037	56.47	22,098	11.94
Moderate	1,149,871	24.47	740,129	64.37	57,236	7.73
Middle	1,725,163	36.72	1,159,607	67.22	64,087	5.53
Upper	1,440,730	30.66	963,455	66.87	39,965	4.15
NA	55,148	1.17	24,335	44.13	2,328	9.57
<b>Total</b>	<b>4,698,575</b>	<b>100.00</b>	<b>3,072,563</b>	<b>65.39</b>	<b>185,714</b>	<b>6.04</b>

Data source: 2020 ACS US Census

**Households by Tract Income Level (% Column Total)**

Households by Income	Percentage of Assessment Area by Tract Income															
	Total Households		Low Income Households		Moderate Income Households		Middle Income Households		Upper Income Households		Households Below Poverty Level		Households Receiving Public Assistance		Renters With Rent Cost > 30% of Income	
Tract Categories	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Low	158,553	7.14	83,873	14.65	30,928	8.70	19,993	5.22	23,759	2.61	52,789	19.65	12,762	18.22	54,198	14.93
Moderate	547,705	24.66	191,451	33.45	113,536	31.94	106,652	27.86	136,066	14.94	97,367	36.25	26,789	38.26	123,282	33.96
Middle	816,728	36.77	187,545	32.77	134,510	37.84	160,524	41.94	334,149	36.70	70,868	26.38	18,405	26.28	108,843	29.98
Upper	681,302	30.67	100,687	17.59	74,310	20.90	93,724	24.48	412,581	45.31	41,914	15.60	10,685	15.26	72,067	19.85
NA	16,874	0.76	8,793	1.54	2,218	0.62	1,895	0.50	3,968	0.44	5,677	2.11	1,386	1.98	4,678	1.29
<b>Total</b>	<b>2,221,162</b>	<b>100.00</b>	<b>572,349</b>	<b>100.00</b>	<b>355,502</b>	<b>100.00</b>	<b>382,788</b>	<b>100.00</b>	<b>910,523</b>	<b>100.00</b>	<b>268,615</b>	<b>100.00</b>	<b>70,027</b>	<b>100.00</b>	<b>363,068</b>	<b>100.00</b>

Data source: 2020 ACS US Census

**Families by Tract Income Level (% Column Total)**

Families by Income	Percentage of Assessment Area by Tract Income											
	Households That are families		Low Income Families		Moderate Income Families		Middle Income Families		Upper Income Households		Families Below Poverty Level	
Tract Categories	#	%	#	%	#	%	#	%	#	%	#	%
Low	97,465	6.85	59,684	18.42	16,005	6.40	11,313	3.98	10,463	1.85	30,787	25.02
Moderate	333,620	23.45	112,788	34.81	84,278	33.72	68,823	24.20	67,731	12.00	46,940	38.15
Middle	533,058	37.46	102,176	31.53	99,473	39.79	132,757	46.67	198,652	35.19	29,692	24.13
Upper	448,268	31.50	43,489	13.42	49,184	19.68	70,076	24.64	285,519	50.58	12,292	9.99
NA	10,533	0.74	5,897	1.82	1,030	0.41	1,466	0.52	2,140	0.38	3,319	2.70
<b>Total</b>	<b>1,422,944</b>	<b>100.00</b>	<b>324,034</b>	<b>100.00</b>	<b>249,970</b>	<b>100.00</b>	<b>284,435</b>	<b>100.00</b>	<b>564,505</b>	<b>100.00</b>	<b>123,030</b>	<b>100.00</b>

Data source: 2020 ACS US Census

**Housing by Tract Income Level (% Column Total)**

Housing by Income	Percentage of Assessment Area by Tract Income															
	Total Housing Units		Owner Occupied Units		Occupied Rental Units		Vacant Units		Single-Family 1-4 Units		Multi-Family 5+ Units		Mobile Homes		Other Units	
Tract Categories	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Low	181,490	7.58	64,671	4.45	93,882	12.23	22,937	13.30	149,689	7.73	30,787	7.06	999	4.59	15	3.05
Moderate	603,346	25.21	297,250	20.45	250,455	32.62	55,641	32.25	478,812	24.74	117,611	26.98	6,712	30.83	211	42.97
Middle	865,641	36.16	574,110	39.50	242,618	31.60	48,913	28.35	705,444	36.45	150,847	34.60	9,197	42.25	153	31.16
Upper	723,535	30.23	508,534	34.99	172,768	22.50	42,233	24.48	584,479	30.20	134,242	30.80	4,719	21.68	95	19.35
NA	19,658	0.82	8,838	0.61	8,036	1.05	2,784	1.61	17,075	0.88	2,424	0.56	142	0.65	17	3.46
<b>Total</b>	<b>2,393,670</b>	<b>100.00</b>	<b>1,453,403</b>	<b>100.00</b>	<b>767,759</b>	<b>100.00</b>	<b>172,508</b>	<b>100.00</b>	<b>1,935,499</b>	<b>100.00</b>	<b>435,911</b>	<b>100.00</b>	<b>21,769</b>	<b>100.00</b>	<b>491</b>	<b>100.00</b>

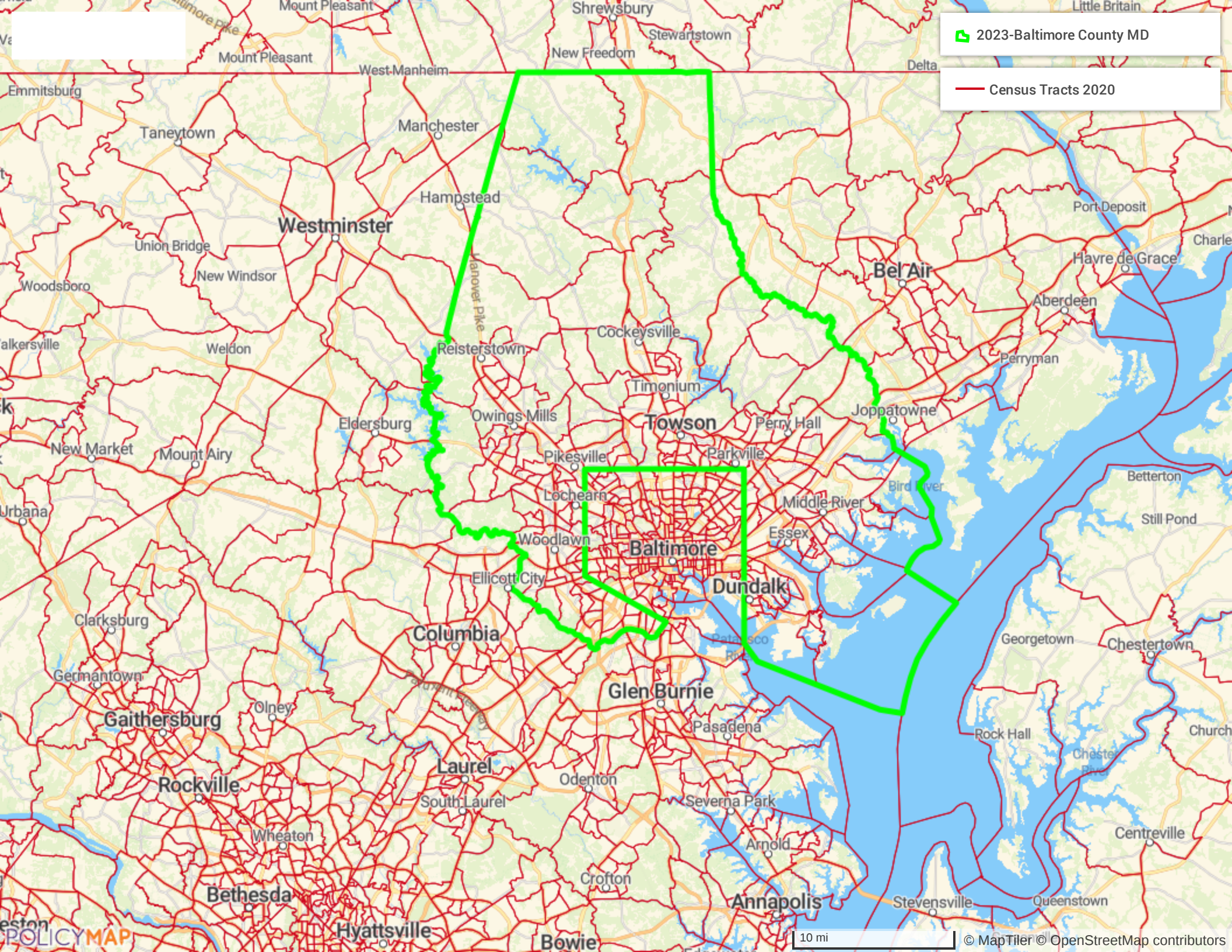
Data source: 2020 ACS US Census

**Median Incomes**

Income data	Amount (\$)
Weighted Average Median Family Income of Tracts/BNA's	100,852
Weighted Average Median Household Income of Tracts/BNA's	80,492
Weighted Average of MSA/Non-MSA's Census Median Family Income	93,737
Weighted Average of MSA/Non-MSA's Updated Median Family Income	112,462

Data source: 2020 ACS US Census and FFIEC

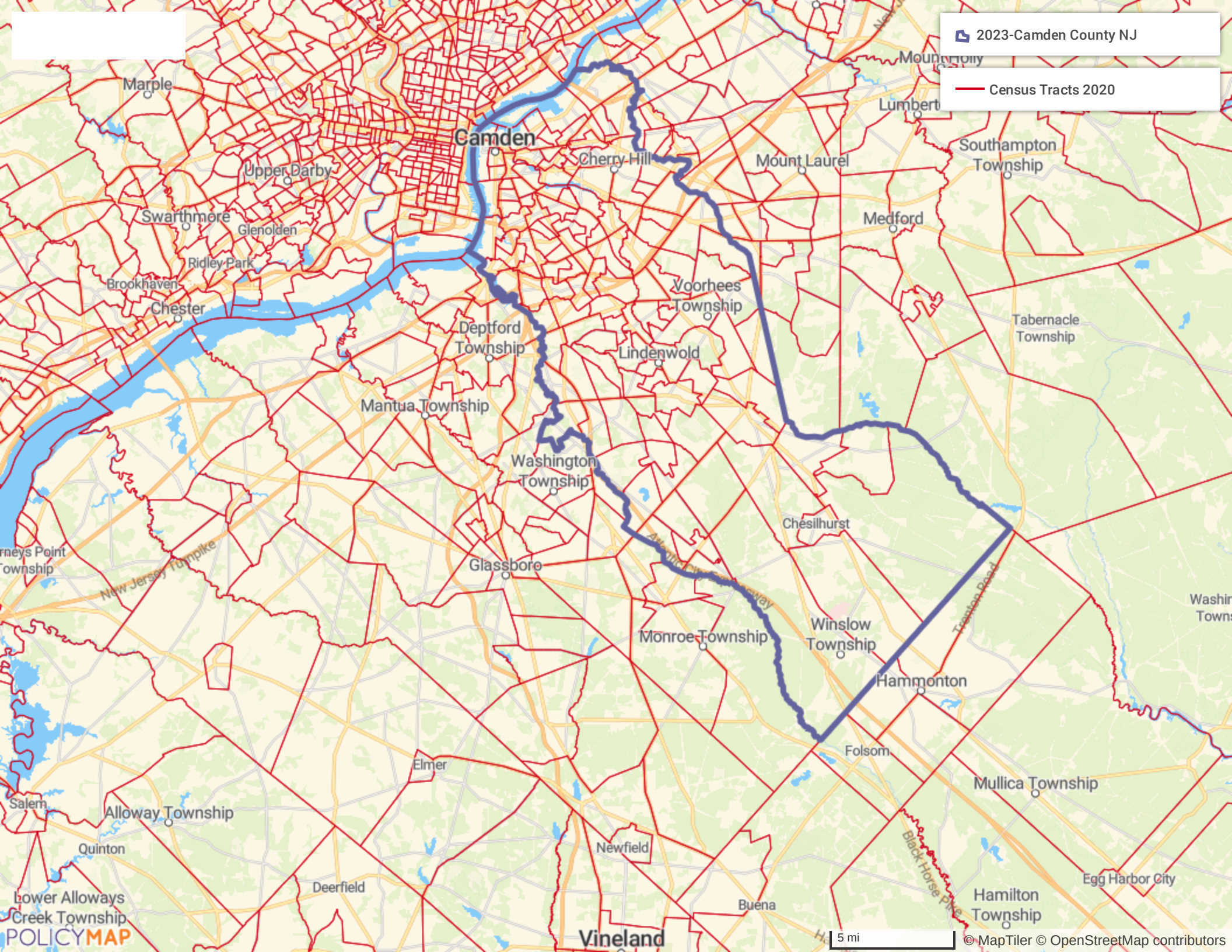




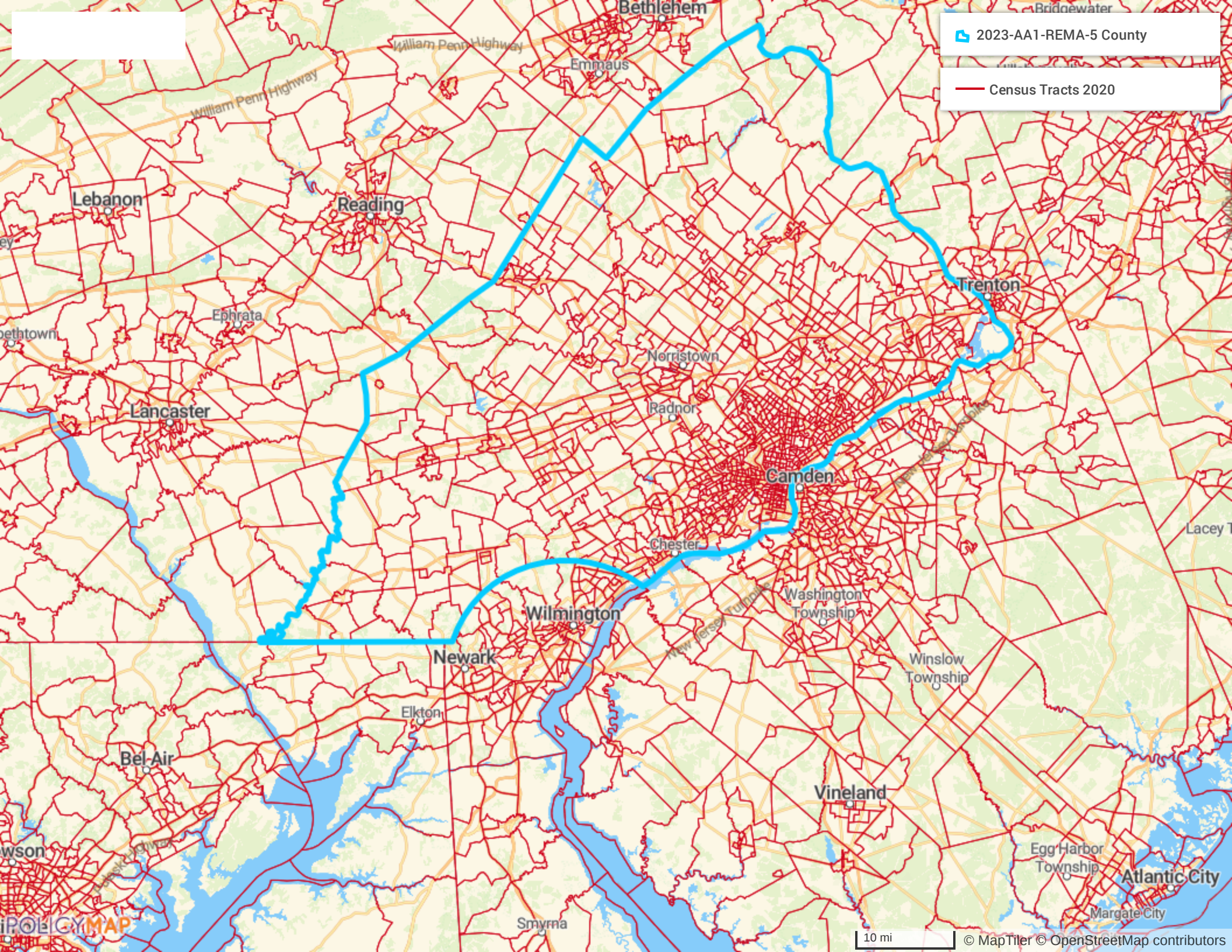
2023-Baltimore County MD

Census Tracts 2020





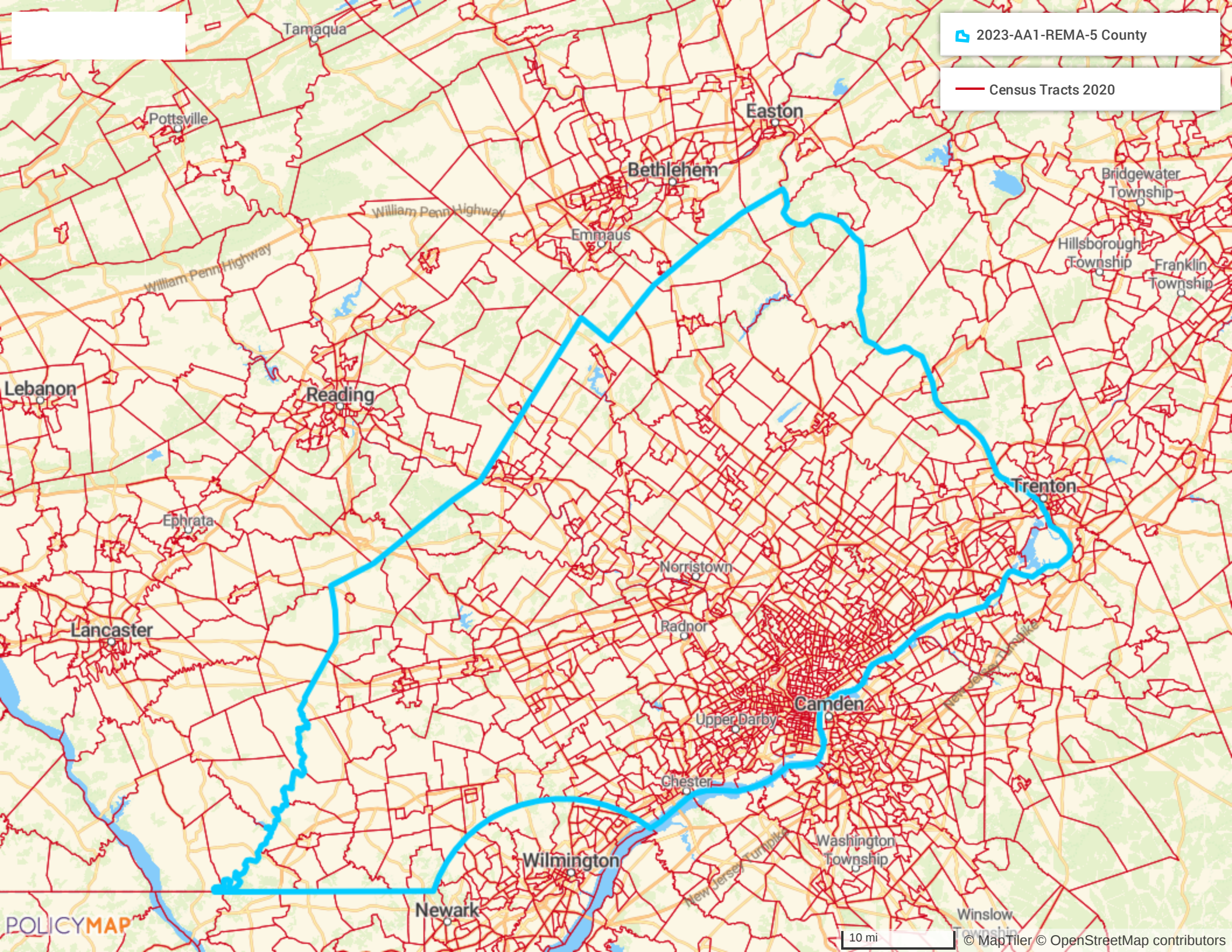




2023-AA1-REMA-5 County

Census Tracts 2020

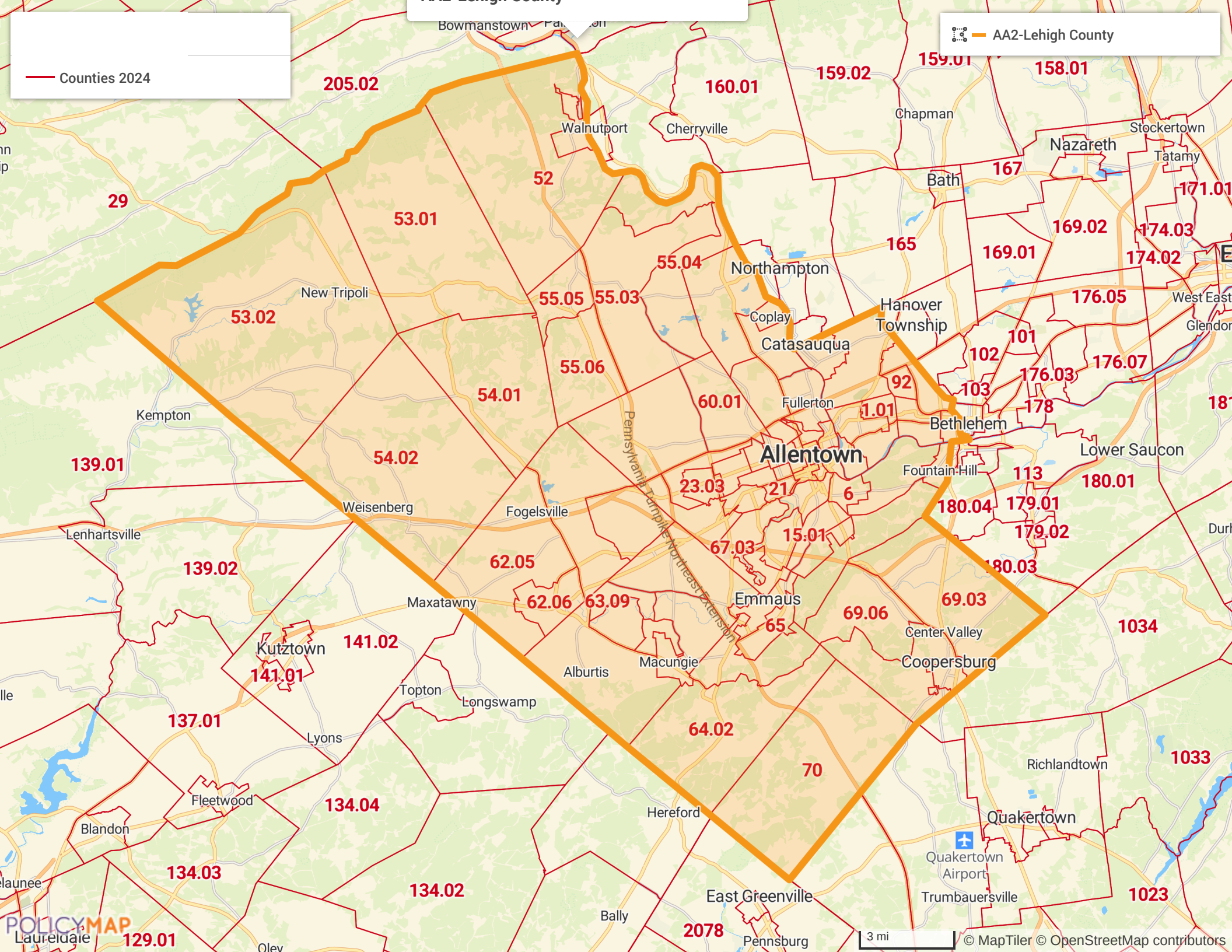






Counties 2024

AA2-Lehigh County



3 mi

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POLICYMAP

State	MSA	County	Census Tract	Town	Zip Code	Minority Level	Income Level
42	33874	17	1001.02	Bensalem	19020	20% - <50%	50% - 80%
42	33874	17	1001.03	Bensalem	19020	20% - <50%	50% - 80%
42	33874	17	1001.04	Bensalem	19020	50% - <80%	50% - 80%
42	33874	17	1001.05	Bensalem	19020	10% - <20%	80% - 120%
42	33874	17	1002.01	Bensalem	19053	20% - <50%	80% - 120%
42	33874	17	1002.06	Bensalem	19020	20% - <50%	50% - 80%
42	33874	17	1002.07	Bensalem	19020	20% - <50%	50% - 80%
42	33874	17	1002.08	Bensalem	19020	50% - <80%	<50%
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42	33874	17	1002.13	Bensalem	19020	20% - <50%	50% - 80%
42	33874	17	1002.14	Bensalem	19020	50% - <80%	80% - 120%
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42 33874	17	1016.05 Warminster	18974 20% - <50%	50% - 80%
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42 33874	17	1028.01 Milford	18951 <10%	80% - 120%
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42 33874	17	1065 Richland	18951 10% - <20%	50% - 80%
42 33874	17	1066 Durham	18930 <10%	50% - 80%
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42 33874	91	2003.09 Upper Moreland	19090	10% - <20%	80% - 120%
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42 33874	91	2004.02 Hatboro	19040	10% - <20%	80% - 120%
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42 33874	91	2006.02 Montgomery	19454	20% - <50%	80% - 120%
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42 33874	91	2006.07 Montgomery	19446	20% - <50%	>120%
42 33874	91	2007.03 Hatfield	18915	20% - <50%	80% - 120%
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42 33874	91	2009.01 Lansdale	19446	20% - <50%	50% - 80%
42 33874	91	2009.02 Lansdale	19446	20% - <50%	50% - 80%
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42 33874	91	2013.01 Ambler	19002	20% - <50%	50% - 80%
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42 33874	91	2014.04 Upper Dublin	19034	20% - <50%	>120%
42 33874	91	2014.06 Upper Dublin	19025	20% - <50%	80% - 120%
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42 33874	91	2022.01 Cheltenham	19012 20% - <50%	80% - 120%
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42 33874	91	2030 Whitmarsh	19034 20% - <50%	80% - 120%
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42 33874	91	2033.02 East Norriton	19403 20% - <50%	80% - 120%
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42 33874	91	2034.01 West Norriton	19403 20% - <50%	50% - 80%
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42 33874	91	2035 Norristown	19401 50% - <80%	50% - 80%
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42 33874	91	2040.02 Plymouth	19462 20% - <50%	80% - 120%
42 33874	91	2040.07 Plymouth	19428 20% - <50%	50% - 80%
42 33874	91	2040.08 Plymouth	19428 20% - <50%	80% - 120%
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42 33874	91	2041.01 Conshohocken	19428 10% - <20%	80% - 120%
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42 33874	91	2042 West Conshohocken	19428 10% - <20%	>120%
42 33874	91	2043 Lower Merion	19004 20% - <50%	80% - 120%
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42 33874	91	2046 Lower Merion	19072 10% - <20%	>120%
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42 33874	91	2054.01 Lower Merion	19096 20% - <50%	>120%
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42 33874	91	2056 Narberth	19072 10% - <20%	>120%
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42 33874	91	2060.04 Lower Providence	19403 20% - <50%	80% - 120%
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42 33874	91	2061.04 Upper Providence	19426 20% - <50%	80% - 120%
42 33874	91	2061.05 Upper Providence	19468 20% - <50%	>120%
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42 33874	91	2062.01 Royersford	19468 10% - <20%	50% - 80%
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42 33874	91	2065.01 Perkiomen	19426 10% - <20%	>120%
42 33874	91	2065.02 Perkiomen	19473 10% - <20%	80% - 120%
42 33874	91	2066 Schwenksville	19473 10% - <20%	50% - 80%
42 33874	91	2067.03 Skippack	19473 10% - <20%	>120%
42 33874	91	2067.04 Skippack	19426 10% - <20%	>120%
42 33874	91	2068.01 Worcester	19403 20% - <50%	>120%
42 33874	91	2068.02 Worcester	19426 20% - <50%	80% - 120%
42 33874	91	2069.01 Towamencin	19446 20% - <50%	80% - 120%
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42 33874	91	2070.01 Lower Salford	19438 10% - <20%	>120%
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42 33874	91	2073 Telford	18969 20% - <50%	50% - 80%
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42 33874	91	2075 Upper Salford	19438 <10%	80% - 120%
42 33874	91	2076 Marlborough	18073 <10%	80% - 120%
42 33874	91	2078 Upper Hanover	18073 10% - <20%	80% - 120%
42 33874	91	2079 Red Hill	18076 10% - <20%	80% - 120%
42 33874	91	2080 Pennsburg	18073 10% - <20%	80% - 120%
42 33874	91	2081 East Greenville	18041 10% - <20%	50% - 80%
42 33874	91	2082.01 Douglass	19504 <10%	80% - 120%
42 33874	91	2082.03 Douglass	19525 10% - <20%	80% - 120%
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42 33874	91	2083.01 New Hanover	18074 <10%	80% - 120%
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42 33874	91	2084 Upper Frederick	18074 <10%	80% - 120%
42 33874	91	2085 Lower Frederick	19492 10% - <20%	80% - 120%
42 33874	91	2086.01 Limerick	19473 10% - <20%	80% - 120%
42 33874	91	2086.03 Limerick	19468 10% - <20%	80% - 120%
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42 33874	91	2087.02 Lower Pottsgrove	19464 10% - <20%	80% - 120%
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42 33874	91	2088.01 Pottstown	19464 20% - <50%	<50%

42 33874	91	2088.02 Pottstown	19464 20% - <50%	<50%
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42 33874	91	2089.03 Pottstown	19464 20% - <50%	<50%
42 33874	91	2089.04 Pottstown	19464 50% - <80%	50% - 80%
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42 33874	91	2091 Upper Pottsgrove	19464 20% - <50%	80% - 120%
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42 33874	91	2101 Springfield	19075 10% - <20%	80% - 120%
42 33874	91	2102 Springfield	19075 10% - <20%	80% - 120%
42 33874	91	2103 Springfield	19031 10% - <20%	80% - 120%
42 33874	91	2104 Springfield	19038 20% - <50%	80% - 120%
42 33874	91	2105 Springfield	19038 20% - <50%	>120%
42 33874	91	2106 Plymouth	19462 20% - <50%	80% - 120%
42 33874	91	2107 Lower Providence	19426 20% - <50%	>120%
42 33874	91	9800 East Norriton	19403 N/A	N/A
42 33874	91	9801 Skippack	19426 50% - <80%	N/A
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42 33874	91	9803 Upper Merion	19406 50% - <80%	N/A
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42 37964	45	4003.02 Upper Darby	19050 80% - 100%	50% - 80%
42 37964	45	4004.01 Upper Darby	19082 80% - 100%	80% - 120%
42 37964	45	4004.02 Upper Darby	19082 80% - 100%	50% - 80%
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42 37964	45	4021 Yeadon	19050 80% - 100%	80% - 120%
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42 37964	45	4026 Darby	19023 80% - 100%	80% - 120%
42 37964	45	4027 Colwyn	19023 80% - 100%	80% - 120%
42 37964	45	4028 Sharon Hill	19079 80% - 100%	80% - 120%
42 37964	45	4029 Darby	19079 80% - 100%	50% - 80%
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42 37964	45	4032 Aldan	19018 50% - <80%	>120%
42 37964	45	4033 Clifton Heights	19018 20% - <50%	80% - 120%
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42 37964	45	4035.01 Glenolden	19036 20% - <50%	80% - 120%
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42 37964	45	4036.01 Norwood	19074 20% - <50%	>120%
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42 37964	45	4043 Eddystone	19022 20% - <50%	50% - 80%
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42 37964	45	4052 Chester	19013 80% - 100%	<50%
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42 37964	45	4061 Parkside	19015 20% - <50%	>120%
42 37964	45	4062.01 Brookhaven	19015 10% - <20%	>120%
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42 37964	45	4063 Upland	19015 50% - <80%	50% - 80%
42 37964	45	4064.01 Chester	19015 80% - 100%	50% - 80%
42 37964	45	4064.02 Chester	19014 80% - 100%	50% - 80%
42 37964	45	4065 Trainer	19061 20% - <50%	>120%
42 37964	45	4066 Marcus Hook	19061 20% - <50%	50% - 80%
42 37964	45	4067 Lower Chichester	19061 20% - <50%	80% - 120%
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42 37964	101	268 Philadelphia	19126 80% - 100%	50% - 80%
42 37964	101	269 Philadelphia	19126 80% - 100%	>120%
42 37964	101	270 Philadelphia	19126 80% - 100%	>120%
42 37964	101	271 Philadelphia	19126 80% - 100%	50% - 80%
42 37964	101	272 Philadelphia	19120 80% - 100%	80% - 120%
42 37964	101	273 Philadelphia	19120 80% - 100%	50% - 80%
42 37964	101	274.01 Philadelphia	19120 80% - 100%	80% - 120%
42 37964	101	274.02 Philadelphia	19120 80% - 100%	80% - 120%
42 37964	101	275 Philadelphia	19120 80% - 100%	80% - 120%
42 37964	101	276 Philadelphia	19141 80% - 100%	80% - 120%
42 37964	101	277 Philadelphia	19141 80% - 100%	50% - 80%
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42 37964	101	279.01 Philadelphia	19138 80% - 100%	80% - 120%
42 37964	101	279.02 Philadelphia	19141 50% - <80%	50% - 80%
42 37964	101	280 Philadelphia	19144 80% - 100%	50% - 80%
42 37964	101	281 Philadelphia	19141 80% - 100%	80% - 120%
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42 37964	101	288 Philadelphia	19120 80% - 100%	<50%
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42 37964	101	315.02 Philadelphia	19149 50% - <80%	50% - 80%
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42 37964	101	331.02 Philadelphia	19136 20% - <50%	80% - 120%
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42 37964	101	333 Philadelphia	19152 20% - <50%	>120%
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42 37964	101	337.01 Philadelphia	19152 20% - <50%	80% - 120%
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42 37964	101	344 Philadelphia	19115 20% - <50%	>120%
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42 37964	101	345.02 Philadelphia	19115 20% - <50%	50% - 80%
42 37964	101	346 Philadelphia	19114 50% - <80%	80% - 120%
42 37964	101	347.01 Philadelphia	19152 50% - <80%	80% - 120%
42 37964	101	347.02 Philadelphia	19152 20% - <50%	>120%
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42 37964	101	348.02 Philadelphia	19114 20% - <50%	>120%
42 37964	101	348.03 Philadelphia	19114 20% - <50%	>120%
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42 37964	101	357.02 Philadelphia	19116 20% - <50%	50% - 80%
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42 37964	101	360 Philadelphia	19116 20% - <50%	>120%
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42 37964	101	362.03 Philadelphia	19154 10% - <20%	>120%
42 37964	101	363.01 Philadelphia	19154 20% - <50%	>120%
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42 37964	101	369.02 Philadelphia	19104 50% - <80%	>120%
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42 37964	101	373 Philadelphia	19145 20% - <50%	>120%
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42 37964	101	376 Philadelphia	19123 50% - <80%	>120%
42 37964	101	377 Philadelphia	19122 50% - <80%	<50%
42 37964	101	378 Philadelphia	19134 20% - <50%	>120%
42 37964	101	379 Philadelphia	19134 10% - <20%	80% - 120%
42 37964	101	380 Philadelphia	19124 50% - <80%	50% - 80%
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42 37964	101	388 Philadelphia	19119 20% - <50%	>120%
42 37964	101	389 Philadelphia	19138 80% - 100%	80% - 120%
42 37964	101	390.01 Philadelphia	19111 80% - 100%	50% - 80%
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42 37964	101	391 Philadelphia	19143 80% - 100%	<50%
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42 37964	101	9800.02 Philadelphia	19131 80% - 100%	N/A
42 37964	101	9800.03 Philadelphia	19104 80% - 100%	N/A
42 37964	101	9801 Philadelphia	19119 20% - <50%	N/A

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42 37964	101	9806 Philadelphia	19145 80% - 100%	N/A
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42 37964	101	9809.03 Philadelphia	19146 80% - 100%	N/A
42 37964	101	9809.04 Philadelphia	19145 80% - 100%	N/A
42 37964	101	9809.05 Philadelphia	19145 N/A	N/A
42 37964	101	9809.06 Philadelphia	19145 N/A	N/A
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42 37964	101	9893 Philadelphia	19124 50% - <80%	N/A

Percent Median	Tract_11
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73.7892	42017100207
49.3357	42017100208
93.4688	42017100210
90.7946	42017100211
91.8939	42017100212
66.4553	42017100213
87.6006	42017100214
65.4531	42017100302
71.8138	42017100303
61.3575	42017100304
45.8051	42017100306
48.7008	42017100307
73.3444	42017100401
77.44	42017100402
66.3078	42017100403
74.7624	42017100404
82.4381	42017100406
89.4959	42017100407
74.6047	42017100408
65.5119	42017100500
71.2974	42017100600
48.7562	42017100700
85.0722	42017100803
97.0965	42017100804
78.5657	42017100805
75.7501	42017100807
126.4007	42017100808
107.3637	42017100809
74.2468	42017100811
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## COMMUNITY REINVESTMENT ACT NOTICE

Under the federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC, and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the FDIC Regional Director, 350 Fifth Avenue, New York, New York 10118. You may send written comments about our performance in helping to meet community credit needs to Maureen P. Sparks, Esquire, Senior Vice President and CRA Officer, Firsttrust Bank, 15 E. Ridge Pike, Suite 400, Conshohocken, PA 19428 and to the FDIC Regional Director, 350 Fifth Avenue, New York, New York 10118. You may also submit comments electronically through FDIC's Web site at [www.fdic.gov/regulations/cra](http://www.fdic.gov/regulations/cra). Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are a subsidiary of Semperverde Holding Company, a holding company. You may request from the FDIC Regional Manager, Division of Supervision and Consumer Protection, FDIC, 350 Fifth Avenue, New York, NY 10118, an announcement of applications covered by CRA filed by our holding company.

## COMMUNITY REINVESTMENT ACT NOTICE

Under the federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA. You may review today the public section of our most recent CRA evaluation, prepared by the FDIC, 350 Fifth Avenue, New York, New York 10118, and a list of services provided at this branch. You may also have access to the following information, which we will make available to you at this branch within five calendar days after you make a request to us.

1. A map showing the assessment area containing this branch, which is the area in which the FDIC evaluates our CRA performance in this community.
2. Information about our branches in the assessment area.
3. A list of services we provide at those locations.
4. Data on our lending performance in this assessment area.
5. Copies of all written comments received by us that specifically relate to our CRA performance in this assessment area and any responses we have made to those comments.

If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

If you would like to review information about our CRA performance in other communities served by us, the public file for our entire bank is available at Firsttrust Bank, 15 E. Ridge Pike, Suite 400, Conshohocken, PA 19428.

At least 30 days before the beginning of each quarter, the FDIC publishes a list of banks scheduled for CRA examination by the FDIC in that quarter. This list is available from the FDIC Regional Director, FDIC 350 Fifth Avenue, New York, New York 10118. You may send written comments about our performance in helping to meet the community's credit needs to Maureen P. Sparks, Esquire, Senior Vice President and CRA Officer, Firsttrust Bank, 15 E. Ridge Pike, Suite 400, Conshohocken, PA 19428 and to the FDIC Regional Director. You may also submit comments electronically through the FDIC's Web site at [www.fdic.gov/regulations/cra](http://www.fdic.gov/regulations/cra). Your letter, together with any response by us, will be considered in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are a subsidiary of Semperverde Holding Company, a holding company. You may request from the FDIC Regional Manager, Division of Supervision and Consumer Protection, FDIC, 350 Fifth Avenue, New York, NY 10118 an announcement of applications covered by CRA filed by our holding company.

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**Note:** To retrieve a report for an institution, enter search criteria and click "Retrieve By Institutions". An Institution Name or Respondent ID field must be entered before performing a search. Click on [Help on CRA Disclosure](#) for more Help information. (In order to retrieve reports, users may need to disable pop-up blockers for the FFIEC website).

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Year: 2022 ▾

\*Institution Name:

\*Respondent ID: 26647

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\*Institution Name:

\*Respondent ID: 26647

Agency: All ▾

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# **HOME MORTGAGE DISCLOSURE ACT NOTICE**

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**Our annual  
Home Mortgage Disclosure Act  
Statement is available online for review.**

**The data show the geographic distribution of loans  
and applications; ethnicity, race, sex, age, and income  
of applicants and borrowers; and information about  
loan approvals and denials.**

**This data is available online at the Consumer  
Financial Protection Bureau's Web site  
([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda))**

**To receive a copy of this data send a written request to  
Compliance Officer, Firsttrust Bank, 15 E. Ridge Pike,  
Suite 400, Conshohocken, PA 19428**

# **HOME MORTGAGE DISCLOSURE ACT NOTICE**

The Home Mortgage Disclosure Act data about our residential mortgage lending is available online for review. The data show geographic distribution of loans and applications, ethnicity, race, sex, and income of applicants and borrowers; and information about loan approvals and denials. This data is available online at the Consumer Finance Protection Bureau's Web site ([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda))

To receive a copy of this data, send a written request to Compliance Officer, Firsttrust Bank, 15 E. Ridge Pike, Suite 400, Conshohocken, PA 19428.

# HMDA Data Publication

The HMDA data and reports are the most comprehensive publicly available information on mortgage market activity. The data and reports can be used along with the [Census](#) demographic information for data analysis purposes. Available below are the data and reports for HMDA data collected in or after 2017. For HMDA data and reports for prior years, visit <https://www.ffiec.gov/hmda/hmdaproducts.htm>.

For information about changes to HMDA Publications visit the [Updates and Notes](#) page.

## Select a year

[2022](#)   [2021](#)   [2020](#)   [2019](#)   [2018](#)   [2017](#)

## Dynamic Datasets

---

### [Modified Loan/Application Register \(LAR\)](#)

The modified LAR provides loan-level data for an individual financial institution, as modified by the Bureau to protect applicant and borrower privacy.

→ **Update Frequency:** Upon Institution resubmission

## Static Datasets

---

### [Snapshot National Loan-Level Dataset](#)

The snapshot files contain the national HMDA datasets as of a fixed date for all HMDA reporters, as modified by the Bureau to protect applicant and borrower privacy.

→ **Data Freeze Date:** May 1, 2023

→ **Update Frequency:** Does not update. Generated a few months after

## [Dynamic National Loan-Level Dataset](#)

The dynamic files contain the national HMDA datasets, modified by the Bureau to protect applicant and borrower privacy, updated weekly for all HMDA reporters.

→ **Update Frequency:** Weekly on Mondays

filing deadline

## [Disclosure Reports](#)

These reports summarize lending activity for individual institutions, both nationwide and by MSA/MD.

→ **Update Frequency:** Does not update. Generated a few months after filing deadline

## [MSA/MD Aggregate Reports](#)

These reports summarize lending activity by MSA/MD.

→ **Update Frequency:** Does not update. Generated a few months after filing deadline

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# Modified Loan/Application Register (LAR)

A downloadable modified LAR file is available for every financial institution that has completed a HMDA data submission in the selected year. The modified LAR data represents the most current HMDA submission made by an institution. Enter a financial institution's name to download its modified LAR file. If you cannot find a particular financial institution using this form, the institution may not have been required to report HMDA data or it may not have completed its HMDA data submission.

Typically, some data resubmissions to correct errors occur during the weeks following the annual submission deadline. For this reason, data users may want to wait for the release of the Snapshot National Loan-Level Dataset to analyze the nationwide data.

[Modified LAR file specifications, schemas, and instructions](#)

## Select a year

**2022**   **2021**   **2020**   **2019**   **2018**   **2017**

### Modified LAR by **Individual** Institution

Search by Institution Name or LEI



*Update Frequency: Upon Institution Submission*

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[Modified LAR file specifications, schemas, and instructions](#)

**Select a year**

**2022**   **2021**   **2020**   **2019**   **2018**   **2017**

## Modified LAR by **Individual** Institution

Search by Institution Name or LEI

*Update Frequency: Data No Longer Updated*

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