

METROPOLITAN SMALL DIFFICULT DEVELOPMENT AREAS (SDDAS)



DATASET / METROPOLITAN SMALL DIFFICULT DEVELOPMENT AREAS (SDDAS)

Metropolitan Small Difficult Development Areas (SDDAs)

Metropolitan Difficult Development Areas (DDAs) are designated by ZIP Code Tabulation Area (ZCTA). Although the geographic extent of ZCTAs is very similar to current 5-digit ZIP codes, ZIP Code Tabulation Areas (ZCTAs) remain fixed over time while the U.S. Postal Service (USPS) occasionally alters specific ZIP code boundaries. The data from which SAFMRs and SDDA designations are derived, however, does not immediately shift with the USPS definition of ZIP Codes, but remains defined by the ZCTAs as established by the Census Bureau. Therefore, for purposes of determining whether a property is located in a SDDA, users should refer to the SDDA (ZCTA) address locator at http://www.huduser.gov/portal/sadda/sadda_qct.html rather than the USPS-assigned 5-digit ZIP Code of the project.

ZCTAs marked with an asterisk (*) are located in two metro areas with only part of the ZCTA designated as DDA. That is, the identified ZCTA has territory outside of the named FMR area and only the part of the ZCTA inside the named FMR area is designated as a DDA. Refer to the DDA (ZCTA) address locator at http://www.huduser.gov/portal/sadda/sadda_qct.html to determine if a location is inside the designated ZCTA.

IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, August 15, 2017 [MSA] and derived FY2021 HUD Metro SAFMR Area Definitions [HMFA])

**Effective Date January 1, 2022*

** indicates split ZCTA. Please refer to https://www.huduser.gov/portal/sadda/sadda_qct.html for boundary of split ZCTAs*

State	Metropolitan Area	DDA ZCTAs									
New Jersey	Atlantic City-Hammonton, NJ MSA	08201	08203	08205	08221	08225					
		08241	08317	08326	08330	08346	08350	08402	08403		

State	Metropolitan Area	DDA ZCTAs								
	Bergen-Passaic, NJ HUD Metro FMR Area	07020	07024	07043*	07075	07401	07407	07410	07417	07421*
		07436	07442	07450	07452	07456	07458	07463	07465	07470
		07601	07607	07620	07624	07626	07627	07630	07632	07640
		07648	07652	07657	07662	07670	07675	07676	07677	
	Jersey City, NJ HUD Metro FMR Area	07029	07030	07047*	07086	07093	07094	07302	07307	07310
	Middlesex-Somerset-Hunterdon, NJ HUD Metro FMR Area	07069*	07920*	07921	07931*	07934*	07939	08502	08553	08558*
	Monmouth-Ocean, NJ HUD Metro FMR Area	07702	07703	07704	07718	07722	07728	07733	07739	07746
		07758	07760	07764	08092	08555	08691*	08722	08730	08733
	Newark, NJ HUD Metro FMR Area	07004	07006*	07009	07016	07021	07023	07028	07033	07035
		07042	07043*	07044	07045	07046	07052	07054	07058	07065*
		07079	07081	07082	07083	07088	07090	07092	07419	07421*

