

## 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](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](http://www.huduser.gov/portal/sadda/sadda_qct.html) to determine if a location is inside the designated ZCTA.

### 2019 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, July 15, 2015 [MSA] and derived FY2018 HUD Metro SAFMR Area Definitions [HMFA])

*\*Effective Date January 1, 2019*

State	Metropolitan Area	DDA ZCTAs											
Alabama	Birmingham-Hoover, AL HMFA	35043	35061	35080	35147								
	Chilton County, AL HMFA	35040											
	Columbus, GA-AL MSA	31804	31808	31811	31820	31905	31909	36856	36870*				
	Dothan, AL HMFA	36305											
	Gadsden, AL MSA	35907											
	Mobile, AL MSA	36505	36528										
	Montgomery, AL MSA	36093	36113	36115									
	Tuscaloosa, AL HMFA	35406	35463										
Alaska	Anchorage, AK HMFA	99505	99506	99577									
	Fairbanks, AK MSA	99702	99703										
Arizona	Flagstaff, AZ MSA	86001											
	Lake Havasu City-Kingman, AZ MSA	86022	86406	86426									
	Phoenix-Mesa-Scottsdale, AZ MSA	85024	85028	85044	85045	85048	85050	85054	85083	85085	85086	85087	85118
		85138	85142	85143	85145	85209	85212	85215	85226	85248	85249	85253	85254

Small Area Difficult Development Areas

	85255	85258	85260	85262	85266	85268	85284	85286	85295	85297	85298	85310
	85331	85338	85339	85340	85355	85379	85382	85383	85387	85388	85396	85658*
<b>Prescott, AZ MSA</b>	86315	86325	86327	86336*	86351							
<b>Sierra Vista-Douglas, AZ MSA</b>	85613	85615	85650									
<b>Tucson, AZ MSA</b>	85611	85622	85629	85641	85658*	85708	85737	85742	85743	85747	85748	85749
	85755	85756	85757									
<b>Yuma, AZ MSA</b>	85364	85365	85367									

**Arkansas**

<b>Fort Smith, AR-OK HMFA</b>	72916											
<b>Hot Springs, AR MSA</b>	71909											
<b>Memphis, TN-MS-AR HMFA</b>	38002	38054	38103	38135	38139	38672						

**California**

<b>Bakersfield, CA MSA</b>	93222	93311	93312	93313	93314	93523						
<b>Chico, CA MSA</b>	95954											
<b>El Centro, CA MSA</b>	92249	92251										
<b>Fresno, CA MSA</b>	93611	93612	93619*	93651	93664	93711	93720	93722	93723	93730		
<b>Los Angeles-Long Beach-Glendale, CA HMFA</b>	90004	90005	90010	90013	90014	90020	90024	90025	90027	90028	90034	90035
	90036	90038	90039	90041	90045	90046	90048	90049	90056	90064	90066	90067
	90068	90069	90077	90094	90210	90211	90212	90230	90232	90240	90245	90254
	90260	90265*	90266	90272	90274	90275	90277	90278	90290	90291	90292	90293
	90401	90402	90403	90404	90405	90501	90503	90504	90505	90601	90603	90623*
	90630*	90638*	90650	90670	90701	90703	90704	90712	90713	90715	90717	90732
	90746	90802	90803	90807	90808*	90814	90815*	91001	91006	91007	91008	91010
	91011	91016	91020	91024	91030	91101	91104	91105	91106	91107	91108	91201
	91202	91203	91204	91205	91206	91207	91208	91210	91214	91301	91302	91303
	91304*	91307*	91311*	91316	91321	91324	91325	91326	91335	91344	91345	91350
	91351	91354	91355	91356	91361*	91362*	91364	91367	91381	91384	91387	91390
	91403	91411	91423	91436	91501	91502	91504	91505	91506	91601	91602	91604
	91607	91711	91722	91724	91740	91741	91745	91746	91750	91765	91773	91789
	91790	91791	91792	93510	93543	93551	93552					
<b>Madera, CA MSA</b>	93601	93604	93614	93636	93644							
<b>Merced, CA MSA</b>	95360											
<b>Modesto, CA MSA</b>	95329	95350	95355	95356	95357	95358	95363	95367*	95368	95382		
<b>Napa, CA MSA</b>	94503	94558*	94574*	94599								

Small Area Difficult Development Areas

<b>Oakland-Fremont, CA HMFA</b>	94501	94502	94505	94506	94507	94511	94513	94514	94516	94517	94518	94519
	94520	94521	94523	94526	94528	94530	94531	94536	94538	94539	94541	94542
	94544	94545	94546	94547	94548	94549	94550*	94551	94552	94553	94555	94556
	94560	94561	94563	94564	94565	94566	94568	94575	94577	94578	94579	94580
	94582	94583	94586	94587	94588	94595	94596	94597	94598	94602	94607	94608
	94609	94610	94611	94612	94613	94618	94619	94702	94703	94704	94705	94706
	94707	94708	94709	94710	94720	94803	94805	94806	95391*			
<b>Oxnard-Thousand Oaks-Ventura, CA MSA</b>	90265	91307*	91311*	91320	91360	91361*	91362*	91377	93003	93010	93012	93021
	93035	93063*	93065									
<b>Redding, CA MSA</b>	96059	96062	96073									
<b>Riverside-San Bernardino-Ontario, CA MSA</b>	91701	91708	91709*	91710*	91730	91737	91739	91752	91759*	91761	91762	91763
	91764	91766*	91784	91786*	92203	92211	92234	92239	92253	92258	92260	92262
	92264	92270	92276	92278	92282	92310	92321	92324	92333	92336	92337	92342
	92344	92373	92374	92377	92391	92392	92394	92407	92503	92505	92506	92507
	92508	92509	92518	92532	92551	92553	92555	92557	92562	92563	92571	92582
	92584	92585	92587	92591	92592*	92595	92596	92860	92879	92880	92881	92882
	92883											
<b>Sacramento--Roseville--Arden-Arcade, CA HMFA</b>	95614	95624	95626*	95630	95648	95655	95663	95668*	95681	95683	95701	95722
	95742	95746	95757	95762	95765	95829	95835	96140	96161			
<b>Salinas, CA MSA</b>	93906	93907	93908	93921	93923	93924	93940	93950	93953	93955	95076*	
<b>San Benito County, CA HMFA</b>	95023	95043	95075									
<b>San Diego-Carlsbad, CA MSA</b>	91902	91913	91914	91915	91935	91942	91978	92007	92008	92009	92010	92011
	92014	92024	92029	92037	92054	92055	92056	92057	92058	92061	92064	92067
	92075	92078	92081	92091	92101	92103	92106	92107	92108	92109	92110	92111
	92117	92118	92119	92120	92121	92122	92123	92124	92126	92127	92128	92129
	92130	92131	92154	92672*								
<b>San Francisco, CA HMFA</b>	94002	94005	94010	94014	94015	94019	94020*	94021	94025	94027	94028*	94030
	94037	94038	94044	94061	94062	94063	94065	94066	94070	94074	94080	94103
	94104	94105	94107	94109	94110	94111	94112	94114	94115	94116	94117	94118
	94121	94122	94123	94127	94129	94130	94131	94132	94133	94158	94303*	94401
	94402	94403	94404	94901	94903	94904	94920	94924	94925	94929	94930	94933
	94937	94938	94939	94940	94941	94945	94946	94947	94949	94957	94960	94963
	94964	94965	94970	94971	94973							
<b>San Jose-Sunnyvale-Santa Clara, CA HMFA</b>	94022	94024	94028*	94040	94041	94043	94085	94086	94087	94089	94301	94303*

Small Area Difficult Development Areas

	94304	94306	94550*	95008	95014	95030	95032	95035*	95046	95050	95051	95053
	95054	95070	95113	95117	95118	95119	95120	95121	95123	95124	95125	95126
	95128	95129	95131	95132	95134	95135	95136	95138	95139	95140	95148	
<b>San Luis Obispo-Paso Robles-Arroyo Grande, CA MSA</b>	93401	93402	93405	93428	93430	93442	93444	93449	93453	93454*		
<b>Santa Ana-Anaheim-Irvine, CA HMFA</b>	90638	90742	90743	92602	92603	92604	92606	92610	92612	92614	92618	92620
	92624	92625	92626	92627	92629	92630	92646	92648	92649	92651	92653	92656
	92657	92660	92661	92662	92663	92672*	92673	92675	92677	92679	92688	92691
	92692	92694	92708	92780	92782	92806	92807	92808	92821	92823	92861	92868
	92869	92886	92887									
<b>Santa Cruz-Watsonville, CA MSA</b>	95003	95007	95010	95033*	95041	95060	95062	95064	95065	95066		
<b>Santa Maria-Santa Barbara, CA MSA</b>	93013	93101	93103	93105	93108	93109	93110	93111	93117	93429	93437	93440
	93441	93455	93460	93463								
<b>Santa Rosa, CA MSA</b>	94922	94923	94928	94931	94951	94952*	94954	95401	95403	95404	95405	95407
	95409	95412	95431	95436	95442	95444	95448	95450	95452	95465	95471	95472
	95476*	95492	95497									
<b>Stockton-Lodi, CA MSA</b>	95209	95212	95219*	95220	95304	95330	95376	95377*	95391*	95632*		
<b>Vallejo-Fairfield, CA MSA</b>	94534	94535	94585	94591*	94592	95687						
<b>Yuba City, CA MSA</b>	95626	95668*	95674	95903	95977							

**Colorado**

<b>Boulder, CO MSA</b>	80305											
<b>Colorado Springs, CO HMFA</b>	80106	80132	80831*	80840	80908	80913	80922	80923	80924	80925	80927	80951
<b>Denver-Aurora-Lakewood, CO MSA</b>	80005	80015	80016	80018	80019	80021	80023	80031	80045	80104	80106*	80108
	80109	80111	80112	80116	80118	80122	80123	80124	80125	80126	80127	80128
	80129	80130	80131	80134	80135*	80138	80202	80203	80206	80209	80230	80233
	80237	80238	80241	80249	80403*	80421	80433	80439	80440	80465	80470	80602
	80640											
<b>Greeley, CO MSA</b>	80516	80530										

**Connecticut**

<b>Bridgeport, CT HMFA</b>	06468	06611	06612*	06824	06890							
<b>Danbury, CT HMFA</b>	06812	06896*										
<b>Hartford-West Hartford-East Hartford, CT HMFA</b>	06103											
<b>Milford-Ansonia-Seymour, CT HMFA</b>	06460											
<b>New Haven-Meriden, CT HMFA</b>	06477	06518										

Small Area Difficult Development Areas

<b>Norwich-New London, CT HMFA</b>	06254												
<b>Southern Middlesex County, CT HMFA</b>	06475												
<b>Stamford-Norwalk, CT HMFA</b>	06807	06820	06831	06870	06880*	06883	06897*	06903					

<b>Delaware</b>	<b>Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA</b>	08001	08003	08019	08022	08023	08026	08046	08053	08054	08080	08085	08343
		08515	08640	08641	18902	18938	18940	19010	19025	19066	19085	19087	19095
		19096	19102	19103	19106	19107	19127	19130	19317	19342	19343	19350	19355
		19372	19422	19425	19444	19707	19730	19734	19803				

<b>District of Columbia</b>	<b>Washington-Arlington-Alexandria, DC-VA-MD HMFA</b>	20003	20004	20005	20007	20008	20009	20016	20037	20105	20112	20124	20136
		20141	20148	20152	20155	20169	20181	20623	20645	20715	20720	20721	20735
		20736*	20754*	20762	20812	20814	20815	20816	20817	20833*	20841	20850	20852
		20854	20855	20871	20910	21704	21777	22015	22025	22027	22031	22032	22039
		22060	22066	22101	22102	22124	22125	22152	22153	22181	22182	22201	22202
		22203	22206	22209	22213	22303	22308	22310	22314	22315			

<b>Florida</b>	<b>Cape Coral-Fort Myers, FL MSA</b>	33908	33913	33928	33957	33991	33993	34110*					
	<b>Crestview-Fort Walton Beach-Destin, FL HMFA</b>	32541	32542	32544									
	<b>Deltona-Daytona Beach-Ormond Beach, FL HMFA</b>	32124	32127	32128	32129	32130	32141	32169	32174*	32176	32713	32724	32725
		32738	32754*	32763	32764								
	<b>Fort Lauderdale, FL HMFA</b>	33019	33021	33024	33025	33026	33027	33028	33029	33062	33063	33067	33068
		33071	33073	33076	33301	33304	33308	33317	33321	33322	33323	33324	33325
		33326	33327	33328	33330	33331	33332	33351	33442				
	<b>Gulf County, FL HMFA</b>	32456											
	<b>Homosassa Springs, FL MSA</b>	34434	34446	34453									
	<b>Jacksonville, FL HMFA</b>	32003	32081	32092	32222	32226	32227	32259					
	<b>Lakeland-Winter Haven, FL MSA</b>	33803	33810*	33812	33813	33884	33896*	33897	34714*	34759*			
	<b>Miami-Miami Beach-Kendall, FL HMFA</b>	33014	33015	33016	33018*	33031	33032	33035	33055	33056	33126	33129	33131
		33132	33133	33134	33137	33139	33140	33141	33143	33145	33146	33149	33154
		33155	33156	33160	33165	33166	33170	33172	33173	33174	33175	33176	33177
		33178	33180	33181	33182	33183	33184	33185	33186	33193	33194	33196	
	<b>Naples-Immokalee-Marco Island, FL MSA</b>	34103	34108	34110*	34114	34117	34119*	34120	34145				
	<b>North Port-Sarasota-Bradenton, FL MSA</b>	34201	34202	34211	34212	34219	34228	34233	34238	34240	34241	34242	34243
		34286											

## Small Area Difficult Development Areas

<b>Ocala, FL MSA</b>	32162	34473											
<b>Orlando-Kissimmee-Sanford, FL MSA</b>	32708	32712	32714	32735	32746	32750	32751	32765	32766	32779	32789	32792	
	32801	32803	32804	32811	32812	32814	32817	32819	32820	32821	32824	32825	
	32827	32828	32829	32832	32833	32835	32836	32837	33896*	34711	34715	34734	
	34736	34743	34746	34747	34756	34758	34761	34772	34786				
<b>Palm Bay-Melbourne-Titusville, FL MSA</b>	32903	32907	32908	32925	32927	32937	32940	32951	32952				
<b>Panama City-Lynn Haven-Panama City Beach, FL HMFA</b>	32403	32407*	32410										
<b>Port St. Lucie, FL MSA</b>	33458	33469*	33478*	34949	34952	34953	34983	34984	34986	34987	34990	34997	
<b>Punta Gorda, FL MSA</b>	33981												
<b>Sebastian-Vero Beach, FL MSA</b>	32963												
<b>Sebring, FL MSA</b>	33872	33875											
<b>Tallahassee, FL HMFA</b>	32311	32312	32317										
<b>Tampa-St. Petersburg-Clearwater, FL MSA</b>	33511	33543	33544	33545	33547*	33556	33569	33572	33573	33578	33579	33594	
	33596	33602	33606	33607	33609	33611	33615	33618	33621	33624	33625	33626	
	33629	33634	33635	33647	33706	33707	33708	33712	33715	33716	33755	33762	
	33767	33772	33776	33777	33782	33785	33786	34614	34637	34638	34639	34677	
	34684	34685	34688	34698									
<b>The Villages, FL MSA</b>	32162												
<b>Walton County, FL HMFA</b>	32578												
<b>West Palm Beach-Boca Raton, FL HMFA</b>	33408	33410	33411	33412	33413	33414	33418	33426	33428	33431	33432	33433	
	33435	33436	33437	33444	33445	33449	33458*	33467	33470	33472	33473	33477	
	33478*	33480	33483	33484	33486	33487	33496	33498					

---

<b>Georgia</b>	<b>Albany, GA MSA</b>	31763											
	<b>Atlanta-Sandy Springs-Roswell, GA HMFA</b>	30019	30024	30045	30087	30252	30305	30308	30309	30319	30324	30326	30327
		30328	30338	30363	30641*								
	<b>Augusta-Richmond County, GA-SC HMFA</b>	30809	30905										
	<b>Brunswick, GA MSA</b>	31522											
	<b>Butts County, GA HMFA</b>	30216	30248*										
	<b>Chattanooga, TN-GA MSA</b>	37350	37375										
	<b>Gainesville, GA MSA</b>	30517	30519*	30548*									
	<b>Hinesville, GA HMFA</b>	31315											
	<b>Lamar County, GA HMFA</b>	30257											
	<b>Macon, GA HMFA</b>	31052	31210*										

	<b>Meriwether County, GA HMFA</b>	30218	30220*	30276*									
	<b>Morgan County, GA HMFA</b>	30055	30641*										
	<b>Savannah, GA MSA</b>	31322	31324	31328	31410	31411							
	<b>Valdosta, GA MSA</b>	31605											
<b>Hawaii</b>	<b>Maui County, HI HMFA</b>	96708	96753	96757	96761	96779	96790						
	<b>Urban Honolulu, HI MSA</b>	96701	96706	96707	96712	96731	96734	96782	96786	96789	96791	96814	96815
		96818	96821	96825									
<b>Illinois</b>	<b>Chicago-Joliet-Naperville, IL HMFA</b>	60010	60012	60015	60022	60026	60035	60044	60045	60047	60053	60061	60062
		60069	60081	60083	60088	60089	60091	60093	60102	60107	60124	60126	60136
		60140*	60142	60154	60156	60173	60175	60189	60190	60192	60194	60201	60203
		60301	60302	60404	60410*	60422	60431*	60446	60447*	60463	60467	60473	60478
		60490	60491	60502	60503*	60521	60540	60544*	60554*	60555	60558	60563	60564
		60565	60585*	60586*	60601	60603	60604	60605	60606	60607	60610	60611	60613
		60614	60654	60657	60661	60712							
	<b>Grundy County, IL HMFA</b>	60410	60447*										
	<b>Kankakee, IL MSA</b>	60961											
	<b>Kendall County, IL HMFA</b>	60503	60585*										
	<b>Rockford, IL MSA</b>	61011											
	<b>St. Louis, MO-IL HMFA</b>	62225	63034										
<b>Indiana</b>	<b>Cincinnati, OH-KY-IN HMFA</b>	41091	45174										
	<b>Elkhart-Goshen, IN MSA</b>	46530											
	<b>Evansville, IN-KY MSA</b>	47725											
	<b>Fort Wayne, IN MSA</b>	46845											
	<b>Gary, IN HMFA</b>	47943											
	<b>Indianapolis, IN HMFA</b>	46231	46278										
	<b>Jasper County, IN HMFA</b>	47943											
	<b>Louisville, KY-IN HMFA</b>	40059	47114										
	<b>South Bend-Mishawaka, IN HMFA</b>	46530											
<b>Iowa</b>	<b>Des Moines-West Des Moines, IA MSA</b>	50323											

Omaha-Council Bluffs, NE-IA HMFA

68034 68135

**Kansas**

**Kansas City, MO-KS HMFA** 66027 66206 66227  
**Manhattan, KS MSA** 66442  
**St. Joseph, MO-KS MSA** 64436  
**Wichita, KS HMFA** 67215 67230 67235

**Kentucky**

**Bowling Green, KY HMFA** 42122  
**Clarksville, TN-KY MSA** 37010 37015\*

**Louisiana**

**New Orleans-Metairie, LA HMFA** 70112 70115 70123 70124 70130 70447 70448  
**Shreveport-Bossier City, LA HMFA** 71110  
**Webster Parish, LA HMFA** 71039

**Maine**

**Lewiston-Auburn, ME MSA** 04280 04282  
**Penobscot County, ME (part) HMFA** 04444 04777  
**Portland, ME HMFA** 04097 04105  
**York County, ME (part) HMFA** 03907 04001 04030

**Maryland**

**Baltimore-Columbia-Towson, MD MSA** 20723 20724\* 20733 20754\* 20755 20758\* 20759 20765 20777\* 20778 20779 21005  
 21010 21012 21029 21032 21035 21036 21037 21042 21043 21044 21046 21054  
 21056 21057 21075 21076 21077 21108 21113 21114 21140 21146 21401 21402  
 21403 21405 21409 21638 21658 21723 21737 21738 21794

**Massachusetts**

**Barnstable Town, MA MSA** 02536 02537 02556 02562 02630 02632 02635 02644 02649 02655 02659 02670  
 02673 02675  
**Berkshire County, MA (part) HMFA** 01223 01236\* 01264 01266\*  
**Boston-Cambridge-Quincy, MA-NH HMFA** 01730 01731 01741\* 01742 01770 01773 01775 01803 01887\* 01890 01949 02026  
 02043 02061 02067 02108 02109 02110 02111 02113 02114 02115 02116 02118  
 02129 02130 02134 02135 02138 02139 02141 02142 02143 02144 02155 02163  
 02199 02210 02215 02332 02420 02421 02445 02446 02451 02452 02458 02459  
 02460 02461 02464 02465 02466 02467 02468 02472 02474 02478 02481 02482  
 02494  
**Brockton, MA HMFA** 02324 02338 02576\*



	<b>Fitchburg-Leominster, MA HMFA</b>	01462											
	<b>Lawrence, MA-NH HMFA</b>	01985	03044*	03087*									
	<b>Lowell, MA HMFA</b>	01876											
	<b>New Bedford, MA HMFA</b>	02702											
	<b>Pittsfield, MA HMFA</b>	01254	01266*										
	<b>Providence-Fall River, RI-MA HMFA</b>	02771	02817	02827	02835	02874							
	<b>Springfield, MA HMFA</b>	01002	01008*	01022	01106								
	<b>Worcester, MA HMFA</b>	01532	01581*										
<b>Michigan</b>	<b>Detroit-Warren-Livonia, MI HMFA</b>	48009	48025	48042	48044	48069	48085	48098	48128	48168*	48188	48226	48236
		48301	48304	48322	48323	48331	48334	48367	48374	48375	48380*	48382	
	<b>Flint, MI MSA</b>	48438	48442*	48462*									
	<b>Grand Rapids-Wyoming, MI HMFA</b>	49301											
	<b>Kalamazoo-Portage, MI MSA</b>	49088											
	<b>Livingston County, MI HMFA</b>	48380											
<b>Minnesota</b>	<b>Duluth, MN-WI MSA</b>	55797	55804	56669									
	<b>Fargo, ND-MN MSA</b>	58042											
	<b>Mankato-North Mankato, MN MSA</b>	56034											
	<b>Minneapolis-St. Paul-Bloomington, MN-WI HMFA</b>	55001	55129	55445									
<b>Mississippi</b>	<b>Gulfport-Biloxi, MS HMFA</b>	39525	39560										
	<b>Jackson, MS HMFA</b>	39047	39110	39157	39272								
	<b>Marshall County, MS HMFA</b>	38654											
<b>Missouri</b>	<b>Joplin, MO MSA</b>	64855											
<b>Nevada</b>	<b>Las Vegas-Henderson-Paradise, NV MSA</b>	89002	89007	89044	89052	89085	89131	89134	89135	89138	89141	89143	89144
		89178	89179										
	<b>Reno, NV MSA</b>	89441	89451	89508	89519	89521							
<b>New Hampshire</b>	<b>Manchester, NH HMFA</b>	03110	03281*										
	<b>Portsmouth-Rochester, NH HMFA</b>	03827	03854	03870									

## Small Area Difficult Development Areas

**New Jersey**

<b>Atlantic City-Hammonton, NJ MSA</b>	08201	08203	08205	08215*	08221	08225	08330	08403					
<b>Bergen-Passaic, NJ HMFA</b>	07020	07024	07043*	07075	07401	07407	07417	07421*	07423	07430	07436	07450	
	07452	07456	07458	07463	07481	07512	07601	07620	07624	07626	07627	07630	
	07632	07640	07641	07642	07645	07648	07652	07656	07670	07675	07676	07677	
<b>Jersey City, NJ HMFA</b>	07030	07086	07094	07302	07310	07311							
<b>Middlesex-Somerset-Hunterdon, NJ HMFA</b>	07059	07069	07095	07830*	07920*	07921	07931*	07934*	08502	08551	08807	08810	
	08823	08828	08833	08840	08887	08889							
<b>Monmouth-Ocean, NJ HMFA</b>	07702	07704	07718	07722	07739	07746	07750	07751*	07758	08722	08730	08733	
	08741												
<b>Newark, NJ HMFA</b>	07004	07016	07021	07039	07041	07042	07043*	07045	07046	07058	07068	07078	
	07079	07081	07082	07090	07421*	07444	07457	07830*	07834	07843	07852	07853	
	07856	07920*	07927	07928	07931*	07932	07933	07935	07940	07945	07950	07960	
	07980	07981											
<b>Trenton, NJ MSA</b>	08525	08542	08550	08691*									
<b>Vineland-Bridgeton, NJ MSA</b>	08311	08318*	08323	08340*	08344*	08349	08360*	08361*					
<b>Warren County, NJ HMFA</b>	07863												

**New Mexico**

<b>Albuquerque, NM MSA</b>	87008	87043	87059	87116	87122	87144							
<b>Farmington, NM MSA</b>	87402	87418											
<b>Las Cruces, NM MSA</b>	88002	88012											
<b>Santa Fe, NM MSA</b>	87501	87508											

**New York**

<b>Albany-Schenectady-Troy, NY MSA</b>	12211												
<b>Buffalo-Cheektowaga-Niagara Falls, NY MSA</b>	14051												
<b>Kingston, NY MSA</b>	12471	12486											
<b>Nassau-Suffolk, NY HMFA</b>	11020	11023	11030	11050	11507	11509	11510	11518	11530	11545	11554	11557	
	11561	11566	11569	11576	11590	11710	11713	11714	11720	11721	11732	11733	
	11738	11741	11743	11747	11749	11753	11755	11756	11762	11766	11783	11786	
	11788	11790	11791	11792	11793	11797	11798	11803	11933	11935	11937	11942	
	11956	11959	11963	11967	11968	11976	11978	11980					
<b>New York, NY HMFA</b>	10001	10002	10003	10004	10005	10006	10007	10009	10010	10011	10012	10013	
	10014	10016	10017	10018	10019	10021	10022	10023	10024	10025	10026	10027	
	10028	10029	10030	10031	10032	10033	10034	10035	10036	10037	10038	10039	
	10040	10044	10065	10069	10075	10128	10162	10280	10282	10305	10314	10457	

## Small Area Difficult Development Areas

	10458	10461	10462	10463	10464	10465	10466*	10467	10468	10469	10470*	10471
	10516	10524	10901	10913	10920	10923	10952	10954	10956	10960	10962	10964
	10968	10970	10974	10976	10983	10984	10986	10989	11001*	11003*	11005	11101
	11102	11103	11104	11105	11106	11109	11201	11203	11205	11209	11210	11211
	11213	11215	11216	11217	11218	11220	11222	11223	11226	11228	11230	11231
	11232	11233	11234	11235	11236	11238	11354	11355	11356	11357	11358	11360
	11361	11362	11363	11364	11365	11366	11368	11369	11370	11372	11373	11374
	11375	11377	11378	11379	11411	11412	11413	11414	11415	11416	11417	11418
	11419	11420	11421	11422	11426	11428	11429	11432	11435	11436	11691	11697
<b>Poughkeepsie-Newburgh-Middletown, NY HMFA</b>	10916	10922	10963	10969	10975	10996						
<b>Rochester, NY HMFA</b>	14586											
<b>Syracuse, NY MSA</b>	13029											
<b>Utica-Rome, NY MSA</b>	13318											
<b>Watertown-Fort Drum, NY MSA</b>	13602	13603	13616	13637	13693							
<b>Westchester County, NY Statutory Exception Area</b>	10510	10514	10523	10528	10532	10536	10546	10560	10576	10577	10580	10583
	10589	10590	10601	10607	10707							

**North Carolina**

<b>Asheville, NC HMFA</b>	28729											
<b>Charlotte-Concord-Gastonia, NC-SC HMFA</b>	28075	28202	28277									
<b>Craven County, NC HMFA</b>	28532											
<b>Fayetteville, NC HMFA</b>	28307	28314										
<b>Greensboro-High Point, NC HMFA</b>	27282											
<b>Hickory-Lenoir-Morganton, NC MSA</b>	28605	28611	28628	28673*	28682							
<b>Jacksonville, NC MSA</b>	28445	28460	28543	28546	28547							
<b>Jones County, NC HMFA</b>	28562											
<b>Pender County, NC HMFA</b>	28411	28445*										
<b>Person County, NC HMFA</b>	27541	27572*										
<b>Rocky Mount, NC MSA</b>	27597											
<b>Virginia Beach-Norfolk-Newport News, VA-NC HMFA</b>	23320	23322	23456	23459	23510	23511	23604	23651	23665	23691	23693	23696
<b>Wilmington, NC HMFA</b>	28480											

**Ohio**

<b>Akron, OH MSA</b>	44056	44141*	44202*									
<b>Cleveland-Elyria, OH MSA</b>	44022	44023	44141*	44202*								
<b>Columbus, OH HMFA</b>	43002	43021										

	<b>Dayton, OH MSA</b>	45433	45434											
<b>Oklahoma</b>	<b>Oklahoma City, OK HMFA</b>	73012	73128	73131	73179									
	<b>Pawnee County, OK HMFA</b>	74032												
	<b>Tulsa, OK HMFA</b>	74103												
<b>Oregon</b>	<b>Albany, OR MSA</b>	97348	97389	97446*										
	<b>Eugene-Springfield, OR MSA</b>	97403	97419											
	<b>Grants Pass, OR MSA</b>	97527	97544											
	<b>Medford, OR MSA</b>	97503												
	<b>Portland-Vancouver-Hillsboro, OR-WA MSA</b>	97004	97006	97007	97019	97034	97035	97042	97053	97055	97062	97068	97070	
		97089	97115	97119	97124	97133	97140	97148	97201	97202	97205	97209	97211	
		97212	97214	97217	97225	97227	97229	97231	97232	97239	98607	98629	98642	
	98651	98662	98671	98675	98684	98685								
	<b>Salem, OR MSA</b>	97002	97026	97101*	97137	97325								
<b>Pennsylvania</b>	<b>Allentown-Bethlehem-Easton, PA HMFA</b>	18031	18034	18077*	18092*	18106	18210*	18624						
	<b>Columbia County, PA HMFA</b>	17985												
	<b>East Stroudsburg, PA MSA</b>	18210	18324*	18330	18346	18352	18370	18466						
	<b>Lebanon, PA MSA</b>	17016												
	<b>Pike County, PA HMFA</b>	18324	18328*											
	<b>Pittsburgh, PA HMFA</b>	15090	15222	15241	15243	16046	16059							
	<b>Reading, PA MSA</b>	18011	18062*											
	<b>Scranton--Wilkes-Barre, PA MSA</b>	18436	18602											
<b>South Carolina</b>	<b>Charleston-North Charleston, SC MSA</b>	29401	29404	29451	29464	29466	29482	29492						
	<b>Chester County, SC HMFA</b>	29730	29742*											
	<b>Columbia, SC HMFA</b>	29202	29229											
	<b>Jasper County, SC HMFA</b>	29927												
	<b>Kershaw County, SC HMFA</b>	29045												
	<b>Lancaster County, SC HMFA</b>	29707												
	<b>Myrtle Beach-North Myrtle Beach-Conway, SC HMFA</b>	29576	29579											
	<b>Sumter, SC MSA</b>	29152	29154											
	<b>Union County, SC HMFA</b>	29374												

<b>South Dakota</b>	<b>Sioux Falls, SD MSA</b>	57020											
<b>Tennessee</b>	<b>Hickman County, TN HMFA</b>	38476											
	<b>Knoxville, TN HMFA</b>	37922	37934										
	<b>Maury County, TN HMFA</b>	37174											
	<b>Nashville-Davidson--Murfreeseboro--Franklin, TN HMFA</b>	37027	37031	37067	37069	37179	37201	37205	37215	37220			
<b>Texas</b>	<b>Abilene, TX MSA</b>	79607											
	<b>Austin County, TX HMFA</b>	78950											
	<b>Austin-Round Rock, TX MSA</b>	78633	78641	78653	78701	78703	78705	78725	78732	78733	78734	78736	78738
		78739	78746	78749	78751								
	<b>Brownsville-Harlingen, TX MSA</b>	78575											
	<b>Corpus Christi, TX HMFA</b>	78373	78374	78413	78414	78418	78419						
	<b>Dallas, TX HMFA</b>	75013	75022*	75024	75025	75028*	75032	75034	75035	75039	75048	75063	75068
		75070	75078	75082	75087	75088	75089	75093	75094	75126	75132	75166	75167
		75181	75182	75201	75202	75204	75205	75206	75207	75219	75225	76052*	76177*
		76226	76227										
	<b>El Paso, TX HMFA</b>	79906	79908	79911	79922	79928	79934	79936	79938*				
	<b>Falls County, TX HMFA</b>	76655											
	<b>Fort Worth-Arlington, TX HMFA</b>	75022	76001	76002	76008	76016	76018	76034	76039	76051	76052*	76063*	76102
		76123	76127	76131	76137	76148	76177*	76179	76182	76244	76248		
	<b>Houston-The Woodlands-Sugar Land, TX HMFA</b>	77002	77005	77006	77007	77008	77010	77019	77024	77027	77030	77041	77046
		77054	77056	77057	77059	77070	77077	77084	77094	77098	77346	77356	77373
		77380	77381	77382	77384	77386	77388	77389	77401	77407	77429	77433	77450
		77459	77464	77476	77477	77478	77479	77489	77494	77498	77545*	77546*	77565
		77573	77584*										
	<b>Hudspeth County, TX HMFA</b>	79851	79938*										
	<b>Kendall County, TX HMFA</b>	78015											
	<b>Killeen-Temple, TX HMFA</b>	76544											
	<b>Laredo, TX MSA</b>	78045											
	<b>Longview, TX HMFA</b>	75640											
	<b>Medina County, TX HMFA</b>	78023	78253*										
	<b>Odessa, TX MSA</b>	79765											

Small Area Difficult Development Areas

	<b>San Angelo, TX MSA</b>	76935											
	<b>San Antonio-New Braunfels, TX HMFA</b>	78015	78023*	78070*	78108	78109	78154	78232	78234	78235	78236	78244	78247
		78248	78249	78252	78253*	78254*	78255	78256	78258	78259	78260	78261	78266
	<b>Tyler, TX MSA</b>	75709	75762	75791									
	<b>Waco, TX HMFA</b>	76643											
	<b>Wichita Falls, TX MSA</b>	76311											
	<b>Wise County, TX HMFA</b>	76052											
<hr/>													
<b>Utah</b>	<b>Ogden-Clearfield, UT HMFA</b>	84075											
	<b>Provo-Orem, UT MSA</b>	84004	84045										
	<b>Salt Lake City, UT HMFA</b>	84092	84093	84095	84128								
<hr/>													
<b>Vermont</b>	<b>Burlington-South Burlington, VT MSA</b>	05403	05445	05482	05486								
<hr/>													
<b>Virginia</b>	<b>Charlottesville, VA HMFA</b>	22963											
	<b>Harrisonburg, VA MSA</b>	22832											
	<b>Lynchburg, VA MSA</b>	22967											
	<b>Richmond, VA MSA</b>	22408	23801										
	<b>Winchester, VA-WV MSA</b>	22625											
<hr/>													
<b>Washington</b>	<b>Bremerton-Silverdale, WA MSA</b>	98380											
	<b>Mount Vernon-Anacortes, WA MSA</b>	98241											
	<b>Olympia-Tumwater, WA MSA</b>	98513											
	<b>Seattle-Bellevue, WA HMFA</b>	98001	98004	98005	98006	98007	98008	98011	98012	98019	98020	98021	98027
		98028	98029	98033	98034	98038	98039	98040	98042	98045	98050	98051	98052
		98053	98055	98056	98058	98059	98065	98072	98074	98075	98077	98087	98101
		98102	98103	98104	98105	98107	98109	98112	98115	98116	98117	98119	98121
		98122	98125	98133	98136	98155	98164	98177	98199	98205	98223	98251	98252
		98258	98271	98272	98275	98288	98294	98296					
	<b>Spokane, WA HMFA</b>	99011	99025	99026*	99027								
	<b>Stevens County, WA HMFA</b>	99026											
	<b>Tacoma, WA HMFA</b>	98022	98047*	98092*	98327	98332	98333	98335	98360	98374	98375	98391	98396
		98422*	98433										

**Wisconsin**

**Madison, WI HMFA**

53706

**Milwaukee-Waukesha-West Allis, WI MSA**

53005 53017 53045

**Puerto Rico**

**Aguadilla-Isabela, PR HMFA**

00603 00680\* 00690

**Arecibo, PR HMFA**

00616

**Barranquitas-Aibonito, PR HMFA**

00705 00786

**Caguas, PR HMFA**

00727 00778\*

**Fajardo, PR HMFA**

00740 00773\*

**Mayag?ez, PR MSA**

00660

**Ponce, PR HMFA**

00716 00717 00728 00780

**San Germ?n, PR MSA**

00622 00637\* 00680\*

**San Juan-Guaynabo, PR HMFA**

00646 00901 00907 00911 00918 00920 00921 00926\* 00934 00953 00956\* 00959

00960 00961\* 00966 00968 00969 00979 00982 00983 00987

**Utua?do Municipio, PR HMFA**

00601

**Yauco, PR HMFA**

00637 00647\*

Count = 2,645 metropolitan ZCTAs.

See the latest [Designation Notice](#) for information on effective date and when changes to designations may be made.

Set printer to landscape mode to ensure that you print the entire table.

Use your browser's "Back" button to select another table.

| [HUD Home Page](#) | [HUD User Home](#) | [Data Sets](#) | [Qualified Census Tracts and Difficult Development Areas](#) |

Problems or questions? Contact [Michael.K.Hollar@hud.gov](mailto:Michael.K.Hollar@hud.gov).

Close Window