



# METROPOLITAN SMALL DIFFICULT DEVELOPMENT AREAS (SDDAS)

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## 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.**

**2020 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, July 15, 2015 [MSA] and derived FY2019 HUD Metro SAFMR Area Definitions [HMF ])**

*\*Effective Date January 1, 2020*

State	Metropolitan Area	D ZCTAs
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State	Metropolitan Area	DDA ZCTAs											
New Jersey	Atlantic City-Hammonton, NJ MSA	08201	08203	08205	08215*	08221	08225	08330	08403				
	Bergen-Passaic, NJ HUD Metro FMR Area	07020	07024	07043*	07075	07401	07407	07417	07421*	07423	07430	07436	07450
		07452	07456	07458	07463	07465	07480	07481	07512	07624	07626	07627	07630
		07632	07640	07641	07642	07645	07648	07652	07656	07670	07675	07676	
	Jersey City, NJ HUD Metro FMR Area	07030	07086	07093	07094	07302	07310	07311					
	Middlesex-Somerset-Hunterdon, NJ HUD Metro FMR Area	07059	07069	07920*	07921	07931*	07934*	08502	08551	08807	08810	08823	08828
		08833	08889										
	Monmouth-Ocean, NJ HUD Metro FMR Area	07702	07704	07718	07722	07739	07746	07750	07751*	07758	08691*	08722	08730
		08733	08741										
	Newark, NJ HUD Metro FMR Area	07004	07016	07021	07028	07033	07035	07039	07041	07042	07043*	07045	07046

State	Metropolitan Area	All ZCTAs											
		07058	07068	07078	07079	07081	07082	07090	07092	07419	07421*	07444	07457
		07830*	07834	07843	07849	07852	07853	07856	07874*	07901	07920*	07927	07928
		07931*	07932	07933	07935	07940	07945*	07950	07960	07980	07981		
	Ocean City, NJ MSA	08210											
	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	08001	08003	08019	08022	08023	08026	08046	08053	08054	08077	08080	08085
		08343	08515*	08640	08641								
	Trenton, NJ MSA	08542	08550	08560*	08691*								
	Vineland-Bridgeton, NJ MSA	08311	08318*	08323	08340*	08344*	08349	08361*					