

2022 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											
Alabama	Birmingham-Hoover, AL HMFA	35043	35080	35147	35213	35223	35244						
	Chilton County, AL HMFA	35040											
	Columbus, GA-AL MSA	36856											
	Mobile, AL MSA	36505											
	Montgomery, AL MSA	36064	36093	36112	36113	36115							
Alaska	Anchorage, AK HMFA	99505	99506										
	Fairbanks, AK MSA	99702	99703										
Arizona	Flagstaff, AZ MSA	86001	86011	86015	86018	86336*							
	Lake Havasu City-Kingman, AZ MSA	86021	86404	86406	86426								
	Phoenix-Mesa-Scottsdale, AZ MSA	85024	85028	85044	85045	85048	85050	85054	85083	85085	85086	85087	85118
		85138	85139	85140	85142	85143	85209	85212	85215	85224	85226	85248	85249
		85250	85251	85253	85254	85255	85257	85258	85260	85262	85263	85266	85268
		85283	85284	85286	85295	85296	85297	85298	85308	85309	85310	85331	85338
		85339	85340	85355	85361	85374	85377	85382	85383	85388	85395	85396	85658*
		85332	86315	86325	86327	86336*	86351						
	Prescott, AZ MSA	85613	85615	85650									
	Sierra Vista-Douglas, AZ MSA	85629	85637	85641	85658*	85708	85737	85739*	85742	85743	85747	85748	85749
	Tucson, AZ MSA	85755											
	Yuma, AZ MSA	85365	85367										
Arkansas	Hot Springs, AR MSA	71909											
California	Bakersfield, CA MSA	93222	93243*	93311	93312	93313	93314	93523	93524				
	Chico, CA MSA	95928	95938	95942	95954	95973	95978						
	El Centro, CA MSA	92251	92259										
	Fresno, CA MSA	93611	93619*	93626*	93651	93711	93720	93723	93730				
	Los Angeles-Long Beach-Glendale, CA HMFA	90004	90005	90010	90013	90014	90017	90020	90021	90024	90025	90027	90028
		90034	90035	90036	90038	90039	90041	90045	90046	90048	90049	90056	90064
		90066	90067	90068	90069	90073	90077	90094	90210	90211	90212	90230	90232
		90240	90245	90254	90263	90265*	90266	90272	90274	90275	90277	90278	90290
		90291	90292	90293	90305	90401	90402	90403	90404	90405	90501	90502	90503
		90504	90505	90603	90604	90605	90606	90623*	90630*	90638*	90670	90701	90703
		90704	90712	90713	90715	90732	90746	90802	90803	90807	90808*	90814	90815*
		90822	91001	91006	91007	91008	91010	91011	91016	91020	91024	91030	91040
		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	91330	91335	91344	91345	91350	91351	91354	91355	91356
		91361*	91362*	91364	91367	91381	91384	91387	91390	91401	91403	91411	91423
		91436	91501	91502	91504	91505	91506	91601	91602	91604	91607	91711	91722
		91724	91740	91741	91745	91765	91773	91775	91789	91790	91791	91792	93510
	93551	93552											
	Madera, CA MSA	93601	93614	93626*	93636	93645							
Merced, CA MSA	93635	95324*	95369										
Modesto, CA MSA	95326	95329	95355	95356	95357	95363	95367*	95368	95382	95385*	95387		
Napa, CA MSA	94503	94508	94558*	94574*	94576	94599							

2022 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												
CA continued	Oakland-Fremont, CA HMFA	94501	94502	94505	94506	94507	94513	94516	94517	94521	94523	94526	94528	
		94530	94531	94536	94538	94539	94542	94545	94547	94548	94549	94550*	94551	
		94552	94555	94556	94560	94563	94564	94566	94568	94569	94575	94580	94582	
		94583	94587	94588	94596	94597	94598	94608	94609	94610	94611	94618	94702	
		94703	94704	94705	94706	94707	94708	94709	94720	95391*				
	Oxnard-Thousand Oaks-Ventura, CA MSA	90265	91304*	91307*	91311*	91320	91360	91361*	91362*	91377	93010	93012	93021	
		93035	93063*	93065										
		96003	96019	96062	96069	96073	96088	96096						
	Redding, CA MSA	91701	91708	91709*	91710*	91730	91737	91739	91752	91759*	91761	91762	91763	
		91764	91766*	91784	91786*	92203	92211	92239	92253	92260	92264	92270	92282	
	Riverside-San Bernardino-Ontario, CA MSA	92310	92313	92336	92337	92339	92342	92344	92352	92354	92373	92374	92377	
		92407	92503	92504	92505	92506	92507	92508	92518	92532	92551	92553	92555	
		92557	92562	92563	92571	92582	92584	92585	92587	92591	92592	92595	92596	
		92860	92879	92880	92881	92882	92883							
		Sacramento--Roseville--Arden-Arcade, CA HMFA	95614	95619	95626*	95630	95635	95639	95648	95650	95655	95658	95661	95662
			95663	95664	95668*	95672	95677	95678	95681	95683	95684	95693	95701	95703
			95709	95713	95714	95717	95722	95728	95736	95742	95746	95747	95757	95758
			95762	95765	95816	95819	95829	95830	95831	95832	95833	95835	95843	95864
			96140	96142	96148	96161								
		Salinas, CA MSA	93906	93907	93908	93920	93921	93923	93924	93940	93950	93953	93955	93962
	95004*		95039	95076*										
	San Benito County, CA HMFA	95004	95075											
	San Diego-Carlsbad, CA MSA	91902	91913	91914	91915	91935	91942	91978	92003	92007	92008	92009	92010	
		92011	92014	92024	92029	92037	92055	92056	92057	92058	92064	92067	92075	
		92078	92081	92091	92101	92103	92106	92107	92108	92109	92110	92117	92118	
		92119	92120	92121	92122	92123	92124	92126	92127	92128	92129	92130	92131	
		92134	92135	92140	92147	92155	92672*							
		San Francisco, CA HMFA	94002	94005	94010	94015	94019	94025	94027	94028*	94030	94037	94044	94061
			94062	94063	94065	94066	94070	94074	94104	94105	94107	94109	94111	94114
	94115		94116	94117	94118	94121	94122	94123	94127	94129	94130	94131	94132	
	94158		94303*	94401	94402	94403	94404	94903	94904	94920	94924	94925	94930	
	94933		94938	94939	94941	94945*	94946	94947	94949	94957	94960	94963	94964	
	94965		94973											
	San Jose-Sunnyvale-Santa Clara, CA HMFA	94022	94024	94028*	94040	94041	94043	94085	94086	94087	94089	94301	94303*	
		94304	94306	95014	95030	95032	95033*	95035*	95051	95054	95070	95113	95119	
		95120	95121	95123	95124	95126	95131	95132	95134	95135	95136	95138	95139	
		95140	95148											
	San Luis Obispo-Paso Robles-Arroyo Grande, CA MSA	93401	93402	93405	93442	93444	93449	93454*	93461*					
		90638	90740	90742	90743	92602	92603	92604	92606	92610	92612	92614	92618	
	Santa Ana-Anaheim-Irvine, CA HMFA	92620	92624	92625	92626	92629	92630	92646	92648	92649	92651	92653	92656	
		92657	92660	92661	92662	92663	92672*	92673	92675	92676	92677	92678	92679	
		92688	92691	92692	92694	92708	92782	92806	92807	92808	92821	92823	92861	
		92865	92868	92886	92887									
		95003	95005	95006	95007	95010	95017	95018	95033*	95041	95060	95062	95064	
	Santa Cruz-Watsonville, CA MSA	95065	95066	95073										
		93013	93067	93101	93103	93105	93108	93109	93110	93111	93117	93427	93437	
	Santa Maria-Santa Barbara, CA MSA	93441	93455	93460	93463									

2022 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												
CA continued	Santa Rosa, CA MSA	94928	94952*	94954	95405	95409	95439	95448	95465	95492				
	Stockton-Lodi, CA MSA	95209	95212	95219*	95220	95237	95242	95304	95320	95330	95336	95337	95366	
		95376	95377*	95385*	95391*	95632*								
	Vallejo-Fairfield, CA MSA	94510	94512	94534*	94535	94585	94591*	94592	95687					
	Yolo, CA HMFA	95616	95618*	95627										
	Yuba City, CA MSA	95626	95668*	95674	95692	95837*	95903	95977	95982	95993				
Colorado	Boulder, CO MSA	80305	80516*											
	Colorado Springs, CO HMFA	80106	80132	80831*	80840	80902	80908	80913	80914	80920	80921	80922	80923	
		80924	80925	80927	80929	80930	80951							
	Denver-Aurora-Lakewood, CO MSA	80007	80016	80018	80021*	80023	80045	80108	80109	80111	80112	80116	80118*	
		80122	80123	80124	80125	80126	80127	80129	80130	80131	80134	80135*	80138	
		80202	80203	80209	80230	80237	80238	80241	80249	80433	80439	80454	80465	
		80602*												
	Fort Collins, CO MSA	80528	80534*											
Greeley, CO MSA	80504	80516*	80520	80534*	80542	80543	80603*							
Connecticut	Bridgeport, CT HMFA	06611	06612*	06824*	06825	06890								
	Danbury, CT HMFA	06784	06812	06896*										
	Hartford-West Hartford-East Hartford, CT HMFA	06103	06455											
	Milford-Ansonia-Seymour, CT HMFA	06460												
	New Haven-Meriden, CT HMFA	06477	06518											
	Stamford-Norwalk, CT HMFA	06820	06853	06883*	06897*	06903								
Delaware	Dover, DE MSA	19934												
	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	19707												
District of Columbia	Washington-Arlington-Alexandria, DC-VA-MD HMFA	20001	20003	20004	20005	20008	20009	20037	20052	20390				

2022 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												
Florida	Cape Coral-Fort Myers, FL MSA	33908	33909	33912	33913	33914	33919	33921*	33924	33928*	33957	33965	33967	
		33991	33993	34110*	34134*	34135*								
	Crestview-Fort Walton Beach-Destin, FL HMFA	32541	32542	32544										
		32124	32128	32129	32169	32176	32725							
	Deltona-Daytona Beach-Ormond Beach, FL HMFA	33019	33025	33026	33027	33028	33029	33062	33063	33067	33071	33073	33076	
		33301	33308	33321	33322	33323	33324	33325	33326	33327	33328	33330	33331	
	Fort Lauderdale, FL HMFA	33332	33351	33442										
		32605	32606											
	Gainesville, FL MSA	32456												
	Gulf County, FL HMFA	34429	34434	34446	34453									
	Homosassa Springs, FL MSA	32003	32081	32082	32092	32212	32222	32224	32226	32227	32228	32256	32258	
		32259	32266											
	Jacksonville, FL HMFA	33803	33805	33809*	33810*	33811	33812	33813	33837	33851	33884	33896*	33897*	
		34714*	34759*											
	Lakeland-Winter Haven, FL MSA	33014	33015	33018*	33031	33035	33055	33109	33126	33129	33131	33132	33133	
		33134	33137	33139	33140	33141	33143	33145	33146	33149	33154	33155	33156	
		33158	33160	33165	33172	33173	33175	33176	33178	33180	33182	33183	33184	
		33185	33186	33187	33193	33194	33196							
		34103	34105	34108	34110*	34117	34119*	34120	34140	34145				
	Naples-Immokalee-Marco Island, FL MSA	34201	34202	34211	34212	34216	34217	34219	34232	34233	34235	34238	34240	
	North Port-Sarasota-Bradenton, FL MSA	34241	34242	34243	34251	34286	34288	34291	34292	34293				
		32133	32162*	32195*	34472	34473	34474	34481	34491*					
	Ocala, FL MSA	32701	32707	32708	32712	32714	32732	32735	32746	32750	32751	32765	32766	
	Orlando-Kissimmee-Sanford, FL MSA	32776	32779	32789	32792	32801	32803	32804	32812	32814	32817	32819	32820	
		32821	32824	32827	32828	32829	32831	32832	32833	32835	32836	32837	32848	
		33896*	34711	34715	34734	34736	34743	34744	34746	34747	34758	34761	34771	
		34772	34786											
		32903	32904	32908	32925	32934	32937	32940	32951	32955				
		32403	32407	32410										
		32508	32561	32566										
	Palm Bay-Melbourne-Titusville, FL MSA	33458	33469*	33478*	34952	34953	34983	34984	34986	34987	34990			
	Panama City-Lynn Haven-Panama City Beach, FL HMFA	33921	33946	33947	33954	33955*	33981							
	Pensacola-Ferry Pass-Brent, FL MSA	32963	32968											
	Port St. Lucie, FL MSA	33872	33875	33876										
	Port St. Lucie, FL MSA	32317												
	Punta Gorda, FL MSA	33503	33510	33511	33543	33544	33545	33547*	33548	33549	33556	33559	33569	
	Sebastian-Vero Beach, FL MSA	33572	33573	33578	33579	33584	33594	33596	33602	33606	33607	33609	33611	
		33615	33616	33618	33621	33624	33625	33626	33629	33634	33635	33637	33647	
		33703	33705	33706	33707	33708	33711	33713	33715	33716	33744	33759	33762	
		33767	33772	33776	33777	33782	33785	33786	34609	34637	34638	34639	34655	
		34677	34681	34683	34684	34685	34688	34695	34698					
		32162												
		32459	32550											
	Sebring, FL MSA	33410	33412	33413	33414	33418	33426	33428	33431	33432	33433	33435	33436	
		33437	33445	33449	33458*	33467	33470	33472	33473	33477	33478*	33480	33483	
		33486	33487	33496	33498									
	Tallahassee, FL HMFA													
	Tampa-St. Petersburg-Clearwater, FL MSA	33503	33510	33511	33543	33544	33545	33547*	33548	33549	33556	33559	33569	
		33572	33573	33578	33579	33584	33594	33596	33602	33606	33607	33609	33611	
		33615	33616	33618	33621	33624	33625	33626	33629	33634	33635	33637	33647	
		33703	33705	33706	33707	33708	33711	33713	33715	33716	33744	33759	33762	
		33767	33772	33776	33777	33782	33785	33786	34609	34637	34638	34639	34655	
		34677	34681	34683	34684	34685	34688	34695	34698					
		32162												
		32459	32550											
		33410	33412	33413	33414	33418	33426	33428	33431	33432	33433	33435	33436	
		33437	33445	33449	33458*	33467	33470	33472	33473	33477	33478*	33480	33483	
	33486	33487	33496	33498										

2022 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											
Georgia	Atlanta-Sandy Springs-Roswell, GA HMFA	30019	30024	30045	30097	30305	30306	30308	30309	30319	30324	30326	30327
		30328	30338	30339	30346	30363							
	Augusta-Richmond County, GA-SC HMFA	30809	30905										
	Brunswick, GA MSA	31522	31561										
	Butts County, GA HMFA	30216	30234*	30248*									
	Columbus, GA-AL MSA	31804	31820	31905									
	Gainesville, GA MSA	30519											
	Hinesville, GA HMFA	31314	31315										
	Meriwether County, GA HMFA	30220	30276*										
	Morgan County, GA HMFA	30641											
Rome, GA MSA	30145												
Savannah, GA MSA	31324												
Hawaii	Kahului-Wailuku-Lahaina, HI MSA	96708	96753	96761	96779								
	Urban Honolulu, HI MSA	96706	96707	96734	96759	96782	96786	96789	96791	96814	96815	96818	96821
		96825	96853	96857	96860								
Illinois	Chicago-Joliet-Naperville, IL HMFA	60010	60012	60015	60026	60035	60043	60045	60047	60053	60061	60062	60069
		60083	60088	60089	60091	60093	60102	60103	60107	60119*	60124	60126	60134
		60136	60140*	60173	60175	60180	60190	60192	60194	60201	60203	60301	60404
		60422	60446	60447*	60461	60463	60467	60473	60490	60491	60502	60503*	60504*
		60521	60532	60540	60544*	60555	60558	60563	60564	60585*	60586*	60601	60602
		60603	60604	60605	60606	60607	60610	60611	60613	60614	60622	60642	60654
		60657	60661	60712									
	Decatur, IL MSA	62535											
	DeKalb County, IL HMFA	60151											
	Grundy County, IL HMFA	60447											
	Kendall County, IL HMFA	60503	60544*	60585*	60586*								
	Rockford, IL MSA	61011											
	St. Louis, MO-IL HMFA	62225											
Indiana	Elkhart-Goshen, IN MSA	46530											
	Evansville, IN-KY MSA	47725											
	Indianapolis-Carmel, IN HMFA	46278											
	South Bend-Mishawaka, IN HMFA	46530											
Kansas	Kansas City, MO-KS HMFA	66027	66206	66207	66218	66227							
	Topeka, KS MSA	66610											
	Wichita, KS HMFA	67230	67235										
Kentucky	Cincinnati, OH-KY-IN HMFA	41091											
	Louisville, KY-IN HMFA	40023	40026	40059									
Louisiana	Iberia Parish, LA HMFA	70592											
	New Orleans-Metairie, LA HMFA	70037	70112	70115	70123	70124	70130	70447	70448				
	Shreveport-Bossier City, LA HMFA	71110											
	Vermilion Parish, LA HMFA	70592											
	Webster Parish, LA HMFA	71023	71071*										

2022 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												
Maine	Cumberland County, ME (part) HMFA	04066												
	Lewiston-Auburn, ME MSA	04236	04258	04280										
	Portland, ME HMFA	04074	04097*	04105	04110									
	York County, ME (part) HMFA	03907												
Maryland	Baltimore-Columbia-Towson, MD MSA	20723	20724*	20733	20754*	20755	20758*	20759	20764	20777*	21005	21012	21029	
		21035	21036	21037	21042	21043	21044	21054	21057	21075	21076	21077	21104	
		21113	21114	21140	21146	21163	21401	21402	21403	21409	21638			
	Hagerstown, MD HMFA	21758												
	Washington-Arlington-Alexandria, DC-VA-MD HMFA	20715	20720	20754*	20762	20769	20812	20816	20817	20818	20833*	20841	20854	
		20862	20871	21704										
	Massachusetts	Barnstable Town, MA MSA	02532	02536	02537	02543	02556	02562	02563	02630	02632	02635	02637	02648
02649			02655	02659	02668	02673	02675							
Berkshire County, MA (part) HMFA		01223	01236*	01237*	01264	01266*								
Boston-Cambridge-Quincy, MA-NH HMFA		01730	01731	01742	01748*	01773	01778	01801	01803	01887*	01890	01907	01940	
		01949	02021	02025	02026	02030	02032	02043	02054	02067	02090	02108	02109	
		02110	02111	02113	02114	02115	02116	02118	02120	02127	02129	02130	02132	
		02134	02135	02138	02139	02140	02141	02142	02143	02144	02145	02155	02163	
		02184	02199	02210	02215	02332	02359*	02420	02421	02445	02446	02451	02452	
		02453	02457	02458	02459	02460	02461	02464	02465	02466	02467	02468	02472	
		02474	02478	02481	02482	02493	02494							
		Brockton, MA HMFA	02324	02338*	02576*									
		Fitchburg-Leominster, MA HMFA	01462											
		Lawrence, MA-NH HMFA	01810	01833*	01845	01985								
Lowell, MA HMFA		01827	01876*	01886*										
New Bedford, MA HMFA		02702												
Pittsfield, MA HMFA		01254	01266*											
Springfield, MA MSA		01002	01003	01008*	01053	01060	01063	01079	01106	01128				
Western Worcester County, MA HMFA	01585													
Worcester, MA HMFA	01520	01532*	01581*											
Michigan	Detroit-Warren-Livonia, MI HMFA	48009	48025	48042	48069	48070	48085	48098	48128	48168*	48188	48226	48236	
		48301	48304	48322	48323	48331	48334	48348	48374	48375	48382			
	Flint, MI MSA	48438	48462*											
	Grand Rapids-Wyoming, MI HMFA	49301												
	Monroe, MI MSA	48191												
Niles-Benton Harbor, MI MSA	49102													
Minnesota	Mille Lacs County, MN HMFA	56313												
	Minneapolis-St. Paul-Bloomington, MN-WI HMFA	55001	55047	55129	55311	55346	55347	55401						
Mississippi	Jackson, MS HMFA	39047	39110											
	Marshall County, MS HMFA	38654												
	Memphis, TN-MS-AR HMFA	38672												
	Yazoo County, MS HMFA	39039												
Missouri	Kansas City, MO-KS HMFA	64113	64157											
	St. Louis, MO-IL HMFA	63034	63131											

2022 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											
Nebraska	Omaha-Council Bluffs, NE-IA HMFA	68133											
Nevada	Las Vegas-Henderson-Paradise, NV MSA	89002	89012	89044	89052	89054	89085	89134	89135	89138	89143	89144	89178
		89179											
	Reno, NV MSA	89440	89441	89451	89508	89519	89521						
New Hampshire	Boston-Cambridge-Quincy, MA-NH HMFA	03827											
	Lawrence, MA-NH HMFA	03044	03087*	03873									
	Manchester, NH HMFA	03110	03281*										
	Nashua, NH HMFA	03049											
	Portsmouth-Rochester, NH HMFA	03827	03840	03844*	03854	03862	03870	03871					
New Jersey	Atlantic City-Hammonton, NJ MSA	08201	08203	08205	08221	08225	08241	08317	08326	08330	08346	08350	08402
		08403											
	Bergen-Passaic, NJ HMFA	07020	07024	07043*	07075	07401	07407	07410	07417	07421*	07423	07430	07432
		07436	07442	07450	07452	07456	07458	07463	07465	07470	07480	07481	07512
		07601	07607	07620	07624	07626	07627	07630	07632	07640	07641	07642	07645
		07648	07652	07657	07662	07670	07675	07676	07677				
	Jersey City, NJ HMFA	07029	07030	07047*	07086	07093	07094	07302	07307	07310	07311		
	Middlesex-Somerset-Hunterdon, NJ HMFA	07069	07920*	07921	07931*	07934*	07939	08502	08553	08558*	08810	08823	08833
	Monmouth-Ocean, NJ HMFA	07702	07703	07704	07718	07722	07728	07733	07739	07746	07750	07751*	07757
		07758	07760	07764	08092	08555	08691*	08722	08730	08733	08740		
	Newark, NJ HMFA	07004	07006*	07009	07016	07021	07023	07028	07033	07035	07039	07040	07041
		07042	07043*	07044	07045	07046	07052	07054	07058	07065*	07068	07076*	07078
		07079	07081	07082	07083	07088	07090	07092	07419	07421*	07422	07440	07444
		07457	07826	07834	07849	07853	07856	07874*	07876	07878	07901	07920*	07922*
		07926	07927	07928	07930	07931*	07932	07933	07935	07936	07940	07945	07946
		07950	07960	07970	07974	07976	07981						
	Ocean City, NJ MSA	08210	08212	08223	08243	08247	08248						
	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	08003	08014	08019	08022	08026	08041	08042	08046	08053	08077	08085	08515
		08640	08641										
	Trenton, NJ MSA	08525	08540*	08542	08550	08558*	08560*	08561	08648	08691*			
	Vineland-Bridgeton, NJ MSA	08311	08323	08329	08332	08340*	08344*	08348	08349	08360*			
	Warren County, NJ HMFA	08802											
New Mexico	Albuquerque, NM MSA	87008	87043	87047*	87059	87083	87113	87116	87122	87144			
	Farmington, NM MSA	87421											
	Las Cruces, NM MSA	88002	88012										
	Santa Fe, NM MSA	87047	87508	87540									

2022 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 York	Albany-Schenectady-Troy, NY MSA	12211													
	Buffalo-Cheektowaga-Niagara Falls, NY MSA	14051													
	Kingston, NY MSA	12440	12443	12475											
	Nassau-Suffolk, NY HMFA	11023	11042	11050	11507	11509	11518	11530	11547	11548	11554	11561	11566		
		11569	11576	11577	11579	11713	11724	11732	11733	11738	11747	11756	11762		
		11765	11783	11786	11788	11790	11791	11794	11797	11803	11804	11954	11956		
		11963	11967	11976	11977	11980									
		New York, NY HMFA	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	10301	10308	10314	
			10458	10461	10462	10463	10464	10465	10466*	10467	10468	10469	10470*	10471	
			10516	10524	10537*	10579	10901	10920	10931	10952	10954	10960	10964	10968	
	10970		10976	10980	10983	10984	10989	10994	11003*	11004*	11005*	11040*	11101		
	11102		11103	11104	11105	11106	11109	11201	11205	11209	11210	11211	11213		
	11214		11215	11216	11217	11218	11219	11220	11222	11223	11225	11226	11228		
	11229		11230	11231	11232	11233	11234	11235	11238	11354	11355	11356	11357		
	11358	11360	11361	11362	11363	11364	11365	11366	11367	11368	11369	11370			
	11372	11373	11374	11375	11377	11378	11379	11411	11412	11413	11414	11415			
	11417	11418	11419	11420	11421	11422	11426	11432	11435	11436	11691*				
	Poughkeepsie-Newburgh-Middletown, NY HMFA	10917	10922	10963	10996	12504	12540	12570	12577						
	Rochester, NY HMFA	14534	14564												
	Watertown-Fort Drum, NY MSA	13602	13603	13638	13682										
Westchester County, NY Statutory Exception Area	10504	10506	10510	10514	10517	10518	10519	10522	10523	10526	10528	10530			
	10536	10537*	10538	10543	10546	10567*	10576	10577	10578	10580	10583	10589			
	10590	10594	10595	10597	10601	10604	10606	10706	10707	10803*	10804				
North Carolina	Asheville, NC HMFA	28704	28729	28732	28773	28801	28803	28804							
	Charlotte-Concord-Gastonia, NC-SC HMFA	28075	28202	28203	28204	28277									
	Fayetteville, NC HMFA	28308													
	Iredell County, NC HMFA	28036	28117*												
	Jacksonville, NC MSA	28445	28543	28547											
	Raleigh, NC MSA	27527													
	Wilmington, NC HMFA	28449	28480												
	Winston-Salem, NC HMFA	27040													
Ohio	Akron, OH MSA	44141	44202*												
	Cincinnati, OH-KY-IN HMFA	45174													
	Cleveland-Elyria, OH MSA	44022	44141*	44202*	44280										
	Huntington-Ashland, WV-KY-OH HMFA	45688													
Oklahoma	Oklahoma City, OK HMFA	73012	73097	73145	73170	73179									
	Tulsa, OK HMFA	74103													

2022 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												
Oregon	Albany, OR MSA	97333	97345	97348	97358*	97374	97377	97389	97446*					
	Eugene-Springfield, OR MSA	97401	97403	97408	97412	97419	97430	97454	97461	97480	97487			
	Grants Pass, OR MSA	97527	97543	97544*										
	Medford, OR MSA	97524	97527*	97539										
	Portland-Vancouver-Hillsboro, OR-WA MSA		97004	97006	97034	97035	97055	97068	97089	97115	97124	97140	97201	97209
			97211	97212	97214	97217	97225	97227	97229	97231	97232	97239		
	Salem, OR MSA	97002	97020	97026	97101*	97137	97317	97375*	97392					
Pennsylvania	Allentown-Bethlehem-Easton, PA HMFA	18011	18031*	18034	18062*	18106	18210*							
	East Stroudsburg, PA MSA	18210	18324*	18370										
	Lancaster, PA MSA	17606												
	Lebanon, PA MSA	17016												
	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA		18902	18913	18925	18929	18940	18954	18977	18980	19010	19025	19060	19066
			19085	19087	19095	19096	19102	19103	19106	19107	19118	19123	19130	19312
			19317	19319	19342	19343	19345	19355	19372	19422	19425	19444		
	Pike County, PA HMFA	18324	18328*	18371	18464									
	Pittsburgh, PA HMFA	15086	15222	15243	16046	16059								
	Reading, PA MSA	18011												
Scranton--Wilkes-Barre, PA MSA	18602													
Rhode Island	Providence-Fall River, RI-MA HMFA	02806	02812	02817	02835	02836	02875	02882	02892	02921				
South Carolina	Beaufort County, SC HMFA	29909												
	Charleston-North Charleston, SC MSA	29401	29404	29412	29424	29451	29464	29466	29482	29492				
	Chester County, SC HMFA	29730												
	Columbia, SC HMFA	29016	29036	29063	29202									
	Jasper County, SC HMFA	29927												
	Lancaster County, SC HMFA	29707												
	Laurens County, SC HMFA	29370												
	Myrtle Beach-North Myrtle Beach-Conway, SC HMFA	29576												
Sumter, SC MSA	29152													
Tennessee	Hickman County, TN HMFA	38476												
	Knoxville, TN HMFA	37934												
	Maurry County, TN HMFA	37174												
	Memphis, TN-MS-AR HMFA	38002	38017	38054	38060	38103	38135	38138	38139					
	Nashville-Davidson--Murfreesboro--Franklin, TN HMFA	37027	37067	37069	37135	37179	37201	37205	37212	37215	37219	37220	37221	
Smith County, TN HMFA	37087	37090*												

2022 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													
Texas	Abilene, TX MSA	79607													
	Austin-Round Rock, TX MSA	78633	78701	78705	78712	78732	78733	78734	78737	78738	78739	78746	78751		
	Corpus Christi, TX HMFA	78373	78374	78406	78413	78414	78419								
	Dallas, TX HMFA		75001	75002	75009	75010	75013	75019	75022*	75023	75024	75025	75028*	75032	
			75034	75035	75039	75048	75054*	75056	75063	75068	75070	75071	75077	75078	
			75081	75082	75087	75088	75089	75093	75094	75098	75104	75126	75132	75166	
			75167	75181	75182	75189	75201	75202	75204	75205	75206	75207	75209	75219	
			75225	75244	75248	75249	75251	75409	75454	76052*	76092*	76177*	76210	76226	
			76227	76247*											
		El Paso, TX HMFA	79906	79908	79911	79916	79934								
		Falls County, TX HMFA	76632	76655*											
		Fort Worth-Arlington, TX HMFA		75022	75052*	75054*	76001	76002	76008	76016	76018	76034	76035*	76039	76051*
				76052*	76054	76063*	76092*	76102	76123	76131	76137	76140	76148	76177*	76179
			76182	76244	76248	76262*									
			76035	76087*											
	Hood County, TX HMFA														
	Houston-The Woodlands-Sugar Land, TX HMFA		77002	77005	77006	77007	77008	77010	77019	77024	77025	77027	77030	77041	
			77046	77054	77056	77059	77070	77077	77079	77084	77094	77095	77098	77339	
			77345	77346	77356	77362	77373	77377	77379	77380	77381	77382	77384	77385	
			77386	77388	77389	77401	77406	77407	77429	77433	77449	77450	77459	77477	
			77478	77479	77489	77493	77494	77498	77545*	77546*	77565	77573	77584*		
			78045												
			78023	78253*											
	Odessa, TX MSA	79762	79765*												
	San Antonio-New Braunfels, TX HMFA		78015	78023*	78070*	78108	78109	78154	78163	78215	78232	78234	78235	78236	
			78239	78244	78248	78249	78252	78253*	78254*	78255	78256	78258	78259	78260	
			78261	78266											
			76258												
	Sherman-Denison, TX MSA														
	Tyler, TX MSA	75707	75709	75762											
	Waco, TX HMFA	76643													
	Wichita Falls, TX MSA	76311													
Wise County, TX HMFA	76052														
Utah	Ogden-Clearfield, UT HMFA	84075													
	Provo-Orem, UT MSA	84004	84020*												
	Salt Lake City, UT HMFA	84092	84093												
	St. George, UT MSA	84765													
Vermont	Burlington-South Burlington, VT MSA	05401	05403	05405	05445	05454	05482	05486	05489	05495					
Virginia	Floyd County, VA HMFA	24149													
	Harrisonburg, VA MSA	22832	22840												
	Richmond, VA MSA	23801													
	Staunton-Waynesboro, VA MSA	22939													
	Virginia Beach-Norfolk-Newport News, VA-NC HMFA	23168	23322	23456	23459	23511	23604	23651	23665	23691	23696				
	Washington-Arlington-Alexandria, DC-VA-MD HMFA		20105	20112	20124	20136	20143	20152	20155	20169	22015	22025	22032	22039	
		22060	22066	22101	22151	22152	22153	22182	22201	22202	22203	22206	22209		
		22211	22213	22308	22314	22315									

2022 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													
Washington	Bellingham, WA MSA	98276													
	Bremerton-Silverdale, WA MSA	98110	98315	98370											
	Longview, WA MSA	98601	98603	98616*											
	Portland-Vancouver-Hillsboro, OR-WA MSA	98607	98629	98642	98685	98686									
	Seattle-Bellevue, WA HMFA	98001	98004	98005	98006	98007	98008	98011	98012	98021	98027	98029	98033		
		98034	98038	98039	98040	98042	98050	98052	98053	98059	98065	98072	98074		
		98075	98077	98101	98102	98103	98105	98107	98109	98112	98115	98117	98119		
		98121	98122	98205	98258	98275	98296								
		99005	99011												
	Spokane, WA HMFA	98092	98303	98327	98332	98335	98338	98360	98372	98374	98375	98385	98391		
	Tacoma, WA HMFA	98396	98402	98407	98421	98422*	98433								
	Walla Walla County, WA HMFA	99323													
	Wenatchee, WA MSA	98822	98826	98850											
	Yakima, WA MSA	98908	98936	98938											
Wisconsin	Milwaukee-Waukesha-West Allis, WI MSA	53005	53045												
Puerto Rico	Aguadilla-Isabela, PR HMFA	00603	00662*	00690											
	Arecibo, PR HMFA	00616	00650*												
	Barranquitas-Aibonito, PR HMFA	00650	00705*	00786											
	Caguas, PR HMFA	00727	00778*												
	Fajardo, PR HMFA	00740													
	Mayagüez, PR MSA	00660													
	Ponce, PR HMFA	00716	00717	00728	00780										
	San German, PR MSA	00622	00637*	00680*											
	San Juan-Guaynabo, PR HMFA	00646	00745	00901	00907	00911	00918	00920	00926*	00934	00953	00956*	00957		
		00959	00960	00966	00968	00969	00979	00982	00983	00987					
Utuaudo Municipio, PR HMFA	00650														
Yauco, PR HMFA	00637	00653													

Count = 2,789 metropolitan ZCTAs.