

2025 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, September 14, 2018 [MSA] and derived FY2024 HUD Metro SAFMR Area Definitions [HMFA])

**Effective Date January 1, 2025*

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

State	Metropolitan Area	DDA ZCTAs											
Alabama	Birmingham-Hoover, AL HUD Metro FMR Area	35080	35147	35213	35223								
	Chilton County, AL HUD Metro FMR Area	35040*											
	Columbus, GA-AL HUD Metro FMR Area	36856											
	Huntsville, AL MSA	35763	35808										
	Montgomery, AL MSA	36064	36112	36113	36115								
Alaska	Anchorage, AK HUD Metro FMR Area	99505	99516										
	Fairbanks, AK MSA	99702	99703										
Arizona	Flagstaff, AZ MSA	86001	86003	86004	86011	86015	86017	86018	86024	86038			
	Lake Havasu City-Kingman, AZ MSA	86404	86406										
	Phoenix-Mesa-Scottsdale, AZ MSA	85004	85012	85013	85016	85022	85024	85028	85043	85044	85045	85048	85050
		85054	85083	85085	85086	85087	85121	85138	85139	85140	85142	85143	85147
		85209	85212	85215	85224	85226	85233	85234	85248	85249	85250	85251	85253
		85254	85255	85258	85259	85260	85262	85264	85266	85268	85281	85282	85283
		85284	85286	85295	85296	85297	85298	85305	85307	85308	85309	85310	85326
		85331	85338	85339	85340	85343	85353	85355	85373	85374	85377	85379	85381
		85382	85383	85387	85388	85392	85395	85396	85739*				
		86301	86315	86325	86327	86336*	86351						
	Prescott Valley-Prescott, AZ MSA	86301	86315	86325	86327	86336*	86351						
	Sierra Vista-Douglas, AZ MSA	85613	85615										
	Tucson, AZ MSA	85629	85637	85641	85658*	85708	85737	85739*	85742	85743	85747	85748	85755
Yuma, AZ MSA	85365	85367											
Arkansas	Fayetteville-Springdale-Rogers, AR MSA	72718	72751										
	Hot Springs, AR MSA	71909*											

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California	Bakersfield, CA MSA	93243*	93311	93312	93313	93314	93523							
	Chico, CA MSA	95938												
	Fresno, CA MSA	93611	93619	93626*	93651	93667	93711	93720*	93723	93730				
	Los Angeles-Long Beach-Glendale, CA HUD Metro FMR Area	90005	90010	90012	90013	90014	90015	90020	90024	90025	90027	90028	90034	
		90035	90036	90038	90039	90045	90046	90048	90049	90056	90064	90066	90067	
		90068	90069	90071	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	90503	90504	90505	90603	
		90623*	90630*	90638*	90701	90703	90704	90712	90713	90715	90732	90746	90802	
		90803	90807	90808	90814	90815	91001	91006	91007	91008	91010	91011	91020	
		91024	91030	91101	91104	91105	91106	91107	91108	91201	91202	91203	91204	
		91205	91206	91207	91208	91210	91214	91301	91302	91303	91307*	91311*	91316	
		91321	91324	91325	91326	91330	91335	91344	91345	91350	91351	91354	91355	
		91356	91361*	91362*	91364	91367	91381	91384	91387	91390	91403	91411	91423	
		91436	91501	91504	91505	91506	91601	91602	91604	91607	91709*	91711	91722	
		91724	91740	91741	91748	91750	91765	91773	91775	91780	91789	91790	91791	
		91792	93551	93552										
		Madera, CA MSA	93614	93626*	93636	93645	93720*							
		Merced, CA MSA	93635	95324										
		Modesto, CA MSA	95230*	95326	95357	95363	95368	95382	95385*	95387				
	Napa, CA MSA	94503*	94558											
	Oakland-Fremont, CA HUD Metro FMR Area	94502	94505	94506	94507	94513	94517	94526	94528	94531	94536	94538	94539	
		94547	94549	94552	94555	94556	94566	94568	94575	94582	94583	94588	94596	
		94597	94598	94618	94708	95391*								
		90265*	91307*	91311*	91320	91360	91361*	91362*	91377	93012	93021	93063	93065	
	Oxnard-Thousand Oaks-Ventura, CA MSA	96003	96069	96073	96087									
	Redding, CA MSA	91701	91708	91709*	91710	91730	91737	91739	91752	91759*	91761	91762	91763	
		91764	91766*	91784	91786	92203	92211	92239	92253	92260	92262	92264	92270	
		92282	92305	92310	92313	92317	92320	92324	92335	92336	92337	92339	92342	
		92344	92350	92352	92354	92358	92369	92373	92374	92377	92392	92407	92503	
		92504	92505	92506	92507	92508	92509	92518	92530*	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 HUD Metro FMR Area	95614	95619	95624	95626*	95630	95633	95634	95635	95639	95648	95650	95651
			95655	95661	95662	95663	95668*	95672	95677	95678	95681	95683	95693	95703
			95722	95728	95742	95746	95747	95757	95762	95765	95816	95819	95829	95830
	95831	95832	95833	95835	95864	96140	96146	96161						
	Salinas, CA MSA	93451*	93901	93906	93907	93908	93920	93921	93923	93924	93927	93928	93933	
		93940	93944	93950	93953	93955	93962	95004*	95076*					
	San Benito County, CA HUD Metro FMR Area	95004*	95045	95075										
	San Diego-Carlsbad, CA MSA	91902	91913	91914	91915	91916	91931	91935	91962	91978	92003	92007	92008	
		92009	92010	92011	92014	92019	92024	92029	92037	92055	92056	92057	92058	
		92061	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	92145	92147	92155				
		94002	94020	94025	94027	94030	94065	94105	94107	94111	94123	94127	94158	
	San Francisco, CA HUD Metro FMR Area	94402	94403	94404	94903	94920	94925	94933	94939	94941				

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CA cont'd	San Jose-Sunnyvale-Santa Clara, CA HUD Metro FMR Area	94022	94024	94028*	94040	94043	94085	94089	94301	94304	95014	95033*	95051
		95054	95070	95113	95132	95134	95135	95139	95148				
	San Luis Obispo-Paso Robles-Arroyo Grande, CA MSA	93401	93405	93410	93420	93424	93444	93449	93451*	93454*	93461*	93465	
		92602	92603	92604	92606	92610	92612	92614	92618	92620	92624	92625	92626
	Santa Ana-Anaheim-Irvine, CA HUD Metro FMR Area	92629	92630	92646	92651	92653	92656	92657	92660	92661	92662	92673	92675
		92677	92679	92688	92691	92692	92694	92708	92782	92807	92808	92823	92845
		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									
		94922	94923	94954	95405	95465	95492						
	Santa Rosa, CA MSA	95212	95219*	95230*	95236	95242	95304	95320	95330	95336	95337	95376	95377*
		95385*	95391*	95632*									
	Stockton-Lodi, CA MSA	94510	94534	94535	94585	94591*	94592	95687					
		93271											
	Vallejo-Fairfield, CA MSA	95612*	95616	95618*									
95626*		95668*	95692	95903	95977								
Colorado	Boulder, CO MSA	80516*											
		80132	80809	80817*	80831*	80840	80902	80908	80913	80914	80920	80921	80922
	Colorado Springs, CO HUD Metro FMR Area	80923	80924	80925	80927	80929	80930	80938	80951				
		80005	80007	80015	80016	80018	80021	80023	80031	80045	80104	80108	80109
	Denver-Aurora-Lakewood, CO MSA	80111	80118	80122	80124	80125	80126	80127	80129	80130	80134	80138	80202
		80203	80209	80230	80238	80241	80249	80290	80433	80439	80454	80457	80465
		80516*	80602	80640	80831*								
		80549*											
	Fort Collins, CO MSA	80549*											
	Greeley, CO MSA	80504*	80516*	80549*									
	Pueblo, CO MSA	80817*											
Connecticut	Bridgeport, CT HUD Metro FMR Area	06484	06611	06612	06614	06824	06825	06890					
		06812	06896										
	Danbury, CT HUD Metro FMR Area	06032	06092										
		06477	06510	06518									
	Hartford-West Hartford-East Hartford, CT HUD Metro FMR Area	06820	06853	06878	06883	06903							
	New Haven-Meriden, CT HUD Metro FMR Area	06277											
Stamford-Norwalk, CT HUD Metro FMR Area													
Windham County, CT HUD Metro FMR Area													
Delaware	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	19701	19707										
	Sussex County, DE HUD Metro FMR Area	19951	19967										
District of Columbia	Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area	20003	20004	20009	20390								

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Florida	Cape Coral-Fort Myers, FL MSA	33908	33909	33912	33913	33928	33956							
		33965	33967	33976	33990	33991	33993	34110*	34119*	34134*	34135			
	Crestview-Fort Walton Beach-Destin, FL HUD Metro FMR Area	32541	32542	32544										
		32102*	32124	32128	32169	32176	32713							
		Fort Lauderdale, FL HUD Metro FMR Area	33009	33019	33021	33025	33026	33027	33028	33029	33062	33063	33064	33065
	33067		33068	33069	33071	33073	33076	33301	33304	33305	33308	33312	33314	
	33315		33316	33317	33321	33322	33323	33324	33325	33326	33327	33328	33330	
	33331		33332	33351	33442									
	Homosassa Springs, FL MSA	34434												
		Jacksonville, FL HUD Metro FMR Area	32003	32033	32079	32080*	32081	32082	32092	32097	32212	32221	32224	32225
	32226		32227	32228	32246	32250	32256	32258	32259	32266				
	Lakeland-Winter Haven, FL MSA	33547*	33812	33813	33827	33837	33884	33896*	33897*	34714*	34759*			
		32669*												
	Levy County, FL HUD Metro FMR Area	33014	33015	33016	33018	33032	33035	33055	33056	33109	33122	33126	33129	
		Miami-Miami Beach-Kendall, FL HUD Metro FMR Area	33130	33131	33132	33133	33134	33137	33139	33140	33141	33143	33144	33145
	33146		33149	33154	33155	33156	33158	33160	33165	33166	33168	33172	33173	
	33174		33175	33176	33177	33178	33179	33180	33182	33183	33184	33185	33186	
	33187		33189	33190	33193	33194	33196							
	34105		34108	34110*	34117	34119*	34120	34140	34145					
	34201		34202	34209	34211	34212	34216	34217	34219	34228	34232	34233	34235	
	34236	34238	34239	34240	34241	34242	34243	34286	34288	34291	34292	34293		
	Ocala, FL MSA	32162*	32702*	34473	34474									
	Orlando-Kissimmee-Sanford, FL MSA	32701	32708	32712	32714	32732	32735	32746	32750	32751	32765	32766	32779	
		32789	32792	32801	32803	32804	32812	32814	32816	32817	32819	32820	32821	
		32822	32824	32825	32827	32828	32829	32831	32832	32835	32836	32837	33896*	
		33897*	34711	34714*	34715	34734	34736	34737	34743	34746	34747	34758	34760	
		34761	34772	34773	34786	34787								
		32903	32925	32934	32940	32951								
	Palm Bay-Melbourne-Titusville, FL MSA	32403	32407	32410	32444	32456								
		Panama City, FL MSA	32561	32566										
	Pensacola-Ferry Pass-Brent, FL MSA		33458*	33469*	33478*	34952	34953	34983	34984	34986	34987	34990		
	Port St. Lucie, FL MSA	33921*	33947	33953	33954	33955*	33981							
	Punta Gorda, FL MSA	32958	32963	32968										
	Sebastian-Vero Beach, FL MSA	32312												
	Tallahassee, FL HUD Metro FMR Area	33503	33510	33511	33543	33544	33545	33547*	33548	33549	33556	33558	33559	
	Tampa-St. Petersburg-Clearwater, FL MSA	33569	33572	33573	33578	33579	33584	33594	33596	33602	33606	33607	33609	
		33611	33614	33615	33616	33617	33618	33619	33621	33624	33625	33626	33629	
		33634	33635	33637	33647	33701	33702	33703	33705	33706	33708	33710	33711	
		33712	33713	33715	33716	33759	33760	33761	33762	33763	33764	33765	33767	
		33770	33771	33772	33773	33776	33777	33778	33782	33785	33786	34609	34637	
		34638	34639	34654	34655	34677	34681	34683	34684	34685	34688	34695	34698	
		32162*												
		32346												
	Walton County, FL HUD Metro FMR Area	32459	32550	32578*										
	West Palm Beach-Boca Raton, FL HUD Metro FMR Area	33401	33406	33408	33409	33410	33411	33412	33413	33414	33417	33418	33426	
		33428	33431	33432	33433	33435	33436	33437	33444	33445	33449	33458*	33462	
		33467	33469*	33470	33472	33473	33477	33478*	33480	33483	33484	33486	33487	
33496		33498												

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Georgia	Atlanta-Sandy Springs-Roswell, GA HUD Metro FMR Area	30004	30005	30009	30017	30019	30022	30024	30030	30039	30040	30041	30043	
		30044	30045	30047	30062	30066	30067	30075	30076	30078	30080	30082	30087	
		30092	30096	30097	30101	30127	30144	30152	30188	30189	30215	30252	30265	
		30269	30303	30305	30306	30307	30308	30309	30312	30319	30322	30324	30326	
		30327	30328	30329	30338	30339	30341	30342	30345	30346	30350	30363	30519*	
	Augusta-Richmond County, GA-SC HUD Metro FMR Area	30809	30905											
		Brunswick, GA MSA												
		Butts County, GA HUD Metro FMR Area												
		Columbus, GA-AL HUD Metro FMR Area												
		Gainesville, GA MSA												
		Haralson County, GA HUD Metro FMR Area												
		Hinesville, GA HUD Metro FMR Area												
		Macon-Bibb County, GA HUD Metro FMR Area												
		Meriwether County, GA HUD Metro FMR Area												
		Rome, GA MSA												
		Savannah, GA MSA												
Valdosta, GA MSA														
Hawaii	Kahului-Wailuku-Lahaina, HI MSA	96708	96713	96753	96779									
	Urban Honolulu, HI MSA	96706	96734	96786	96791	96815	96818	96821	96825	96853	96857	96860	96863	
Idaho	Idaho Falls, ID HUD Metro FMR Area	83427												
Illinois	Chicago-Joliet-Naperville, IL HUD Metro FMR Area	60004	60010	60012	60015	60022	60026	60029	60035	60042	60043	60045		
		60047	60053	60061	60062	60069	60083	60088	60089	60091	60093	60102	60103	
		60107	60124	60126	60134	60136	60140*	60148	60173	60175	60189	60190	60192	
		60193	60194	60201	60203	60301	60404	60422	60425	60446	60461	60463	60464	
		60473	60478	60490	60491	60502	60503*	60504*	60521	60527	60540	60544*	60555	
		60558	60563	60564	60565	60585*	60586*	60601	60602	60603	60604	60605	60606	
		60607	60610	60611	60613	60614	60622	60640	60642	60654	60657	60661	60712	
		Davenport-Moline-Rock Island, IA-IL MSA												
		Decatur, IL MSA												
		DeKalb County, IL HUD Metro FMR Area												
	Kendall County, IL HUD Metro FMR Area													
	Rockford, IL MSA													
	St. Louis, MO-IL HUD Metro FMR Area													
	Indiana	Evansville, IN-KY MSA	47725											
Fort Wayne, IN MSA		46748												
Indianapolis-Carmel, IN HUD Metro FMR Area		46033	46077	46204	46231									
Kansas	Kansas City, MO-KS HUD Metro FMR Area	66027	66206	66207	66218									
	Topeka, KS MSA	66610												
	Wichita, KS HUD Metro FMR Area	67230												

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Kentucky	Cincinnati, OH-KY-IN HUD Metro FMR Area	41091												
	Clarksville, TN-KY HUD Metro FMR Area	42223												
	Louisville, KY-IN HUD Metro FMR Area	40023*	40026	40059										
Louisiana	Baton Rouge, LA HUD Metro FMR Area	70801												
	Houma-Thibodaux, LA MSA	70030*												
	Iberia Parish, LA HUD Metro FMR Area	70592*												
	Monroe, LA HUD Metro FMR Area	71280*												
	Morehouse Parish, LA HUD Metro FMR Area	71280*												
	New Orleans-Metairie, LA HUD Metro FMR Area	70030*	70037	70082	70115	70123	70124	70130	70431	70447	70448			
	Shreveport-Bossier City, LA MSA	71051	71110											
Maine	Bangor, ME HUD Metro FMR Area	04489												
	Portland, ME HUD Metro FMR Area	04105	04107											
	York County, ME (part) HUD Metro FMR Area	03907												
Maryland	Baltimore-Columbia-Towson, MD MSA	20701	20723	20724	20733	20754*	20755	20759	20764	20776	20777*	20778		
		20794	20833*	21005	21012	21029	21032	21035	21036	21037	21042	21043	21044	
		21046	21047	21053	21054	21056	21075	21076	21077	21104	21108	21111	21113	
		21114	21120	21122	21131	21140	21144	21146	21204	21252	21401	21402	21403	
		21405	21409	21619	21638	21657	21666	21723	21737	21738	21794			
	Hagerstown, MD HUD Metro FMR Area	21713												
	Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FI	20637	20812	20817	20818	20841	20854							
	Massachusetts	Barnstable Town, MA MSA	02537	02542	02630	02632	02637	02648	02668	02675				
		Berkshire County, MA (part) HUD Metro FMR Area	01254*	01266										
		Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area	01730	01731	01742	01748	01778	01803	01887	01890	01907	01940	02030	02043
02067			02108	02109	02110	02111	02113	02114	02116	02127	02129	02130	02134	
02135			02138	02139	02140	02141	02142	02143	02144	02145	02155	02163	02199	
02210			02215	02420	02421	02445	02446	02451	02452	02457	02459	02460	02461	
02464			02465	02466	02467	02468	02478	02481	02482					
Fitchburg-Leominster, MA HUD Metro FMR Area		01430	01462											
Franklin County, MA HUD Metro FMR Area		01054	01072											
Lawrence, MA-NH HUD Metro FMR Area		01810	01833	01845	01985									
Lowell, MA HUD Metro FMR Area		01876*	01886											
New Bedford, MA HUD Metro FMR Area		02702	02717	02747*										
Pittsfield, MA HUD Metro FMR Area		01254*												
Springfield, MA HUD Metro FMR Area	01036	01053	01106											
Taunton-Mansfield-Norton, MA HUD Metro FMR Area	02766	02767*												
Worcester, MA HUD Metro FMR Area	01532													
Michigan	Detroit-Warren-Livonia, MI HUD Metro FMR Area	48009	48025	48050	48069	48070	48085	48098	48128	48188	48226	48301		
		48304	48322	48331	48374	48375	48380*	48382						
	Flint, MI MSA	48438*												
	Grand Rapids-Wyoming, MI HUD Metro FMR Area	49301												
	Monroe, MI MSA	48191*												

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

State	Metropolitan Area	DDA ZCTAs											
Minnesota	Minneapolis-St. Paul-Bloomington, MN-WI HUD Metro FMR Area	55017	55047	55129	55401	55415	55445						
Mississippi	Jackson, MS HUD Metro FMR Area	39047	39110										
	Marshall County, MS HUD Metro FMR Area	38654*											
	Memphis, TN-MS-AR HUD Metro FMR Area	38654*	38672										
	Tate County, MS HUD Metro FMR Area	38665*											
Missouri	St. Louis, MO-IL HUD Metro FMR Area	63034	63131										
Nevada	Las Vegas-Henderson-Paradise, NV MSA	89002	89004	89012	89014	89044	89052	89074	89081	89084			
		89085	89086	89113	89117	89118	89123	89129	89130	89134	89135	89138	89139
		89141	89143	89144	89147	89148	89166	89178	89179	89183			
	Reno, NV MSA	89402	89441	89451	89508	89511	89519	89521					
New Hampshire	Lawrence, MA-NH HUD Metro FMR Area	03087											
	Manchester, NH HUD Metro FMR Area	03101	03110										
	Portsmouth-Rochester, NH HUD Metro FMR Area	03825	03840	03844*	03854	03856	03862	03885					
New Jersey	Atlantic City-Hammonton, NJ MSA	08201	08205	08221	08225	08240							
		08241	08317	08326	08330	08340*	08344*	08402	08403	08406			
	Bergen-Passaic, NJ HUD Metro FMR Area	07020	07024	07043*	07401	07417	07421*	07423	07430	07450	07452	07456	07458
		07481	07620	07624	07626	07627	07630	07632	07640	07652	07670	07676	07677
	Jersey City, NJ HUD Metro FMR Area	07030	07086	07094	07302	07310	07311						
	Middlesex-Somerset-Hunterdon, NJ HUD Metro FMR Area	07059	07069	07920*	07921	07931*	07939	08502	08551	08823			
	Monmouth-Ocean, NJ HUD Metro FMR Area	07702	07722	07733	07739	07746	07750	07751	07757	07764	08510	08535	08555
		08691*	08730										
	Newark, NJ HUD Metro FMR Area	07004	07016	07021	07023	07039	07040	07042	07043*	07045	07058	07068	07078
		07079	07081	07082	07090	07092	07444	07457	07460*	07803	07856	07876	07878
		07901	07920*	07922	07926	07927	07928	07931*	07932	07933	07935	07936	07940
		07946	07950	07960	07974	07981							
	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	08002	08003	08004	08014	08019	08020	08026	08042	08043	08046	08053	08054
		08061	08077	08080	08085	08088	08343	08515	08640	08641			
	Trenton, NJ MSA	08525*	08534	08540*	08542	08550	08560*	08561	08648	08691*			
	Vineland-Bridgeton, NJ MSA	08329	08340*	08344*	08349								
	Warren County, NJ HUD Metro FMR Area	08802*	08804*										
New Mexico	Albuquerque, NM MSA	87047*	87083	87113	87116	87122	87144						
	Farmington, NM MSA	87415											
	Las Cruces, NM MSA	88002											
	Santa Fe, NM MSA	87501	87508	87540									

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State	Metropolitan Area	DDA ZCTAs													
New York	Buffalo-Cheektowaga-Niagara Falls, NY MSA	14032	14051	14091											
	Kingston, NY MSA	12475	12486	12547											
	Nassau-Suffolk, NY HUD Metro FMR Area		11020	11040*	11050	11509	11530	11548	11554	11566	11577	11579	11713	11721	
			11724	11732	11733	11747	11752	11762	11765	11766	11783	11786	11788	11790	
			11791	11792	11794	11797	11801	11803	11932	11937	11954	11962	11963	11964	
			11975	11976	11980										
		New York, NY HUD Metro FMR Area		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	10040
				10044	10065	10069	10075	10119	10128	10162	10279	10280	10282	10301	10303
				10308	10309	10458	10461	10462	10463	10464	10465	10466	10467	10468	10469
				10470*	10471	10537*	10579	10913	10931	10954	10956	10960	10968	10974	10983
			10986	10989	10994	11004	11005	11040*	11101	11102	11103	11104	11105	11106	
			11109	11201	11205	11209	11211	11215	11216	11217	11218	11221	11222	11223	
		11225	11230	11231	11232	11235	11238	11249	11354	11355	11356	11357	11358		
		11360	11361	11362	11363	11364	11366	11368	11369	11370	11372	11373	11374		
		11375	11377	11378	11379	11413	11414	11415	11417	11418	11419	11420	11421		
		11422	11426	11432	11436	11439									
	Poughkeepsie-Newburgh-Middletown, NY MSA	10917	10921	10926	10930	10973	10996	12540	12570						
	Rochester, NY HUD Metro FMR Area	14534	14571												
	Watertown-Fort Drum, NY MSA	13602	13603	13685											
Westchester County, NY Statutory Exception Area		10504	10506	10514	10518	10519	10523	10526	10528	10536	10537*	10546	10576		
		10578	10580	10589	10590	10597	10707	10803*	10804						
North Carolina	Asheville, NC HUD Metro FMR Area	28704	28732	28759	28790	28801	28803	28804							
	Charlotte-Concord-Gastonia, NC-SC HUD Metro FMR Area	28075	28079	28202	28203	28204	28277								
	Durham-Chapel Hill, NC HUD Metro FMR Area	27502*	27519*	27560*											
	Fayetteville, NC HUD Metro FMR Area	28304*	28307	28310	28314										
	Granville County, NC HUD Metro FMR Area	27587*													
	Harnett County, NC HUD Metro FMR Area	27526*	27540*	28326											
	Hickory-Lenoir-Morganton, NC MSA	28673*	28682												
	Hoke County, NC HUD Metro FMR Area	28304*													
	Iredell County, NC HUD Metro FMR Area	28036*	28117												
	Jacksonville, NC MSA	28445*	28460	28543	28547	28584									
	Pender County, NC HUD Metro FMR Area	28411*													
	Wilmington, NC HUD Metro FMR Area	28480													
	Winston-Salem, NC HUD Metro FMR Area	27040													
Ohio	Akron, OH MSA	44056	44141*												
	Cincinnati, OH-KY-IN HUD Metro FMR Area	45174	45202												
	Cleveland-Elyria, OH MSA	44141*	44280												
	Dayton-Kettering, OH MSA	45066*													
Oklahoma	Lawton, OK HUD Metro FMR Area	73503	73538												
	Oklahoma City, OK HUD Metro FMR Area	73012													
	Tulsa, OK HUD Metro FMR Area	74103													

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State	Metropolitan Area	DDA ZCTAs												
Oregon	Albany, OR MSA	97327	97333*	97345	97350*	97389								
	Eugene-Springfield, OR MSA	97408	97431											
	Grants Pass, OR MSA	97544												
	Medford, OR MSA	97530*												
	Portland-Vancouver-Hillsboro, OR-WA MSA		97006	97034	97035	97068	97089	97115	97124	97140	97201	97209	97211	97212
			97214	97217	97229									
	Salem, OR MSA	97101*	97350*	97375*										
Pennsylvania	Allentown-Bethlehem-Easton, PA HUD Metro FMR Area	18031*	18034	18062*	18106									
	East Stroudsburg, PA MSA	18324*	18332	18355										
	Lebanon, PA MSA	17016												
	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA		18902	18912	18913	18914	18915	18925	18929	18938	18940	18954	18977	19004
			19010	19025	19031	19041	19060	19066	19072	19073	19085	19087	19095	19096
			19102	19103	19106	19107	19118	19123	19127	19130	19146	19147	19301	19312
			19317	19319	19333	19341	19342	19343	19345	19355	19372	19373	19380	19406
			19422	19425	19428	19438	19444	19462						
			18324*	18371										
	Pike County, PA HUD Metro FMR Area	18324*	18371											
	Pittsburgh, PA HUD Metro FMR Area	15222	16046	16059										
	Reading, PA MSA	18062*	19608	19610										
Scranton--Wilkes-Barre, PA MSA	18602													
Rhode Island	Newport-Middleton-Portsmouth, RI HUD Metro FMR Area	02871												
	Providence-Fall River, RI-MA HUD Metro FMR Area	02806	02812	02817	02818	02822	02831	02835	02836	02837	02875	02876	02882	
		02892	02903	02906	02912	02921								
South Carolina	Beaufort County, SC HUD Metro FMR Area	29909*	29910											
	Charleston-North Charleston, SC MSA	29403	29404	29409	29424	29451	29464	29466	29482	29492				
	Chester County, SC HUD Metro FMR Area	29712*	29730*	29742*										
	Columbia, SC HUD Metro FMR Area	29036	29063	29229										
	Jasper County, SC HUD Metro FMR Area	29909*	29927											
	Lancaster County, SC HUD Metro FMR Area	29707												
	Myrtle Beach-North Myrtle Beach-Conway, SC HUD Metro F	29568	29575	29576	29579	29582								
	Spartanburg, SC MSA	29334												
	Sumter, SC HUD Metro FMR Area	29152												
Tennessee	Clarksville, TN-KY HUD Metro FMR Area	37010*												
	Jackson, TN HUD Metro FMR Area	38362												
	Knoxville, TN HUD Metro FMR Area	37922	37934											
	Maury County, TN HUD Metro FMR Area	37174*	38476*											
	Memphis, TN-MS-AR HUD Metro FMR Area	38002	38016	38017	38018	38060	38103	38125	38133	38135	38138	38139		
	Nashville-Davidson--Murfreesboro--Franklin, TN HUD Metro		37014	37027	37064	37067	37069	37122	37135	37174*	37179	37201	37204	37205
			37215	37219	37220	37221								
	Smith County, TN HUD Metro FMR Area	37090*												

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State	Metropolitan Area	DDA ZCTAs											
Texas	Austin-Round Rock, TX MSA	78633	78701	78725	78733	78734	78737	78738	78739	78746			
	Brazoria County, TX HUD Metro FMR Area	77545*											
	Brownsville-Harlingen, TX MSA	78597											
	Corpus Christi, TX MSA	78362	78373	78374	78406	78412	78413	78414	78419				
	Dallas, TX HUD Metro FMR Area	75001	75002	75009	75013	75019	75022*	75024	75025	75028*	75034	75035	75039
		75048	75054*	75063	75068	75070	75071	75072	75077	75078	75082	75088	75089
		75093	75094	75098	75104	75126	75132	75166	75167	75181	75189	75201	75202
		75204	75205	75206	75207	75209	75219	75225	75244	75249	75409	75454	76052*
		76177*	76210	76226	76227	76247*							
		79906	79908	79911	79916	79922	79934	79938*					
		76632	76655*										
	Fort Worth-Arlington, TX HUD Metro FMR Area	75022*	75028*	75054*	76001	76002	76008	76016	76018	76034	76036	76039	76051
		76052*	76054	76063*	76092*	76102	76123	76127	76131	76137	76148	76177*	76179
		76244	76248	76487*									
	Houston-The Woodlands-Sugar Land, TX HUD Metro FMR Area	77002	77005	77006	77007	77010	77019	77024	77027	77041	77044	77046	77056
		77059	77094	77098	77345	77346	77362	77381	77382	77386	77388	77389	77401
		77407	77433	77449	77459	77478	77479	77493	77494	77498	77545*		
		79938*											
	Hudspeth County, TX HUD Metro FMR Area	76657*											
	Killeen-Temple, TX HUD Metro FMR Area	78045											
	Laredo, TX MSA	78023*	78253*										
	Medina County, TX HUD Metro FMR Area	79765*											
	Odessa, TX MSA	78006*	78015*	78023*	78108	78109	78154	78163	78215	78234	78236	78244	78247
	San Antonio-New Braunfels, TX HUD Metro FMR Area	78248	78249	78252	78253*	78254	78255	78256	78257	78258	78259	78260	78261
78266													
76643		76711											
Waco, TX HUD Metro FMR Area	76311												
Wichita Falls, TX MSA	76052*	76487*											
Wise County, TX HUD Metro FMR Area													
Utah	Ogden-Clearfield, UT HUD Metro FMR Area	84075											
	Salt Lake City, UT HUD Metro FMR Area	84092	84093										
Vermont	Burlington-South Burlington, VT MSA	05489											
Virginia	Blacksburg-Christiansburg-Radford, VA HUD Metro FMR Area	24149											
	Harrisonburg, VA MSA	22840											
	Richmond, VA MSA	23120	23801	23838									
	Staunton-Waynesboro, VA MSA	22939											
	Virginia Beach-Norfolk-Newport News, VA-NC HUD Metro FMR Area	23322	23435	23438	23456	23459	23511	23604	23651	23665	23691	23696	
Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area	20169	22060	22066	22101	22201	22202	22211	22213	22308	22314			

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State	Metropolitan Area	DDA ZCTAs											
Washington	Bremerton-Silverdale, WA MSA	98110	98315	98345	98370	98383							
	Kennewick-Richland, WA MSA	99353											
	Longview, WA MSA	98601*											
	Mount Vernon-Anacortes, WA MSA	98232	98274										
	Olympia-Tumwater, WA MSA	98513	98516										
	Portland-Vancouver-Hillsboro, OR-WA MSA	98629	98642	98684	98685								
	Seattle-Bellevue, WA HUD Metro FMR Area	98004	98005	98006	98007	98008	98010	98011	98019	98021	98027	98029	98033
		98034	98038	98039	98040	98052	98053	98059	98065	98072	98074	98075	98077
		98101	98102	98103	98107	98109	98115	98117	98121	98122	98134	98199	98296
		98092*	98327	98332	98333	98335	98360	98374	98375	98391	98407	98421	98422*
	Spokane, WA HUD Metro FMR Area	99005	99027										
	Tacoma, WA HUD Metro FMR Area	98424	98580										
	Wenatchee, WA MSA	98831											
	Yakima, WA MSA	98936											
West Virginia	Wheeling, WV-OH MSA	26074											
Wisconsin	Milwaukee-Waukesha-West Allis, WI MSA	53005											
Puerto Rico	Aguadilla-Isabela, PR MSA	00603	00650*	00677	00690								
	Arecibo, PR MSA	00650*	00652										
	Barranquitas-Aibonito, PR HUD Metro FMR Area	00650*	00705	00782*	00783*	00786							
	Caguas, PR HUD Metro FMR Area	00725*	00727	00778	00976*								
	Fajardo, PR HUD Metro FMR Area	00740											
	Mayagüez, PR MSA	00660											
	Ponce, PR MSA	00716	00780										
	San Juan-Guaynabo, PR HUD Metro FMR Area	00901	00906	00907	00911	00918	00920	00926	00934	00949	00951	00953	00957
		00959	00960	00961	00966	00968	00969	00971	00979	00982	00983	00985	00987
	Yauco, PR MSA	00647*	00653										

Count = 2,612 metropolitan ZCTAs.

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State	Nonmetropolitan Counties or County Equivalents			
Alabama	Butler County Macon County Tallapoosa County	Chambers County Pike County Wilcox County	Cullman County Sumter County	Dallas County Talladega County
Alaska	Aleutians East Borough Juneau City and Borough North Slope Borough	Aleutians West Census Area Ketchikan Gateway Borough Northwest Arctic Borough	Bethel Census Area Kodiak Island Borough Petersburg Census Area	Haines Borough Nome Census Area Skagway Municipality
Arizona	Apache County Navajo County	Gila County Santa Cruz County	Graham County	La Paz County
Arkansas	Baxter County	Hempstead County	Nevada County	Polk County
California	Amador County Lake County Nevada County	Calaveras County Mariposa County Sierra County	Humboldt County Mendocino County Tehama County	Inyo County Mono County Tuolumne County
Colorado	Archuleta County Garfield County Mineral County Pitkin County Summit County	Chaffee County Gunnison County Montezuma County Routt County Yuma County	Crowley County Lake County Morgan County San Juan County	Eagle County La Plata County Ouray County San Miguel County
Florida	Columbia County Gulf County Holmes County Madison County Suwannee County	DeSoto County Hamilton County Jackson County Monroe County Taylor County	Dixie County Hardee County Lafayette County Okeechobee County Washington County	Glades County Hendry County Liberty County Putnam County
Georgia	Bulloch County Thomas County	Hart County Troup County	Lumpkin County Wheeler County	Rabun County White County
Hawaii	Hawaii County	Kalawao County	Kauai County	
Idaho	Blaine County Madison County	Bonner County Washington County	Elmore County	Idaho County
Kansas	Kearny County			
Kentucky	Barren County Hopkins County Pike County	Calloway County Laurel County Pulaski County	Elliott County Mason County Simpson County	Floyd County Perry County

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State	Nonmetropolitan Counties or County Equivalents			
Louisiana	Avoyelles Parish Concordia Parish Jackson Parish Red River Parish St. Mary Parish Webster Parish	Bienville Parish East Carroll Parish Lincoln Parish Richland Parish Tensas Parish Winn Parish	Caldwell Parish Evangeline Parish Madison Parish Sabine Parish Vernon Parish	Claiborne Parish Franklin Parish Natchitoches Parish St. Landry Parish Washington Parish
Maine	Hancock County	Waldo County		
Maryland	Caroline County	Dorchester County		
Massachusetts	Dukes County	Nantucket County		
Mississippi	Adams County Benton County Choctaw County Coahoma County Grenada County Jefferson County Lafayette County Lee County Montgomery County Panola County Prentiss County Sunflower County Walthall County Wilkinson County	Alcorn County Bolivar County Claiborne County Franklin County Humphreys County Jefferson Davis County Lauderdale County Leflore County Neshoba County Pearl River County Quitman County Tallahatchie County Warren County Winston County	Amite County Calhoun County Clarke County George County Issaquena County Jones County Lawrence County Lincoln County Newton County Pike County Scott County Tippah County Washington County Yalobusha County	Attala County Chickasaw County Clay County Greene County Jasper County Kemper County Leake County Marion County Noxubee County Pontotoc County Sharkey County Tishomingo County Wayne County
Missouri	Taney County			
Montana	Broadwater County			
Nevada	Douglas County Lyon County	Elko County Mineral County	Esmeralda County White Pine County	Humboldt County
New Hampshire	Cheshire County			
New Mexico	Chaves County	Curry County	Lea County	Taos County
New York	Hamilton County			
North Carolina	Avery County Transylvania County	Chowan County	Dare County	Lee County
Oklahoma	Bryan County Texas County	Craig County Woodward County	Delaware County	Pottawatomie County

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State	Nonmetropolitan Counties or County Equivalents			
Oregon	Clatsop County Douglas County Lincoln County	Coos County Gilliam County Sherman County	Crook County Hood River County Tillamook County	Curry County Jefferson County Wasco County
South Carolina	Abbeville County Cherokee County Georgetown County McCormick County Oconee County	Allendale County Chesterfield County Greenwood County Marion County Orangeburg County	Bamberg County Colleton County Hampton County Marlboro County Union County	Barnwell County Dillon County Lee County Newberry County Williamsburg County
South Dakota	Fall River County			
Tennessee	Bedford County Sevier County	Perry County White County	Pickett County	Putnam County
Texas	Anderson County Bee County Childress County Cottle County Edwards County Frio County Hartley County Jeff Davis County King County Llano County Moore County Palo Pinto County Reeves County Terrell County Walker County	Andrews County Blanco County Coleman County Culberson County Floyd County Gillespie County Hood County Karnes County Kinney County McCulloch County Nacogdoches County Polk County Runnels County Trinity County Ward County	Angelina County Brewster County Concho County Deaf Smith County Foard County Gray County Howard County Kenedy County Kleberg County Matagorda County Navarro County Reagan County San Augustine County Uvalde County Wood County	Aransas County Brown County Cooke County DeWitt County Franklin County Hansford County Jasper County Kerr County Lee County Montague County Ochiltree County Real County San Saba County Val Verde County
Utah	Grand County	Kane County		
Vermont	Lamoille County	Washington County	Windham County	
Virginia	Cumberland County Richmond County	Essex County Shenandoah County	Greensville County Westmoreland County	Middlesex County
Washington	Clallam County Klickitat County	Island County Lewis County	Jefferson County Mason County	Kittitas County San Juan County
West Virginia	Upshur County	Wetzel County	Wyoming County	
American Samoa	Eastern District	Manu'a District	Swains Island	Western District
Guam	Guam			

2025 IRS SECTION 42(d)(5)(B) NONMETROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, September 14, 2018)

**Effective Date January 1, 2025*

State	Nonmetropolitan Counties or County Equivalent			
Northern Mariana Islands	Northern Islands Municipality	Rota Municipality	Saipan Municipality	Tinian Municipality
Puerto Rico	Adjuntas Municipio Las Marias Municipio Vieques Municipio	Coamo Municipio Maricao Municipio	Culebra Municipio Salinas Municipio	Jayuya Municipio Santa Isabel Municipio
Virgin Islands	St. Croix	St. John	St. Thomas	

Count = 361 nonmetropolitan DDAs.