

2024 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, September 14, 2018 [MSA] and derived FY2023 HUD Metro SAFMR Area Definitions [HMFA])

**Effective Date January 1, 2024*

** indicates split ZCTA.*

State	Metropolitan Area	DDA ZCTAs												
Alabama	Birmingham-Hoover, AL HMFA	35043	35213	35223										
	Chilton County, AL HMFA	35040												
	Columbus, GA-AL HMFA	36856												
	Mobile, AL HMFA	36505	36541											
	Montgomery, AL MSA	36064	36093	36113	36115									
Alaska	Anchorage, AK HMFA	99505												
	Fairbanks, AK MSA	99702	99703											
Arizona	Flagstaff, AZ MSA	86001	86004	86011	86015	86017	86024	86336*						
	Lake Havasu City-Kingman, AZ MSA	86021	86406											
	Phoenix-Mesa-Scottsdale, AZ MSA	85004	85012	85013	85014	85016	85018	85022	85024	85027	85028	85042	85043	
		85044	85045	85048	85050	85054	85083	85085	85086	85087	85118	85121	85138	
		85139	85140	85142	85143	85145	85147	85194	85202	85206	85207	85208	85209	
		85212	85213	85215	85224	85225	85226	85233	85234	85248	85249	85250	85251	
		85253	85254	85255	85257	85258	85259	85260	85262	85263	85266	85268	85281	
		85282	85283	85284	85286	85295	85296	85297	85298	85304	85305	85306	85307	
		85308	85309	85310	85320*	85331	85338	85339	85340	85353	85355	85361	85373	
		85374	85375	85377	85379	85381	85382	85383	85387	85388	85392	85395	85396	
		85739*												
		Prescott Valley-Prescott, AZ MSA	85332	86301	86315	86325	86327	86336*	86351					
	Sierra Vista-Douglas, AZ MSA	85613												
	Tucson, AZ MSA	85629	85637	85641	85645	85658*	85708	85736	85737	85739*	85742	85743	85747	
		85748	85749	85755										
Yuma, AZ MSA	85364	85365	85367											
Arkansas	Fayetteville-Springdale-Rogers, AR MSA	72718												
	Hot Springs, AR MSA	71909												

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California	Bakersfield, CA MSA	93222	93243*	93311	93312	93313	93314	93523					
	Chico, CA MSA	95938											
	Fresno, CA MSA	93611	93619*	93626*	93651	93711	93720	93723	93730				
	Los Angeles-Long Beach-Glendale, CA HMFA	90004	90005	90010	90012	90013	90014	90015	90020	90021	90024	90025	90027
		90028	90034	90035	90036	90038	90039	90045	90046	90048	90049	90056	90064
		90066	90067	90068	90069	90073	90077	90094	90210	90211	90212	90230	90232
		90240	90245	90254	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	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	91401	91403
		91406	91411	91423	91436	91501	91504	91505	91506	91601	91602	91604	91607
		91711	91722	91724	91740	91741	91745	91765	91773	91775	91780	91789	91790
		91791	91792	93551	93552								
	Madera, CA MSA	93614	93626*	93636	93645								
	Merced, CA MSA	93635											
	Modesto, CA MSA	95326	95355	95357	95363	95368	95382	95385*	95387				
	Napa, CA MSA	94503	94558	94599									
	Oakland-Fremont, CA HMFA	94502	94505	94506	94507	94513	94516	94517	94523	94526	94528	94531	94536
		94538	94539	94542	94547	94549	94551	94552	94555	94556	94560	94563	94566
		94568	94582	94583	94587	94588	94596	94597	94598	94608	94618	94708	95391*
	Oxnard-Thousand Oaks-Ventura, CA MSA	90265	91307*	91311*	91320	91360	91361*	91362*	91377	93003	93004	93010	93012
		93021	93035	93063	93065								
	Redding, CA MSA	96003	96073	96087	96088								
	Riverside-San Bernardino-Ontario, CA MSA	91701	91708	91709	91710	91730	91737	91739	91752	91759*	91761	91762	91763
		91764	91766*	91784	91786	92203	92211	92234	92239	92253	92260	92262	92264
		92270	92282	92305	92310	92313	92324	92335	92336	92337	92339	92342	92344
		92352	92354	92358	92373	92374	92376	92377	92407	92503	92504	92505	92506
		92507	92508	92509	92518	92530*	92532	92551	92553	92555	92557	92562	92563
		92571	92582	92584	92585	92586	92587	92591	92592	92595	92596	92860	92879
		92880	92881	92882	92883	93558							
	Sacramento--Roseville--Arden-Arcade, CA HMFA	95614	95619	95624	95626*	95630	95631	95633	95634	95635	95639	95648	95650
		95651	95655	95658	95661	95662	95663	95664	95672	95677	95678	95681	95683
		95703	95714	95715	95717	95722	95728	95742	95746	95747	95757	95762	95765
		95816	95819	95829	95830	95831	95832	95833	95835	96142	96148	96161	
	Salinas, CA MSA	93450	93451*	93901	93905	93906	93907	93908	93920	93921	93923	93924	93927
		93928	93933	93940	93950	93953	93955	93960	93962	95004*	95076*		
	San Benito County, CA HMFA	95004	95023*	95045	95075								
	San Diego-Carlsbad, CA MSA	91902	91913	91914	91915	91935	91942	91962	91978	92003	92007	92008	92009
		92010	92011	92014	92024	92029	92037	92055	92056	92057	92058	92061	92067
		92071	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	92140	92672*								
	San Francisco, CA HMFA	94002	94010	94025	94027	94028*	94030	94044	94060	94061	94065	94070	94104
		94105	94107	94111	94114	94115	94123	94127	94129	94131	94158	94402	94403
		94404	94903	94920	94925	94929	94933	94938	94939	94941	94965		
	San Jose-Sunnyvale-Santa Clara, CA HMFA	94022	94024	94028*	94040	94041	94043	94085	94086	94089	94301	94304	95014
		95033*	95051	95054	95070	95113	95120	95131	95132	95134	95135	95138	95139
		95148											

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CA cont'd	San Luis Obispo-Paso Robles-Arroyo Grande, CA MSA	93401	93402	93405	93420	93424	93442	93444	93449	93451*	93454*	93461*	93465
	Santa Ana-Anaheim-Irvine, CA HMFA	90638	90740	90742	90743	92602	92603	92604	92606	92610	92612	92614	92618
		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	92845
		92868	92886	92887									
	Santa Cruz-Watsonville, CA MSA	95003	95005	95006	95007	95010	95017	95018	95033*	95041	95060	95062	95064
		95065	95066	95073									
	Santa Maria-Santa Barbara, CA MSA	93013	93067	93101	93103	93105	93108	93109	93110	93111	93117	93427	93437
		93441	93455	93460									
	Santa Rosa, CA MSA	94922	94928	94952*	94954	95405	95409	95439	95448	95465	95492		
	Stockton-Lodi, CA MSA	95209	95212	95219*	95220	95227	95236	95242	95304	95320	95330	95336	95337
		95366	95376	95377*	95385*	95391*	95632*						
	Vallejo-Fairfield, CA MSA	94510	94534	94535	94585	94592	95687						
	Yolo, CA HMFA	95612	95616	95618*									
	Yuba City, CA MSA	95626	95668*	95692	95837*	95903	95977						
	Colorado	Boulder, CO MSA	80516										
Colorado Springs, CO HMFA		80132	80809	80817	80831*	80840	80902	80908	80913	80914	80920	80921	80922
		80923	80924	80925	80927	80929	80930	80951					
Denver-Aurora-Lakewood, CO MSA		80007	80015	80018	80021	80023	80109	80111	80118	80124	80125	80126	80129
		80130	80134	80202	80203	80209	80238	80249	80439	80457	80516*	80602	
Fort Collins, CO MSA		80549											
Greeley, CO MSA	80504	80516*	80534*	80549*									
Connecticut	Bridgeport, CT HMFA	06611	06612	06824	06825	06890							
	Danbury, CT HMFA	06812	06896										
	New Haven-Meriden, CT HMFA	06477	06518										
	Stamford-Norwalk, CT HMFA	06820	06840	06853	06870	06878	06883	06897*	06903				
	Windham County, CT HMFA	06277											
Delaware	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	19707											
	Sussex County, DE HMFA	19967											
District of Columbia	Washington-Arlington-Alexandria, DC-VA-MD HMFA	20003	20004	20009									

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Florida	Cape Coral-Fort Myers, FL MSA	33908	33909	33912	33913	33921*	33924	33928	33957	33967	33991	33993	34110*
		34119*	34134*	34135									
	Crestview-Fort Walton Beach-Destin, FL HMFA	32541	32542	32544									
	Deltona-Daytona Beach-Ormond Beach, FL HMFA	32102	32124	32127	32128	32129	32169	32176	32713	32725	32738		
	Fort Lauderdale, FL HMFA	33009	33019	33021	33024	33025	33026	33027	33028	33029	33062	33063	33064
		33065	33067	33068	33069	33071	33073	33076	33301	33304	33305	33308	33309
		33314	33315	33317	33321	33322	33323	33324	33325	33326	33327	33328	33330
		33331	33332	33351	33441	33442							
		34434											
	Homosassa Springs, FL MSA	32003	32079	32081	32082	32092	32212	32225	32226	32227	32250	32258	32259
	Jacksonville, FL HMFA	33803	33810*	33812	33813	33827	33837	33884	33896*	33897	34714*	34759*	
	Lakeland-Winter Haven, FL MSA	33014	33015	33016	33018	33035	33055	33056	33109	33126	33129	33131	33132
	Miami-Miami Beach-Kendall, FL HMFA	33133	33134	33137	33139	33140	33141	33143	33144	33145	33146	33149	33154
		33155	33156	33158	33160	33165	33166	33172	33173	33174	33175	33176	33178
		33179	33180	33182	33183	33184	33185	33186	33187	33190	33193	33194	33196
		34102	34103	34105	34108	34109	34110*	34113	34117	34119*	34120	34140	34145
		34201	34202	34209	34211	34212	34216	34217	34219	34228	34232	34233	34235
	North Port-Sarasota-Bradenton, FL MSA	34238	34239	34240	34241	34242	34243	34251	34286	34288	34291	34292	34293
		32133	32162*	32195*	34472	34473	34474	34476					
		32195	32701	32707	32708	32712	32714	32732	32735	32746	32750	32751	32765
	Orlando-Kissimmee-Sanford, FL MSA	32766	32776	32779	32789	32792	32801	32803	32804	32806	32811	32812	32814
		32817	32819	32820	32821	32822	32824	32825	32827	32828	32829	32831	32832
		32835	32836	32837	33848	33896*	34711	34714*	34715	34734	34736	34737	34743
		34744	34746	34747	34758	34760	34761	34772	34773	34786	34787		
		32903	32904	32908	32925	32934	32937	32940	32950	32951	32955		
		32137											
		32403	32407	32410	32444	32456							
	Panama City, FL MSA	32508	32561	32566									
	Pensacola-Ferry Pass-Brent, FL MSA	33458	33469*	33478*	34949	34952	34953	34983	34984	34986	34987	34990	
	Port St. Lucie, FL MSA	33921	33946	33947	33953	33954	33955*	33981					
	Punta Gorda, FL MSA	32963	32968										
	Sebastian-Vero Beach, FL MSA	33876											
	Sebring, FL MSA	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	33707	33708	33710
		33711	33712	33713	33715	33716	33744	33756	33759	33760	33761	33762	33763
		33764	33765	33767	33770	33771	33772	33776	33777	33778	33782	33785	33786
		34609	34637	34638	34639	34654	34655	34677	34681	34683	34684	34685	34688
		34695	34698										
		32162											
		32346											
		32459	32550										
		33401	33408	33409	33410	33411	33412	33413	33414	33418	33426	33428	33431
	West Palm Beach-Boca Raton, FL HMFA	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 HMFA	30004	30005	30009	30019	30022	30024	30039	30045	30075	30078	30096	30097
		30189	30269	30303	30305	30306	30307	30308	30309	30319	30324	30326	30327
		30328	30329	30338	30339	30342	30346	30350	30363	30519*			
	Augusta-Richmond County, GA-SC HMFA	30809	30905										
	Brunswick, GA MSA	31522	31561										
	Butts County, GA HMFA	30234	30248*										
	Chattanooga, TN-GA MSA	30738											
	Columbus, GA-AL HMFA	31807	31820	31905*									
	Gainesville, GA MSA	30517	30519*										
	Hinesville, GA HMFA	31315											
	Meriwether County, GA HMFA	30220	30276*										
	Savannah, GA MSA	31324											
	Valdosta, GA MSA	31632											
Hawaii	Kahului-Wailuku-Lahaina, HI MSA	96708	96713	96753	96779								
	Urban Honolulu, HI MSA	96706	96707	96734	96744	96759	96782	96786	96789	96791	96814	96815	96818
		96821	96825										
Idaho	Boise City, ID HMFA	83634	83646	83716									
	Gem County, ID HMFA	83607											
Illinois	Chicago-Joliet-Naperville, IL HMFA	60010	60015	60022	60026	60035	60043	60045	60047	60053	60069	60083	60088
		60089	60091	60093	60102	60107	60124	60136	60175	60190	60192	60201	60203
		60301	60422	60461	60464	60490	60491	60503*	60504*	60521	60544*	60558	60563
		60564	60585*	60586*	60601	60602	60603	60604	60605	60606	60607	60610	60611
		60613	60614	60642	60654	60657	60661	60712					
	Decatur, IL MSA	62535											
	DeKalb County, IL HMFA	60151											
	Grundy County, IL HMFA	60447											
	Kendall County, IL HMFA	60503	60504*	60544*	60585*	60586*							
	Rockford, IL MSA	61065											
Indiana	Elkhart-Goshen, IN MSA	46530											
	South Bend-Mishawaka, IN HMFA	46530											
Kansas	Kansas City, MO-KS HMFA	66027	66206	66218									
	Topeka, KS MSA	66610											
	Wichita, KS HMFA	67230	67235										
Kentucky	Cincinnati, OH-KY-IN HMFA	41091											
	Louisville, KY-IN HMFA	40059											
Louisiana	Houma-Thibodaux, LA MSA	70030											
	Iberia Parish, LA HMFA	70592											
	Morehouse Parish, LA HMFA	71280											
	New Orleans-Metairie, LA HMFA	70030	70037	70112	70115	70123	70124	70130	70447	70448			
	Shreveport-Bossier City, LA MSA	71110											
Maine	Bangor, ME HMFA	04489											
	Cumberland County, ME (part) HMFA	04055											
	Portland, ME HMFA	04105	04110										
	York County, ME (part) HMFA	03907	04087										

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Maryland	Baltimore-Columbia-Towson, MD MSA	20754	20759	20764	20777*	21012	21029	21035	21036	21053	21054	21076	21077
		21104	21114	21131	21140	21402	21409						
	Washington-Arlington-Alexandria, DC-VA-MD HMFA	20812	20818	20841	20854								
Massachusetts	Barnstable Town, MA MSA	02534	02536	02537	02542	02553	02559	02561	02562	02563	02630	02632	02635
		02637	02639	02645	02648	02649	02664	02668	02672	02673	02675		
	Berkshire County, MA (part) HMFA	01223	01236*	01237*	01245	01253	01254*	01266*					
	Boston-Cambridge-Quincy, MA-NH HMFA	01730	01731	01742	01748	01773	01778	01801	01803	01887*	01890	01907	01940
		01949	02021	02025	02026	02030	02043	02054	02062	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	02148	02155
		02163	02169	02171	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				
		02324	02347										
	Fitchburg-Leominster, MA HMFA	01430	01462										
	Franklin County, MA HMFA	01054	01072	01375									
	Lawrence, MA-NH HMFA	01810	01833	01845	01985								
	Lowell, MA HMFA	01824	01827	01876	01886								
	New Bedford, MA HMFA	02702	02717	02747*									
	Pittsfield, MA HMFA	01237	01254*	01266*									
Springfield, MA HMFA	01053	01106											
Taunton-Mansfield-Norton, MA HMFA	02766	02767*											
Worcester, MA HMFA	01532	01545	01581										
Michigan	Detroit-Warren-Livonia, MI HMFA	48009	48025	48042	48069	48070	48085	48098	48128	48168*	48226	48301	48322
		48323	48331	48374	48375	48380*	48382						
	Flint, MI MSA	48438											
	Grand Rapids-Wyoming, MI HMFA	49301											
Monroe, MI MSA	48191												
Minnesota	Minneapolis-St. Paul-Bloomington, MN-WI HMFA	55401											
Mississippi	Jackson, MS HMFA	39047	39110										
	Marshall County, MS HMFA	38654											
	Memphis, TN-MS-AR HMFA	38672											
Missouri	Kansas City, MO-KS HMFA	64113											
	St. Louis, MO-IL HMFA	63131											
Nebraska	Omaha-Council Bluffs, NE-IA HMFA	68133											
Nevada	Las Vegas-Henderson-Paradise, NV MSA	89002	89004	89012	89014	89044	89052	89054	89074	89081	89084	89085	89086
		89113	89117	89118	89123	89129	89130	89131	89134	89135	89138	89139	89141
		89143	89144	89145	89147	89148	89149	89166	89178	89179	89183		
	Reno, NV MSA	89434	89436	89440	89441	89451	89508	89511	89519	89521	89523		
New Hampshire	Lawrence, MA-NH HMFA	03087	03873										
	Manchester, NH HMFA	03110											
	Portsmouth-Rochester, NH HMFA	03840	03844*	03854	03862								
	Western Rockingham County, NH HMFA	03032											

2024 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, September 14, 2018 [MSA] and derived FY2023 HUD Metro SAFMR Area Definitions [HMFA])

*Effective Date January 1, 2024

* indicates split ZCTA.

New Jersey	Atlantic City-Hammonton, NJ MSA	08201	08203	08205	08221	08225	08241	08317	08326	08330	08340*	08344*	08346
		08402	08403	08406									
	Bergen-Passaic, NJ HMFA	07020	07024	07043*	07401	07417	07421*	07423	07430	07450	07452	07456	07458
		07460*	07463	07481	07620	07624	07626	07627	07630	07632	07640	07641	07652
		07670	07675	07676	07677								
	Jersey City, NJ HMFA	07030	07047	07086	07094	07302	07310	07311					
	Middlesex-Somerset-Hunterdon, NJ HMFA	07069	07920*	07921	07931*	07939	08502						
	Monmouth-Ocean, NJ HMFA	07702	07703	07722	07733	07739	07746	07750	07751	07757	08691*	08730	
	Newark, NJ HMFA	07004	07021	07023	07039	07042	07043*	07045	07058	07068	07078	07079	07081
		07082	07092	07421*	07444	07457	07460*	07853	07856	07878	07901	07920*	07922
		07926	07927	07928	07931*	07932	07935	07936	07940	07946	07950	07960	07981
	Ocean City, NJ MSA	08223	08243	08248									
	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	08003	08014	08019	08020	08026	08042	08046	08053	08061	08077	08085	08088
		08515	08640	08641									
	Trenton, NJ MSA	08540	08550	08560	08691*								
Vineland-Bridgeton, NJ MSA	08311	08323	08329	08340*	08344*	08349							
Warren County, NJ HMFA	08802												
New Mexico	Albuquerque, NM MSA	87008	87043	87047*	87059	87083	87113	87116	87122	87144			
	Las Cruces, NM MSA	88002	88012										
	Santa Fe, NM MSA	87047	87508	87540									
New York	Buffalo-Cheektowaga-Niagara Falls, NY MSA	14032	14051										
	Kingston, NY MSA	12475	12547										
	Nassau-Suffolk, NY HMFA	11023	11507	11509	11530	11554	11566	11577	11579	11724	11732	11733	11747
		11762	11765	11766	11786	11790	11791	11792	11797	11803	11937	11954	11964
		11975	11976	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	10119	10128	10162	10280	10282	10301	10303
		10308	10309	10314	10457	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	11204	11205	11207	11209	11210	11211	11213	11214
		11215	11216	11217	11218	11219	11220	11221	11222	11223	11225	11226	11228
		11229	11230	11231	11232	11233	11235	11236	11238	11354	11355	11356	11357
		11358	11360	11361	11362	11363	11364	11366	11367	11368	11369	11370	11372
		11373	11374	11375	11377	11378	11379	11385	11413	11414	11415	11417	11418
		11419	11420	11421	11422	11426	11432	11433	11435	11436	11691		
	Poughkeepsie-Newburgh-Middletown, NY MSA	10922	10996										
	Rochester, NY HMFA	14534											
	Syracuse, NY MSA	13103											
	Utica-Rome, NY MSA	13483											
Watertown-Fort Drum, NY MSA	13602	13603											
Westchester County, NY Statutory Exception Area	10504	10506	10514	10518	10523	10528	10536	10537*	10546	10576	10578	10580	
	10589	10804											

2024 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, September 14, 2018 [MSA] and derived FY2023 HUD Metro SAFMR Area Definitions [HMFA])

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North Carolina	Asheville, NC HMFA	28704	28732	28773	28790	28801	28803	28804	28806					
	Charlotte-Concord-Gastonia, NC-SC HMFA	28075	28202	28203	28204	28277								
	Durham-Chapel Hill, NC HMFA	27519												
	Granville County, NC HMFA	27587												
	Harnett County, NC HMFA	27526	27540*	28326										
	Hickory-Lenoir-Morganton, NC MSA	28682												
	Iredell County, NC HMFA	28117												
	Jacksonville, NC MSA	28454												
	Wilmington, NC HMFA	28449	28480											
Winston-Salem, NC HMFA	27040													
Ohio	Akron, OH MSA	44141	44202*											
	Cleveland-Elyria, OH MSA	44022	44141*	44202*	44280									
Oklahoma	Lawton, OK HMFA	73538												
	Oklahoma City, OK HMFA	73012	73179											
	Tulsa, OK HMFA	74103												
Oregon	Albany, OR MSA	97327	97333*	97345	97377	97389								
	Eugene-Springfield, OR MSA	97408												
	Grants Pass, OR MSA	97544												
	Medford, OR MSA	97524	97530	97539										
	Portland-Vancouver-Hillsboro, OR-WA MSA	97006	97034	97035	97068	97070	97089	97115	97124	97140	97201	97209	97211	
		97214	97217	97229	97232	97239								
Salem, OR MSA	97020	97026	97032*	97101*	97137	97350*	97375*							
Pennsylvania	Allentown-Bethlehem-Easton, PA HMFA	18020	18031*	18034	18045	18051	18062*	18106						
	East Stroudsburg, PA MSA	18210	18332	18355										
	Lancaster, PA MSA	17606												
	Lebanon, PA MSA	17016												
	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	18902	18915	18929	18940	18977	19025	19035	19060	19066	19085	19087	19096	
		19102	19103	19106	19107	19118	19123	19130	19312	19317	19319	19341	19342	
		19355	19372	19373	19422	19425	19444							
	Pittsburgh, PA HMFA	15222	16046	16059										
	Reading, PA MSA	18062												
Scranton--Wilkes-Barre, PA MSA	18602													
Rhode Island	Newport-Middleton-Portsmouth, RI HMFA	02871												
	Providence-Fall River, RI-MA HMFA	02806	02817	02822	02827	02831	02835	02836	02837	02875	02876	02882	02892	
		02903	02906	02921										
South Carolina	Beaufort County, SC HMFA	29905	29909*	29910										
	Charleston-North Charleston, SC MSA	29401	29403	29404	29409	29412	29424	29451	29464	29466	29482	29492		
	Chester County, SC HMFA	29730	29742*											
	Columbia, SC HMFA	29202	29229											
	Jasper County, SC HMFA	29909	29927											
	Lancaster County, SC HMFA	29707												
	Myrtle Beach-North Myrtle Beach-Conway, SC HMFA	29576	29579											
	Sumter, SC HMFA	29152												

2024 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, September 14, 2018 [MSA] and derived FY2023 HUD Metro SAFMR Area Definitions [HMFA])

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Tennessee	Chattanooga, TN-GA MSA	37351	37421										
	Jackson, TN HMFA	38362											
	Knoxville, TN HMFA	37922	37932	37934									
	Maury County, TN HMFA	37174	38476*										
	Memphis, TN-MS-AR HMFA	38002	38054	38060	38103	38139							
	Nashville-Davidson--Murfreeseboro--Franklin, TN HMFA	37027	37067	37069	37135	37179	37201	37215	37219	37220			
	Smith County, TN HMFA	37090											
Texas	Abilene, TX MSA	79607											
	Austin-Round Rock, TX MSA	78633	78701	78733	78734	78737	78739	78746					
	Brownsville-Harlingen, TX MSA	78597											
	Corpus Christi, TX MSA	78362	78373	78374	78406	78412	78413	78414	78419				
	Dallas, TX HMFA	75001	75002	75009	75013	75019	75022*	75023	75024	75025	75028*	75034	75035
		75039	75048	75054*	75056	75063	75068	75070	75071	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*	76092*	76177*	76210	76226	76227	76247					
	El Paso, TX HMFA	79906	79908	79911	79916	79934							
	Falls County, TX HMFA	76632											
	Fort Worth-Arlington, TX HMFA	75022	75054*	76001	76002	76008	76016	76018	76034	76039	76051	76052*	76054
		76063	76092*	76102	76123	76127	76131	76137	76148	76177*	76179	76244	76248
	Houston-The Woodlands-Sugar Land, TX HMFA	77002	77005	77006	77007	77008	77010	77019	77024	77027	77030	77041	77046
		77054	77056	77059	77077	77094	77098	77345	77346	77362	77377	77380	77381
		77382	77386	77388	77389	77401	77407	77433	77459	77478	77479	77493	77494
		77498	77545										
	Laredo, TX MSA	78045											
	Medina County, TX HMFA	78023	78253*										
	Odessa, TX MSA	79765											
San Antonio-New Braunfels, TX HMFA	78015	78023*	78108	78154	78215	78234	78236	78248	78249	78253*	78254	78255	
	78256	78258	78260	78261	78266								
Wichita Falls, TX MSA	76311												
Wise County, TX HMFA	76052												
Utah	Ogden-Clearfield, UT HMFA	84075											
	Provo-Orem, UT MSA	84020											
	Salt Lake City, UT HMFA	84092	84093	84095	84128								
	St. George, UT MSA	84765											
Vermont	Burlington-South Burlington, VT MSA	05445	05489										
Virginia	Harrisonburg, VA MSA	22832											
	Richmond, VA MSA	23120	23801	23838									
	Virginia Beach-Norfolk-Newport News, VA-NC HMFA	23456	23459	23511	23604	23651	23665	23691	23696				
	Washington-Arlington-Alexandria, DC-VA-MD HMFA	20169	22060	22066	22101	22201	22202	22211	22213	22308	22314		

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Washington	Bremerton-Silverdale, WA MSA	98110	98311	98315	98345	98367	98370	98383					
	Longview, WA MSA	98601	98603	98616*									
	Mount Vernon-Anacortes, WA MSA	98232											
	Portland-Vancouver-Hillsboro, OR-WA MSA	98629	98642	98685									
	Seattle-Bellevue, WA HMFA	98001	98004	98005	98006	98007	98008	98011	98012	98019	98020	98021	98024
		98027	98029	98033	98034	98038	98039	98040	98042	98045	98050	98052	98053
		98055	98058	98059	98065	98072	98074	98075	98077	98101	98102	98103	98105
		98107	98109	98112	98115	98116	98117	98119	98121	98122	98125	98134	98136
		98199	98205	98258	98275	98296							
	Spokane, WA HMFA	99005	99011	99027									
	Tacoma, WA HMFA	98047	98092*	98327	98332	98360	98374	98375	98391	98422			
	Wenatchee, WA MSA	98822	98831										
	Yakima, WA MSA	98936											
<hr/>													
Wisconsin	Milwaukee-Waukesha-West Allis, WI MSA	53005											
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Puerto Rico	Aguadilla-Isabela, PR MSA	00603	00650*	00677	00690								
	Arecibo, PR MSA	00650	00652										
	Barranquitas-Aibonito, PR HMFA	00650	00705	00786									
	Caguas, PR HMFA	00727	00778										
	Fajardo, PR HMFA	00740											
	Mayagüez, PR MSA	00660											
	Ponce, PR MSA	00716	00780										
	San German, PR MSA	00637	00680*										
	San Juan-Guaynabo, PR HMFA	00646	00901	00907	00911	00918	00920	00926	00934	00949	00953	00957	00959
		00960	00961	00966	00968	00969	00971	00979	00982	00985	00987		
Yauco, PR MSA	00647	00653											

Count = 2,525 metrop

2024 IRS SECTION 42(d)(5)(B) NONMETROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, September 14, 2018)

**Effective Date January 1, 2024*

State	Nonmetropolitan Counties or County Equivalents			
Alabama	Bullock County Wilcox County	Chambers County	Pike County	Sumter County
Alaska	Aleutians East Borough Haines Borough Nome Census Area Skagway Municipality	Aleutians West Census Area Hoonah-Angoon Census Area North Slope Borough Southeast Fairbanks Census Area	Bethel Census Area Ketchikan Gateway Borough Northwest Arctic Borough Yakutat City and Borough	Dillingham Census Area Kodiak Island Borough Petersburg Census Area
Arizona	Apache County La Paz County	Gila County Navajo County	Graham County Santa Cruz County	Greenlee County
Arkansas	Baxter County	Calhoun County	Nevada County	
California	Amador County Lake County Nevada County	Del Norte County Mariposa County Sierra County	Humboldt County Mendocino County Tehama County	Inyo County Mono County Tuolumne County
Colorado	Archuleta County Garfield County Mineral County Ouray County San Miguel County	Chaffee County Grand County Moffat County Pitkin County Summit County	Crowley County Gunnison County Montezuma County Routt County Yuma County	Eagle County La Plata County Morgan County San Juan County
Florida	Bradford County Dixie County Hamilton County Jackson County Monroe County Taylor County	Calhoun County Franklin County Hardee County Lafayette County Okeechobee County Union County	Columbia County Glades County Hendry County Liberty County Putnam County Washington County	DeSoto County Gulf County Holmes County Madison County Suwannee County
Georgia	Bulloch County Lumpkin County Rabun County Thomas County White County	Camden County Pierce County Seminole County Troup County	Grady County Polk County Stephens County Ware County	Hart County Putnam County Sumter County Wheeler County
Hawaii	Hawaii County	Kalawao County	Kauai County	
Idaho	Benewah County Clark County Gooding County Payette County	Blaine County Clearwater County Idaho County Washington County	Bonner County Custer County Madison County	Camas County Elmore County Oneida County
Kentucky	Calloway County	Martin County	Simpson County	
Louisiana	Avoyelles Parish Concordia Parish Lincoln Parish Richland Parish Tensas Parish West Carroll Parish	Bienville Parish East Carroll Parish Madison Parish Sabine Parish Vernon Parish Winn Parish	Caldwell Parish Evangeline Parish Natchitoches Parish St. Landry Parish Washington Parish	Claiborne Parish Franklin Parish Red River Parish St. Mary Parish Webster Parish

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**Effective Date January 1, 2024*

State	Nonmetropolitan Counties or County Equivalents			
Maine	Franklin County Waldo County	Knox County	Lincoln County	Oxford County
Massachusetts	Dukes County	Nantucket County		
Mississippi	Bolivar County Jones County Lee County Panola County	Claiborne County Lafayette County Lincoln County Pearl River County	Grenada County Lauderdale County Marion County Pike County	Issaquena County Lawrence County Newton County Warren County
Missouri	Pettis County	Scott County	Taney County	
Nevada	Douglas County	Lyon County	Mineral County	White Pine County
New Hampshire	Belknap County Sullivan County	Cheshire County	Grafton County	Merrimack County
New Mexico	Chaves County Roosevelt County	Cibola County Taos County	Curry County	Lea County
New York	Greene County	Sullivan County		
North Carolina	Avery County Hertford County Perquimans County	Carteret County Lee County Polk County	Chowan County Macon County Transylvania County	Dare County Northampton County
North Dakota	McKenzie County			
Oklahoma	Payne County			
Oregon	Clatsop County Douglas County Klamath County Tillamook County	Coos County Gilliam County Lincoln County Umatilla County	Crook County Hood River County Morrow County Union County	Curry County Jefferson County Sherman County Wasco County
Pennsylvania	Wayne County			
South Carolina	Abbeville County Cherokee County Georgetown County Marion County Union County	Allendale County Chesterfield County Greenwood County Marlboro County Williamsburg County	Bamberg County Colleton County Hampton County Newberry County	Barnwell County Dillon County Lee County Orangeburg County
South Dakota	Custer County			
Tennessee	Bedford County	McMinn County	Marshall County	Sevier County

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Texas	Anderson County	Angelina County	Aransas County	Bee County
	Blanco County	Brewster County	Brown County	Childress County
	Coleman County	Concho County	Deaf Smith County	DeWitt County
	Floyd County	Franklin County	Frio County	Gillespie County
	Gray County	Hansford County	Hartley County	Henderson County
	Hood County	Howard County	Hutchinson County	Jasper County
	Jim Wells County	Kerr County	Kleberg County	Lee County
	Llano County	McCulloch County	Matagorda County	Montague County
	Moore County	Nacogdoches County	Ochiltree County	Palo Pinto County
	Pecos County	Real County	Reeves County	San Augustine County
	San Saba County	Somervell County	Trinity County	Val Verde County
	Walker County	Ward County	Wood County	
Vermont	Lamoille County	Orange County	Washington County	Windham County
Virginia	Cumberland County	Essex County	Middlesex County	Northumberland County
	Prince Edward County	Richmond County		
Washington	Adams County	Clallam County	Columbia County	Grays Harbor County
	Island County	Jefferson County	Kittitas County	Klickitat County
	Lewis County	Mason County	Pacific County	Pend Oreille County
	San Juan County	Whitman County		
West Virginia	Upshur County	Wetzel County	Wyoming County	
American Samoa	Eastern District	Manu'a District	Swains Island	Western District
Guam	Guam			
Northern Mariana Islands	Northern Islands Municipality	Rota Municipality	Saipan Municipality	Tinian Municipality
Puerto Rico	Adjuntas Municipio	Coamo Municipio	Culebra Municipio	Jayuya Municipio
	Las Marias Municipio	Maricao Municipio	Salinas Municipio	Santa Isabel Municipio
	Vieques Municipio			
Virgin Islands	St. Croix	St. John	St. Thomas	

Count = 334 nonmetropolitan DDAs.

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Florida	Bradford County Dixie County Hamilton County Jackson County Monroe County Taylor County	Calhoun County Franklin County Hardee County Lafayette County Okeechobee County Union County	Columbia County Glades County Hendry County Liberty County Putnam County Washington County	DeSoto County Gulf County Holmes County Madison County Suwannee County
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Hawaii	Hawaii County	Kalawao County	Kauai County	
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Kentucky	Calloway County	Martin County	Simpson County	
Louisiana	Avoyelles Parish Concordia Parish Lincoln Parish Richland Parish Tensas Parish West Carroll Parish	Bienville Parish East Carroll Parish Madison Parish Sabine Parish Vernon Parish Winn Parish	Caldwell Parish Evangeline Parish Natchitoches Parish St. Landry Parish Washington Parish	Claiborne Parish Franklin Parish Red River Parish St. Mary Parish Webster Parish

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Missouri	Pettis County	Scott County	Taney County	
Nevada	Douglas County	Lyon County	Mineral County	White Pine County
New Hampshire	Belknap County Sullivan County	Cheshire County	Grafton County	Merrimack County
New Mexico	Chaves County Roosevelt County	Cibola County Taos County	Curry County	Lea County
New York	Greene County	Sullivan County		
North Carolina	Avery County Hertford County Perquimans County	Carteret County Lee County Polk County	Chowan County Macon County Transylvania County	Dare County Northampton County
North Dakota	McKenzie County			
Oklahoma	Payne County			
Oregon	Clatsop County Douglas County Klamath County Tillamook County	Coos County Gilliam County Lincoln County Umatilla County	Crook County Hood River County Morrow County Union County	Curry County Jefferson County Sherman County Wasco County
Pennsylvania	Wayne County			
South Carolina	Abbeville County Cherokee County Georgetown County Marion County Union County	Allendale County Chesterfield County Greenwood County Marlboro County Williamsburg County	Bamberg County Colleton County Hampton County Newberry County	Barnwell County Dillon County Lee County Orangeburg County
South Dakota	Custer County			
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	Gray County	Hansford County	Hartley County	Henderson County
	Hood County	Howard County	Hutchinson County	Jasper County
	Jim Wells County	Kerr County	Kleberg County	Lee County
	Llano County	McCulloch County	Matagorda County	Montague County
	Moore County	Nacogdoches County	Ochiltree County	Palo Pinto County
	Pecos County	Real County	Reeves County	San Augustine County
	San Saba County	Somervell County	Trinity County	Val Verde County
	Walker County	Ward County	Wood County	
Vermont	Lamoille County	Orange County	Washington County	Windham County
Virginia	Cumberland County	Essex County	Middlesex County	Northumberland County
	Prince Edward County	Richmond County		
Washington	Adams County	Clallam County	Columbia County	Grays Harbor County
	Island County	Jefferson County	Kittitas County	Klickitat County
	Lewis County	Mason County	Pacific County	Pend Oreille County
	San Juan County	Whitman County		
West Virginia	Upshur County	Wetzel County	Wyoming County	
American Samoa	Eastern District	Manu'a District	Swains Island	Western District
Guam	Guam			
Northern Mariana Islands	Northern Islands Municipality	Rota Municipality	Saipan Municipality	Tinian Municipality
Puerto Rico	Adjuntas Municipio	Coamo Municipio	Culebra Municipio	Jayuya Municipio
	Las Marias Municipio	Maricao Municipio	Salinas Municipio	Santa Isabel Municipio
	Vieques Municipio			
Virgin Islands	St. Croix	St. John	St. Thomas	

Count = 334 nonmetropolitan DDAs.