

2023 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, September 14, 2018 [MSA] and derived FY2022 HUD Metro SAFMR Area Definitions [HMFA])

*Effective Date January 1, 2023

* indicates split ZCTA.

State	Metropolitan Area	DDA ZCTAs											
Alabama	Birmingham-Hoover, AL HUD Metro FMR Area	35043	35223										
	Chilton County, AL HUD Metro FMR Area	35040*											
	Columbus, GA-AL HUD Metro FMR Area	36856											
	Mobile, AL HUD Metro FMR Area	36505	36541										
	Montgomery, AL MSA	36093	36112	36113	36115								
Alaska	Anchorage, AK HUD Metro FMR Area	99505											
	Fairbanks, AK MSA	99702	99703										
Arizona	Flagstaff, AZ MSA	85931	86001	86004	86011	86015	86018	86023	86036	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	85121
		85138	85140	85142	85143	85212	85215	85224	85226	85233	85248	85249	85250
		85251	85253	85254	85255	85258	85260	85262	85266	85268	85284	85286	85295
		85296	85297	85298	85309	85310	85331	85338	85339	85340	85355	85377	85382
		85383	85388	85395	85396								
	Prescott, AZ MSA	85332	86315	86325	86327	86336*	86351						
	Sierra Vista-Douglas, AZ MSA	85613	85615	85627	85650								
	Tucson, AZ MSA	85629	85637	85641	85658*	85708	85737	85739*	85742	85743	85747	85755	
	Yuma, AZ MSA	85364	85365	85367									
Arkansas	Hot Springs, AR MSA	71909*											
California	Bakersfield, CA MSA	93222	93243*	93311	93312	93313	93314	93523	93524				
	Chico, CA MSA	95938											
	El Centro, CA MSA	92251											
	Fresno, CA MSA	93611	93619*	93626*	93651	93711	93720	93723	93730				
	Los Angeles-Long Beach-Glendale, CA HUD Metro FMR Area	90004	90005	90010	90012	90013	90014	90017	90019	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	90242	90245	90254	90260	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*	90650	90670	90701	90703	90704	90712	90713	90715	90732	90745	90746
		90802	90803	90807	90808	90814	90815*	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	91342	91344
		91345	91350	91351	91354	91355	91356	91361*	91362*	91364	91367	91381	91384
		91387	91390	91401	91403	91405	91406	91411	91423	91436	91501	91502	91504
		91505	91506	91601	91602	91604	91607	91711	91722	91724	91740	91741	91745
		91765	91773	91775	91780	91789	91790	91791	91792	93510	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	94574	94576	94599							
	Oakland-Fremont, CA HUD Metro FMR Area	94502	94505	94506	94507	94513	94517	94523	94526	94528	94531	94536	94538
		94539	94542	94545	94547	94548	94549	94550*	94551	94552	94555	94556	94560
		94563	94566	94568	94575	94582	94583	94587	94588	94596	94597	94598	94618
		94703	94706	94707	94708	94709	94720	95391*					

2023 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, September 14, 2018 [MSA] and derived FY2022 HUD Metro SAFMR Area Definitions [HMFA])

*Effective Date January 1, 2023

* indicates split ZCTA.

State	Metropolitan Area	DDA ZCTAs											
CA	Oxnard-Thousand Oaks-Ventura, CA MSA	90265*	91304*	91307*	91311*	91320	91360	91361*	91362*	91377	93001*	93003	93004
		93010	93012	93021	93035	93063	93065						
	Redding, CA MSA	96003	96019	96073	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	92239	92253	92260	92264	92270	92282
		92310	92313	92336	92337	92339	92342	92344	92352	92354	92373	92374	92377
		92407	92503	92504	92505	92506	92507	92508	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	95614	95619	95626*	95630	95635	95639	95648	95650	95655	95658	95661	95662
		95663	95664	95672	95677	95678	95681	95683	95703	95714	95722	95728	95742
		95746	95747	95757	95758	95762	95765	95816	95819	95829	95830	95831	95832
		95833	95835	95864	96140	96148	96161						
	Salinas, CA MSA	93451*	93906	93907	93908	93920	93921	93923	93924	93928	93940	93950	93953
		93955	93962	95076*									
	San Benito County, CA HUD Metro FMR Area	95004*	95075										
	San Diego-Carlsbad, CA MSA	91902	91913	91914	91915	91917	91934	91935	91942	91963	91978	91980	92003
		92007	92008	92009	92010	92011	92014	92019	92024	92029	92037	92055	92056
		92057	92058	92061	92064	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	92134	92135	92140	92147	92155
		92672*											
	San Francisco, CA HUD Metro FMR Area	94002	94010	94019	94025	94027	94028*	94030	94037	94044	94061	94062	94065
		94070	94104	94105	94107	94109	94111	94114	94115	94117	94123	94127	94129
		94130	94131	94158	94401	94402	94403	94404	94903	94920	94925	94929	94933
		94938	94939	94941	94949	94963	94965						
	San Jose-Sunnyvale-Santa Clara, CA HUD Metro FMR Area	94022	94024	94028*	94040	94041	94043	94085	94086	94087	94089	94301	94303*
		94304	94306	95014	95030	95032	95033*	95051	95054	95070	95113	95119	95120
		95124	95126	95129	95131	95132	95134	95135	95136	95138	95139	95148	
	San Luis Obispo-Paso Robles-Arroyo Grande, CA MSA	93401	93402	93405	93420	93424	93428	93442	93444	93449	93451*	93454*	93461*
		93465											
	Santa Ana-Anaheim-Irvine, CA HUD Metro FMR Area	90638*	90740	90742	90743	92602	92603	92604	92606	92610	92612	92614	92618
		92620	92624	92625	92626	92627	92629	92630	92646	92647	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	92835	92845	92865	92868	92869	92886	92887				
	Santa Cruz-Watsonville, CA MSA	95003	95005	95006	95007	95010	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	93463								
	Santa Rosa, CA MSA	94922	94928	94952*	94954	95405	95409	95431	95439	95442	95448	95452	95465
		95492											
	Stockton-Lodi, CA MSA	95209	95212	95219*	95220	95242	95304	95320	95330	95336	95337	95366	95376
		95377*	95391*	95632*									
	Vallejo-Fairfield, CA MSA	94510	94534	94535	94585	94592	95687						
	Yolo, CA HUD Metro FMR Area	95616	95618*	95627									
	Yuba City, CA MSA	95626*	95668*	95692	95837*	95903	95918	95935	95977	95982	95993		

2023 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, September 14, 2018 [MSA] and derived FY2022 HUD Metro SAFMR Area Definitions [HMFA])

*Effective Date January 1, 2023

* indicates split ZCTA.

State	Metropolitan Area	DDA ZCTAs											
Colorado	Boulder, CO MSA	80305	80516*										
	Colorado Springs, CO HUD Metro FMR Area	80132	80817	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	80109	80111	80118	80122	80124	80125	80126
		80129	80130	80134	80202	80203	80209	80237	80238	80249	80439	80516*	80602
	Fort Collins, CO MSA	80534*											
	Greeley, CO MSA	80504*	80516*	80534*	80542								
Connecticut	Bridgeport, CT HUD Metro FMR Area	06611	06612	06824	06890								
	Danbury, CT HUD Metro FMR Area	06784	06812	06896									
	New Haven-Meriden, CT HUD Metro FMR Area	06477	06518										
	Stamford-Norwalk, CT HUD Metro FMR Area	06820	06853	06883	06897*	06903							
Delaware	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	19707											
District of Columbia	Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area	20001	20003	20004	20005	20008	20009						
		20390											

2023 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, September 14, 2018 [MSA] and derived FY2022 HUD Metro SAFMR Area Definitions [HMFA])

*Effective Date January 1, 2023

* indicates split ZCTA.

State	Metropolitan Area	DDA ZCTAs											
Florida	Cape Coral-Fort Myers, FL MSA	33908	33912	33913	33921*	33924	33928	33957	33965	33967	33991	33993	
		34110*	34119*										
	Crestview-Fort Walton Beach-Destin, FL HUD Metro FMR Ar	32541	32542	32544									
	Deltona-Daytona Beach-Ormond Beach, FL HUD Metro FMR	32102*	32124	32128	32129	32169	32176	32725					
	Fort Lauderdale, FL HUD Metro FMR Area	33019	33021	33025	33026	33027	33028	33029	33062	33063	33067	33068	33071
		33073	33076	33301	33304	33308	33315	33321	33322	33323	33324	33325	33326
		33327	33328	33330	33331	33332	33351	33442					
	Homosassa Springs, FL MSA	34429	34434	34446									
	Jacksonville, FL HUD Metro FMR Area	32003	32079	32081	32082	32092	32212	32224	32225	32226	32227	32228	32250
		32256	32258	32259	32266								
	Lakeland-Winter Haven, FL MSA	33803	33805	33809	33810*	33811	33812	33813	33827	33837	33851	33884	33896*
		33897	34714*	34759*									
	Miami-Miami Beach-Kendall, FL HUD Metro FMR Area	33014	33015	33016	33018	33035	33055	33109	33126	33129	33131	33132	33133
		33134	33137	33139	33140	33141	33143	33144	33145	33146	33149	33154	33155
		33156	33158	33160	33165	33168	33172	33173	33174	33175	33176	33178	33179
		33180	33182	33183	33184	33185	33186	33187	33190	33193	33194	33196	
	Naples-Immokalee-Marco Island, FL MSA	34103	34105	34108	34109	34110*	34117	34119*	34120	34140	34145		
	North Port-Sarasota-Bradenton, FL MSA	34201	34202	34211	34212	34216	34217	34219	34232	34233	34235	34238	34239
		34240	34241	34242	34243	34251	34286	34288	34291	34292	34293		
	Ocala, FL MSA	32133	32162*	32195*	34472	34473	34474						
	Orlando-Kissimmee-Sanford, FL MSA	32195*	32701	32707	32708	32712	32714	32732	32735	32746	32750	32751	32765
		32766	32776	32779	32789	32792	32801	32803	32804	32806	32811	32812	32814
		32817	32819	32820	32821	32822	32824	32827	32828	32829	32831	32832	32833
		32835	32836	32837	33848	33896*	34711	34714*	34715	34734	34736	34737	34743
		34744	34746	34747	34758	34759*	34760	34761	34772	34773	34786		
	Palm Bay-Melbourne-Titusville, FL MSA	32903	32904	32908	32925	32934	32937	32940	32951	32955			
	Panama City, FL MSA	32403	32407	32410	32456								
	Pensacola-Ferry Pass-Brent, FL MSA	32561	32566										
	Port St. Lucie, FL MSA	33458*	33469*	33478*	34952	34953	34983	34984	34986	34987	34990		
	Punta Gorda, FL MSA	33921*	33946	33947	33953	33954	33955*	33981					
	Sebastian-Vero Beach, FL MSA	32963	32968										
	Sebring, FL MSA	33875	33876										
	Tallahassee, FL HUD Metro FMR Area	32312	32317										
	Tampa-St. Petersburg-Clearwater, FL MSA	33503	33511	33543	33544	33545	33547	33548	33556	33559	33569	33572	33573
		33578	33579	33584	33594	33596	33602	33606	33607	33609	33611	33615	33616
		33621	33624	33625	33626	33629	33634	33635	33647	33703	33705	33706	33708
		33711	33713	33715	33716	33744	33759	33762	33767	33772	33776	33777	33782
		33785	33786	34637	34638	34639	34655	34677	34681	34683	34684	34685	34688
		34695	34698										
	The Villages, FL MSA	32162*											
	Wakulla County, FL HUD Metro FMR Area	32346											
	Walton County, FL HUD Metro FMR Area	32459											
	West Palm Beach-Boca Raton, FL HUD Metro FMR Area	33410	33412	33413	33414	33418	33426	33428	33431	33432	33433	33435	33436
		33437	33444	33445	33449	33458*	33469*	33470	33472	33473	33477	33478*	33480
		33483	33484	33486	33487	33496	33498						

2023 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, September 14, 2018 [MSA] and derived FY2022 HUD Metro SAFMR Area Definitions [HMFA])

*Effective Date January 1, 2023

* indicates split ZCTA.

State	Metropolitan Area	DDA ZCTAs											
Georgia	Atlanta-Sandy Springs-Roswell, GA HUD Metro FMR Area	30005	30009	30019	30024	30045	30097						
		30305	30306	30308	30309	30319	30324	30326	30327	30328	30338	30339	30345
		30346	30363	30519*									
	Augusta-Richmond County, GA-SC HUD Metro FMR Area	30809	30905										
	Brunswick, GA MSA	31522	31561										
	Butts County, GA HUD Metro FMR Area	30234*	30248*										
	Chattanooga, TN-GA MSA	30738											
	Columbus, GA-AL HUD Metro FMR Area	31820	31905										
	Gainesville, GA MSA	30519*											
	Hinesville, GA HUD Metro FMR Area	31314	31315										
	Meriwether County, GA HUD Metro FMR Area	30220*	30276*										
	Rome, GA MSA	30145*											
	Savannah, GA MSA	31324											
	Valdosta, GA MSA	31632											
Hawaii	Kahului-Wailuku-Lahaina, HI MSA	96708	96753	96761	96779								
		96701	96706	96707	96734	96744	96759	96782	96786	96789	96791	96813	96814
		96815	96818	96821	96825	96853	96857	96860					
Idaho	Boise City, ID HUD Metro FMR Area	83634											
Illinois	Chicago-Joliet-Naperville, IL HUD Metro FMR Area	60010	60012	60015	60022								
		60026	60035	60043	60045	60047	60053	60061	60069	60083	60088	60089	60091
		60093	60102	60103	60107	60124	60126	60134	60136	60140*	60173	60175	60180
		60190	60192	60201	60203	60301	60422	60446	60447*	60461	60463	60490	60491
		60502	60503*	60504*	60521	60544*	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											
	Grundy County, IL HUD Metro FMR Area	60447*											
	Kendall County, IL HUD Metro FMR Area	60503*	60544*	60585*	60586*								
	Rockford, IL MSA	61065											
Indiana	Elkhart-Goshen, IN MSA	46530*											
	Evansville, IN-KY MSA	47725											
	South Bend-Mishawaka, IN HUD Metro FMR Area	46530*											
Kansas	Kansas City, MO-KS HUD Metro FMR Area	66027	66206	66218	66227								
	Topeka, KS MSA	66610											
	Wichita, KS HUD Metro FMR Area	67230	67235										
Kentucky	Cincinnati, OH-KY-IN HUD Metro FMR Area	41091											
	Louisville, KY-IN HUD Metro FMR Area	40059											

2023 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, September 14, 2018 [MSA] and derived FY2022 HUD Metro SAFMR Area Definitions [HMFA])

*Effective Date January 1, 2023

* indicates split ZCTA.

State	Metropolitan Area	DDA ZCTAs											
Louisiana	Houma-Thibodaux, LA MSA	70030*											
	Iberia Parish, LA HUD Metro FMR Area	70518*	70592*										
	Monroe, LA HUD Metro FMR Area	71280*											
	Morehouse Parish, LA HUD Metro FMR Area	71280*											
	New Orleans-Metairie, LA HUD Metro FMR Area	70037	70112	70115	70123	70124	70130	70447	70448				
	Shreveport-Bossier City, LA MSA	71110											
Maine	Penobscot County, ME (part) HUD Metro FMR Area	04419											
	Portland, ME HUD Metro FMR Area	04074	04097*	04105	04107	04110							
	York County, ME (part) HUD Metro FMR Area	03907*	04087										
Maryland	Baltimore-Columbia-Towson, MD MSA	20754*	20759	20777*	21012	21029	21035	21036	21054	21057	21076		
		21077	21104	21114	21402	21409							
	Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FI	20720	20762	20812	20816	20818	20833*	20841	20854	20862			
Massachusetts	Barnstable Town, MA MSA	02532*	02534	02536									
		02537	02542	02553	02556	02559	02561	02562	02563	02630	02632	02635	02637
		02639	02645	02646	02648	02649	02655	02664	02668	02672	02673	02675	
	Berkshire County, MA (part) HUD Metro FMR Area	01223	01236*	01237*	01245	01254*	01266*						
	Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area	01730	01731	01742	01748	01773	01778	01801	01803	01887*	01890	01907	01940
		01949	02021	02025	02026	02030	02032	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	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	02476	02478	02481	02482	02493	02494			
	Brockton, MA HUD Metro FMR Area	02324	02347	02576*									
	Fitchburg-Leominster, MA HUD Metro FMR Area	01462											
	Franklin County, MA HUD Metro FMR Area	01054	01072	01367	01375								
	Lawrence, MA-NH HUD Metro FMR Area	01810	01833	01845	01985								
	Lowell, MA HUD Metro FMR Area	01827	01876	01886									
	New Bedford, MA HUD Metro FMR Area	02702											
	Pittsfield, MA HUD Metro FMR Area	01254*	01260	01266*									
	Springfield, MA HUD Metro FMR Area	01008	01053	01128									
	Worcester, MA HUD Metro FMR Area	01532	01581										
Michigan	Detroit-Warren-Livonia, MI HUD Metro FMR Area	48009	48025	48042	48069	48070	48085	48098	48128	48168*	48226		
		48301	48304	48322	48323	48331	48348	48374	48375	48380*	48382		
	Flint, MI MSA	48438*											
	Grand Rapids-Wyoming, MI HUD Metro FMR Area	49301											
	Monroe, MI MSA	48191*											
Minnesota	Minneapolis-St. Paul-Bloomington, MN-WI HUD Metro FMR	55017	55129	55401									
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	38672											
Missouri	Kansas City, MO-KS HUD Metro FMR Area	64113											
	St. Louis, MO-IL HUD Metro FMR Area	63131											

2023 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, September 14, 2018 [MSA] and derived FY2022 HUD Metro SAFMR Area Definitions [HMFA])

*Effective Date January 1, 2023

* indicates split ZCTA.

State	Metropolitan Area	DDA ZCTAs											
Nebraska	Omaha-Council Bluffs, NE-IA HUD Metro FMR Area	68133											
Nevada	Las Vegas-Henderson-Paradise, NV MSA	89002	89012	89044	89052	89054	89074	89081	89084	89085	89113		
		89117	89123	89129	89130	89134	89135	89138	89141	89143	89144	89147	89148
		89166	89178	89179	89183								
	Reno, NV MSA	89434	89436	89439	89440	89441	89451	89508	89511	89519	89521	89523	
New Hampshire	Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area	03827*											
	Lawrence, MA-NH HUD Metro FMR Area	03087	03873										
	Manchester, NH HUD Metro FMR Area	03110											
	Nashua, NH HUD Metro FMR Area	03049											
	Portsmouth-Rochester, NH HUD Metro FMR Area	03827*	03840	03844*	03854	03862							
New Jersey	Atlantic City-Hammonton, NJ MSA	08037*	08201	08203	08205	08221	08225	08240					
		08241	08317	08319	08326	08330	08340*	08344*	08346	08350	08402	08403	08406
	Bergen-Passaic, NJ HUD Metro FMR Area	07020	07024	07043*	07075	07401	07417	07421*	07423	07430	07432	07436	07450
		07452	07456	07458	07463	07481	07620	07624	07626	07627	07630	07632	07640
		07641	07645	07648	07652	07670	07675	07676	07677				
	Jersey City, NJ HUD Metro FMR Area	07030	07047	07086	07094	07302	07310	07311					
	Middlesex-Somerset-Hunterdon, NJ HUD Metro FMR Area	07069	07920*	07921	07931*	07934	07939	08502	08553	08823	08833		
	Monmouth-Ocean, NJ HUD Metro FMR Area	07702	07703	07704	07722	07733	07739	07746	07750	07751	07757	07758	07760
		08510	08691*	08730									
	Newark, NJ HUD Metro FMR Area	07004	07016	07021	07023	07039	07042	07043*	07045	07058	07068	07078	07079
		07081	07082	07090	07092	07421*	07444	07457	07853	07856	07878	07901	07920*
		07922	07926	07927	07928	07931*	07932	07935	07936	07940	07946	07950	07960
		07981											
	Ocean City, NJ MSA	08202	08210	08212	08223	08243	08247	08248					
	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	08003	08014	08019	08026	08042	08046	08061	08085	08640	08641		
	Trenton, NJ MSA	08525*	08540*	08542	08550	08558*	08560	08561	08648	08691*			
	Vineland-Bridgeton, NJ MSA	08311	08314	08316	08323	08324	08327	08329	08332	08340*	08344*	08348	08349
		08360*	08361										
	Warren County, NJ HUD Metro FMR Area	08802*											

2023 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, September 14, 2018 [MSA] and derived FY2022 HUD Metro SAFMR Area Definitions [HMFA])

*Effective Date January 1, 2023

* indicates split ZCTA.

State	Metropolitan Area	DDA ZCTAs												
New Mexico	Albuquerque, NM MSA	87008	87043	87047*	87059	87083	87113	87116	87122	87144				
	Farmington, NM MSA	87402												
	Las Cruces, NM MSA	88002												
	Santa Fe, NM MSA	87047*	87501	87508	87540									
New York	Albany-Schenectady-Troy, NY MSA	12211												
	Buffalo-Cheektowaga-Niagara Falls, NY MSA	14032	14051											
	Kingston, NY MSA	12417	12440	12443	12475									
	Nassau-Suffolk, NY HUD Metro FMR Area	11023	11042	11507	11509	11530	11554	11566	11576	11577	11579	11713	11724	
		11732	11733	11747	11762	11765	11786	11790	11791	11792	11794	11797	11803	
		11933	11954	11976	11977	11980								
		11933	11954	11976	11977	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	10039	
		10040	10044	10065	10069	10075	10119	10128	10162	10280	10282	10301	10303	
		10305	10306	10308	10314	10451	10453	10455	10457	10458	10461	10462	10463	
		10464	10465	10466	10467	10468	10469	10470	10471	10516	10524	10537*	10579	
		10901	10913	10923	10931	10952	10954	10956	10960	10968	10970	10974	10980	
		10983	10984	10986	10989	10994	11004	11005	11040*	11101	11102	11103	11104	
		11105	11106	11109	11201	11203	11204	11205	11206	11207	11208	11209	11210	
		11211	11213	11214	11215	11216	11217	11218	11219	11220	11221	11222	11223	
		11225	11226	11228	11229	11230	11231	11232	11233	11234	11235	11236	11238	
		11354	11355	11356	11357	11358	11360	11361	11362	11363	11364	11365	11366	
		11367	11368	11369	11370	11372	11373	11374	11375	11377	11378	11379	11385	
		11411	11412	11413	11414	11415	11416	11417	11418	11419	11420	11421	11422	
		11423	11426	11428	11429	11430	11432	11433	11435	11436	11691	11692	11694	
		11697												
		Poughkeepsie-Newburgh-Middletown, NY MSA	10922	10996										
		Rochester, NY HUD Metro FMR Area	14534											
	Watertown-Fort Drum, NY MSA	13602	13603	13637	13638	13682	13685							
	Westchester County, NY Statutory Exception Area	10504	10506	10510	10514	10518	10519	10523	10526	10528	10536	10537*	10546	
		10576	10580	10583	10589	10594	10804							
	North Carolina	Asheville, NC HUD Metro FMR Area	28704	28731	28732	28759	28773	28790						
			28801	28803	28804	28806								
		Charlotte-Concord-Gastonia, NC-SC HUD Metro FMR Area	28075	28202	28203	28277								
		Fayetteville, NC HUD Metro FMR Area	28308											
Harnett County, NC HUD Metro FMR Area		27540*	28326											
Hickory-Lenoir-Morganton, NC MSA		28682												
Iredell County, NC HUD Metro FMR Area		28117												
Jacksonville, NC MSA		28547												
Pender County, NC HUD Metro FMR Area		28411*												
Raleigh, NC MSA		27527												
Wilmington, NC HUD Metro FMR Area		28449	28480											
Ohio	Akron, OH MSA	44141*	44202*											

2023 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, September 14, 2018 [MSA] and derived FY2022 HUD Metro SAFMR Area Definitions [HMFA])

*Effective Date January 1, 2023

* indicates split ZCTA.

State	Metropolitan Area	DDA ZCTAs											
	Cleveland-Elyria, OH MSA	44022	44141*	44202*	44280								
Oklahoma	Lawton, OK HUD Metro FMR Area	73538											
	Oklahoma City, OK HUD Metro FMR Area	73012	73179										
	Tulsa, OK HUD Metro FMR Area	74103											
Oregon	Albany, OR MSA	97333*	97345	97377	97389	97446*							
	Eugene-Springfield, OR MSA	97401	97403	97408	97412	97419	97430	97461					
	Grants Pass, OR MSA	97527*	97544										
	Medford, OR MSA	97503	97520	97524	97530	97539							
	Portland-Vancouver-Hillsboro, OR-WA MSA	97004	97006	97007	97034	97035	97055	97062	97068	97070	97089	97106	97115
		97124	97140	97201	97202	97209	97211	97212	97214	97215	97217	97219	97225
		97227	97229	97231	97232	97239							
	Salem, OR MSA	97002*	97020	97026	97101*	97137	97350*	97375*					
Pennsylvania	Allentown-Bethlehem-Easton, PA HUD Metro FMR Area	18011*	18031*	18034	18106								
	East Stroudsburg, PA MSA	18210*	18324*	18355	18370								
	Lancaster, PA MSA	17606											
	Lebanon, PA MSA	17016											
	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	18902	18929	18940	18954	18977	18980	19025	19035	19060	19066	19085	19102
		19103	19106	19107	19123	19130	19312	19317	19319	19342	19345	19355	19372
		19422	19425	19444									
	Pike County, PA HUD Metro FMR Area	18324*	18371										
	Pittsburgh, PA HUD Metro FMR Area	15222	16046	16059									
	Reading, PA MSA	18011*											
	Scranton--Wilkes-Barre, PA MSA	18602											
Rhode Island	Providence-Fall River, RI-MA HUD Metro FMR Area	02806	02817	02827	02835	02836	02837	02874	02875	02882	02892	02921	
South Carolina	Beaufort County, SC HUD Metro FMR Area	29905	29909*										
	Charleston-North Charleston, SC MSA	29401	29403	29404	29409	29412	29424	29451	29464	29466	29482	29492	
	Clarendon County, SC HUD Metro FMR Area	29125*											
	Columbia, SC HUD Metro FMR Area	29016	29202										
	Jasper County, SC HUD Metro FMR Area	29909*	29927										
	Lancaster County, SC HUD Metro FMR Area	29707*											
	Laurens County, SC HUD Metro FMR Area	29370											
	Myrtle Beach-North Myrtle Beach-Conway, SC HUD Metro F	29576	29579	29582									
	Sumter, SC HUD Metro FMR Area	29125*	29152										
Tennessee	Jackson, TN HUD Metro FMR Area	38362											

2023 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, September 14, 2018 [MSA] and derived FY2022 HUD Metro SAFMR Area Definitions [HMFA])

*Effective Date January 1, 2023

* indicates split ZCTA.

State	Metropolitan Area	DDA ZCTAs									
	Knoxville, TN HUD Metro FMR Area	37922	37934								
	Maury County, TN HUD Metro FMR Area	37174*									
	Memphis, TN-MS-AR HUD Metro FMR Area	38002	38054	38103	38139						
	Nashville-Davidson--Murfreesboro--Franklin, TN HUD Metro	37027	37067	37069	37135	37179	37201	37215	37219	37220	
	Smith County, TN HUD Metro FMR Area	37090*									
Texas	Abilene, TX MSA	79607									
	Austin-Round Rock, TX MSA	78633	78701	78705	78712	78732	78733	78734	78737	78739	78746
	Beaumont-Port Arthur, TX MSA	77713									
	Corpus Christi, TX MSA	78374	78406	78414	78419						
	Dallas, TX HUD Metro FMR Area	75001	75002	75009	75013	75019	75022*	75024	75025	75028*	75034
		75048	75054*	75056	75063	75068	75070	75071	75077	75078	75082
		75093	75094	75098	75126	75132	75166	75167	75181	75189	75201
		75205	75206	75207	75219	75225	75244	75249	75409	75454	76052*
		76226	76227								
	El Paso, TX HUD Metro FMR Area	79906	79908	79911	79916						
	Falls County, TX HUD Metro FMR Area	76632									
	Fort Worth-Arlington, TX HUD Metro FMR Area	75022*	75054*	76001	76002	76008	76016	76018	76034	76039	76051
		76063	76092*	76102	76123	76127	76131	76137	76148	76177*	76179
	Houston-The Woodlands-Sugar Land, TX HUD Metro FMR Area	77002	77005	77006	77007	77008	77010	77019	77024	77027	77030
		77054	77056	77059	77077	77079	77094	77098	77345	77346	77362
		77381	77382	77386	77388	77389	77401	77407	77429	77433	77450
		77479	77489	77493	77494	77498	77545	77573	77584*		
	Laredo, TX MSA	78045									
	Longview, TX HUD Metro FMR Area	75640*									
	Medina County, TX HUD Metro FMR Area	78023*	78253*								
	Odessa, TX MSA	79765*									
	San Antonio-New Braunfels, TX HUD Metro FMR Area	78015*	78023*	78070*	78108	78109	78154	78215	78234	78235	78236
		78249	78253*	78254	78255	78256	78258	78259	78260	78261	78266
	Waco, TX HUD Metro FMR Area	76643									
	Wichita Falls, TX MSA	76311									
	Wise County, TX HUD Metro FMR Area	76052*									
Utah	Ogden-Clearfield, UT HUD Metro FMR Area	84075									
	Provo-Orem, UT MSA	84020*									
	Salt Lake City, UT HUD Metro FMR Area	84092	84093	84128							
	St. George, UT MSA	84757	84765								
Vermont	Burlington-South Burlington, VT MSA	05445	05482	05489							

2023 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, September 14, 2018 [MSA] and derived FY2022 HUD Metro SAFMR Area Definitions [HMFA])

*Effective Date January 1, 2023

* indicates split ZCTA.

State	Metropolitan Area	DDA ZCTAs												
Virginia	Harrisonburg, VA MSA	22832	22840											
	Richmond, VA MSA	23801												
	Virginia Beach-Norfolk-Newport News, VA-NC HUD Metro FI	23456	23459	23511	23604	23651	23665	23691	23696					
	Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FI	20105	20124	20136	20169	22032	22060	22066	22101	22182	22201	22202	22203	
		22209	22211	22213	22308	22314								
Washington	Bremerton-Silverdale, WA MSA	98110	98311	98315	98342	98359	98367	98370						
		98383												
	Longview, WA MSA	98601*	98603	98616*										
	Mount Vernon-Anacortes, WA MSA	98232	98257											
	Portland-Vancouver-Hillsboro, OR-WA MSA	98601*	98607	98629	98642	98685	98686							
	Seattle-Bellevue, WA HUD Metro FMR Area	98004	98005	98006	98007	98008	98012	98019	98021	98027	98029	98033	98034	
		98038	98039	98040	98042	98050	98052	98053	98059	98065	98072	98074	98075	
		98077	98101	98102	98103	98105	98107	98109	98115	98117	98119	98121	98122	
		98134	98258	98275	98296									
	Spokane, WA HUD Metro FMR Area	99005	99011											
	Tacoma, WA HUD Metro FMR Area	98092*	98327	98332	98360	98374	98375	98391	98396	98422				
	Wenatchee, WA MSA	98822	98850											
	Yakima, WA MSA	98936	98938											
Wisconsin	Milwaukee-Waukesha-West Allis, WI MSA	53005	53045											
Puerto Rico	Aguadilla-Isabela, PR MSA	00603	00610	00650*	00662	00677	00678*	00690						
	Arecibo, PR MSA	00612*	00616	00627	00650*	00652	00678*							
	Barranquitas-Aibonito, PR HUD Metro FMR Area	00650*	00705	00786										
	Caguas, PR HUD Metro FMR Area	00727	00778											
	Fajardo, PR HUD Metro FMR Area	00738	00740	00773										
	Guayama, PR MSA	00714	00784											
	Mayagüez, PR MSA	00660	00682											
	Ponce, PR MSA	00716	00717	00728	00730	00780								
	San German, PR MSA	00622	00637*	00680*										
	San Juan-Guaynabo, PR HUD Metro FMR Area	00646	00725*	00745	00901	00907	00911	00918	00920	00921	00926	00934	00949	
		00953	00956	00957	00959	00960	00961	00966	00968	00969	00971	00976	00979	
		00982	00983	00985	00987									
	Yauco, PR MSA	00606*	00624*	00647*	00653	00656	00698							

Count = 2,596 metropolitan ZCTAs.

2023 IRS SECTION 42(d)(5)(B) NONMETROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, September 14, 2018)

*Effective Date January 1, 2023

State	Nonmetropolitan Counties or County Equivalents			
Alabama	Bullock County Wilcox County	Chambers County	Pike County	Sumter County
Alaska	Aleutians East Borough Dillingham Census Area Nome Census Area Sitka City and Borough	Aleutians West Census Area Hoonah-Angoon Census Area North Slope Borough Skagway Municipality	Bethel Census Area Ketchikan Gateway Borough Northwest Arctic Borough Southeast Fairbanks Census Area	Denali Borough Kodiak Island Borough Petersburg Census Area Yakutat City and Borough
Arizona	Apache County Navajo County	Gila County Santa Cruz County	Graham County	La Paz County
Arkansas	Calhoun County	Nevada County		
California	Amador County Glenn County Mariposa County Sierra County	Calaveras County Humboldt County Mendocino County Tehama County	Colusa County Inyo County Mono County Tuolumne County	Del Norte County Lake County Nevada County
Colorado	Archuleta County Eagle County Gunnison County Mineral County Morgan County San Juan County	Chaffee County Fremont County Kit Carson County Moffat County Ouray County San Miguel County	Custer County Garfield County La Plata County Montezuma County Pitkin County Summit County	Delta County Grand County Lincoln County Montrose County Routt County Yuma 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	Banks County Lumpkin County Thomas County	Bulloch County Rabun County Townsend County	Camden County Seminole County Troup County	Hart County Sumter County White County
Hawaii	Hawaii County	Kalawao County	Kauai County	
Idaho	Benewah County Clark County Gooding County Madison County	Blaine County Clearwater County Idaho County Oneida County	Bonner County Custer County Lemhi County Payette County	Camas County Elmore County Lincoln County Washington County
Kentucky	Calloway County			
Louisiana	Avoyelles Parish Concordia Parish Jackson Parish Natchitoches Parish St. Landry Parish Washington Parish	Bienville Parish East Carroll Parish La Salle Parish Red River Parish St. Mary Parish Webster Parish	Caldwell Parish Evangeline Parish Lincoln Parish Richland Parish Tensas Parish West Carroll Parish	Claiborne Parish Franklin Parish Madison Parish Sabine Parish Vernon Parish Winn Parish

2023 IRS SECTION 42(d)(5)(B) NONMETROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, September 14, 2018)

*Effective Date January 1, 2023

State	Nonmetropolitan Counties or County Equivalents			
Maine	Knox County	Lincoln County	Oxford County	Waldo County
Massachusetts	Dukes County	Nantucket County		
Michigan	Otsego County			
Mississippi	Adams County Bolivar County Claiborne County Grenada County Jefferson County Lafayette County Lee County Montgomery County Panola County Quitman County Tallahatchie County Warren County Yalobusha County	Amite County Calhoun County Clay County Humphreys County Jefferson Davis County Lauderdale County Leflore County Neshoba County Pearl River County Scott County Tippah County Washington County	Attala County Chickasaw County Coahoma County Issaquena County Jones County Lawrence County Lincoln County Newton County Pike County Sharkey County Tishomingo County Wilkinson County	Benton County Choctaw County Franklin County Jasper County Kemper County Leake County Marion County Noxubee County Prentiss County Sunflower County Walthall County Winston County
Missouri	Ozark County	Taney County		
Nevada	Douglas County White Pine County	Lyon County	Mineral County	Nye County
New Hampshire	Grafton County	Sullivan County		
New Mexico	Chaves County Roosevelt County	Curry County Taos County	Lea County	Mora County
New York	Greene County	Sullivan County		
North Carolina	Avery County Halifax County Pasquotank County Tyrrell County	Chowan County Hertford County Perquimans County	Clay County Lee County Polk County	Dare County Macon County Transylvania County
Oklahoma	Beckham County	Payne County		
Oregon	Clatsop County Douglas County Klamath County Sherman County	Coos County Gilliam County Lincoln County Tillamook County	Crook County Hood River County Malheur County Union County	Curry County Jefferson County Morrow County Wasco 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			

2023 IRS SECTION 42(d)(5)(B) NONMETROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, September 14, 2018)

*Effective Date January 1, 2023

State	Nonmetropolitan Counties or County Equivalents			
Tennessee	Bedford County	Sevier County		
Texas	Anderson County Blanco County Concho County Foard County Hansford County Hood County Jim Wells County Kleberg County McCulloch County Moore County Palo Pinto County Reeves County Somervell County Walker County	Angelina County Brewster County Culberson County Frio County Hartley County Howard County Kenedy County Lee County Madison County Nacogdoches County Panola County San Augustine County Terrell County Ward County	Aransas County Brown County Deaf Smith County Gillespie County Hemphill County Hutchinson County Kerr County Limestone County Matagorda County Navarro County Pecos County San Saba County Trinity County Wood County	Bee County Childress County Floyd County Gray County Henderson County Jasper County Kinney County Llano County Montague County Ochiltree County Real County Shackelford County Val Verde County
Vermont	Lamoille County	Orange County	Washington County	Windham County
Virginia	Caroline County Prince Edward County	Cumberland County Richmond County	Essex County	Middlesex County
Washington	Clallam County Kittitas County Pacific County	Columbia County Klickitat County Pend Oreille County	Island County Lewis County San Juan County	Jefferson County Mason County Whitman County
West Virginia	Greenbrier County Wetzel County	Lewis County Wyoming County	Upshur County	Webster 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	Coamo Municipio Salinas Municipio	Culebra Municipio Santa Isabel Municipio	Jayuya Municipio Vieques Municipio	Maricao Municipio
Virgin Islands	St. Croix	St. John	St. Thomas	

Count = 376 nonmetropolitan DDAs