

2019 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, July 15, 2015 [MSA] and derived FY2018 HUD Metro SAFMR Area Definitions [HMFA])

State	Metropolitan Area	DDA ZCTAs												
Alabama	Birmingham-Hoover, AL HMFA	35043	35061	35080	35147									
	Chilton County, AL HMFA	35040												
	Columbus, GA-AL MSA	31804	31808	31811	31820	31905	31909	36856	36870*					
	Dothan, AL HMFA	36305												
	Gadsden, AL MSA	35907												
	Mobile, AL MSA	36505	36528											
	Montgomery, AL MSA	36093	36113	36115										
	Tuscaloosa, AL HMFA	35406	35463											
Alaska	Anchorage, AK HMFA	99505	99506	99577										
	Fairbanks, AK MSA	99702	99703											
Arizona	Flagstaff, AZ MSA	86001												
	Lake Havasu City-Kingman, AZ MSA	86022	86406	86426										
	Phoenix-Mesa-Scottsdale, AZ MSA	85024	85028	85044	85045	85048	85050	85054	85083	85085	85086	85087	85118	
		85138	85142	85143	85145	85209	85212	85215	85226	85248	85249	85253	85254	
		85255	85258	85260	85262	85266	85268	85284	85286	85295	85297	85298	85310	
		85331	85338	85339	85340	85355	85379	85382	85383	85387	85388	85396	85658*	
	Prescott, AZ MSA	86315	86325	86327	86336*	86351								
	Sierra Vista-Douglas, AZ MSA	85613	85615	85650										
	Tucson, AZ MSA	85611	85622	85629	85641	85658*	85708	85737	85742	85743	85747	85748	85749	
		85755	85756	85757										
Yuma, AZ MSA	85364	85365	85367											
Arkansas	Fort Smith, AR-OK HMFA	72916												
	Hot Springs, AR MSA	71909												
	Memphis, TN-MS-AR HMFA	38002	38054	38103	38135	38139	38672							
California	Bakersfield, CA MSA	93222	93311	93312	93313	93314	93523							
	Chico, CA MSA	95954												
	El Centro, CA MSA	92249	92251											
	Fresno, CA MSA	93611	93612	93619*	93651	93664	93711	93720	93722	93723	93730			
		90004	90005	90010	90013	90014	90020	90024	90025	90027	90028	90034	90035	
		90036	90038	90039	90041	90045	90046	90048	90049	90056	90064	90066	90067	
		90068	90069	90077	90094	90210	90211	90212	90230	90232	90240	90245	90254	
		90260	90265*	90266	90272	90274	90275	90277	90278	90290	90291	90292	90293	
		90401	90402	90403	90404	90405	90501	90503	90504	90505	90601	90603	90623*	
		90630*	90638*	90650	90670	90701	90703	90704	90712	90713	90715	90717	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	
		91403	91411	91423	91436	91501	91502	91504	91505	91506	91601	91602	91604	
		91607	91711	91722	91724	91740	91741	91745	91746	91750	91765	91773	91789	
		91790	91791	91792	93510	93543	93551	93552						
		Madera, CA MSA	93601	93604	93614	93636	93644							
		Merced, CA MSA	95360											
	Modesto, CA MSA	95329	95350	95355	95356	95357	95358	95363	95367*	95368	95382			
	Napa, CA MSA	94503	94558*	94574*	94599									
	Oakland-Fremont, CA HMFA	94501	94502	94505	94506	94507	94511	94513	94514	94516	94517	94518	94519	
		94520	94521	94523	94526	94528	94530	94531	94536	94538	94539	94541	94542	
		94544	94545	94546	94547	94548	94549	94550*	94551	94552	94553	94555	94556	
		94560	94561	94563	94564	94565	94566	94568	94575	94577	94578	94579	94580	
		94582	94583	94586	94587	94588	94595	94596	94597	94598	94602	94607	94608	
94609		94610	94611	94612	94613	94618	94619	94702	94703	94704	94705	94706		
94707		94708	94709	94710	94720	94803	94805	94806	95391*					
Oxnard-Thousand Oaks-Ventura, CA MSA		90265	91307*	91311*	91320	91360	91361*	91362*	91377	93003	93010	93012	93021	
		93035	93063*	93065										
Redding, CA MSA		96059	96062	96073										

2019 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, July 15, 2015 [MSA] and derived FY2018 HUD Metro SAFMR Area Definitions [HMFA])

State	Metropolitan Area	DDA ZCTAs												
California (continued)	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	92258	92260	92262	
		92264	92270	92276	92278	92282	92310	92321	92324	92333	92336	92337	92342	
		92344	92373	92374	92377	92391	92392	92394	92407	92503	92505	92506	92507	
		92508	92509	92518	92532	92551	92553	92555	92557	92562	92563	92571	92582	
		92584	92585	92587	92591	92592*	92595	92596	92860	92879	92880	92881	92882	
		92883												
		Sacramento--Roseville--Arden-Arcade, CA HMFA	95614	95624	95626*	95630	95648	95655	95663	95668*	95681	95683	95701	95722
			95742	95746	95757	95762	95765	95829	95835	96140	96161			
		Salinas, CA MSA	93906	93907	93908	93921	93923	93924	93940	93950	93953	93955	95076*	
		San Benito County, CA HMFA	95023	95043	95075									
		San Diego-Carlsbad, CA MSA	91902	91913	91914	91915	91935	91942	91978	92007	92008	92009	92010	92011
			92014	92024	92029	92037	92054	92055	92056	92057	92058	92061	92064	92067
			92075	92078	92081	92091	92101	92103	92106	92107	92108	92109	92110	92111
	92117		92118	92119	92120	92121	92122	92123	92124	92126	92127	92128	92129	
	92130		92131	92154	92672*									
	San Francisco, CA HMFA		94002	94005	94010	94014	94015	94019	94020*	94021	94025	94027	94028*	94030
			94037	94038	94044	94061	94062	94063	94065	94066	94070	94074	94080	94103
			94104	94105	94107	94109	94110	94111	94112	94114	94115	94116	94117	94118
			94121	94122	94123	94127	94129	94130	94131	94132	94133	94158	94303*	94401
			94402	94403	94404	94901	94903	94904	94920	94924	94925	94929	94930	94933
		94937	94938	94939	94940	94941	94945	94946	94947	94949	94957	94960	94963	
		94964	94965	94970	94971	94973								
		San Jose-Sunnyvale-Santa Clara, CA HMFA	94022	94024	94028*	94040	94041	94043	94085	94086	94087	94089	94301	94303*
			94304	94306	94550*	95008	95014	95030	95032	95035*	95046	95050	95051	95053
			95054	95070	95113	95117	95118	95119	95120	95121	95123	95124	95125	95126
	95128		95129	95131	95132	95134	95135	95136	95138	95139	95140	95148		
	93401		93402	93405	93428	93430	93442	93444	93449	93453	93454*			
	Santa Ana-Anaheim-Irvine, CA HMFA	90638	90742	90743	92602	92603	92604	92606	92610	92612	92614	92618	92620	
		92624	92625	92626	92627	92629	92630	92646	92648	92649	92651	92653	92656	
		92657	92660	92661	92662	92663	92672*	92673	92675	92677	92679	92688	92691	
		92692	92694	92708	92780	92782	92806	92807	92808	92821	92823	92861	92868	
		92869	92886	92887										
		95003	95007	95010	95033*	95041	95060	95062	95064	95065	95066			
	Santa Maria-Santa Barbara, CA MSA	93013	93101	93103	93105	93108	93109	93110	93111	93117	93429	93437	93440	
		93441	93455	93460	93463									
	Santa Rosa, CA MSA	94922	94923	94928	94931	94951	94952*	94954	95401	95403	95404	95405	95407	
		95409	95412	95431	95436	95442	95444	95448	95450	95452	95465	95471	95472	
		95476*	95492	95497										
	Stockton-Lodi, CA MSA	95209	95212	95219*	95220	95304	95330	95376	95377*	95391*	95632*			
	Vallejo-Fairfield, CA MSA	94534	94535	94585	94591*	94592	95687							
	Yuba City, CA MSA	95626	95668*	95674	95903	95977								
	Colorado	Boulder, CO MSA	80305											
		Colorado Springs, CO HMFA	80106	80132	80831*	80840	80908	80913	80922	80923	80924	80925	80927	80951
			80005	80015	80016	80018	80019	80021	80023	80031	80045	80104	80106*	80108
			80109	80111	80112	80116	80118	80122	80123	80124	80125	80126	80127	80128
			80129	80130	80131	80134	80135*	80138	80202	80203	80206	80209	80230	80233
			80237	80238	80241	80249	80403*	80421	80433	80439	80440	80465	80470	80602
			80640											
		Greeley, CO MSA	80516	80530										

2019 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, July 15, 2015 [MSA] and derived FY2018 HUD Metro SAFMR Area Definitions [HMFA])

State	Metropolitan Area	DDA ZCTAs											
Connecticut	Bridgeport, CT HMFA	06468	06611	06612*	06824	06890							
	Danbury, CT HMFA	06812	06896*										
	Hartford-West Hartford-East Hartford, CT HMFA	06103											
	Milford-Ansonia-Seymour, CT HMFA	06460											
	New Haven-Meriden, CT HMFA	06477	06518										
	Norwich-New London, CT HMFA	06254											
	Southern Middlesex County, CT HMFA	06475											
	Stamford-Norwalk, CT HMFA	06807	06820	06831	06870	06880*	06883	06897*	06903				
Delaware	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	08001	08003	08019	08022	08023	08026	08046	08053	08054	08080	08085	08343
		08515	08640	08641	18902	18938	18940	19010	19025	19066	19085	19087	19095
		19096	19102	19103	19106	19107	19127	19130	19317	19342	19343	19350	19355
		19372	19422	19425	19444	19707	19730	19734	19803				
District of Columbia	Washington-Arlington-Alexandria, DC-VA-MD HMFA	20003	20004	20005	20007	20008	20009	20016	20037	20105	20112	20124	20136
		20141	20148	20152	20155	20169	20181	20623	20645	20715	20720	20721	20735
		20736*	20754*	20762	20812	20814	20815	20816	20817	20833*	20841	20850	20852
		20854	20855	20871	20910	21704	21777	22015	22025	22027	22031	22032	22039
		22060	22066	22101	22102	22124	22125	22152	22153	22181	22182	22201	22202
		22203	22206	22209	22213	22303	22308	22310	22314	22315			
Florida	Cape Coral-Fort Myers, FL MSA	33908	33913	33928	33957	33991	33993	34110*					
	Crestview-Fort Walton Beach-Destin, FL HMFA	32541	32542	32544									
	Deltona-Daytona Beach-Ormond Beach, FL HMFA	32124	32127	32128	32129	32130	32141	32169	32174*	32176	32713	32724	32725
		32738	32754*	32763	32764								
	Fort Lauderdale, FL HMFA	33019	33021	33024	33025	33026	33027	33028	33029	33062	33063	33067	33068
		33071	33073	33076	33301	33304	33308	33317	33321	33322	33323	33324	33325
		33326	33327	33328	33330	33331	33332	33351	33442				
	Gulf County, FL HMFA	32456											
	Homosassa Springs, FL MSA	34434	34446	34453									
	Jacksonville, FL HMFA	32003	32081	32092	32222	32226	32227	32259					
	Lakeland-Winter Haven, FL MSA	33803	33810*	33812	33813	33884	33896*	33897	34714*	34759*			
	Miami-Miami Beach-Kendall, FL HMFA	33014	33015	33016	33018*	33031	33032	33035	33055	33056	33126	33129	33131
		33132	33133	33134	33137	33139	33140	33141	33143	33145	33146	33149	33154
		33155	33156	33160	33165	33166	33170	33172	33173	33174	33175	33176	33177
		33178	33180	33181	33182	33183	33184	33185	33186	33193	33194	33196	
	Naples-Immokalee-Marco Island, FL MSA	34103	34108	34110*	34114	34117	34119*	34120	34145				
	North Port-Sarasota-Bradenton, FL MSA	34201	34202	34211	34212	34219	34228	34233	34238	34240	34241	34242	34243
		34286											
	Ocala, FL MSA	32162	34473										
	Orlando-Kissimmee-Sanford, FL MSA	32708	32712	32714	32735	32746	32750	32751	32765	32766	32779	32789	32792
		32801	32803	32804	32811	32812	32814	32817	32819	32820	32821	32824	32825
		32827	32828	32829	32832	32833	32835	32836	32837	33896*	34711	34715	34734
		34736	34743	34746	34747	34756	34758	34761	34772	34786			
	Palm Bay-Melbourne-Titusville, FL MSA	32903	32907	32908	32925	32927	32937	32940	32951	32952			
	Panama City-Lynn Haven-Panama City Beach, FL HMFA	32403	32407*	32410									
	Port St. Lucie, FL MSA	33458	33469*	33478*	34949	34952	34953	34983	34984	34986	34987	34990	34997
	Punta Gorda, FL MSA	33981											
	Sebastian-Vero Beach, FL MSA	32963											
	Sebring, FL MSA	33872	33875										
	Tallahassee, FL HMFA	32311	32312	32317									
	Tampa-St. Petersburg-Clearwater, FL MSA	33511	33543	33544	33545	33547*	33556	33569	33572	33573	33578	33579	33594
		33596	33602	33606	33607	33609	33611	33615	33618	33621	33624	33625	33626
	33629	33634	33635	33647	33706	33707	33708	33712	33715	33716	33755	33762	
	33767	33772	33776	33777	33782	33785	33786	34614	34637	34638	34639	34677	
	34684	34685	34688	34698									
The Villages, FL MSA	32162												
Walton County, FL HMFA	32578												

2019 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, July 15, 2015 [MSA] and derived FY2018 HUD Metro SAFMR Area Definitions [HMFA])

State	Metropolitan Area	DDA ZCTAs												
Florida (continued)	West Palm Beach-Boca Raton, FL HMFA	33408	33410	33411	33412	33413	33414	33418	33426	33428	33431	33432	33433	
		33435	33436	33437	33444	33445	33449	33458*	33467	33470	33472	33473	33477	
		33478*	33480	33483	33484	33486	33487	33496	33498					
Georgia	Albany, GA MSA	31763												
	Atlanta-Sandy Springs-Roswell, GA HMFA	30019	30024	30045	30087	30252	30305	30308	30309	30319	30324	30326	30327	
		30328	30338	30363	30641*									
	Augusta-Richmond County, GA-SC HMFA	30809	30905											
	Brunswick, GA MSA	31522												
	Butts County, GA HMFA	30216	30248*											
	Chattanooga, TN-GA MSA	37350	37375											
	Gainesville, GA MSA	30517	30519*	30548*										
	Hinesville, GA HMFA	31315												
	Lamar County, GA HMFA	30257												
	Macon, GA HMFA	31052	31210*											
	Meriwether County, GA HMFA	30218	30220*	30276*										
Morgan County, GA HMFA	30055	30641*												
Savannah, GA MSA	31322	31324	31328	31410	31411									
Valdosta, GA MSA	31605													
Hawaii	Maui County, HI HMFA	96708	96753	96757	96761	96779	96790							
		96701	96706	96707	96712	96731	96734	96782	96786	96789	96791	96814	96815	
		96818	96821	96825										
Illinois	Chicago-Joliet-Naperville, IL HMFA	60010	60012	60015	60022	60026	60035	60044	60045	60047	60053	60061	60062	
		60069	60081	60083	60088	60089	60091	60093	60102	60107	60124	60126	60136	
		60140*	60142	60154	60156	60173	60175	60189	60190	60192	60194	60201	60203	
		60301	60302	60404	60410*	60422	60431*	60446	60447*	60463	60467	60473	60478	
		60490	60491	60502	60503*	60521	60540	60544*	60554*	60555	60558	60563	60564	
		60565	60585*	60586*	60601	60603	60604	60605	60606	60607	60610	60611	60613	
		60614	60654	60657	60661	60712								
		Grundy County, IL HMFA	60410	60447*										
		Kankakee, IL MSA	60961											
		Kendall County, IL HMFA	60503	60585*										
		Rockford, IL MSA	61011											
		St. Louis, MO-IL HMFA	62225	63034										
Indiana	Cincinnati, OH-KY-IN HMFA	41091	45174											
		46530												
		47725												
		46845												
		47943												
		46231	46278											
		47943												
		40059	47114											
46530														
Iowa	Des Moines-West Des Moines, IA MSA	50323												
		68034	68135											
Kansas	Kansas City, MO-KS HMFA	66027	66206	66227										
		66442												
		64436												
		67215	67230	67235										
Kentucky	Bowling Green, KY HMFA	42122												
		37010	37015*											

2019 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, July 15, 2015 [MSA] and derived FY2018 HUD Metro SAFMR Area Definitions [HMFA])

State	Metropolitan Area	DDA ZCTAs											
Louisiana	New Orleans-Metairie, LA HMFA	70112	70115	70123	70124	70130	70447	70448					
	Shreveport-Bossier City, LA HMFA	71110											
	Webster Parish, LA HMFA	71039											
Maine	Lewiston-Auburn, ME MSA	04280	04282										
	Penobscot County, ME (part) HMFA	04444	04777										
	Portland, ME HMFA	04097	04105										
	York County, ME (part) HMFA	03907	04001	04030									
Maryland	Baltimore-Columbia-Towson, MD MSA	20723	20724*	20733	20754*	20755	20758*	20759	20765	20777*	20778	20779	21005
		21010	21012	21029	21032	21035	21036	21037	21042	21043	21044	21046	21054
		21056	21057	21075	21076	21077	21108	21113	21114	21140	21146	21401	21402
		21403	21405	21409	21638	21658	21723	21737	21738	21794			
Massachusetts	Barnstable Town, MA MSA	02536	02537	02556	02562	02630	02632	02635	02644	02649	02655	02659	02670
		02673	02675										
	Berkshire County, MA (part) HMFA	01223	01236*	01264	01266*								
	Boston-Cambridge-Quincy, MA-NH HMFA	01730	01731	01741*	01742	01770	01773	01775	01803	01887*	01890	01949	02026
		02043	02061	02067	02108	02109	02110	02111	02113	02114	02115	02116	02118
		02129	02130	02134	02135	02138	02139	02141	02142	02143	02144	02155	02163
		02199	02210	02215	02332	02420	02421	02445	02446	02451	02452	02458	02459
		02460	02461	02464	02465	02466	02467	02468	02472	02474	02478	02481	02482
		02494											
	Brockton, MA HMFA	02324	02338	02576*									
	Fitchburg-Leominster, MA HMFA	01462											
	Lawrence, MA-NH HMFA	01985	03044*	03087*									
	Lowell, MA HMFA	01876											
	New Bedford, MA HMFA	02702											
	Pittsfield, MA HMFA	01254	01266*										
Providence-Fall River, RI-MA HMFA	02771	02817	02827	02835	02874								
Springfield, MA HMFA	01002	01008*	01022	01106									
Worcester, MA HMFA	01532	01581*											
Michigan	Detroit-Warren-Livonia, MI HMFA	48009	48025	48042	48044	48069	48085	48098	48128	48168*	48188	48226	48236
		48301	48304	48322	48323	48331	48334	48367	48374	48375	48380*	48382	
	Flint, MI MSA	48438	48442*	48462*									
	Grand Rapids-Wyoming, MI HMFA	49301											
	Kalamazoo-Portage, MI MSA	49088											
	Livingston County, MI HMFA	48380											
Minnesota	Duluth, MN-WI MSA	55797	55804	56669									
	Fargo, ND-MN MSA	58042											
	Mankato-North Mankato, MN MSA	56034											
	Minneapolis-St. Paul-Bloomington, MN-WI HMFA	55001	55129	55445									
Mississippi	Gulfport-Biloxi, MS HMFA	39525	39560										
	Jackson, MS HMFA	39047	39110	39157	39272								
	Marshall County, MS HMFA	38654											
Missouri	Joplin, MO MSA	64855											
Nevada	Las Vegas-Henderson-Paradise, NV MSA	89002	89007	89044	89052	89085	89131	89134	89135	89138	89141	89143	89144
		89178	89179										
	Reno, NV MSA	89441	89451	89508	89519	89521							
New Hampshire	Manchester, NH HMFA	03110	03281*										
	Portsmouth-Rochester, NH HMFA	03827	03854	03870									

2019 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, July 15, 2015 [MSA] and derived FY2018 HUD Metro SAFMR Area Definitions [HMFA])

State	Metropolitan Area	DDA ZCTAs											
New Jersey	Atlantic City-Hammonton, NJ MSA	08201	08203	08205	08215*	08221	08225	08330	08403				
	Bergen-Passaic, NJ HMFA	07020	07024	07043*	07075	07401	07407	07417	07421*	07423	07430	07436	07450
		07452	07456	07458	07463	07481	07512	07601	07620	07624	07626	07627	07630
		07632	07640	07641	07642	07645	07648	07652	07656	07670	07675	07676	07677
	Jersey City, NJ HMFA	07030	07086	07094	07302	07310	07311						
	Middlesex-Somerset-Hunterdon, NJ HMFA	07059	07069	07095	07830*	07920*	07921	07931*	07934*	08502	08551	08807	08810
		08823	08828	08833	08840	08887	08889						
		07702	07704	07718	07722	07739	07746	07750	07751*	07758	08722	08730	08733
	Monmouth-Ocean, NJ HMFA	08741											
		07004	07016	07021	07039	07041	07042	07043*	07045	07046	07058	07068	07078
		07079	07081	07082	07090	07421*	07444	07457	07830*	07834	07843	07852	07853
		07856	07920*	07927	07928	07931*	07932	07933	07935	07940	07945	07950	07960
	Trenton, NJ MSA	07980	07981										
		08525	08542	08550	08691*								
		08311	08318*	08323	08340*	08344*	08349	08360*	08361*				
	Warren County, NJ HMFA	07863											
	New Mexico	Albuquerque, NM MSA	87008	87043	87059	87116	87122	87144					
Farmington, NM MSA		87402	87418										
Las Cruces, NM MSA		88002	88012										
Santa Fe, NM MSA		87501	87508										
New York	Albany-Schenectady-Troy, NY MSA	12211											
	Buffalo-Cheektowaga-Niagara Falls, NY MSA	14051											
	Kingston, NY MSA	12471	12486										
	Nassau-Suffolk, NY HMFA	11020	11023	11030	11050	11507	11509	11510	11518	11530	11545	11554	11557
		11561	11566	11569	11576	11590	11710	11713	11714	11720	11721	11732	11733
		11738	11741	11743	11747	11749	11753	11755	11756	11762	11766	11783	11786
		11788	11790	11791	11792	11793	11797	11798	11803	11933	11935	11937	11942
		11956	11959	11963	11967	11968	11976	11978	11980				
		10001	10002	10003	10004	10005	10006	10007	10009	10010	10011	10012	10013
		10014	10016	10017	10018	10019	10021	10022	10023	10024	10025	10026	10027
		10028	10029	10030	10031	10032	10033	10034	10035	10036	10037	10038	10039
		10040	10044	10065	10069	10075	10128	10162	10280	10282	10305	10314	10457
		10458	10461	10462	10463	10464	10465	10466*	10467	10468	10469	10470*	10471
		10516	10524	10901	10913	10920	10923	10952	10954	10956	10960	10962	10964
	10968	10970	10974	10976	10983	10984	10986	10989	11001*	11003*	11005	11101	
	11102	11103	11104	11105	11106	11109	11201	11203	11205	11209	11210	11211	
	11213	11215	11216	11217	11218	11220	11222	11223	11226	11228	11230	11231	
	11232	11233	11234	11235	11236	11238	11354	11355	11356	11357	11358	11360	
	11361	11362	11363	11364	11365	11366	11368	11369	11370	11372	11373	11374	
	11375	11377	11378	11379	11411	11412	11413	11414	11415	11416	11417	11418	
	11419	11420	11421	11422	11426	11428	11429	11432	11435	11436	11691	11697	
	Poughkeepsie-Newburgh-Middletown, NY HMFA	10916	10922	10963	10969	10975	10996						
	Rochester, NY HMFA	14586											
	Syracuse, NY MSA	13029											
	Utica-Rome, NY MSA	13318											
	Watertown-Fort Drum, NY MSA	13602	13603	13616	13637	13693							
	Westchester County, NY Statutory Exception Area	10510	10514	10523	10528	10532	10536	10546	10560	10576	10577	10580	10583
10589		10590	10601	10607	10707								

2019 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, July 15, 2015 [MSA] and derived FY2018 HUD Metro SAFMR Area Definitions [HMFA])

State	Metropolitan Area	DDA ZCTAs											
North Carolina	Asheville, NC HMFA	28729											
	Charlotte-Concord-Gastonia, NC-SC HMFA	28075	28202	28277									
	Craven County, NC HMFA	28532											
	Fayetteville, NC HMFA	28307	28314										
	Greensboro-High Point, NC HMFA	27282											
	Hickory-Lenoir-Morganton, NC MSA	28605	28611	28628	28673*	28682							
	Jacksonville, NC MSA	28445	28460	28543	28546	28547							
	Jones County, NC HMFA	28562											
	Pender County, NC HMFA	28411	28445*										
	Person County, NC HMFA	27541	27572*										
	Rocky Mount, NC MSA	27597											
	Virginia Beach-Norfolk-Newport News, VA-NC HMFA	23320	23322	23456	23459	23510	23511	23604	23651	23665	23691	23693	23696
Wilmington, NC HMFA	28480												
Ohio	Akron, OH MSA	44056	44141*	44202*									
	Cleveland-Elyria, OH MSA	44022	44023	44141*	44202*								
	Columbus, OH HMFA	43002	43021										
	Dayton, OH MSA	45433	45434										
Oklahoma	Oklahoma City, OK HMFA	73012	73128	73131	73179								
	Pawnee County, OK HMFA	74032											
	Tulsa, OK HMFA	74103											
Oregon	Albany, OR MSA	97348	97389	97446*									
	Eugene-Springfield, OR MSA	97403	97419										
	Grants Pass, OR MSA	97527	97544										
	Medford, OR MSA	97503											
	Portland-Vancouver-Hillsboro, OR-WA MSA	97004	97006	97007	97019	97034	97035	97042	97053	97055	97062	97068	97070
		97089	97115	97119	97124	97133	97140	97148	97201	97202	97205	97209	97211
		97212	97214	97217	97225	97227	97229	97231	97232	97239	98607	98629	98642
		98651	98662	98671	98675	98684	98685						
	Salem, OR MSA	97002	97026	97101*	97137	97325							
	Pennsylvania	Allentown-Bethlehem-Easton, PA HMFA	18031	18034	18077*	18092*	18106	18210*	18624				
Columbia County, PA HMFA		17985											
East Stroudsburg, PA MSA		18210	18324*	18330	18346	18352	18370	18466					
Lebanon, PA MSA		17016											
Pike County, PA HMFA		18324	18328*										
Pittsburgh, PA HMFA		15090	15222	15241	15243	16046	16059						
Reading, PA MSA		18011	18062*										
Scranton--Wilkes-Barre, PA MSA		18436	18602										
South Carolina	Charleston-North Charleston, SC MSA	29401	29404	29451	29464	29466	29482	29492					
	Chester County, SC HMFA	29730	29742*										
	Columbia, SC HMFA	29202	29229										
	Jasper County, SC HMFA	29927											
	Kershaw County, SC HMFA	29045											
	Lancaster County, SC HMFA	29707											
	Myrtle Beach-North Myrtle Beach-Conway, SC HMFA	29576	29579										
	Sumter, SC MSA	29152	29154										
	Union County, SC HMFA	29374											
South Dakota	Sioux Falls, SD MSA	57020											
Tennessee	Hickman County, TN HMFA	38476											
	Knoxville, TN HMFA	37922	37934										
	Maury County, TN HMFA	37174											
	Nashville-Davidson--Murfreesboro--Franklin, TN HMFA	37027	37031	37067	37069	37179	37201	37205	37215	37220			

2019 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, July 15, 2015 [MSA] and derived FY2018 HUD Metro SAFMR Area Definitions [HMFA])

State	Metropolitan Area	DDA ZCTAs												
Texas	Abilene, TX MSA	79607												
	Austin County, TX HMFA	78950												
	Austin-Round Rock, TX MSA	78633	78641	78653	78701	78703	78705	78725	78732	78733	78734	78736	78738	
		78739	78746	78749	78751									
	Brownsville-Harlingen, TX MSA	78575												
	Corpus Christi, TX HMFA	78373	78374	78413	78414	78418	78419							
	Dallas, TX HMFA	75013	75022*	75024	75025	75028*	75032	75034	75035	75039	75048	75063	75068	
		75070	75078	75082	75087	75088	75089	75093	75094	75126	75132	75166	75167	
		75181	75182	75201	75202	75204	75205	75206	75207	75219	75225	76052*	76177*	
		76226	76227											
	El Paso, TX HMFA	79906	79908	79911	79922	79928	79934	79936	79938*					
	Falls County, TX HMFA	76655												
	Fort Worth-Arlington, TX HMFA	75022	76001	76002	76008	76016	76018	76034	76039	76051	76052*	76063*	76102	
		76123	76127	76131	76137	76148	76177*	76179	76182	76244	76248			
	Houston-The Woodlands-Sugar Land, TX HMFA	77002	77005	77006	77007	77008	77010	77019	77024	77027	77030	77041	77046	
		77054	77056	77057	77059	77070	77077	77084	77094	77098	77346	77356	77373	
		77380	77381	77382	77384	77386	77388	77389	77401	77407	77429	77433	77450	
		77459	77464	77476	77477	77478	77479	77489	77494	77498	77545*	77546*	77565	
		77573	77584*											
	Hudspeth County, TX HMFA	79851	79938*											
	Kendall County, TX HMFA	78015												
	Killeen-Temple, TX HMFA	76544												
	Laredo, TX MSA	78045												
	Longview, TX HMFA	75640												
	Medina County, TX HMFA	78023	78253*											
	Odessa, TX MSA	79765												
	San Angelo, TX MSA	76935												
	San Antonio-New Braunfels, TX HMFA	78015	78023*	78070*	78108	78109	78154	78232	78234	78235	78236	78244	78247	
		78248	78249	78252	78253*	78254*	78255	78256	78258	78259	78260	78261	78266	
	Tyler, TX MSA	75709	75762	75791										
	Waco, TX HMFA	76643												
	Wichita Falls, TX MSA	76311												
	Wise County, TX HMFA	76052												
Utah	Ogden-Clearfield, UT HMFA	84075												
	Provo-Orem, UT MSA	84004	84045											
	Salt Lake City, UT HMFA	84092	84093	84095	84128									
Vermont	Burlington-South Burlington, VT MSA	05403	05445	05482	05486									
Virginia	Charlottesville, VA HMFA	22963												
	Harrisonburg, VA MSA	22832												
	Lynchburg, VA MSA	22967												
	Richmond, VA MSA	22408	23801											
	Winchester, VA-WV MSA	22625												
Washington	Bremerton-Silverdale, WA MSA	98380												
	Mount Vernon-Anacortes, WA MSA	98241												
	Olympia-Tumwater, WA MSA	98513												
	Seattle-Bellevue, WA HMFA	98001	98004	98005	98006	98007	98008	98011	98012	98019	98020	98021	98027	
		98028	98029	98033	98034	98038	98039	98040	98042	98045	98050	98051	98052	
		98053	98055	98056	98058	98059	98065	98072	98074	98075	98077	98087	98101	
		98102	98103	98104	98105	98107	98109	98112	98115	98116	98117	98119	98121	
		98122	98125	98133	98136	98155	98164	98177	98199	98205	98223	98251	98252	
		98258	98271	98272	98275	98288	98294	98296						
	Spokane, WA HMFA	99011	99025	99026*	99027									
	Stevens County, WA HMFA	99026												
	Tacoma, WA HMFA	98022	98047*	98092*	98327	98332	98333	98335	98360	98374	98375	98391	98396	
		98422*	98433											

2019 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, July 15, 2015 [MSA] and derived FY2018 HUD Metro SAFMR Area Definitions [HMFA])

State	Metropolitan Area	DDA ZCTAs												
Wisconsin	Madison, WI HMFA	53706												
	Milwaukee-Waukesha-West Allis, WI MSA	53005	53017	53045										
Puerto Rico	Aguadilla-Isabela, PR HMFA	00603	00680*	00690										
	Arecibo, PR HMFA	00616												
	Barranquitas-Aibonito, PR HMFA	00705	00786											
	Caguas, PR HMFA	00727	00778*											
	Fajardo, PR HMFA	00740	00773*											
	Mayag?ez, PR MSA	00660												
	Ponce, PR HMFA	00716	00717	00728	00780									
	San Germ?n, PR MSA	00622	00637*	00680*										
	San Juan-Guaynabo, PR HMFA	00646	00901	00907	00911	00918	00920	00921	00926*	00934	00953	00956*	00959	
			00960	00961*	00966	00968	00969	00979	00982	00983	00987			
	Utua?o Municipio, PR HMFA	00601												
Yauco, PR HMFA	00637	00647*												