

2017 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, February 28, 2013 [MSA] and derived FY2016 HUD Metro SAFMR Area Definitions [HMFA])

Effective Date January 1, 2017

* Only part of the ZCTA is located in the listed metropolitan area is a DDA.

State	Metropolitan Area	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA
Alabama	Birmingham-Hoover, AL HMFA	35080	35147	35173									
	Chilton County, AL HMFA	35040	36792*										
	Columbus, GA-AL MSA	36856											
	Daphne-Fairhope-Foley, AL MSA	36527	36555	36561									
	Gadsden, AL MSA	35907											
	Huntsville, AL MSA	35808											
	Mobile, AL MSA	36505	36528	36572	36695								
	Montgomery, AL MSA	36112	36113	36115									
	Tuscaloosa, AL HMFA	35111	35406	35463	35475								
Walker County, AL HMFA	35579												
Alaska	Anchorage, AK HMFA	99505	99506	99577									
	Fairbanks, AK MSA	99702	99703										
Arizona	Flagstaff, AZ MSA	85931	86001	86004	86015	86017	86018	86020	86024	86036	86054	86336*	86435
	Lake Havasu City-Kingman, AZ MSA	86021	86022*	86406	86426	86440							
	Phoenix-Mesa-Scottsdale, AZ MSA	85024	85028	85043	85045	85048	85050	85054	85083	85085	85086	85087	85118
		85138	85140	85142	85143	85145	85209	85212	85215	85234	85248	85249	85253
		85254	85255	85258	85260	85262	85266	85268	85284	85286	85295	85296	85297
		85298	85310	85331	85338	85339	85340	85353	85354	85355	85374	85379	85382
		85383	85387	85388	85392	85395	85396	85658*					
	Prescott, AZ MSA	86315	86325	86327	86334	86336*	86351						
	Sierra Vista-Douglas, AZ MSA	85613	85615	85650									
	Tucson, AZ MSA	85611	85622	85629	85641	85645	85658*	85708	85735	85736	85737	85739*	85741
		85742	85743	85747	85748	85749	85750	85755	85756	85757			
	Yuma, AZ MSA	85333	85365	85367									
	Arkansas	Fort Smith, AR-OK HMFA	72916										
Hot Springs, AR MSA		71909											
California	Bakersfield, CA MSA	93222	93311	93312	93313	93314							
	Chico, CA MSA	95954											
	El Centro, CA MSA	92249	92251										
	Fresno, CA MSA	93611	93619*	93664	93711	93720	93722	93730					
	Los Angeles-Long Beach-Glendale, CA HMFA	90010	90021	90024	90025	90034	90035	90036	90039	90045	90046	90048	90049
		90056	90064	90066	90067	90068	90069	90077	90094	90210	90211	90212	90230
		90232	90245	90254	90260	90265*	90266	90272	90274	90275	90277	90278	90290
		90291	90292	90293	90401	90402	90403	90404	90405	90503	90504	90505	90601
		90603	90604	90605	90623*	90630*	90631*	90638*	90650	90660	90670	90701	90703
		90712	90713	90715	90716	90732	90745	90746	90803	90808	90815*	91001	91006
		91007	91010	91011	91016	91020	91024	91030	91101	91104	91105	91106	91107
		91108	91201	91202	91206	91207	91208	91210	91214	91301	91302	91307*	91311*
		91316	91321	91324	91325	91326	91331	91342	91344	91345	91350	91351	91354
		91355	91361*	91362*	91364	91367	91381	91384	91387	91390	91403	91423	91436
		91501	91502	91504	91505	91506	91601	91602	91604	91607	91711	91722	91724
		91740	91741	91744	91745	91746	91748	91750	91755	91765	91773	91775	91780
		91789	91790	91791	91792	93510	93532	93536	93543	93551	93552		
	Madera, CA MSA	93604	93614	93636	93644								
	Modesto, CA MSA	95329	95356	95357	95358	95361*	95363	95368					
	Napa, CA MSA	94503	94558	94567	94574	94576	94599						

2017 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, February 28, 2013 [MSA] and derived FY2016 HUD Metro SAFMR Area Definitions [HMFA])

Effective Date January 1, 2017

* Only part of the ZCTA is located in the listed metropolitan area is a DDA.

State	Metropolitan Area	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	
California	(co) Oakland-Fremont, CA HMFA	94501	94502	94505	94506	94507	94509	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	94569	94575	94577	94578	
		94579	94580	94582	94583	94586	94587	94588	94595	94596	94597	94598	94602	
		94608	94610	94611	94613	94618	94619	94702	94703	94704	94705	94706	94707	
		94708	94709	94710	94803	94804	94805	94806	95391*					
		Oxnard-Thousand Oaks-Ventura, CA MSA	90265	91307*	91311*	91320	91360	91361*	91362*	91377	93012	93021	93035	93063
			93065	93066										
		Redding, CA MSA	96022	96059	96062	96073								
		Riverside-San Bernardino-Ontario, CA MSA	91701	91709	91710	91730	91737	91739	91752	91759*	91761	91764	91766*	91784
			91786	92203	92210	92211	92234	92239	92253	92258	92270	92276	92278	92282
			92310	92313	92320	92321	92333	92336	92337	92342	92344	92358	92372	92377
			92391	92392	92394	92407	92504	92505	92506	92508	92518	92530	92532	92536
			92551	92553	92555	92557	92562	92563	92571	92582	92584	92585	92587	92591
			92592	92595	92596	92860	92879	92880	92881	92882	92883			
		Sacramento--Roseville--Arden-Arcade, CA HMFA	95614	95619	95624	95626*	95630	95631	95648	95655	95668*	95677	95683	95693
			95717	95722	95742	95746	95747	95757	95758	95762	95765	95829	95835	95843
			95864	96140	96145	96146	96161							
		Salinas, CA MSA	93906	93907	93908	93921	93923	93924	93926	93928	93932	93933	93940	93950
			93953	93954	93955	93962	95004*	95039	95076*					
		San Benito County, CA HMFA	95004	95023*	95043	95045	95075							
		San Diego-Carlsbad, CA MSA	91902	91905	91913	91914	91915	91917	91931	91934	91935	91962	91978	91980
			92007	92008	92009	92010	92011	92014	92019	92024	92029	92036	92037	92055
			92056	92057	92058	92060	92064	92066	92067	92071	92075	92078	92081	92091
			92101	92106	92107	92108	92109	92110	92111	92117	92118	92119	92120	92121
			92122	92123	92124	92126	92127	92128	92129	92130	92131	92134	92135	92139
			92140	92147	92154	92155	92672*							
		San Francisco, CA HMFA	94002	94005	94010	94014	94015	94019	94020	94021	94025	94027	94028*	94030
			94037	94038	94044	94060	94061	94062	94063	94065	94066	94070	94074	94080
			94102	94103	94104	94105	94107	94108	94109	94110	94111	94112	94114	94115
			94116	94117	94118	94121	94122	94123	94124	94127	94129	94130	94131	94132
			94133	94134	94158	94303*	94401	94402	94403	94404	94901	94903	94904	94920
			94924	94925	94929	94930	94933	94937	94938	94939	94940	94941	94945	94946
			94947	94949	94952*	94956	94957	94960	94963	94964	94965	94970	94971	94973
		San Jose-Sunnyvale-Santa Clara, CA HMFA	94022	94024	94040	94041	94043	94085	94087	94089	94301	94304	94306	95014
			95030	95032	95033*	95035	95037	95051	95053	95054	95070	95119	95120	95121
			95123	95129	95131	95132	95134	95135	95136	95138	95139	95140	95148	
		San Luis Obispo-Paso Robles-Arroyo Grande, CA MSA	93402	93405	93420	93428	93430	93442	93444	93449	93461*			
		Santa Ana-Anaheim-Irvine, CA HMFA	90620	90623*	90630*	90638*	90720	90740	90742	90743	90815*	92602	92603	92604
			92606	92610	92612	92614	92618	92620	92624	92625	92626	92627	92629	92630
			92646	92647	92648	92649	92651	92653	92655	92656	92657	92660	92661	92662
			92663	92672*	92673	92675	92676	92677	92678	92679	92688	92691	92692	92694
			92704	92707	92708	92782	92806	92807	92808	92821	92823	92835	92845	92861
			92865	92867	92868	92869	92870	92886	92887					
		Santa Cruz-Watsonville, CA MSA	95003	95006	95010	95033*	95060	95062	95065	95066				
		Santa Maria-Santa Barbara, CA MSA	93013	93067	93101	93103	93105	93108	93109	93110	93111	93117	93429	93437
			93441	93455	93460	93463								
		Santa Rosa, CA MSA	94951	94952*	94954	95405	95409	95425	95442	95444	95448	95452	95476	95492
			95497											
		Stockton-Lodi, CA MSA	95206	95209	95212	95219*	95220	95237	95242	95304	95330	95336	95337	95361*
			95376	95377*	95391*	95632*								
		Vallejo-Fairfield, CA MSA	94510	94534	94535	94585	94589	94591	95687					
		Visalia-Porterville, CA MSA	93619											
		Yolo, CA HMFA	95612	95618*										
		Yuba City, CA MSA	95626	95668*	95903	95918	95977							

2017 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, February 28, 2013 [MSA] and derived FY2016 HUD Metro SAFMR Area Definitions [HMFA])

Effective Date January 1, 2017

* Only part of the ZCTA is located in the listed metropolitan area is a DDA.

State	Metropolitan Area	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	
Colorado	Boulder, CO MSA	80305	80481	80516*										
	Colorado Springs, CO HMFA	80106	80132	80831*	80908	80913	80922	80923	80924	80925	80930	80951		
	Denver-Aurora-Lakewood, CO MSA	80015	80016	80018	80019	80023	80027*	80031	80045	80106*	80109	80111	80116	
		80118	80122	80124	80125	80126	80129	80130	80131	80134	80135	80138	80202	
		80238	80249	80403*	80421	80422*	80433	80439	80440	80465	80470	80602	80640	
	Grand Junction, CO MSA	81505	81507											
	Greeley, CO MSA	80504	80516*	80530										
	Pueblo, CO MSA	81008	81023											
Connecticut	Bridgeport, CT HMFA	06468												
	Danbury, CT HMFA	06611	06612											
	Hartford-West Hartford-East Hartford, CT HMFA	06073	06092	06103	06107	06250*								
	New Haven-Meriden, CT HMFA	06460	06461	06477	06478	06488								
	Norwich-New London, CT HMFA	06254												
	Southern Middlesex County, CT HMFA	06422	06475											
	Stamford-Norwalk, CT HMFA	06807	06820	06831	06840	06870	06878	06880	06883	06896	06903			
	Waterbury, CT HMFA	06518												
Windham County, CT HMFA	06250													
Delaware	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	19701	19707	19730	19734	19803								
	Sussex County, DE HMFA	19951	19958	19970										
District of Columbia	Washington-Arlington-Alexandria, DC-VA-MD HMFA	20004												
Florida	Cape Coral-Fort Myers, FL MSA	33908	33909	33913	33914	33920	33928	33957	33966	33971	33976	33990	33991	
		33993	34110*	34134*	34135									
	Crestview-Fort Walton Beach-Destin, FL HMFA	32541	32542	32544										
		32124	32127	32128	32129	32130	32136*	32141	32168	32169	32174*	32176	32713	
	Deltona-Daytona Beach-Ormond Beach, FL HMFA	32724	32725	32738	32744	32754*	32763	32764						
		33019	33024	33025	33026	33027	33028	33029	33063	33065	33067	33068	33071	
		33073	33076	33301	33317	33321	33322	33323	33324	33325	33326	33327	33328	
		33330	33331	33332	33351	33442								
	Gainesville, FL MSA	32605	32606											
		34434	34453											
	Jacksonville, FL HMFA	32003	32081	32082	32092	32212	32222	32223	32225	32226	32227	32250	32258	
		32259	32266											
	Lakeland-Winter Haven, FL MSA	33803	33805	33809	33810*	33811	33812	33813	33827	33837	33838	33839	33841	
		33847	33850	33851	33854	33859	33860	33867	33868	33877	33884	33896*	33897	
		34714*	34759*											
	Miami-Miami Beach-Kendall, FL HMFA	33014	33015	33016	33018	33031	33032	33033	33035	33039	33055	33056	33109	
		33129	33131	33132	33133	33134	33137	33139	33140	33143	33144	33145	33146	
		33149	33154	33155	33156	33158	33160	33165	33172	33173	33174	33175	33176	
		33177	33178	33179	33180	33182	33183	33184	33185	33186	33187	33189	33193	
		33194	33196											
	Naples-Immokalee-Marco Island, FL MSA	34103	34105	34108	34110*	34114	34117	34119*	34120	34145				
	North Port-Sarasota-Bradenton, FL MSA	34201	34202	34212	34216	34217	34219	34228	34229	34232	34233	34235	34238	
		34239	34240	34241	34242	34243	34286	34291						
	Ocala, FL MSA	32162	32667*	34471	34472	34473	34474	34476	34480	34481				
	Orlando-Kissimmee-Sanford, FL MSA	32708	32712	32746	32750	32751	32765	32766	32779	32803	32804	32806	32814	
		32817	32819	32820	32821	32824	32825	32827	32828	32829	32831	32832	32833	
		32835	32836	32837	33848	33896*	34711	34715	34734	34736	34737	34739	34743	
34746		34747	34756	34758	34759*	34760	34761	34769	34772	34773	34786			
32903		32908	32925	32937	32940	32951	32955							
Palm Bay-Melbourne-Titusville, FL MSA	32137	32164	32174*											
Palm Coast, FL HMFA	32403	32407	32410	32413*	32444									
Panama City-Lynn Haven-Panama City Beach, FL HMFA	32508	32561	32563	32566										
Pensacola-Ferry Pass-Brent, FL MSA														

2017 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, February 28, 2013 [MSA] and derived FY2016 HUD Metro SAFMR Area Definitions [HMFA])

Effective Date January 1, 2017

* Only part of the ZCTA is located in the listed metropolitan area is a DDA.

State	Metropolitan Area	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA
Florida	(cont) Port St. Lucie, FL MSA	33458	33469*	33478*	34949	34953	34957	34983	34984	34986	34987	34990	
	Punta Gorda, FL MSA	33946	33948	33981									
	Sebastian-Vero Beach, FL MSA	32963	32968										
	Sebring, FL MSA	33872	33875										
	Tallahassee, FL HMFA	32311	32312	32317									
	Tampa-St. Petersburg-Clearwater, FL MSA	33510	33511	33543	33544	33545	33547	33556	33558	33569	33572	33578	33579
		33594	33596	33602	33606	33607	33609	33611	33615	33619	33621	33624	33625
		33626	33629	33634	33635	33647	33703	33706	33708	33710	33711	33715	33716
		33759	33762	33764	33767	33772	33773	33774	33776	33777	33782	33785	33786
		33810*	34609	34614	34637	34638	34639	34655	34677	34681	34683	34684	34685
		34695											
		32162											
		32459	32550										
		33408	33409	33410	33411	33412	33413	33414	33418	33426	33428	33431	33432
		33433	33435	33436	33437	33444	33445	33446	33449	33458*	33463	33467	33469*
33470	33472	33473	33477	33478*	33480	33483	33484	33486	33487	33496	33498		
Georgia	Albany, GA MSA	31721	31763	31781									
	Atlanta-Sandy Springs-Roswell, GA HMFA	30009	30017	30019	30024	30039	30045	30087	30097	30127	30184	30252	30269
		30326	30327	30346	30363								
		30809	30905										
	Augusta-Richmond County, GA-SC HMFA	31522											
	Brunswick, GA MSA	30248											
	Butts County, GA HMFA	31808	31811	31820	31905	31909							
	Columbus, GA-AL MSA	30517	30518*	30519*	30542	30548*							
	Gainesville, GA MSA	30179	30182*										
	Haralson County, GA HMFA	31309	31314	31315									
	Hinesville, GA HMFA	30257											
	Lamar County, GA HMFA	30218	30220*	30276*									
	Meriwether County, GA HMFA	30055											
	Morgan County, GA HMFA	30708											
Murray County, GA HMFA	30145												
Rome, GA MSA	31322	31324	31411										
Savannah, GA MSA													
Hawaii	Honolulu, HI MSA	96701	96706	96707	96712	96730	96734	96744	96762	96782	96786	96789	96791
		96797	96818	96821	96825	96853	96857	96859	96860				
	Maui County, HI HMFA	96708	96713	96753	96757	96761	96768	96779	96790				
Idaho	Boise City, ID HMFA	83616	83646	83669									
Illinois	Chicago-Joliet-Naperville, IL HMFA	60010	60012	60015	60022	60026	60035	60042	60043	60044	60045	60047	60053
		60061	60062	60069	60072	60083	60088	60089	60091	60093	60102	60103	60107
		60108	60124	60136	60140*	60142	60154	60156	60173	60175	60189	60190	60191
		60192	60194	60201	60203	60301	60404	60410*	60422	60428	60429	60446	60463
		60464	60467	60473	60478	60490	60491	60502	60503*	60511*	60521	60540	60544*
		60554	60555	60558	60564	60565	60585*	60586*	60601	60602	60603	60604	60605
		60606	60607	60610	60611	60614	60654	60661	60712				
		61857											
		60401	60961										
		60503	60544*	60585*	60586*								
	62085												
	61065	61073											
	62225												
	62890												
	Danville, IL MSA												
Kankakee, IL MSA													
Kendall County, IL HMFA													
Macoupin County, IL HMFA													
Rockford, IL MSA													
St. Louis, MO-IL HMFA													
Williamson County, IL HMFA													

2017 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, February 28, 2013 [MSA] and derived FY2016 HUD Metro SAFMR Area Definitions [HMFA])

Effective Date January 1, 2017

* Only part of the ZCTA is located in the listed metropolitan area is a DDA.

State	Metropolitan Area	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA
Indiana	Elkhart-Goshen, IN MSA	46530											
	Evansville, IN-KY MSA	47725											
	Fort Wayne, IN MSA	46845											
	Gary, IN HMFA	47943											
	Indianapolis-Carmel-Anderson, IN HMFA	46033	46037	46077	46103	46167	46231	46236	46278				
	Jasper County, IN HMFA	47943											
	Lafayette-West Lafayette, IN HMFA	47981											
	Louisville, KY-IN HMFA	47114											
	Putnam County, IN HMFA	46128											
	South Bend-Mishawaka, IN HMFA	46530	46556										
Washington County, IN HMFA	47126												
Iowa	Des Moines-West Des Moines, IA MSA	50323											
Kansas	Kansas City, MO-KS HMFA	66027	66218	66227									
	Manhattan, KS MSA	66442											
	Topeka, KS MSA	66409	66610										
	Wichita, KS HMFA	67215	67230	67235									
Kentucky	Butler County, KY HMFA	42273											
	Cincinnati, OH-KY-IN HMFA	41091											
	Lexington-Fayette, KY MSA	40514											
	Louisville, KY-IN HMFA	40026	40055	40059									
	Meade County, KY HMFA	40121											
Louisiana	Acadia Parish, LA HMFA	70531											
	Alexandria, LA MSA	71407	71423										
	Baton Rouge, LA HMFA	70712											
	Hammond, LA MSA	70437											
	New Orleans-Metairie, LA HMFA	70037	70038	70040	70047	70067	70070	70082	70083	70091	70115	70118	70123
		70124	70125	70130	70358	70431	70447	70448	70458	70460	70463	70464	70471
	Shreveport-Bossier City, LA HMFA	71032	71110										
Webster Parish, LA HMFA	71039												
Maine	Bangor, ME HMFA	04434											
	Cumberland County, ME (part) HMFA	04074	04091	04105	04107								
	Lewiston-Auburn, ME MSA	04258	04263	04274	04280								
	Penobscot County, ME (part) HMFA	04444	04455	04456	04473	04488	04777	04932	04969				
	Portland, ME HMFA	04024											
	Sagadahoc County, ME HMFA	04008											
	York County, ME (part) HMFA	04001	04030	04042	04061	04095							
Maryland	Baltimore-Columbia-Towson, MD MSA	20711	20723	20724	20733	20751	20754*	20755	20758	20759	20765	20777	20778
		20779	21005	21010	21012	21029	21032	21035	21036	21037	21042	21044	21046
		21054	21056	21075	21076	21077	21108	21113	21114	21122	21140	21146	21153
		21401	21402	21405	21409	21607	21619	21638	21658	21723	21737	21738	21794
	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	21917											
	Washington-Arlington-Alexandria, DC-VA-MD HMFA	20623	20695	20715	20720	20721	20754*	20762	20815	20816	20817	20833*	20841
		20854	20855	20871	20882	20905							

2017 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, February 28, 2013 [MSA] and derived FY2016 HUD Metro SAFMR Area Definitions [HMFA])

Effective Date January 1, 2017

* Only part of the ZCTA is located in the listed metropolitan area is a DDA.

State	Metropolitan Area	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	
Massachusetts	Barnstable Town, MA MSA	02534	02536	02537	02542	02543	02553	02556	02562	02563	02630	02631	02632	
		02633	02635	02637	02639	02641	02642	02644	02647	02648	02649	02655	02659	
		02663	02664	02666	02668	02669	02670	02671	02672	02673	02675			
		Berkshire County, MA (part) HMFA	01260											
	Boston-Cambridge-Quincy, MA-NH HMFA	01730	01731	01741	01742	01770	01773	01775	01778	01803	02025	02026	02043	
		02061	02067	02108	02109	02110	02111	02113	02114	02115	02116	02129	02130	
		02135	02163	02199	02210	02215	02467*							
		02330	02364	02445	02446	2467*	02481	02482	02494	02770				
		Brockton, MA HMFA	01944	01949	01985									
		Lawrence, MA-NH HMFA	01864	01887	02138	02139	02142	02144	02420	02421	02451	02452	02458	02459
		Lowell, MA HMFA	02460	02461	02464	02465	02466	2467*	02468	02472	02478	02493		
		New Bedford, MA HMFA	02725	02747	02748	02760	02764	02766	02767	02769	02771			
		Providence-Fall River, RI-MA HMFA	02356	02375										
		Springfield, MA HMFA	01022	01106										
		Western Worcester County, MA HMFA	01612	01772										
	Worcester, MA HMFA	01451												
Michigan	Cass County, MI HMFA	49130												
	Detroit-Warren-Livonia, MI HMFA	48009	48025	48032	48042	48069	48085	48098	48128	48138	48168*	48236	48301	
		48304	48322	48323	48331	48357	48367	48374	48375	48382	48438*			
		48421	48438*	48451*	48462*									
		Flint, MI MSA	49301											
		Grand Rapids-Wyoming, MI HMFA	49234											
		Jackson, MI MSA	48822											
	Lansing-East Lansing, MI MSA	49347												
	Montcalm County, MI HMFA													
Minnesota	Duluth, MN-WI MSA	55702	55798	55803										
	Mankato-North Mankato, MN MSA	56034												
	Mille Lacs County, MN HMFA	56363												
	Minneapolis-St. Paul-Bloomington, MN-WI HMFA	55001	55005	55054	55129	55340	55346	55445	55449					
Mississippi	Gulfport-Biloxi, MS HMFA	39540	39560	39574										
	Jackson, MS HMFA	39047	39110	39201	39272									
	Marshall County, MS HMFA	38654												
	Memphis, TN-MS-AR HMFA	38672												
	Pascagoula, MS HMFA	39564												
	Tate County, MS HMFA	38665												
Missouri	Bates County, MO HMFA	64722												
	Kansas City, MO-KS HMFA	64082	64145											
	St. Louis, MO-IL HMFA	63038												
Montana	Missoula, MT MSA	59804	59833	59846										
Nevada	Las Vegas-Henderson-Paradise, NV MSA	89002	89011	89012	89021	89031	89032	89044	89052	89074	89081	89084	89085	
		89086	89113	89117	89123	89124	89128	89129	89130	89131	89134	89135	89138	
		89139	89141	89143	89144	89145	89147	89148	89149	89166	89178	89179	89183	
		Reno, NV MSA	89424	89436	89441	89451	89508	89519	89521	89523	89704			
New Hampshire	Hillsborough County, NH (part) HMFA	03110												
	Lawrence, MA-NH HMFA	03044	03053	03087										
	Manchester, NH HMFA	03031												
	Nashua, NH HMFA	03049												
	Portsmouth-Rochester, NH HMFA	03827	03854	03885										

2017 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, February 28, 2013 [MSA] and derived FY2016 HUD Metro SAFMR Area Definitions [HMFA])

Effective Date January 1, 2017

* Only part of the ZCTA is located in the listed metropolitan area is a DDA.

State	Metropolitan Area	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	
New Jersey	Atlantic City-Hammonton, NJ MSA	08094	08201	08203	08205	08215*	08221	08225	08232	08234	08240	08241	08310	
		08319	08330	08346	08350	08402	08403	08406						
	Bergen-Passaic, NJ HMFA	07014	07020	07024	07043*	07075	07401	07417	07420	07421*	07423	07430	07432	07432
		07436	07450	07456	07458	07460*	07463	07481	07620	07624	07626	07627	07632	07632
		07640	07641	07642	07645	07648	07652	07670	07675	07676	07677			
	Jersey City, NJ HMFA	07030	07086	07094	07302	07310	07311							
	Middlesex-Somerset-Hunterdon, NJ HMFA	07059	07069	7920*	07921	08502	08558*	08807	08823					
	Monmouth-Ocean, NJ HMFA	07702	07722	07733	07739	07746	07750	07751	07755	07758	08722	08730	08731	08731
	Newark, NJ HMFA	08733	08741	08750	08758									
		07004	07009	07021	07028	07039	07041	07043*	07045	07046	07058	07068	07078	07078
		07079	07081	07082	07090	07419	07421*	07444	07457	07460*	07830*	07834	07843	07843
	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	07849	07853	07856	07876	07901	07920*	07922	07927	07928	07931*	07932	07933	07933
		07935	07936	07940	07945	07950	07980	07981						
		08001	08003	08019	08022	08023	08046	08053	08054	08055	08063	08080	08085	08085
	Trenton, NJ MSA	08087*	08090	08343	08501*	08515	08554	08640	08641					
	Vineland-Bridgeton, NJ MSA	08525	08534	08540*	08542	08550	08558*							
	Warren County, NJ HMFA	08302	08314	08316	08318*	08320	08321	08323	08324	08327	08329	08340*	08344*	08344*
		08345	08348	08349	08352	08361								
	New Mexico	Albuquerque, NM MSA	07821	07832	08804*									
87008			87018	87027	87043	87046	87048	87059	87068	87072	87083	87114	87116	
Farmington, NM MSA		87122	87144											
		87037	87418	87421										
		88012												
Santa Fe, NM MSA	87508													
New York	Albany-Schenectady-Troy, NY MSA	12211												
	Binghamton, NY MSA	13864	14817*											
	Buffalo-Cheektowaga-Niagara Falls, NY MSA	14051												
	Elmira, NY MSA	14814	14824	14838	14889									
	Ithaca, NY MSA	13864												
	Kingston, NY MSA	12458	12491	12525	12542*	12561	12566*							
	Nassau-Suffolk, NY HMFA	11023	11030	11050	11507	11530	11545	11547	11554	11557	11560	11566	11568	11568
		11569	11576	11577	11710	11713	11714	11715	11720	11721	11725	11732	11733	11733
		11738	11742	11747	11749	11752	11756	11762	11783	11786	11788	11791	11792	11792
		11797	11803	11933	11937	11942	11951	11952	11956	11959	11963	11967	11978	11978
		10001	10002	10003	10004	10005	10006	10007	10009	10010	10011	10012	10013	10013
		10014	10016	10017	10018	10019	10021	10022	10023	10024	10025	10026	10027	10027
		10028	10029	10030	10031	10032	10033	10034	10035	10036	10037	10038	10039	10039
		10040	10044	10065	10069	10075	10128	10162	10280	10282	10304	10305	10306	10306
		10307	10308	10310	10314	10464	10465	10469	10471	10509*	10516	10524	10541*	10541*
		10579	10901	10913	10920	10923	10927	10931	10952	10954	10956	10960	10962	10962
		10964	10965	10968	10970	10974	10980	10983	10984	10986	10989	10994	11001*	11001*
	11003*	11005	11040*	11101	11102	11103	11104	11105	11106	11109	11201	11205	11205	
	11209	11211	11215	11217	11218	11222	11231	11232	11234	11236	11238	11354	11354	
	11355	11356	11357	11358	11360	11361	11362	11363	11364	11365	11366	11368	11368	
	11369	11370	11373	11374	11375	11377	11378	11379	11385	11413	11414	11415	11415	
	11416	11417	11418	11419	11420	11421	11422	11426	11428	11429	11430	11436	11436	
	Poughkeepsie-Newburgh-Middletown, NY HMFA	10916	10919	10926	10930	10969	10975	10996	12524	12531*	12578			
Rochester, NY HMFA	14586													
Syracuse, NY MSA	13029													
Utica-Rome, NY MSA	13042													
Watertown-Fort Drum, NY MSA	13602	13603	13616	13626	13628	13637	13640	13650	13651	13674	13675	13679	13679	
	13682	13685	13693											

2017 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, February 28, 2013 [MSA] and derived FY2016 HUD Metro SAFMR Area Definitions [HMFA])

Effective Date January 1, 2017

* Only part of the ZCTA is located in the listed metropolitan area is a DDA.

State	Metropolitan Area	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA
North Carolina	Asheville, NC HMFA	28729											
	Burlington, NC MSA	27244											
	Charlotte-Concord-Gastonia, NC-SC HMFA	28075											
	Craven County, NC HMFA	28519	28532										
	Durham-Chapel Hill, NC HMFA	27712											
	Fayetteville, NC HMFA	28307	28314										
	Greensboro-High Point, NC HMFA	27244											
	Haywood County, NC HMFA	28751											
	Hickory-Lenoir-Morganton, NC MSA	28611	28673*	28682									
	Jacksonville, NC MSA	28445	28460	28543	28547								
	Jones County, NC HMFA	28562											
	Lincoln County, NC HMFA	28673											
	Pender County, NC HMFA	28411	28445*										
	Person County, NC HMFA	27572											
	Rocky Mount, NC MSA	27597											
Virginia Beach-Norfolk-Newport News, VA-NC HMFA	27927												
Wilmington, NC HMFA	28428	28480											
Ohio	Akron, OH MSA	44056	44141*	44202*									
	Cleveland-Elyria, OH MSA	44022	44023	44040	44141*	44202*	44233						
	Columbus, OH HMFA	43002	43082										
	Dayton, OH MSA	45066	45361	45433	45434								
	Springfield, OH MSA	45349											
Oklahoma	Oklahoma City, OK HMFA	73012	73179										
	Tulsa, OK HMFA	74103											
Oregon	Albany, OR MSA	97327	97348	97374									
	Eugene-Springfield, OR MSA	97403	97419	97431	97437	97455	97461	97487	97488				
	Grants Pass, OR MSA	97527	97532										
	Medford, OR MSA	97502	97503	97524	97527*	97530	97540	97541					
	Portland-Vancouver-Hillsboro, OR-WA MSA	97002	97006	97007	97018	97019	97022	97034	97035	97042	97053	97068	97111
		97119	97124	97127	97133	97140	97201	97211	97212	97227	97231		
Salem, OR MSA	97002	97020	97101*	97137	97325	97352*	97371	97385					
Pennsylvania	Allentown-Bethlehem-Easton, PA HMFA	18031	18040	18053	18062*	18077*	18092*	18106	18210*	18624	19529*		
	Chambersburg-Waynesboro, PA MSA	17247											
	East Stroudsburg, PA MSA	18210	18322	18324*	18330	18332	18346	18466					
	Lancaster, PA MSA	19344											
	Lebanon, PA MSA	17016											
	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	18077	18902	18914	18938	18940	18947	18980	19004	19010	19025	19034	19035
		19041	19066	19073	19085	19087	19095	19096	19102	19103	19106	19317	19333
		19341	19342	19343	19350	19355	19372	19374	19422	19425	19444	19454	
	Pike County, PA HMFA	18324	18328	18337	18340	18371	18425	18435	18445	18464			
	Pittsburgh, PA HMFA	15090	15142	15222	15241	15243	16059						
	Reading, PA MSA	18062	19529*										
	Scranton--Wilkes-Barre, PA MSA	18222											
	Williamsport, PA MSA	17763											
Rhode Island	Providence-Fall River, RI-MA HMFA	02806	02817	02827	02835	02840							
	Westerly-Hopkinton-New Shoreham, RI HMFA	02874											

2017 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, February 28, 2013 [MSA] and derived FY2016 HUD Metro SAFMR Area Definitions [HMFA])

Effective Date January 1, 2017

* Only part of the ZCTA is located in the listed metropolitan area is a DDA.

State	Metropolitan Area	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA
South Carolin	Charleston-North Charleston, SC MSA	29404	29439	29451	29464	29466	29482	29492					
	Columbia, SC HMFA	29229											
	Greenville-Mauldin-Easley, SC HMFA	29635											
	Kershaw County, SC HMFA	29045											
	Myrtle Beach-North Myrtle Beach-Conway, SC HMFA	29576											
	Sumter, SC MSA	29152	29154										
South Dakota	Custer County, SD HMFA	57738											
Tennessee	Clarksville, TN-KY MSA	42223											
	Hickman County, TN HMFA	37025	38476*										
	Jackson, TN HMFA	38362	38391										
	Knoxville, TN HMFA	37934											
	Maury County, TN HMFA	37174											
	Memphis, TN-MS-AR HMFA	38002	38060	38103	38133	38135	38138	38139	38141				
	Nashville-Davidson--Murfreesboro--Franklin, TN HMFA	37014	37027	37067	37069	37146	37153	37179	37201	37205	37215	37220	37240
Texas	Abilene, TX MSA	79607											
	Aransas County, TX HMFA	78382											
	Austin-Round Rock, TX MSA	78619	78633	78634	78641	78653	78665	78681	78701	78725	78732	78733	78734
		78738	78739	78746									
		78575	78597										
	Brownsville-Harlingen, TX MSA	77845											
	College Station-Bryan, TX MSA	78330	78339	78373	78374	78409	78410	78412	78413	78414	78418	78419	
	Corpus Christi, TX HMFA	75002	75010	75013	75019	75022*	75028	75032	75035	75048	75068	75070	75077
	Dallas, TX HMFA	75078	75082	75088	75089	75094	75114	75126	75132	75166	75167	75181	75201
		75202	75205	75207	75225	75249	75251	76052*	76177*	76226	76227	76249*	
		79906	79908	79911	79916	79922	79928	79934	79936	79938*			
	El Paso, TX HMFA	76655											
	Falls County, TX HMFA	75022	76001	76002	76008	76016	76018	76034	76052*	76063	76102	76123	76131
	Fort Worth-Arlington, TX HMFA	76148	76177*	76179	76244	76248							
		77002	77005	77007	77010	77019	77024	77027	77030	77041	77046	77056	77059
		77098	77346	77373	77381	77382	77384	77385	77386	77388	77389	77401	77407
	Houston-The Woodlands-Sugar Land, TX HMFA	77433	77449	77450	77459	77464	77476	77478	77479	77489	77493	77494	77498
		77517	77545	77546	77584*								
		79851	79938*										
	Hudspeth County, TX HMFA	78015											
	Kendall County, TX HMFA	78045											
	Laredo, TX MSA	79350	79366										
	Lubbock, TX HMFA	78504											
	McAllen-Edinburg-Mission, TX MSA	78023	78253*										
	Medina County, TX HMFA	79703											
	Midland, TX HMFA	79762	79765*										
	Odessa, TX MSA	76935											
San Angelo, TX MSA	78006	78015*	78023*	78070*	78108	78109	78121	78234	78235	78236	78244	78245	
San Antonio-New Braunfels, TX HMFA	78247	78248	78249	78250	78253*	78254	78255	78258	78259	78260	78261	78266	
	75709	75791											
	76624	76633	76640	76643	76655*	76711	76712						
Tyler, TX MSA	76311												
Waco, TX HMFA	76052												
Wichita Falls, TX MSA													
Wise County, TX HMFA													

2017 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, February 28, 2013 [MSA] and derived FY2016 HUD Metro SAFMR Area Definitions [HMFA])

Effective Date January 1, 2017

* Only part of the ZCTA is located in the listed metropolitan area is a DDA.

State	Metropolitan Area	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA
Utah	Box Elder County, UT HMFA	84324											
	Logan, UT-ID MSA	84328											
	Ogden-Clearfield, UT HMFA	84075	84310										
	Provo-Orem, UT MSA	84004	84020*	84045									
	Salt Lake City, UT HMFA	84081	84092	84093	84095	84096	84128						
	St. George, UT MSA	84765											
Vermont	Burlington-South Burlington, VT MSA	05403	05408	05444	05445	05459	05461	05462	05482	05494			
Virginia	Buckingham County, VA HMFA	23040											
	Charlottesville, VA HMFA	22923	22936	22963	23022	23055							
	Culpeper County, VA HMFA	22726											
	Harrisonburg, VA MSA	24471											
	Richmond, VA MSA	22408	22514	23059	23069	23103	23114	23801	23842				
	Roanoke, VA HMFA	24083											
	Virginia Beach-Norfolk-Newport News, VA-NC HMFA	23089	23322	23435	23453	23456	23459	23460	23461	23462	23464	23510	23511
		23604	23651	23662	23665	23691	23692	23693	23696				
	Washington-Arlington-Alexandria, DC-VA-MD HMFA	20105	20112	20124	20136	20141	20148	20152	20155	20165	20169	20181	20194
		22015	22025	22027	22032	22039	22060	22066	22101	22124	22152	22153	22181
	22182	22202	22203	22213	22308	22310	22315						
	Winchester, VA-WV MSA	22625											
Washington	Bremerton-Silverdale, WA MSA	98314	98340	98380									
	Olympia-Tumwater, WA MSA	98513	98597										
	Portland-Vancouver-Hillsboro, OR-WA MSA	98604	98607	98629	98642	98651	98662	98671	98675	98682	98684	98685	
	Seattle-Bellevue, WA HMFA	98004	98006	98008	98019	98021	98029	98033	98039	98040	98052	98053	98065
		98074	98075	98077	98296								
	Spokane, WA HMFA	99011	99025	99026*	99027								
	Stevens County, WA HMFA	99026											
	Tacoma, WA HMFA	98321	98327	98332	98333	98335	98354*	98360	98374	98375	98387	98391	98396
		98422	98433	98445	98446	98580							
	Yakima, WA MSA	98936											
West Virginia	Jefferson County, WV HMFA	20135											
	Raleigh County, WV HMFA	25825											
Wisconsin	Kenosha County, WI HMFA	53128	53158										
	Milwaukee-Waukesha-West Allis, WI MSA	53005	53045	53146									
	Racine, WI MSA	53108											
Puerto Rico	Aguadilla-Isabela, PR HMFA	00678	00680*	00690									
	Arecibo, PR HMFA	00688											
	Barranquitas-Aibonito, PR HMFA	00650											
	Caguas, PR HMFA	00727	00778										
	Fajardo, PR HMFA	00740	00773										
	Mayagüez, PR MSA	00682											
	Ponce, PR HMFA	00716	00717	00728	00780								
	Quebradillas Municipio, PR HMFA	00678											
	San German, PR MSA	00622	00667	00680*									
	San Juan-Guaynabo, PR HMFA	00646	00907	00911	00918	00920	00926	00934	00953	00959	00961	00966	00968
	00969	00979	00982	00987									
	Utua Municipio, PR HMFA	00650											