



METROPOLITAN SMALL DIFFICULT DEVELOPMENT AREAS (SDDAS)

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Metropolitan Small Difficult Development Areas (SDDAs)

Metropolitan Difficult Development Areas (DDAs) are designated by ZIP Code Tabulation Area (ZCTA). Although the geographic extent of ZCTAs is very similar to current 5-digit ZIP codes, ZIP Code Tabulation Areas (ZCTAs) remain fixed over time while the U.S. Postal Service (USPS) occasionally alters specific ZIP code boundaries. The data from which SAFMRs and SDDA designations are derived, however, does not immediately shift with the USPS definition of ZIP Codes, but remains defined by the ZCTAs as established by the Census Bureau. Therefore, for purposes of determining whether a property is located in a SDDA, users should refer to the SDDA (ZCTA) address locator at http://www.huduser.gov/portal/sadda/sadda_qct.html rather than the USPS-assigned 5-digit ZIP Code of the project.

ZCTAs marked with an asterisk (*) are located in two metro areas with only part of the ZCTA designated as DDA. That is, the identified ZCTA has territory outside of the named FMR area and only the part of the ZCTA inside the named FMR area is designated as a DDA. Refer to the DDA (ZCTA) address locator at http://www.huduser.gov/portal/sadda/sadda_qct.html to determine if a location is inside the designated ZCTA.

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

