



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.

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

****Effective Date January 1, 2024***

**** indicates split ZCTA. Please refer to https://www.huduser.gov/portal/sadda/sadda_qct.html for boundary of split ZCTAs***

State	Metropolitan Area	DDA	ZCTAs
New Jersey	Atlantic City-Hammonton, NJ MSA	08201 08203 08205 08221 08225 08241 08317 08326 08330 08340* 08344*	
		08346 08402 08403 08406	
	Bergen-Passaic, NJ HUD Metro FMR Area	07020 07024 07043* 07401 07417 07421* 07423 07430 07450 07452 07456 07458	
		07460* 07463 07481 07620 07624 07626 07627 07630 07632 07640 07641 07652	
		07670 07675 07676 07677	
	Jersey City, NJ HUD Metro FMR Area	07030 07047 07086 07094 07302 07310 07311	
	Middlesex-Somerset-Hunterdon, NJ HUD Metro FMR Area	07069 07920* 07921 07931* 07939 08502	
	Monmouth-Ocean, NJ HUD Metro FMR Area	07702 07703 07722 07733 07739 07746 07750 07751 07757 08691* 08730	
	Newark, NJ HUD Metro FMR Area	07004 07021 07023 07039 07042 07043* 07045 07058 07068 07078 07079 07081	
		07082 07092 07421* 07444 07457 07460* 07853 07856 07878 07901 07920* 07922	
	07926 07927 07928 07931* 07932 07935 07936 07940 07946 07950 07960 07981		
Ocean City, NJ MSA	08223 08243 08248		

Philadelphia-Camden-Wilmington, PA-
NJ-DE-MD MSA

[08003](#) [08014](#) [08019](#) [08020](#) [08026](#) [08042](#) [08046](#) [08053](#) [08061](#) [08077](#) [08085](#) [08088](#)

[08515](#) [08640](#) [08641](#)

Trenton, NJ MSA

[08540*](#) [08550](#) [08560](#) [08691*](#)

Vineland-Bridgeton, NJ MSA

[08311](#) [08323](#) [08329](#) [08340*](#) [08344*](#) [08349](#)

Warren County, NJ HUD Metro FMR Area [08802*](#)