

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.

2021 IRS SECTION 42(d)(5)(B) QUALIFIED CENSUS TRACTS

(2010 Decennial Census and 2012-2016, 2013-2017 and 2014-2018 American Community Survey (ACS) Data; OMB Metropolitan Area Definitions, July 15, 2015)

****Effective Date January 1, 2021***

New Jersey	Atlantic City-Hammonton, NJ MSA	08201	08203	08221	08225	08241	08317						
		08330	08346	08403									
	Bergen-Passaic, NJ HUD Metro FMR Area	07020	07024	07043*	07075	07401	07407	07410	07417	07421*	07423	07430	07432
		07436	07450	07452	07456	07458	07463	07465	07470	07480	07481	07512	07620
		07624	07626	07627	07630	07632	07640	07641	07642	07645	07648	07652	07670
		07675	07676	07677									
	Jersey City, NJ HUD Metro FMR Area	07030	07047*	07086	07093	07094	07302	07310	07311				

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Middlesex-Somerset-Hunterdon, NJ HUD Metro FMR Area	07069	07920*	07921	07924*	07931*	07934	07939	07979	08502	08553	08558*	08807
	08810	08823	08828	08833	08858	08889						
Monmouth-Ocean, NJ HUD Metro FMR Area	07702	07703	07704	07718	07722	07726*	07728	07733	07739	07746	07750	07751*
	07758	07760	08092	08691*	08722	08730	08733	08740				
Newark, NJ HUD Metro FMR Area	07004	07016	07021	07023	07035	07039	07041	07042	07043*	07045	07046	07058
	07068	07078	07079	07081	07082	07090	07092	07421*	07440	07444	07457	07834
	07852	07853	07856	07874*	07878	07901	07920*	07922*	07926	07927	07928	07931*

