

2021 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, July 15, 2015 [MSA] and derived FY2020 HUD Metro SAFMR Area Definitions [HMFA])

Effective Date January 1, 2021

State	Metropolitan Area	DDA ZCTAs											
Alabama	Birmingham-Hoover, AL HMFA	35043	35061	35080	35147	35213	35223	35226	35244				
	Chilton County, AL HMFA	35040											
	Columbus, GA-AL MSA	36856											
	Mobile, AL MSA	36505	36528										
	Montgomery, AL MSA	36064	36093	36112	36113	36115							
Alaska	Anchorage, AK HMFA	99505	99506	99577									
	Fairbanks, AK MSA	99702	99703										
Arizona	Flagstaff, AZ MSA	86001	86011	86015	86017	86018	86336*						
	Lake Havasu City-Kingman, AZ MSA	86426											
	Phoenix-Mesa-Scottsdale, AZ MSA	85024	85028	85044	85045	85048	85050	85054	85083	85085	85086	85087	85118
		85138	85142	85143	85209	85212	85215	85224	85226	85248	85249	85250	85251
		85253	85254	85255	85258	85260	85262	85263	85266	85268	85284	85286	85295
		85296	85297	85298	85308	85309	85310	85331	85338	85339	85340	85355	85361
		85382	85383	85388	85395	85396	85658*						
	Prescott, AZ MSA	86315	86325	86327	86336*	86351							
	Sierra Vista-Douglas, AZ MSA	85613	85615	85650									
	Tucson, AZ MSA	85629	85637	85641	85658*	85708	85737	85739*	85742	85743	85747	85748	85749
85755		85757											
Yuma, AZ MSA	85367												
California	Bakersfield, CA MSA	93222	93311	93312	93313	93314	93523	93524					
	Chico, CA MSA	95938											
	El Centro, CA MSA	92251	92259										
	Fresno, CA MSA	93611	93619*	93626*	93711	93720	93723	93730					

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CA continued	Los Angeles-Long Beach-Glendale, CA HMFA	90004	90005	90010	90013	90014	90017	90019	90020	90024	90025	90027	90028		
		90034	90035	90036	90038	90039	90041	90045	90046	90048	90049	90056	90064		
		90066	90067	90068	90069	90073	90077	90094	90210	90211	90212	90230	90232		
		90240	90242	90245	90254	90260	90263	90265*	90266	90272	90274	90275	90277		
		90278	90290	90291	90292	90293	90401	90402	90403	90404	90405	90501	90502		
		90503	90504	90505	90601	90603	90604	90606	90623*	90630*	90638*	90650	90670		
		90701	90703	90704	90712	90713	90715	90717	90732	90746	90802	90803	90807		
		90808*	90814	90815*	90822	91001	91006	91007	91008	91010	91011	91016	91020		
		91024	91030	91040	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	91330	91335	91344	91345	91350	91351		
		91354	91355	91356	91361*	91362*	91364	91367	91381	91384	91387	91390	91401		
		91403	91406	91411	91423	91436	91501	91502	91504	91505	91506	91601	91602		
		91604	91607	91711	91722	91724	91740	91741	91745	91746	91750	91765	91773		
		91775	91789	91790	91791	91792	93510	93543	93551	93552					
			Madera, CA MSA	93601	93614	93626*	93636	93645							
			Modesto, CA MSA	95357	95363	95368	95382	95385*	95387						
		Napa, CA MSA	94503	94558*	94599										
		Oakland-Fremont, CA HMFA	94501	94502	94505	94506	94507	94513	94516	94517	94521	94523	94526	94528	
			94530	94531	94536	94538	94539	94542	94545	94547	94548	94549	94550*	94551	
			94552	94555	94556	94560	94563	94564	94566	94568	94575	94579	94580	94582	
			94583	94587	94588	94596	94597	94598	94609	94610	94611	94618	94702	94703	
			94704	94705	94706	94707	94708	94709	94720	95391*					
			Oxnard-Thousand Oaks-Ventura, CA MSA	90265	91304*	91307*	91311*	91320	91360	91361*	91362*	91377	93003	93010	93012
				93021	93035	93063*	93065								
		Redding, CA MSA	96073												
		Riverside-San Bernardino-Ontario, CA MSA	91701	91708	91709*	91710*	91730	91737	91739	91752	91759*	91761	91762	91763	
			91764	91766*	91784	91786*	92203	92211	92239	92253	92260	92264	92270	92278	
			92282	92310	92313	92336	92337	92339	92342	92344	92352	92373	92374	92377	
			92407	92503	92504	92505	92506	92507	92508	92532	92551	92553	92555	92557	
			92562	92563	92571	92582	92584	92585	92587	92591	92592	92595	92596	92860	
			92879	92880	92881	92882	92883								

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CA continued	Sacramento--Roseville--Arden-Arcade, CA HMFA	94571	95614	95615*	95619	95626*	95630	95635	95639	95648	95650	95655	95658
		95661	95662	95663	95664	95672	95677	95678	95681	95683	95701	95709	95713
		95714	95715	95722	95728	95736	95742	95746	95747	95757	95758	95762	95765
	Salinas, CA MSA	95816	95819	95829	95830	95835	95864	96140	96141	96148	96161		
		93901	93906	93907	93908	93921	93923	93924	93928	93933	93940	93950	93953
	San Benito County, CA HMFA	93955	93962	95004*	95076*								
		95004	95075										
	San Diego-Carlsbad, CA MSA	91902	91905	91913	91914	91915	91917	91934	91935	91942	91962	91963	91978
		91980	92003	92007	92008	92009	92010	92011	92014	92024	92029	92037	92054
		92055	92056	92057	92058	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	92134	92135	92139	92140
		92147	92155	92672*									
		San Francisco, CA HMFA	94002	94005	94010	94014	94015	94019	94025	94027	94028*	94030	94037
	94044		94061	94062	94063	94065	94066	94070	94074	94104	94105	94107	94109
	94111		94114	94115	94116	94117	94118	94121	94122	94123	94127	94129	94130
	94131		94132	94158	94303*	94401	94402	94403	94404	94901	94903	94904	94920
	94924		94925	94930	94933	94938	94939	94941	94945*	94946	94947	94949	94957
	94960		94963	94964	94965	94970	94973						
	San Jose-Sunnyvale-Santa Clara, CA HMFA	94022	94024	94028*	94040	94041	94043	94085	94086	94087	94089	94301	94303*
		94304	94306	95008	95014	95030	95032	95035*	95051	95054	95070	95113	95118
		95119	95120	95121	95123	95124	95125	95126	95129	95131	95132	95134	95135
		95136	95138	95139	95140	95148							
	San Luis Obispo-Paso Robles-Arroyo Grande, CA MSA	93401	93402	93405	93442	93444	93449	93453	93454*				
	Santa Ana-Anaheim-Irvine, CA HMFA	90638	90740	90742	90743	92602	92603	92604	92606	92610	92612	92614	92618
		92620	92624	92625	92626	92629	92630	92646	92648	92649	92651	92653	92656
		92657	92660	92661	92662	92663	92672*	92673	92675	92676	92677	92678	92679
		92688	92691	92692	92694	92708	92782	92806	92807	92808	92821	92823	92861
		92865	92868	92886	92887								
	Santa Cruz-Watsonville, CA MSA	95003	95005	95006	95007	95010	95018	95033*	95041	95060	95062	95064	95065
		95066	95073										
	Santa Maria-Santa Barbara, CA MSA	93013	93101	93103	93105	93108	93109	93110	93111	93117	93427	93437	93440
		93441	93455	93460	93463								
	Santa Rosa, CA MSA	94928	94952*	94954	95405	95409	95439	95444	95472	95492	95497		
	CA continued	Stockton-Lodi, CA MSA	95212	95219*	95220	95304	95320	95330	95376	95377*	95391*	95632*	

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	Vallejo-Fairfield, CA MSA	94510	94512	94534*	94535	94585	94589*	94591*	94592	95625	95687		
	Yolo, CA HMFA	95616											
	Yuba City, CA MSA	95626	95668*	95674	95692	95837*	95903	95977	95982	95993			
Colorado	Boulder, CO MSA	80025	80027*	80302	80305								
	Colorado Springs, CO HMFA	80106	80132	80831*	80840	80902	80908	80913	80920	80921	80922	80923	80924
		80925	80927	80929	80930	80951							
	Denver-Aurora-Lakewood, CO MSA	80005	80007	80016	80018	80021	80023	80031	80045	80104	80108	80109	80111
		80112	80116	80122	80123	80124	80125	80126	80127	80128	80129	80130	80131
		80134	80135*	80138	80202	80203	80209	80230	80233	80237	80238	80241	80249
		80403*	80425	80433	80439	80454	80465	80470	80602	80640	80831*		
	Fort Collins, CO MSA	80534											
	Grand Junction, CO MSA	81507	81521										
	Greeley, CO MSA	80504	80516*	80534*	80542	80543	80603*						
Connecticut	Bridgeport, CT HMFA	06611	06612*	06824	06890								
	Danbury, CT HMFA	06784	06812	06896*									
	New Haven-Meriden, CT HMFA	06477	06518										
	Norwich-New London, CT HMFA	06254											
	Stamford-Norwalk, CT HMFA	06820	06831	06853	06870	06878	06897*	06903					
Delaware	Dover, DE MSA	19934											
	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	19707	19734										
District of Columbia	Washington-Arlington-Alexandria, DC-VA-MD HMFA	20001	20003	20004	20005	20008	20009	20016	20037	20052	20390		

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Florida	Cape Coral-Fort Myers, FL MSA	33908	33909	33912	33913	33914	33919	33921*	33924	33928	33931	33957	33965
		33967	33990	33991	33993	34110*	34134*	34135*					
	Crestview-Fort Walton Beach-Destin, FL HMFA	32541	32542	32544									
	Deltona-Daytona Beach-Ormond Beach, FL HMFA	32124	32127	32128	32129	32141	32169	32174*	32176	32713	32724	32725	32763
		32764											
	Fort Lauderdale, FL HMFA	33019	33021	33024	33025	33026	33027	33028	33029	33062	33063	33067	33068
		33071	33073	33076	33301	33304	33308	33321	33322	33323	33324	33325	33326
		33327	33328	33330	33331	33332	33351	33442					
	Homosassa Springs, FL MSA	34434	34446	34453									
	Jacksonville, FL HMFA	32003	32081	32092	32095	32212	32222	32224	32226	32227	32228	32258	32259
	Lakeland-Winter Haven, FL MSA	33812	33813	33837	33884	33896*	33897*	34714*	34759*				
	Miami-Miami Beach-Kendall, FL HMFA	33014	33015	33016	33018*	33031	33032	33035	33055	33056	33109	33126	33129
		33131	33132	33133	33134	33137	33139	33140	33141	33143	33144	33145	33146
		33149	33154	33155	33156	33158	33160	33165	33166	33168	33170	33172	33173
		33174	33175	33176	33178	33179*	33180	33181	33182	33183	33184	33185	33186
		33187	33190	33193	33194	33196							
	Naples-Immokalee-Marco Island, FL MSA	34103	34105	34108	34109	34110*	34114	34117	34119*	34120	34140	34145	
	North Port-Sarasota-Bradenton, FL MSA	34201	34202	34211	34212	34216	34217	34219	34228	34232	34233	34235	34238
		34240	34241	34242	34243	34286	34292						
	Ocala, FL MSA	32133	32162*	32195*	34472	34473	34474	34481	34491*				
	Orlando-Kissimmee-Sanford, FL MSA	32707	32708	32712	32714	32735	32746	32750	32751	32765	32766	32776	32779
		32792	32801	32803	32804	32811	32812	32814	32817	32819	32820	32821	32824
		32827	32828	32829	32831	32832	32833	32835	32836	32837	33896*	34711	34715
		34734	34736	34743	34744	34746	34747	34756	34758	34761	34771	34772	34786
	Palm Bay-Melbourne-Titusville, FL MSA	32903	32904	32907	32908	32925	32937	32940	32949	32950	32951	32952	32955
	Palm Coast, FL HMFA	32137	32174*										
	Panama City-Lynn Haven-Panama City Beach, FL HMFA	32403											
	Pensacola-Ferry Pass-Brent, FL MSA	32508	32561	32566									
	Port St. Lucie, FL MSA	33458	33469*	33478*	34952	34953	34983	34984	34986	34987	34990	34997	
	Punta Gorda, FL MSA	33921	33946	33947	33954	33955*	33981						
	Sebastian-Vero Beach, FL MSA	32963											
	Sebring, FL MSA	33872	33875										
	Tallahassee, FL HMFA	32312	32317										

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FL continued	Tampa-St. Petersburg-Clearwater, FL MSA	33503	33511	33543	33544	33545	33547*	33549	33556	33569	33572	33573	33578	
		33579	33584	33594	33596	33602	33606	33607	33609	33611	33615	33616	33618	
		33621	33624	33625	33626	33629	33634	33635	33637	33647	33703	33705	33706	
		33707	33708	33711	33712	33713	33715	33716	33744	33755	33759	33762	33767	
		33772	33776	33777	33782	33785	33786	34609	34614	34637	34638	34639	34655	
		34677	34681	34683	34684	34685	34688	34695	34698					
	The Villages, FL MSA	32162												
	Walton County, FL HMFA	32459												
	West Palm Beach-Boca Raton, FL HMFA	33406	33408	33410	33412	33413	33414	33418	33426	33428	33431	33432	33433	
		33435	33436	33437	33445	33449	33458*	33467	33470	33472	33473	33477	33478*	
		33480	33483	33484	33486	33487	33496	33498						
	Georgia	Atlanta-Sandy Springs-Roswell, GA HMFA	30005	30009	30019	30024	30045	30097	30188	30269	30305	30308	30309	30319
			30324	30326	30327	30328	30338	30339	30346	30363	30641*			
Augusta-Richmond County, GA-SC HMFA		30809	30813	30905										
Brunswick, GA MSA		31522	31561											
Butts County, GA HMFA		30216	30234*	30248*										
Columbus, GA-AL MSA		31820	31905											
Gainesville, GA MSA		30517	30519*											
Hinesville, GA HMFA		31309	31314	31315										
Meriwether County, GA HMFA		30220	30230*	30276*										
Morgan County, GA HMFA		30641												
Rome, GA MSA		30145												
Savannah, GA MSA		31324	31328	31411										
Hawaii	Kahului-Wailuku-Lahaina, HI MSA	96708	96753	96761	96779									
		96706	96707	96712	96734	96759	96782	96786	96789	96791	96814	96815	96818	
	Urban Honolulu, HI MSA	96821	96825	96853	96857	96860								

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Illinois	Chicago-Joliet-Naperville, IL HMFA	60010	60012	60015	60026	60035	60043	60045	60047	60053	60062	60069	60083
		60088	60089	60091	60093	60102	60103	60107	60119*	60124	60126	60134	60136
		60140*	60156	60173	60175	60180	60189	60190	60192	60194	60201	60203	60301
		60302	60404	60410*	60422	60446	60447*	60461	60463	60464	60467	60473	60490
		60491	60502	60503*	60504*	60521	60540	60544*	60555	60558	60563	60564	60585*
		60586*	60601	60602	60603	60604	60605	60606	60607	60610	60611	60613	60614
		60642	60654	60657	60661	60712							
		61284											
	Davenport-Moline-Rock Island, IA-IL MSA	61284											
	Decatur, IL MSA	62535											
	DeKalb County, IL HMFA	60151											
	Grundy County, IL HMFA	60410	60447*										
	Kendall County, IL HMFA	60503	60585*										
	Rockford, IL MSA	61011	61065										
Indiana	Elkhart-Goshen, IN MSA	46530											
	Evansville, IN-KY MSA	47725											
	Fort Wayne, IN MSA	46845											
	Indianapolis-Carmel, IN HMFA	46075	46231	46278									
	Jasper County, IN HMFA	47943											
	Louisville, KY-IN HMFA	47114											
	South Bend-Mishawaka, IN HMFA	46530											
Iowa	Des Moines-West Des Moines, IA MSA	50323											
Kansas	Kansas City, MO-KS HMFA	66027	66206	66218	66227								
	Wichita, KS HMFA	67215	67230	67235									
Kentucky	Cincinnati, OH-KY-IN HMFA	41091											
	Louisville, KY-IN HMFA	40026	40059										

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Louisiana	Iberia Parish, LA HMFA	70592											
	New Orleans-Metairie, LA HMFA	70036	70067	70112	70115	70123	70124	70130	70447	70448			
	Shreveport-Bossier City, LA HMFA	71105	71110	71111									
	Vermilion Parish, LA HMFA	70592											
	Webster Parish, LA HMFA	71039											
Maine	Portland, ME HMFA	04021	04097*	04105	04110								
	Sagadahoc County, ME HMFA	04008											
	York County, ME (part) HMFA	03907	04048*										
Maryland	Baltimore-Columbia-Towson, MD MSA	20723	20724*	20733	20754*	20755	20758*	20759	20777*	21005	21010	21012	21029
		21035	21036	21037	21042	21043	21044	21046	21054	21057	21075	21076	21077
		21113	21114	21140	21163	21401	21402	21403	21409	21638	21723	21737	21738
		21794											
	California-Lexington Park, MD MSA	20670											
	Washington-Arlington-Alexandria, DC-VA-MD HMFA	20623	20715	20720	20754*	20762	20812	20816	20817	20818	20833*	20841	20854
		20862	20871	21704									

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Massachusetts	Barnstable Town, MA MSA	02536	02537	02543	02556	02630	02635	02637	02648	02655	02659	02668		
	Berkshire County, MA (part) HMFA	01223	01236*	01264	01266*									
	Boston-Cambridge-Quincy, MA-NH HMFA	01730	01731	01742	01748*	01773	01775	01778	01801	01803	01864	01887*	01890	
		01907	01940	01949	01969	02019	02021	02025	02026	02030	02043	02054	02062	
		02067	02081	02090	02108	02109	02110	02111	02113	02114	02115	02116	02118	
		02120	02127	02129	02130	02131	02132	02134	02135	02138	02139	02140	02141	
		02142	02143	02144	02145	02148	02155	02163	02169	02171	02184	02186	02199	
		02210	02215	02332	02359*	02368	02420	02421	02445	02446	02451	02452	02453	
		02457	02458	02459	02460	02461	02464	02465	02466	02467	02468	02472	02474	
		02476	02478	02481	02482	02493	02494							
		Brockton, MA HMFA	02324	02338*	02576*	02770*								
		Fitchburg-Leominster, MA HMFA	01462											
	Lawrence, MA-NH HMFA	01810	01833*	01845										
	Lowell, MA HMFA	01876	01886*											
	New Bedford, MA HMFA	02702												
	Pittsfield, MA HMFA	01266												
	Springfield, MA MSA	01003	01008*	01032	01079	01106								
Western Worcester County, MA HMFA	01585													
Worcester, MA HMFA	01532	01581*												
Michigan	Cass County, MI HMFA	49061												
	Detroit-Warren-Livonia, MI HMFA	48009	48025	48042	48069	48070	48085	48128	48168*	48226	48301	48304	48322	
		48323	48331	48348	48374	48375								
	Flint, MI MSA	48462												
	Grand Rapids-Wyoming, MI HMFA	49301												
	Niles-Benton Harbor, MI MSA	49102												
Minnesota	Duluth, MN-WI MSA	55702	56669											
	Mille Lacs County, MN HMFA	56313												
	Minneapolis-St. Paul-Bloomington, MN-WI HMFA	55001	55129	55346	55401									

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State	Metropolitan Area	DDA ZCTAs												
Mississippi	Jackson, MS HMFA	39047	39110											
	Marshall County, MS HMFA	38654												
	Memphis, TN-MS-AR HMFA	38672												
Missouri	St. Joseph, MO-KS MSA	64436												
	St. Louis, MO-IL HMFA	63034												
Nebraska	Omaha-Council Bluffs, NE-IA HMFA	68133												
Nevada	Las Vegas-Henderson-Paradise, NV MSA	89002	89007	89012	89044	89052	89054	89085	89130	89134	89135	89138	89143	
		89144	89178	89179										
	Reno, NV MSA	89440	89441	89451	89508	89519	89521							
New Hampshire	Boston-Cambridge-Quincy, MA-NH HMFA	03827												
	Lawrence, MA-NH HMFA	03044	03087*	03873										
	Manchester, NH HMFA	03110	03281*											
	Portsmouth-Rochester, NH HMFA	03827	03844*	03854	03862	03870	03871							

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State	Metropolitan Area	DDA ZCTAs											
New Jersey	Atlantic City-Hammonton, NJ MSA	08201	08203	08221	08225	08241	08317	08330	08346	08403			
	Bergen-Passaic, NJ HMFA	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 HMFA	07030	07047*	07086	07093	07094	07302	07310	07311				
	Middlesex-Somerset-Hunterdon, NJ HMFA	07069	07920*	07921	07924*	07931*	07934	07939	07979	08502	08553	08558*	08807
		08810	08823	08828	08833	08858	08889						
	Monmouth-Ocean, NJ HMFA	07702	07703	07704	07718	07722	07726*	07728	07733	07739	07746	07750	07751*
		07758	07760	08092	08691*	08722	08730	08733	08740				
	Newark, NJ HMFA	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*
		07932	07933	07935	07936	07940	07945	07946	07950	07960	07976	07981	
	Ocean City, NJ MSA	08210											
	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	08001	08003	08019	08022	08026	08042	08046	08085	08640	08641		
	Trenton, NJ MSA	08550	08558*	08560*	08561	08691*							
	Vineland-Bridgeton, NJ MSA	08311	08323	08329	08340*	08344*	08349						
	Warren County, NJ HMFA	08802											
	New Mexico	Albuquerque, NM MSA	87008	87043	87047*	87116	87122	87144					
Farmington, NM MSA		87402											
Las Cruces, NM MSA		88002	88012										
Santa Fe, NM MSA		87508	87540										

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State	Metropolitan Area	DDA ZCTAs													
New York	Albany-Schenectady-Troy, NY MSA	12211													
	Buffalo-Cheektowaga-Niagara Falls, NY MSA	14051													
	Kingston, NY MSA	12440	12443	12456	12471	12486									
	Nassau-Suffolk, NY HMFA	11020	11023	11030	11042	11050	11507	11509	11518	11530	11547	11548	11554		
		11561	11566	11569	11576	11577	11713	11714	11724	11732	11733	11738	11747		
		11762	11765	11783	11786	11788	11790	11791	11794	11797	11798	11803	11804		
		11930	11932	11956	11962	11963	11964	11967	11968	11976	11977	11980			
		New York, NY HMFA	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	10301	10314	10457	
			10458	10461	10462	10463	10464	10465	10466*	10467	10468	10469	10470*	10471	
			10516	10524	10537*	10579	10901	10920	10931	10952	10954	10960	10964	10968	
			10970	10976	10980	10983	10984	10989	10994	11003*	11005*	11101	11102	11103	
			11104	11105	11106	11109	11201	11203	11204	11205	11209	11210	11211	11213	
			11214	11215	11216	11217	11218	11219	11220	11222	11223	11226	11228	11229	
			11230	11231	11232	11233	11234	11235	11236	11238	11354	11355	11356	11357	
		11358	11360	11361	11362	11363	11364	11365	11366	11367	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*												
	Poughkeepsie-Newburgh-Middletown, NY HMFA	10916	10922	10963	10969	10975	10996								
	Rochester, NY HMFA	14534	14564												
	Watertown-Fort Drum, NY MSA	13602	13603	13616	13622	13637	13638	13682	13693						
	Westchester County, NY Statutory Exception Area	10501	10503*	10504*	10506*	10510*	10514*	10517*	10518*	10519*	10522*	10523*	10526*		
		10528*	10530*	10532*	10533*	10536*	10537*	10538*	10543*	10546*	10547*	10560*	10567*		
		10576*	10577*	10578*	10580*	10583*	10589*	10590*	10594*	10595*	10597*	10601*	10604*		
		10605*	10606*	10607*	10706*	10707*	10709*	10803*	10804*						

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State	Metropolitan Area	DDA ZCTAs											
North Carolina	Asheville, NC HMFA	28704	28729	28730	28732	28742	28773	28790	28801	28803	28804		
	Charlotte-Concord-Gastonia, NC-SC HMFA	28075	28202	28277									
	Fayetteville, NC HMFA	28307	28308	28310									
	Greensboro-High Point, NC HMFA	27235											
	Hickory-Lenoir-Morganton, NC MSA	28605											
	Jacksonville, NC MSA	28445	28460	28543	28547								
	Person County, NC HMFA	27541											
	Wilmington, NC HMFA	28449	28480										
Ohio	Akron, OH MSA	44056	44141*	44202*									
	Cincinnati, OH-KY-IN HMFA	45174											
	Cleveland-Elyria, OH MSA	44022	44023	44141*	44202*								
	Columbus, OH HMFA	43021											
	Huntington-Ashland, WV-KY-OH HMFA	45688											
	Weirton-Steubenville, WV-OH MSA	43939											
Oklahoma	Oklahoma City, OK HMFA	73012	73097	73128	73145	73179							
	Tulsa, OK HMFA	74037	74103										
Oregon	Albany, OR MSA	97327	97333*	97345	97348	97374	97377	97389	97446*				
	Eugene-Springfield, OR MSA	97401	97403	97408	97412	97419	97426	97430	97454	97455	97461	97487	
	Grants Pass, OR MSA	97527	97543	97544									
	Medford, OR MSA	97503	97520	97524	97527*	97539	97540	97541					
	Portland-Vancouver-Hillsboro, OR-WA MSA	97004	97006	97007	97011	97019	97034	97035	97055	97062	97068	97070	97089
		97115	97119	97124	97140	97148	97201	97205	97209	97211	97212	97214	97217
		97225	97227	97229	97231	97232	97239						
	Salem, OR MSA	97002	97026	97101*	97375*								

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State	Metropolitan Area	DDA ZCTAs											
Pennsylvania	Allentown-Bethlehem-Easton, PA HMFA	18011	18031*	18106	18210*	18624							
	Columbia County, PA HMFA	17985											
	East Stroudsburg, PA MSA	18324	18352	18370									
	Lebanon, PA MSA	17016											
	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	18902	18929	18940	18954	18977	18980	19025	19066	19085	19102	19103	19106
		19123	19130	19317	19319	19342	19343	19345	19355	19372	19422	19425	19444
	Pike County, PA HMFA	18324	18328*	18371	18425								
	Pittsburgh, PA HMFA	15222	15243	16046	16059								
	Reading, PA MSA	18011											
Scranton--Wilkes-Barre, PA MSA	18602												
Rhode Island	Providence-Fall River, RI-MA HMFA	02817	02835	02874									
South Carolina	Charleston-North Charleston, SC MSA	29401	29404	29424	29451	29464	29466	29482	29492				
	Chester County, SC HMFA	29730											
	Columbia, SC HMFA	29202											
	Lancaster County, SC HMFA	29707											
	Laurens County, SC HMFA	29370											
	Myrtle Beach-North Myrtle Beach-Conway, SC HMFA	29568	29576	29577	29579	29582	29588						
	Sumter, SC MSA	29152											
Tennessee	Hickman County, TN HMFA	38476											
	Jackson, TN HMFA	38355	38362										
	Knoxville, TN HMFA	37934											
	Mauzy County, TN HMFA	37174											
	Memphis, TN-MS-AR HMFA	38002	38054	38060	38103	38135	38139						
	Nashville-Davidson--Murfreesboro--Franklin, TN HMFA	37027	37067	37069	37135	37179	37201	37205	37215	37219	37220		
	Smith County, TN HMFA	37087	37090*										

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State	Metropolitan Area	DDA ZCTAs												
Texas	Abilene, TX MSA	79607												
	Austin-Round Rock, TX MSA	78633	78701	78705	78712	78732	78733	78734	78738	78739	78746			
	Brownsville-Harlingen, TX MSA	78575												
	Corpus Christi, TX HMFA	78373	78374	78413	78414	78419								
	Dallas, TX HMFA	75001	75002	75010	75013	75019	75022*	75023	75024	75025	75028*	75032	75034	
		75035	75039	75048	75054*	75056	75063	75068	75070	75071	75077	75078	75081	
		75082	75087	75088	75089	75093	75094	75098	75104	75126	75132	75166	75167	
		75181	75182	75201	75202	75204	75205	75206	75207	75209	75219	75225	75244	
		75248	75249	75251	75409	76052*	76092*	76177*	76210	76226	76227	76247*	76249*	
		79906	79908	79911	79916	79934	79938*							
		76632												
	Fort Worth-Arlington, TX HMFA	75022	75052*	75054*	76001	76002	76008	76016	76018	76034	76039	76051	76052*	
		76063*	76092*	76102	76123	76131	76137	76148	76177*	76179	76182	76244	76248	
		76262*												
		76035												
	Hood County, TX HMFA	77002	77005	77006	77007	77008	77010	77019	77024	77027	77030	77041	77046	
		77054	77056	77059	77070	77077	77079	77094	77098	77345	77346	77373	77380	
		77381	77382	77384	77386	77388	77389	77401	77407	77429	77433	77450	77459	
		77477	77478	77479	77489	77493	77494	77498	77545*	77573	77584*			
		79938												
	Hudspeth County, TX HMFA	79938												
	Laredo, TX MSA	78045												
	Longview, TX HMFA	75640												
	Medina County, TX HMFA	78023	78253*											
	Odessa, TX MSA	79762	79765*											
	San Antonio-New Braunfels, TX HMFA	78015	78023*	78070*	78108	78109	78154	78163	78215	78232	78234	78235	78236	
		78244	78248	78249	78252	78253*	78254*	78255	78256	78258	78259	78260	78261	
		78266												
	Sherman-Denison, TX MSA	76258												
	Tyler, TX MSA	75762												
	Waco, TX HMFA	76643												
	Wichita Falls, TX MSA	76311												
	Wise County, TX HMFA	76052	76078*											

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State	Metropolitan Area	DDA ZCTAs											
Utah	Ogden-Clearfield, UT HMFA	84075											
	Provo-Orem, UT MSA	84004	84020*										
	Salt Lake City, UT HMFA	84092	84093	84095	84128								
	St. George, UT MSA	84765											
Vermont	Burlington-South Burlington, VT MSA	05401	05403	05405	05439	05445	05446	05454	05455	05465	05482	05486	05489
		05495											
Virginia	Floyd County, VA HMFA	24149											
	Richmond, VA MSA	23801											
	Staunton-Waynesboro, VA MSA	22939											
	Virginia Beach-Norfolk-Newport News, VA-NC HMFA	23168	23322	23456	23459	23511	23604	23651	23665	23691	23696		
	Washington-Arlington-Alexandria, DC-VA-MD HMFA	20105	20112	20124	20136	20143	20152	20169	22025	22032	22039	22060	22066
		22101	22151	22152	22153	22182	22201	22202	22203	22206	22209	22211	22213
		22308	22314	22315									
Winchester, VA-WV MSA	22625												
Washington	Bellingham, WA MSA	98276											
	Longview, WA MSA	98601	98603	98616*									
	Mount Vernon-Anacortes, WA MSA	98241	98257										
	Portland-Vancouver-Hillsboro, OR-WA MSA	98607	98629	98642	98685	98686							
	Seattle-Bellevue, WA HMFA	98001	98004	98005	98006	98007	98008	98011	98012	98019	98020	98021	98027
		98029	98033	98034	98038	98039	98040	98042	98045	98050	98051	98052	98053
		98055	98058	98059	98065	98072	98074	98075	98077	98087	98101	98102	98103
		98104	98105	98107	98109	98112	98115	98116	98117	98119	98121	98122	98125
		98164	98177	98199	98205	98258	98271	98275	98294	98296			
	Spokane, WA HMFA	99005											
	Tacoma, WA HMFA	98022	98047*	98092*	98321	98327	98329*	98332	98333	98335	98338	98354*	98360
		98372	98373	98374	98375	98385	98387	98391	98396	98402	98407	98421	98422*
		98424	98433										
	Walla Walla County, WA HMFA	99323											
	Wenatchee, WA MSA	98826											
Yakima, WA MSA	98936	98938											
West Virginia	Raleigh County, WV HMFA	25865											

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State	Metropolitan Area	DDA ZCTAs											
Wisconsin	Milwaukee-Waukesha-West Allis, WI MSA	53005	53045										
Puerto Rico	Aguadilla-Isabela, PR HMFA	00603	00662*	00680*	00690								
	Arecibo, PR HMFA	00612	00616	00650*									
	Barranquitas-Aibonito, PR HMFA	00650	00705*	00707	00786								
	Caguas, PR HMFA	00727	00778*										
	Fajardo, PR HMFA	00740	00773										
	Guayama, PR MSA	00784											
	Mayaguez, PR MSA	00660											
	Ponce, PR HMFA	00716	00717	00728	00780								
	San German, PR MSA	00622	00637*	00680*									
	San Juan-Guaynabo, PR HMFA	00646	00745	00901	00907	00911	00918	00920	00926*	00934	00953	00956*	00957
		00959	00960	00966	00968	00969	00979	00982	00983	00987			
	Utuaado Municipio, PR HMFA	00650											
	Yauco, PR HMFA	00624	00637*	00647*									

Count = 2,778 metropolitan ZCTAs.