

2016 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS

(OMB Metropolitan Area Definitions, December 1, 2009 [MSA] and derived FY2015 HUD SAFMR Area Definitions [HMFA])

State	Metropolitan Area	DDA ZCTAs												
Alabama	Anniston-Oxford, AL MSA	35096	36277											
	Birmingham-Hoover, AL HMFA	35054	35080	35147	35173	35243								
	Chilton County, AL HMFA	35040	36792*											
	Columbus, GA-AL MSA	31905	36856	36870*										
	Dothan, AL HMFA	36305												
	Huntsville, AL MSA	35808												
	Mobile, AL MSA	36505	36528	36572	36695									
	Montgomery, AL MSA	36112	36113	36115										
	Tuscaloosa, AL MSA	35111	35406	35463	35473	35475								
	Walker County, AL HMFA	35006	35584											
Alaska	Anchorage, AK HMFA	99505	99506	99518	99577									
	Fairbanks, AK MSA	99702	99703	99705	99712	99714	99760							
Arizona	Flagstaff, AZ MSA	85931	86001	86004	86015	86016	86017	86018	86020	86024	86036	86038	86052	
		86336	86337	86435										
	Lake Havasu City-Kingman, AZ MSA	86401	86403	86404	86406	86426	86429	86440	86442					
	Phoenix-Mesa-Glendale, AZ MSA	85024	85028	85037	85043	85045	85048	85050	85054	85083	85085	85086	85087	
		85118	85138	85140	85142	85143	85209	85212	85215	85226	85233	85234	85248	
		85249	85250	85253	85254	85255	85257	85258	85260	85262	85266	85268	85284	
		85286	85295	85296	85297	85298	85308	85310	85322	85331	85335	85338	85339	
		85340	85353	85354	85373	85374	85379	85381	85382	85383	85387	85388	85392	
		85395	85396	85658										
	Prescott, AZ MSA	86315	86324	86325	86327	86334	86336*	86351						
	Tucson, AZ MSA	85629	85641	85645	85658*	85708	85737	85739*	85742	85743	85747	85748	85749	
		85755	85757											
	Yuma, AZ MSA	85333	85347	85352	85364	85365	85367							
	Arkansas	Fayetteville-Springdale-Rogers, AR HMFA	72714	72715	72718									
		Fort Smith, AR-OK HMFA	72916											
		Hot Springs, AR MSA	71909	71913	71964									
	California	Bakersfield-Delano, CA MSA	93222	93225	93311	93312	93313	93314	93505	93523				
Chico, CA MSA		95917	95928	95954										
Fresno, CA MSA		93602	93611	93619	93664	93667	93711	93720	93722	93730				
Hanford-Corcoran, CA MSA		93202	93245											
Los Angeles-Long Beach, CA HMFA		90010	90021	90024	90025	90034	90035	90036	90045	90046	90048	90049	90056	
		90064	90066	90067	90068	90069	90071	90073	90077	90089	90094	90095	90210	
		90211	90212	90230	90232	90245	90254	90260	90263	90265	90266	90272	90274	
		90275	90277	90278	90290	90291	90292	90293	90401	90402	90403	90404	90405	
		90503	90504	90505	90603	90623	90630	90631	90638	90701	90703	90712	90713	
		90715	90732	90740	90746	90803	90808	90815	90822	91001	91006	91007	91008	
		91011	91016	91024	91030	91046	91101	91105	91106	91107	91108	91201	91202	
		91206	91207	91208	91210	91214	91301	91302	91307	91311	91316	91321	91326	
		91330	91342	91344	91345	91350	91351	91354	91355	91361	91362	91364	91367	
		91371	91381	91384	91387	91390	91403	91423	91436	91501	91504	91505	91506	
		91602	91604	91722	91724	91740	91741	91745	91746	91748	91759	91765	91773	
		91775	91780	91789	91790	91792	92397	93510	93544	93551	93552	93553	93560*	
		93563												
Madera-Chowchilla, CA MSA		93601	93610	93614	93636	93637	93644	93653						
Merced, CA MSA		93635	95334	95374										
Modesto, CA MSA		95307	95323	95326	95329	95350	95355	95356	95357	95358	95361	95363	95367	
		95368	95382											
Napa, CA MSA		94503	94515	94558	94567	94573	94574	94576	94589	94599				
Oakland-Fremont, CA HMFA		94502	94505	94506	94507	94513	94516	94517	94526	94531	94538	94539	94547	
		94549	94552	94555	94556	94560	94561	94563	94566	94568	94582	94583	94586	
		94588	94597	94598	94618	94706	94707	94708	95391					
Orange County, CA HMFA		90630	90740*	90742	90743	90815*	92530	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	92677	92678		
	92679	92688	92691	92692	92694	92708	92782	92807	92808	92823	92845	92861		
	92868	92869	92886	92887										

State	Metropolitan Area	DDA ZCTAs												
California (Continued)	Oxnard-Thousand Oaks-Ventura, CA MSA	90265	91304*	91307*	91311*	91320	91360	91361*	91362*	91377	93003	93004	93010	
		93012	93013	93021	93035	93041	93042	93043	93063	93064	93065	93066		
	Redding, CA MSA	96002	96003	96019	96022	96073	96087							
	Riverside-San Bernardino-Ontario, CA MSA	89019	91701	91708	91709	91710	91730	91737	91739	91752	91759*	91761	91762	
		91763	91764	91766*	91784	91786	92028	92203	92210	92211	92234	92239	92253	
		92258	92260	92268	92270	92276	92278	92282	92285	92304	92305	92309	92310	
		92313	92316	92320	92321	92322	92332	92333	92335	92336	92337	92338	92339	
		92341	92342	92344	92347	92352	92354	92358	92364	92372	92373	92374	92376	
		92377	92378	92382	92385	92391	92392	92394	92397*	92398	92407	92503	92504	
		92505	92506	92507	92508	92509	92530*	92532	92536	92545	92549	92551	92553	
		92555	92557	92561	92562	92563	92567	92571	92582	92584	92585	92586	92587	
		92591	92592	92595	92596	92860	92879	92880	92881	92882	92883	93516*	93555*	
		93558												
		Sacramento--Arden-Arcade--Roseville, CA HMFA	95614	95619	95624	95626	95630	95648	95650	95655	95677	95693	95703	95722
			95726	95742	95746	95747	95757	95758	95762	95765	95829	95835	95843	95864
			96140	96145	96146	96161								
	Salinas, CA MSA	93210	93906	93907	93908	93921	93923	93924	93928	93932	93933	93940	93943	
		93950	93953	93954	93955	93962	95004	95039	95076					
	San Benito County, CA HMFA	93210	93930*	95004*	95023*	95043	95045	95075						
	San Diego-Carlsbad-San Marcos, CA MSA	91901	91902	91905	91913	91914	91915	91917	91931	91934	91935	91948	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	92108	92109	92110	92111	92117	92118	92119	92120	
		92121	92122	92123	92124	92126	92127	92128	92129	92130	92131	92134	92135	
		92139	92140	92145	92147	92154	92155	92672*						
		San Francisco, CA HMFA	94020	94021	94025	94027	94037	94038	94044	94060	94065	94074	94105	94107
			94111	94114	94116	94117	94123	94127	94128	94129	94131	94132	94158	94403
			94404	94903	94920	94925	94929	94930	94933	94938	94939	94940	94941	94947
		San Jose-Sunnyvale-Santa Clara, CA HMFA	94952	94957	94963	94964	94965	94970	94971	94972	94973			
	94022		94024	94028*	94041	94043	94085	94089	94301	94304	94306	94550*	95013	
	95014		95030	95032	95033	95035	95037	95046	95051	95053	95054	95070	95076*	
	95119		95120	95121	95123	95129	95131	95132	95134	95135	95136	95138	95139	
	95140	95148												
	San Luis Obispo-Paso Robles, CA MSA	93252	93254	93401	93402	93405	93420	93428	93430	93433	93442	93444	93449	
		93454	93458	93461*	93465									
	Santa Barbara-Santa Maria-Goleta, CA MSA	93001	93013*	93067	93101	93103	93105	93108	93109	93110	93111	93117	93429	
		93437	93441	93455	93460	93463								
	Santa Cruz-Watsonville, CA MSA	95003	95006	95007	95010	95033*	95041	95060	95062	95065	95066			
	Santa Rosa-Petaluma, CA MSA	94515	94922	94923	94928	94931	94951	94952*	94954	95405	95409	95412	95425	
		95430	95431	95439	95441	95442	95444	95448	95450	95452	95465	95471	95472	
		95476	95486	95492	95497									
		95206	95209	95210	95212	95219*	95231	95237	95242	95304	95330	95336	95337	
	95366	95376	95377*	95391*										
	Vallejo-Fairfield, CA MSA	94510	94534	94535	94585	94589*	94591	95620*	95687	95688				
	Visalia-Porterville, CA MSA	93274	93277	93292	93633*									
	Yolo, CA HMFA	95612	95618											
	Yuba City, CA MSA	95668	95692	95837*	95903	95918	95922	95953	95960	95977	95993			
	Colorado	Boulder, CO MSA	80305	80481	80516									
		Colorado Springs, CO HMFA	80132	80831	80840	80908	80913	80922	80923	80925	80928	80930	80951	
			80015	80016	80018	80019	80023	80109	80122	80124	80125	80126	80129	80130
		Denver-Aurora-Broomfield, CO MSA	80134	80202	80238	80249	80403*	80421	80422*	80433	80439	80440	80454	80465
			80470	80602	80640									
			81505	81507										
Grand Junction, CO MSA		80504	80516*	80530	80534*	80543	80549*	80603*	80623	80643*				
Greeley, CO MSA		81008	81023											
Pueblo, CO MSA		80814												
Teller County, CO HMFA														

State	Metropolitan Area	DDA ZCTAs											
Connecticut	Bridgeport, CT HMFA	06468	06611	06612	06824	06825	06880	06890					
	Danbury, CT HMFA	06896	06897										
	Hartford-West Hartford-East Hartford, CT HMFA	06092	06103	06422	06455								
	New Haven-Meriden, CT HMFA	06437	06472	06477	06510	06518	06524	06525					
	Norwich-New London, CT HMFA	06375											
	Stamford-Norwalk, CT HMFA	06820	06831	06878	06880*	06883	06903						
	Waterbury, CT HMFA	06488											
Delaware	Dover, DE MSA	19904	19943	19946	19954								
	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	19707	19730	19734	19803								
District of Columbia	Washington-Arlington-Alexandria, DC-VA-MD HMFA	20004											
Florida	Cape Coral-Fort Myers, FL MSA	33904	33908	33909	33912	33913	33914	33920	33928	33957	33966	33971	33974
		33976	33990	33991	33993	34134	34135						
	Crestview-Fort Walton Beach-Destin, FL MSA	32541	32542	32544									
	Deltona-Daytona Beach-Ormond Beach, FL MSA	32124	32127	32128	32129	32130	32136	32141	32168	32169	32174	32176	32713
		32724	32725	32738	32744	32754	32759	32763	32764				
	Fort Lauderdale, FL HMFA	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	32606											
	Jacksonville, FL HMFA	32003	32033	32034	32065	32080	32081	32082	32092	32212	32221	32222	32223
		32225	32226	32227	32246	32250	32258	32259	32266				
	Lakeland-Winter Haven, FL MSA	33803	33805	33809	33810	33811	33812	33813	33827	33834	33837	33838	33839
		33850	33851	33859	33860	33868	33884	33896	33897	34714	34759		
	Miami-Miami Beach-Kendall, FL HMFA	33014	33015	33016	33018	33031	33035	33039	33055	33109	33122	33129	33131
		33132	33133	33134	33139	33140	33145	33146	33149	33154	33155	33156	33158
		33160	33165	33172	33173	33174	33175	33176	33177	33178	33180	33182	33183
		33184	33185	33186	33187	33193	33194	33196					
	Naples-Marco Island, FL MSA	34103	34105	34108	34117	34119*	34120	34145					
	North Port-Bradenton-Sarasota, FL MSA	34201	34202	34212	34216	34217	34228	34229	34232	34233	34235	34238	34239
		34240	34241	34242	34243	34286	34291	34293					
	Ocala, FL MSA	32162	32179	32667*	34432	34471	34472	34473	34474	34476	34480	34481	34482
	Orlando-Kissimmee-Sanford, FL MSA	32701	32703	32707	32708	32709	32712	32714	32732	32746	32750	32751	32765
		32766	32779	32789	32792	32803	32804	32806	32810	32811	32812	32814	32817
		32818	32819	32820	32821	32824	32825	32827	32828	32829	32830	32831	32832
		32833	32835	32836	32837	33848	33896*	34711	34715	34734	34736	34737	34743
		34744	34746	34747	34756	34758	34759*	34760	34761	34769	34772	34786	
	Palm Bay-Melbourne-Titusville, FL MSA	32903	32908	32925	32927	32937	32940	32951	32955				
	Palm Coast, FL MSA	32137	32164	32174*	32180*								
	Panama City-Lynn Haven-Panama City Beach, FL MSA	32403	32407	32410	32413	32444							
	Pensacola-Ferry Pass-Brent, FL MSA	32508	32561	32563	32566								
	Port St. Lucie, FL MSA	33438	33458*	33469*	33478*	34945	34949	34952	34953	34957	34972*	34974	34982
		34983	34984	34986	34987	34990	34994	34997					
Punta Gorda, FL MSA	33946	33948	33954	33981									
Sebastian-Vero Beach, FL MSA	32963	32968											
Tallahassee, FL HMFA	32311	32312	32317										
Tampa-St. Petersburg-Clearwater, FL MSA	33511	33543	33544	33545	33547	33556	33569	33572	33578	33579	33594	33596	
	33602	33606	33621	33624	33625	33626	33629	33634	33635	33647	33706	33708	
	33711	33715	33744	33759	33762	33764	33767	33772	33776	33777	33782	33785	
	33786	34609	34637	34638	34639	34677	34681	34683	34684	34685			
West Palm Beach-Boca Raton, FL HMFA	33408	33409	33410	33411	33412	33413	33414	33418	33426	33428	33431	33432	
	33433	33436	33437	33438	33444	33445	33446	33449	33458	33463	33467	33469	
	33470	33472	33473	33477	33478	33480	33483	33484	33486	33487	33496	33498	

State	Metropolitan Area	DDA ZCTAs												
Georgia	Albany, GA MSA	31721	31743	31763	31764	39885								
	Atlanta-Sandy Springs-Marietta, GA HMFA	30009	30017	30019	30024	30039	30045	30078	30087	30127	30248	30252	30269	
		30273	30290	30326	30327	30346	30363							
	Augusta-Richmond County, GA-SC MSA	30809	30905											
	Brunswick, GA MSA	31522	31527											
	Butts County, GA HMFA	30248												
	Columbus, GA-AL MSA	31808	31811	31909										
	Gainesville, GA MSA	30519	30542	30548*										
	Haralson County, GA HMFA	30176	30182*											
	Hinesville-Fort Stewart, GA HMFA	31309	31313	31314	31315	31320	31323*							
	Lamar County, GA HMFA	30257	30295*	31097										
	Macon, GA MSA	31220												
	Meriwether County, GA HMFA	30218	30220*	30276*										
	Murray County, GA HMFA	30708												
	Rome, GA MSA	30145												
Savannah, GA MSA	31322	31324	31326	31328	31410	31411								
Valdosta, GA MSA	31602	31605	31629											
Hawaii	Honolulu, HI MSA	96701	96706	96707	96712	96730	96734	96744	96762	96782	96786	96789	96791	
		96797	96816	96818	96821	96825	96853	96857	96859	96860	96863			
Idaho	Boise City-Nampa, ID HMFA	83616	83634	83646	83669	83716								
	Coeur d'Alene, ID MSA	83835												
	Gem County, ID HMFA	83616												
Illinois	Chicago-Joliet-Naperville, IL HMFA	60010	60012	60015	60022	60026	60035	60042	60044	60045	60047	60053	60062	
		60069	60072	60083	60088	60089	60091	60093	60102	60103	60107	60108	60124	
		60134	60136	60140	60142	60154	60173	60175	60189	60190	60192	60194	60195	
		60201	60203	60301	60404	60422	60428	60429	60446	60463	60464	60467	60473	
		60478	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									
	Danville, IL MSA	61857												
	DeKalb County, IL HMFA	60140	60151*	60511*										
	Kankakee-Bradley, IL MSA	60913	60914	60961*										
	Kendall County, IL HMFA	60503	60585*	60586*										
	Rockford, IL MSA	61065												
	St. Louis, MO-IL HMFA	62028												
	Indiana	Elkhart-Goshen, IN MSA	46530											
		Evansville, IN-KY HMFA	47725											
Fort Wayne, IN MSA		46845												
Gary, IN HMFA		47943												
Gibson County, IN HMFA		47725												
Indianapolis, IN HMFA		46033	46077	46103	46231	46236								
Jasper County, IN HMFA		47943												
Putnam County, IN HMFA		46121	46128											
South Bend-Mishawaka, IN HMFA		46530	46556											
Washington County, IN HMFA	47281													
Iowa	Des Moines-West Des Moines, IA MSA	50323												
Kansas	Kansas City, MO-KS HMFA	66027	66206	66218	66227									
	Manhattan, KS MSA	66442												
	Topeka, KS MSA	66610												
	Wichita, KS HMFA	67074	67230	67235										
Kentucky	Clarksville, TN-KY HMFA	42223	42254	42262										
	Elizabethtown, KY MSA	40121	40162											
	Lexington-Fayette, KY MSA	40514												
	Louisville, KY-IN HMFA	40059												
	Meade County, KY HMFA	40121												

State	Metropolitan Area	DDA ZCTAs											
Louisiana	Alexandria, LA MSA	71407	71423										
	Baton Rouge, LA HMFA	70712											
	Houma-Bayou Cane-Thibodaux, LA MSA	70359											
	New Orleans-Metairie-Kenner, LA MSA	70037	70047	70067	70115	70123	70124	70125	70130	70447	70448	70458	70460
		70471											
	Shreveport-Bossier City, LA MSA	71004	71030	71105	71110								
Maine	Cumberland County, ME (part) HMFA	04024											
	Lewiston-Auburn, ME MSA	04258											
	Penobscot County, ME (part) HMFA	04434	04969										
	Portland, ME HMFA	04105											
	York County, ME (part) HMFA	03907	04001	04030	04048*	04061	04095						
Maryland	Baltimore-Towson, MD HMFA	20711	20724	20733	20751	20755	20833	21012	21029	21032	21035	21037	21044
		21054	21075	21076	21113	21114	21140	21146	21153	21401	21402	21409	21607
	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	21917											
	Washington-Arlington-Alexandria, DC-VA-MD HMFA	20607	20623	20695	20715	20720	20815	20816	20817	20818	20833*	20841	20850
		20854	20855	20871	20880	20882	20905	21777					
Massachusetts	Barnstable Town, MA MSA	02537	02556	02562	02632	02635	02644	02648	02659	02668			
	Boston-Cambridge-Quincy, MA-NH HMFA	01731	01741	01742	01770	01773	01778	01803	01887	02030	02108	02109	02110
		02114	02116	02138	02139	02142	02144	02199	02210	02215	02420	02421	02445
		02446	02451	02458	02459	02460	02461	02464	02465	02466	02467	02468	02478
		02481	02493	02494									
		02770											
	Brockton, MA HMFA	02717	02747*	02748									
	New Bedford, MA HMFA	01022											
	Springfield, MA HMFA	01612											
	Worcester, MA HMFA												
	Michigan	Detroit-Warren-Livonia, MI HMFA	48009	48025	48042	48069	48085	48098	48138	48168*	48301	48322	48323
		48374	48382	48438									
Flint, MI MSA		48438											
Grand Rapids-Wyoming, MI HMFA		49301	49302										
Jackson, MI MSA		49233	49234										
Niles-Benton Harbor, MI MSA		49102											
Minnesota	Duluth, MN-WI MSA	55702	55798										
	Minneapolis-St. Paul-Bloomington, MN-WI MSA	55001	55011	55129									
Mississippi	Gulfport-Biloxi, MS MSA	39532	39540	39560	39574								
	Hattiesburg, MS MSA	39402	39423	39425	39429	39465							
	Jackson, MS HMFA	39047	39110	39272									
	Marshall County, MS HMFA	38642	38654*	38685									
	Memphis, TN-MS-AR HMFA	38654	38672										
	Pascagoula, MS MSA	39564											
	Tunica County, MS HMFA	38664											
Missouri	Joplin, MO MSA	64841											
	Kansas City, MO-KS HMFA	64082	64145	64157									
Nebraska	Omaha-Council Bluffs, NE-IA HMFA	68007	68136										
Nevada	Las Vegas-Paradise, NV MSA	89002	89011	89012	89014	89031	89032	89044	89052	89074	89081	89084	89086
		89113	89117	89118	89123	89124	89128	89129	89130	89131	89134	89135	89138
		89139	89141	89142	89143	89144	89145	89147	89148	89149	89166	89178	89183
		89424	89434	89436	89441	89451	89508	89519	89521	89523	89704		
	Reno-Sparks, NV MSA	03044	03087										
New Hampshire	Lawrence, MA-NH HMFA	03110											
	Manchester, NH HMFA	03854											
	Portsmouth-Rochester, NH HMFA												
New Jersey	Atlantic City-Hammonton, NJ MSA	08201	08203	08205	08215	08217	08221	08225	08232	08234	08240	08241	08270
		08310	08319	08330	08340	08344	08346	08350	08402	08403	08406		
	Bergen-Passaic, NJ HMFA	07020	07024	07043	07075	07401	07417	07420	07423	07430	07432	07436	07450
		07456	07458	07460	07463	07481	07608	07620	07624	07626	07627	07632	07641
		07642	07645	07648	07652	07670	07676	07677					
		07029	07030	07086	07094	07302	07307	07310	07311				
	Jersey City, NJ HMFA	07069	07920	08502	08558	08823							
	Middlesex-Somerset-Hunterdon, NJ HMFA	07702	07722	07746	07750	07751	07755	07758	08722	08731	08732	08741	08758
	Monmouth-Ocean, NJ HMFA												

State	Metropolitan Area	DDA ZCTAs													
New Jersey (continued)	Newark, NJ HMFA	07004	07023	07039	07041	07043*	07045	07046	07058	07068	07078	07079	07081		
		07090	07419	07421*	07457	07460*	07843	07853	07856	07876	07901	07920*	07922		
		07927	07928	07931*	07932	07933	07935	07936	07940	07945	07950	07981			
		Ocean City, NJ MSA		08202	08210	08230	08251								
		Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA													
		08001	08003	08022	08046	08053	08054	08055	08080	08090	08501*	08515	08554		
		08640	08641												
		Trenton-Ewing, NJ MSA		08525	08534	08542	08550	08558*							
		Vineland-Millville-Bridgeton, NJ MSA		08302	08314	08316	08318*	08320	08321	08323	08324	08327	08329	08340*	08344*
			08345	08348	08349	08352	08353	08360*	08361						
	Warren County, NJ HMFA		07821	07832											
New Mexico	Albuquerque, NM MSA		87008	87043	87048	87059	87083	87116	87122	87144					
	Las Cruces, NM MSA		88002	88011	88012										
	Santa Fe, NM MSA		87508	87540											
New York	Binghamton, NY MSA		13864												
	Buffalo-Niagara Falls, NY MSA		14051												
	Ithaca, NY MSA		13092	13102											
	Kingston, NY MSA		12458	12491											
	Nassau-Suffolk, NY HMFA														
			11023	11050	11509	11510	11530	11545	11552	11553	11554	11557	11558	11560	
			11561	11566	11569	11575	11576	11577	11590	11703	11709	11710	11715	11720	
			11721	11725	11732	11733	11738	11742	11747	11749	11752	11756	11763	11783	
			11786	11788	11791	11792	11797	11803	11933	11937	11939	11940	11942	11951	
			11952	11956	11959	11963	11967	11978							
	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	10103	10119	10128	10162	10165	10170	10173	
			10199	10280	10282	10301	10302	10303	10304	10305	10306	10307	10308	10309	
			10310	10312	10314	10463	10464	10465	10469	10471	10509	10512	10516	10524	
			10541	10579	10901	10913	10920	10923	10927	10931	10952	10954	10956	10960	
			10962	10964	10965	10968	10970	10974	10977	10980	10983	10984	10986	10989	
			10994	11001*	11003*	11004	11005	11040*	11101	11102	11103	11104	11105	11106	
			11109	11201	11205	11209	11211	11212	11215	11216	11217	11218	11220	11221	
			11222	11228	11231	11232	11233	11234	11236	11238	11354	11355	11356	11357	
			11358	11360	11361	11362	11363	11364	11365	11366	11368	11369	11370	11373	
			11374	11375	11377	11378	11379	11385	11411	11413	11414	11415	11416	11417	
			11418	11419	11420	11421	11422	11426	11427	11428	11429	11430	11432	11433	
			11435	11436	12533	12563	12582								
		Poughkeepsie-Newburgh-Middletown, NY MSA		10911	10916	10919	10969	10996							
		Rochester, NY MSA		14586											
		Syracuse, NY MSA		13418											
		Westchester County, NY Statutory Exception Area		10502	10504	10507	10510	10514	10517	10523	10528	10530	10532	10535	10538
			10543	10548	10560	10567	10570	10576	10580	10583	10589	10590	10594	10595	
			10604	10606	10607	10707	10709								
	North Carolina	Anson County, NC HMFA		28133											
Asheville, NC HMFA		28729	28742	28778	28803	28804	28806								
Charlotte-Gastonia-Rock Hill, NC-SC HMFA		28075													
Durham-Chapel Hill, NC HMFA		27712													
Fayetteville, NC HMFA		28307	28314												
Haywood County, NC HMFA		28751													
Hickory-Lenoir-Morganton, NC MSA		28673													
Jacksonville, NC MSA		28445	28460	28539	28543	28546	28547	28582	28584						
Pender County, NC HMFA		28411	28445*												
Person County, NC HMFA		27572													
Rocky Mount, NC MSA		27597													
Virginia Beach-Norfolk-Newport News, VA-NC MSA		27927	27939												
Wilmington, NC HMFA		28409	28428	28480											

State	Metropolitan Area	DDA ZCTAs											
Ohio	Akron, OH MSA	44056	44202										
	Cleveland-Elyria-Mentor, OH MSA	44022	44023	44040	44141*	44233							
	Columbus, OH HMFA	43082											
	Dayton, OH HMFA	45361	45433	45434									
	Springfield, OH MSA	45349											
	Wheeling, WV-OH MSA	43718											
Oklahoma	Lawton, OK MSA	73503	73543										
	Le Flore County, OK HMFA	74935											
	Oklahoma City, OK HMFA	73012	73179										
Oregon	Eugene-Springfield, OR MSA	97390	97404	97408	97419	97431	97437	97438	97455	97461	97487	97498	
	Medford, OR MSA	97502	97503	97524	97530	97540	97541						
	Portland-Vancouver-Hillsboro, OR-WA MSA	97002	97019	97034	97231								
	Salem, OR MSA	97002	97020	97101*	97325	97371	97385						
Pennsylvania	Allentown-Bethlehem-Easton, PA HMFA	18031	18040	18053	18062	18077	18086	18092	18106	18210	18624		
	Lebanon, PA MSA	17016	17064										
	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	18902	18914	18929	18938	18940	18947	18977	18980	19034	19035	19041	19066
		19085	19087	19095	19096	19102	19106	19317	19341	19342	19355	19372	19374
		19422	19425	19444									
	Pike County, PA HMFA	18324	18328	18337									
	Pittsburgh, PA HMFA	15142	15222	15241									
	Reading, PA MSA	17555	18062*	18070*	18092*	19529*							
	Scranton--Wilkes-Barre, PA MSA	18222											
	Williamsport, PA MSA	16930											
	Rhode Island	Providence-Fall River, RI-MA HMFA	02827	02835									
South Carolina	Charleston-North Charleston-Summerville, SC MSA	29401	29404	29412	29414	29438	29439	29451	29453	29456	29464	29466	29482
		29492											
	Columbia, SC HMFA	29036	29063	29229									
	Greenville-Mauldin-Easley, SC MSA	29635											
	Kershaw County, SC HMFA	29045											
	Laurens County, SC HMFA	29325	29332	29335	29351	29355	29360	29370	29384	29388	29644*	29645	29654*
		29692											
	Myrtle Beach-North Myrtle Beach-Conway, SC MSA	29566	29575	29576	29579	29582	29588						
	Spartanburg, SC MSA	29369											
	Sumter, SC MSA	29152											
Tennessee	Clarksville, TN-KY HMFA	37010	37042										
	Hickman County, TN HMFA	38476											
	Jackson, TN MSA	38362											
	Knoxville, TN MSA	37934											
	Memphis, TN-MS-AR HMFA	38002	38016	38017	38018	38060	38103	38117	38119	38120	38125	38133	38135
		38138	38141										
Nashville-Davidson--Murfreesboro--Franklin, TN MSA	37014	37027	37067	37069	37153	37179	37201	37205	37215	37220			
Texas	Abilene, TX MSA	79530	79606										
	Austin-Round Rock-San Marcos, TX MSA	78619	78633	78634	78641	78653	78665	78701	78725	78732	78733	78734	78738
		78739											
	Brownsville-Harlingen, TX MSA	78575	78597										
	Corpus Christi, TX HMFA	78373	78374	78409	78414	78418							
	Dallas, TX HMFA	75013	75028	75032	75035	75070	75077	75088	75089	75094	75126	75167	75181
		75201	75202	75225	75251	76052	76226	76227					
	El Paso, TX MSA	79906	79908	79912	79916	79925	79928	79934	79935	79936	79938		
	Fort Worth-Arlington, TX HMFA	75028	76001	76002	76008	76018	76052*	76123	76131	76244	76248		
	Houston-Baytown-Sugar Land, TX HMFA	77002	77005	77010	77019	77030	77046	77059	77094	77346	77382	77384	77386
		77388	77389	77401	77407	77433	77449	77450	77459	77479	77493	77498	77517
		77584											
	Killeen-Temple-Fort Hood, TX HMFA	76542	76544										
	Laredo, TX MSA	78045											
	Medina County, TX HMFA	78253											
	Odessa, TX MSA	79762											
	San Antonio-New Braunfels, TX HMFA	78023	78108	78109	78121	78234	78235	78236	78244	78247	78250	78253	78254
		78255	78258	78259	78260	78261	78266						
	Texarkana, TX-Texarkana, AR MSA	75574											

State	Metropolitan Area	DDA ZCTAs											
Texas (continued)	Tyler, TX MSA	75705	75791										
	Waco, TX MSA	76624	76633	76640	76643	76655	76712						
	Wichita Falls, TX MSA	76311											
	Wise County, TX HMFA	76052	76249*										
Utah	Logan, UT-ID MSA	84318											
	Ogden-Clearfield, UT MSA	84075	84310										
	Provo-Orem, UT MSA	84004	84042	84045									
	Salt Lake City, UT HMFA	84020	84081	84092	84093	84095	84096	84128					
	St. George, UT MSA	84738	84746	84765	84774								
Vermont	Burlington-South Burlington, VT MSA	05403	05408	05444	05445	05459	05461	05482	05494				
Virginia	Charlottesville, VA MSA	22936											
	Danville, VA MSA	24137											
	Franklin County, VA HMFA	24137											
	Harrisonburg, VA MSA	22801	22840	24471									
	Jefferson County, WV HMFA	20135											
	Lynchburg, VA MSA	24104											
	Richmond, VA HMFA	22514	23059	23089	23114	23801	23838	23842					
	Roanoke, VA HMFA	24083											
	Virginia Beach-Norfolk-Newport News, VA-NC MSA	23089	23188	23320	23321	23322	23325	23433	23435	23451	23452	23453	23454
		23455	23456	23459	23460	23461	23462	23464	23510	23511	23603	23604	23651
		23662	23665	23691	23692	23693							
	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	22180
		22181	22182	22202	22203	22213	22308	22310	22315				
	Winchester, VA-WV MSA	22625											
Washington	Bellingham, WA MSA	98240	98244										
	Bremerton-Silverdale, WA MSA	98314	98315	98340	98359	98380							
	Longview, WA MSA	98625											
	Mount Vernon-Anacortes, WA MSA	98232											
	Olympia, WA MSA	98513	98516	98597									
	Portland-Vancouver-Hillsboro, OR-WA MSA	98651	98675										
	Seattle-Bellevue, WA HMFA	98004	98006	98008	98019	98029	98033	98039	98053	98065	98068	98074	98075
		98077	98296										
	Spokane, WA MSA	99011	99025	99026	99027								
	Tacoma, WA HMFA	98303	98321	98327	98332	98354*	98360	98374	98375	98387	98391	98396	98422
		98433	98580										
	Yakima, WA MSA	98936	98953										
Wisconsin	Janesville, WI MSA	53521											
	Kenosha County, WI HMFA	53158											
	Milwaukee-Waukesha-West Allis, WI MSA	53005	53045										
	Racine, WI MSA	53108											
	Wausau, WI MSA	54471											
Puerto Rico	Aguadilla-Isabela-San Sebastián, PR MSA	00602	00603	00610	00631	00662	00669	00670	00676	00677	00685	00690	
	Arecibo, PR HMFA	00612	00616	00652	00659	00688							
	Barranquitas-Aibonito-Quebradillas, PR HMFA	00650	00678*	00705	00786	00794*							
	Caguas, PR HMFA	00725	00727	00736	00739	00754	00777	00778					
	Fajardo, PR MSA	00735	00738	00773									
	Guayama, PR MSA	00704	00714	00723	00784								
	Mayagüez, PR MSA	00680	00682										
	Ponce, PR MSA	00716	00717	00728	00730	00780	00795						
	San Germán-Cabo Rojo, PR MSA	00622	00623	00637	00667								
	San Juan-Guaynabo, PR HMFA	00646	00693	00725*	00729	00741	00771	00777*	00901	00906	00907	00909	00911
		00912	00918	00920	00921	00923	00926	00934	00936	00949	00950	00952	00953
		00956	00957	00959	00960	00961	00966	00968	00969	00976	00979	00982	00983
		00985	00987										
		Yauco, PR MSA	00624	00647*	00653	00656	00698						