

Dear NAHMA Members,

Today, HUD published its **2020 Difficult Development Areas (DDAs) and Qualified Census Tracts (QCTs), effective for allocations of credit or bonds issued after December 31, 2019**. HUD is required to annually designate DDAs, which are areas with high construction, land, and utility costs relative to area median gross income, and QCTs, which are areas either in which 50% or more of the households have an income which is less than 60% of the area median gross income or which have a poverty rate of at least 25%.

Low-income housing tax credit (LIHTC) allocations for designated areas are eligible for a basis boost of up to 30%. The designations are based on FY19 Small Area Fair Market Rents (FMRs) and the American Community Survey (ACS), among other data.

For more information on DDAs and QCTs, please click [here](#). To read the attached Federal Register Notice online, please click [here](#).

Thanks,  
Juliana

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**NAHMA is the leading voice for affordable housing management, advocating on behalf of multifamily property managers and owners whose mission is to provide quality affordable housing.***