

2020 QAP - Qualified Census Tracts (QCT), Tribal Equivalent Areas

Methodology

QCT are based on Census Tract boundaries, but the boundaries of larger Census Tracts and reservations in greater Minnesota do not always align. Thus, large geographic areas of some low-income reservations are not classified as QCTs. Reservations that meet the criteria for designation as a QCT are treated as a QCT equivalent area if either (1) the entire reservation meets the definition of a QCT or (2) if a tract within the reservation is eligible under current HUD QCT criteria¹. Applicants will find interactive maps to identify whether a property falls within these areas on Minnesota Housing’s website – www.mnhousing.gov > [Policy & Research](#) > [Community Profiles](#).

Eligible Areas

The reservations in the table below and identified on the map on the following page are eligible as Tribal QCT equivalent areas. To be eligible, these areas must meet either income or poverty thresholds:

- Areas are eligible based on income thresholds if 50% or more of households have incomes below the average household size adjusted income limit for at least two of three evaluation years (2013-2015).
- Areas are eligible based on the poverty threshold if the poverty rate is 25% or higher for at least two of three evaluation years (2013-2015).

Indian Reservations or Trust Land in Minnesota Based on Characteristics of Eligibility for Qualified Census Tracts

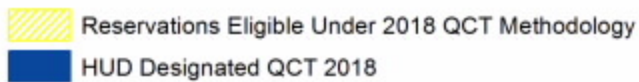
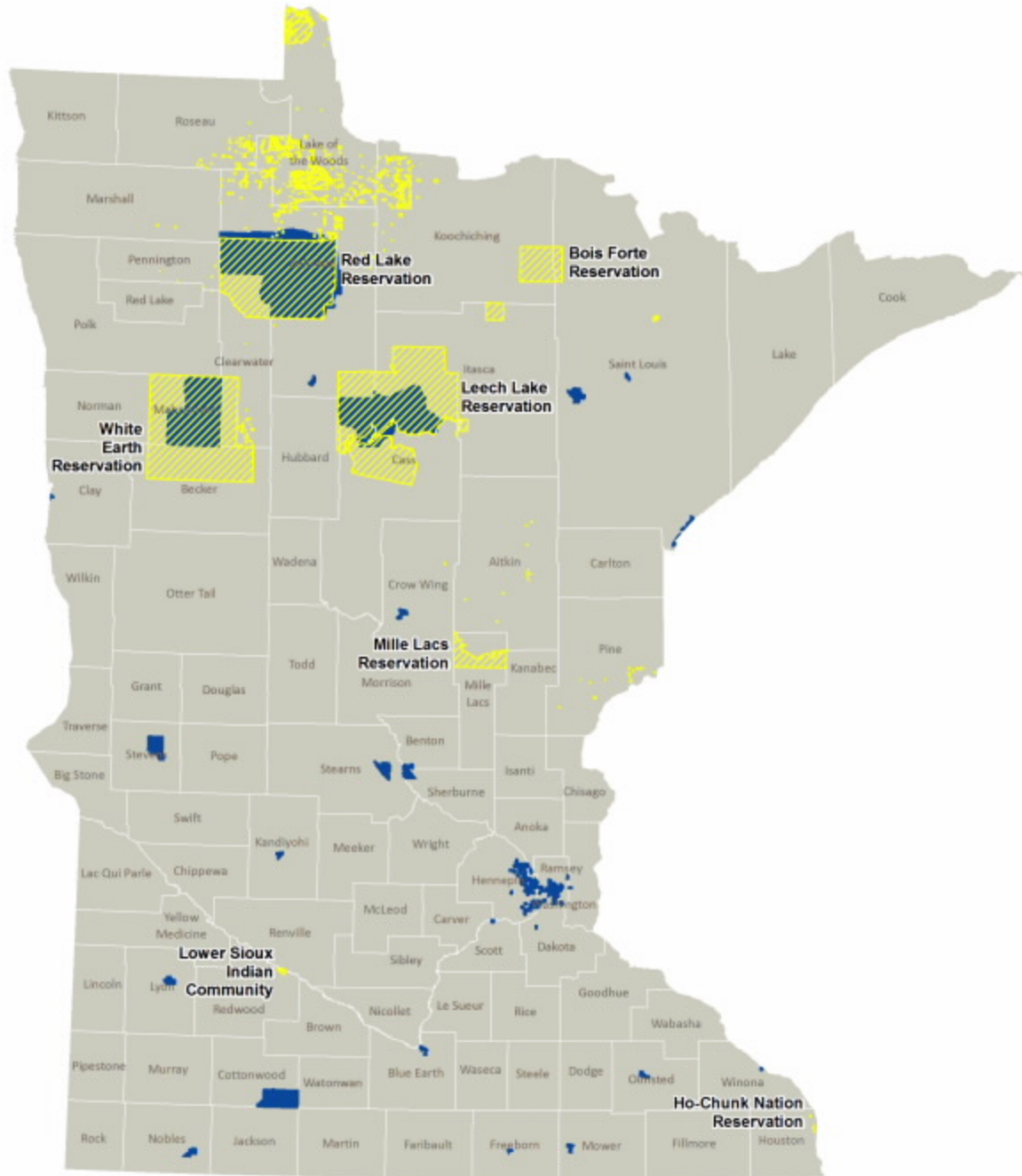
Indian Reservation	Years Eligible Based on Income	Years Eligible based on Poverty
Bois Forte Reservation, MN	3	0
Fond du Lac Reservation and Off-Reservation Trust Land, MN--WI	0	1
Ho-Chunk Nation Reservation and Off-Reservation Trust Land, WI--MN	3	3
Leech Lake Reservation and Off-Reservation Trust Land, MN	1	3
Lower Sioux Indian Community, MN	0	3
Mille Lacs Reservation and Off-Reservation Trust Land, MN	3	1
Red Lake Reservation, MN	3	3
White Earth Reservation and Off-Reservation Trust Land, MN	3	3

Sources: Decennial Census, HUD Income Limits (Statwide for Very Low Income, 50%), American Community Survey 2009-2013, 2010-2014, and 2011-2015 samples.

Minnesota Housing will update the list of Tribal Census tracts or reservations, in accordance with HUD updates to federally designated qualified census tracts.

¹ HUD QCT Designation Algorithm found here: http://qct.huduser.org/tables/QCT_Algorithm_2018.htm

Qualified Census Tracts and Tribal Lands Eligible Under QCT Methods



Source: Minnesota Housing Analysis of American Community Survey Data for three periods, 2011-2015, 2010-2014, and 2009-2013. Tribal lands are 2014 boundaries from the US Census of American Indian, Alaska Native, and Native Hawaiian geographies.

