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## 2024~~6~~<sup>5</sup>-2025~~7~~<sup>6</sup> Qualified Allocation Plan Methodology Guide

Applicable to the 2024~~5~~<sup>4</sup> [and 2026](#) Multifamily Consolidated Request for Proposals (RFP)  
/ 2025~~6~~<sup>5</sup> [and 2027](#) Housing Tax Credits (HTC) ~~March 2024~~

[06/05/2024 - DRAFT](#)

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## 2024~~6~~ – 2025~~7~~ QAP Methodology ~~Table~~

### Introduction

The Federal Tax Reform Act of 1986 established the Low-Income Housing Tax Credit (HTC) Program for qualified residential rental properties. The HTC Program is one of the principal federal subsidies contained within tax law for acquisition/substantial rehabilitation and new construction of affordable rental housing.

Section 42 of the Internal Revenue Code (IRC) requires that state allocating agencies develop a Qualified Allocation Plan (QAP) to distribute HTCs within their jurisdiction. The QAP also sets the overall funding priorities for the annual Multifamily Consolidated Request for Proposals (RFP).

Minnesota Housing’s HTC Program administration includes use of the following documents:

- QAP: includes detailed definitions and procedures for implementing the HTC program.
- Self-Scoring Worksheet: assigns preferences and points for developments that meet Minnesota Housing’s HTC Program and deferred loan funding priorities. The Self-Scoring Worksheet is comprised of selection categories that establish the scoring framework.

The purpose of the QAP Methodology Guide (Guide) is to explain several geographic priorities that are Selection Criteria outlined in the Self-Scoring Worksheet. This Guide is a reference document to help applicants that are applying for HTC and deferred funds through one of the HTC rounds or through the Multifamily Consolidated RFP. For each Methodology, there is a definition, the data sources used to create the definition, time frames to consider and other notes. Applicants should review this document when selecting points in the Scoring Wizard found in the Multifamily Customer Portal. Applicants can also map project locations and determine Selection Criteria points through the Community Profiles interactive map.

### **~~2023 Consolidated RFP/2024 HTC~~**

~~Minnesota Housing will publish the geographic priorities for the 2023 Consolidated Request for Proposals (RFP)/2024 Housing Tax Credits (HTC) (Consolidated RFP) in June 2022 and update them in the spring of 2023 with the most currently available data as part of the early release of the Consolidated RFP application materials. Communities (areas) that were considered priority areas when the data was released in June 2022 will not be removed as part of the update in the spring of 2023. Communities (areas) can only be added as part of the spring 2023 data update.~~

Terms used in this Guide are defined in the QAP and Self-Scoring Worksheet.

## **2024<sup>5</sup> Multifamily Consolidated RFP/2025<sup>6</sup> HTC – Timeline for Publish and Update**

The following table outlines the general timeline for when Minnesota Housing will publish the Guide and when to expect updated versions.

The analysis methods used to identify communities and priorities will not change from the 2023<sup>5</sup> Multifamily Consolidated RFP/2024<sup>6</sup> HTC to the 2024<sup>6</sup> Multifamily Consolidated RFP/2025<sup>7</sup> HTC. However, the most current data sources will be used to identify the initial communities that meet the geographic priority for the 2024<sup>6</sup> Multifamily Consolidated RFP/2025<sup>7</sup> HTC. Communities that were eligible for points as part of the 2023<sup>5</sup> Multifamily Consolidated RFP/2024<sup>6</sup> HTC might *not* be eligible for those points during the 2024<sup>6</sup> Multifamily Consolidated RFP/2025<sup>7</sup> HTC.

**Table 1: 2025 Multifamily Consolidated RFP/2026 HTC Timeline**

<u>Time</u>	<u>Activity</u>
<u>June 2024</u>	<u>Minnesota Housing publishes a draft of the Guide along with drafts of the QAP and Self-Scoring Worksheet. Minnesota Housing holds two rounds of public comment periods June – October 2024.</u>
<u>November 2024</u>	<u>The Guide is available on Minnesota Housing’s website after Minnesota Housing board approval. This version can be used by applicants to prepare their applications for the 2025 Multifamily Consolidated RFP/2026 HTC Round 1.</u>
<u>Spring 2025</u>	<u>Minnesota Housing publishes a revised Guide for the 2025 Multifamily Consolidated RFP/2026 HTC Round 1 round based on updated data. The Guide is part of the application release of the Multifamily Consolidated RFP application materials.</u>
<u>Fall 2025</u>	<u>Minnesota Housing publishes the Guide for the 2026 Multifamily Consolidated RFP/2027 HTC Round 1.</u>
<u>Spring 2026</u>	<u>Minnesota Housing publishes a revised Guide for the 2026 Multifamily Consolidated RFP/2027 HTC Round 1 round based on updated data. The Guide is part of the application release of the Multifamily Consolidated RFP application materials.</u>

***Communities and geographic priorities have been updated to include the most recent available data. There will be no additional updates prior to the release of the 2024 Consolidated RFP/2025 HTC.***

## [Interactive Maps](#)

~~The methodologies and their corresponding data sources for the 2023 Consolidated RFP/2024 HTC and 2024 Consolidated RFP/2025 HTC are outlined below. Please refer to each individual methodology document for more detailed descriptions.~~

Interactive maps for past, current, and future geographic scores ~~are accessible at~~ <https://www.mnhousing.gov/policy-and-research/community-profiles.html> ~~can be found on Minnesota Housing's Community Profiles webpage.~~

## **Hold Harmless Provision - Returning Applicants and New Applicants**

We recognize applicants often select a location for their projects based on Minnesota Housing's geographic priorities and that applicants may need to apply more than once ~~before receiving~~ due to the overall number of projects requesting funding ~~for that project~~ in comparison to the limited funding that is available in a given year. Because of this, Minnesota Housing will allow applicants who applied but were not selected for funding in the 2022<sup>25</sup> Multifamily Consolidated RFP/2023<sup>36</sup> HTC Round 1 and/or 2023<sup>36</sup> HTC Round 2 to reapply and use the geographic scores ~~from the prior year for that project~~. ~~Similarly, applicants that applied but were not selected~~ for funding in the 2023<sup>36</sup> Multifamily Consolidated RFP/2024<sup>47</sup> HTC Round 1 and/or 2024<sup>47</sup> HTC Round 2 ~~can reapply in the 2024 Consolidated RFP/2025 HTC Round 1 and/or 2025 HTC Round 2 using the prior year's score for that project~~.

Note: There will not be a hold harmless provision between the 2024-2025 QAP and the 2026-2027 QAP due to the proposed changes in the geographic criteria.

The hold harmless provision applies to all the scoring categories in the table below, except for the No Multifamily Awards in the Past 5-Years category. Minnesota Housing recognizes that communities are applying for scarce resources and the intent of this category is to award points to a community that has not received funding in recent history.

New applicants or previously selected projects must use the updated geographic scores for the corresponding Multifamily Consolidated RFP scoring round. For example, an applicant with a new or previously selected project in the 2023<sup>35</sup> Multifamily Consolidated RFP/2024<sup>46</sup> HTC Round 1 or 2024<sup>46</sup> HTC Round 2 must use the geographic scores for the 2023<sup>36</sup> Multifamily Consolidated RFP/2024<sup>47</sup> HTC. The ability to use the prior year's geographic scores only applies to projects that previously applied and who were not selected for funding.

## Methodology

**Table 2: 2026-2027 QAP Data Methodology**

Methodology	Definition	Data Sources	Annual Review of Eligibility	Other Notes
<p><b>Need for Access to More Affordable Housing</b></p>	<p><del>Communities with a need for Access to</del> more affordable housing options <del>communities</del> either have a low share of affordable rental housing compared to all housing options in a community <b>OR</b> a large share of renters are cost burdened by their rent (30% or more of household income spent on rent).</p>	<p>Data source for low share of affordable rental housing compared to all housing; <del>HUD Comprehensive Housing Affordability Strategy (CHAS) data:</del> <a href="https://www.huduser.gov/portal/datasets/cp.html">https://www.huduser.gov/portal/datasets/cp.html</a>; <a href="https://www.huduser.gov/portal/datasets/cp.html">United States Department of Housing and Urban Development (HUD), Consolidated Planning/Comprehensive Housing Affordability Strategy (CHAS) data</a></p> <p>Data source for large share of renters that are cost burdened by their rent; <a href="https://www.census.gov/data.census.gov">United States (U.S.) Census Bureau, American Community Survey (ACS); data.census.gov</a></p>	<p><b>*Pay close attention if your community met the scoring criteria when the data was originally published but did not with the <u>updated</u> release of the 20245 Multifamily Consolidated RFP/20256 HTC data. Your project is still eligible to receive the points for the current <u>Multifamily Consolidated RFP/HTC round, but it may be an early indicator that it may not meet the criteria for the following year's Multifamily Consolidated RFP/HTC rounds.</u></b></p>	<p>Affordable rental is considered rents affordable at or below 50% Area Median Income (AMI).  Cost burdened is 30% or more of household income spent on rent.</p>

Methodology	Definition	Data Sources	Annual Review or Eligibility	Other Notes
<p>Workforce Housing <a href="#">Communities</a></p>	<p>Communities that <a href="#">are regional job</a></p>	<p>Data source for job growth and job centers; Minnesota</p>	<p><b>* Due to the impact that the COVID</b></p>	<p>Communities must have 2,000+ jobs to be considered a</p>

Methodology	Definition	Data Sources	Annual Review or Eligibility	Other Notes
	<p><u>centers</u>, have experienced job growth over a five-year period or have a significant portion of the workforce that travels 30+ miles into that community for work-</p>	<p>Department of Employment and Economic Development (DEED) <del>Quarterly Census of Employment and Wages:</del> <a href="https://mn.gov/deed/data/data-tools/qcew/">https://mn.gov/deed/data/data-tools/qcew/</a> <u>Quarterly Census of Employment and Wages</u></p> <p>Data source for long commute communities; <u>U.S. Census Bureau's Longitudinal Employer-Household Dynamics (LEHD) program:</u> <a href="https://lehd.ces.census.gov/data/">https://lehd.ces.census.gov/data/</a> <u>Longitudinal Employer-Household Dynamics (LEHD) Program</u></p>	<p><del>pandemic had on employment across Minnesota's communities, Minnesota Housing will continue to use the 2022 Consolidated RFP/2023 HTC workforce housing communities for the duration of the 2024-2025 QAP as a hold harmless provision. Minnesota Housing will continue to evaluate job growth and long commute communities, as defined in the current methodology, and add any NEW workforce communities with updated jobs numbers. No communities will be removed from the existing methodology during the 2024-2025 QAP.</del></p>	<p>workforce housing community or have an individual employer that has had a net increase of 100+ permanent employees over the past five years.</p> <p>A five-mile commuted buffer is applied in the <u>Twin Cities</u> 7-County <del>Twin Cities</del> Metropolitan Area<sup>1</sup>, and a 10-mile commuted buffer for Greater Minnesota <u>C</u>ommunities.</p>

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<sup>1</sup> As defined in the QAP.



Methodology	Definition	Data Sources	Annual Review or Eligibility	Other Notes
			<p><u>Pay close attention if your community met the scoring criteria when the data was originally published but did not with the updated release of the 2025 Multifamily Consolidated RFP/2026 HTC data. Your project is still eligible to receive the points for the current RFP/HTC round, but it may be an early indicator that it may not meet the criteria for the following year's Multifamily Consolidated RFP/HTC rounds.</u></p>	
Methodology	Definition	Data Sources	Annual Review of Eligibility	Other Notes
Transit and Walkability	<p>Access to transit, either fixed route or demand response. Located in a walkable area with nearby amenities.</p>	<p>Metro Transit, Minnesota Valley Transit Authority (MVTA), Duluth Transit Authority, East Grand Forks Transit, La Crescent Apple Express, Mankato Transit, Moorhead Transit (MATBUS), Rochester Public Transit, Saint Cloud Metro Bus.</p>	<p><b>*</b>Pay close attention if your community met the scoring criteria when the data was originally published but did not with the <u>updated</u> release of the 2024<sup>5</sup> Multifamily Consolidated RFP/2025<sup>6</sup> HTC data. Your project is still eligible to receive the points for the current RFP/HTC round, but it may be an early indicator that it may not meet the criteria</p>	<p>Data for demand response and dial-a-ride transit services in Greater Minnesota Rural and Small Urban Areas is accessible on <del>MnDOT's transit website</del> <a href="https://www.dot.state.mn.us/transit/find-your-transit-provider.html">https://www.dot.state.mn.us/transit/find-your-transit-provider.html</a> <del>Minnesota Department of Transportation's (MnDOT) Transit in</del></p>

<b>Methodology</b>	<b>Definition</b>	<b>Data Sources</b>	<b>Annual Review or Eligibility</b>	<b>Other Notes</b>
			for the following year's RFP/HTC rounds.	<a href="#">Greater Minnesota webpage</a>

<b>Methodology</b>	<b>Definition</b>	<b>Data Sources</b>	<b>Annual Review of Eligibility</b>	<b>Other Notes</b>
Rural/Tribal Designated Areas	Areas outside of the Twin Cities 7-County Metropolitan Area <sup>1</sup> and Greater Minnesota urbanized areas.	Rural/Tribal Designated Areas are not subject to change.	No annual review needed. Areas eligible for these points are not subject to change.	<p>Tier 1 – The project is located in a Rural/Tribal Designated Area and within a community that has a population fewer than <del>52</del>,000.</p> <p><u><a href="#">Tier 2 – The project is located in a Rural/Tribal Designated Area and within a community that has a population between 2,001 and 5,000.</a></u></p> <p><u><a href="#">Tier 3 – The project is located in a Rural/Tribal Designated Area and within a community that has a population between 5,001 and 10,000.</a></u></p> <p>Tier <del>24</del> – The project is located in a Rural/Tribal Designated Area and within a community that has a population <del>at or</del> greater than <del>510</del>,000.</p>
<b>Tribal Equivalent</b> Qualified Census Tracts (QCTs) <u><a href="#">Equivalent Tribal Areas</a></u>	In addition to HUD designated QCTs, Tribal Reservations are evaluated whether they meet the same	Data source: <u><a href="#">U.S. Census Bureau,</a></u> American Community Survey (ACS); <del>data.census.gov</del> <u><a href="#">Data source: U.S. Census Bureau,</a></u>	*Pay close attention if your community met the scoring criteria when the data was originally published but did not with the <u><a href="#">updated</a></u> release of the 202 <del>4</del> <u>5</u> Multifamily Consolidated	<del>HUD QCT Designation Algorithm found here:</del> <u><a href="https://www.huduser.gov/portal/qct/QCT_Algorithm.html">https://www.huduser.gov/portal/qct/QCT_Algorithm.html</a></u>

<b>Methodology</b>	<b>Definition</b>	<b>Data Sources</b>	<b>Annual Review of Eligibility</b>	<b>Other Notes</b>
	criteria as HUD QCTs.	<a href="#">American Community Survey (ACS)</a>	RFP/2025 <sup>6</sup> HTC data. Your project is still eligible to receive the points for the current RFP/HTC round, but it may be an early indicator that it may not meet the criteria for the following year's <a href="#">Multifamily Consolidated RFP/HTC</a> rounds.	<a href="#">HUD QCT Designation Algorithm</a>

Methodology	Definition	Data Sources	Annual Review of Eligibility	Other Notes
<b>Opportunity Zones</b>	Community development program established by Congress in the Tax Cut and Jobs Act of 2017 to encourage long-term investments in low-income and urban communities nationwide.	Census tracts were nominated by Governor Dayton and certified and designated by the U.S. Department of Treasury in May 2018.	No annual review needed. Areas eligible for these points are not subject to change.	These are Census tract based areas.
<b>No-Multifamily Awards in the Past Five Years</b> <a href="#">History</a>	Cities or townships that have not received an award in the past five years.	<ul style="list-style-type: none"> <li>• <a href="#">Multifamily Consolidated RFP (Excludes: Projects solely funded by a funding partner)</a> <ul style="list-style-type: none"> <li>○ HTC Round 1</li> <li>○ HTC Round 2</li> <li>○ Any Minnesota Housing deferred funding source</li> </ul> </li> </ul> <p><del>Excludes: Projects solely funded by a funding partner</del></p> <ul style="list-style-type: none"> <li>• Pipeline projects with any eligible multifamily deferred funding source</li> <li>• <a href="#">4% only HTC projects</a></li> </ul>	<p>Data published in <del>2022</del> for the 2023 <a href="#">5</a> <a href="#">Multifamily Consolidated RFP/2024</a> <a href="#">6</a> HTC will remain unchanged through the 2023 <a href="#">5</a> <a href="#">Multifamily Consolidated RFP/2024</a> <a href="#">6</a> HTC. Communities will not be added or removed.</p> <p>Data published in 2023 <a href="#">5</a> for the 2024 <a href="#">6</a> <a href="#">Multifamily Consolidated RFP/2025</a> <a href="#">7</a> HTC will remain unchanged through the 2024 <a href="#">6</a> <a href="#">Multifamily Consolidated RFP/2025</a> <a href="#">7</a> HTC.</p>	Minnesota Housing will not use the most recently awarded or allocated Multifamily Consolidated RFP funding, but rather will set the cut off one complete year prior. This allows communities advance notice to determine what communities are/are not included in this scoring criterion.

<b>Methodology</b>	<b>Definition</b>	<b>Data Sources</b>	<b>Annual Review of Eligibility</b>	<b>Other Notes</b>
			Communities will not be added or removed.	

## ~~2024-2025 QAP Need for~~ Access to More Affordable Housing ~~Options~~

### Methodology

#### 2024<sup>5</sup> Multifamily Consolidated RFP/2025<sup>6</sup> HTC

Communities with a need for access to more affordable housing ~~options~~ either have a low share of affordable rental<sup>4,2</sup> housing compared to all housing options in a community<sup>2,3</sup> **OR** a large share of renters are cost burdened by their rent<sup>3,4</sup> (30% or more of household income spent on rent).

Communities are geographically defined by census tracts in the Metropolitan Area, ~~as defined in the QAP, and~~<sup>1</sup>. Communities in Greater Minnesota ~~—Urbanized Areas<sup>4</sup> (these include Duluth, East Grand Forks, La Crescent, Mankato, Moorhead, Rochester, and Saint Cloud). For Greater Minnesota—Reservations and Rural/Small Urban Areas<sup>5</sup>, communities~~ are geographically defined by reservation boundaries or place (city).

Projects located in communities are eligible for these points if:

- **Tier 1 Tracts or Cities, ~~and Tribal Reservations (10 or Tribal Trust Land (6 points):~~** those in the ~~80<sup>th</sup>~~<sup>67<sup>th</sup></sup> percentile or higher ~~in for~~ the ~~highest~~ share of cost burdened renters **OR** in the ~~lowest 0-33<sup>rd</sup> percentile for having a low~~ share of affordable rental housing ~~relative to the compared to all housing options in a~~ community ~~type~~. Tribal Reservations and Tribal Trust Lands are also considered Tier 1 for having a need for more affordable housing ~~options~~.
- **Tier 2 Tracts or Cities (84 points):** those in the ~~50—79<sup>th</sup>~~<sup>33<sup>rd</sup> – 66<sup>th</sup></sup> percentile ~~in for~~ the ~~highest~~ share of cost burdened renters **OR** in the ~~lowest 33<sup>rd</sup> – 66<sup>th</sup> percentile for having a low~~ share of affordable rental housing ~~relative to the compared to all housing options in a~~ community ~~type~~.

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<sup>4,2</sup> Affordable at or below 50% Area Median Income (AMI).

<sup>2,3</sup> Analysis based on ~~data from the HUD Comprehensive Housing Affordability Strategy (CHAS) data; 2015-2019 and 2016-2020;~~ <https://www.huduser.gov/portal/datasets/cp.html> 2016-2020 HUD Comprehensive Housing Affordability Strategy (CHAS) data.

<sup>3,4</sup> Analysis based on data from the U.S. Census Bureau American Community Survey (ACS) ~~2017-2021 and 2018-2022;~~ [data.census.gov](https://data.census.gov).

<sup>4</sup> Defined by the U.S. Census as places/urban areas with populations greater than 50,000.

<sup>5</sup> Communities with 500 or more households were used as a minimum threshold. In urban areas with populations less than 50,000.

- [Tier 3 Tracts or Cities \(2 points\): those in the 0 – 33<sup>rd</sup> percentile for the share of cost burdened renters OR in the 67<sup>th</sup> – 100<sup>th</sup> percentile for having a low share of affordable rental housing compared to all housing options in a community.](#)

To acknowledge differences in community types, percentiles were created by [separately](#) comparing census tracts ~~within each community type~~ [in the Metropolitan Area<sup>1</sup> and comparing places \(cities\) in Greater Minnesota.](#)

This document includes maps of the census tracts that meet the ~~two~~three tiers of ~~Need for~~Access to More Affordable Housing ~~Options~~ for the Metropolitan Area, ~~as defined in the QAP, and<sup>1</sup> and places or reservations in~~ Greater Minnesota ~~—Urbanized Areas. For Greater Minnesota—Reservations and Rural/Small Urban Areas a map and table of eligible places are provided.~~ Applicants can map project locations and determine ~~Need for~~Access to More Affordable ~~Options~~ points through the ~~Community Profiles interactive map at [www.mnhousing.gov/profiles](http://www.mnhousing.gov/profiles)~~ [Community Profiles interactive map.](#)

If additional areas become eligible applying the same criteria highlighted above using 2016~~7~~2020 CHAS data or 2018~~9~~2022 ACS data, Minnesota Housing will add them to the maps; no areas will be subtracted from the maps with the update. Refer to the 2024~~6~~2025 QAP Data Methodology table for more information on how data updates may impact point eligibility under this category. ***UPDATE: Communities have been added to include the most recent eligible areas.***

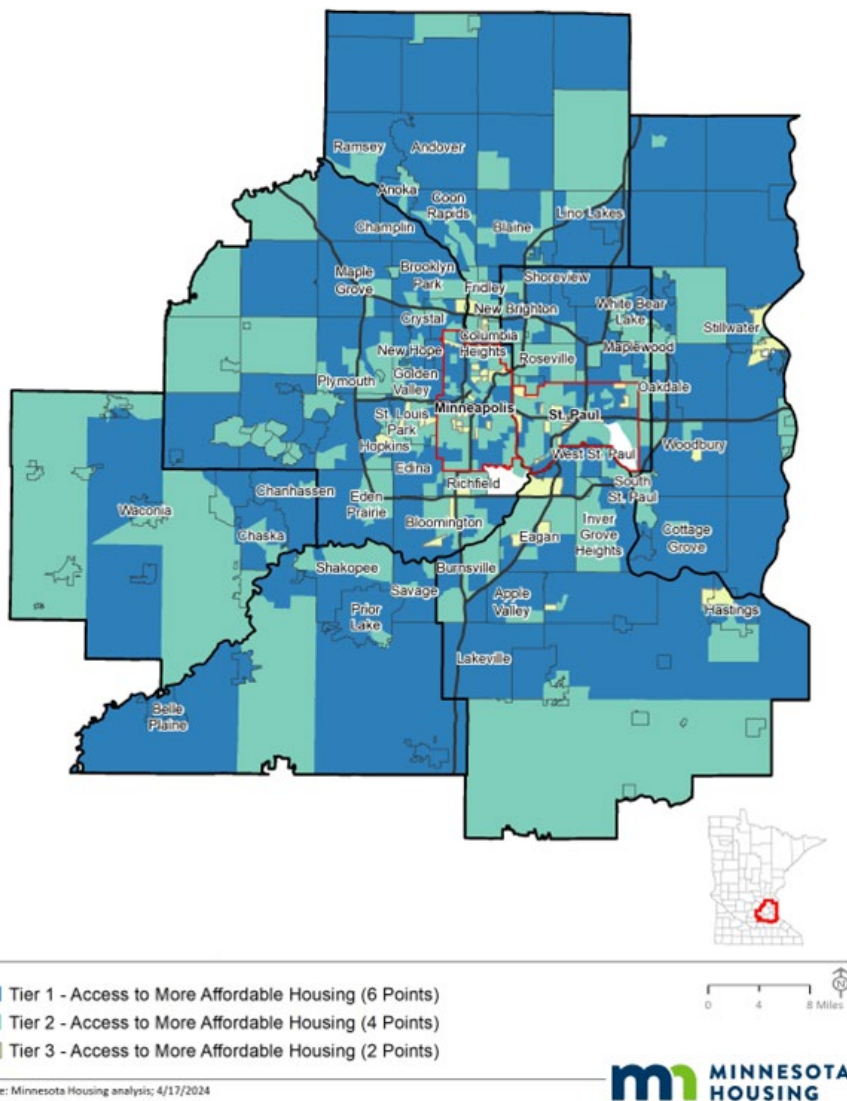
### **~~Twin Cities 7-County Metropolitan Area~~**



## Metropolitan Area Access to More Affordable Housing Communities

Access to More Affordable Housing in the Metropolitan Area<sup>1</sup> is based on analysis of two criteria at the Census tract scale; 1) Share of all renter households that are cost burdened and 2) Share of all households that are affordable rental at or below 50% AMI. If a Census tract is in the 67-100<sup>th</sup> percentile for cost burden **OR** 0-33<sup>rd</sup> percentile for lacking affordable rental options, it is considered Tier 1 in this category. Tribal Reservations and Tribal Trust Lands are considered Tier 1 areas. Tier 2 represents tracts in the 33-67<sup>th</sup> percentile for cost burden **OR** 33-67<sup>th</sup> for lacking affordable rental options. Tier 3 represents tracts in the 0-33<sup>rd</sup> percentile for cost burden **OR** 67-100<sup>th</sup> for lacking affordable rental options.

Figure 1: Access to More Affordable Housing Communities – Metropolitan Area<sup>1</sup>



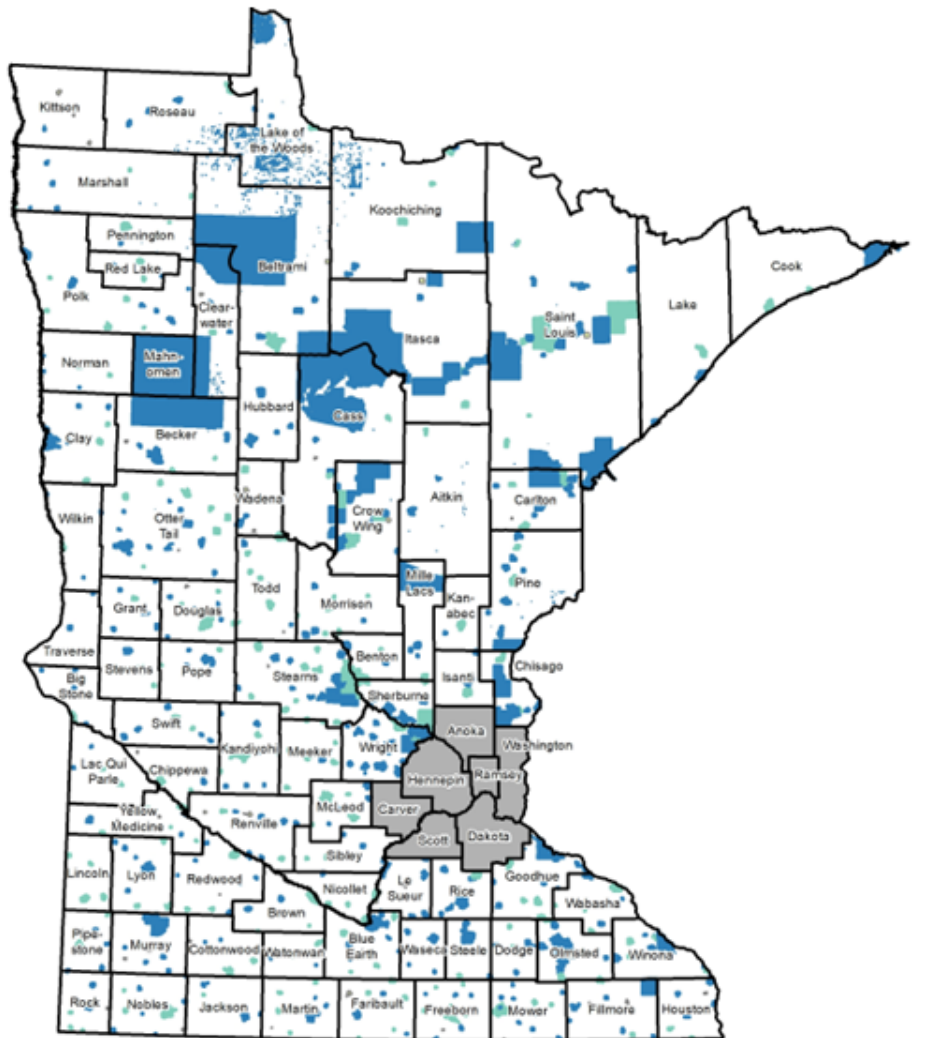
Reservations and Greater Minnesota ~~Urbanized Areas~~ Access to More Affordable Housing  
Communities

## ~~Greater Minnesota—Urbanized Areas continued~~

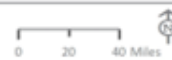
Access to More Affordable Housing in Greater Minnesota is based on analysis of two criteria at the city scale; 1) Share of all renter households that are cost burdened and 2) Share of all housing units that are affordable rental at or below 50% AMI. If a city is in the 67-100<sup>th</sup> percentile for cost burden **OR** 0-33<sup>rd</sup> percentile for lacking affordable rental options, it is considered Tier 1 in this category. Tribal Reservations and Tribal Trust Lands are considered Tier 1 areas. Tier 2 represents cities in the 33-67<sup>th</sup> percentile for cost burden **OR** 33-67<sup>th</sup> for lacking affordable rental options. Tier 3 represents cities in the 0-33<sup>rd</sup> percentile for cost burden **OR** 67-100<sup>th</sup> for lacking affordable rental options.

## Greater Minnesota – Rural and Small Urban Areas

Need for [Figure 2: Access to More Affordable Housing: Communities](#) – Reservations and Greater Minnesota Rural/Small Urban Areas



- Tier 1 - Access to More Affordable Housing (6 Points)
- Tier 2 - Access to More Affordable Housing (4 Points)
- Tier 3 - Access to More Affordable Housing (2 Points)



Source: Minnesota Housing; 4/17/2024



## ~~2024-2025 QAP~~ Workforce Housing Communities Methodology

### 2024<sup>5</sup> Multifamily Consolidated RFP/2025<sup>6</sup> HTC

~~Due to the impact that the COVID pandemic has had on employment across Minnesota's communities, Minnesota Housing will continue to use the 2022 RFP/2023 HTC workforce housing communities for the duration of the 2024-2025 QAP as a hold harmless provision. Minnesota Housing will continue to evaluate job growth and long commute communities, as defined in the current methodology, and add any NEW workforce communities with updated jobs numbers. No communities will be removed from the existing methodology during the 2024-2025 QAP. UPDATE: Communities have been added to include the most recent eligible areas.~~

Communities with a need for workforce housing are identified using data on: ~~(1) total jobs,~~ (2) five-year job growth, or (3) long distance commuting. Data on jobs and growth are from ~~the Minnesota Department of Employment and Economic Development's~~ DEED's Quarterly Census of Employment and Wages<sup>5, 6</sup>. Data on commuting are from the U.S. Census Bureau's Longitudinal Employer – Household Dynamics program<sup>6, 7</sup>. Workforce housing areas are defined separately for the Metropolitan Area ~~as defined in the QAP~~<sup>1</sup> and Greater Minnesota. The priority has two point levels, 6 and 3 points. The following sections describe the eligible communities and buffers around these communities for the two regions. Applicants will find interactive maps to identify whether a property falls within these areas at on Minnesota Housing's website at [www.mnhousing.gov/profiles](http://www.mnhousing.gov/profiles) Community Profiles webpage. Refer to the [Table 2: 2024<sup>6</sup>-2025<sup>7</sup> QAP Data Methodology table](#) for more information on how data updates may impact point eligibility under this category.

#### 1. Projects are eligible for 6 Points if the project is located in a community that meets the following criteria:

##### **• 6 Points**

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<sup>5</sup>The five-year job growth communities presented in this methodology are for 2017-2022. Source: DEED's Quarterly Census of Employment and Wages (QCEW).

<sup>6</sup>~~The five-year job growth communities presented in this methodology are for 2014-2019, 2015-2020, 2016-2021, and 2017-2022. Data source: <https://mn.gov/deed/data/data-tools/qcew/>~~

<sup>6</sup>Data from LEHD are for 2021. Minnesota Housing will also add eligible communities with more current data if available by application release. Source: U.S. Census Bureau LEHD data.

<sup>7</sup>~~Data from LEHD are current to 2021. Minnesota Housing will also add eligible communities with more current data if available by application release. Data source: <https://lehd.ces.census.gov/data/>.~~

- ~~○~~ **Top Job Centers.** A community is eligible if it is one of the top ~~10 job centers in Greater Minnesota or the top five~~<sup>5</sup> job centers in the ~~Metropolitan Area as defined in the QAP region~~<sup>7</sup>. Communities are buffered by 10 miles in Greater Minnesota and 5 miles in the Metropolitan Area ~~as defined in the QAP~~<sup>1</sup> to account for a modest commuteshed.

{ OR }

- ~~○~~ **Net Five Year Job Growth.** A ~~Community~~<sup>iesy are</sup> is eligible in Greater Minnesota if ~~they have it~~<sup>has</sup> at least 2,000 jobs in the current year and had ~~a net positive~~ job growth ~~of at least 100 jobs~~ in the last five years. ~~In the Metropolitan Area, as defined in the QAP,~~<sup>1</sup> the minimum net job growth is 500. Communities are buffered by 10 miles in Greater Minnesota and 5 miles in the Metropolitan Area ~~as defined by the QAP~~<sup>1</sup> to account for a modest commuteshed.

{ OR }

- ~~○~~ **Individual Employer Growth.** A community is eligible if an individual employer has added at least 100 net jobs (for permanent employees of the company) in that community during the last five years and can provide sufficient documentation signed by an authorized representative of the company to prove the growth.

1. [OR projects in these communities are eligible for 3 Points if they meet the following criterion:](#)

{ OR }

• **3 Points**

- ~~○~~ **Long Commute Communities.** A community is eligible if it has at least 2,000 jobs in the current year and is not a top job center, job growth community, or an individual employer growth community, yet is identified as a long commute community. These are communities where 15% or more of the communities' workforce travels 30+ miles into the community for work. Communities are buffered by 10 miles in Greater Minnesota and 5 miles in the Metropolitan Area, ~~as defined by the QAP,~~<sup>1</sup> to account for a modest commuteshed.

The maps and tables below and on following pages list and display eligible areas for the Metropolitan Area, ~~as defined by the QAP, (pages 2 – 4)~~<sup>1</sup> and Greater Minnesota ~~(pages 5 – 7)~~. If additional

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<sup>7</sup> [Regions are defined using Regional Housing Advisory Group \(RHAG\) definitions.](#)

communities become eligible prior to release of the [Multifamily](#) Consolidated RFP, Minnesota Housing will add them to the lists; no communities will be subtracted from the lists with the update.

### Metropolitan Area Top Job Centers Communities

~~The~~ Twin Cities 7-County Metropolitan Area ~~as defined by the QAP1 Top 5 Job Centers and in 2022,~~ according to the Minnesota Housing analysis of DEED’s Quarterly Census of Employment and Wages (2017-2022), are:

- [Minneapolis, Hennepin County](#)
- [Saint Paul, Ramsey County](#)
- [Bloomington, Hennepin County](#)
- [Eden Prairie, Hennepin County](#)
- [Plymouth, Hennepin County](#)

### Metropolitan Area Net Five Year Job Growth Communities ~~2014-2019, 2015-2020, 2016-2021 or 2017-2022~~

**(6 Points)**

~~Source: Minnesota Housing analysis of Minnesota Department of Employment and Economic Development Quarterly Census of Employment and Wages (2014-2019, 2015-2020, 2016-2021 or 2017-2022).~~

~~The~~ Twin Cities 7-County Metropolitan Area ~~Long Commute<sup>1</sup> C~~ communities with a net job growth of 500 jobs or more in a five-year (2017-2022) period, according to the Minnesota Housing analysis of DEED’s Quarterly Census of Employment and Wages (2017-2022), are:

**(3 Points)**

~~Source: Minnesota Housing analysis of U.S. Census Longitudinal Employer Household Dynamics Data, 2018, 2019, 2020 and 2021.~~

## **~~Metro Workforce Housing Communities for 2024-2025 QAP~~**

- [Andover, Anoka County](#)
- [Bayport, Washington County](#)
- [Blaine, Anoka County](#)
- [Bloomington, Hennepin County](#)
- [Brooklyn Park, Hennepin County](#)
- [Coon Rapids, Anoka County](#)
- [Cottage Grove, Washington County](#)
- [Eden Prairie, Hennepin County](#)
- [Fridley, Anoka County](#)
- [Hopkins, Hennepin County](#)
- [Inver Grove Heights, Dakota County](#)
- [Lakeville, Dakota County](#)
- [Maple Grove, Hennepin County](#)
- [Medina, Hennepin County](#)
- [Minneapolis, Hennepin County](#)
- [North Saint Paul, Ramsey County](#)
- [Osseo, Hennepin County](#)
- [Plymouth, Hennepin County](#)
- [Richfield, Hennepin County](#)
- [Rogers, Hennepin County](#)
- [Rosemount, Dakota County](#)
- [Saint Paul, Ramsey County](#)
- [Savage, Scott County](#)
- [Shakopee, Scott County](#)
- [Vadnais Heights, Ramsey County](#)
- [Woodbury, Washington County](#)

## **Metropolitan Area Long Commute Communities**

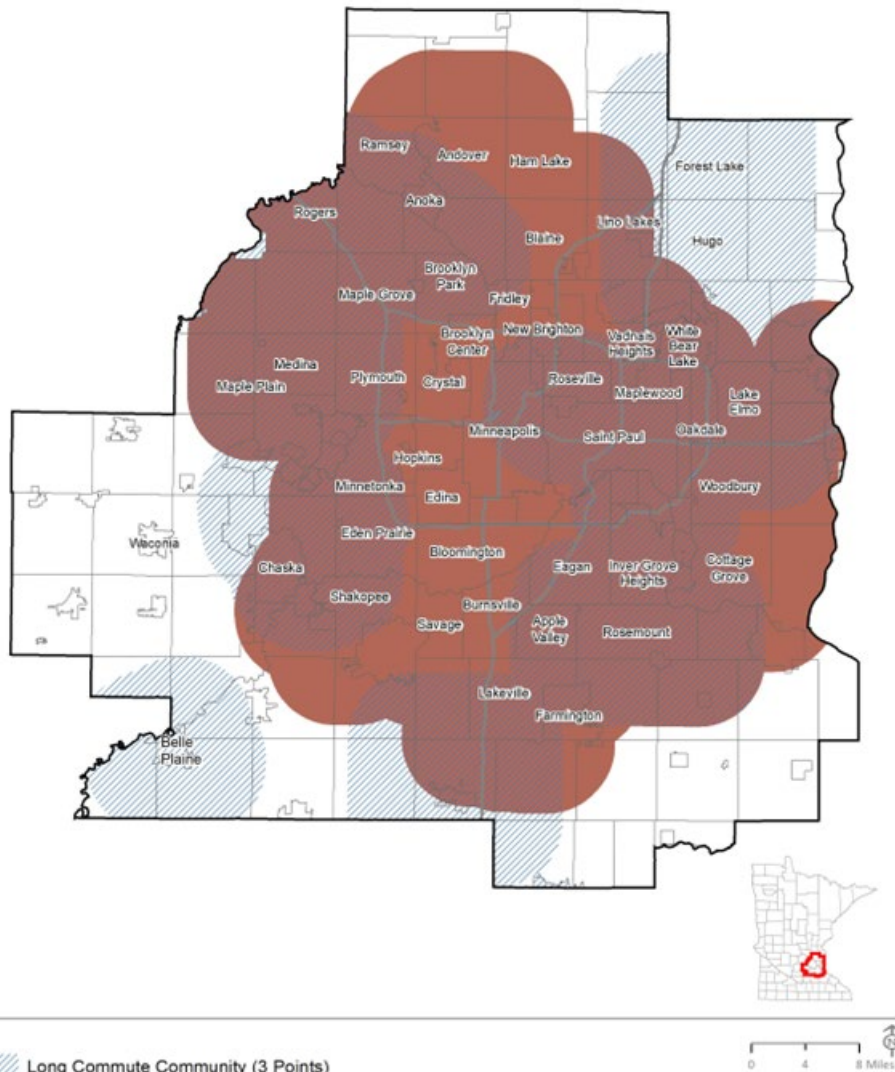
[Eligible Twin Cities 7-County Metropolitan Area<sup>1</sup> long commute communities, according to the Minnesota Housing analysis of U.S. Census Bureau Longitudinal Employer Household Dynamics data \(2021\), are:](#)

- [Belle Plaine, Scott County](#)
- [Champlin, Hennepin County](#)
- [Chanhassen, Carver and Hennepin Counties](#)
- [Falcon Heights, Ramsey County](#)
- [Forest Lake, Washington County](#)
- [Hugo, Washington County](#)
- [Lake Elmo, Washington County](#)
- [Medina, Hennepin County](#)
- [New Market Township, Scott County](#)
- [North Saint Paul, Ramsey County](#)
- [Oakdale, Washington County](#)
- [Rogers, Hennepin County](#)
- [Rosemount, Dakota County](#)
- [South St. Paul, Dakota County](#)



## Metropolitan Area Workforce Housing Communities

Figure 3: Workforce Housing Communities – Metropolitan Area<sup>1</sup>



Source: Minnesota Housing analysis of MN Department of Employment and Economic Developments Quarterly Census of Employment and Wages. Date: 4/17/2024.



- [Job centers are defined by total jobs in 2022.](#)
- [Job growth is a measure of change in total jobs between 2017-2022.](#)
- [To be eligible as a job growth community, a community must have 2,000 or more jobs in 2022.](#)
- [Long commute communities have 2,000 or more jobs and 15% or more of the workforce travelling 30+ miles into the community for work.](#)

## Greater Minnesota Top Job Centers Communities

The Greater Minnesota top 5 job centers in 2022, according to the Minnesota Housing analysis of DEED's Quarterly Census of Employment and Wages (2017-2022), by region are:

- Northeast Region
  - Duluth, Saint Louis County
  - Grand Rapids, Itasca County
  - Hibbing, Saint Louis County
  - Cloquet, Carlton County
  - Virginia, Saint Louis County
- Northwest Region
  - Bemidji, Beltrami County
  - Thief River Falls, Pennington County
  - Crookston, Polk County
  - Park Rapids, Hubbard County
  - Roseau, Roseau County
- West Central Region
  - Alexandria, Douglas County
  - Moorhead, Clay County
  - Detroit Lakes, Becker County
  - Fergus Falls, Otter Tail County
  - Perham, Otter Tail County
- Central Region
  - Saint Cloud, Multi-county County
  - Elk River, Sherburne County
  - Brainerd, Crow Wing County
  - Monticello, Wright County
  - Buffalo, Wright County
- Southwest Region
  - Willmar, Kandiyohi County
  - Marshall, Lyon County
  - Hutchinson, McLeod County
  - Worthington, Nobles County
  - Litchfield, Meeker County
- Southeast Region
  - Rochester, Olmsted County
  - Mankato, Blue Earth County
  - Winona, Winona County
  - Owatonna, Steele County
  - Austin, Mower County

**Greater Minnesota ~~Job Centers and~~ Net Five Year Job Growth Communities ~~2014-2019, 2015-2020, 2016-2021 or 2017-2022~~**

**(6 Points)**

**Source:** The Greater Minnesota communities with a net positive job growth in a five-year (2017-2022) period, according to the Minnesota Housing analysis of ~~Minnesota Department of Employment and Economic Development~~ DEED's Quarterly Census of Employment and Wages (2014-2019, 2015-2020, 2016-2021 and 2017-2022), are:

- Alexandria, Douglas County
- Becker, Sherburne County
- Big Lake, Sherburne County
- Buffalo, Wright County
- Cannon Falls, Goodhue County
- Cold Spring, Stearns County
- Delano, Wright County
- Detroit Lakes, Becker County

- [Elk River, Sherburne County](#)
- [Glenwood, Pope County](#)
- [Litchfield, Meeker County](#)
- [Minden Township, Benton County](#)
- [Monticello, Wright County](#)
- [Mountain Iron, Saint Louis County](#)
- [New Prague, Le Sueur County](#)
- [North Branch, Chisago County](#)
- [Otsego, Wright County](#)
- [Perham, Otter Tail County](#)
- [Pine City, Pine County](#)
- [Rochester, Olmsted County](#)
- [Saint Joseph, Stearns County](#)
- [Saint Michael, Wright County](#)
- [Saint Peter, Nicollet County](#)
- [Sauk Centre, Stearns County](#)
- [Thief River Falls, Pennington County](#)
- [Wadena, Wadena County](#)
- [Windom, Cottonwood County](#)

### Greater Minnesota Long Commute Communities

**(3 Points)**

**Source:** [Eligible Greater Minnesota long commute communities, according to the Minnesota Housing analysis of ~~U.S. Census Longitudinal Employer Household Dynamics Data, 2018, 2019-2020 or~~ U.S. Census Bureau Longitudinal Employer Household Dynamics data \(2021-\), are:](#)

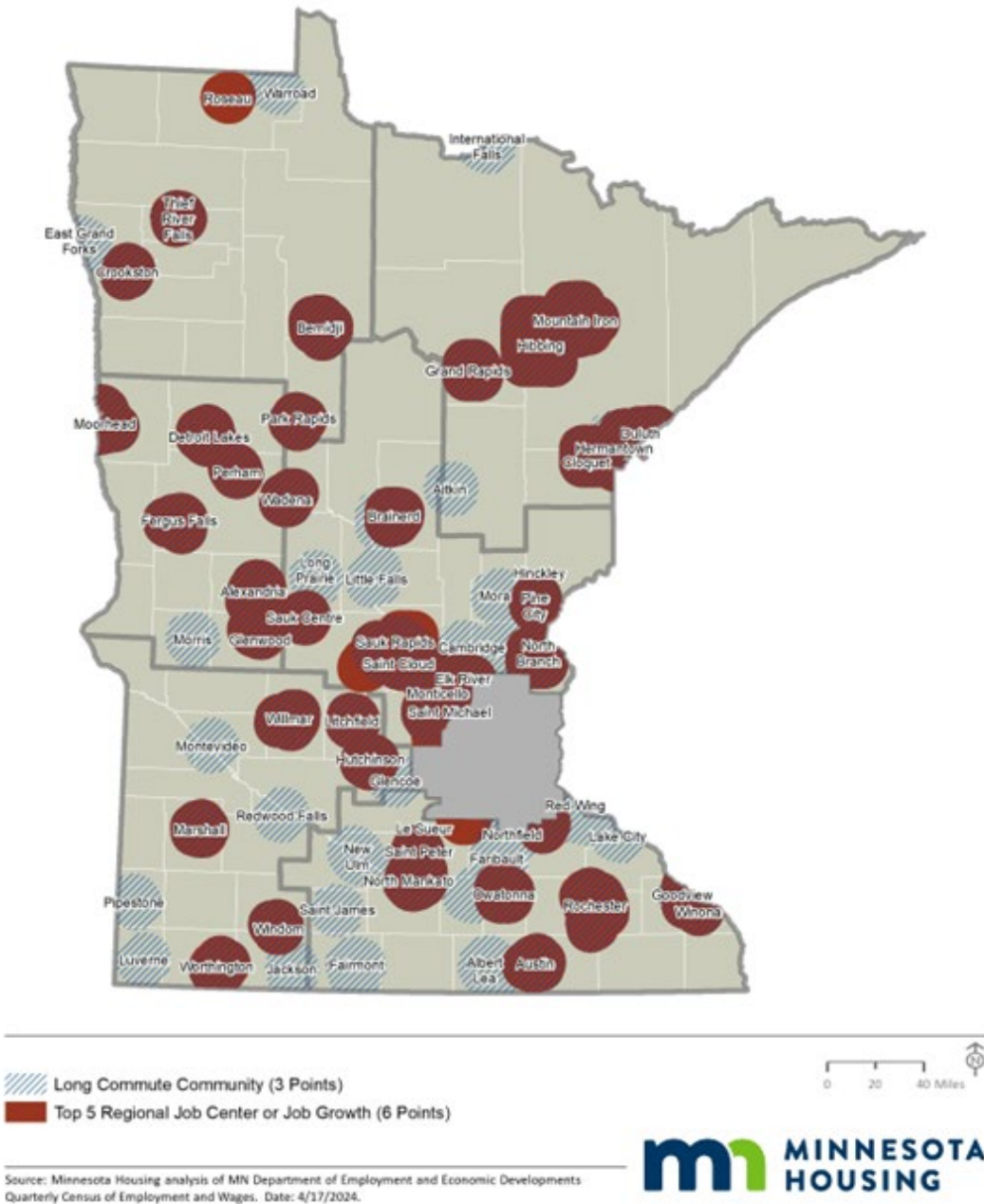
- [Aitkin](#)
- [Albert Lea](#)
- [Alexandria](#)
- [Austin](#)
- [Baxter](#)
- [Becker](#)
- [Bemidji](#)
- [Brainerd](#)
- [Buffalo](#)
- [Cambridge](#)
- [Cannon Falls](#)
- [Cloquet](#)
- [Crookston](#)
- [Detroit Lakes](#)
- [Duluth](#)
- [East Grand Forks](#)
- [Elk River](#)
- [Fairmont](#)
- [Faribault](#)
- [Fergus Falls](#)
- [Glencoe](#)
- [Glenwood](#)
- [Goodview](#)
- [Grand Rapids](#)
- [Hermantown](#)
- [Hibbing](#)
- [Hutchinson](#)
- [International Falls](#)
- [Jackson, Otsego](#)
- [Lake City](#)
- [Litchfield, Park Rapids](#)
- [Little Falls](#)
- [Long Prairie](#)
- [Luverne](#)
- [Mankato](#)
- [Marshall](#)
- [Montevideo](#)
- [Monticello](#)
- [Moorhead](#)
- [Mora](#)
- [Morris](#)
- [Mountain Iron](#)
- [New Ulm](#)
- [North Branch](#)
- [North Mankato](#)
- [Northfield](#)
- [Owatonna](#)
- [Perham](#)
- [Pine City](#)
- [Pipestone](#)
- [Princeton](#)
- [Red Wing](#)
- [Redwood Falls](#)
- [Rochester](#)

- [Sauk Centre](#)
- [Sauk Rapids](#)
- [St. Cloud](#)
- [St. James](#)
- [St. Joseph](#)
- [St. Michael](#)
- [St. Peter](#)
- [Thief River Falls](#)
- [Virginia](#)
- [Wadena](#)
- [Waite Park](#)
- [Warroad](#)
- [Waseca](#)
- [Willmar](#)
- [Windom](#)
- [Winona](#)
- [Worthington](#)



## Greater Minnesota Workforce Housing Communities ~~for 2024-2025 QAP~~

Figure 4: Workforce Housing Communities – Greater Minnesota



- [Job centers are defined by total jobs in 2022.](#)
- [Job growth is a measure of change in total jobs between 2017-2022.](#)
- [To be eligible as a job growth community, a community must have 2,000 or more jobs in 2022.](#)

- Long Commute Communities have 2,000 or more jobs and 15% or more of the workforce traveling 30+ miles into the community for work.

## ~~2024-2025 QAP~~ Transit and Walkability Methodology

### 2024<sup>5</sup> Multifamily Consolidated RFP/2025<sup>6</sup> HTC

If additional areas become eligible under the same criteria outlined below prior to the 2024<sup>5</sup> RFP, Minnesota Housing will add the areas to the maps; no areas will be subtracted from the maps with the update. Refer to the 2024<sup>6</sup>-2025<sup>7</sup> QAP Data Methodology table for more information on how data updates may impact point eligibility under this category. **UPDATE: *Communities have been added to include the most recent eligible areas.***

#### **Metropolitan Area** ~~(as defined in the QAP)~~

In the Metropolitan Area, ~~as defined in the QAP,~~<sup>1</sup> applicants can receive up to **9 points** for transit and walkability. Applicants can claim points for access to transit and walkability together, or for either category separately. Applicants can map project locations and determine access to transit points through the Community Profiles interactive map.

**Table 3: Access to Transit – Metropolitan Area<sup>1</sup> (Select One of the Following)**

<p><del>Access to Transit (one of the following):</del></p> <p><i>Applicants can map project locations and determine access to transit points at the Minnesota Housing Community Profiles tool at <a href="http://www.mnhousing.gov/profiles">www.mnhousing.gov/profiles</a></i></p> <p><u>Criterion</u></p>	<p><u>Description</u></p>	<p><u>Points</u></p>
<p>Proximity to Light Rail Transit (LRT)/Bus Rapid Transit (BRT)/Commuter Rail Station, or Hi-Frequency Network.</p>	<p>Locations within ½ mile of a planned<sup>8</sup> or existing LRT, BRT, or Commuter Rail Station or Metro Transit’s Hi-Frequency Network.</p>	<p><del>Points</del> 7</p>

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<sup>8</sup> Includes planned stations eligible for ~~Livable Communities Demonstration Account (LCDA) Transit Oriented Development (TOD) Grants~~ (<https://metro council.org/Communities/Services/Livable-Communities-Grants/LCA/2020-LCA-TOD-application-guide.aspx>) Livable Communities Demonstration Account (LCDA) Transit Oriented Development (TOD) Grants. Does not include Express Bus Stations eligible for LCDA TOD Grants.



<p><b>Access to Transit (one of the following):</b></p> <p><i>Applicants can map project locations and determine access to transit points at the Minnesota Housing Community Profiles tool at <a href="http://www.mnhousing.gov/profiles">www.mnhousing.gov/profiles</a></i></p> <p><b>Criterion</b></p>	<p><u>Description</u></p>	<p><u>Points</u></p>
<p>Access to High Service Public Transportation</p>	<p>Locations within one quarter mile of a high service<sup>9</sup> public transportation fixed route stop or within one half mile of an express route bus stop or park and ride lot.</p>	<p>4</p>
<p>Access to Demand Response/Dial-A-Ride</p>	<p>Served by demand response/dial-a-ride transit service. Excludes Metro Transit’s Transit Link Service. Transit service must be available Monday through Friday for a minimum of eight hours per day.</p>	<p>2</p>
<p><b>Walkability (one of the following):</b></p>		

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<sup>9</sup> High service fixed route stop defined as those serviced during the time period 6 a.m. through 7 p.m. and with service approximately every half hour during that time.

**Table 4: Walkability – Metropolitan Area<sup>1</sup> (One of the Following)**

<p style="text-align: center;"><del>Located within Minneapolis or Saint Paul:</del> <u>Location</u></p>	<p style="text-align: center;"><u>Walk Score<sup>10</sup></u></p>	<p style="text-align: center;"><u>Points</u></p>
<p><del>Walk Score of 80+</del> <u>Minneapolis and St. Paul</u></p>	<p><del>Walk Score is based on results from the following tool: <a href="http://www.walkscore.com">www.walkscore.com</a>.</del><sup>10</sup> <u>80+</u></p>	<p style="text-align: center;">2</p>
<p><del>Walk Score of 60-79</del> <u>Minneapolis and St. Paul</u></p>	<p><u>60-79</u></p>	<p style="text-align: center;">1</p>
<p><b><del>Located within a Suburban Community</del></b></p>		
<p><del>Walk Score of 60+</del> <u>Suburban Communities</u></p>	<p><del>Walk Score is based on results from the following tool: <a href="http://www.walkscore.com">www.walkscore.com</a>.</del> <u>60+</u></p>	<p style="text-align: center;">2</p>
<p><del>Walk Score of 50-59</del> <u>Suburban Communities</u></p>	<p><u>50-59</u></p>	<p style="text-align: center;">1</p>

The following map<sup>11</sup> shows areas with access to transit. An interactive version of this map is accessible at <https://www.mnhousing.gov/policy-and-research/community-profiles.html> available on Minnesota Housing’s Community Profiles webpage.

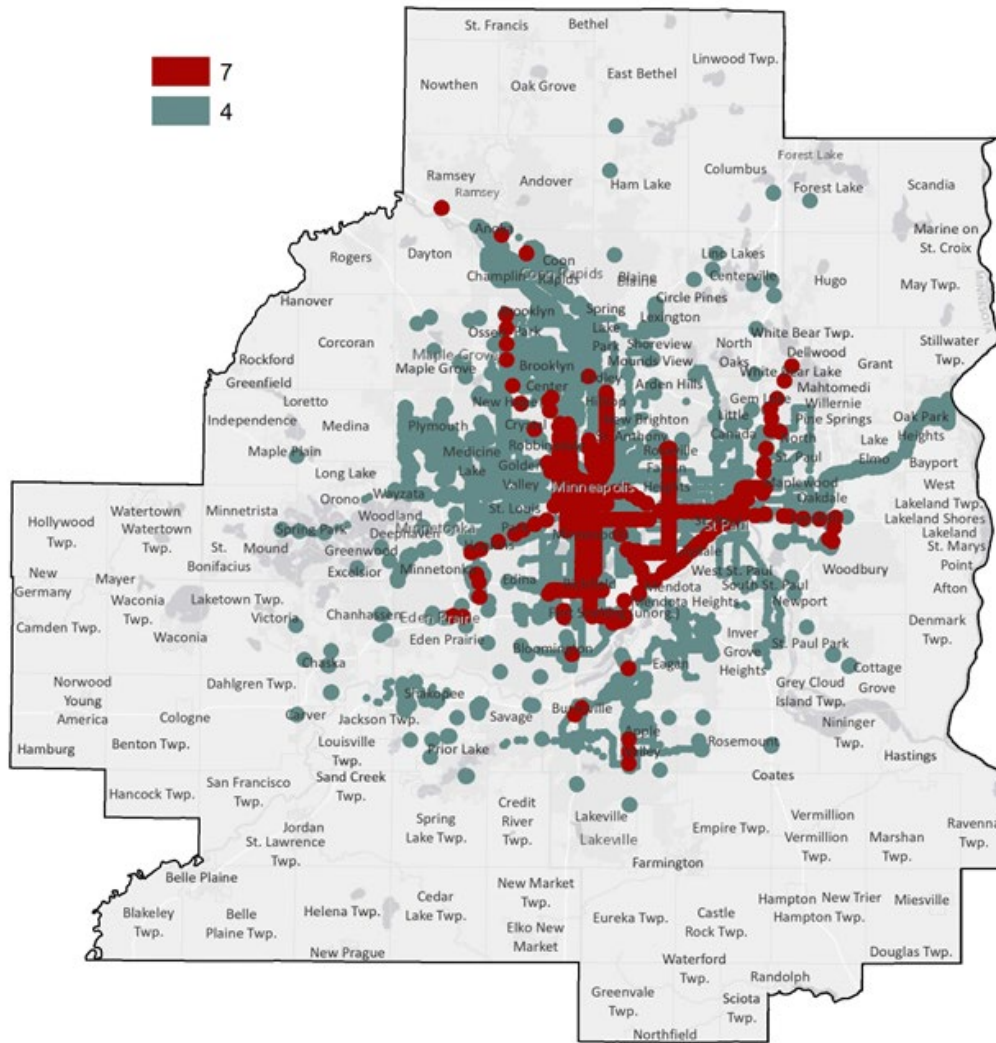
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<sup>10</sup> Walk Score is based on results from the Walk Score tool. If applicants would like to request revisions of a location’s Walk Score, they should email Walk Score directly with details of the request to the following email address: [mhfa-request@walkscore.com](mailto:mhfa-request@walkscore.com). Walk Score staff will review the request and make necessary adjustments to scoring within 45 business days. If an address cannot be found in the Walk Score tool, use closest intersection within ¼ mile of the proposed location.

~~<sup>10</sup> If applicants would like to request revisions of a location’s Walk Score, they should email Walk Score directly with details of the request to the following email address: [mhfa-request@walkscore.com](mailto:mhfa-request@walkscore.com). Walk Score staff will review the request and make necessary adjustments to scoring within 45 business days. If an address cannot be found in the Walk Score tool, use closest intersection within ¼ mile of the proposed location.~~

<sup>11</sup> Source: Minnesota Housing analysis of Metro Transit data on Hi-Frequency Network, Planned and Existing Transit Lines, bus service, and park and rides (obtained January 2024).

Figure 5: Access to Transit Communities – Metropolitan Area<sup>1</sup>



~~Map Source: Minnesota Housing analysis of Metro Transit data on Hi-Frequency Network, Planned and Existing Transit Lines, bus service, and park and rides (obtained January 2024)~~

## Greater Minnesota –Urbanized Areas

For urbanized areas, defined by the U.S. Census [Bureau](#) as places with populations greater than 50,000, applicants can receive up to **9 points** with a combination of access to fixed route transit and walkability. Applicants can claim points for access to fixed route transit and walkability together, or for either category separately. These areas, identified by ~~the Minnesota Department of Transportation (MnDOT)~~<sup>4412</sup>, are in and around Duluth, East Grand Forks, La Crescent, Rochester, Moorhead, Mankato, and St. Cloud.

**Table 5: Access to Transit – Greater Minnesota Urbanized Areas (Select One of the Following)**

### **For urbanized areas:**

<u>Criterion</u>	<b>Access to Transit (one of the following): Points</b>
Within ¼ mile of existing or planned <sup>4213</sup> fixed route transit stop	7
Between ¼ mile and ½ mile of existing or planned fixed route transit stop	4
Within ½ mile of an express bus route stop or park and ride lot	4
<b>Walkability (one of the following):</b>	

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<sup>4412</sup> Greater Minnesota Transit Investment Plan: <https://www.dot.state.mn.us/transit/find-your-transit-provider.html>

<sup>4213</sup> For a Greater Minnesota planned stop to be eligible for points under the QAP, applicants must provide detailed location and service information including time and frequency of service, along with evidence of service availability from the transit authority providing service. The planned stop or route must be available Monday through Friday and provide service every 60 minutes for a minimum of 10 hours per day.

**Table 6: Walkability – Greater Minnesota Urbanized Areas (One of the Following)**

<u>Walk Score<sup>14</sup></u>		<u>Points</u>
<del>Walk Score of 70+</del>	<del>Walk Score is based on results from the following tool: <a href="http://www.walkscore.com">www.walkscore.com</a>.<sup>13</sup></del>	2
<del>Walk Score of 50-69</del>		1
<ul style="list-style-type: none"> <li><del>• The proposed housing must have access to transit service Monday through Friday for a minimum of 10 hours per day.</del></li> <li><del>• The maps in Figure 2 display fixed route stops and ¼ and ½ mile buffers in Duluth, East Grand Forks, La Crescent, Rochester, Moorhead, Mankato and St. Cloud.</del></li> </ul>		

The proposed housing must have access to transit service Monday through Friday for a minimum of 10 hours per day.

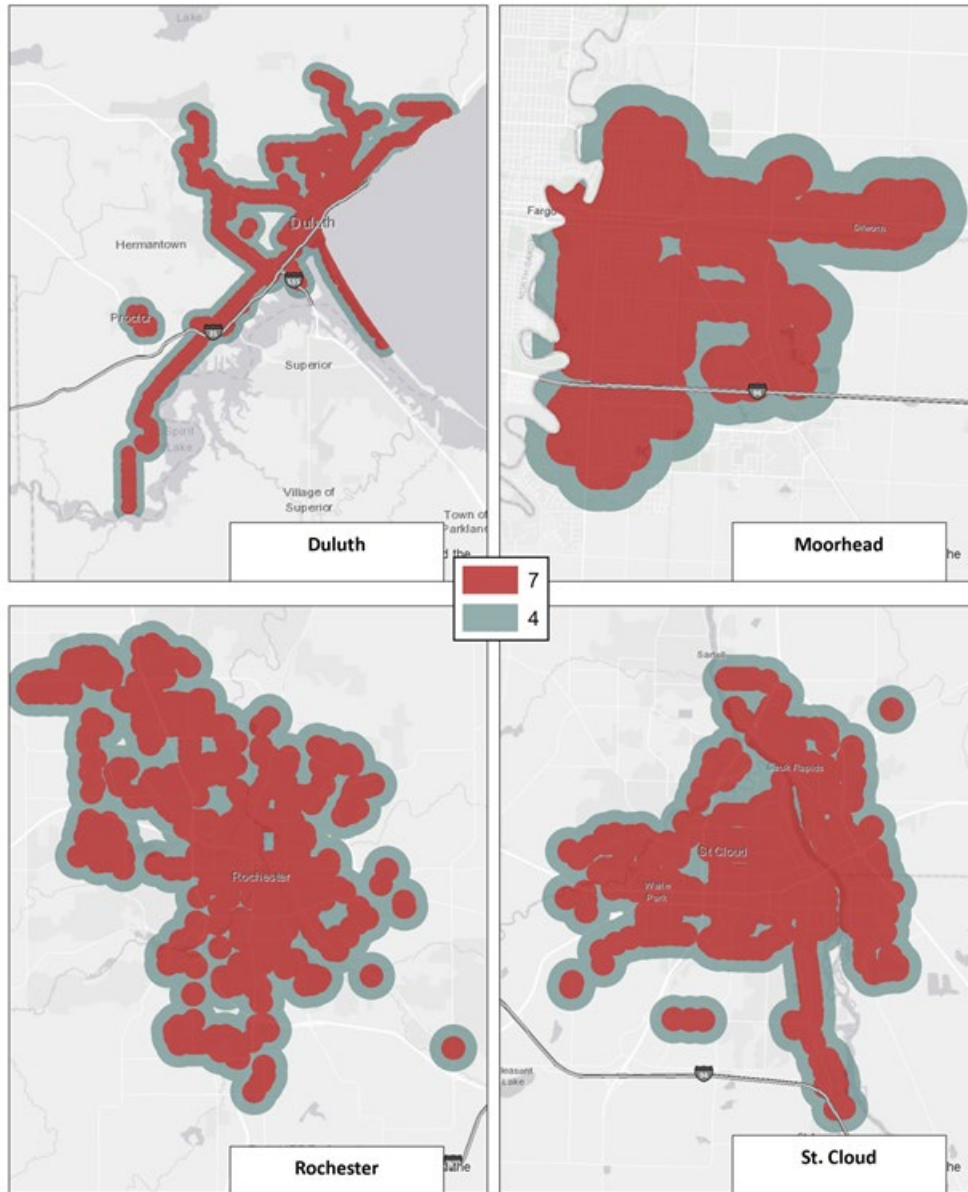
The maps in Figures 6 and 7 display fixed route stops and ¼ and ½ mile buffers in Duluth, East Grand Forks, La Crescent, Rochester, Moorhead, Mankato and St. Cloud.

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<sup>14</sup> Walk Score is based on results from the Walk Score tool. If applicants would like to request revisions of a location’s Walk Score, they should email Walk Score directly with details of the request to the following email address: [mhfa-request@walkscore.com](mailto:mhfa-request@walkscore.com). Walk Score staff will review the request and make necessary adjustments to scoring within 45 business days. If an address cannot be found in the Walk Score tool, use closest intersection within ¼ mile of the proposed location.

<sup>13</sup> ~~If applicants would like to request revisions of a location’s Walk Score, they should email Walk Score directly with details of the request to the following email address: [mhfa-request@walkscore.com](mailto:mhfa-request@walkscore.com). Walk Score staff will review the request and make necessary adjustments to scoring within 45 business days. If an address cannot be found in the Walk Score tool, use closest intersection within ¼ mile of the proposed location.~~

**Figure 6<sup>15</sup>: Access to Transit Communities – Greater Minnesota Urbanized Communities (Duluth, Rochester, St. Cloud and Moorhead)**



<sup>15</sup> Source: Duluth Transit Authority, Rochester Public Works, Saint Cloud Metropolitan Transit Commission and MATBUS (Moorhead).

**Figure 7<sup>16</sup>: Access to Transit Communities – Greater Minnesota Urbanized Communities (Mankato, East Grand Forks and La Crescent)**



Source: Duluth Transit Authority, Rochester Public Works, Saint Cloud Metropolitan Transit Commission, MATBUS (Moorhead), city of Mankato, city of Grand Forks and city of La Crosse.

<sup>16</sup> Source: city of Mankato, city of Grand Forks and city of La Crosse.



**Greater Minnesota—Rural and Small Urban Areas**

For rural and small urban areas, which are places with populations less than 50,000, applicants can receive up to 9 points by having access to route deviation service or demand response/dial-a-ride, and walkability. Applicants can claim points for access to route deviation service or demand response/dial-a-ride and walkability together, or for either category separately. Route deviation service is different from fixed route transit in that the vehicle may leave its predetermined route upon request by passengers to be picked up or returned to destinations near the route, after which the vehicle returns to the predetermined route. Passengers may call in advance for route deviations similar to that of demand response/dial-a-ride or access the service at designated route stops without advanced notice. Demand response usually involves curb-to-curb or door-to-door service with trips scheduled in advance (also known as “Dial-A-Ride”).

Refer to ~~MnDOT’s website at <https://www.dot.state.mn.us/transit/find-your-transit-provider.html>~~ MnDOT’s website to locate a project’s transit service provider.

**Table 7: Access to Transit – Greater Minnesota Rural and Small Urban Areas (One of the Following)**

**For rural and small urban areas:**

<u>Criterion</u>	<b>Access to Transit (one of the following): Points</b>
Within ½ mile of a designated transit stop <b>OR</b> served by demand response/dial-a-ride OR within ½ mile of a commuter rail station <sup>1417</sup> and is available daily Monday through Friday providing same day service	7
Served by demand response/dial-a-ride with prior day or greater notice needed and is available daily Monday through Friday.	4
<b>Walkability (one of the following):</b>	

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<sup>1417</sup> Includes the Elk River and Big Lake Stations serviced by Metro Transit’s Northstar Commuter Rail.

**Table 8: Walkability – Greater Minnesota Rural and Small Urban Areas (One of the Following)**

<u>Walk Score<sup>18</sup></u>		<u>Poin</u>
<del>Walk Score of 50+</del>	<del>Walk Score is based on results from the following tool: <a href="http://www.walkscore.com">www.walkscore.com</a>. Applicant must submit a dated print out of location's Walk Score from the Walk Score tool.<sup>15</sup></del>	2
<del>Walk Score of 30-49</del>		1
<del>For proposed housing in communities with deviated route service but beyond the ½ mile requirement, requests for route deviations must meet the advanced notice requirements for demand response in that pointing category to receive the points.</del>		

For proposed housing in communities with deviated route service but beyond the ½ mile requirement, requests for route deviations must meet the advanced notice requirements for demand response in that pointing category to receive the points.

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<sup>18</sup> Walk Score is based on results from the Walk Score tool. Applicant must submit a dated print out of location's Walk Score from the Walk Score tool. If applicants would like to request revisions of a location's Walk Score, they should email Walk Score directly with details of the request to the following email address: [mhfa-request@walkscore.com](mailto:mhfa-request@walkscore.com). Walk Score staff will review the request and make necessary adjustments to scoring within 45 business days. If an address cannot be found in the Walk Score tool, use the closest intersection within ¼ mile of the proposed location.

~~<sup>15</sup> If applicants would like to request revisions of a location's Walk Score, they should email Walk Score directly with details of the request to the following email address: [mhfa-request@walkscore.com](mailto:mhfa-request@walkscore.com). Walk Score staff will review the request and make necessary adjustments to scoring within 45 business days. If an address cannot be found in the Walk Score tool, use the closest intersection within ¼ mile of the proposed location.~~

## ~~2024-2025 QAP~~ Rural/Tribal Designated Areas Methodology

### 2024~~5~~ Multifamily Consolidated RFP/2025~~6~~ HTC

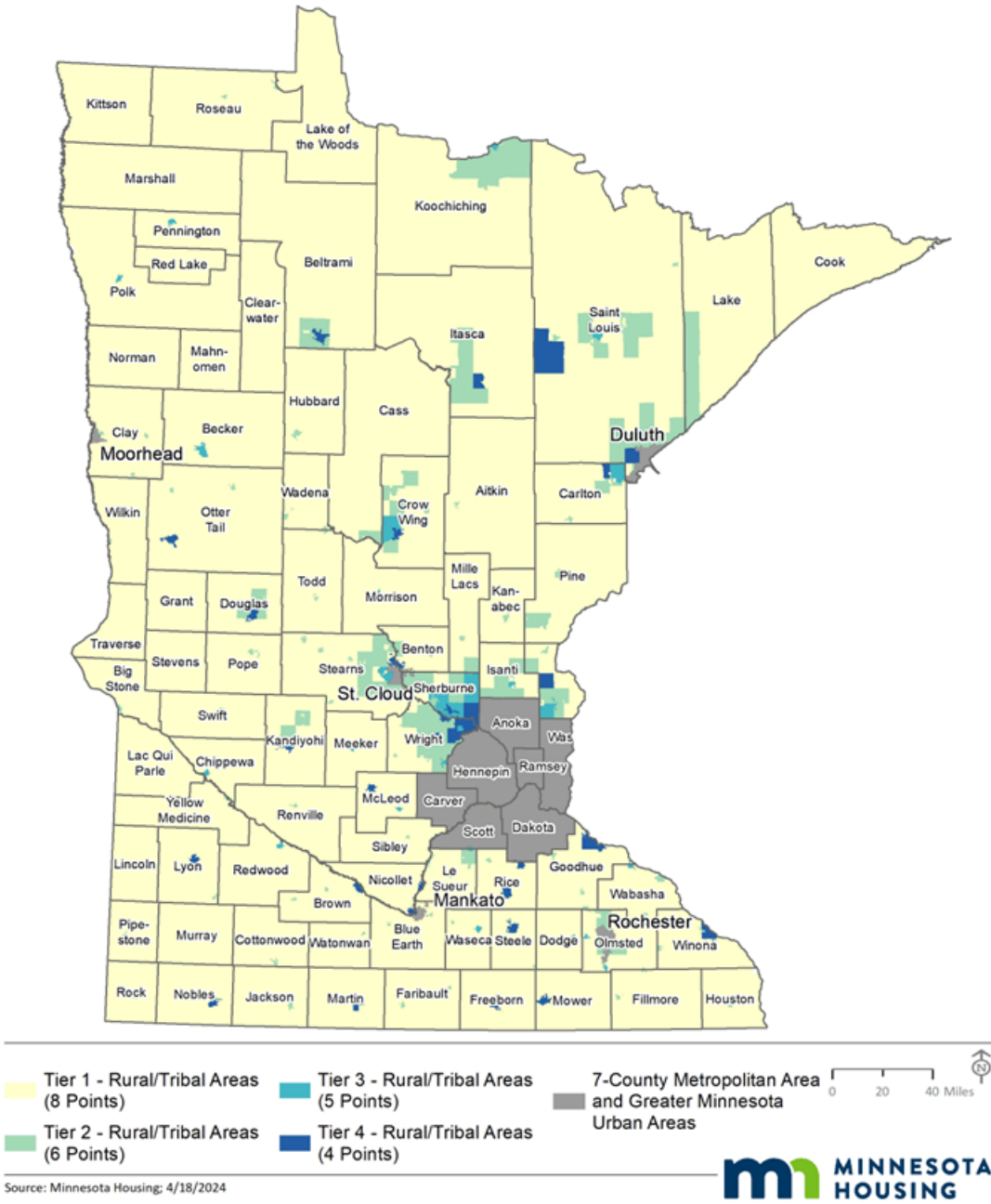
Minnesota Housing defines ~~R~~Rural/~~T~~Tribal ~~d~~Designated ~~a~~Areas as areas outside of the Metropolitan Area, ~~as defined by the QAP,~~<sup>1</sup> and urbanized areas in Greater Minnesota. Urbanized areas in Greater Minnesota are areas with populations over 50,000. ~~They~~Cities include Duluth, East Grand Forks, La Crescent, Mankato, Moorhead, Rochester and St. Cloud. Refer to ~~the~~Table 2: 2024~~6~~-2025~~7~~ QAP Data Methodology ~~table~~ for more information on how data updates may impact point eligibility under this category.

There are two tiers under the Rural/Tribal Designated Areas:

- **Tier 1 (8 points):**The project is in a Rural/Tribal Designated Area that is located outside of the Metropolitan Area<sup>1</sup> and within a community that has a population fewer than or equal to 2,000. Tribal Reservations are also considered Tier 1.
- ~~Tier 12 (6 Ppoints)-1:~~ The project is in a Rural/Tribal Designated Area that is located outside of the Metropolitan Area<sup>1</sup> and within a community that has a population ~~fewer than~~between 2,001 and 5,000.
- **Tier 3 (5 points):** The project is in a Rural/Tribal Designated Area that is located outside of the Metropolitan Area<sup>1</sup> and within a community that has a population between 5,001 and 10,000.
- ~~Tier 24 (4 Ppoints)-1:~~ The project is in a Rural/Tribal Designated Area that is located outside of the Metropolitan Area<sup>1</sup> and within a community that has a population at or greater than ~~5~~10,000.

The map below shows areas receiving the ~~R~~Rural/~~T~~Tribal designation points.

**Figure 8: Rural/Tribal Communities**



## ~~2024-2025 QAP~~ Qualified Census Tracts (QCT), Tribal Equivalent Areas Methodology

### 2024<sup>45</sup> Multifamily Consolidated RFP/2025<sup>56</sup> HTC

Qualified Census Tracts (QCTs) 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 for scoring purposes 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 criteria<sup>4619</sup>. Applicants will find interactive maps to identify whether a property falls within these areas on Minnesota Housing's ~~website at~~ <https://www.mnhousing.gov/policy-and-research/community-profiles.html> Community Profiles webpage.

### ~~2024 Consolidated RFP/2025 HTC Eligible Areas~~

#### ~~(3 Points)~~

The Tribal ~~R~~Reservations and Tribal Trust Lands in the table below and identified on the map on the following page are eligible as Tribal QCT Equivalent Areas. To be eligible for 3 points, these areas must meet either income or poverty thresholds:

- Income 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 (~~2018-2020 or~~ 2019-2021).
- Poverty Thresholds. Areas are eligible ~~based on the poverty threshold~~ if the poverty rate is 25% or higher for at least two of three evaluation years (~~2018-2020 or~~ 2019-2021).

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<sup>4619</sup> HUD QCT Designation Algorithm found here:  
[https://www.huduser.gov/portal/qct/QCT\\_Algorithm.html](https://www.huduser.gov/portal/qct/QCT_Algorithm.html)

**Table 9: Tribal Reservations or Tribal Trust Land Based on Characteristics of Eligibility for QCT Equivalent Tribal Areas**<sup>20</sup>

**Indian Reservations or Trust Land in Minnesota Based on Characteristics of Eligibility for Qualified Census Tracts (Values in parenthesis represent years eligible from 2019-2021)**

<u>Indian Tribal Reservations or Tribal Trust Land</u>	Years Eligible Based on Income	Years Eligible based on Poverty
Bois Forte Reservation, MN	3-(3)	3-(3)
Lower Sioux Indian Community, MN	2-(3)	0-(0)
Mille Lacs Reservation and Off-Reservation Trust Land, MN	3-(2)	0-(0)
Prairie Island Indian Community and Off-Reservation Trust Land, MN	0-(0)	3-(3)
Red Lake Reservation, MN	3-(3)	3-(3)
Upper Sioux Community and Off-Reservation Trust Land, MN	2-(2)	0-(0)
White Earth Reservation and Off-Reservation Trust Land, MN	2-(3)	0-(0)

*Sources: Decennial Census, HUD Income Limits (Statewide for Very Low Income, 50%), American Community Survey 2014-2018, 2015-2019, 2016-2020 and 2017-2021 samples.*

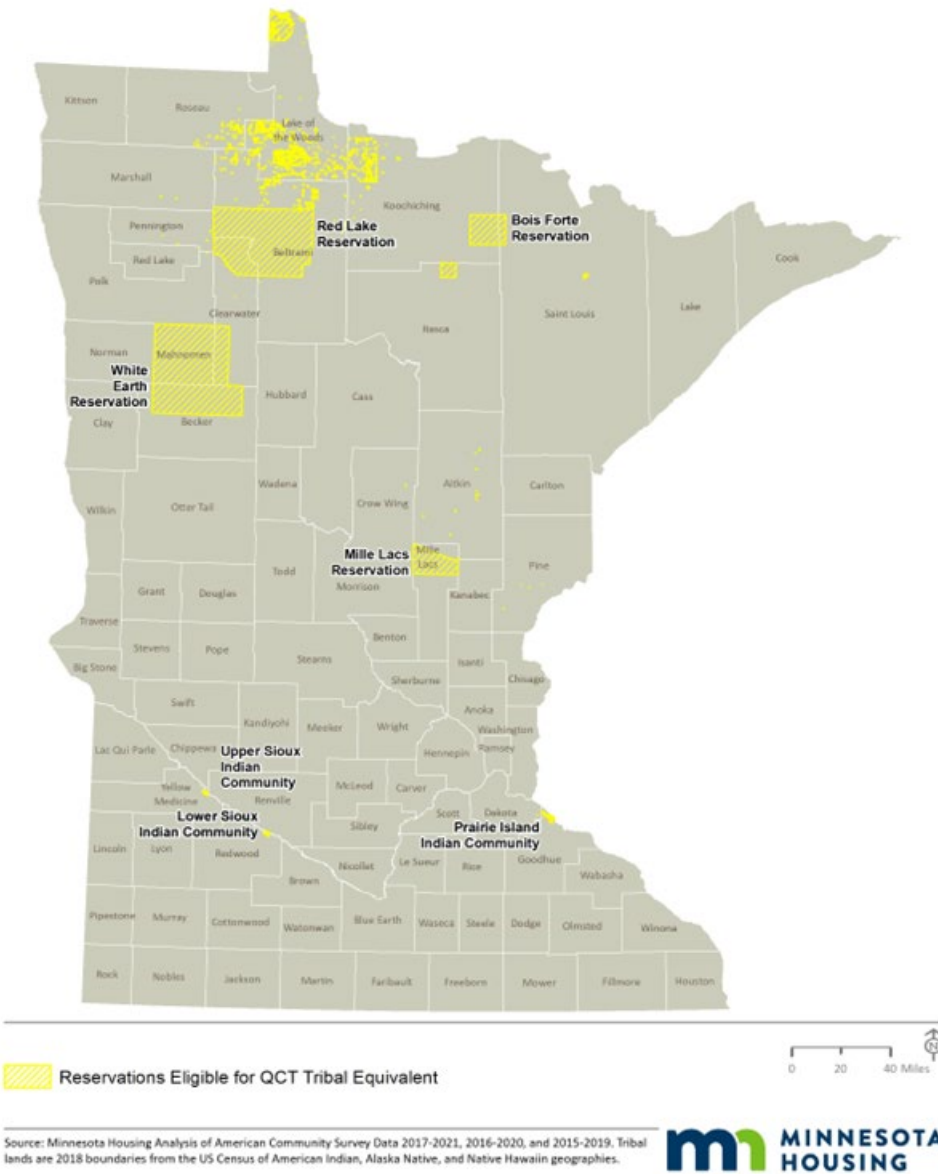
Minnesota Housing will update the list of eligible reservations with the most current data prior to releasing the [Multifamily](#) Consolidated RFP. Reservations can only be added and will not be removed based on the update. Refer to [the Table 2: 2024<sup>6</sup>-2025<sup>7</sup> QAP Data Methodology table](#) for more information on how data updates may impact point eligibility under this category.

***UPDATE: Communities have been added to include the most recent eligible areas.***

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<sup>20</sup> [Sources: Decennial Census, HUD Income Limits \(Statewide for Very Low Income, 50%\) and American Community Survey 2015-2019, 2016-2020 and 2017-2021 samples.](#)

**Tribal Lands** **Figure 9: Communities Eligible Under as Tribal QCT Methods Equivalent Areas**



**2024-2025 QAP Opportunity Zones Methodology**

**2024 Consolidated RFP/2025 HTC**

Opportunity Zones are a community development program established by Congress in the Tax Cut and Jobs Act of 2017 to encourage long-term investments in low-income and urban communities nationwide.

In accordance with H.R. 1 Tax Cut and Jobs Act of 2017, Governor Dayton nominated 128 census tracts for designation as a qualified opportunity zone. On May 18, 2018, the U.S. Department of Treasury certified and formally designated these census tracts as qualified Opportunity Zones.

~~Opportunity Funds are a new class of private sector investment vehicles authorized to aggregate and deploy private investment into Opportunity Zones. **Census tracts designated as Opportunity Zones do not change.**~~

~~Opportunity Funds allow U.S. investors holding unrealized gains in stocks and mutual funds to pool their resources in projects located in Opportunity Zones, which will be invested in rebuilding low income communities.~~

~~Opportunity Funds pool investments in Opportunity Zones.~~

~~U.S. investors are eligible to receive:~~

- ~~• A temporary tax deferral for capital gains invested in an Opportunity Fund~~
- ~~• A step up in basis for capital gains reinvested in an Opportunity Fund~~
- ~~• A permanent exclusion from taxable income of capital gains from the sale or exchange of an investment in a qualified opportunity zone fund if the investment is held for at least 10 years~~

~~The following maps show the designated 128 census tracts. For more information regarding Opportunity Zones in Minnesota visit the Department of Employment and Economic Development's (DEED) website at <https://mn.gov/deed/business/financing-business/tax-credits/opp-zones/> or for a list of census tracts by county go to <https://mn.gov/deed/business/financing-business/tax-credits/opp-zones/census-opp-zone-tracts.jsp>.~~



## Opportunity Zones Designations

~~Twin Cities 7-County Metro: Opportunity Zones Designations~~

## ~~2024-2025 QAP~~ Multifamily Award History Methodology

### 2024~~5~~ Multifamily Consolidated RFP/2025~~6~~ HTC

~~Four points will be awarded for communities that have not received an award or allocation of funding in the last five years.\* Programs included to determine whether a community has not received an award are provided in the table below.~~

Communities that have not received an award or allocation of funding in the last five years<sup>21\*</sup> will be awarded 4 points. The programs and selection years that will be used to determine whether a community has received an award are listed in Table 10. Minnesota Housing will not use the most recently awarded or allocated Multifamily Consolidated RFP funding, but rather will set the cut off one complete year prior. This allows communities advance notice to determine what communities are/are not included in this selection criterion. In cases where Minnesota Housing apportions its tax credits to another suballocator, that project and location will be included as a Minnesota Housing award for purposes of this methodology. Investments by a suballocator will otherwise be excluded.

Communities where projects were funded or financed in the past five years with Low and Moderate Income Rental (LMIR) first mortgage-only funding, a Rental Rehabilitation Deferred Loan (RRDL), Workforce Housing Development Program funds, a Publicly Owned Housing Program (POHP) loan or an asset management loan will be excluded.

Table 10: Programs Used When Determining Whether a Community has Received an Award

~~Communities under this criterion are defined as a city or township.~~

~~The maps on the following pages highlight the communities eligible for points under this criterion that have not received a Multifamily Award in the last five years.~~

<del>Programs Included</del>	<del>Years</del>	<del>Publication Dates</del>	<del>Other Data Notes</del>
<ul style="list-style-type: none"> <li>• <u>Multifamily Consolidated RFP</u> <ul style="list-style-type: none"> <li>○ <del>HTC Round 1</del></li> <li>○ <del>HTC Round 2</del></li> <li>○ <del>Any Minnesota Housing</del></li> </ul> </li> </ul>	Project selections or commitments from January 1, 201 <del>8</del> <u>9</u> , through <del>January</del> <u>December</u> 31, 202 <del>2</del> <u>3</u>	<b>NOTE:</b> <del>Minnesota Housing will not use the most recently awarded or</del>	Rescinded awards are subtracted out.  Minnesota Housing apportioned HTC allocations are included.

<sup>21</sup> For scattered site projects, the location of each building will be incorporated into this methodology.

Programs <del>Included</del>	Years <u>s</u>	Publication Dates	Other Data Notes
deferred funding source • Excludes: Projects solely funded by a funding partner		<del>allocated Multifamily Consolidated RFP funding, but rather will</del>	
Pipeline projects with any eligible multifamily deferred funding source	Project selections or commitments from January 1, 201 <del>8</del> <u>9</u> , through <del>January</del> <u>December</u> 31, 202 <del>2</del> <u>3</u>	<del>set the cut off one complete year prior. This allows</del>	Rescinded awards are subtracted out.
4% HTC only projects	Project selections or commitments from January 1, 201 <del>8</del> <u>9</u> , through <del>January</del> <u>December</u> 31, 202 <del>2</del> <u>3</u>	<del>communities advance notice to determine what communities are/are not included in this scoring criterion.</del>	Project must have been issued a preliminary determination (42M) letter.

**Other Notes**

~~**Excludes:** Communities where projects were funded or financed in the past five years with Low and Moderate Income Rental (LMIR) first mortgage only funding, a Rental Rehabilitation Deferred Loan (RRDL), Workforce Housing Development Program funds, a Publicly Owned Housing Program (POHP) loan, or an asset management loan.~~

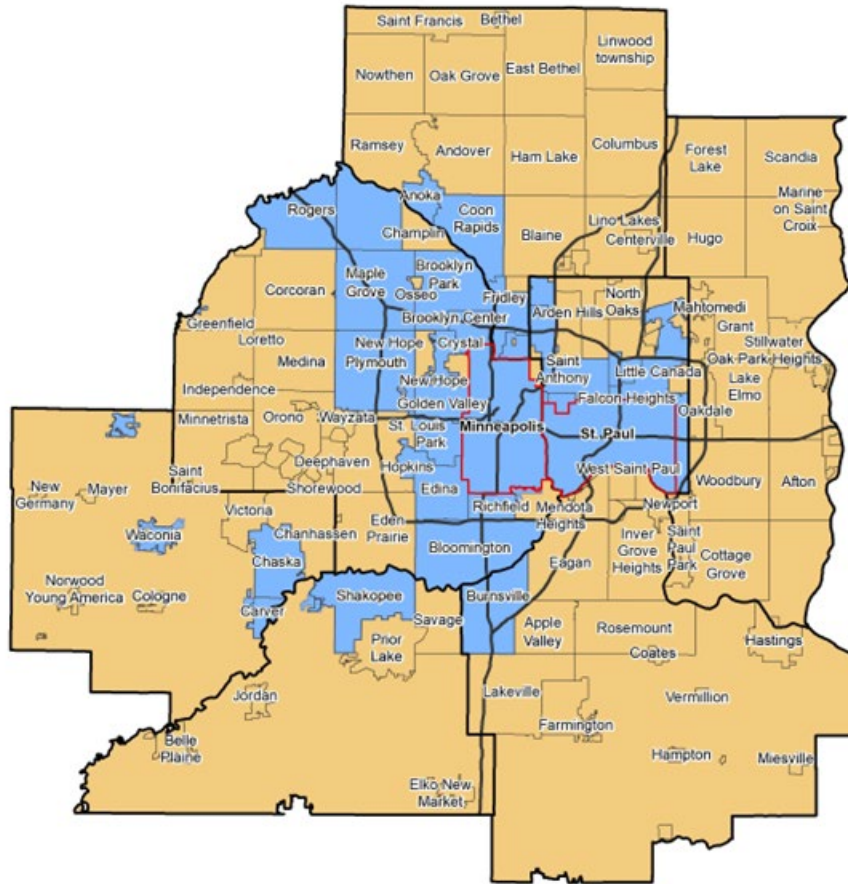
**HTC Data:**

- ~~• In cases where Minnesota Housing apportions its tax credits to another suballocator, that project and location will be included as a Minnesota Housing award for purposes of this methodology.~~
- ~~• Investments by a suballocator will otherwise be excluded from this methodology.~~

~~\*For scattered site projects, the location of each building will be incorporated into this methodology.~~

[The maps on the following pages highlight the communities eligible for points under this criterion that have not received a Multifamily Award in the last five years.](#)

**Figure 10: Multifamily Award in the Last Five Years History Communities – Metropolitan Area<sup>1</sup>**



Source: Minnesota Housing analysis; Date: 5/20/2024



**Figure 11: Multifamily Award in the Last Five Years** ~~History Communities~~ – Greater Minnesota

