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## **2026-2027 Qualified Allocation Plan Methodology Guide**

Applicable to the 2025 and 2026 Multifamily Consolidated Request for Proposals (RFP) /  
2026 and 2027 Housing Tax Credits (HTC)

096/1205/2024 - DRAFT

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# 2026 – 2027 QAP Methodology

## 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](#).

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

## 2025 Multifamily Consolidated RFP/2026 HTC – Timeline for Publish and Updates

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 2025 Multifamily Consolidated RFP/2026 HTC to the 2026 Multifamily Consolidated RFP/2027 HTC. However, the most current data sources will be used to identify the initial communities that meet the geographic priority for the 2026 Multifamily Consolidated RFP/2027 HTC. Communities that were eligible for points as part of the 2025 Multifamily Consolidated RFP/2026 HTC might *not* be eligible for those points during the 2026 Multifamily Consolidated RFP/2027 HTC.

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

Time	Activity
June 2024	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.
Late November 2024	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.
Spring 2025	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.
Fall 2025	Minnesota Housing publishes the Guide for the 2026 Multifamily Consolidated RFP/2027 HTC Round 1.
Spring 2026	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.

## Interactive Maps

Interactive maps for past, current and future geographic scores 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 due to the overall number of projects requesting funding 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 2025 Multifamily Consolidated RFP/2026 HTC Round 1 and/or 2026 HTC Round 2 to reapply and use the geographic scores for funding in the 2026 Multifamily Consolidated RFP/2027 HTC Round 1 and/or 2027 HTC Round 2.

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 History and ~~in the Past 5 Years category.~~ the Qualified Census Tracts (QCT)

[selection criteria](#). 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. [The QCT selection criterion is excluded because HUD designates QCTs annually and each list has specified locations and effective dates. Visit HUD’s website for more information on QCTs.](#)

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 2025 Multifamily Consolidated RFP/2026 HTC Round 1 or 2026 HTC Round 2 must use the geographic scores for the 2026 Multifamily Consolidated RFP/2027 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
Access to More Affordable Housing	Access to more affordable housing communities 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).	Data source for low share of affordable rental housing compared to all housing: United States Department of Housing and Urban Development (HUD), <a href="#">Consolidated Planning/Comprehensive Housing Affordability Strategy (CHAS) data</a>  Data source for large share of renters that are cost burdened by their rent: <a href="#">United States (U.S.) Census Bureau</a> , American Community Survey (ACS)	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 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.	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.
Workforce Housing Communities	Communities that are regional job	Data source for job growth and job centers: Minnesota	Pay close attention if your community met the scoring criteria	Communities must have 2,000+ jobs to be considered a

Methodology	Definition	Data Sources	Annual Review of Eligibility	Other Notes
	centers, 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	Department of Employment and Economic Development (DEED), <a href="#">Quarterly Census of Employment and Wages</a>  Data source for long commute communities: U.S. Census Bureau, <a href="#">Longitudinal Employer-Household Dynamics (LEHD) Program</a>	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.	workforce housing community or have an individual employer that has had a net increase of 100+ permanent employees over the past five years.  A five-mile commuted buffer is applied in the Twin Cities 7-County Metropolitan Area <sup>1</sup> , and a 10-mile commuted buffer for Greater Minnesota communities.
Transit and Walkability	Access to transit, either fixed route or demand response. Located in a walkable area with nearby amenities.	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.	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 RFP/HTC rounds.	Data for demand response and dial-a-ride transit services in Greater Minnesota Rural and Small Urban Areas is accessible on Minnesota Department of Transportation's (MnDOT) <a href="#">Transit in Greater Minnesota</a> webpage
Rural/Tribal Designated Areas	Areas outside of the Twin Cities 7-County	Rural/Tribal Designated Areas are not subject to change.	No annual review needed. Areas eligible	Tier 1 – The project is located in a Rural/Tribal

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

Methodology	Definition	Data Sources	Annual Review of Eligibility	Other Notes
	Metropolitan Area <sup>14</sup> and Greater Minnesota urbanized areas.		for these points are not subject to change.	<p>Designated Area and within a community that has a population fewer than 2,000.</p> <p>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.</p> <p>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.</p> <p>Tier 4 – The project is located in a Rural/Tribal Designated Area and within a community that has a population greater than 10,000.</p>
Qualified Census Tracts (QCTs) Equivalent Tribal Areas	In addition to HUD designated QCTs, Tribal Reservations are evaluated whether they meet the same criteria as HUD QCTs.	<p>Data source: <a href="#">U.S. Census Bureau</a>, American Community Survey (ACS)</p> <p>Data source: <a href="#">U.S. Census Bureau</a>, American Community Survey (ACS)</p>	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	<a href="#">HUD QCT Designation Algorithm</a>

Methodology	Definition	Data Sources	Annual Review of Eligibility	Other Notes
			for the following year's Multifamily Consolidated RFP/HTC rounds.	
Multifamily Award History	Cities or townships that have not received an award in the past five years.	<ul style="list-style-type: none"> <li>• Multifamily Consolidated RFP (Excludes: Projects solely funded by a funding partner) <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> <li>• Pipeline projects with any eligible multifamily deferred funding source</li> <li>• 4% only HTC projects</li> </ul>	<p>Data published for the 2025 Multifamily Consolidated RFP/2026 HTC will remain unchanged through the 2025 Multifamily Consolidated RFP/2026 HTC. Communities will not be added or removed.</p> <p>Data published in 2025 for the 2026 Multifamily Consolidated RFP/2027 HTC will remain unchanged through the 2026 Multifamily Consolidated RFP/2027 HTC. Communities will not be added or removed.</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.



# Access to More Affordable Housing Methodology

## 2025 Multifamily Consolidated RFP/2026 HTC

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

Communities are geographically defined by census tracts in the Metropolitan Area<sup>1,4</sup>. Communities in Greater Minnesota are geographically defined by reservation boundaries or place (city).

Projects located in communities are eligible for these points if:

- **Tier 1 Tracts or Cities, Tribal Reservations or Tribal Trust Land (6 points):** those in the 67<sup>th</sup> percentile or higher for the share of cost burdened renters **OR** in the 0-33<sup>rd</sup> percentile for having a low share of affordable rental housing compared to all housing options in a community. Tribal Reservations and Tribal Trust Lands are also considered Tier 1 for having a need for more affordable housing.
- **Tier 2 Tracts or Cities (4 points):** those in the 33<sup>rd</sup> – 66<sup>th</sup> percentile for the share of cost burdened renters **OR** in the 33<sup>rd</sup> – 66<sup>th</sup> percentile for having a low share of affordable rental housing compared to all housing options in a community.
- **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 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 three tiers of Access to More Affordable Housing for the Metropolitan Area<sup>1,4</sup> and places or reservations in Greater Minnesota. Applicants can map project locations and determine Access to More Affordable points through the [Community Profiles interactive map](#).

If additional areas become eligible applying the same criteria highlighted above using 2017-2021 CHAS data or 2019-2023 ACS data, Minnesota Housing will add them to the maps; no areas will be

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

<sup>3</sup> Analysis based on 2016-2020 [HUD Comprehensive Housing Affordability Strategy \(CHAS\) data](#).

<sup>4</sup> Analysis based on data from the [U.S. Census Bureau](#) American Community Survey (ACS) 2018-2022.

subtracted from the maps with the update. Refer to the 2026-2027 QAP Data Methodology table for more information on how data updates may impact point eligibility under this category.

## Form

## Form

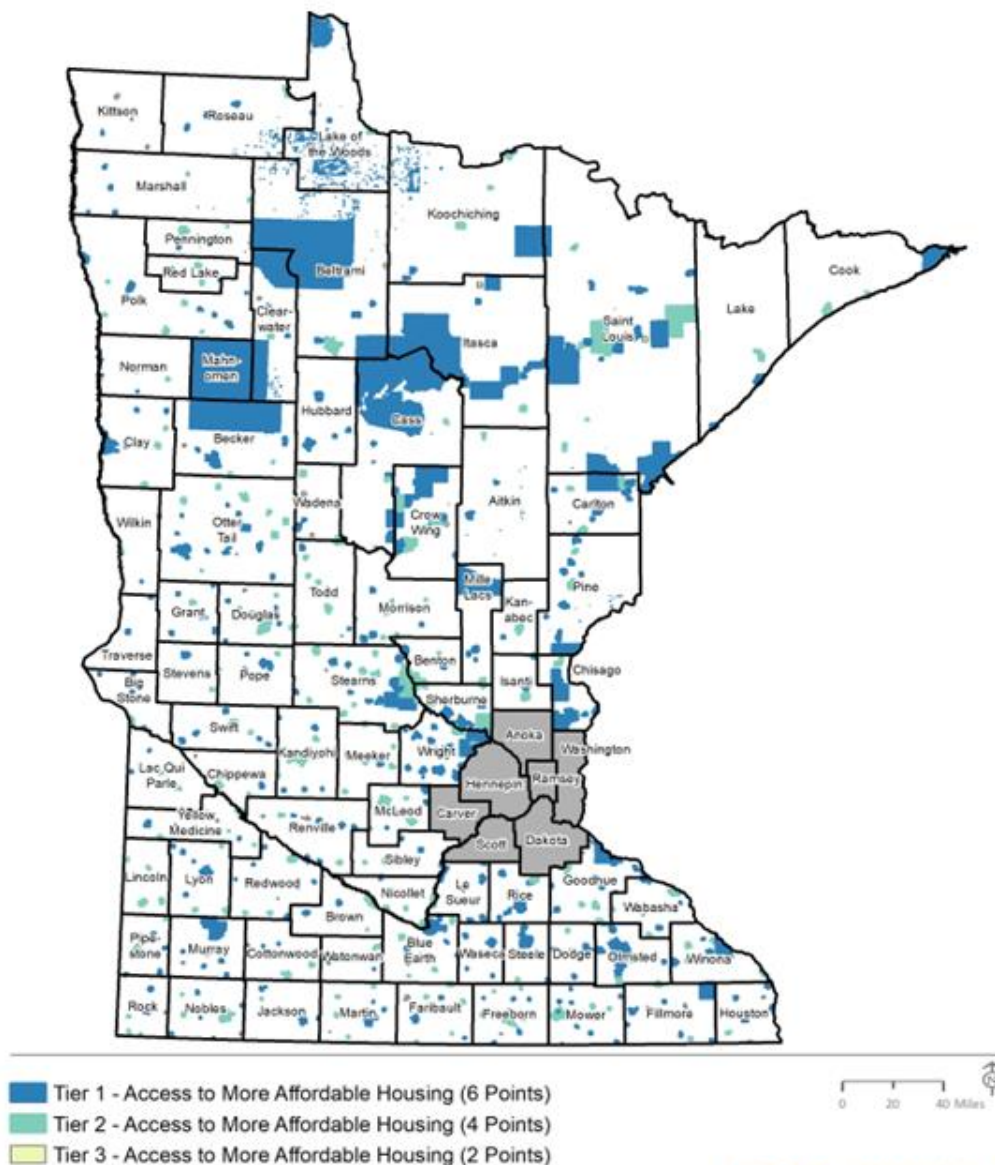
## Form



## Reservations and Greater Minnesota Access to More Affordable Housing Communities

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.

Figure 2: Access to More Affordable Housing Communities – Reservations and Greater Minnesota



Source: Minnesota Housing; 4/17/2024

# Workforce Housing Communities Methodology

## 2025 Multifamily Consolidated RFP/2026 HTC

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 DEED's Quarterly Census of Employment and Wages<sup>5</sup>. Data on commuting are from the U.S. Census Bureau's Longitudinal Employer – Household Dynamics program<sup>6</sup>. Workforce housing areas are defined separately for the Metropolitan Area<sup>11</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 on Minnesota Housing's [Community Profiles](#) webpage. Refer to Table 2: 2026-2027 QAP Data Methodology 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:
  - **Top Job Centers.** A community is eligible if it is one of the top 5 job centers in the region<sup>7</sup>. *Communities are buffered by 10 miles in Greater Minnesota and 5 miles in the Metropolitan Area<sup>11</sup> to account for a modest commuteshed. **OR***
  - **Net Five Year Job Growth.** A community is eligible in Greater Minnesota if it has at least 2,000 jobs in the current year and had positive job growth in the last five years. *In the Metropolitan Area<sup>11</sup> the minimum net job growth is 500. Communities are buffered by 10 miles in Greater Minnesota and 5 miles in the Metropolitan Area<sup>11</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:

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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> 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> Regions are defined using Regional Housing Advisory Group (RHAG) definitions.

- **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<sup>14</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<sup>14</sup> and Greater Minnesota. If additional 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<sup>14</sup> Top 5 Job Centers 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

The Twin Cities 7-County Metropolitan Area<sup>14</sup> 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:

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

- Vadnais Heights, Ramsey County
- Woodbury, Washington County

### Metropolitan Area Long Commute Communities

Eligible Twin Cities 7-County Metropolitan Area<sup>14</sup> long commute communities, according to the Minnesota Housing analysis of [U.S. Census Bureau Longitudinal Employer Household Dynamics data](#) (2021), are:

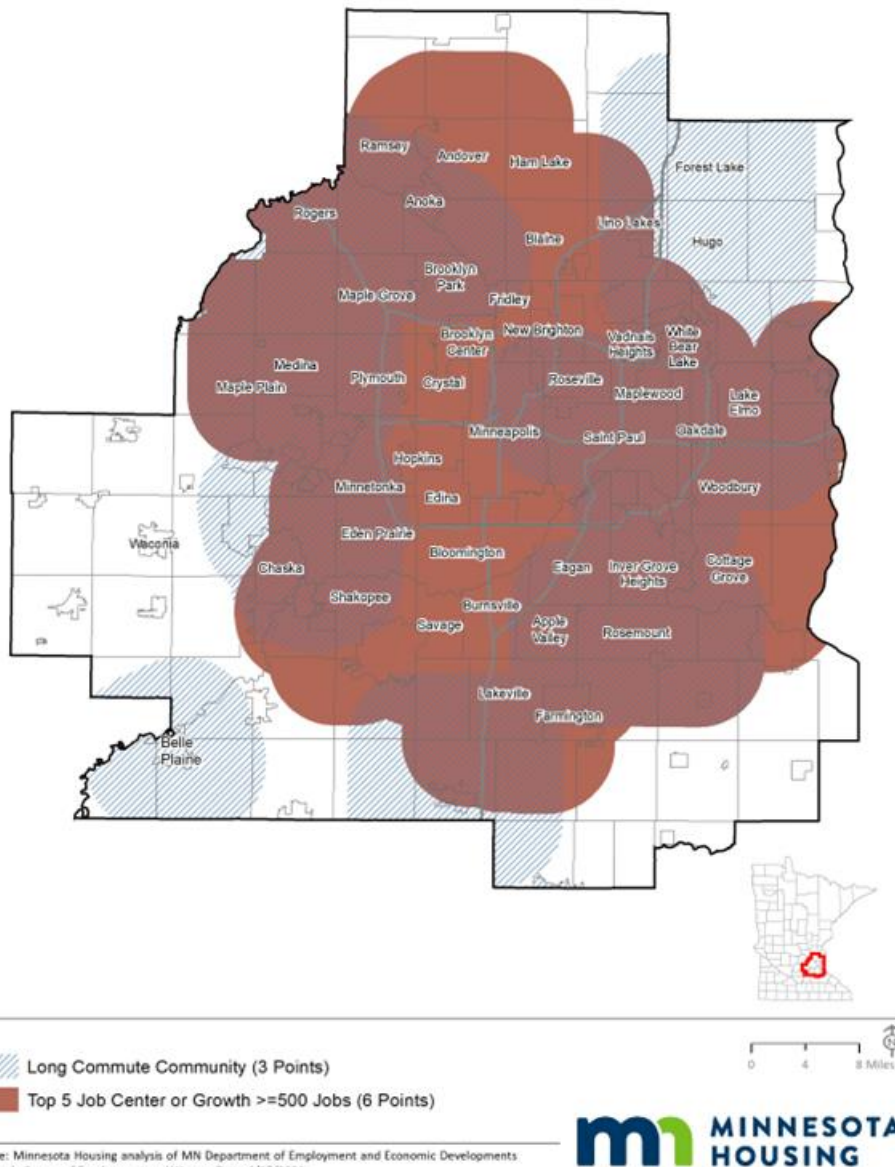
- Belle Plaine, Scott County
- Champlin, Hennepin County
- Chanhassen, Carver and Hennepin Counties
- Falcon Heights, Ramsey County
- Forest Lake, Washington County
- Hugo, Washington County
- Lake Elmo, Washington County
- Medina, Hennepin County
- New Market Township, Scott County
- North Saint Paul, 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>14</sup>

Form



- 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~~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 Net Five Year Job Growth Communities

The Greater Minnesota communities with a net positive job growth 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:

- 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

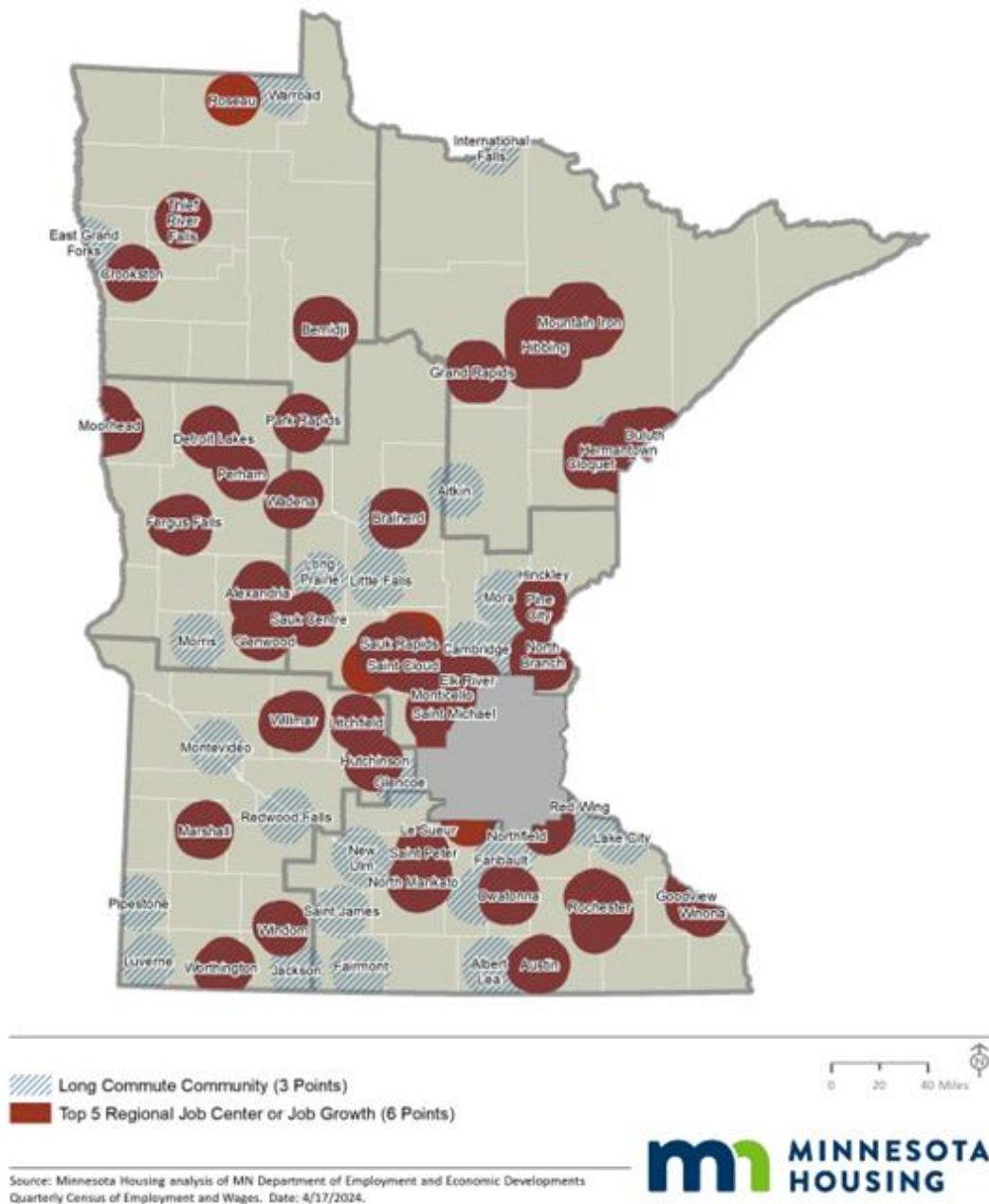
### Greater Minnesota Long Commute Communities

Eligible Greater Minnesota long commute communities, according to the Minnesota Housing analysis of [U.S. Census Bureau Longitudinal Employer Household Dynamics data](#) (2021), are:

- |                    |                           |                     |
|--------------------|---------------------------|---------------------|
| • Aitkin           | • Hermantown              | • Pine City         |
| • Albert Lea       | • Hibbing                 | • Pipestone         |
| • Alexandria       | • Hutchinson              | • Princeton         |
| • Austin           | • International Falls     | • Red Wing          |
| • Baxter           | • Jackson, Otsego         | • Redwood Falls     |
| • Becker           | • Lake City               | • Rochester         |
| • Bemidji          | • Litchfield, Park Rapids | • Sauk Centre       |
| • Brainerd         | • Little Falls            | • Sauk Rapids       |
| • Buffalo          | • Long Prairie            | • St. Cloud         |
| • Cambridge        | • Luverne                 | • St. James         |
| • Cannon Falls     | • Mankato                 | • St. Joseph        |
| • Cloquet          | • Marshall                | • St. Michael       |
| • Crookston        | • Montevideo              | • St. Peter         |
| • Detroit Lakes    | • Monticello              | • Thief River Falls |
| • Duluth           | • Moorhead                | • Virginia          |
| • East Grand Forks | • Mora                    | • Wadena            |
| • Elk River        | • Morris                  | • Waite Park        |
| • Fairmont         | • Mountain Iron           | • Warroad           |
| • Faribault        | • New Ulm                 | • Waseca            |
| • Fergus Falls     | • North Branch            | • Willmar           |
| • Glencoe          | • North Mankato           | • Windom            |
| • Glenwood         | • Northfield              | • Winona            |
| • Goodview         | • Owatonna                | • Worthington       |
| • Grand Rapids     | • Perham                  |                     |

## Greater Minnesota Workforce Housing Communities

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.

## Transit and Walkability Methodology

### 2025 Multifamily Consolidated RFP/2026 HTC

If additional areas become eligible under the same criteria outlined below prior to the 2025 RFP, Minnesota Housing will add the areas to the maps; no areas will be subtracted from the maps with the update. Refer to the 2026-2027 QAP Data Methodology table for more information on how data updates may impact point eligibility under this category.

#### Metropolitan Area

In the Metropolitan Area<sup>11</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>11</sup> (Select One of the Following)**

Criterion	Description	Points
Proximity to Light Rail Transit (LRT)/Bus Rapid Transit (BRT)/Commuter Rail Station, or Hi-Frequency Network.	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.	7
Access to High Service Public Transportation	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.	4
Access to Demand Response/Dial-A-Ride	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.	2

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<sup>8</sup> Includes planned stations eligible for [Livable Communities Demonstration Account \(LCDA\) Transit Oriented Development \(TOD\) Grants](#). Does not include Express Bus Stations eligible for LCDA TOD Grants.

<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>11</sup> (One of the Following)**

Location	Walk Score <sup>10</sup>	Points
Minneapolis and St. Paul	80+	2
Minneapolis and St. Paul	60-79	1
Suburban Communities	60+	2
Suburban Communities	50-59	1

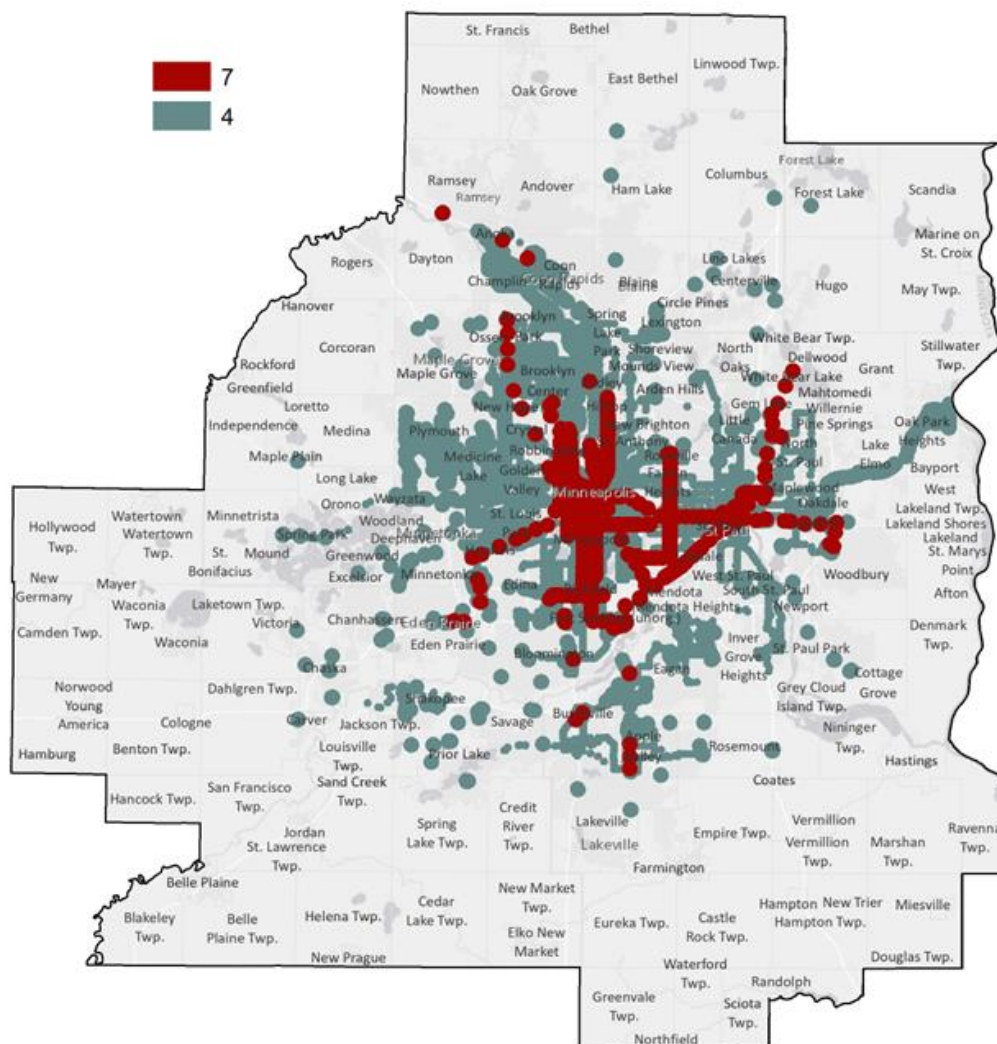
The following map<sup>11</sup> shows areas with access to transit. An interactive version of this map is available on Minnesota Housing’s [Community Profiles](#) webpage.

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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>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>14</sup>



## 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 MnDOT<sup>12</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)**

Criterion	Points
Within ¼ mile of existing or planned <sup>13</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

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

Walk Score <sup>14</sup>	Points
70+	2
50-69	1

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

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<sup>12</sup> Greater Minnesota Transit Investment Plan: <https://www.dot.state.mn.us/transit/find-your-transit-provider.html>

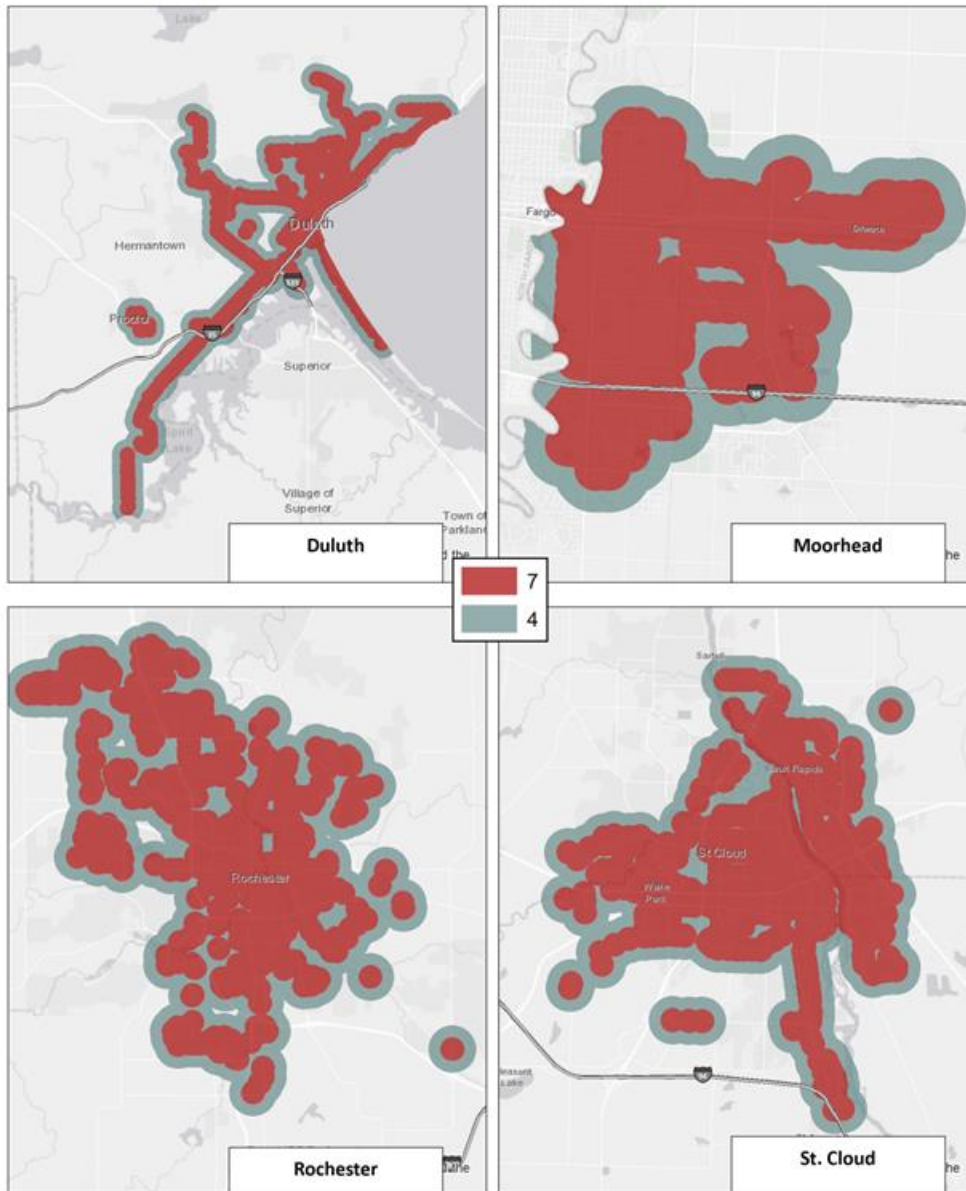
<sup>13</sup> For a Greater Minnesota planned stop to be eligible for points under the QAP, applicants must provide detailed location and service information including time and frequency of service, along with evidence of service availability from the transit authority providing service. The planned stop or route must be available Monday through Friday and provide service every 60 minutes for a minimum of 10 hours per day.

<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.



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.

**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)**



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

## 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](#) to locate a project’s transit service provider.

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

Criterion	Points
Within ½ mile of a designated transit stop <b>OR</b> served by demand response/dial-a-ride <b>OR</b> within ½ mile of a commuter rail station <sup>17</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

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

Walk Score <sup>18</sup>	Points
50+	2
30-49	1

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<sup>17</sup> Includes the Elk River and Big Lake Stations serviced by Metro Transit’s Northstar Commuter Rail.

<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.

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.

## Rural/Tribal Designated Areas Methodology

### 2025 Multifamily Consolidated RFP/2026 HTC

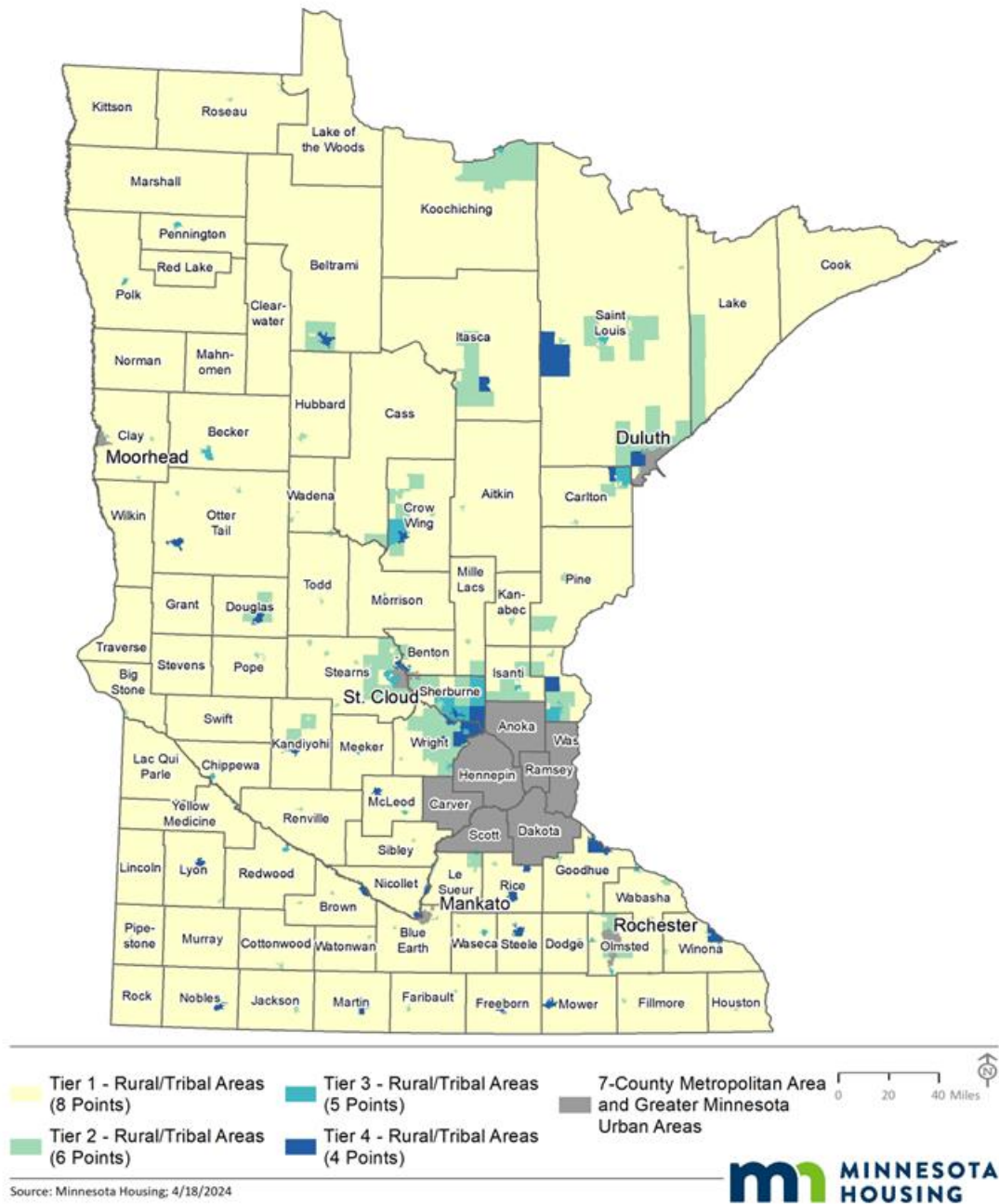
Minnesota Housing defines Rural/Tribal Designated Areas as areas outside of the Metropolitan Area<sup>14</sup> and urbanized areas in Greater Minnesota. Urbanized areas in Greater Minnesota are areas with populations over 50,000. Cities include Duluth, East Grand Forks, La Crescent, Mankato, Moorhead, Rochester and St. Cloud. Refer to Table 2: 2026-2027 QAP Data Methodology 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>14</sup> and within a community that has a population fewer than or equal to 2,000. Tribal Reservations are also considered Tier 1.
- **Tier 2 (6 points):** The project is in a Rural/Tribal Designated Area that is located outside of the Metropolitan Area<sup>14</sup> and within a community that has a population 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>14</sup> and within a community that has a population between 5,001 and 10,000.
- **Tier 4 (4 points):** The project is in a Rural/Tribal Designated Area that is located outside of the Metropolitan Area<sup>14</sup> and within a community that has a population at or greater than 10,000.

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

Figure 8: Rural/Tribal Communities



# Qualified Census Tracts Tribal Equivalent Areas Methodology

## 2025 Multifamily Consolidated RFP/2026 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>19</sup>. Applicants will find interactive maps to identify whether a property falls within these areas on Minnesota Housing’s [Community Profiles](#) webpage.

The Tribal 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 if 50% or more of households have incomes below the average household size adjusted income limit for at least two of three evaluation years (2019-2021).
- **Poverty Thresholds.** Areas are eligible if the poverty rate is 25% or higher for at least two of three evaluation years (2019-2021).

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

Tribal Reservations or Tribal Trust Land	Years Eligible Based on Income	Years Eligible based on Poverty
Bois Forte Reservation, MN	3	3
Lower Sioux Indian Community, MN	3	0
Mille Lacs Reservation and Off-Reservation Trust Land, MN	2	0
Prairie Island Indian Community and Off-Reservation Trust Land, MN	0	3

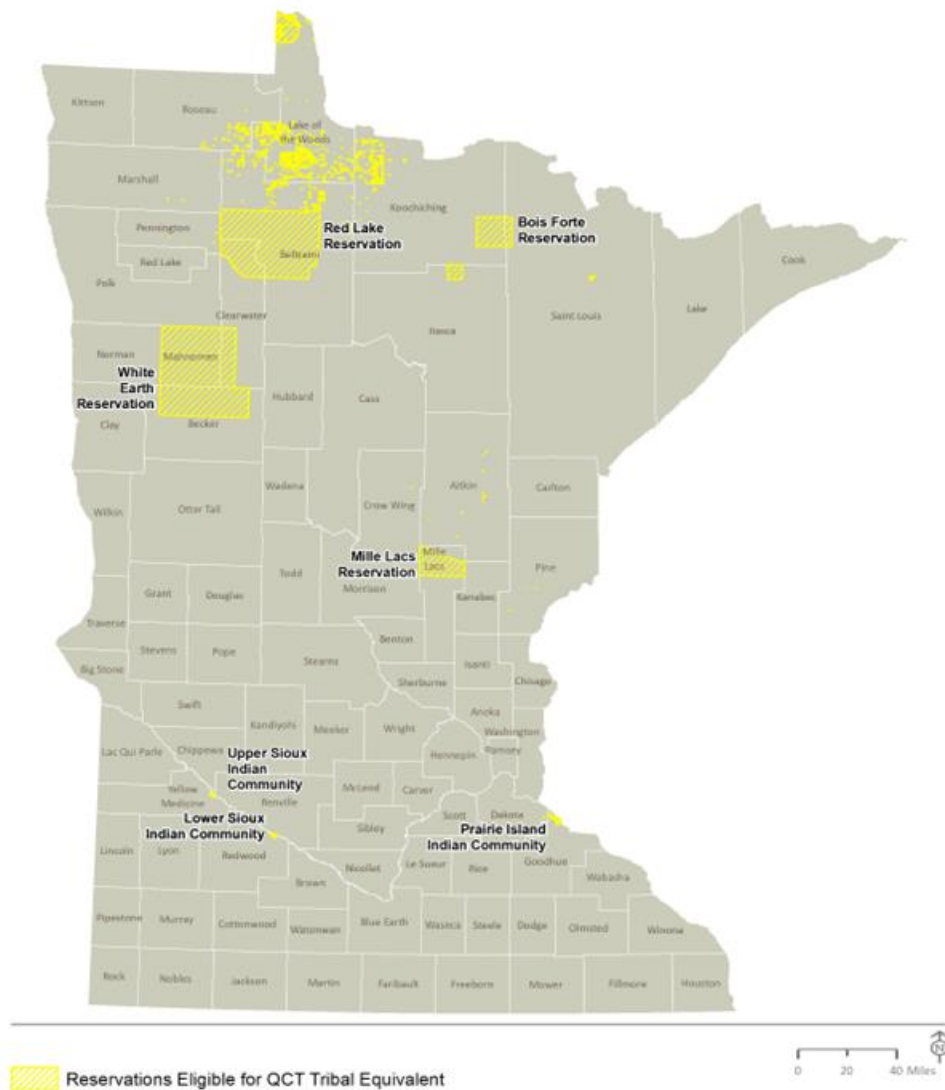
<sup>19</sup> HUD QCT Designation Algorithm found here:  
[https://www.huduser.gov/portal/qct/QCT\\_Algorithm.html](https://www.huduser.gov/portal/qct/QCT_Algorithm.html)

<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.

<b>Tribal Reservations or Tribal Trust Land</b>	<b>Years Eligible Based on Income</b>	<b>Years Eligible based on Poverty</b>
Red Lake Reservation, MN	3	3
Upper Sioux Community and Off-Reservation Trust Land, MN	2	0
White Earth Reservation and Off-Reservation Trust Land, MN	3	0

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 Table 2: 2026-2027 QAP Data Methodology for more information on how data updates may impact point eligibility under this category.

**Figure 9: Communities Eligible as Tribal QCT Equivalent Areas**



Source: Minnesota Housing Analysis of American Community Survey Data 2017-2021, 2016-2020, and 2015-2019. Tribal lands are 2018 boundaries from the US Census of American Indian, Alaska Native, and Native Hawaiian geographies.





## Multifamily Award History Methodology

### 2025 Multifamily Consolidated RFP/2026 HTC

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**

Programs	Years	Other Data Notes
<ul style="list-style-type: none"><li>• Multifamily Consolidated RFP<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><li>• Excludes: Projects solely funded by a funding partner</li></ul>	Project selections or commitments from January 1, 2019, through December 31, 2023	Rescinded awards are subtracted out.  Minnesota Housing apportioned HTC allocations are included.
Pipeline projects with any eligible multifamily deferred funding source	Project selections or commitments from January 1, 2019, through December 31, 2023	Rescinded awards are subtracted out.
4% HTC only projects	Project selections or commitments from January 1, 2019, through December 31, 2023	Project must have been issued a preliminary determination (42M) letter.

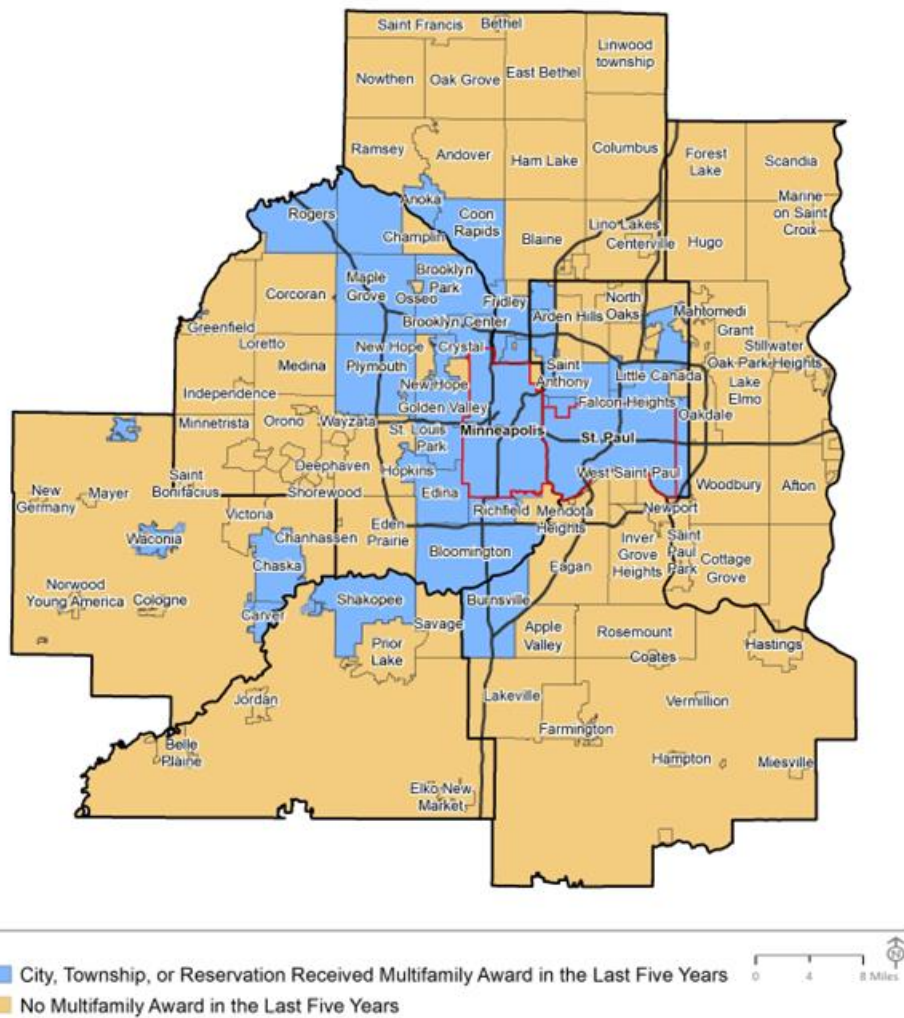
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<sup>21</sup> For scattered site projects, the location of each building will be incorporated into this methodology.

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 History Communities – Metropolitan Area<sup>14</sup>

Form



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

**MINNESOTA**  
**HOUSING**

**Figure 11: Multifamily Award History Communities – Greater Minnesota**

