2026-2028 Qualified Allocation Plan Methodology Guide

Housing Tax Credits and Deferred Projects[1]

Applicable to the 2026 Multifamily Consolidated Request for Proposal/2027 Housing Tax Credit Rounds

Last Updated: January 2026

[1] Includes all 4% and 9% Housing Tax Credit (HTC) projects and deferred funds awarded through the annual Multifamily Consolidated Request for Proposals (RFP) as well as available financing throughout the year.

Table of Contents

2026 – 2028 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 allocating agencies develop and adopt a Qualified Allocation Plan (QAP) for the distribution of HTCs within their jurisdiction. Minnesota Housing also uses its QAP to set the overall funding priorities for the annual Multifamily Consolidated Request for Proposals (RFP).

Minnesota Housing's QAP includes:

- Qualified Allocation Plan document: Sets forth the policies and procedures according to which Minnesota Housing makes Allocations of 9% HTC and Awards of 4% HTC.
- Self-Scoring Worksheet: Sets forth the selection criteria and funding priorities that Minnesota Housing will use to prioritize applications requesting 9% HTC and 4% HTC and/or other agency resources available through the RFP.

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 4% or 9% HTC or deferred funds through the Multifamily Consolidated RFP. In the event of any conflict between this Guide and the QAP, the QAP controls.

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 Guide when selecting points in the Scoring Wizard found in the Multifamily Customer Portal. Applicants can also map project locations and determine applicable selection criteria points through the Community Profiles interactive map.

Capitalized terms used but not otherwise defined in this Guide have the meanings set forth in the QAP.

Timeline for Publication and Updates

The following table outlines the general timeline for when Minnesota Housing will publish the Guide applicable to the 2026-2028 QAP 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 Rounds to the 2026 Multifamily Consolidated RFP/2027 HTC Rounds. 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 HTCs. Communities that

were eligible for points as part of the 2025 Multifamily Consolidated RFP/2026 HTC Rounds might *not* be eligible for those points during the 2026 Multifamily Consolidated RFP/2027 HTC Rounds.

Table 1: 2026-2028 Guide 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 between 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 HTCs.
Spring 2025	Minnesota Housing publishes an updated Guide for the 2025 Multifamily Consolidated RFP/2026 HTCs rounds 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 HTCs.
Spring 2026	Minnesota Housing publishes an updated Guide for the 2026 Multifamily Consolidated RFP/2027 HTCs rounds based on updated data. The Guide is part of the application release of the Multifamily Consolidated RFP application materials.
Spring 2027	Minnesota Housing publishes an updated Guide for the 2027 Multifamily Consolidated RFP/2028 HTCs rounds 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 resources in comparison to the limited resources available in a given year. Because of this, Minnesota Housing will allow applicants who applied but were not selected 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. Applicants who elect the provision are only eligible for the points they claimed in the prior application.

Note: There is not a hold harmless provision between the 2024-2025 QAP and the 2026-2028 QAP due to the changes in the geographic criteria.

The hold harmless provision applies to all the scoring criteria in the table below, except for the Multifamily Awards History and the Qualified Census Tracts (QCT) selection criteria. The Multifamily Awards History selection criterion is excluded because the intent of this criterion is to award points to projects located in a community that has not received funding in the preceding five years. The QCT selection criterion is excluded because HUD designates QCTs annually and each notice 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 to the 2026 Multifamily Consolidated RFP/2027 HTC Rounds 1 or 2 with a new or previously selected project must use the geographic scores for the 2026 Multifamily Consolidated RFP/2027 HTC Rounds 1 and 2. The ability to use the prior year's geographic scores only applies to projects that previously applied and who were not selected.

Methodologies and Definitions

Table 2: 2026-2028 QAP Data Methodology

Methodology	Definition	Data Sources	Annual Review of Eligibility	Other Notes
Access to More Affordable Housing (Selection Criterion 3.A)	Communities that either have a low share of affordable rental housing compared to all housing options **OR** a large share of renters that are cost burdened by their rent.	Data source for low share of affordable rental housing compared to all housing: United States Department of Housing and Urban Development (HUD), Consolidated Planning/Comprehensive Housing Affordability Strategy (CHAS) data Data source for large share of renters that are cost burdened by their rent: United States (U.S.) Census Bureau, American Community Survey (ACS)	Pay close attention if your community met the scoring criteria when Minnesota Housing published the data in November 2024 but no longer meets the scoring criteria when application materials for the 2025 Multifamily Consolidated RFP/2026 HTC that are released in spring 2025. Your project is still eligible to receive the points for the 2025 Multifamily Consolidated RFP/2026 HTC rounds, but it may be an early indicator that it may	Affordable rental housing is considered housing with rents affordable to households with incomes at or below 50% Area Median Income (AMI). Cost burdened is 30% or more of household income spent on rent.

Methodology	Definition	Data Sources	Annual Review of Eligibility	Other Notes
			not meet the criteria for the following year's Multifamily Consolidated RFP/HTC rounds.	
Workforce Housing Communities (Selection Criterion 3.B)	Communities that are regional job centers, have experienced job growth over a five-year period or have a large portion of the workforce that travels 30+ miles into that community for work.	Data source for job growth and job centers: Minnesota Department of Employment and Economic Development (DEED), Quarterly Census of Employment and Wages Data source for long commute communities: U.S. Census Bureau, Longitudinal Employer-Household Dynamics (LEHD) Program.	Pay close attention if your community met the scoring criteria when Minnesota Housing published the data in November 2024 but no longer meets the scoring criteria when application materials for the 2025 Multifamily Consolidated RFP/2026 HTC that are released in spring 2025. Your project is still eligible to receive the points for the 2025 Multifamily Consolidated RFP/2026 HTC rounds, but it may be an early indicator that it may not meet the criteria for the following year's Multifamily Consolidated RFP/HTC rounds.	Cities/towns must have 2,000+ jobs to be considered a 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 commuteshed buffer is applied in the Twin Cities 7-County Metropolitan Area,[2] and a 10-mile commuteshed buffer is applied for Greater Minnesota communities.

[2] As defined in the QAP.

Methodology	Definition	Data Sources	Annual Review of Eligibility	Other Notes
Transit and Walkability (Selection Criterion 3.C)	Communities with access to transit, either fixed route or demand response; and/or walkable areas 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. 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) Transit in Greater Minnesota webpage Walk Scores according to www.walkscore.com	Pay close attention if your community met the scoring criteria when Minnesota Housing published the data in November 2024 but no longer meets the scoring criteria when application materials for the 2025 Multifamily Consolidated RFP/2026 HTC that are released in spring 2025. Your project is still eligible to receive the points for the 2025 Multifamily Consolidated RFP/2026 HTC rounds, but it may be an early indicator that it may not meet the criteria for the following year's Multifamily Consolidated RFP/HTC rounds.	

Methodology	Definition	Data Sources	Annual Review of Eligibility	Other Notes
Rural/Tribal Designated Areas (Selection Criterion 4.C)	Areas outside of the Twin Cities 7-County Metropolitan Area[2] and Greater Minnesota urbanized areas.	Data source: Minnesota Demographer's Office Historic Estimates.	Data published for the 2025 Multifamily Consolidated RFP/2026 HTC will remain unchanged through the 2025 Multifamily Consolidated RFP/2026 HTC. Communities will not change tiers. 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 change tiers.	

Methodology	Definition	Data Sources	Annual Review of Eligibility	Other Notes
Tribal Equivalent Areas (Selection Criterion 4.D)	Tribal Reservations and Dakota Communities determined to meet the same criteria as HUD QCTs.	Data source: U.S. Census Bureau, American Community Survey (ACS)	Pay close attention if your community met the scoring criteria when Minnesota Housing published the data in November 2024 but no longer meets the scoring criteria when application materials for the 2025 Multifamily Consolidated RFP/2026 HTC that are released in spring 2025. Your project is still eligible to receive the points for the 2025 Multifamily Consolidated RFP/2026 HTC rounds, but it may be an early indicator that it may not meet the criteria for the following year's Multifamily Consolidated RFP/HTC rounds.	HUD QCT Designation Algorithm provides the algorithm used by HUD to designate the Qualified Census Tracts (QCTs).

Methodology	Definition	Data Sources	Annual Review of Eligibility	Other Notes
Multifamily Award History (Selection Criterion 4.E)	Cities or townships in which no project has received a qualified award from Minnesota Housing in the past five years.	• Multifamily Consolidated RFP (Excludes: Projects solely funded by a funding partner) ○ HTC Round 1 ○ HTC Round 2 ○ Any Minnesota Housing deferred funding source • Pipeline projects with any eligible multifamily deferred funding source. • 4% only HTC projects	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. 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.	Minnesota Housing will not consider 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. For example, for the 2025 Multifamily Consolidated RFP/2026 HTC Round 1, Minnesota Housing will not consider selections from the 2024 Multifamily Consolidated RFP/2025 HTC Round 1.

Access to More Affordable Housing Methodology

Access to More Affordable Housing Communities either have a low share of affordable rental housing[3] compared to all housing options in a community[4] **OR** a large share of renters are cost burdened by their rent[5] (30% or more of household income spent on rent).

Access to More Affordable Housing Communities is geographically defined by census tracts in the Metropolitan Area. Access to More Affordable Housing Communities in Greater Minnesota is geographically defined by Reservation boundaries or city boundaries.

Projects are eligible for points under selection criterion 3.A of the 2026-2028 Self-Scoring Worksheet if they are located in one of the following tiers of Access to More Affordable Housing Communities:

- **Tier 1 Tracts or Cities, Tribal Reservations, Dakota Communities or Tribal Trust Land (6 points):** those census tracts or cities in the 66.67th percentile or higher for the share of cost burdened renters **OR** in the 0-33.33rd percentile for having a low share of affordable rental housing compared to all housing options. Tribal Reservations, Dakota Communities and Tribal Trust Lands are also considered Tier 1.
- **Tier 2 Tracts or Cities (4 points):** those census tracts or cities in the 33.34th –66.66th percentile for the share of cost burdened renters **OR** in the 33.34th –66.66th percentile for having a low share of affordable rental housing compared to all housing options.
- **Tier 3 Tracts or Cities (2 points):** those census tracts or cities in the 0–33.33rd percentile for the share of cost burdened renters **OR** in the 66.67th –100th percentile for having a low share of affordable rental housing compared to all housing options.

To acknowledge differences in community types, percentiles were created by separately comparing census tracts in the Metropolitan Area[2] and comparing places (cities) in Greater Minnesota.

This document includes maps of the census tracts in the Metropolitan Area[2] and places or Reservations in Greater Minnesota that meet the one of the three tiers of Access to More Affordable Housing Communities. Applicants can map project locations and determine how many points they can claim under selection criterion 3.A of the 2026-2028 Self-Scoring Worksheet, Access to More Affordable Housing through the Community Profiles interactive map.

---

[3] Rental housing with rents affordable to households with incomes at or below 50% Area Median Income (AMI).

[4] Analysis based on 2017-2021 HUD Comprehensive Housing Affordability Strategy (CHAS) data.

[5] Analysis based on data from the U.S. Census Bureau American Community Survey (ACS) 2019-2023.

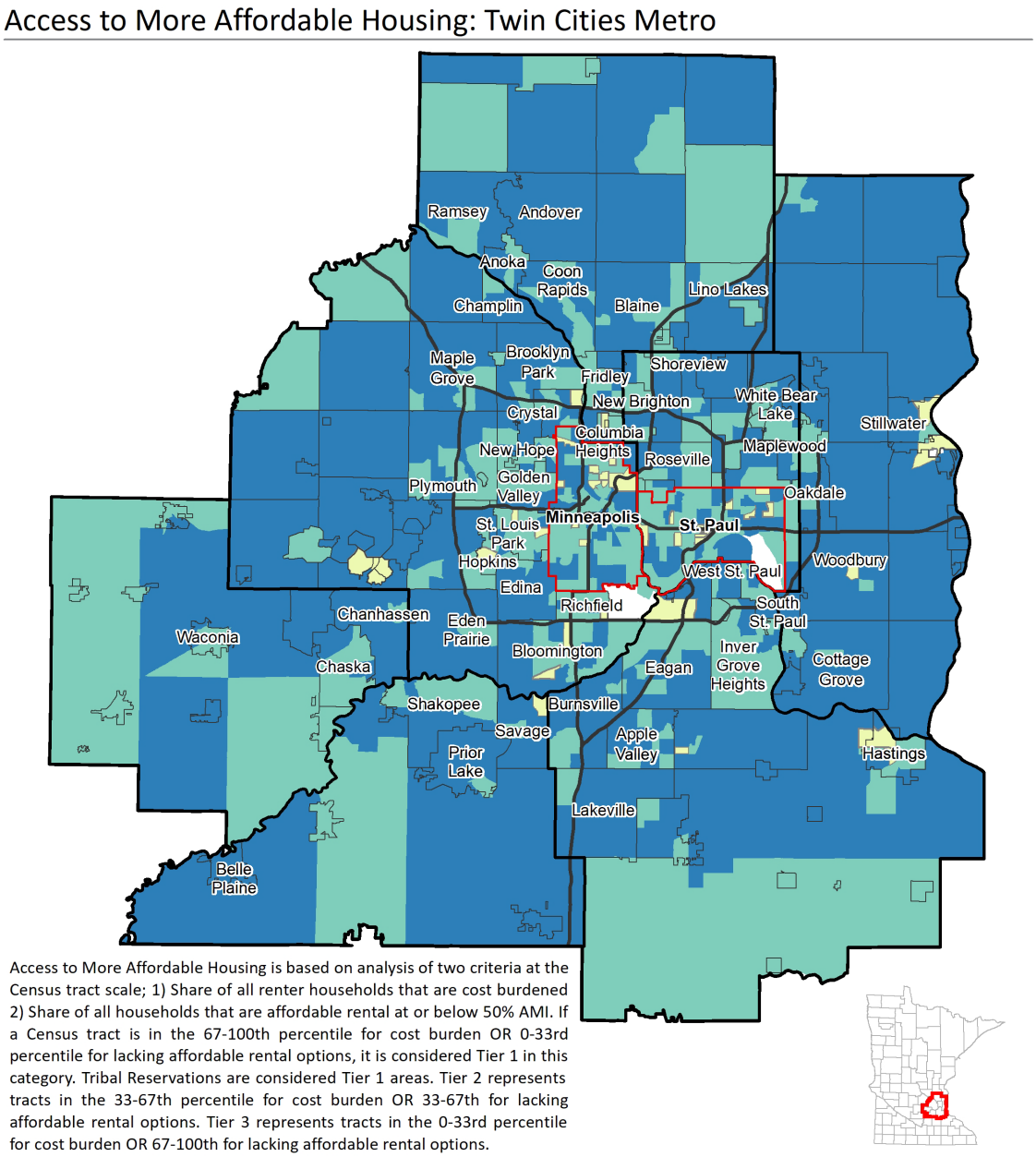
When Minnesota Housing updates the Methodology Guide, if additional areas become eligible applying the same criteria highlighted above using 2018-2022 CHAS data or 2020-2024 ACS data, Minnesota Housing will add them to the maps; no areas will be subtracted from the maps with the update. Refer to the Guide Timeline table for more information on how data updates may impact point eligibility under this selection criterion.

Metropolitan Area Access to More Affordable Housing Communities

Identification of Access to More Affordable Housing Communities in the Metropolitan Area[2] 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 housing units that is rental housing affordable to households with incomes at or below 50% AMI.

- If a census tract is in the 66.67th-100th percentile for cost burden **OR** 0-33.33rd percentile for lacking affordable rental options, it is considered Tier 1. Tribal Reservations, Dakota Communities and Tribal Trust Lands are also considered Tier 1.
- Tier 2 includes census tracts in the 33.34th-66.66th percentile for cost burden **OR** 33.34th-66.66th for lacking affordable rental options.
- Tier 3 includes census tracts in the 0-33.33rd percentile for cost burden **OR** 66.67th-100th for lacking affordable rental options.

Figure 1: Access to More Affordable Housing Communities – Metropolitan Area[2]

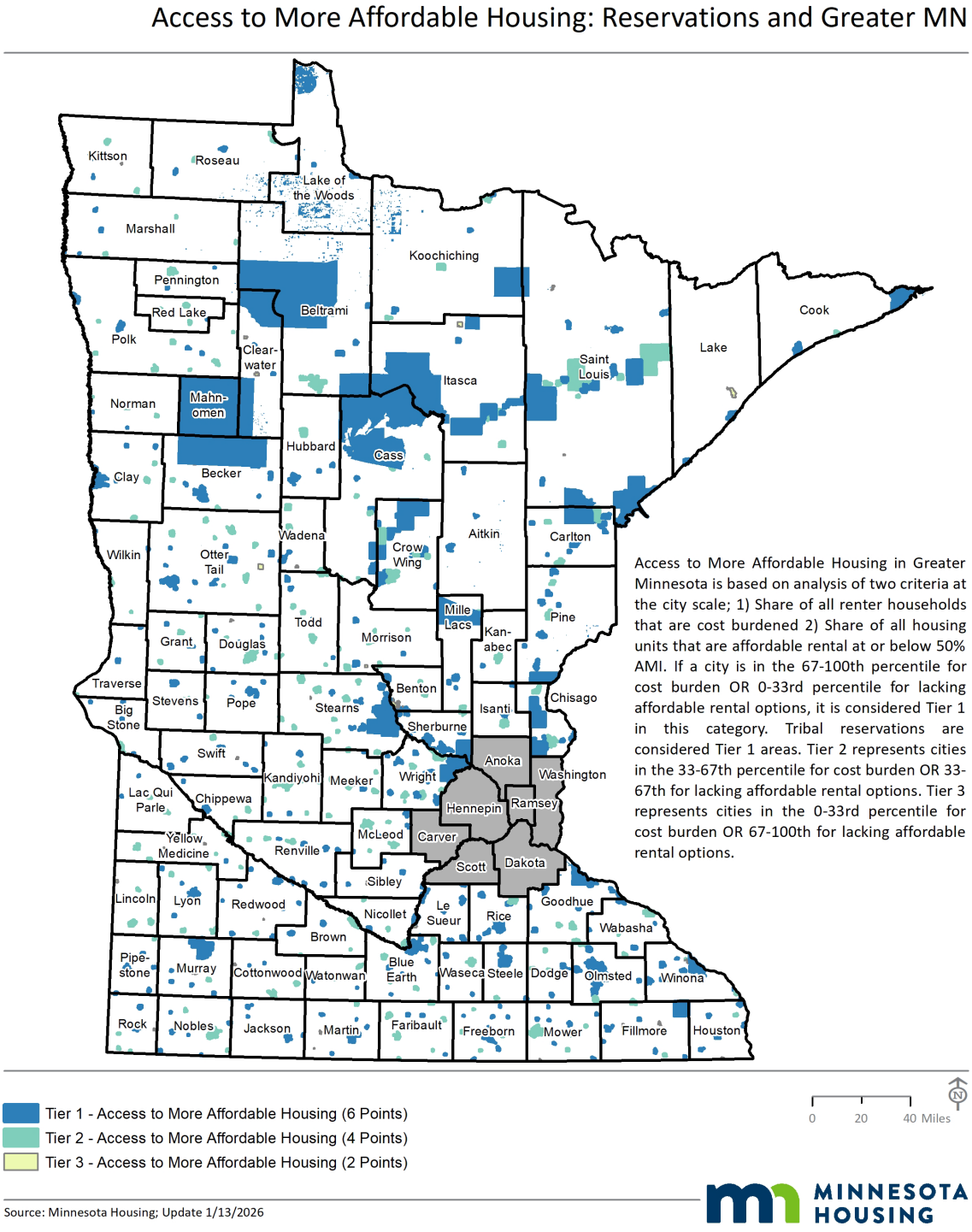


Reservations and Greater Minnesota Access to More Affordable Housing Communities

Identification of Access to More Affordable Housing Communities 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 is rental housing affordable to households with incomes at or below 50% AMI.

- If a city is in the 66.67th-100th percentile for cost burden **OR** 0-33.33rd percentile for lacking affordable rental options, it is considered Tier 1. Tribal Reservations, Dakota Communities and Tribal Trust Lands are also considered Tier 1.
- Tier 2 includes cities in the 33.34th-66.66th percentile for cost burden **OR** 33.34th-66.66th for lacking affordable rental options.
- Tier 3 includes cities in the 0-33.33rd percentile for cost burden **OR** 66.67th-100th for lacking affordable rental options.

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



Workforce Housing Communities Methodology

Workforce Housing Communities 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.[6] Data on commuting are from the U.S. Census Bureau's Longitudinal Employer – Household Dynamics program.[7] Workforce Housing Communities are defined separately for the Metropolitan Area[2] and Greater Minnesota. Selection criterion 3.B of the 2026-2028 Self-Scoring Worksheet 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: 2026-2028 QAP Data Methodology for more information on how data updates may impact point eligibility under this category.

Workforce Housing Communities include Top Job Centers, Net Five Year Job Growth Communities, Individual Employer Growth Communities, and Long Commute Communities, each as defined below.

1. Projects are eligible for **6 Points** if the project is located in a Workforce Housing Community that meets one or more of the following criteria:
    - **Top Job Center:** A community that is one of the top 5 job centers in the region.[8] *Communities are buffered by 10 miles in Greater Minnesota and 5 miles in the Metropolitan Area[2] to account for a modest commuteshed.* **OR**
    - **Net Five Year Job Growth Community:** A community in Greater Minnesota that has at least 2,000 jobs in the current year and had positive job growth in the last five years; or a community in the Metropolitan Area that had at least 2,000 jobs at the start of the five year period and experienced at least net 500 job growth in the last five years *Communities are buffered by 10 miles in Greater Minnesota and 5 miles in the Metropolitan Area[2] to account for a modest commuteshed.* **OR**
    - **Individual Employer Growth Community:** A community in which an individual employer has added at least 100 net jobs (for permanent employees of the company) in that community during the last five years. The applicant must provide sufficient documentation signed by an authorized representative of the company to prove the growth.

---

[6]The five-year job growth communities presented in this methodology are for 2018-2023.Source: DEED's Quarterly Census of Employment and Wages (QCEW).

[7] Data from LEHD are for 2022. Minnesota Housing will also add eligible communities with more current data if available by application release. Source: U.S. Census Bureau LEHD data.

[8] Regions are defined using Regional Housing Advisory Group (RHAG) definitions.

2. **OR** Projects are eligible for **3 Points** if the project is located in a Workforce Housing Community that meets the following criterion:
    - **Long Commute Community:** A community that has at least 2,000 jobs in the current year, is not a Top Job Center, Net Five Year Job Growth Community, or an Individual Employer Growth Community, and where 15% or more of the community's 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[2] to account for a modest commuteshed.*

The maps and tables below and on following pages list and display Workforce Housing Communities for the Metropolitan Area[2] 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 Top Job Centers, according to the Minnesota Housing analysis of DEED's most recent Quarterly Census of Employment and Wages (2018-2023), 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 communities with at least 2,000 jobs and net job growth of 500 jobs or more in a five-year (2018-2023) period, according to the Minnesota Housing analysis of DEED's most recent Quarterly Census of Employment and Wages (2018-2023), are:

- Bayport, Washington County
- Blaine, Anoka County
- Brooklyn Park, Hennepin County
- Chanhassen, Carver County
- Columbia Heights, Anoka County
- Coon Rapids, Anoka County
- Cottage Grove, Washington County
- Fridley, Anoka County
- Inver Grove Heights, Dakota County
- Lakeville, Dakota County
- Mahtomedi, Washington County
- Maple Grove, Hennepin County
- Medina, Hennepin County
- New Brighton, Ramsey County
- North Saint Paul, Ramsey County
- Osseo, Hennepin County
- Richfield, Hennepin County
- Robbinsdale, Hennepin County
- Rogers, Hennepin County
- Rosemount, Dakota County
- Shakopee, Scott County
- Shoreview, Ramsey County

- Stillwater, Washington County
- Vadnais Heights, Ramsey County
- Wayzata, Hennepin County
- West Saint Paul, Dakota County
- Woodbury, Washington County

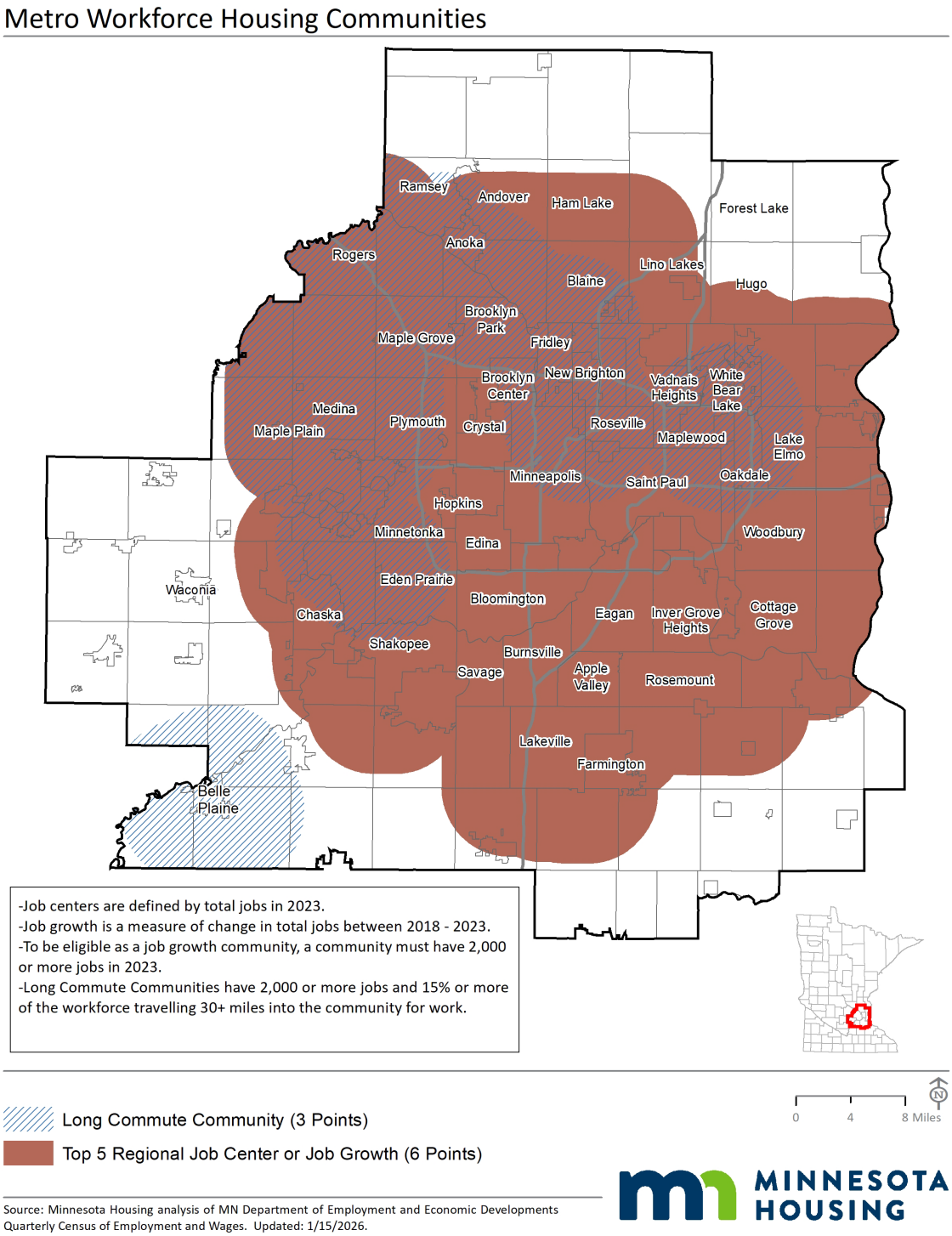
Metropolitan Area Long Commute Communities

The Twin Cities 7-County Metropolitan Area Long Commute Communities, according to the Minnesota Housing analysis of the most recent U.S. Census Bureau Longitudinal Employer Household Dynamics data (2022), are:

- Belle Plaine, Scott County
- Champlin, Hennepin County
- Chanhassen, Carver and Hennepin Counties
- Medina, Hennepin County
- North Saint Paul, Ramsey County
- Rogers, Hennepin County
- Saint Anthony, Hennepin County
- Spring Lake Park, Anoka County

Metropolitan Area Workforce Housing Communities

Figure 3: Workforce Housing Communities – Metropolitan Area[2]



Source: Minnesota Housing analysis of MN Department of Employment and Economic Developments Quarterly Census of Employment and Wages. Updated: 1/15/2026.

MINNESOTA HOUSING

Greater Minnesota Top Job Centers Communities

The Greater Minnesota Top Job Centers, according to the Minnesota Housing analysis of DEED's most recent Quarterly Census of Employment and Wages (2018-2023), 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
  - 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 at least 2,000 jobs and net positive job growth in a five-year (2018-2023) period, according to the Minnesota Housing analysis of DEED's most recent Quarterly Census of Employment and Wages are:

- Alexandria, Douglas County
- Austin, Mower County
- Baxter, Crow Wing County
- Becker, Sherburne County
- Big Lake, Sherburne County
- Buffalo, Wright County
- Cambridge, Isanti County
- Cannon Falls, Goodhue County
- Cold Spring, Stearns County
- Crosby, Crow Wing County
- Delano, Wright County
- Detroit Lakes, Becker County
- Elk River, Sherburne County
- Faribault, Rice County
- Glencoe, McLeod County
- Glenwood, Pope County
- Goodview, Winona County
- Litchfield, Meeker County

- Minden Township, Benton County
- Monticello, Wright County
- Mora, Kanabec 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
- Redwood Falls, Redwood County
- Rochester, Olmsted County
- Roseau, Roseau County
- Saint Joseph, Stearns County
- Saint Michael, Wright County
- Saint Peter, Nicollet County
- Sartell, Stearns County
- Sauk Centre, Stearns County
- Staples, Todd County
- Thief River Falls, Pennington County
- Virginia, Saint Louis County
- Wadena, Wadena County
- Windom, Cottonwood County

Greater Minnesota Long Commute Communities

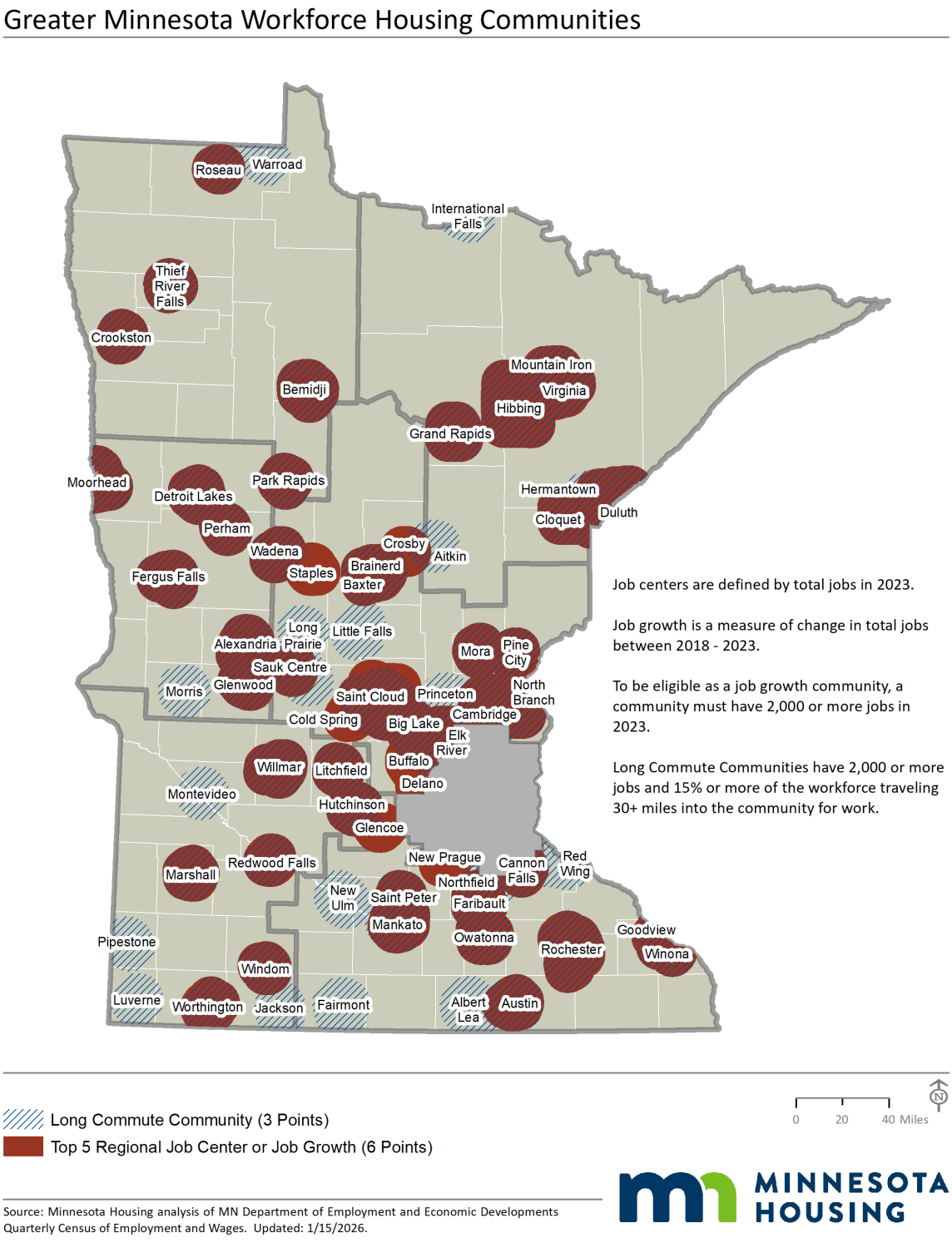
The Greater Minnesota Long Commute Communities, according to the Minnesota Housing analysis of the most recent U.S. Census Bureau Longitudinal Employer Household Dynamics data (2022), are:

- Aitkin, Aitkin County
- Albert Lea, Freeborn County
- Albertville, Wright County
- Alexandria, Douglas County
- Austin, Mower County
- Baxter, Crow Wing County
- Becker, Sherburne County
- Bemidji, Beltrami County
- Brainerd, Crow Wing County
- Cambridge, Isanti County
- Cannon Falls, Goodhue County
- Cloquet, Carlton County
- Crookston, Polk County
- Detroit Lakes, Becker County
- Duluth, Saint Louis County
- Elk River, Sherburne County
- Fairmont, Martin County
- Faribault, Rice County
- Fergus Falls, Otter Tail County
- Glenwood, Pope County
- Grand Rapids, Itasca County
- Hermantown, Saint Louis County
- Hibbing, Saint Louis County
- Hutchinson, Mcleod County
- International Falls, Koochiching County
- Jackson, Jackson County
- Litchfield, Meeker County
- Little Falls, Morrison County
- Long Prairie, Todd County
- Luverne, Rock County
- Mankato, Blue Earth County
- Marshall, Lyon County
- Melrose, Stearns County
- Montevideo, Chippewa County
- Monticello, Wright County
- Moorhead, Clay County
- Mora, Kanabec County
- Morris, Stevens County
- Mountain Iron, Saint Louis County
- New Ulm, Brown County
- North Branch, Chisago County
- North Mankato, Nicollet County
- Northfield, Rice County
- Otsego, Sherburne County

- Owatonna, Steele County
- Park Rapids, Hubbard County
- Perham, Otter Tail County
- Pine City, Pine County
- Pipestone, Pipestone County
- Princeton, Mille Lacs County
- Red Wing, Goodhue County
- Redwood Falls, Redwood County
- Rochester, Olmsted County
- Roseau, Roseau County
- Sauk Centre, Stearns County
- Sauk Rapids, Benton County
- Saint Cloud, Stearns County
- Saint Joseph, Stearns County
- Saint Peter, Nicollet County
- Thief River Falls, Pennington County
- Virginia, Saint Louis County
- Wadena, Wadena County
- Waite Park, Stearns County
- Warroad, Roseau County
- Willmar, Kandiyohi County
- Windom, Cottonwood County
- Winona, Winona County
- Worthington, Nobles County

Greater Minnesota Workforce Housing Communities

Figure 4: Workforce Housing Communities – Greater Minnesota



Source: Minnesota Housing analysis of MN Department of Employment and Economic Developments Quarterly Census of Employment and Wages. Updated: 1/15/2026.

Transit and Walkability Methodology

Metropolitan Area

In the Metropolitan Area, applicants can receive up to **9 points** under selection criterion 3.C of the 2026-2028 Self-Scoring Worksheet, Transit and Walkability. Applicants can map project locations and determine access to transit points through the Community Profiles interactive map.

Table 3: Access to Transit – Metropolitan Area (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 one-half mile of a planned[9] or existing LRT, BRT, 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[10] 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 with prior day notice. Excludes Metro Transit's Transit Link Service. Transit service must be available daily Monday through Friday for a minimum of eight hours per day.	2

Table 4: Walkability – Metropolitan Area[2] (One of the Following)

Location	Walk Score[11]	Points
Minneapolis and St. Paul	80+	2
Minneapolis and St. Paul	60-79	1
Suburban Communities	60+	2

[9] 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.

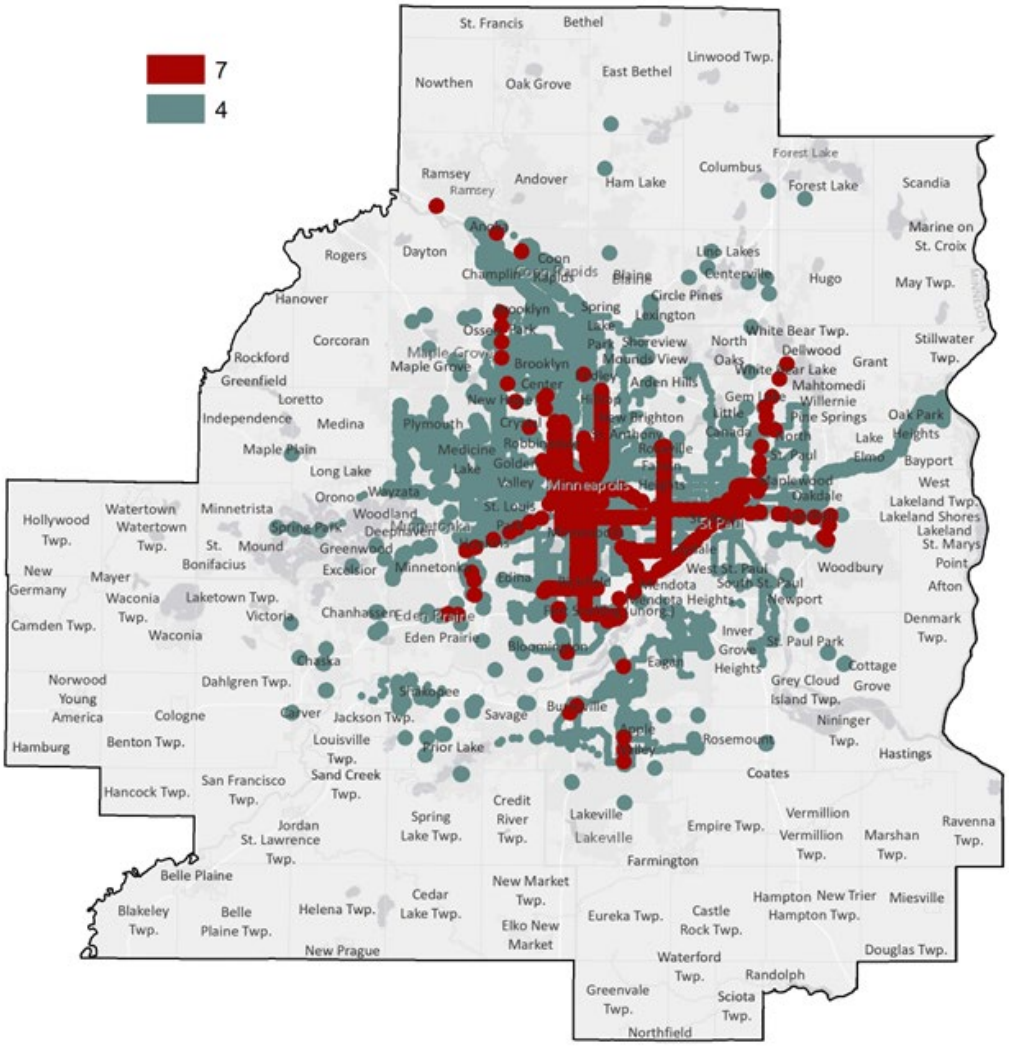
[10] High service fixed route stop is defined as those serviced during the time period 6 a.m. through 7 p.m. and with service approximately every half hour during that time.

[11] 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. 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.

Location	Walk Score[11]	Points
Suburban Communities	50-59	1

The following map[12] shows areas with access to transit. An interactive version of this map is available on Minnesota Housing's Community Profiles webpage.

Figure 5: Access to Transit Communities – Metropolitan Area



[12] Source: Minnesota Housing analysis of Metro Transit data on Hi-Frequency Network, Planned and Existing Transit Lines, bus service, and park and rides.

Greater Minnesota Urbanized Areas

In urbanized areas, defined by the U.S. Census Bureau as places with populations greater than 50,000, located in Greater Minnesota, applicants can receive up to **9 points** under selection criterion 3.C of the 2026-2028 Self-Scoring Worksheet, Transit and Walkability. These areas, identified by MnDOT,[13] 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[14]	Points
Within one-quarter mile of existing or planned fixed route transit stop	7
Between one-quarter mile and one-half mile of existing or planned fixed route transit stop	4
Within one-half 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[15]	Points
70+	2
50-69	1

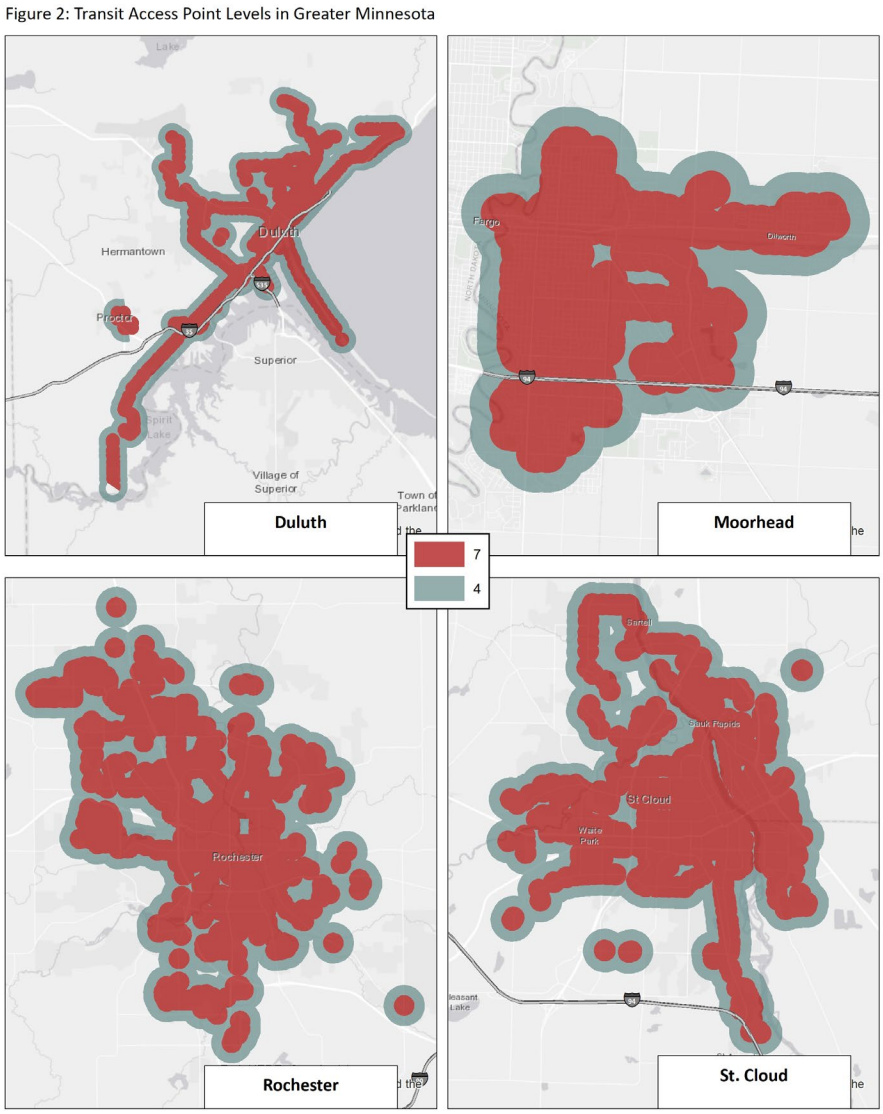
[13] Greater Minnesota Transit Investment Plan: https://www.dot.state.mn.us/transit/find-your-transit-provider.html

[14] 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 existing or planned stop or route must be available daily, Monday through Friday and provide service every 60 minutes for a minimum of 10 hours per day.

[15] 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. 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[16] Access to Transit Communities – Greater Minnesota Urbanized Communities (Duluth, Rochester, St. Cloud and Moorhead)



[16] Source: Duluth Transit Authority, Rochester Public Works, Saint Cloud Metropolitan Transit Commission and MATBUS (Moorhead).

Figure 7[17] Access to Transit Communities – Greater Minnesota Urbanized Communities (Mankato, East Grand Forks and La Crescent)

[17] Source: city of Mankato, city of Grand Forks and city of La Crosse.

Rural and Small Urban Areas

In rural and small urban areas, which are places with populations less than 50,000, located in Greater Minnesota, applicants can receive up to **9 points** under selection criterion 3.C of the 2026-2028 Self-Scoring Worksheet, Transit and Walkability. Types of transit include having access to route deviation service or demand response/dial-a-ride. 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 one-half mile of a designated transit stop **OR** served by demand response/dial-a-ride OR within one-half mile of a commuter rail station[18]and the applicable transit option 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 service is available daily Monday through Friday.	4

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

Walk Score[19]	Points
50+	2
30-49	1

[18] Includes the Elk River and Big Lake Stations serviced by Metro Transit's Northstar Commuter Rail.

[19] 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. 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

Rural/Tribal Designated Areas are areas outside of the Metropolitan Area and urbanized areas in Greater Minnesota. Urbanized areas in Greater Minnesota are areas with populations over 50,000, which includes Duluth, East Grand Forks, La Crescent, Mankato, Moorhead, Rochester and St. Cloud. Refer to Table 2: 2026-2028 QAP Data Methodology for more information on how data updates may impact point eligibility under this criterion.

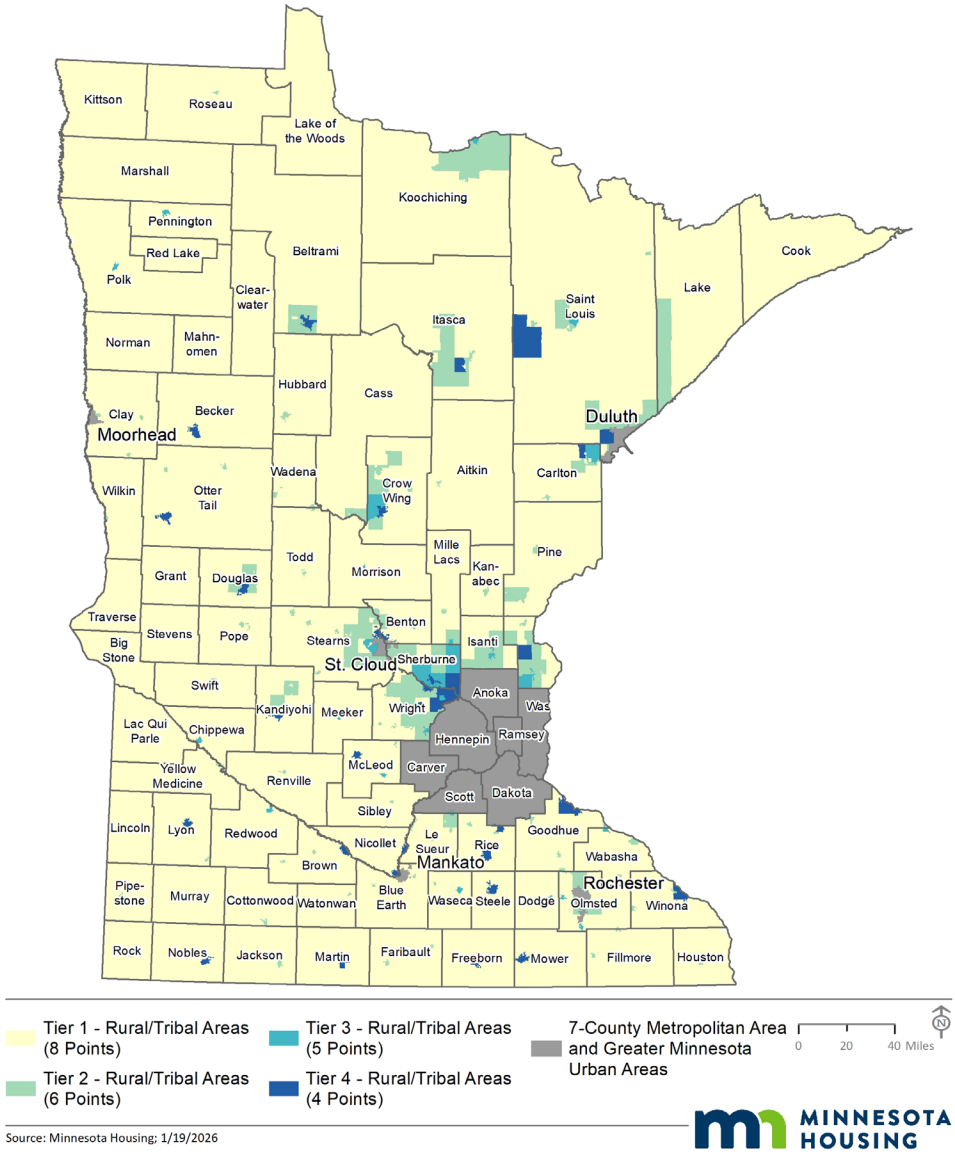
There are four tiers under selection criterion 4.C of the 2026-2028 Self-Scoring Worksheet, Rural/Tribal:

- **Tier 1 (8 points):** The project is in a Rural/Tribal Designated Area that is located outside of the Metropolitan Area and within a community that has a population fewer than or equal to 2,000. Tribal Reservations, Dakota Communities and Tribal trust lands 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 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 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 and within a community that has a population greater than 10,000.

The data source for determining the population size of a community is the Minnesota State Demographic Center's annual city and township estimates. Minnesota Housing will use the most recent estimates available at the time of release of the Guide.

The map below shows Rural/Tribal Designated Areas.

Figure 8: Rural/Tribal Designated Areas



Source: Minnesota Housing; 1/19/2026

Tribal Equivalent Areas Methodology

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. Tribal Reservations, Dakota Communities, and/or Tribal trust land that meet the HUD criteria for designation as a QCT are treated as a Tribal Equivalent Area for scoring purposes if either 1) the entire Reservation meets the definition of a QCT; or 2) if at least one census tract within the Tribal Reservation, Dakota Communities, or Tribal trust land area is eligible under current HUD QCT criteria.[20] Applicants will find interactive maps to identify whether a property falls within these areas on Minnesota Housing's Community Profiles webpage.

To be eligible under current HUD QCT criteria, these Tribal Reservation, Dakota Communities, or Tribal trust land 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 (2020-2022).
- **Poverty Thresholds.** Areas are eligible if the poverty rate is 25% or higher for at least two of three evaluation years (2020-2022).

The Tribal Reservations, Dakota Communities and Tribal trust lands in the table below and identified on the map on the following page are Tribal Equivalent Areas.

Table 9: Tribal Reservations, Dakota Communities or Tribal Trust Land Based on Characteristics of Eligibility for Tribal Equivalent Areas.[21]

Tribal Reservations, Dakota Communities or Tribal Trust Land	Years Eligible Based on Income	Years Eligible based on Poverty
Bois Forte Reservation, MN	3	2
Leech Lake Reservation, MN[20]	0	0
Lower Sioux Indian Community, MN	3	0

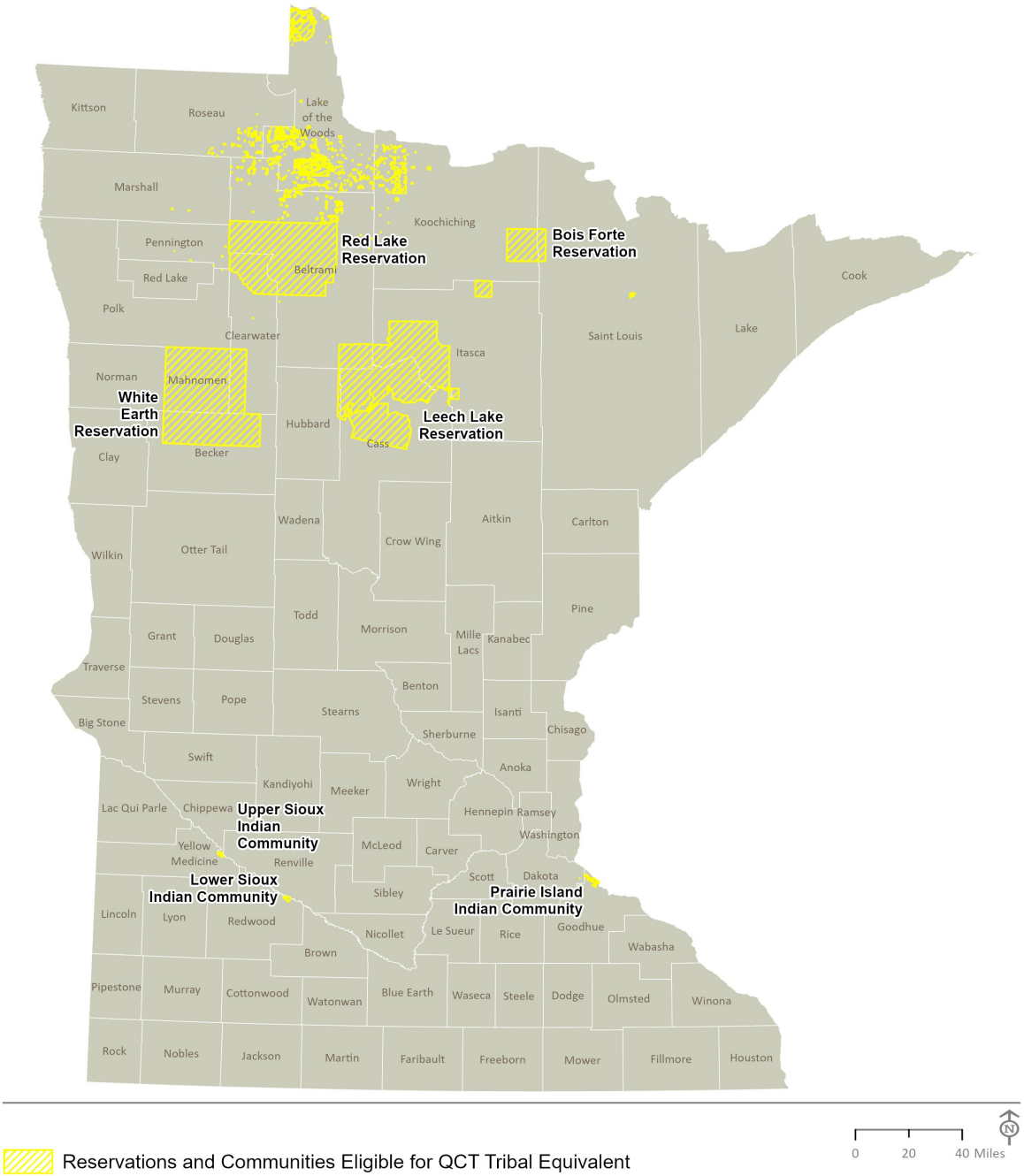
[20] HUD QCT Designation Algorithm found here: https://www.huduser.gov/portal/qct/QCT_Algorithm.html. At least one Census tract located within the Leech Lake Reservation is eligible under current HUD QCT criteria.

[21] Sources: Decennial Census, HUD Income Limits (Statewide for Very Low Income, 50%) and American Community Survey 2016-2020, 2017-2021, and 2018-2022 samples.

Tribal Reservations, Dakota Communities or Tribal Trust Land	Years Eligible Based on Income	Years Eligible based on Poverty
Prairie Island Indian Community and Off-Reservation Trust Land, MN	0	3
Red Lake Reservation, MN	3	3
Upper Sioux Community and Off-Reservation Trust Land, MN	2	1
White Earth Reservation and Off-Reservation Trust Land, MN	3	0

Minnesota Housing will update the list of eligible Tribal Reservations/Dakota Communities/Tribal trust lands with the most current data prior to releasing the Multifamily Consolidated RFP. Tribal Reservations, Dakota Communities and Tribal trust lands can only be added and will not be removed based on the update. Refer to Table 2: 2026-2028 QAP Data Methodology for more information on how data updates may impact point eligibility under this category.

Figure 9: Communities Eligible as Tribal Equivalent Areas



Source: Minnesota Housing Analysis of American Community Survey Data 2018-2022, 2017-2021, and 2016-2020. Tribal lands are 2018 boundaries from the US Census of American Indian, Alaska Native, and Native Hawaiian geographies.

MINNESOTA HOUSING

Multifamily Award History Methodology

Projects located in communities in which no project has received an award or allocation of funding or HTCs from Minnesota Housing in the last five years[22] can claim **4 points** under selection criterion 4.E, Multifamily Award History of the 2026-2028 Self-Scoring Worksheet. The programs and selection years that will be used to determine whether a qualify award was made to a project located in the community in the last five years are listed in Table 10. Minnesota Housing will not consider selections made in the most recent Multifamily Consolidated RFP but rather will set the cut off one complete year prior. For example, for the 2025 Multifamily Consolidated RFP/2026 HTC Round 1, Minnesota Housing will not consider selections from the 2024 Multifamily Consolidated RFP/2025 HTC Round 1. This allows applicants advance notice to determine what communities are/are not included in this selection criterion. In cases where Minnesota Housing apportions its HTC to a suballocator, that project will be included as a Minnesota Housing award for purposes of this methodology. Awards 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 in Last Five Years

Programs	Years	Other Data Notes

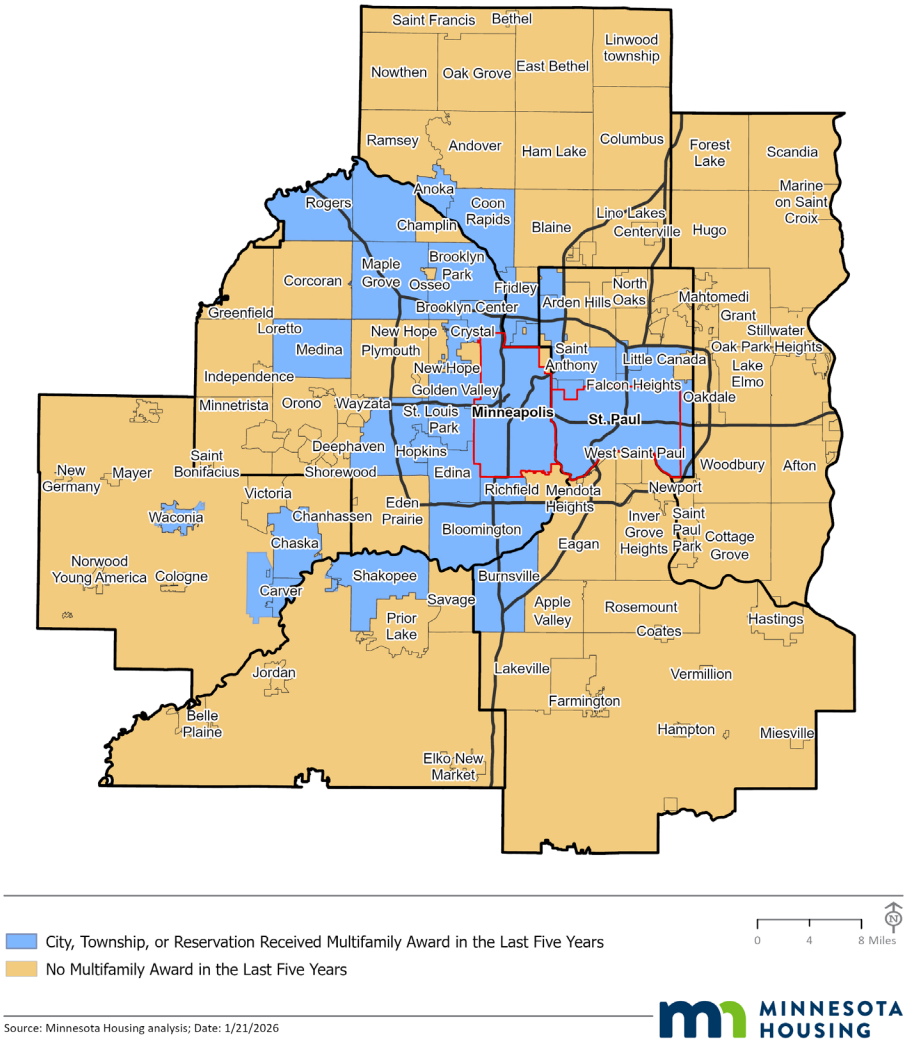
• Multifamily Consolidated RFP
  ○ HTC Round 1
  ○ HTC Round 2
  ○ Any Minnesota Housing deferred funding source
• Excludes: Projects solely funded by a funding partner
	Project selections or commitments from January 1, 2020, through December 31, 2024	Rescinded awards are subtracted out.
		Minnesota Housing apportioned suballocator HTC allocations are included.

Pipeline funding with any funding source available in the Multifamily Consolidated RFP	Project selections or commitments from January 1, 2020, through December 31, 2024	Rescinded awards are subtracted out.
4% HTC only projects (Projects with allocation of bonding from MMB and 4% HTC from Minnesota Housing)	Project selections or commitments from January 1, 2020, through December 31, 2024	Project must have been issued a preliminary determination (42M) letter.

[22] For scattered site projects, the location of each building will be incorporated into this methodology.

The maps on the following pages highlight the communities that have not received a Multifamily Award in the last five years.

Figure 10: Multifamily Award History Communities – Metropolitan Area



Source: Minnesota Housing analysis; Date: 1/21/2026

MINNESOTA HOUSING

Figure 11: Multifamily Award History Communities – Greater Minnesota