

## Qualified Census Tracts (QCT), Tribal Equivalent Areas Methodology

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

### Eligible Areas

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

- Areas are eligible based on income thresholds if 50% or more of households have incomes below the average household size adjusted income limit for at least two of three evaluation years (2014-2016 or 2015-2017).
- Areas are eligible based on the poverty threshold if the poverty rate is 25% or higher for at least two of three evaluation years (2014-2016 or 2015-2017).

### Indian Reservations or Trust Land in Minnesota Based on Characteristics of Eligibility for Qualified Census Tracts (Values in parenthesis represent years eligible from 2015-2017)

Indian Reservation	Years Eligible Based on Income	Years Eligible based on Poverty
Bois Forte Reservation, MN	3 (3)	0 (1)
Ho-Chunk Nation Reservation and Off-Reservation Trust Land, WI--MN	3 (3)	2 (1)
Leech Lake Reservation and Off-Reservation Trust Land, MN	1 (1)	3 (3)
Lower Sioux Indian Community, MN	0 (0)	2 (1)
Mille Lacs Reservation and Off-Reservation Trust Land, MN	3 (3)	0 (0)
Red Lake Reservation, MN	3 (3)	3 (3)
Upper Sioux Community and Off-Reservation Trust Land, MN	0 (1)	2 (3)
White Earth Reservation and Off-Reservation Trust Land, MN	3 (3)	1 (0)

Sources: Decennial Census, HUD Income Limits (Statewide for Very Low Income, 50%), American Community Survey 20010-2014, 2011-2015, 2012-2016, and 2013-2017 samples.

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

<sup>1</sup> HUD QCT Designation Algorithm found here: [https://www.huduser.gov/portal/qct/QCT\\_Algorithm\\_2020.html](https://www.huduser.gov/portal/qct/QCT_Algorithm_2020.html)

