

2019 QAP - Qualified Census Tracts (QCT), Tribal Equivalent Areas

Methodology

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 if either (1) the entire reservation meets the definition of a QCT or (2) if a tract within the reservation is eligible under current HUD QCT criteria¹. Applicants will find interactive maps to identify whether a property falls within these areas on Minnesota Housing’s website – www.mnhousing.gov > [Policy & Research](#) > [Community Profiles](#).

Eligible Areas

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

Areas are eligible based on the “income threshold” if 50% or more of households in the area have incomes below the household-size-adjusted income limit for at least two of three evaluation years (2012-2014); OR

Areas are eligible based on the “poverty threshold” if the poverty rate in the area is 25% or higher for at least two of three evaluation years (2012-2014).

The following are eligible areas

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

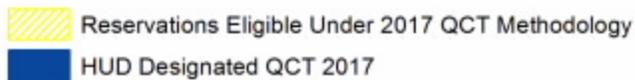
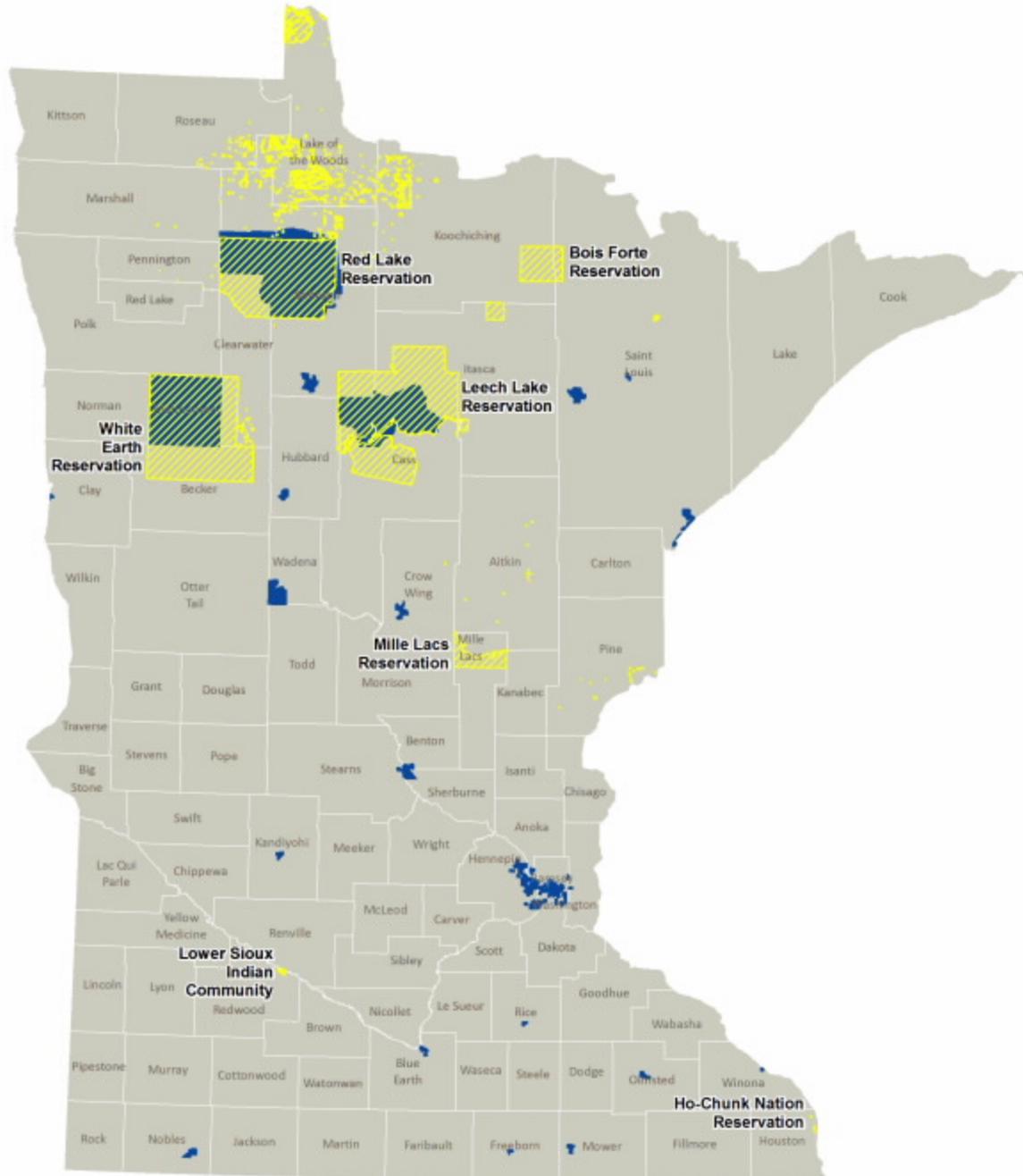
Indian Reservation	Years Eligible Based on Income	Years Eligible based on Poverty
Bois Forte Reservation, MN	3	0
Ho-Chunk Nation Reservation and Off-Reservation Trust Land, WI--MN	3	3
Leech Lake Reservation and Off-Reservation Trust Land, MN	1	3
Lower Sioux Indian Community, MN	0	3
Mille Lacs Reservation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

Sources: Decennial Census, HUD Income Limits (Statewide for Very Low Income, 50%), American Community Survey 2008-2012, 2009-2013, and 2010-2014 samples.

Minnesota Housing will update the list of tribal census tracts or reservations in accordance with HUD updates to federally designated Qualified Census Tracts.

¹ HUD QCT Designation Algorithm found here: http://qct.huduser.org/tables/QCT_Algorithm_2017.htm

Qualified Census Tracts and Tribal Lands Eligible Under QCT Methods



Source: Minnesota Housing Analysis of American Community Survey Data for three periods, 2010-2014, 2009-2013, and 2008-2012. Tribal lands are 2014 boundaries from the US Census of American Indian, Alaska Native, and Native Hawaii geographies.

