2022 – 2023 QAP
Need for More Affordable Housing Options Methodology

[2022 RFP/2023 HTC: Page 1] [2021 RFP/2022 HTC: Page 8]

2022 RFP/2023 HTC – Data Updated April 2022

Communities with a need for more affordable housing options either have a low share of affordable rental[1] housing compared to all housing options in a community[2] **OR** a large share of renters are cost burdened by their rent[3] (30% or more of household income spent on rent).

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

Projects located in communities are eligible for these points if:

Tier 1 Tracts or Cities, and Reservations (10 points): those in the 80th percentile or higher in the highest share of cost burdened renters **OR** in the lowest share of affordable rental housing relative to the community type. Tribal Reservations and communities are also considered Tier 1 for having a need for more affordable housing options.

Tier 2 Tracts or Cities (8 points): those in the 50 – 79th percentile in the highest share of cost burdened renters **OR** in the lowest share of affordable rental housing relative to the community type.

To acknowledge differences in community types, percentiles were created by comparing census tracts within each community type.

This document includes maps of the census tracts that meet the two tiers of Need for More Affordable Housing Options for the Metropolitan Area, as defined in the QAP, and Greater Minnesota – Urbanized Areas. For Greater Minnesota – Reservations and Rural/Small Urban Areas a map and table of eligible places are provided. Applicants can map project locations and determine Need for More Affordable Options points through the Community Profiles interactive map at www.mnhousing.gov/profiles.

If additional areas become eligible applying the same criteria highlighted above using 2014-2018 CHAS data or 2016-2020 ACS data, Minnesota Housing will add them to the maps; no areas will be

[1] Affordable at or below 50% Area Median Income (AMI).

[2] Analysis based on data from the HUD Comprehensive Housing Affordability Strategy (CHAS) data; 2013-2017 and 2014-2018; https://www.huduser.gov/portal/datasets/cp.html.

[3] Analysis based on data from the American Community Survey (ACS) 2015 – 2019 and 2016-2020; data.census.gov.

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

[5] Communities with 500 or more households were used as a minimum threshold. In urban places with populations less than 50,000.

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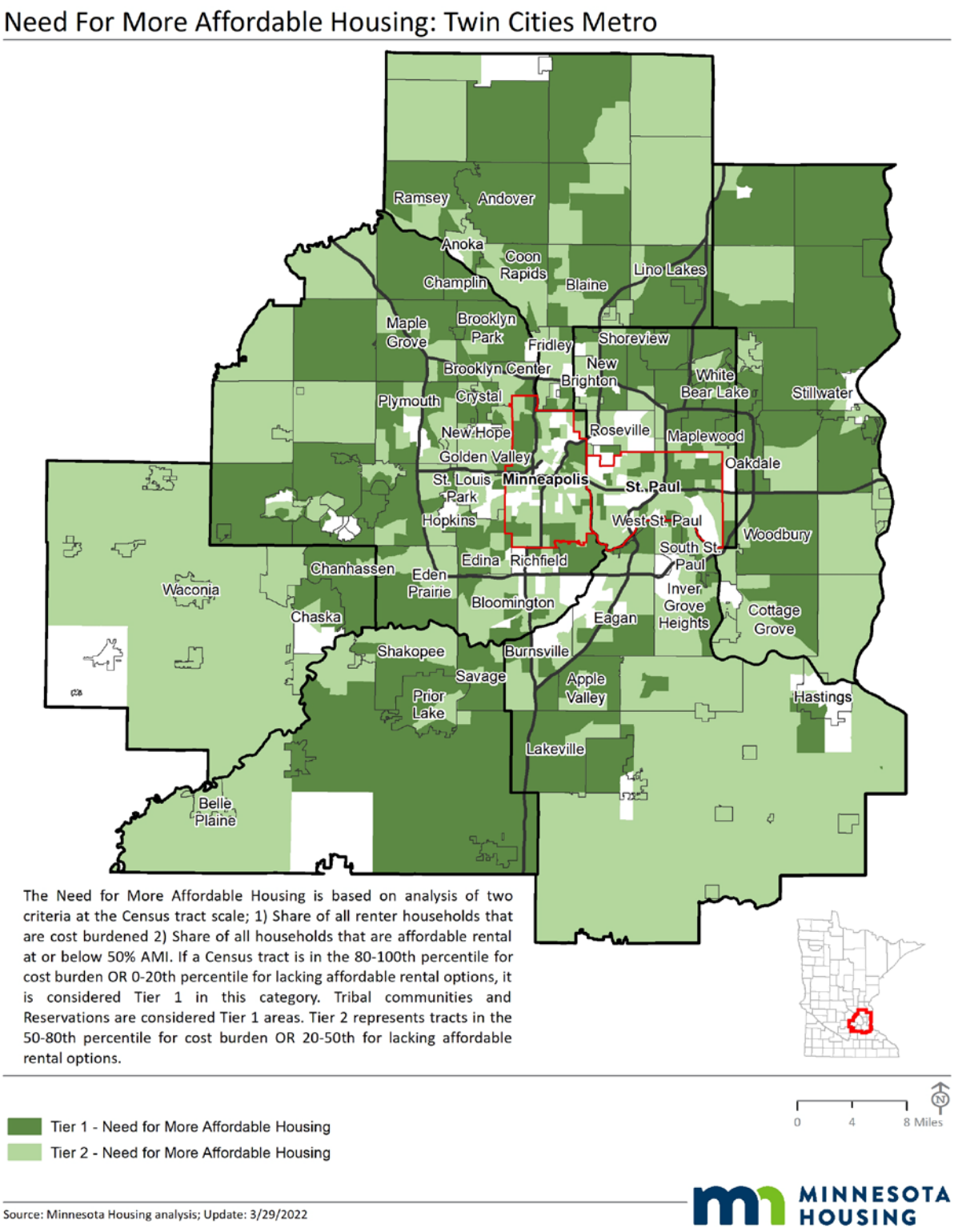
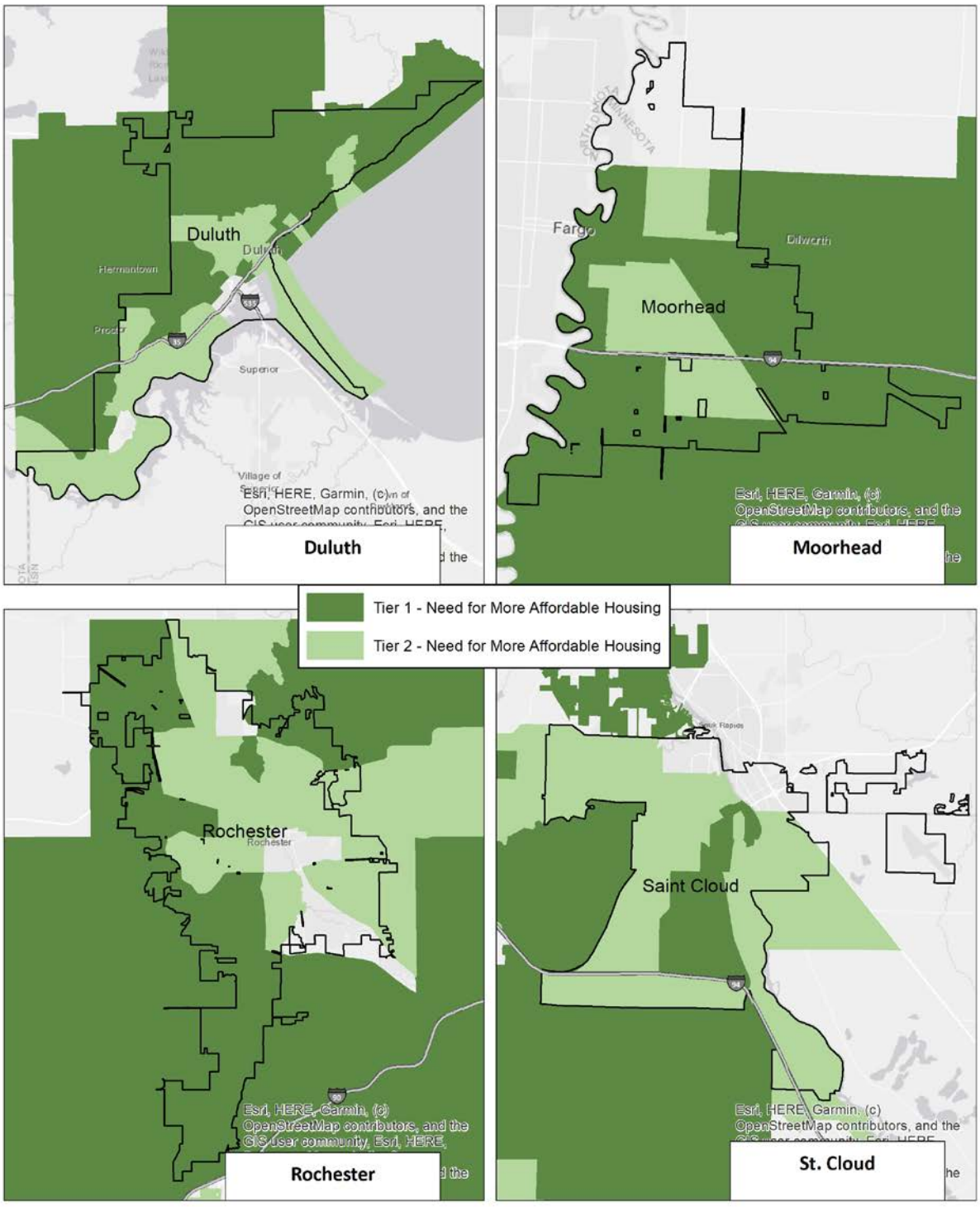
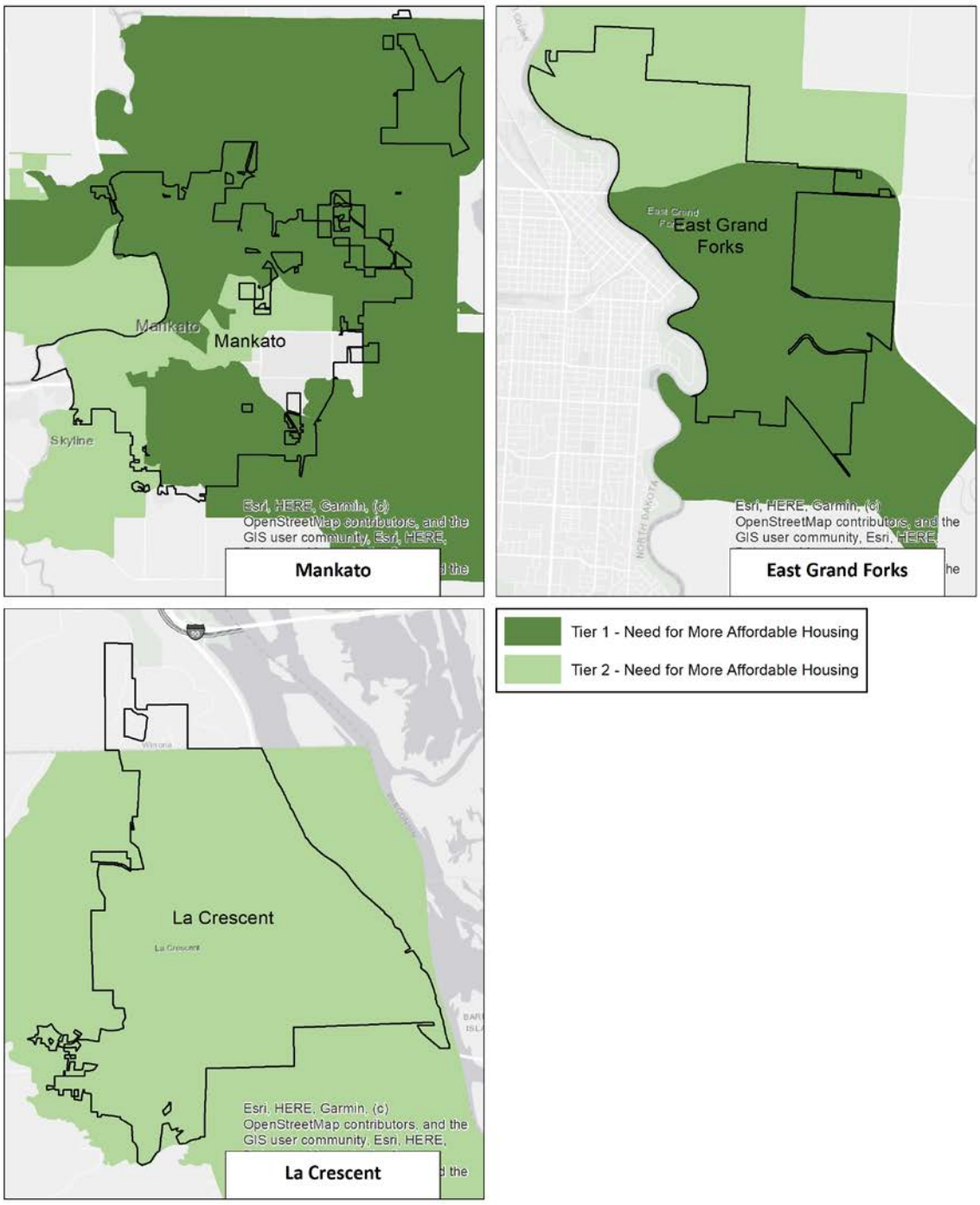
Twin Cities 7-County Metropolitan Area



Greater Minnesota - Urbanized Areas



Greater Minnesota - Urbanized Areas continued



Greater Minnesota – Rural and Small Urban Areas

Place	Tier	
Adrian	2	
Aitkin	2	*
Albany	2	
Albert Lea	2	
Albertville	1	
Alexandria	1	
Annandale	2	
Appleton	2	*
Arlington	2	
Aurora	2	
Austin	2	
Avon	1	
Babbitt	2	
Bagley	2	
Barnesville	2	
Baxter	1	
Becker	2	
Bemidji	1	
Big Lake	1	
Blooming Prairie	1	
Blue Earth	2	
Braham	2	
Brainerd	1	
Breckenridge	1	
Breezy Point	1	
Buffalo	2	
Buhl	1	*
Byron	1	
Cambridge	1	
Canby	2	
Cannon Falls	2	
Chisago City	2	
Chisholm	2	
Clara City	1	*
Cloquet	2	
Cohasset	1	
Cokato	1	
Cold Spring	1	
Coleraine	1	
Crosby	1	*
Crosslake	1	
Delano	2	
Detroit Lakes	1	
Dilworth	1	*
Dodge Center	2	
Dundas	1	
Eagle Lake	1	
Edgerton	1	
Elbow Lake	2	
Elk River	1	

Place	Tier	
Ely	1	*
Esko	1	
Eveleth	2	*
Eyota	2	
Fairmont	2	
Faribault	1	
Fergus Falls	2	
Foley	1	
Fosston	1	
Frazee	2	*
Fulda	2	
Gilbert	2	
Glencoe	1	
Glenwood	1	*
Goodview	2	
Grand Rapids	1	
Granite Falls	1	
Hanover	1	
Harmony	1	*
Hawley	2	
Hermantown	1	
Hibbing	2	
Hinckley	2	*
Howard Lake	2	*
Hoyt Lakes	1	
Hutchinson	2	
International Falls	1	
Isanti	2	
Jackson	2	
Janesville	1	
Kasson	2	
Keewatin	1	
Kenyon	2	
Lake City	2	
Lake Crystal	1	*
Lakefield	1	
Le Sueur	2	
Lester Prairie	1	
Lewiston	2	
Lindstrom	1	*
Little Falls	2	
Lonsdale	1	
Luverne	2	
Madelia	1	
Mahnomen	2	
Maple Lake	2	
Mapleton	2	
Marshall	2	
Melrose	2	
Milaca	1	

Place	Tier	
Minneota	1	
Montgomery	1	
Monticello	2	
Montrose	1	
Mora	1	
Morris	1	
Mountain Iron	1	
Mountain Lake	2	
Nashwauk	2	
New London	1	
New Prague	2	
New Ulm	2	
Nisswa	1	
North Branch	1	
North Mankato	2	
Northfield	2	
Olivia	2	*
Oronoco	1	
Osakis	2	
Otsego	1	
Owatonna	1	*
Park Rapids	2	*
Pequot Lakes	2	
Pine City	1	
Pine Island	2	
Plainview	1	
Princeton	2	
Proctor	1	*
Red Lake Falls	1	
Red Wing	1	
Redwood Falls	2	*
Rice	1	
Rice Lake	1	
Richmond	1	
Rock Creek	1	
Rockford	1	
Rockville	1	*
Roseau	2	
Royalton	2	
Rush City	1	
Rushford	2	
Sartell	1	
Silver Bay	1	
Slayton	2	
Sleepy Eye	1	*
Spicer	2	
Spring Grove	1	*
Spring Valley	2	
Springfield	2	
St. Augusta	1	

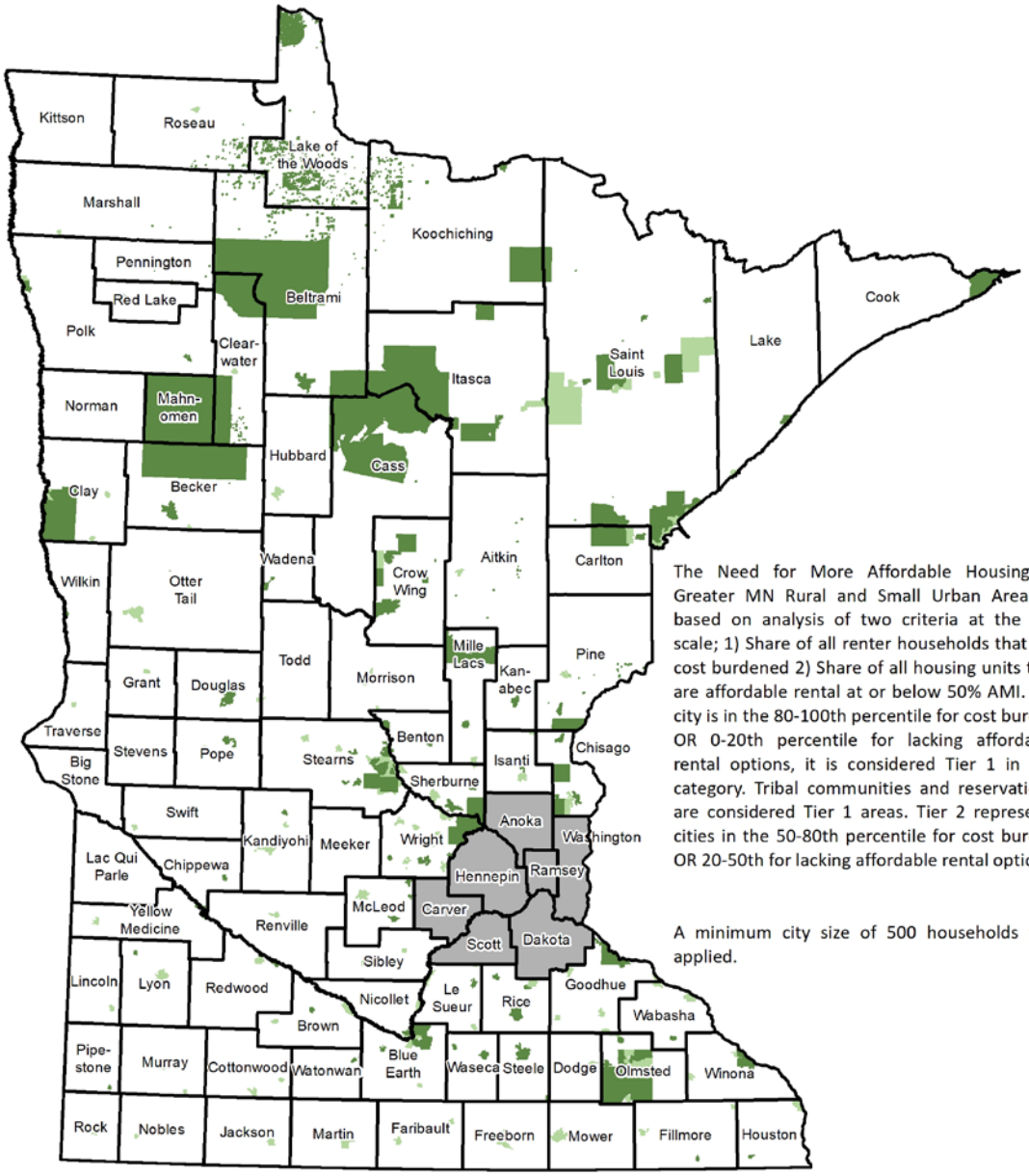
Place	Tier	
St. Charles	2	
St. Joseph	1	
St. Michael	1	
St. Peter	2	
Stacy	1	
Starbuck	2	
Stewartville	2	
Two Harbors	2	
Tyler	2	
Virginia	1	
Wabasha	2	
Wadena	1	
Waite Park	1	*
Warren	2	
Waseca	1	
Waterville	2	
Waverly	1	
Wells	2	
Wheaton	2	
Willmar	2	
Windom	2	
Winona	1	
Winsted	1	*
Winthrop	2	
Wyoming	1	
Zimmerman	1	
Zumbrota	2	

* NEW Community added with data update, or now it is a Tier 1 community with the updated data.

Tribal Community/Reservation	Tier
Bois Forte	1
Fond du Lac	1
Grand Portage	1
Leech Lake	1
Lower Sioux	1
Mille Lacs	1

Tribal Community/Reservation	Tier
Prairie Island	1
Red Lake	1
Shakopee Mdewakanton Sioux	1
Upper Sioux	1
White Earth	1

Need For More Affordable Housing: Reservations and Greater MN Rural/Small Urban Areas



The Need for More Affordable Housing in Greater MN Rural and Small Urban Areas is based on analysis of two criteria at the city scale; 1) Share of all renter households that are cost burdened 2) Share of all housing units that are affordable rental at or below 50% AMI. If a city is in the 80-100th percentile for cost burden OR 0-20th percentile for lacking affordable rental options, it is considered Tier 1 in this category. Tribal communities and reservations are considered Tier 1 areas. Tier 2 represents cities in the 50-80th percentile for cost burden OR 20-50th for lacking affordable rental options.

A minimum city size of 500 households was applied.

0 20 40 Miles

Tier 1 - Need for More Affordable Housing

Tier 2 - Need for More Affordable Housing

Source: Minnesota Housing; Updated: 3/29/2022

MINNESOTA HOUSING

2021 RFP/2022 HTC – Data updated March 2021

Communities with a need for more affordable housing options either have a low share of affordable rental[6] housing compared to all housing options in a community[7] **OR** a large share of renters are cost burdened by their rent[8] (30% or more of household income spent on rent).

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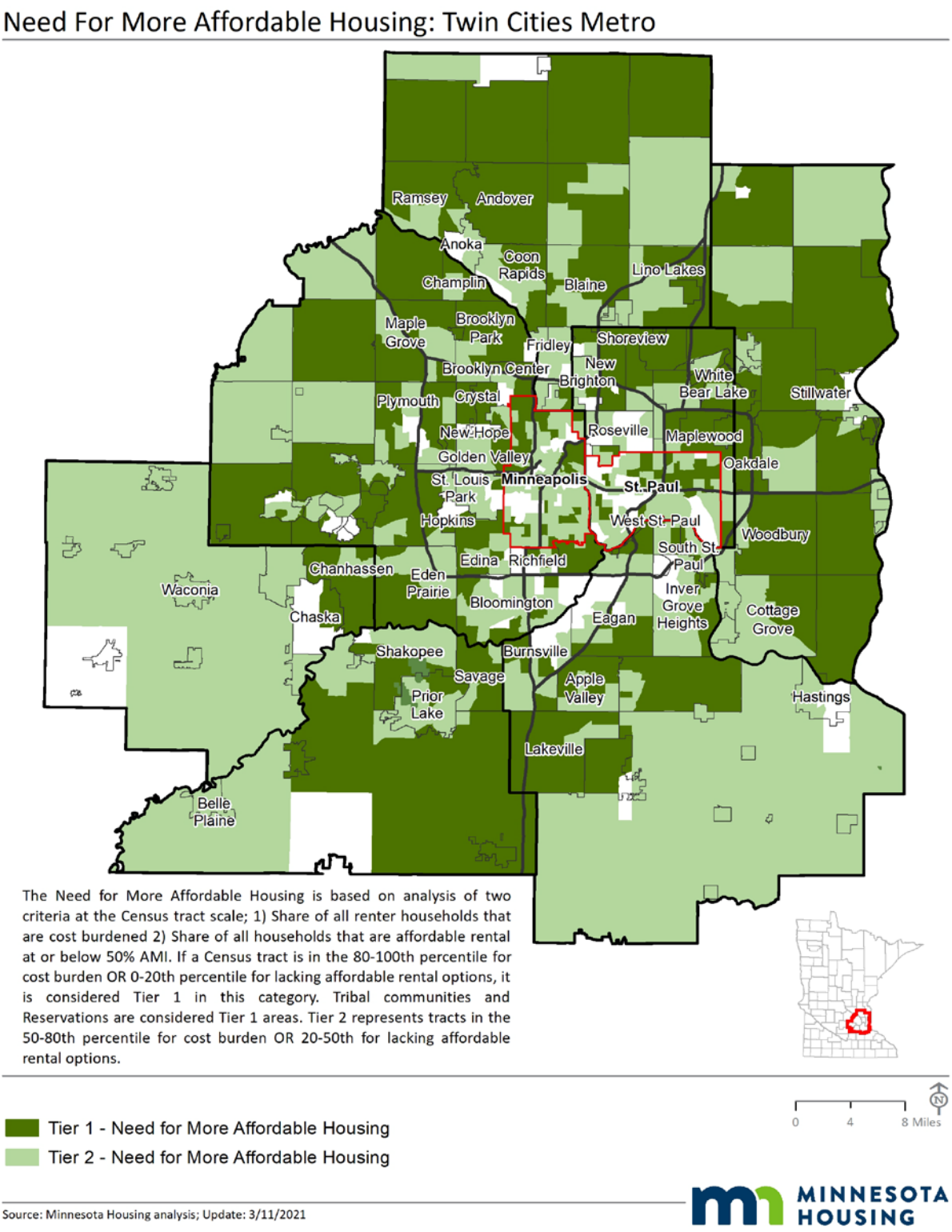

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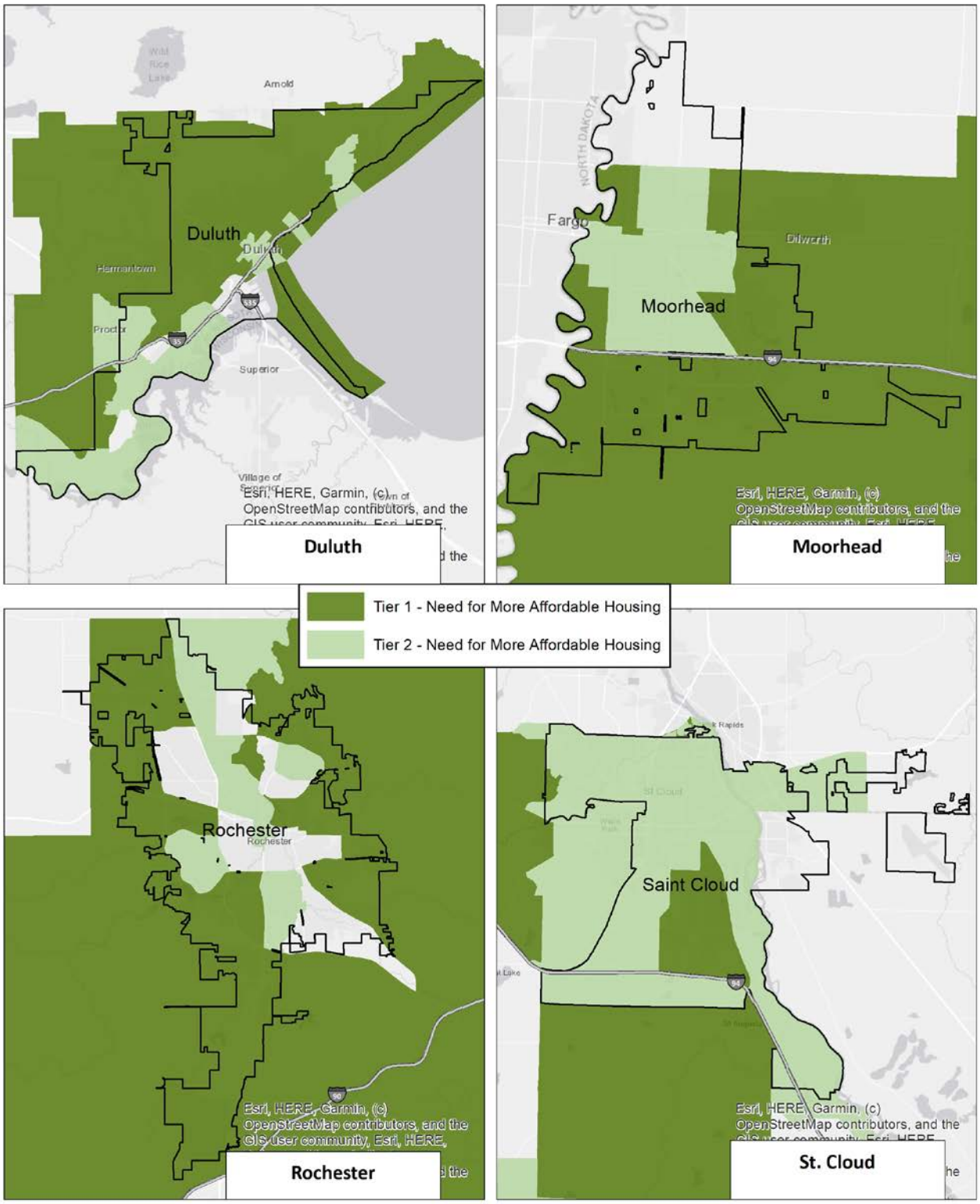
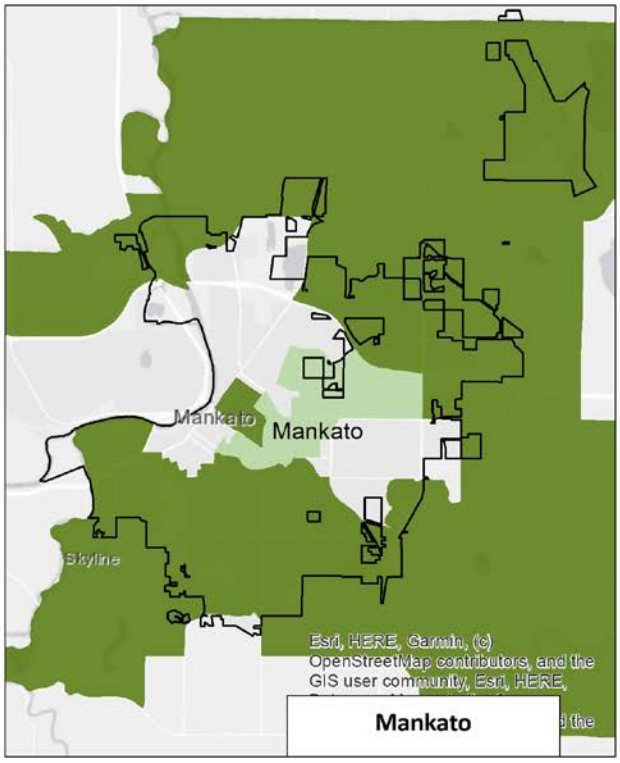
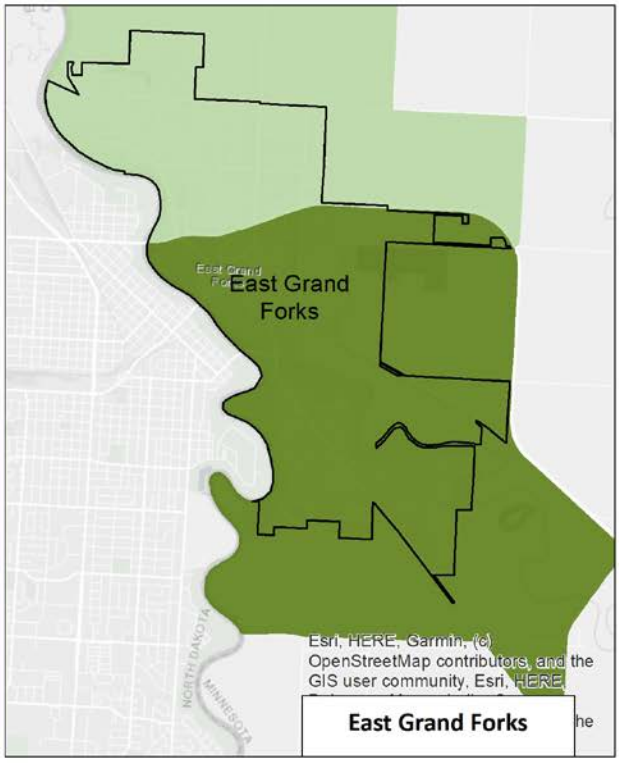
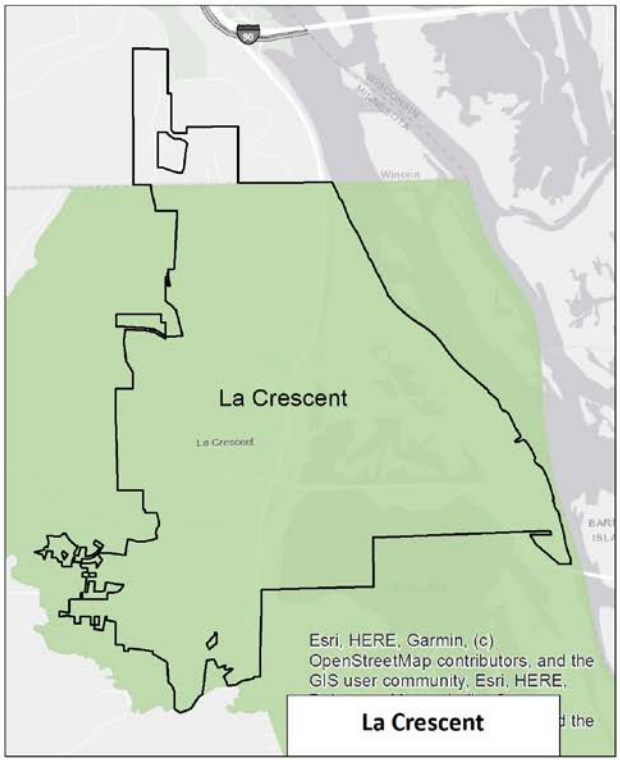
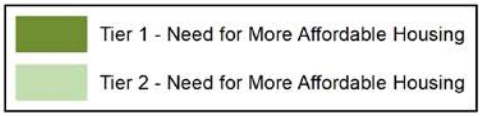


Greater Minnesota - Urbanized Areas continued









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Adrian	2
Aitkin	2
Albany	2
Albert Lea	2
Albertville	1
Alexandria	1
Annandale	2
Arlington	2
Aurora	2
Austin	2
Avon	1
Babbitt	2
Bagley	2
Barnesville	2
Baxter	1
Becker	2
Bemidji	1
Big Lake	1
Blooming Prairie	1
Blue Earth	2
Braham	2
Brainerd	1
Breckenridge	1
Breezy Point	1
Buffalo	2
Byron	1
Cambridge	1
Canby	2
Cannon Falls	2
Chatfield	2
Chisago City	2
Chisholm	2
Clara City	1
Cloquet	2
Cohasset	1
Cokato	1
Cold Spring	1
Coleraine	1
Cottonwood	2
Crookston	2
Crosby	1
Crosslake	1
Dassel	2
Delano	2
Detroit Lakes	1
Dilworth	2

Place	Tier
Dodge Center	2
Dundas	1
Eagle Lake	1
Edgerton	1
Elbow Lake	2
Elk River	1
Esko	1
Eyota	2
Fairmont	2
Faribault	1
Fergus Falls	2
Foley	1
Fosston	1
Fulda	2
Gilbert	2
Glencoe	1
Glenwood	2
Goodview	2
Grand Rapids	1
Granite Falls	1
Hanover	1
Hawley	2
Hayfield	2
Hermantown	1
Hibbing	2
Hoyt Lakes	1
Hutchinson	2
International Falls	1
Isanti	2
Jackson	2
Janesville	1
Kasson	2
Keewatin	1
Kenyon	2
Lake City	1
Lake Crystal	1
Lakefield	1
Le Center	2
Le Sueur	2
Lester Prairie	1
Lewiston	2
Lindstrom	1
Litchfield	2
Little Falls	2
Long Prairie	2
Lonsdale	1

Place	Tier
Luverne	2
Madelia	1
Mahnomen	2
Maple Lake	2
Mapleton	2
Marshall	2
Melrose	1
Menahga	1
Milaca	1
Minneota	1
Montgomery	1
Monticello	2
Montrose	1
Mora	1
Morris	1
Mountain Iron	1
Mountain Lake	2
Nashwauk	2
New London	1
New Prague	2
New Ulm	2
Nisswa	1
North Branch	1
North Mankato	2
Northfield	2
Olivia	2
Oronoco	1
Osakis	2
Otsego	1
Owatonna	2
Paynesville	2
Pequot Lakes	2
Perham	2
Pine City	1
Pine Island	2
Plainview	1
Princeton	2
Proctor	2
Red Lake Falls	1
Red Wing	1
Redwood Falls	2
Renville	1
Rice	1
Rice Lake	1
Richmond	1
Rock Creek	1

Place	Tier
Rockford	1
Rockville	1
Roseau	2
Royalton	2
Rush City	1
Rushford	1
Sartell	1
Sauk Rapids	2
Silver Bay	1
Slayton	2
Sleepy Eye	2
Spicer	2
Spring Grove	2
Spring Valley	2
Springfield	2
St. Augusta	1
St. Charles	2
St. Joseph	1
St. Michael	1
St. Peter	2
Stacy	1
Starbuck	2
Stewartville	2
Tracy	1
Two Harbors	2
Tyler	2
Virginia	1
Wabasha	2
Wadena	1
Waite Park	1
Warren	2
Waseca	1
Waterville	2
Waverly	1
Wells	2
Wheaton	2
Willmar	2
Windom	2
Winona	1
Winsted	2
Winthrop	2
Wyoming	1
Zimmerman	1
Zumbrota	2

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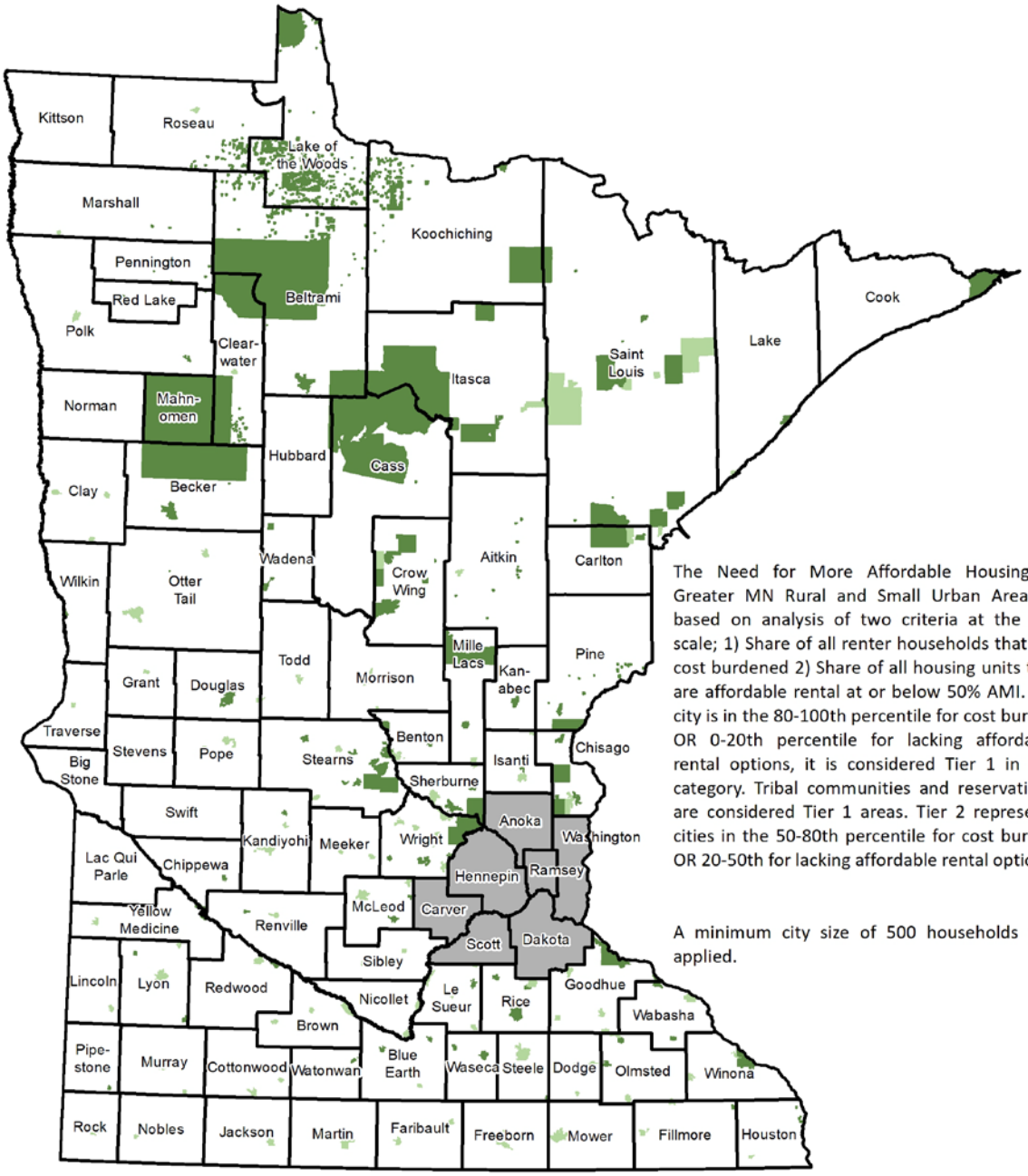

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Tier 1 - Need for More Affordable Housing

Tier 2 - Need for More Affordable Housing

0 20 40 Miles

Source: Minnesota Housing; Updated: 3/11/2021

MINNESOTA HOUSING