

Increase Housing Choice Methodology

Increase housing choice is defined by Minnesota Housing in two tiers based on median family income.

Areas outside the 7-county Twin Cities metropolitan area, Duluth, Rochester, and St. Cloud are not eligible for increasing housing choice, but they are eligible for points under the Rural/Tribal Designated Areas.

For applicants to be considered for increase housing choice, the proposed housing needs to be located in a community (census tract) with the median family income meeting or exceeding the region's¹ 40th percentile, or 80th percentile, based on data published in the American Community Survey (ACS) for 2024. For each region, the 40 percent of census tracts with the lowest incomes are excluded from receiving points.

This document includes maps of the census tracts that meet the two tiers of increase housing choice as well as a list of census tracts by county for each tier. Maps 1 and 2 display the census tracts that meet these criteria, and the corresponding tables show the median incomes needed to achieve the thresholds by region. Interactive tools will be made available to assist applicants and staff in determining their location in these areas, through the Single Family Geographic Scoring Map at www.mnhousing.gov > [Policy & Research > Single Family Geographic Scoring Map](#)

First Tier Community Increase Housing Choice

Meets or exceeds the 80th percentile of median family income for the region.

Second Tier Community Increase Housing Choice

Meet or exceed the 40th percentile of median family income (but less than the 80th percentile) for the region.

¹ For the purpose of assessing income by region, Minnesota Housing used three regional categories 1) Twin Cities 7 County Metropolitan Area, 2) Counties making up Greater Minnesota MSAs, including: Duluth, St. Cloud, Rochester and 3) Balance of Greater Minnesota. The purpose of the regional split is to acknowledge that incomes vary by region.

Table 1 – Median Family Income Thresholds by Region.

Community Increase Housing Choice (Twin Cities Metro on next page)	Non Metro MSAs
Med Family Income / 40 th percentile	\$92,000
Med Family Income / 80 th percentile	\$118,100

MAP 1 – CENSUS TRACTS MEETING REGION’S 40TH AND 80TH PERCENTILE THRESHOLDS FOR MEDIAN INCOME (OUTSIDE OF RURAL/TRIBAL AREAS)



