



**MINNESOTA  
BUDGET  
PROJECT**

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# Who receives the Renters' Credit?

Like all Minnesotans, Minnesota's renters want safe, affordable homes for themselves and their families. But some folks earning low wages or on fixed incomes struggle to afford the cost of housing and other basic necessities. By providing property tax refunds to qualifying homeowners and renters, the state of Minnesota helps bring down one of the costs of housing and creates a more equitable tax system.

The property tax refund for renters is often called the Renters' Credit. It is a tax refund for low- and moderate-income renters whose property taxes are considered high for their income level. The Renters' Credit refunds a portion of the property taxes that renters have paid through their rents. The credit is particularly targeted to the state's lowest-income households; over 60 percent of households receiving the credit have incomes of \$40,000 or less.<sup>1</sup>

For the 2019 tax year, over 305,000 Minnesota households received the Renters' Credit, and the average amount of credit received was \$704.<sup>2</sup> Thirty percent of the households receiving the Renters' Credit included senior citizens and/or people living with disabilities; they received a larger average credit of \$788. As in previous years, the share of participating households that include seniors or people living with disabilities tends to be higher in Greater Minnesota. In fact, in 18 Greater Minnesota counties, at least *half* of the participating households included seniors and/or persons living with disabilities.<sup>3</sup>

The Renters' Credit helps advance racial equity. In Minnesota, people of color are more likely to be earning lower incomes and more likely to be renters. This reflects current barriers to wealth-building and a history of policies that excluded African Americans and other people of color from homeownership.<sup>4</sup>

Minnesotans in every county receive the Renters' Credit. The table below illustrates the importance of the Renters' Credit to residents of each Minnesota county and for the state as a whole.

**Table 1: Renters' Credits received by county of residence, Tax Year 2019**

County	Total Renters' Credits	Participating Households		Average Renters' Credit	
		Number	Share with seniors and/or persons with disabilities	All	Seniors and/or persons with disabilities
<b>Aitkin</b>	\$249,899	465	56%	\$537	\$551
<b>Anoka</b>	\$11,850,755	15,018	30%	\$789	\$910
<b>Becker</b>	\$729,749	1,246	42%	\$586	\$673
<b>Beltrami</b>	\$1,090,226	1,870	38%	\$583	\$742
<b>Benton</b>	\$1,723,734	2,753	32%	\$626	\$736
<b>Big Stone</b>	\$91,361	164	61%	\$557	\$658
<b>Blue Earth</b>	\$2,387,260	4,060	26%	\$588	\$719
<b>Brown</b>	\$583,843	1,070	47%	\$546	\$672
<b>Carlton</b>	\$867,076	1,261	55%	\$688	\$773
<b>Carver</b>	\$2,723,634	3,505	32%	\$777	\$889

County	Total Renters' Credits	Participating Households		Average Renters' Credit	
		Number	Share with seniors and/or persons with disabilities	All	Seniors and/or persons with disabilities
Cass	\$365,306	670	40%	\$545	\$627
Chippewa	\$240,968	500	48%	\$482	\$560
Chisago	\$1,100,629	1,594	41%	\$690	\$751
Clay	\$2,044,324	3,294	33%	\$621	\$714
Clearwater	\$129,220	223	53%	\$579	\$712
Cook	\$80,693	170	39%	\$475	\$445
Cottonwood	\$179,911	371	47%	\$485	\$581
Crow Wing	\$1,926,544	3,140	40%	\$614	\$706
Dakota	\$17,957,486	22,679	27%	\$792	\$902
Dodge	\$284,233	529	34%	\$537	\$568
Douglas	\$1,226,813	1,970	43%	\$623	\$777
Faribault	\$188,465	395	45%	\$477	\$536
Fillmore	\$275,423	587	48%	\$469	\$503
Freeborn	\$776,414	1,361	39%	\$570	\$671
Goodhue	\$1,207,993	1,952	42%	\$619	\$739
Grant	\$103,647	195	55%	\$532	\$577
Hennepin	\$68,936,665	91,023	24%	\$757	\$850
Houston	\$269,446	577	42%	\$467	\$485
Hubbard	\$396,154	679	51%	\$583	\$633
Isanti	\$998,253	1,369	39%	\$729	\$864
Itasca	\$944,789	1,591	47%	\$594	\$650
Jackson	\$108,863	269	40%	\$405	\$496
Kanabec	\$313,225	516	54%	\$607	\$635
Kandiyohi	\$1,518,710	2,536	31%	\$599	\$666
Kittson	\$38,197	103	69%	\$371	\$374
Koochiching	\$212,925	448	51%	\$475	\$524
Lac qui Parle	\$72,319	171	62%	\$423	\$445
Lake	\$213,392	349	52%	\$611	\$643
Lake of the Woods	\$45,291	101	49%	\$448	\$523
Le Sueur	\$516,909	857	39%	\$603	\$667
Lincoln	\$52,277	122	59%	\$429	\$503
Lyon	\$790,327	1,525	39%	\$518	\$622
Mahnomen	\$47,837	98	47%	\$488	\$479
Marshall	\$65,264	160	43%	\$408	\$496
Martin	\$457,376	900	47%	\$508	\$554
McLeod	\$981,244	1,701	39%	\$577	\$656
Meeker	\$453,040	833	40%	\$544	\$634
Mille Lacs	\$527,216	921	45%	\$572	\$604

County	Total Renters' Credits	Participating Households		Average Renters' Credit	
		Number	Share with seniors and/or persons with disabilities	All	Seniors and/or persons with disabilities
Morrison	\$756,228	1,361	51%	\$556	\$624
Mower	\$1,076,666	1,818	40%	\$592	\$702
Murray	\$72,007	156	38%	\$462	\$597
Nicollet	\$1,068,834	1,778	29%	\$601	\$774
Nobles	\$450,480	853	31%	\$528	\$510
Norman	\$71,723	128	52%	\$560	\$713
Olmsted	\$5,677,527	8,468	26%	\$670	\$789
Otter Tail	\$1,278,511	2,249	45%	\$568	\$672
Pennington	\$298,741	624	40%	\$479	\$521
Pine	\$488,115	874	46%	\$558	\$572
Pipestone	\$91,123	232	39%	\$393	\$492
Polk	\$588,807	1,168	40%	\$504	\$541
Pope	\$261,387	424	53%	\$616	\$749
Ramsey	\$33,331,403	44,768	25%	\$745	\$832
Red Lake	\$45,810	123	41%	\$372	\$416
Redwood	\$293,890	582	47%	\$505	\$620
Renville	\$191,805	382	40%	\$502	\$631
Rice	\$1,959,819	2,943	33%	\$666	\$731
Rock	\$191,099	374	48%	\$511	\$511
Roseau	\$223,403	422	48%	\$529	\$642
Scott	\$4,262,376	5,368	27%	\$794	\$928
Sherburne	\$2,166,345	3,092	28%	\$701	\$798
Sibley	\$277,314	497	45%	\$558	\$684
St. Louis	\$5,872,346	9,821	44%	\$598	\$672
Stearns	\$6,443,294	10,135	27%	\$636	\$794
Steele	\$1,203,262	1,894	40%	\$635	\$704
Stevens	\$171,219	343	35%	\$499	\$675
Swift	\$164,375	367	49%	\$448	\$467
Todd	\$375,864	704	45%	\$534	\$601
Traverse	\$34,797	72	57%	\$483	\$549
Wabasha	\$381,768	688	38%	\$555	\$608
Wadena	\$358,910	671	53%	\$535	\$617
Waseca	\$444,533	852	40%	\$522	\$543
Washington	\$8,066,647	9,665	34%	\$835	\$1,015
Watonwan	\$182,134	388	48%	\$469	\$540
Wilkin	\$86,071	176	54%	\$489	\$554
Winona	\$1,221,454	2,345	35%	\$521	\$657
Wright	\$2,988,639	4,282	34%	\$698	\$752

County	Total Renters' Credits	Participating Households		Average Renters' Credit	
		Number	Share with seniors and/or persons with disabilities	All	Seniors and/or persons with disabilities
<b>Yellow Medicine</b>	\$144,394	323	48%	\$447	\$522
<b>Unknown / Other</b>	\$3,558,534	6,154	16%	\$578	\$758
<b>Total</b>	<b>\$215,166,979</b>	<b>305,455</b>	<b>30%</b>	<b>\$704</b>	<b>\$788</b>

*By Nan Madden and Joo Ning Lim*

<sup>1</sup> Minnesota Department of Revenue, Property Tax Research Unit, FY 2024 forecasted data, March 2022.

<sup>2</sup> Except where otherwise noted, the data in this issue brief comes from Minnesota Department of Revenue, Property Tax Research Unit, and represent property tax refund claims filed in 2020 for tax year 2019.

<sup>3</sup> The starting point for calculating the Renters' Credit is a percentage of the rent paid, which is considered the renter's share of property taxes. Starting with refunds filed in 2012, this percentage of rent decreased from 19 percent to 17 percent, and it is still 17 percent today.

<sup>4</sup> Learn more in Voices for Racial Justice's blog series, [Protecting the Renters' Credit is a Racial Justice Issue](#).