



Who receives the Renter’s 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 Renter’s Credit. It is a tax refund for low- and moderate-income renters whose property taxes are considered high for their income level. The Renter’s 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; for 2022, 64 percent of households receiving the credit had incomes of \$40,000 or less.¹ The maximum household income to qualify for the Renter’s Credit for the 2022 tax year was \$69,520.²

For the 2022 tax year, more than 300,000 Minnesota households received the Renter’s Credit, and the average amount of credit received was \$964.³ Thirty percent of the households receiving the Renter’s Credit included senior citizens and/or people living with disabilities; their average credit was \$1,125. The average credit amounts in TY 2022 are higher than usual because policymakers enacted a one-time 20.6 percent increase for homeowner and renter property tax refunds.⁴ The share of participating households that include seniors or people living with disabilities is higher in Greater Minnesota. In fact, in 20 Greater Minnesota counties, at least *half* of the participating households included seniors and/or persons living with disabilities.⁵

The Renter’s Credit helps advance racial equity. In Minnesota, people of color are more likely to be earning lower incomes and more likely to be renters. In 2022, the Minnesota homeownership rate was 72 percent, but the gap between people of color and white Minnesotans is unacceptably wide. Homeownership rates were 44 percent for Indigenous Minnesotans, 64 percent for Asian Minnesotans, 29 percent for Black Minnesotans, 49 percent for Hispanic Minnesotans, and 57 percent for Minnesotans of two or more races.⁶ This reflects current barriers to wealth-building and a history of policies that excluded African Americans and other people of color from homeownership.⁷

Starting with taxes filed in 2025, there will be big changes for the Renter’s Credit that will make it easier to access. Instead of filling out a separate Property Tax Refund return, Minnesotans will claim the Renter’s Credit on their state income tax return.⁸

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

Table 1: Renter’s Credits received by county of residence, Tax Year 2022

County	Total Renter’s Credits	Participating Households		Average Renter’s Credit	
		Number	Share with seniors and/or persons with disabilities	All	Seniors and/or persons with disabilities
Aitkin	\$384,351	466	59%	\$825	\$947

County	Total Renter's Credits	Participating Households		Average Renter's Credit	
		Number	Share with seniors and/or persons with disabilities	All	Seniors and/or persons with disabilities
Anoka	\$16,140,390	15,070	30%	\$1,071	\$1,298
Becker	\$985,449	1,208	44%	\$816	\$1,017
Beltrami	\$1,589,213	1,932	39%	\$823	\$1,068
Benton	\$2,227,729	2,663	32%	\$837	\$1,058
Big Stone	\$143,927	162	57%	\$888	\$1,151
Blue Earth	\$3,393,842	4,213	27%	\$806	\$1,078
Brown	\$806,281	1,094	47%	\$737	\$939
Carlton	\$1,134,700	1,239	52%	\$916	\$1,077
Carver	\$3,905,009	3,614	35%	\$1,081	\$1,318
Cass	\$480,264	635	43%	\$756	\$946
Chippewa	\$321,680	468	48%	\$687	\$784
Chisago	\$1,641,765	1,666	43%	\$985	\$1,133
Clay	\$2,706,353	3,192	33%	\$848	\$1,028
Clearwater	\$172,810	210	53%	\$823	\$1,031
Cook	\$118,088	167	34%	\$707	\$622
Cottonwood	\$300,382	413	45%	\$727	\$901
Crow Wing	\$2,632,573	3,073	44%	\$857	\$1,014
Dakota	\$25,284,299	23,337	27%	\$1,083	\$1,291
Dodge	\$389,011	544	34%	\$715	\$814
Douglas	\$1,884,978	2,104	44%	\$896	\$1,157
Faribault	\$267,571	383	43%	\$699	\$836
Fillmore	\$409,800	595	46%	\$689	\$766
Freeborn	\$1,046,147	1,343	39%	\$779	\$1,009
Goodhue	\$1,716,014	1,967	44%	\$872	\$1,026
Grant	\$151,908	191	56%	\$795	\$969
Hennepin	\$90,518,654	88,327	24%	\$1,025	\$1,163
Houston	\$425,762	579	46%	\$735	\$882
Hubbard	\$595,973	698	49%	\$854	\$1,009
Isanti	\$1,369,989	1,368	42%	\$1,001	\$1,189
Itasca	\$1,255,095	1,435	51%	\$875	\$1,059
Jackson	\$157,611	246	46%	\$641	\$763
Kanabec	\$463,132	534	52%	\$867	\$933
Kandiyohi	\$2,064,179	2,468	32%	\$836	\$1,001
Kittson	\$62,469	96	65%	\$651	\$682
Koochiching	\$246,005	400	49%	\$615	\$696
Lac Qui Parle	\$76,948	147	59%	\$523	\$630
Lake	\$328,809	357	52%	\$921	\$1,075
Lake Of The Woods	\$42,395	74	41%	\$573	\$727

County	Total Renter's Credits	Participating Households		Average Renter's Credit	
		Number	Share with seniors and/or persons with disabilities	All	Seniors and/or persons with disabilities
Le Sueur	\$761,738	885	36%	\$861	\$1,083
Lincoln	\$69,572	123	53%	\$566	\$622
Lyon	\$1,008,961	1,474	41%	\$685	\$840
McLeod	\$1,319,580	1,688	38%	\$782	\$977
Mahnomen	\$47,430	74	46%	\$641	\$722
Marshall	\$98,846	154	38%	\$642	\$829
Martin	\$615,301	822	43%	\$749	\$960
Meeker	\$596,235	790	42%	\$755	\$933
Mille Lacs	\$724,802	915	44%	\$792	\$877
Morrison	\$1,094,585	1,360	50%	\$805	\$927
Mower	\$1,380,171	1,697	42%	\$813	\$979
Murray	\$106,927	145	40%	\$737	\$1,037
Nicollet	\$1,513,966	1,800	32%	\$841	\$1,122
Nobles	\$575,304	739	33%	\$778	\$936
Norman	\$90,931	110	55%	\$827	\$1,060
Olmsted	\$8,249,388	9,076	26%	\$909	\$1,097
Otter Tail	\$1,763,471	2,226	47%	\$792	\$975
Pennington	\$346,078	544	42%	\$636	\$749
Pine	\$674,283	834	51%	\$808	\$857
Pipestone	\$141,427	234	38%	\$604	\$775
Polk	\$740,319	1,112	43%	\$666	\$758
Pope	\$362,609	387	57%	\$937	\$1,127
Ramsey	\$42,669,692	42,933	26%	\$994	\$1,143
Red Lake	\$68,583	124	49%	\$553	\$677
Redwood	\$419,492	549	44%	\$764	\$994
Renville	\$281,940	358	35%	\$788	\$1,167
Rice	\$2,692,546	2,909	31%	\$926	\$1,054
Rock	\$260,937	337	48%	\$774	\$901
Roseau	\$304,232	440	45%	\$691	\$785
St. Louis	\$8,089,767	9,658	42%	\$838	\$996
Scott	\$6,296,804	5,845	27%	\$1,077	\$1,297
Sherburne	\$3,384,889	3,426	29%	\$988	\$1,161
Sibley	\$383,336	499	44%	\$768	\$888
Stearns	\$8,881,148	10,033	29%	\$885	\$1,126
Steele	\$1,789,776	2,005	38%	\$893	\$1,069
Stevens	\$242,115	345	34%	\$702	\$925
Swift	\$252,208	361	52%	\$699	\$842
Todd	\$535,959	684	51%	\$784	\$888
Traverse	\$50,751	78	50%	\$651	\$804

County	Total Renter's Credits	Participating Households		Average Renter's Credit	
		Number	Share with seniors and/or persons with disabilities	All	Seniors and/or persons with disabilities
Wabasha	\$493,537	683	42%	\$723	\$810
Wadena	\$489,441	649	54%	\$754	\$909
Waseca	\$627,235	813	41%	\$772	\$961
Washington	\$11,537,739	10,026	34%	\$1,151	\$1,460
Watonwan	\$221,847	343	45%	\$647	\$816
Wilkin	\$135,126	206	53%	\$656	\$792
Winona	\$1,736,075	2,432	37%	\$714	\$936
Wright	\$4,537,286	4,562	35%	\$995	\$1,161
Yellow Medicine	\$200,647	285	50%	\$704	\$780
Unknown / Other	\$4,722,905	5,821	13%	\$811	\$1,262
Total	\$291,429,492	302,271	30%	\$964	\$1,125

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¹ Minnesota Department of Revenue, Property Tax Research Unit.

² Minnesota Department of Revenue, [2022 Homestead Credit Refund \(for Homeowners\) and Renter's Property Tax Refund Forms and Instructions](#).

³ 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 2023 for tax year 2022.

⁴ Minnesota Department of Revenue, [2023 Tax Law Changes](#).

⁵ The starting point for calculating the Renter's Credit is a percentage of the rent paid, which is considered the renters' 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.

⁶ Wilder Foundation, Minnesota Compass, [Homeownership Rates by racial and ethnic group](#).

⁷ Learn more from the University of Minnesota Mapping Prejudice Project, [What is a Covenant?](#)

⁸ Minnesota Department of Revenue, [Renter's Property Tax Refund](#).