



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 2023, 59 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 2023 tax year was \$73,270.²

For the 2023 tax year, more than 310,000 Minnesota households received the Renter's Credit, and the average amount of credit received was \$855.³ Thirty percent of the households receiving the Renter's Credit included senior citizens and/or people living with disabilities; their average credit was \$988. The share of participating households that include seniors or people living with disabilities is higher in Greater Minnesota. In fact, in 22 Greater Minnesota counties, at least *half* of the participating households included seniors and/or persons living with disabilities.⁴

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 2023, the Minnesota homeownership rate was 72 percent, but the gap between people of color and white Minnesotans is unacceptably wide. Homeownership rates were 47 percent for Indigenous Minnesotans, 65 percent for Asian Minnesotans, 32 percent for Black Minnesotans, 56 percent for Hispanic Minnesotans, and 59 percent for Minnesotans of two or more races.⁵ This reflects current barriers to wealth-building and a history of policies that excluded African Americans and other people of color from homeownership.⁶

Starting with taxes filed in 2025, there were big changes for the Renter's Credit that made it easier to access. Instead of filling out a separate Property Tax Refund return, Minnesotans now claim the Renter's Credit on their state income tax return.⁷

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 2023

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	\$348,090	458	57%	\$760	\$888
Anoka	\$15,043,211	15,783	30%	\$953	\$1,150

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
Becker	\$908,419	1,235	46%	\$736	\$864
Beltrami	\$1,415,085	1,961	39%	\$722	\$942
Benton	\$2,020,229	2,763	30%	\$731	\$927
Big Stone	\$124,323	176	58%	\$706	\$882
Blue Earth	\$3,136,233	4,360	27%	\$719	\$941
Brown	\$721,974	1,105	48%	\$653	\$835
Carlton	\$1,018,313	1,310	51%	\$777	\$909
Carver	\$3,551,902	3,766	34%	\$943	\$1,168
Cass	\$452,990	655	45%	\$692	\$805
Chippewa	\$292,826	480	45%	\$610	\$742
Chisago	\$1,439,104	1,667	45%	\$863	\$963
Clay	\$2,493,523	3,277	34%	\$761	\$894
Clearwater	\$128,651	196	54%	\$656	\$785
Cook	\$91,719	155	36%	\$592	\$520
Cottonwood	\$252,563	404	46%	\$625	\$776
Crow Wing	\$2,267,212	3,043	43%	\$745	\$885
Dakota	\$23,646,911	24,553	27%	\$963	\$1,144
Dodge	\$359,483	559	35%	\$643	\$716
Douglas	\$1,671,685	2,136	44%	\$783	\$1,001
Faribault	\$264,738	399	45%	\$664	\$843
Fillmore	\$341,251	558	49%	\$612	\$663
Freeborn	\$906,602	1,344	40%	\$675	\$855
Goodhue	\$1,576,135	2,041	46%	\$772	\$899
Grant	\$138,766	191	54%	\$727	\$913
Hennepin	\$83,136,505	91,574	24%	\$908	\$1,022
Houston	\$347,368	580	47%	\$599	\$686
Hubbard	\$519,699	676	49%	\$769	\$908
Isanti	\$1,343,802	1,482	40%	\$907	\$1,090
Itasca	\$1,146,736	1,511	48%	\$759	\$941
Jackson	\$142,106	243	44%	\$585	\$725
Kanabec	\$391,849	548	53%	\$715	\$772
Kandiyohi	\$1,789,574	2,449	33%	\$731	\$880
Kittson	\$51,767	93	62%	\$557	\$580
Koochiching	\$209,472	380	51%	\$551	\$659
Lac Qui Parle	\$85,932	155	61%	\$554	\$618
Lake	\$279,681	353	54%	\$792	\$939
Lake Of The Woods	\$40,658	80	46%	\$508	\$565
Le Sueur	\$715,667	903	38%	\$793	\$1,011
Lincoln	\$72,687	127	57%	\$572	\$714
Lyon	\$946,603	1,502	41%	\$630	\$763
Mahnomen	\$49,278	83	52%	\$594	\$729
Marshall	\$73,661	142	37%	\$519	\$654
Martin	\$565,332	825	46%	\$685	\$895

County	Total Renter's Credits	Participating Households		Average Renter's Credit	
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McLeod	\$1,239,305	1,709	40%	\$725	\$910
Meeker	\$534,289	781	40%	\$684	\$838
Mille Lacs	\$673,779	974	43%	\$692	\$749
Morrison	\$952,682	1,374	50%	\$693	\$793
Mower	\$1,221,165	1,752	41%	\$697	\$846
Murray	\$97,537	158	36%	\$617	\$864
Nicollet	\$1,396,880	1,853	32%	\$754	\$966
Nobles	\$528,735	789	31%	\$670	\$793
Norman	\$61,827	108	56%	\$572	\$712
Olmsted	\$7,562,056	9,357	26%	\$808	\$983
Otter Tail	\$1,579,076	2,264	48%	\$697	\$858
Pennington	\$322,032	548	45%	\$588	\$685
Pine	\$588,906	838	51%	\$703	\$773
Pipestone	\$122,730	220	44%	\$558	\$633
Polk	\$647,796	1,144	41%	\$566	\$623
Pope	\$333,004	414	54%	\$804	\$974
Ramsey	\$39,321,764	44,366	26%	\$886	\$999
Red Lake	\$51,289	107	53%	\$479	\$557
Redwood	\$381,529	562	47%	\$679	\$879
Renville	\$223,256	331	36%	\$674	\$923
Rice	\$2,428,178	2,979	32%	\$815	\$916
Rock	\$237,561	359	46%	\$662	\$775
Roseau	\$262,079	444	46%	\$590	\$714
Scott	\$5,874,359	6,118	26%	\$960	\$1,126
Sherburne	\$3,082,800	3,457	29%	\$892	\$1,049
Sibley	\$347,065	517	44%	\$671	\$754
St. Louis	\$7,326,246	9,901	43%	\$740	\$872
Stearns	\$7,865,643	10,088	29%	\$780	\$977
Steele	\$1,693,868	2,062	40%	\$821	\$969
Stevens	\$213,462	355	33%	\$601	\$786
Swift	\$220,416	353	53%	\$624	\$764
Todd	\$423,111	659	53%	\$642	\$702
Traverse	\$37,403	62	58%	\$603	\$652
Wabasha	\$441,940	703	40%	\$629	\$724
Wadena	\$381,489	619	49%	\$616	\$710
Waseca	\$531,337	788	42%	\$674	\$858
Washington	\$10,549,555	10,558	33%	\$999	\$1,263
Watonwan	\$188,468	324	47%	\$582	\$660
Wilkin	\$126,407	209	58%	\$605	\$740
Winona	\$1,571,326	2,542	37%	\$618	\$831
Wright	\$4,205,448	4,854	33%	\$866	\$1,020
Yellow Medicine	\$154,988	277	57%	\$560	\$632

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
Unknown / Other *	\$3,836,099	5,449	14%	\$704	\$1,102
Total	\$266,359,200	311,607	30%	\$855	\$988

By Haleigh Sinclair and Nan Madden

¹ Minnesota Department of Revenue, Property Tax Research Unit.

² Minnesota Department of Revenue, [2023 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 2024 for tax year 2023.

⁴ The starting point for calculating the Renter's 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.

⁵ Wilder Foundation, Minnesota Compass, [Homeownership Rates by racial and ethnic group](#).

⁶ Learn more from the University of Minnesota Mapping Prejudice Project, [What is a Covenant?](#)

⁷ Minnesota Department of Revenue, [Renter's Property Tax Refund](#). Learn more at Minnesota Budget Project, [Transformational changes to the Renter's Credit are coming in 2025](#), January 2025.