



Who Receives the Renters' Credit?

The Renters' Credit, formally called the Property Tax Refund or PTR, provides a tax refund to low- and moderate-income renters whose property taxes are high in relation to their incomes. The Renters' Credit refunds a portion of the property taxes that renters have paid through their rents.

In 2014, about 336,000 Minnesota households received the Renters' Credit.¹ Qualifying households had incomes of \$58,060 or less, and received an average Renters' Credit of \$623. Of the households receiving the Renters' Credit, 27 percent included senior citizens and/or people with disabilities; they received an average credit of \$687. In 59 counties, at least one-third of participating households included seniors and/or persons with disabilities, and in eight Greater Minnesota counties, at least one-half of participating households included seniors and/or persons with disabilities.

The data for 2014 reflect a series of changes to the Renters' Credit over time, including cuts to the credit passed in 2011, an increase passed in 2013 that partially made up for those earlier cuts, and a one-year only boost passed in 2014.²

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 2014

County	Total Renters' Credits	Participating Households		Average Renters' Credit	
		Number	Share with Seniors and/or Persons with Disabilities	All Recipients	Seniors and/or Persons with Disabilities
Aitkin	\$259,121	514	49%	\$504	\$559
Anoka	\$11,573,772	16,319	26%	\$709	\$790
Becker	\$703,764	1,322	39%	\$532	\$626
Beltrami	\$1,103,837	2,088	37%	\$529	\$643
Benton	\$1,742,717	3,150	28%	\$553	\$695
Big Stone	\$96,655	183	59%	\$528	\$653
Blue Earth	\$2,199,312	4,347	26%	\$506	\$640
Brown	\$583,729	1,240	43%	\$471	\$548
Carlton	\$863,367	1,437	47%	\$601	\$681
Carver	\$2,470,980	3,685	27%	\$671	\$747
Cass	\$404,086	813	39%	\$497	\$550
Chippewa	\$243,575	581	43%	\$419	\$494
Chisago	\$1,164,148	1,821	36%	\$639	\$675
Clay	\$1,860,666	3,392	30%	\$549	\$655
Clearwater	\$122,639	246	53%	\$499	\$583
Cook	\$82,794	191	28%	\$433	\$471
Cottonwood	\$185,749	455	41%	\$408	\$472
Crow Wing	\$1,899,726	3,492	34%	\$544	\$624

County	Total Renters' Credits	Participating Households		Average Renters' Credit	
		Number	Share with Seniors and/or Persons with Disabilities	All Recipients	Seniors and/or Persons with Disabilities
Dakota	\$16,939,018	23,938	23%	\$708	\$792
Dodge	\$341,908	673	31%	\$508	\$606
Douglas	\$1,106,288	2,151	39%	\$514	\$617
Faribault	\$210,851	504	40%	\$418	\$510
Fillmore	\$333,145	727	41%	\$458	\$541
Freeborn	\$857,105	1,668	40%	\$514	\$625
Goodhue	\$1,330,076	2,373	37%	\$561	\$660
Grant	\$91,400	200	53%	\$457	\$516
Hennepin	\$67,122,344	100,289	22%	\$669	\$734
Houston	\$276,327	661	34%	\$418	\$459
Hubbard	\$356,057	704	47%	\$506	\$553
Isanti	\$979,925	1,513	31%	\$648	\$743
Itasca	\$965,741	1,821	41%	\$530	\$620
Jackson	\$117,864	293	39%	\$402	\$515
Kanabec	\$334,634	624	43%	\$536	\$579
Kandiyohi	\$1,465,950	2,704	31%	\$542	\$644
Kittson	\$56,859	133	67%	\$428	\$456
Koochiching	\$250,614	595	48%	\$421	\$458
Lac-Qui-Parle	\$86,885	232	56%	\$375	\$448
Lake	\$209,121	379	45%	\$552	\$650
Lake of the Woods	\$53,947	126	30%	\$428	\$531
Le Sueur	\$529,812	1,019	32%	\$520	\$572
Lincoln	\$57,332	153	46%	\$375	\$473
Lyon	\$771,370	1,697	33%	\$455	\$578
McLeod	\$1,008,984	1,988	31%	\$508	\$627
Mahnomen	\$47,704	117	53%	\$408	\$402
Marshall	\$88,064	205	46%	\$430	\$475
Martin	\$455,354	1,026	45%	\$444	\$523
Meeker	\$483,818	961	36%	\$503	\$572
Mille Lacs	\$635,216	1,194	37%	\$532	\$558
Morrison	\$809,968	1,599	45%	\$507	\$567
Mower	\$1,211,615	2,188	37%	\$554	\$665
Murray	\$87,222	196	38%	\$445	\$523
Nicollet	\$1,007,104	1,831	27%	\$550	\$701
Nobles	\$444,235	978	33%	\$454	\$502
Norman	\$91,857	178	51%	\$516	\$618
Olmsted	\$5,119,294	8,858	25%	\$578	\$652
Otter Tail	\$1,258,023	2,576	43%	\$488	\$576
Pennington	\$304,101	727	37%	\$418	\$484
Pine	\$544,380	1,037	37%	\$525	\$515

County	Total Renters' Credits	Participating Households		Average Renters' Credit	
		Number	Share with Seniors and/or Persons with Disabilities	All Recipients	Seniors and/or Persons with Disabilities
Pipestone	\$105,369	282	41%	\$374	\$432
Polk	\$578,038	1,370	34%	\$422	\$463
Pope	\$236,563	461	49%	\$513	\$647
Ramsey	\$32,504,480	49,301	23%	\$659	\$718
Red Lake	\$48,547	125	30%	\$388	\$444
Redwood	\$289,017	595	43%	\$486	\$633
Renville	\$199,742	462	38%	\$432	\$544
Rice	\$2,009,666	3,320	30%	\$605	\$689
Rock	\$168,324	392	48%	\$429	\$476
Roseau	\$204,465	451	36%	\$453	\$578
St. Louis	\$6,136,690	11,525	41%	\$532	\$618
Scott	\$3,920,168	5,385	22%	\$728	\$812
Sherburne	\$2,093,263	3,334	25%	\$628	\$687
Sibley	\$279,587	562	38%	\$497	\$632
Stearns	\$5,667,645	10,465	24%	\$542	\$679
Steele	\$1,184,589	2,121	34%	\$559	\$610
Stevens	\$192,818	421	37%	\$458	\$579
Swift	\$172,922	444	45%	\$389	\$450
Todd	\$362,746	821	42%	\$442	\$505
Traverse	\$44,258	93	63%	\$476	\$469
Wabasha	\$421,725	835	33%	\$505	\$562
Wadena	\$339,264	736	50%	\$461	\$519
Waseca	\$468,711	966	38%	\$485	\$556
Washington	\$7,436,023	10,211	28%	\$728	\$858
Watonwan	\$178,565	439	38%	\$407	\$503
Wilkin	\$85,483	226	48%	\$378	\$419
Winona	\$1,171,396	2,501	31%	\$468	\$579
Wright	\$3,030,486	4,745	28%	\$639	\$692
Yellow Medicine	\$145,883	368	44%	\$396	\$417
Unknown/Other	\$3,300,917	6,610	14%	\$499	\$643
Statewide Total	\$208,979,499	335,679	27%	\$623	\$687

By Nan Madden and Ben Horowitz

¹ Minnesota Department of Revenue, Property Tax Research Division. These data represent property tax refund claims received in 2015 for tax year 2014, the most current year for which detailed data are available.

² 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. In 2013, policymakers increased the maximum refund amount and reduced the "threshold." The threshold is the percentage of income a household must pay in property taxes in order to qualify for a refund, which also affects the size of their refund. In the 2014 Legislative Session, policymakers approved an additional one-time 6 percent increase for Renters' Credits received in 2014 only.