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, and about three-fourths of households receiving the credit have incomes of $40,000 or less.¹

For the 2018 tax year, over 314,000 Minnesota households received the Renters’ Credit, and the average amount of credit received was $691.² 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 $761. The share of participating households that include seniors or people living with disabilities tends to be higher in Greater Minnesota. In fact, in 21 Greater Minnesota counties, at least half of the participating households included seniors and/or persons living with disabilities.³

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.⁴

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 2018

<table>
<thead>
<tr>
<th>County</th>
<th>Total Renters’ Credits</th>
<th>Participating households</th>
<th>Average Renters’ Credit</th>
<th>Seniors and/or persons with disabilities</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Number</td>
<td>All recipients</td>
<td></td>
</tr>
<tr>
<td>Aitkin</td>
<td>$288,605</td>
<td>507</td>
<td>58%</td>
<td>$569</td>
</tr>
<tr>
<td>Anoka</td>
<td>$11,887,974</td>
<td>15,231</td>
<td>30%</td>
<td>$781</td>
</tr>
<tr>
<td>Becker</td>
<td>$754,023</td>
<td>1,293</td>
<td>42%</td>
<td>$583</td>
</tr>
<tr>
<td>Beltrami</td>
<td>$1,130,838</td>
<td>1,994</td>
<td>40%</td>
<td>$567</td>
</tr>
<tr>
<td>Benton</td>
<td>$1,722,616</td>
<td>2,820</td>
<td>34%</td>
<td>$611</td>
</tr>
<tr>
<td>Big Stone</td>
<td>$91,349</td>
<td>162</td>
<td>61%</td>
<td>$564</td>
</tr>
<tr>
<td>Blue Earth</td>
<td>$2,362,087</td>
<td>4,235</td>
<td>28%</td>
<td>$558</td>
</tr>
<tr>
<td>Brown</td>
<td>$584,265</td>
<td>1,145</td>
<td>49%</td>
<td>$510</td>
</tr>
<tr>
<td>Carlton</td>
<td>$893,226</td>
<td>1,381</td>
<td>51%</td>
<td>$647</td>
</tr>
<tr>
<td>Carver</td>
<td>$2,696,649</td>
<td>3,523</td>
<td>31%</td>
<td>$765</td>
</tr>
</tbody>
</table>

²
³
⁴
¹

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www.mnbudgetproject.org

March 2021
<table>
<thead>
<tr>
<th>County</th>
<th>Total Renters’ Credits</th>
<th>Participating households</th>
<th>Average Renters’ Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>All recipients</td>
</tr>
<tr>
<td></td>
<td>Number</td>
<td>Share with seniors</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>and/or persons with</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>disabilities</td>
<td></td>
</tr>
<tr>
<td>Cass</td>
<td>$435,872</td>
<td>774</td>
<td>40%</td>
</tr>
<tr>
<td>Chippewa</td>
<td>$229,386</td>
<td>497</td>
<td>47%</td>
</tr>
<tr>
<td>Chisago</td>
<td>$1,140,522</td>
<td>1,636</td>
<td>42%</td>
</tr>
<tr>
<td>Clay</td>
<td>$2,125,125</td>
<td>3,511</td>
<td>33%</td>
</tr>
<tr>
<td>Clearwater</td>
<td>$129,215</td>
<td>226</td>
<td>50%</td>
</tr>
<tr>
<td>Cook</td>
<td>$82,169</td>
<td>167</td>
<td>34%</td>
</tr>
<tr>
<td>Cottonwood</td>
<td>$196,439</td>
<td>403</td>
<td>45%</td>
</tr>
<tr>
<td>Crow Wing</td>
<td>$1,990,755</td>
<td>3,278</td>
<td>41%</td>
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<tr>
<td>Dakota</td>
<td>$17,755,845</td>
<td>22,871</td>
<td>27%</td>
</tr>
<tr>
<td>Dodge</td>
<td>$287,378</td>
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<tr>
<td>Douglas</td>
<td>$1,227,800</td>
<td>2,061</td>
<td>43%</td>
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<tr>
<td>Faribault</td>
<td>$185,004</td>
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<td>44%</td>
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<tr>
<td>Fillmore</td>
<td>$278,275</td>
<td>612</td>
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<tr>
<td>Freeborn</td>
<td>$777,123</td>
<td>1,420</td>
<td>39%</td>
</tr>
<tr>
<td>Goodhue</td>
<td>$1,225,546</td>
<td>2,014</td>
<td>43%</td>
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<tr>
<td>Grant</td>
<td>$102,271</td>
<td>199</td>
<td>54%</td>
</tr>
<tr>
<td>Hennepin</td>
<td>$69,060,851</td>
<td>93,187</td>
<td>24%</td>
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<tr>
<td>Houston</td>
<td>$272,638</td>
<td>592</td>
<td>44%</td>
</tr>
<tr>
<td>Hubbard</td>
<td>$378,320</td>
<td>689</td>
<td>52%</td>
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<tr>
<td>Isanti</td>
<td>$981,053</td>
<td>1,345</td>
<td>38%</td>
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<tr>
<td>Itasca</td>
<td>$980,083</td>
<td>1,710</td>
<td>47%</td>
</tr>
<tr>
<td>Jackson</td>
<td>$119,755</td>
<td>266</td>
<td>44%</td>
</tr>
<tr>
<td>Kanabec</td>
<td>$333,168</td>
<td>566</td>
<td>51%</td>
</tr>
<tr>
<td>Kandiyohi</td>
<td>$1,568,223</td>
<td>2,616</td>
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<td>Kittson</td>
<td>$42,954</td>
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<td>69%</td>
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<td>Koochiching</td>
<td>$235,504</td>
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<td>55%</td>
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<td>181</td>
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<tr>
<td>Lake</td>
<td>$249,852</td>
<td>397</td>
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</tr>
<tr>
<td>Lake Of The Woods</td>
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<td>115</td>
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</tr>
<tr>
<td>Le Sueur</td>
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<td>911</td>
<td>37%</td>
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<tr>
<td>Lincoln</td>
<td>$56,443</td>
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<td>$812,277</td>
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<tr>
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<tr>
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<td>173</td>
<td>51%</td>
</tr>
<tr>
<td>Martin</td>
<td>$505,565</td>
<td>965</td>
<td>48%</td>
</tr>
<tr>
<td>Meeker</td>
<td>$457,195</td>
<td>849</td>
<td>42%</td>
</tr>
<tr>
<td>Mille Lacs</td>
<td>$599,734</td>
<td>1,027</td>
<td>43%</td>
</tr>
<tr>
<td>County</td>
<td>Total Renters' Credits</td>
<td>Participating households</td>
<td>Average Renters' Credit</td>
</tr>
<tr>
<td>------------</td>
<td>------------------------</td>
<td>--------------------------</td>
<td>--------------------------</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Number</td>
<td>Share with seniors and/or persons with disabilities</td>
</tr>
<tr>
<td>Morrison</td>
<td>$836,705</td>
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<td>50%</td>
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<tr>
<td>Mower</td>
<td>$1,176,525</td>
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<td>Nicollet</td>
<td>$1,122,680</td>
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<td>30%</td>
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<tr>
<td>Nobles</td>
<td>$487,087</td>
<td>921</td>
<td>30%</td>
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<td>Norman</td>
<td>$73,041</td>
<td>132</td>
<td>53%</td>
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<tr>
<td>Olmsted</td>
<td>$5,610,496</td>
<td>8,659</td>
<td>28%</td>
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<td>Otter Tail</td>
<td>$1,339,430</td>
<td>2,438</td>
<td>46%</td>
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<tr>
<td>Pennington</td>
<td>$306,877</td>
<td>645</td>
<td>40%</td>
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<td>Pine</td>
<td>$515,281</td>
<td>914</td>
<td>44%</td>
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<td>$101,266</td>
<td>262</td>
<td>43%</td>
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<td>$626,032</td>
<td>1,292</td>
<td>38%</td>
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<td>$252,828</td>
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<td>$34,137,100</td>
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<td>$2,007,533</td>
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<td>$241,577</td>
<td>446</td>
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<td>St. Louis</td>
<td>$6,268,501</td>
<td>10,653</td>
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<tr>
<td>Scott</td>
<td>$4,239,998</td>
<td>5,359</td>
<td>28%</td>
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<td>Sherburne</td>
<td>$2,127,645</td>
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<td>$274,730</td>
<td>510</td>
<td>41%</td>
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<tr>
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<td>$6,356,728</td>
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<td>Wilkin</td>
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</tr>
<tr>
<td>Winona</td>
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<td>Wright</td>
<td>$3,006,728</td>
<td>4,343</td>
<td>34%</td>
</tr>
<tr>
<td>County</td>
<td>Total Renters’ Credits</td>
<td>Participating households</td>
<td>Average Renters’ Credit</td>
</tr>
<tr>
<td>---------------</td>
<td>------------------------</td>
<td>--------------------------</td>
<td>-------------------------</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Number</td>
<td>Share with seniors and/or persons with disabilities</td>
</tr>
<tr>
<td>Yellow Medicine</td>
<td>$151,362</td>
<td>344</td>
<td>45%</td>
</tr>
<tr>
<td>Unknown/ Other</td>
<td>$3,276,232</td>
<td>5,885</td>
<td>16%</td>
</tr>
<tr>
<td>Total</td>
<td>$217,146,663</td>
<td>314,351</td>
<td>30%</td>
</tr>
</tbody>
</table>

*By Nan Madden and Abimael Chavez-Hernandez*

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1. Minnesota Department of Revenue, Property Tax Research Unit, FY 2021 forecasted data.
2. 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 2019 for tax year 2018, the most current year for which detailed data are available.
3. 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.
4. Learn more in Voices for Racial Justice’s blog series, [Protecting the Renters’ Credit is a Racial Justice Issue](#).