



## 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, and about three-fourths of households receiving the credit have incomes of \$40,000 or less.<sup>1</sup>

For the 2018 tax year, over 314,000 Minnesota households received the Renters' Credit, and the average amount of credit received was \$691.<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 \$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.<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 2018**

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
<b>Aitkin</b>	\$288,605	507	58%	\$569	\$588
<b>Anoka</b>	\$11,887,974	15,231	30%	\$781	\$893
<b>Becker</b>	\$754,023	1,293	42%	\$583	\$671
<b>Beltrami</b>	\$1,130,838	1,994	40%	\$567	\$690
<b>Benton</b>	\$1,722,616	2,820	34%	\$611	\$729
<b>Big Stone</b>	\$91,349	162	61%	\$564	\$695
<b>Blue Earth</b>	\$2,362,087	4,235	28%	\$558	\$704
<b>Brown</b>	\$584,265	1,145	49%	\$510	\$615
<b>Carlton</b>	\$893,226	1,381	51%	\$647	\$737
<b>Carver</b>	\$2,696,649	3,523	31%	\$765	\$875

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
Cass	\$435,872	774	40%	\$563	\$602
Chippewa	\$229,386	497	47%	\$462	\$517
Chisago	\$1,140,522	1,636	42%	\$697	\$727
Clay	\$2,125,125	3,511	33%	\$605	\$704
Clearwater	\$129,215	226	50%	\$572	\$681
Cook	\$82,169	167	34%	\$492	\$482
Cottonwood	\$196,439	403	45%	\$487	\$589
Crow Wing	\$1,990,755	3,278	41%	\$607	\$689
Dakota	\$17,755,845	22,871	27%	\$776	\$865
Dodge	\$287,378	548	33%	\$524	\$533
Douglas	\$1,227,800	2,061	43%	\$596	\$734
Faribault	\$185,004	408	44%	\$453	\$508
Fillmore	\$278,275	612	50%	\$455	\$483
Freeborn	\$777,123	1,420	39%	\$547	\$632
Goodhue	\$1,225,546	2,014	43%	\$609	\$676
Grant	\$102,271	199	54%	\$514	\$582
Hennepin	\$69,060,851	93,187	24%	\$741	\$815
Houston	\$272,638	592	44%	\$461	\$506
Hubbard	\$378,320	689	52%	\$549	\$583
Isanti	\$981,053	1,345	38%	\$729	\$811
Itasca	\$980,083	1,710	47%	\$573	\$625
Jackson	\$119,755	266	44%	\$450	\$494
Kanabec	\$333,168	566	51%	\$589	\$612
Kandiyohi	\$1,568,223	2,616	29%	\$599	\$659
Kittson	\$42,954	116	69%	\$370	\$392
Koochiching	\$235,504	526	55%	\$448	\$498
Lac-Qui-Parle	\$79,082	181	61%	\$437	\$453
Lake	\$249,852	397	52%	\$629	\$686
Lake Of The Woods	\$58,441	115	42%	\$508	\$607
Le Sueur	\$526,929	911	37%	\$578	\$637
Lincoln	\$56,443	115	60%	\$491	\$541
Lyon	\$812,277	1,572	38%	\$517	\$616
McLeod	\$994,644	1,802	38%	\$552	\$649
Mahnomen	\$48,174	95	53%	\$507	\$544
Marshall	\$75,477	173	51%	\$436	\$528
Martin	\$505,565	965	48%	\$524	\$596
Meeker	\$457,195	849	42%	\$539	\$590
Mille Lacs	\$599,734	1,027	43%	\$584	\$623

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<b>Morrison</b>	\$836,705	1,509	50%	\$554	\$623
<b>Mower</b>	\$1,176,525	1,931	42%	\$609	\$705
<b>Murray</b>	\$82,494	178	41%	\$463	\$560
<b>Nicollet</b>	\$1,122,680	1,853	30%	\$606	\$746
<b>Nobles</b>	\$487,087	921	30%	\$529	\$516
<b>Norman</b>	\$73,041	132	53%	\$553	\$648
<b>Olmsted</b>	\$5,610,496	8,659	28%	\$648	\$755
<b>Otter Tail</b>	\$1,339,430	2,438	46%	\$549	\$637
<b>Pennington</b>	\$306,877	645	40%	\$476	\$487
<b>Pine</b>	\$515,281	914	44%	\$564	\$561
<b>Pipestone</b>	\$101,266	262	43%	\$387	\$441
<b>Polk</b>	\$626,032	1,292	38%	\$485	\$528
<b>Pope</b>	\$252,828	424	54%	\$596	\$714
<b>Ramsey</b>	\$34,137,100	46,611	26%	\$732	\$797
<b>Red Lake</b>	\$45,438	113	42%	\$402	\$419
<b>Redwood</b>	\$300,836	572	46%	\$526	\$635
<b>Renville</b>	\$202,057	409	40%	\$494	\$620
<b>Rice</b>	\$2,007,533	2,967	32%	\$677	\$751
<b>Rock</b>	\$194,468	388	51%	\$501	\$521
<b>Roseau</b>	\$241,577	446	48%	\$542	\$672
<b>St. Louis</b>	\$6,268,501	10,653	44%	\$588	\$665
<b>Scott</b>	\$4,239,998	5,359	28%	\$791	\$899
<b>Sherburne</b>	\$2,127,645	3,091	30%	\$688	\$778
<b>Sibley</b>	\$274,730	510	41%	\$539	\$679
<b>Stearns</b>	\$6,356,728	10,288	27%	\$618	\$756
<b>Steele</b>	\$1,270,765	2,000	40%	\$635	\$706
<b>Stevens</b>	\$198,187	377	38%	\$526	\$728
<b>Swift</b>	\$178,120	391	50%	\$456	\$501
<b>Todd</b>	\$383,105	735	47%	\$521	\$577
<b>Traverse</b>	\$41,293	93	53%	\$444	\$517
<b>Wabasha</b>	\$386,764	701	38%	\$552	\$599
<b>Wadena</b>	\$365,528	686	55%	\$533	\$595
<b>Waseca</b>	\$459,021	865	42%	\$531	\$539
<b>Washington</b>	\$7,995,156	9,667	33%	\$827	\$981
<b>Watonwan</b>	\$168,832	358	48%	\$472	\$571
<b>Wilkin</b>	\$83,383	202	58%	\$413	\$468
<b>Winona</b>	\$1,238,115	2,408	35%	\$514	\$654
<b>Wright</b>	\$3,006,728	4,343	34%	\$692	\$776

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<b>Yellow Medicine</b>	\$151,362	344	45%	\$440	\$505
<b>Unknown/Other</b>	\$3,276,232	5,885	16%	\$557	\$746
<b>Total</b>	<b>\$217,146,663</b>	<b>314,351</b>	<b>30%</b>	<b>\$691</b>	<b>\$761</b>

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<sup>1</sup> Minnesota Department of Revenue, Property Tax Research Unit, FY 2021 forecasted data.

<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 2019 for tax year 2018, the most current year for which detailed data are available.

<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](#).