



Renter's Credit and Homeowner's Credit Refund

(was called Renter's Refund and Property Tax Refund)

Renters used to file a separate form to get their renter's refund. Now you ask for it as part of your Minnesota tax return. The refund is now a tax credit. It decreases how much tax you owe or increases your refund.

What is the Renter's Credit and the Homeowner's Credit Refund?

Many renters and homeowners can get a tax credit every year from the State of Minnesota. The amount of your credit depends on:

- how much rent or property tax you paid
- your income and
- how many dependents you have

Note: If you own a mobile home and pay rent for a lot, use *Form M-1PR* to claim a Homeowner's Credit Refund for the mobile home. Also file *Schedule M1RENT* to claim the Renter's Credit for the lot rent. Follow the steps outlined below.



Who can get a Renter's Credit?

You can get a credit if:

- You rent and your total household income in 2025 was less than \$77,570 (the income eligibility goes up with each dependent) **and**
- You aren't a dependent on someone else's 2025 federal tax return, **and**
- You were a full or part year resident of Minnesota in 2025 **and**
- You paid rent in a building which was taxed

NOTE: If you are a renter, you must have a valid social security number or valid individual tax identification number (ITIN).

How do I get my Renter's Credit?

- Starting for 2024 taxes, you need to fill out *Schedule M1RENT*. You fill this out along with your Minnesota Income Tax Return to get the renter's credit. Before this, you had to fill out a separate *Form M-1PR*.

If you file electronically, this form is included in the tax software. If you file by mail, you need to download this form separately and include it with your standard return. You also need to include your Certificate of Rent Paid (CRP). Your landlord must give you your CRP by January 31, 2026.

- The due date for 2025 tax returns is April 15, 2026.
- You should get your refund within 60 days after you file. You can get your refund up to 30 days earlier if you:
 - File electronically
 - Choose direct deposit option. This means the money is put right into your bank account.
 - Include all documentation needed. This includes your CRP.



What if my landlord doesn't give me the CRP?

- Call the landlord and ask for one. If that doesn't work, write a letter to the landlord to ask for it. State the amount of rent you paid for the year. Say that they can be fined \$100 for each CRP they don't provide. Keep a copy of your letter.

If they are fined they pay the money to the MN Department of Revenue.

- If your landlord still won't give you the CRP, call the Department of Revenue at (651) 296-3781. Ask them to contact the landlord and charge a fine if the landlord still doesn't send it to you.
- The Department of Revenue can give you a Rent Paid Affidavit to fill out instead of a CRP. You can ask for this after February 1. You need receipts or some other proof of how much rent you paid. If you don't have receipts, use a lease, mail that you have gotten, or anything else that shows you lived there and paid the rent. If you can show that you lived there, and what the rent amount was, argue that the state should assume the rent was paid.

Can I still get my Renter's Credit if I don't ask for it on my tax return?

No. You must claim your credit on your Minnesota state tax return. If you don't file a tax return you don't get the credit. The due date for 2025 tax returns is April 15, 2026. If you file a Minnesota tax return and forget to claim your renter's credit, you have to file an amended tax return to claim it. You do this by filing *Form M1XAmended Minnesota Income Tax*.

Who can get a Homeowner's Credit Refund?

You can get a refund if:

- You own your home and your total household income in 2025 was less than \$142,490 (the income eligibility goes up with each dependent) **and**
- You aren't a dependent on someone else's 2025 federal tax return, **and**
- You were a full or part year resident of Minnesota in 2025 **and**
- You owned your home and lived in it on January 2, 2026.

NOTE: If you are a homeowner, you **MUST** have a valid social security number to get the property tax refund.

How do I get my Homeowner's Credit Refund?

If you own your home, use your Property Tax Statement to ask for your refund. Ask for your refund before August 15, 2026.

- **If you file for your property tax refund online**, you do not need to get a form. Submit your information through the Department of Revenue website at:
<https://www.mndor.state.mn.us/tp/OnlineServices/>. Under the 'Returns' heading, click on 'File a Property Tax Return for Homeowners'
- **If you want to file by regular mail**, you need the separate tax form called the *2025 Form M-1PR, Homestead Credit Refund (for Homeowners)*.

To get forms to mail in:

Go online to: www.revenue.state.mn.us.

Call: (651) 296-3781, or

Write to: Minnesota Tax Forms

Mail Station 1421

600 N. Robert St.

St. Paul, MN 55146-1421

Fill out *Form M-1PR*, and send it to:

Minnesota Property Tax Refund

Mail Station 0020

600 N. Robert St.

St. Paul, MN 55146-0020



How Long Does it take to get my refund?

You should get your refund within 60 days after you file or after September 30. Whichever is later.

You can get your refund up to 30 days earlier if you:

- File electronically
- Choose direct deposit option. This means the money is put right into your bank account.
- Include all documentation needed

I missed the deadline. Can I still ask for my Homeowner's Credit Refund?

Homeowners can file *Form M-1PR* up to 1 year late. To claim your 2025 refund, you have until August 15, 2027 to file.

Where can I get help with tax forms?

If you have a low income, a disability, or are a senior citizen, you can get free help. To find a help site near you, call:

- the Department of Revenue at (651) 297-3724 or
- United Way at 2-1-1 (statewide)

Fact Sheets are legal information NOT legal advice. See a lawyer for advice.

Don't use this fact sheet if it is more than 1 year old. Ask us for updates, a fact sheet list, or alternate formats.

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