

2025 Schedule M1RENT Instructions

Purpose of this Schedule

Use this schedule to determine the amount of your renter's credit for 2025. If you are claiming the dependent subtraction on line 7 of this schedule, you must also complete Schedule M1DQC, Dependents and Qualifying Children.

Household income for the renter's credit is your adjusted gross income minus subtractions for:

- Those over 65 or disabled.
- Dependents claimed on Schedule M1DQC
- Service Employees International Union (SEIU) stipends.

If you are a part-year resident, household income only includes adjusted gross income received while a Minnesota resident. If you are married filing separately, your household income includes your spouse's income while you were married and living together.

What if I did not get a CRP (Certificate of Rent Paid) from my property owner or their managing agent by February 1st?

Contact your property owner or the managing agent to request a CRP. If they do not provide a CRP, contact us.

What if my CRP is incorrect?

Request a corrected CRP from your property owner or managing agent. If they do not provide a corrected CRP, contact us.

Is there a penalty for fraudulently claiming a credit?

Yes. If you file a return that fraudulently claims a credit that results in a refund, you may be assessed a penalty equal to 50% of the portion of the refund attributable to fraud. If a fraudulently claimed credit reduced your tax liability, you may also be assessed a penalty equal to 50% of the unpaid tax.

Am I eligible?

You must be a full year or part year resident to qualify for the renter's credit. You must have lived in a building where either property taxes were payable in 2025 or payments in lieu of property taxes (such as special assessments) were payable in 2025. If you are not sure if either of these apply, contact your building manager or county treasurer's office.

You do not qualify if you were or could be claimed as a dependent. You are a dependent if any of these are true:

- You can be claimed on someone's 2025 income tax return
- You lived with a parent, grandparent, sibling, aunt, or uncle for more than half of the year, and both of these apply:
- You were under age 19 at the end of the year (24, if a full-time student) or any age if totally and permanently disabled during the year
- You did not provide more than 50% of your own support
- You had gross income of less than \$5,200 in 2025 and had more than 50% of your support provided by one of these:
 - A person you lived with for the entire year
 - A parent, grandparent, child, grandchild, aunt, uncle, sibling, niece, or nephew

Mobile Home Homeowners

If you owned a mobile home and paid rent for a lot, use Form M1PR to claim a property tax refund for homeowners. Do not use Schedule M1RENT. If you rented the mobile home and also paid lot rent, you may claim renter's credit using this schedule.

Filing Situations

| If you | And | Then |
|---|--------------------------------------|---|
| Were a nonresident the entire year | | You are not eligible for this credit |
| Were a part year resident of Minnesota | | Only the income for the period you lived in Minnesota is used to calculate the renter's credit. Include your full adjusted gross income on line 1. If your filing status is married filing separately, see the instructions for line 2. If a portion of your adjusted gross income was received while a non-resident of Minnesota, see the instructions for line 4. |
| Are renters and file married filing joint | Lived together the entire year | Include your adjusted gross income from line 1 of Form M1 and all your CRPs. |
| | Lived separately the entire year | Include only your own income on line 1 of Schedule M1RENT and your own CRP amounts on line 11. Do not include your spouse's income or any CRP they received. |
| | Lived together only part of the year | You may only claim a credit for one rental unit. Include your income and your spouse's income on line 1 for the time you were married and living together. For the time you lived separately, only include the income of the one spouse who lived in the rental unit. Use the CRPs both of you received for the rental unit you are using to claim the credit. |

| | | |
|--|---|--|
| Are married and filing separately | Lived together the entire year | Only one of you may claim the credit and must use your combined rent amount and combined adjusted gross income. |
| | Lived separately the entire year | You may each claim a credit using only your rent and your own income. |
| | Lived together only part of the year | Only one of you may claim the rent for the time you both lived together and you must include the income you both received during the time you lived together. |
| Divorced or separated during the year | Lived with your spouse for part of the year | Only one of you can claim the rent for the time you were married and living together, and you must include both of your incomes. |
| Lived with a roommate | Paid rent | Generally, your property owner or managing agent must give each of you a separate CRP showing that you both paid an equal portion of the rent for the rental unit. This is true regardless of the portion you actually paid or the names on the lease. Include only your income when filing for the credit. |
| Were both a renter and a homeowner during the year | You owned and lived in your home for part of 2025, but not on January 2, 2026 | You may only claim the renter's credit. |
| | You rented during 2025 and then owned and lived in your home on January 2, 2026 | You can claim a property tax refund for homeowners using Form M1PR and claim a renter's credit using this schedule and Form M1. Only include the income you received while a renter on line 1 of Schedule M1RENT. |
| Lived in an adult foster care, assisted living, intermediate care facility, nursing home, or a facility that accepts Minnesota Housing Support Payments (formerly GRH) | The property is exempt | You are not eligible for this credit. |
| | The property is nonexempt | Refer to the "Residents of health care facilities" section of the instructions. If one spouse lived in a care facility and the other spouse lived in a separate rental unit, but you are filing a joint return, you may only file one Schedule M1RENT. You may only claim the credit for one rental unit using one spouse's CRP and income. Medical services should not be included in rent on the CRP. Follow the "What if my CRP is incorrect?" on the first page of the instructions. Enclose an explanation if line 1 of this schedule is not the same as line 1 of Form M1. |
| Paid rent for more than one unit for the same months | | Use the Worksheet for Multiple CRPs on line 11. You may receive credit for portions of rent paid for multiple units for the same months, but the credit is based on your primary residence. |
| Received a CRP that divided the rent you paid between you and your dependent | Your dependent received a CRP with a portion of the rent for the same rental unit | Include the rent amount from your adult dependent's CRP on line 11. Provide an explanation with your return. |

Line Instructions

Section 1: Check if, in 2025 (check all that apply),

Check box Instructions

Information in this section is to help process your return more efficiently. It will not be used in the calculations to determine your renter's credit. Review each item below and check all that apply to your situation in the year 2025:

Married Filing separately and lived together with your spouse

Check this box if you were married, filed separately, and lived with your spouse during the year. See detailed instructions in the Filing Situations Table.

Residents of care facilities

Check all the boxes that apply to the type of facility where you lived in 2025. This information can be found on your CRP.

Check "Other Care Facility" box if any of the following applies to you:

- Box B is checked on your CRP
- You lived in an assisted living and part of your rent was paid by government assistance
- You lived in a facility that accepts Minnesota housing support payments

If one spouse lived in a care facility and the other spouse lived in a separate rental unit, but you are filing a joint return, you may only file one Schedule M1RENT. You may only claim the credit for one rental unit using one spouse's CRP and income.

Enclose an explanation if line 1 of this schedule is not the same as line 1 of Form M1. More information can be found in the Filing Situations Table.

Certificate of Rent Paid Line A

Check this box if your CRP shows a dollar amount on Line A, any rent paid by Medical Assistance. If your CRP includes medical assistance on Line A and you've checked that you are a resident of a facility, you must complete lines 14 through 17 of this schedule to determine the amount of your credit.

You are not eligible for this credit if:

- All of your rent was paid for by Medical Assistance (Medicaid), Supplemental Security Income, Minnesota Supplemental Aid, or Minnesota Housing Support.
- If the property is exempt from paying property taxes.

Rent greater than income

Check the box at the top of this schedule if your combined rent on line 3 of your CRPs is greater than line 1 of Form M1. Write the type of nontaxable income received by you and your spouse on Column A and the amount of income on Column B. If you need more lines, include a separate statement with the type of nontaxable income and amounts received. **Do not include these amounts on line 1 of this schedule.**

Examples of nontaxable income that may be listed but are not limited to;

- Government Assistance (such as Minnesota Housing Support Payments, Minnesota Supplemental Aid, General Assistance Medical Care)
- Nontaxable Social Security Income
- Nontaxable Retirement Income
- Scholarships and grants

If your rent was paid using other types of funds, enclose an explanation.

Section 2: Rent Credit Calculation

Line Instructions

Round amounts to the nearest whole dollar.

Line 1

Enter your adjusted gross income from line 1 of Form M1. If you were married and filing a joint return and did not live with your spouse the entire year or married filing separately and lived with your spouse part of the year, see the instructions in the Filing Situations table.

Do not include your nontaxable income on line 1.

Do not reduce Line 1 if you are a part year resident. If you received income while a non-resident of Minnesota, see instructions for line 4.

Note: If line 1 of Schedule MIRENT does not match line 1 of Form M1, enclose an explanation. Your refund will be delayed or denied if you do not provide an explanation.

Line 2

If your filing status is married filing separately, check the box above line 1 and enter your spouse's adjusted gross income for the time they lived with you on line 2. Include your spouse's nontaxable income in section 1, column A and column B.

Line 4

If you were a part-year resident, enter the amount from line 1 that you received while you were a nonresident of Minnesota.

Line 6 – Subtraction for those born before January 2, 1961, or disabled

You are considered to be disabled if you were certified as disabled by the Social Security Administration on or before December 31, 2025. If you were not certified, you may still qualify as disabled if, during 2025, you were unable to work for at least 12 consecutive months because of a disability, or you are blind. You are considered to be blind if you cannot see better than 20/200 in your better eye with corrective lenses or your field of vision is not more than 20 degrees. This subtraction does not apply to dependents. Do not enter more than \$5,200. The subtraction amount is the same even if you and your spouse are over 65 or disabled. Check the appropriate box under line 6.

Line 7 – Dependent Subtraction

If you claimed dependents on Schedule M1DQC, use the table below to determine the amount to enter on line 7 of this schedule. Use the number of boxes checked on Row 6 of Schedule M1DQC for column one of this table.

| If the number of dependents is | Enter on line 7 |
|--------------------------------|-----------------|
| 0 | 0 |
| 1 | \$7,280 |
| 2 | \$14,040 |
| 3 | \$20,280 |
| 4 | \$26,000 |
| 5 or more | \$31,200 |

Line 8 - Service Employees International Union (SEIU) Stipend Payment Subtraction

Enter the amount of federally taxable stipend payments you received on or after June 15, 2025 from the Minnesota Department of Human Services per the collective bargaining agreement between the Service Employees International Union (SEIU) Healthcare Minnesota & Iowa and the State of Minnesota.

Only include stipend payments on line 8 to the extent they were reported as taxable income on your federal income tax return.

Line 11 – Total rent from CRPs

If you lived in one rental unit during 2025, enter the amount from line 3 of your CRP on line 11.

If you lived in more than one rental unit during 2025, complete the Worksheet for Multiple CRPs to determine the amount to enter on line 11. Do not file a separate Schedule MIRENT for each CRP. You may only use the rent amount for the time you actually lived in a rental unit and it was your primary residence to determine the credit. If you rented your mobile home and rented a mobile home lot, include both CRPs with your return. Do not enter an amount on line 11 greater than the total amount of rent reported on your CRPs.

If you lived in a nursing home or intermediate care facility, your rent amounts are limited to \$650 per month. If you lived in an adult foster care home, your rent amount is limited to \$1,010 per month.

If you have adult dependents who received a CRP for a portion of the rent you paid, combine the amount on line 3 of their CRP with the amount on line 3 of your CRP. Enter the total on line 11.

You must include copies of your CRP(s) when you file Schedule MIRENT with your Schedule MIREF and Form M1.

Worksheet for Multiple CRPs

| | |
|--|-------|
| 1 For each CRP, divide line 3 by the number of months you paid rent for the unit | _____ |
| 2 Multiply step 1 by the number of months you lived in the unit | _____ |
| 3 Add the results from step 2 for each CRP | _____ |
| 4 Combine the total of all rent paid from your CRPs | _____ |
| 5 Enter the lesser of step 3 or 4 here and on line 11 of this schedule | _____ |

Line 13 – Refund amount from table

Use the amounts from lines 10 and 12 to find the amount to enter from the table. If you had an amount for medical assistance or received housing support, continue to line 14 after completing line 13; otherwise, enter the amount from line 13 on Line 4 of Schedule MIREF.