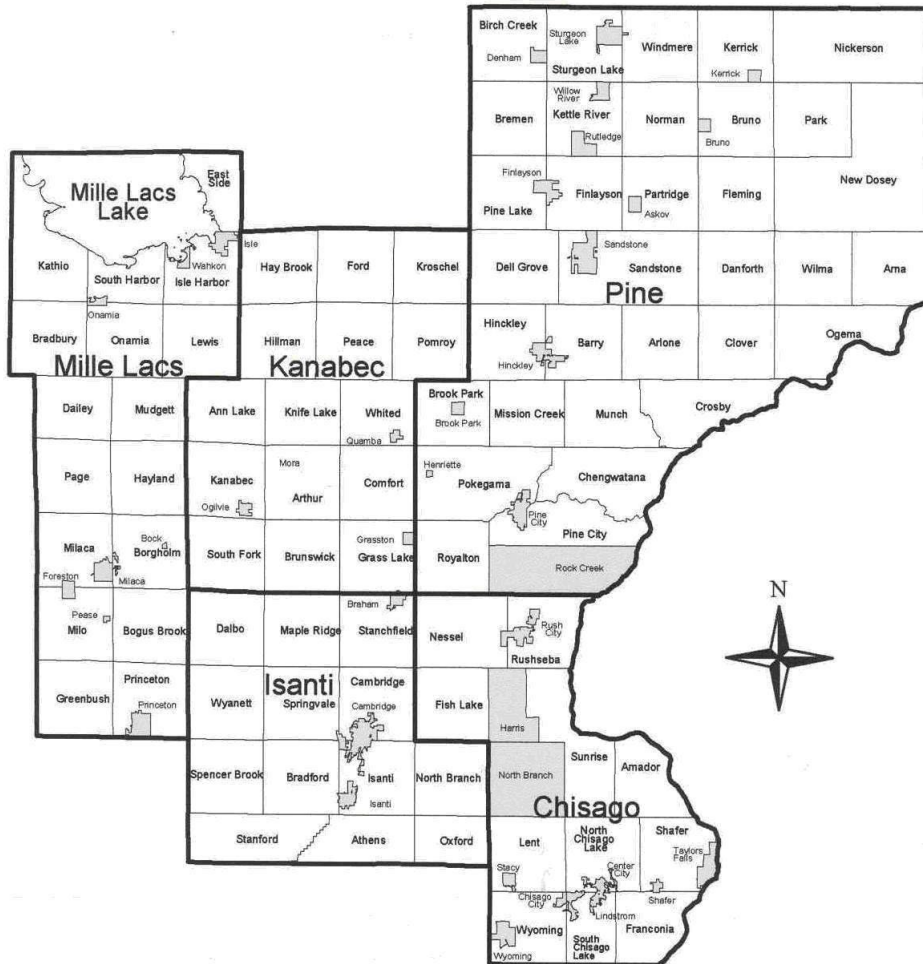


# EAST CENTRAL MINNESOTA HOUSING DEVELOPMENT RESOURCE DIRECTORY



Published by the East Central Regional Development Commission  
*Serving 39 Cities and 88 Townships in  
 Chisago, Isanti, Kanabec, Mille Lacs and Pine Counties in East Central Minnesota*

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## About the East Central Regional Development Commission

The ECRDC is a public agency whose board members are represented by officials appointed by county boards, townships, municipalities, school boards, and citizens at large.

The mission of the ECRDC is to provide services and resources which enhance the ability of the regions residents and units of government to effectively problem solve and establish a quality of life desired by the citizens of the region.



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## An overview of housing development tools

There are a variety of programs available to assist with the development of housing in East Central Minnesota, many of which are included in this Housing Development Resource Directory. Please know that many of these may be limited to assist in specific geographical areas. Resources vary from local unit of government (City, County & Township), and it is advised that those wishing to develop housing to contact them in the earliest stages of project planning to inquire about assistance programs and resources as some may have a lengthy application or approval process.

### **Tax credits**

#### **Low Income Housing Tax Credits (LIHTC)**

LIHTC is used for the development of multi-family housing, either creation of new structures or the upgrading / renovation of existing buildings. These tax credits are allocated by Minnesota Housing based on an annual allotment and generally awarded through a competitive application process. In exchange for tax credits, developers agree to certain concessions, including making a specific percentage of units available to people of low to moderate income for a defined number of years. Maximum rental fees for these units are set based on the number of bedrooms and vary by County and are adjusted annually.

For more information on LIHTC, please see MN Housing's LIHTC website:

<http://www.mnhousing.gov/sites/multifamily/taxcredits>

For more information on LIHTC rent and income limits:

<http://www.mnhousing.gov/sites/Satellite?c=Page&cid=1362997094928&d=Touch&pagename=External%2FPage%2FEXTStandardLayout>

#### **Historic Tax Credits**

Historic Tax Credits are available to assist with the rehabilitation of a historic building, which mainly include the development of new or upgrading existing housing.

<https://mn.gov/admin/shpo/incentives/state/>

<http://meyergroupduluth.com/basic-historic-tax-credits/>

#### **New Markets Tax Credits**

Tax credits may be available for projects in designated distressed census tracts. Eligible use of funds may include the purchase or rehabilitation of rental or for-sale housing.

## **Local Programs**

### **Local Revolving Loan Funds**

Some local units of government (Cities, Counties, Townships, etc.) have revolving loan funds to assist with housing development. These funds generally provide financing, subordinate to the lead lender, at or below market interest rates. These subordinate loans lower the amount of equity a developer would need to inject into a project. Please consult with your City or County on the availability of these loan funds.

### **Conduit / Special Purpose Bonds**

Conduit or Special Purpose Bonds are a unique financing tool that use features of the tax code to provide a lower interest rate for project financing. Local units of government (Townships, Cities, Counties) have the authority to issue bonds to borrow money. The first \$10 million of bonds issued annually by local units of government are tax-free and bank qualified. Tax free means that the holder of these bonds do not need to pay taxes on interest earned from these bonds. Bank qualified means that if banks are the purchaser of the bonds, they can deduct the interest expense on deposits used to purchase the bonds. These two benefits generally allow developers to receive a lower interest rate on funds borrowed for the project.

Some local units of government are open to using these Conduit / Special Purpose Bonds, often dependent on their own annual bonding needs. Conduit / Special Purpose Bonds can be issued in a way where local unit of government does not provide a guarantee of repayment on the bonds.

Developers would arrange bank financing for the project, subject to the bank's standard underwriting criteria, then work with the local unit of government and their financial advisor / bonding council to review the project and certify the bank loan as a bond, thus providing the tax exempt and bank qualified status.

The developer may be charged fees from the local unit of government for using their bonding authority for conduit / special purpose bonding financing expenses. There may be requirements of the developer to make a certain percentage of units available to those with low or moderate income, or other requirements. Developers are encouraged to

### **Tax Increment Financing**

Property Tax Increment Financing (TIF) is a financing mechanism revolving around the "increment" – the value of the property taxes on the parcel after development, less the value of property taxes on the parcel prior to the development.

The City, County and School District may agree, prior to the start of a project, to forgo property taxes on the "increment" for a defined period of time to assist with development costs of a project.

TIF can be used two ways, the first, often called "pay as you go", is when property taxes are paid by on the development property, taxes on the "increment" value are rebated for a pre-agreed upon number of years to assist with cashflow.

The second way is where the local unit of government provides the developer a loan based on the anticipated value of the taxes to be collected on the “increment” value of the property for a predetermined number of years at the start of construction, using TIF as a financing tool. The local unit of government may obtain these funds through borrowing or through cash reserves. This loan is repaid to the local unit of government by the developer through their payment of property taxes.

The developer may be charged fees from the local unit of government to help cover costs of Tax Increment Financing. There may be requirements of the developer to make a certain percentage of units available to those with low or moderate income, or other requirements. Developers are encouraged to contact the local unit of government for details. This program’s benefits are negotiated with the local unit of government, and the benefit is often directly tied to financial need and anticipated rate of return to the developer.

### **Tax Abatement**

Property Tax Abatement by the local unit of government may be available to assist with development. City, County and School District property taxes may be abated, in part or in whole, for a defined number of years to help assist with development. In exchange for the property tax abatements, developers agree to certain concessions. Please contact the local unit of government to inquire on availability.

The developer may be charged fees from the local unit of government to help cover costs of Tax Abatement. There may be requirements of the developer to make a certain percentage of units available to those with low or moderate income, or other requirements. Developers are encouraged to contact the local unit of government for details. This program’s benefits are negotiated with the local unit of government, and the benefit is often directly tied to financial need and anticipated rate of return to the developer.

### **Water Access Charges / Sewer Access Charges (WAC/SAC)**

The local unit of government (City, County & Townships) often charge WAC/SAC fees on projects to help recoup the costs involved with creating water and sewer infrastructure that the development will be using.

Local units of government maybe able to defer or abate part or all of the WAC/SAC fees to assist a developer with their project. Please contact the local unit of government to inquire on availability. This program’s benefits are negotiated with the local unit of government, and the benefit is often directly tied to financial need and anticipated rate of return to the developer.

### **Building Permit Fees**

Local units of government generally charge fees, often based on the value of a project, for building permits to help defray the cost of inspection and oversight. Local units of government maybe able to defer or abate part or all of the building permit fees to assist a developer with their project. Please contact the local unit of government to inquire on availability. This program’s benefits are negotiated with the local unit of government, and the benefit is often directly tied to financial need and anticipated rate of return to the developer.

**Real Estate Available for Sale**

Some local units of government (Cities, Counties & Townships) own real estate earmarked for development. Properties may be available for sale at a below market rate and / or flexible financing terms. Please contact the local unit of government to inquire on availability.

**Opportunity Zones**

Opportunity Zones are specific geographic areas designated by the US Treasury. Investment of capital gains in an approved Opportunity Fund that is invested in a designated Opportunity Zone allows for the deferment of capital gains taxes for a period of years. Also, new investment in an approved Opportunity Fund that is invested in a designated Opportunity Zone may allow for forgiveness of some or all capital gains taxes if held for a period of years. Please contact the local unit of government to inquire on availability.

## **Financing Resources**

### **Tax Credits**

#### **Minnesota Housing**

400 Wabasha Street N. #400  
St. Paul, MN 55102  
(651) 296-7608

[www.mnhousing.org](http://www.mnhousing.org)

Low Income Housing Tax Credits (LIHTC) allocator, grants for workforce housing development and other resources.

#### **Midwest Minnesota Community Development Corporation.**

119 Graystone Plaza, #100  
Detroit Lakes, MN 56501  
(218) 847-3191

[www.mmcdc.com](http://www.mmcdc.com)

New Markets Tax Credits and other resources.

#### **MN State Historic Preservation Office (SHPO)**

Administration Building #209  
50 Sherburne Avenue  
St. Paul, MN 55155  
(651) 201-3287

<https://mn.gov/admin/shpo>

Tax credits for rehabilitation of historic structures and other related programs and assistance.

#### **US Department of Housing & Urban Development (HUD)**

212 3rd Ave. S., Suite #150  
Minneapolis, MN 55401  
(612) 370-3000

[www.hud.gov](http://www.hud.gov)

Assistance to local units of government with developing low to moderate income housing.

#### **USDA Rural Development**

110 Buchanan Street North  
Cambridge, MN 55008  
(763) 689-3354

[www.usda.gov](http://www.usda.gov)

Loans and loan guarantees

#### **Property Assessed Clean Energy (PACE)**

##### **Clean Energy Resource Team**

411 Borlaug Hall - 1991 Upper Buford Circle  
St. Paul, MN 55108  
(612) 625-9634

Financing energy efficiency products for multi-family housing.



### **Technical Resources**

#### **Initiative Foundation**

405 1st St SE  
Little Falls, MN 56345  
(320) 632-9255  
[www.ifound.org](http://www.ifound.org)

Assistance to local units of government for housing demand studies and other programs.

#### **Greater MN Housing Fund**

332 Minnesota Street – Suite #1650 W  
St. Paul, MN 55101  
(651) 221-1997  
[www.gmhf.com](http://www.gmhf.com)

A variety of technical assistance and resources to expand housing options for communities.

#### **East Central Regional Development Commission**

100 Park Street South  
Mora, MN 55051  
(320) 679-4065 #29  
[www.ecrdc.org](http://www.ecrdc.org)

#### **Equity Investors**

The East Central Regional Development Commission keeps a database of equity investors and organizations that invest in businesses in our area. For more information please contact us:

100 Park Street South  
Mora, MN 55051  
(320) 679-4065 #29

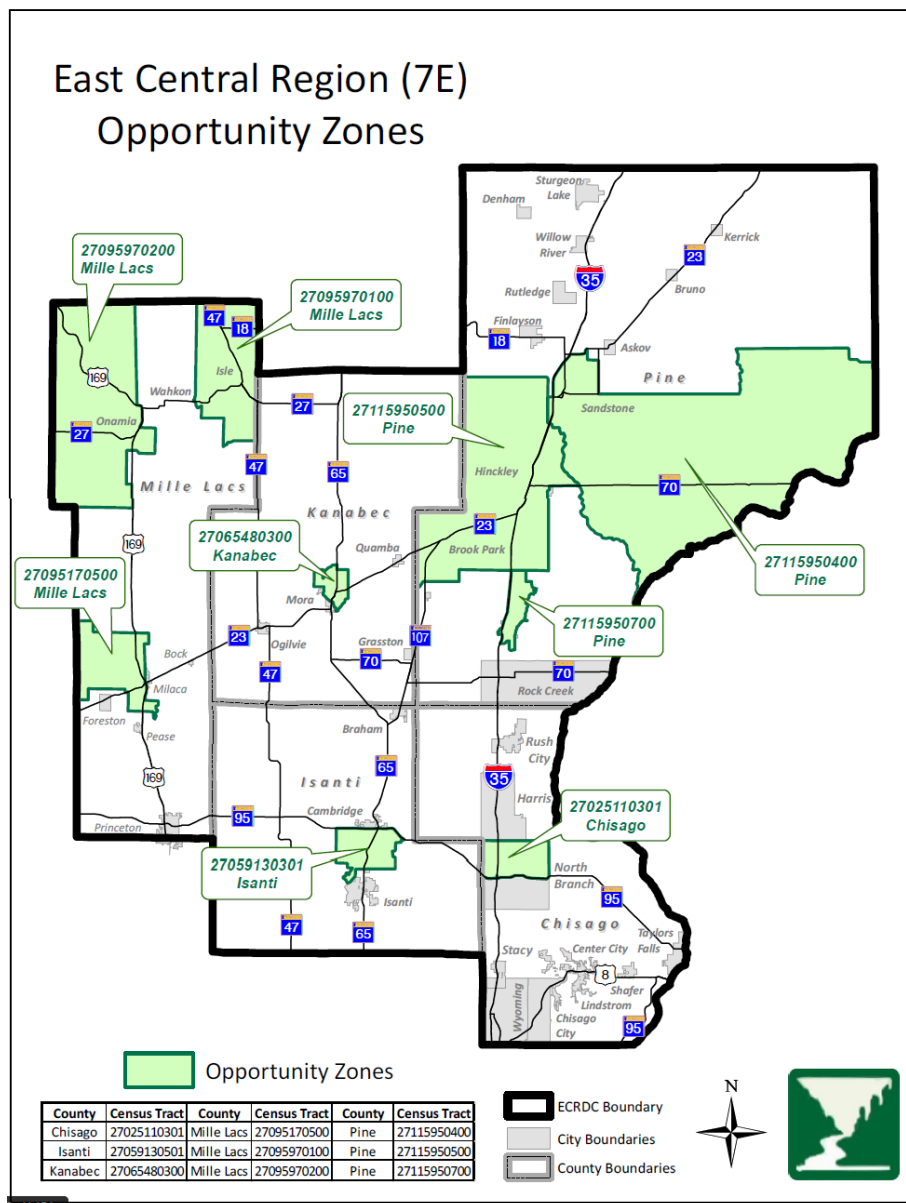
### Opportunity Zones

East Central Regional Development Commission  
 100 Park Street South - Mora, MN 55051  
 (320) 679-4065 #29

[www.ecrdc.org](http://www.ecrdc.org)

Opportunity Zones are specific geographic areas designated by the US Treasury. Investment of capital gains in an approved Opportunity Fund that is invested in a designated Opportunity Zone allows for the deferment of capital gains taxes for a period of years. Also, new investment in an approved Opportunity Fund that is invested in a designated Opportunity Zone may allow for forgiveness of some or all capital gains taxes if held for a period of years.

There are Opportunity Zones located in Chisago, Isanti, Kanabec, Mille Lacs & Pine Counties.



## **Local Units of Government**

### **Chisago County**

313 N Main St.  
Center City MN 55012 MN  
(651) 257-1300  
[chase.burnham@chisagocounty.us](mailto:chase.burnham@chisagocounty.us)  
[www.chisagocounty.us](http://www.chisagocounty.us)

### **Chisago County EDA / HRA**

Nancy Hoffman – Executive Director  
38871 7th Ave  
North Branch, MN 55056  
(651) 674-5664  
[www.chisagocounty.org](http://www.chisagocounty.org)  
[nancy@chisagocounty.org](mailto:nancy@chisagocounty.org)

### **City of Center City**

300 N Center Ave.  
PO Box 245  
Center City, MN 55013  
(651) 257-5284  
[www.centercitymn.us](http://www.centercitymn.us)  
[vfox@centercitymn.us](mailto:vfox@centercitymn.us)

### **City of Chisago City**

10625 Railroad Ave / Box 611  
Chisago City, MN 55013  
(651) 257-4162  
[www.ci.chisago.mn.us](http://www.ci.chisago.mn.us)  
[jpechman@ci.chisago.mn.us](mailto:jpechman@ci.chisago.mn.us)

### **City of Harris**

43970 Ginger Ave / Box 111  
Harris, MN 55032  
(651) 674-7546  
[www.harrismn.com](http://www.harrismn.com)  
[clerk@harrismn.com](mailto:clerk@harrismn.com)

### **City of Lindstrom**

13292 Sylvan Ave  
Lindstrom, MN 55045  
(651) 257-0620  
[www.cityoflindstrom.us](http://www.cityoflindstrom.us)  
[jolinger@cityoflindstrom.us](mailto:jolinger@cityoflindstrom.us)

### **City of North Branch**

6408 Elm Street / PO Box 910  
North Branch, MN 55056  
(651) 674-8113  
[renaef@ci.north-branch.mn.us](mailto:renaef@ci.north-branch.mn.us)  
[www.ci.north-branch.mn.us](http://www.ci.north-branch.mn.us)

### **City of Rush City**

325 S. Eliot  
PO Box 556  
Rush City, MN 55069  
(320) 358-4743  
[admin@ci.rush-city.mn.us](mailto:admin@ci.rush-city.mn.us)  
[www.rushcitymn.com](http://www.rushcitymn.com)

### **City of Shafer**

17656 303rd St.  
Shafer, MN 55074  
(651) 257-4726  
[cityhall@shafermn.com](mailto:cityhall@shafermn.com)  
[www.shafermn.com](http://www.shafermn.com)

### **City of Stacy**

30955 Forest Blvd  
Stacy, MN 55079  
(651) 462-4486  
[cityclerk@stacymn.org](mailto:cityclerk@stacymn.org)  
[www.stacymn.org](http://www.stacymn.org)

**City of Taylors Falls**

637 1st Street  
 Taylors Falls, MN 55084  
 (651) 465-5133  
[tfclerk@frontiernet.net](mailto:tfclerk@frontiernet.net)  
[www.ci.taylors-falls.mn.us](http://www.ci.taylors-falls.mn.us)

**City of Isanti**

110 1st Ave NW  
 PO Box 428  
 Isanti, MN 55040  
 (763) 807-4339  
[isanti@cityofisanti.us](mailto:isanti@cityofisanti.us)  
[www.cityofisanti.us](http://www.cityofisanti.us)

**City of Wyoming**

26885 Forest Blvd  
 PO Box 188  
 Wyoming, MN 55092  
 (651) 462-0575  
[rlinwood@wyomingmn.org](mailto:rlinwood@wyomingmn.org)  
[www.wyomingmn.org](http://www.wyomingmn.org)

**Kanabec County**

18 N Vine St.  
 Mora, MN 55051 MN  
 (320) 679-6440  
[coordinator@co.kanabec.mn.us](mailto:coordinator@co.kanabec.mn.us)  
[www.co.kanabec.mn.us](http://www.co.kanabec.mn.us)

**Isanti County**

555 18th Ave SW  
 Cambridge, MN 55008 MN  
 (763) 689-3859  
[julia.lines@co.isanti.mn.us](mailto:julia.lines@co.isanti.mn.us)  
[www.co.isanti.mn.us](http://www.co.isanti.mn.us)

**Kanabec County EDA**

Jim Hartshorn – Economic Dev. Director  
 18 N Vine St. #101  
 Mora, MN 55051 MN  
 (320) 209-5031  
[james.hartshorn@co.kanabec.mn.us](mailto:james.hartshorn@co.kanabec.mn.us)

**City of Braham**

201 S Broadway Ave.  
 PO Box 521  
 Braham, MN 55006  
 (320) 396-3383  
[administrator@braham.com](mailto:administrator@braham.com)  
[www.braham.com](http://www.braham.com)

**City of Grasston**

410 Oak St.  
 Grasston, MN 55030  
 (320) 396-3863  
[cityofgrasston@gmail.com](mailto:cityofgrasston@gmail.com)

**City of Cambridge**

300 3rd Ave NE  
 Cambridge, MN 55008  
 (763) 689-6801  
[evogel@ci.cambridge.mn.us](mailto:evogel@ci.cambridge.mn.us)  
[www.ci.cambridge.mn.us](http://www.ci.cambridge.mn.us)

**City of Mora**

101 Lake St S  
 Mora, MN 55051  
 (320) 679-1511  
[g.anderson@cityofmora.com](mailto:g.anderson@cityofmora.com)  
[www.cityofmora.com](http://www.cityofmora.com)

**City of Ogilvie**

PO Box 57  
 Ogilvie, MN 56358  
 (320) 272-4822  
[cityclerk@ogilviecity.com](mailto:cityclerk@ogilviecity.com)

**City of Foreston**

PO Box 66  
 Foreston, MN 56330  
 (320) 294-5636  
[cityofforeston@yahoo.com](mailto:cityofforeston@yahoo.com)

**City of Quamba**

22735 Quamba St  
 Brook Park, MN 55007  
 (320) 496-5453  
[quambacityclerk@gmail.com](mailto:quambacityclerk@gmail.com)

**City of Isle**

285 Second Ave S  
 PO Box 427  
 Isle, MN 56342  
 (320) 676-3641  
[jamie@cityofisle.com](mailto:jamie@cityofisle.com)  
[www.cityofisle.com](http://www.cityofisle.com)

**Mille Lacs County**

635 2nd St SE  
 Milaca, MN 56353  
 (320) 983-8313  
[dillon.hayes@millelacs.mn.gov](mailto:dillon.hayes@millelacs.mn.gov)  
[www.millelacs.mn.gov](http://www.millelacs.mn.gov)

**City of Milaca**

255 1st St E  
 Milaca, MN 56353  
 (320) 983-3141  
[tpfaff@milacacity.com](mailto:tpfaff@milacacity.com)  
[www.cityofmilaca.com](http://www.cityofmilaca.com)

**Mille Lacs County Economic Development**

Michael Wimmer – Economic Dev. Manager  
 635 2nd St SE  
 Milaca, MN 56353  
 (320) 983-8239  
[michael.wimmer@millelacs.mn.gov](mailto:michael.wimmer@millelacs.mn.gov)  
[www.millelacs.mn.gov](http://www.millelacs.mn.gov)

**City of Onamia**

621 Main St.  
 PO Box 186  
 Onamia, MN 56359  
 (320) 532-3311  
[cityhall@mlecmn.net](mailto:cityhall@mlecmn.net)  
[onamiamn.com](http://onamiamn.com)

**City of Bock**

PO Box 88  
 Bock, MN 56313  
 (320) 556-3379  
[cityofbock@yahoo.com](mailto:cityofbock@yahoo.com)

**City of Pease**

35 - 1st St. W.  
 PO Box 89  
 Pease, MN 56363  
 (320) 369-3630  
[dutchman@northlc.com](mailto:dutchman@northlc.com)  
[www.cityofpease.com](http://www.cityofpease.com)

**City of Princeton**

705 - 2nd St N  
Princeton, MN 55371  
(763) 389-2040

[mmcpherson@princetonmn.org](mailto:mmcpherson@princetonmn.org)  
[www.princetonmn.org](http://www.princetonmn.org)

**City of Brook Park**

206 3rd Ave  
PO Box 89  
Brook Park, MN 55007  
(320) 679-1355

[beckyconyers@hotmail.com](mailto:beckyconyers@hotmail.com)

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151 2nd St E  
PO Box 8  
Wahkon, MN 56386  
(320) 495-3441

[cityofwahkon@scicable.com](mailto:cityofwahkon@scicable.com)  
[www.cityofwahkon.com](http://www.cityofwahkon.com)

**City of Bruno**

PO Box 66  
Bruno, MN 55712  
(320) 838-3585

[cityofbruno@frontiernet.net](mailto:cityofbruno@frontiernet.net)

**City of Denham**

27816 Oak Bend Way  
Sturgeon Lake, MN 55783  
(218) 380-0600

[deskog@wildblue.com](mailto:deskog@wildblue.com)

**Pine County**

635 Northridge Dr NW  
Pine City, MN 55063 MN  
(320) 591-1632

[david.minke@co.pine.mn.us](mailto:david.minke@co.pine.mn.us)  
[www.co.pine.mn.us](http://www.co.pine.mn.us)

**City of Finlayson**

22712 Finland Ave  
PO Box 244  
Finlayson, MN 55735  
(320) 233-6472

[finlayson@scicable.com](mailto:finlayson@scicable.com)  
[www.finlaysonmn.govoffice2.com](http://www.finlaysonmn.govoffice2.com)

**Pine County Economic Development**

Lezlie Sauter –Economic Dev. Coordinator  
635 Northridge Dr NW  
Pine City, MN 55063 MN  
(320) 591-1619

[lezlie.sauter@co.pine.mn.us](mailto:lezlie.sauter@co.pine.mn.us)

**City of Henriette**

235 Main St. South  
Henriette, MN 55036  
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[hentown55036@yahoo.com](mailto:hentown55036@yahoo.com)

**City of Askov**

PO Box 245  
Askov, MN 55704  
(320) 838-3616

[cityofaskov55704@gmail.com](mailto:cityofaskov55704@gmail.com)

**City of Hinckley**

106 1st St SE  
PO Box 366

Hinckley, MN 55037  
(320) 384-7491

[cityadmin@cityofhinckley.com](mailto:cityadmin@cityofhinckley.com)

**City of Sandstone**

119 4th St.  
PO Box 641

Sandstone, MN 55072  
(320) 245-5241

[administrator@sandstonemn.com](mailto:administrator@sandstonemn.com)  
[www.sandstone.govoffice.com](http://www.sandstone.govoffice.com)

**City of Kerrick**

PO Box 47

Kerrick, MN 55756  
218-496-0244

[cityofkerrick@yahoo.com](mailto:cityofkerrick@yahoo.com)

**City of Sturgeon Lake**

PO Box 98

Sturgeon Lake, MN 55783  
(218) 372-3391

[sturgeonlake@mac.com](mailto:sturgeonlake@mac.com)

**City of Pine City**

315 Main St. S, Ste 100  
Pine City, MN 55063  
(320) 629-2575

[administrator@pinecitygov.com](mailto:administrator@pinecitygov.com)  
[www.pinecitygov.com](http://www.pinecitygov.com)

**City of Willow River**

PO Box 125

Willow River, MN 55795  
(218) 372-3733

[www.cityofwr@citilink.com](http://www.cityofwr@citilink.com)

**City of Rock Creek**

7080 Hwy 70  
PO Box 229

Rock Creek, MN 55067  
(320) 629-2736

[cityofrockcreek@gensiswireless.com](mailto:cityofrockcreek@gensiswireless.com)  
[www.cityofrockcreek.org](http://www.cityofrockcreek.org)

**City of Rutledge**

PO Box 444

Willow River, MN 55795  
(218) 372-3847

[cityofrutledge@gmail.com](mailto:cityofrutledge@gmail.com)

**Tribal****Mille Lacs Band of Ojibwe  
Mille Lacs Corporate Ventures**

Dustin Goslin – VP of Business  
& Economic Development  
(320) 532-8855

[www.mlcv.com](http://www.mlcv.com)  
[dgoslin@mlcv.com](mailto:dgoslin@mlcv.com)

## **MN State Legislators**

### **Calvin Bahr**

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Minnesota Senate Bldg., Room 2415  
St. Paul, MN 55155  
(651) 296-3219  
[sen.calvin.bahr@senate.mn](mailto:sen.calvin.bahr@senate.mn)

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(651) 296-5364  
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### **Jeff Dotseth**

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### **Brian Johnson**

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243 State Office Building  
St. Paul, MN 55155  
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### **Mark Koran**

Senator District 28  
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St. Paul, MN 55155  
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### **Ron Kresha**

Representative District 10A  
207 State Office Building  
St. Paul, MN 55155  
(651) 296-4247  
[Rep.ron.kresha@house.mn.gov](mailto:Rep.ron.kresha@house.mn.gov)

### **Andrew Mathews**

Senator District 27  
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