CITY OF
OWATONNA

HOUSING & REDEVELOPMENT AUTHORITY MEETING

Monday, November 24, 2025 at 4:00 PM
Council Chambers, City Hall at 540 West Hills Circle
Roll Call: Dotson, Hole, Kropp, Olivo, Osman

1. **HRA Agenda - November 24, 2025**
    1.1. HRA Agenda
2. **Roll Call**
3. **Approval of Last Meeting Minutes**
    3.1. HRA Minutes - October 27, 2025
4. **Executive Director's Report**
5. **Old Business**
    5.1. Housing Choice Vouchers Updates
    5.2. Mainstream Vouchers Updates
    5.3. Bridges Updates
    5.4. Bring It Home Updates
6. **Other / New Business**
7. **Adjournment**

Regular Meeting

Monday, November 24, 2025

4:00 PM

City Hall/Crandall Small Conference Room 120

Preliminary Agenda

1. Roll Call: Dotson, Fiske, Olivo, Rand, Schultz
2. Approval of Previous Meeting Minutes from October 27, 2025
3. Executive Directors Report
4. Old Business:
    a. Housing Choice Vouchers Updates
    b. Mainstream Voucher Updates
    c. Bridges Updates
    d. Bring It Home Updates
5. Other/New business:
6. Adjourn

Next scheduled meeting is Monday, December 22, 2025.

MINUTES
OWATONNA HOUSING AND REDEVELOPMENT AUTHORITY
REGULAR MEETING on OCTOBER 27, 2025

The regular meeting of the Owatonna Housing and Redevelopment Authority was called to order at 4:01 pm in the Crandall Small Conference Room by Chairperson Olivo.

Members present were Nathan Dotson, Julie Fiske, Vicki Olivo, Rebecca Rand and Lindsay Schultz. Also, present were Community Development Director Troy Klecker, Housing Manager Ghassan Madkour, and Senior Administrative Technician Kristen Kopp.

Review of the 2024 Final Audit: Mary Reedy, Clifton Larson Associates: Ms. Reedy went through the overall 2024 results. They are well above the $750,000 requirement and they are upping it to $1 Million. Those have been going up with the additional programs added. She pointed out a brief overview of what happened during the year with some charts. Page 10 shows the statement of net position. The statements will look different because CLA is doing the reporting where Finance Director Rhonda Moen was doing it before, and they combined all of the funds into one. Overall, in general, cash increased and was offset by land held for resale. Last year liabilities were higher. Page 11 is the revenue and expenses for the year. There was a little more income from those HUD grants. Total expenses did increase from $1.4 to $1.5 Million. Page 12 is cashflow from operating activities is coming in at a negative and taxes are fully funding that. Interest of $28,000 was also coming in. Page 20 shows where each of the assets are sitting under. Page 21 shows revenues. Section 8 took a little bit of a hit this year. Overall change in net position was $12,585. Schultz asked if there were any additional findings. Reedy said there were a few additional ones with the turnover and they will continue to monitor it. They took over drafting the statements and will work with Emily and Ghassan. About 90% of her clients do have that finding in there. It is easier for them to draft it and stay up on the new standards. They are still working on the proper review. Reedy thanked the Commissioners for their time. Ghassan said that CLA knows the program well and he appreciates the work they do for us. Klecker said in general there will probably always be “segregation of duties” in their findings because we are a small department. We need to be careful to make sure no one person has too much control over all the steps in the process.

Approval of the Minutes: A motion was made by Dotson and seconded by Fiske to approve the minutes of the September 22, 2025, HRA Board meeting. All Commissioners voting Aye, the motion carried.

Executive Director’s Report: Community Development Director Troy Klecker presented the Executive Director’s Report. He gave an update on Partridge Avenue. He said they did apply for grant money from the County for assistance and the County will be reviewing the application tomorrow at a study session. He said they applied for $200,000 which will give them a total of $500,000. HRA is contributing the land. If there is still a gap, he might bring it back to the HRA to contribute toward the gap. Some of the Stormwater gap could be covered by our Stormwater Fund. He has spoken with Public Works Director Sean Murphy about removing the fill that was placed on the lots when the storm pond was constructed. Olivo asked if they would be patio homes or have basements. Klecker said they could be either. The model they were originally looking at was a rambler with an unfinished basement. They have talked to Habitat, who does slab on grade. A split could work, too. The tough part is finding builders to build it for that amount. He said that the HRA has $40,000 into the land and Stormwater has $40,000. Our initial contribution would be the land and then we will have to define that gap to see if additional funds are needed.

Old Business: The Housing Choice Voucher program monthly report was presented by Madkour, including the City of Owatonna monthly balance sheet and revenue/expense report. He gave an update on the Federal government shutdown. They changed their mind twice in regards to funding for voucher and Mainstream folks. The last email said it would be covered through November. It is a waiting game and they are not sure how it’s going to work. As of November 1 they are cutting off food assistance. We are receiving calls from clients. Food needs to be shown on their activity, but it does not count toward their income. It’s the cash assistance that will be a blow. He said his concern now is that we will be doing a lot of changes before or after November 1. If nothing happens, they have to go back and do those changes again. November will be a very interesting month. He said he’s not sure what Spero is doing. Their caseworkers are overloaded. At this point in time, those clients need to be cared for because some of the clients don’t know to let him know that their income ended. He has sent that out to them. He said they are at 89 HCV Vouchers. Mainstream is at 33. He is warning those folks that they have November funding but we don’t know what is happening beyond that. We don’t want to put fear out there until we know more. Schultz asked if he is concerned that when the government comes back that there would be funding cuts. Madkour said that they do have a backup for about a month. If we have to cover December, we can. Bridges is not affected by the shutdown. We are not issuing any new vouchers for Mainstream because they will not lease up November 1. The Bring it Home program is going okay and they are waiting to find out when that will start. It does not have to be specific to families with children. If we’ve run out of family leads, we can use preferences we have set up already. It is not guaranteed after two years.

A motion was made by Dotson and seconded by Schultz to approve the reports as presents. All Commissioners voting Aye, the motion carried.

Other / New Business:

Madkour said the next two meetings fall on holiday weeks in November and December.

Next Meeting: The next meeting will be Monday, November 24, 2025.

Adjournment: There being no further business, a motion to adjourn was made by Dotson and seconded by Fiske. All Commissioners voting Aye, the motion carried. The meeting adjourned at 4:50 pm.

Respectfully Submitted,
Ghassan Madkour
Housing Manager

MEMORANDUM

TO: OWATONNA HOUSING AND REDEVELOPMENT AUTHORITY BOARD

FROM: GHASSAN MADKOUR, HOUSING MANAGER

SUBJECT: MONTHLY DEMOGRAPHICAL AND FINANCIAL DATA

DATE: NOVEMBER 24, 2025

The purpose of this memorandum is to provide the Owatonna Housing and Redevelopment Authority with demographic and financial data on the HRA General Fund, Housing Choice Voucher, Mainstream Voucher, and Bridges Voucher programs.

OWATONNA HRA GENERAL FUND

YTD Revenues:	$353,206.63
YTD Expenses:	$501,333.61

MHFA BRIDGES PROGRAM

Monthly HAP Revenue	$30,503.00
Monthly Admin Revenue	$ 3,321.00
Monthly Expense	$33,824.00
Occupancy:	41
Average HAP:	$743.98

COUNTY BRIDGES PROGRAM

Monthly HAP Revenue	$7,152.00
Monthly HAP Expense	$7,152.00
Occupancy:	10
Average HAP:	$715.20

MAINSTREAM VOUCHER PROGRAM

Monthly HAP Revenue	$18,192.00
Monthly HAP Expense	$18,192.00
Occupancy:	33 out of 40 vouchers
Average HAP:	$551.27

SECTION 8 HOUSING CHOICE VOUCHER PROGRAM

YTD Revenue:	$599,228.00
YTD Expense:	$746,509.00
Households in Steele Co:	91
Average HAP:	$578.64
Households Portable Out:	0
Average HAP:	$0.00
Total Assisted Households:	91 out of 117 vouchers
Households Ported In Billing:	3

Requested Action: The Board is asked to review and approve the monthly reports and program expenditures.

Description	Year	Month	Year	Budget
	Budget	Actual	to Date	Balance
			Actual	Percent
PROPERTY TAXES	- 215,000.00		- 66,672.00	- 148,328.00
MOBILE HOME TAX				
STEELE COUNTY - HOUS	- 55,000.00		- 39,944.00	- 15,056.00
OTHER REVENUE			- 323.00	323.00
HUD - SEC 8 MGMT FEE	- 20,000.00			- 20,000.00
TIF ADMINISTRATIVE F	- 5,823.00		- 2,933.25	- 2,889.75
INTEREST EARNINGS	- 8,000.00		- 4,147.38	- 3,852.62
RENT/RENTALS	- 36,000.00	- 3,135.00	- 29,975.00	- 6,025.00
STATE - HOUSING BRID	- 253,250.00	- 29,499.00	- 190,493.00	- 62,757.00
STATE - HOUSING BRID	- 18,000.00	- 3,159.00	- 18,719.00	719.00
WAGES - REGULAR FT	107,321.00	8,224.16	91,090.77	16,230.23
WAGES - REGULAR PT	44,214.00	1,800.40	15,102.48	29,111.52
WAGES - OT				
PERA	11,365.00	755.91	8,005.25	3,359.75
FICA	11,592.00	736.69	7,813.90	3,778.10
INSURANCE	14,675.00	1,446.56	14,466.85	208.15
WORKERS COMP INSURAN	894.00	57.46	608.49	285.51
OFFICE SUPPLIES	2,400.00	62.20	3,097.49	- 697.49
MOTOR FUELS & LUBRIC			85.16	- 85.16
OTHER PROFESSIONAL S	14,000.00		1,125.00	12,875.00
BACKGROUND CHECKS	1,300.00	25.00	800.00	500.00
PHONE	600.00	38.41	404.93	195.07
POSTAGE	1,300.00	123.67	1,243.44	56.56
TRAVEL & TRAINING	1,700.00		182.39	1,517.61
OPERATIONAL SERVICES	4,000.00		240.00	3,760.00
ADVERTISING & PROMOT	200.00		844.07	- 644.07
MEMBERSHIPS & SUBSCR	500.00		1,360.21	- 860.21
PROPERTY & LIABILITY	4,700.00		2,200.00	2,500.00
RENTAL PROPERTY EXPE	6,000.00		13,509.66	- 7,509.66
REPAIR & MAINT - EQU	500.00	79.09	79.09	420.91
REPAIR & MAINT - OTH			854.93	- 854.93
SOUTHERN MN INITIATI	1,667.00		1,667.00	
HOUSING PAYMENTS - S	55,000.00	6,629.00	58,939.00	- 3,939.00
LAND PROJECTS	50,000.00	4,485.40	20,373.50	29,626.50
RENTAL CERTIFICATION	25,000.00		8,336.00	16,664.00
TRANSFER TO OTHER FU	12,000.00		5,000.00	7,000.00
HOUSING PAYMENTS - B	271,250.00	29,889.00	243,904.00	27,346.00

FEDERAL - PROGRAM	- 754,820.00	- 57,852.00	- 599,228.00	- 155,592.00
FEDERAL - ADMIN	- 116,987.00	- 7,484.00	- 75,704.00	- 41,283.00
FEDERAL - PROGRAM (M		- 16,619.00	- 171,547.00	171,547.00
FEDERAL - ADMIN (MS)		- 2,426.00	- 20,854.00	20,854.00
FEDERAL - OTHER	- 180,000.00			- 180,000.00
OTHER HA - PORT IN H	- 100,000.00	- 3,895.00	- 20,715.00	- 79,285.00
OTHER HA - PORT IN A	- 8,000.00	- 170.30	- 972.11	- 7,027.89
OTHER HA-PORT IN UTI	- 1,000.00	- 116.00	- 348.00	- 652.00
FRAUD RECOVERY - HAP	- 2,500.00		- 591.00	- 1,909.00
FRAUD RECOVERY - ADM	- 2,500.00		- 591.00	- 1,909.00
INTEREST EARNINGS	- 500.00		- 565.13	65.13
WAGES - REGULAR FT	52,394.00	3,932.80	43,407.87	8,986.13
WAGES - REGULAR PT	20,097.00	1,800.40	5,087.74	15,009.26
PERA	5,437.00	422.58	3,563.03	1,873.97
FICA	5,546.00	407.70	3,397.15	2,148.85
INSURANCE	10,332.00	839.24	8,390.84	1,941.16
WORKERS COMP INSURAN	428.00	32.12	270.85	157.15
AUDIT & ACCOUNTING S	17,087.00	7,350.00	22,207.50	- 5,120.50
MANAGEMENT FEES	7,500.00			7,500.00
PORT OUT ADMIN	1,750.00		1,167.18	582.82
TRAVEL & TRAINING	600.00		162.65	437.35
MAINSTREAM HAP	180,000.00	18,192.00	171,541.00	8,459.00
MS PORT OUT	2,200.00			2,200.00
MS PORT OUT ADMIN	800.00			800.00
MS PORT OUT UA	200.00			200.00
PORT OUT UA	752.00			752.00
HOME OWNERSHIP HAP	12,000.00	1,110.00	10,883.00	1,117.00
HOUSING PYMTS HAP	754,820.00	51,306.00	561,128.00	193,692.00
UTILITY PYMTS HAP	2,000.00	240.00	2,957.00	- 957.00
PORTABLE HSG PYMTS	19,000.00		21,943.00	- 2,943.00
PORTABLE UTIL PYMTS	550.00			550.00
PORTABLE REC HAP	70,000.00	3,281.00	19,099.00	50,901.00

Description	Year	Month	Year	Budget
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UTILITY PYMTS HAP	2,000.00	240.00	2,957.00	- 957.00
PORTABLE HSG PYMTS	19,000.00		21,943.00	- 2,943.00
PORTABLE UTIL PYMTS	550.00			550.00
PORTABLE REC HAP	70,000.00	3,281.00	19,099.00	50,901.00

City of Owatonna
Balance Sheet
Period Ending: 10/2025

Fund: 280 OWATONNA HRA

Account Number	Description	Debit	Credit
280-10100-000-000-000000	CASH	356,653.72	
280-10700-000-000-000000	TAXES REC - DELINQUENT	930.01	
280-11500-000-000-000000	ACCOUNTS RECEIVABLE	2,496.00	
280-12900-000-000-000000	LOANS RECEIVABLE	6,170.00	
280-13200-000-000-000000	DUE FROM OTHER GOVERNMENTS	68,784.13	
280-14200-000-000-000000	LAND HELD FOR RESALE	162,108.00	
280-20100-000-000-000000	ACCOUNTS PAYABLE		-7,776.40
280-22015-000-000-000000	DEPOSITS - OTHER		-3,000.00
280-22200-000-000-000000	UNAVAILABLE REVENUE		-8,330.00
280-22210-000-000-000000	UNAVAILABLE REVENUE - TAXES		-152.06
280-29300-000-000-000000	FUND BALANCE		-726,010.38
Current Year Revenue/Expense		148,126.98	
	Fund totals:	745,268.84	-745,268.84

City of Owatonna
Balance Sheet
Fund: 282 OWATONNA HRA HUD SECTION 8
Period Ending: 10/2025

Account Number	Description	Debit	Credit
282-10100-000-000-000000	CASH	92,330.35	
282-10150-000-000-000000	RESTRICTED CASH - FSS DEPOSITS	26,596.12	
282-11500-000-000-000000	ACCOUNTS RECEIVABLE	1,214.00	
282-13200-000-000-000000	DUE FROM OTHER GOVERNMENTS	2,939.31	
282-20100-000-000-000000	ACCOUNTS PAYABLE		-4,048.00
282-22250-000-000-000000	FSS DEPOSITS		-26,596.12
282-29300-000-000-000000	FUND BALANCE		-76,526.23
Current Year Revenue/Expense			-15,909.43
	Fund totals:	123,079.78	-123,079.78

******* End of Report *********

Demographic Statistics Report

Vouchers - All Projects

Unit Locations	HoH Count	Percent	Fam Count	Percent
	1	1	1	0
Blooming Prairie	1	1	1	0
Ellendale	1	1	1	0
Owatonna	124	98	237	99
Total All Locations	127	100	240	100

Family Composition	Count	Percent	Avg Age
Average Family Size	2		
Elderly Heads of Household (age 62 or older)	26	20	69
Non-Elderly Heads of Household (age 61 or less)	101	80	45
Near-Elderly Heads of Household (ages 55 to 61)	25	20	58
Other Heads of Household (age 54 or less)	76	60	41
Female Heads of Household	88	69	49
Elderly	20	23	71
Non-Elderly	68	77	43
Near-Elderly	11	13	58
Other	57	65	40
Male Heads of Household	39	31	51
Elderly	6	15	64
Non-Elderly	33	85	49
Near-Elderly	14	36	58
Other	19	49	42
Disabled/Handicapped Heads of Household	87	69	54
Male	33	38	50
Female	54	62	54
Non-Minority Heads of Household	90	71	
Minority Heads of Household	37	29	
Black/African American	26	20	
American Indian/Alaska Native	1	1	
Hispanic	10	8	
# of Family Members younger than 18 years	87		10
# of Families with children	44	35	

Income Source	Annual Amount	Percent	Count	Percent
Child Support	$66,162	2.4	17	5
General Assistance	$368,616	13.3	123	38
Other Nonwage Sources	$90,972	3.3	13	4
SSI	$748,784	27.0	68	21
Social Security	$510,428	18.4	47	15
TANF (formerly AFDC)	$1,368	0.0	1	0
Unemployment Benefits	$22,880	0.8	2	1
Other Wage	$960,743	34.7	52	16
Total All Income Sources	$2,769,954	100	323	100

Public Assistance is the sole source of income for 7% of households.
Households that are working comprise 32% of households.
Of the working households, 0% of households also receive TANF.

Average Household Income	$21,811
Average Tenant Rent (0-Bdrm)	$253
Average Tenant Rent (1-Bdrm)	$332
Average Tenant Rent (2-Bdrm)	$417
Average Tenant Rent (3-Bdrm)	$528
Average Tenant Rent (4-Bdrm)	$613
Average Tenant Rent (5-Bdrm)	$569
Average Tenant Rent (Combined)	$402

Average TTP (rent + utilities per month)	$448
Average Housing Assistance Payment	$555

Length of Time On Program	Count	Percent
Less than 1 years	13	10
Less than 2 years	24	19
Less than 3 years	19	15
Less than 4 years	15	12
Less than 5 years	11	9
Less than 6 years	2	2
Less than 7 years	2	2
Less than 8 years	3	2
Less than 9 years	4	3
Less than 10 years	1	1
More than 10 years	32	25

Broad Range of Income	Count	Percent
$0 - $5,000	0	0
$5,000 - $10,000	8	6
$10,000 - $15,000	33	26
$15,000 - $20,000	38	30
$20,000 - $25,000	11	9
More than $25,000	35	28

Income Levels	Count	Percent
Extremely Low	106	83
Very Low	16	13
Low	5	4
Over Income	0	0

Demographic Statistics Report

Bridges - All Projects

Unit Locations	HoH Count	Percent	Fam Count	Percent
Dodge Center	2	4	3	3
Ellendale	1	2	2	2
Janesville	1	2	1	1
Kasson	2	4	5	6
Owatonna	42	82	74	83
Waseca	2	4	2	2
West Concord	1	2	2	2
Total All Locations	51	100	89	100

Family Composition	Count	Percent	Avg Age
Average Family Size	2		
Elderly Heads of Household (age 62 or older)	3	6	66
Non-Elderly Heads of Household (age 61 or less)	48	94	38
Near-Elderly Heads of Household (ages 55 to 61)	2	4	59
Other Heads of Household (age 54 or less)	46	90	37
Female Heads of Household	31	61	40
Elderly	1	3	74
Non-Elderly	30	97	38
Near-Elderly	2	6	59
Other	28	90	37
Male Heads of Household	20	39	40
Elderly	2	10	62
Non-Elderly	18	90	38
Near-Elderly	0	0	0
Other	18	90	38
Disabled/Handicapped Heads of Household	14	27	47
Male	6	43	43
Female	8	57	47
Non-Minority Heads of Household	42	82	
Minority Heads of Household	9	18	
Black/African American	3	6	
American Indian/Alaska Native	1	2	
Hispanic	6	12	
# of Family Members younger than 18 years	30		8
# of Families with children	14	27	

Income Source	Annual Amount	Percent	Count	Percent
Child Support	$24,417	3.5	4	4
General Assistance	$265,266	38.1	70	68
SSI	$80,064	11.5	10	10
Social Security	$78,904	11.3	6	6
Other Wage	$248,068	35.6	13	13
Total All Income Sources	$696,721	100	103	100

Public Assistance is the sole source of income for 35% of households.
Households that are working comprise 22% of households.
Of the working households, 0% of households also receive TANF.

Average Household Income	$13,661
Average Tenant Rent (0-Bdrm)	$213
Average Tenant Rent (1-Bdrm)	$223
Average Tenant Rent (2-Bdrm)	$316
Average Tenant Rent (3-Bdrm)	$453
Average Tenant Rent (4-Bdrm)	$145
Average Tenant Rent (Combined)	$271
Average TTP (rent + utilities per month)	$260

Average Housing Assistance Payment $681

Length of Time On Program	Count	Percent
Less than 1 years	29	57
Less than 2 years	10	20
Less than 3 years	10	20
Less than 4 years	2	4
Less than 5 years	0	0
Less than 6 years	0	0
Less than 7 years	0	0
Less than 8 years	0	0
Less than 9 years	0	0
Less than 10 years	0	0
More than 10 years	0	0

Broad Range of Income	Count	Percent
$0 - $5,000	4	9
$5,000 - $10,000	13	30
$10,000 - $15,000	10	23
$15,000 - $20,000	4	9
$20,000 - $25,000	4	9
More than $25,000	9	20

Income Levels	Count	Percent
Extremely Low	46	90
Very Low	5	10
Low	0	0
Over Income	0	0