



**HOUSING & REDEVELOPMENT AUTHORITY
MEETING**

**Monday, February 23, 2026 at 4:00 PM
Council Chambers, City Hall at 540 West Hills Circle
Roll Call: Dotson, Hole, Kropp, Olivo, Osman**

1. Agenda

1.1. HRA Agenda

2. Roll Call

3. Approval of Last Meeting Minutes

3.1. January 26, 2026 Minutes

4. Executive Director's Report

5. Old Business

5.1. Housing Choice Voucher Updates

5.2. Mainstream Voucher Updates

5.3. Bridges Updates

5.4. Bring It Home Updates

6. Other / New Business

6.1. 2026 Budget and Resolution Revision

7. Adjournment



Housing & Redevelopment Authority of Owatonna

Regular Meeting

Monday, February 23, 2026

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 for January 26, 2026
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:
 - a. 2026 Budget & Resolution revision
6. Adjourn

Next scheduled meeting is Monday, March 23, 2026.

MINUTES
HOUSING AND REDEVELOPMENT AUTHORITY OF OWATONNA
REGULAR MEETING on January 26, 2026

The regular meeting of the Owatonna Housing and Redevelopment Authority was called to order at 4:02 pm in the Crandall Small Conference Room by Chairperson Vicki Olivo.

Members present were Julie Fiske, Vicki Olivo, Lindsay Schultz, and Rebecca Rand. Also present were Housing Manager Ghassan Madkour, and Senior Administrative Technician Kristen Kopp.

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

Executive Director's Report: Troy was not present, but Madkour said that there's no major changes since the last meeting. Rand asked if there was some way to measure the alignment between housing costs and what residents earn. There was discussion as to how the HRA can more incorporate the latest housing study to assist with more affordable housing in Owatonna. She asked how they know it's affordable and wondered how we are measuring it. There was some discussion about the 2023 Housing Study and Eastgate 2.

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 said we are down to 87 HCV vouchers. HUD is cracking down on immigration status of clients and making sure that they are citizens. They are asking us to see what we can cut back on spending, such as changing payment standards if we can. He said that he and Kim think they are in a good position to start the Homeownership Program. There are 37 clients with Mainstream. They will send out letters and have a meeting on March 3 at 1:00 pm in the Gainey Room at the Library. There will be four organizations there, including Three Rivers and Hometown Credit Union. Bridges has had a couple of people fall off and he has reopened referrals for seven days. There are eight to twelve referrals they will go through tomorrow. He gave updates on the Bring It Home program. The Bring it Home Program will begin once all questions and minor adjustments are made to properly execute the program. He said that he hasn't been able to get in touch with his contact at the State. A motion was made by Schultz and seconded by Fiske to approve the reports as presented. All Commissioners voting Aye, the motion carried.

Other / New Business:

Madkour presented the 2025 Clients' final numbers. There are 23 who left the HCV waitlist. Last year there were 34. The activity was less this year. There were 28 clients who left the Mainstream waitlist and 32 Bridges. Overall, there were 18 people who chose to leave the program. He also showed numbers of people who were on the program and came off.

Madkour presented the 2026 Budget & Resolution. A motion was made by Fiske and seconded by Schultz to accept the resolution as presented. All Commissioners voting Aye, the motion carried.

Next Meeting: The next meeting will be Monday, February 23, 2026.

Adjournment: There being no further business, a motion to adjourn was made by Schultz and seconded by Rand. All Commissioners voting Aye, the motion carried. The meeting adjourned at 5:06 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: FEBRUARY 23, 2026

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:	\$10,125.00
YTD Expenses:	\$98,025.27

MHFA BRIDGES PROGRAM

Monthly HAP Revenue	\$29,545.00
Monthly Admin Revenue	\$ 3,240.00
Monthly Expense	\$32,785.00
Occupancy:	40
Average HAP:	\$738.63

COUNTY BRIDGES PROGRAM

Monthly HAP Revenue	\$6,934.00
Monthly HAP Expense	\$6,934.00
Occupancy:	10
Average HAP:	\$693.40

MAINSTREAM VOUCHER PROGRAM

Monthly HAP Revenue	\$20,120.71
Monthly HAP Expense	\$20,120.71
Occupancy:	37 out of 40 vouchers
Average HAP:	\$543.80

SECTION 8 HOUSING CHOICE VOUCHER PROGRAM

YTD Revenue:	\$46,693.00
YTD Expense:	\$46,693.00
Households in Steele Co:	85
Average HAP:	\$549.33
Households Portable Out:	0
Average HAP:	\$0.00
Total Assisted Households:	85 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.

Fund: 280 OWATONNA HRA

City of Owatonna
Balance Sheet
Period Ending: 1/2026

Account Number	Description	Debit
Credit		
280-10100-000-000-000000	CASH	478,285.88
280-10600-000-000-000000	TAX RECEIVABLE - CURRENT	
-1,160.34		
280-10700-000-000-000000	TAXES RECEIVABLE - DELINQUENT	
-2,972.82		
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	6,555.13
280-14200-000-000-000000	LAND HELD FOR RESALE	162,108.00
280-20100-000-000-000000	ACCOUNTS PAYABLE	
-1,109.00		
280-22015-000-000-000000	DEPOSITS - OTHER	
-3,000.00		
280-22200-000-000-000000	UNAVAILABLE REVENUE	
-6,170.00		
280-22210-000-000-000000	UNAVAILABLE REVENUE - TAXES	804.77
280-29300-000-000-000000	FUND BALANCE	
-736,841.89		
Current Year Revenue/Expense		94,834.27
	Fund totals:	751,254.05
-751,254.05		

Account Number	Description	Debit
Credit		
282-10100-000-000-000000	CASH	18,897.59
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	791.31
282-20100-000-000-000000	ACCOUNTS PAYABLE	3,873.00
282-22250-000-000-000000	FSS DEPOSITS	
-26,596.12		
282-29300-000-000-000000	FUND BALANCE	
-101,437.41		
Current Year Revenue/Expense		76,661.51
	Fund totals:	128,033.53
-128,033.53		

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

	Fund 280	Month	Year to Date	Budget
	Revenues	Actual	Actual	Balance %
	PROPERTY TAXES			
	MOBILE HOME TAX			
	STEELE COUNTY - HOUS			
	OTHER REVENUE	- 80.00	- 80.00	80.00
	TIF ADMINISTRATIVE F			
	INTEREST EARNINGS			
	RENT/RENTALS	- 3,000.00	- 3,000.00	3,000.00
	STATE - HOUSING BRID	- 111.00	- 111.00	111.00
	STATE - HOUSING BRID			
	Fund 280	Month	Year to Date	Budget
	Expenses	Actual	Actual	Balance %
	WAGES - REGULAR FT	13,346.09	13,346.09	- 13,346.09
	WAGES - REGULAR PT	2,371.16	2,371.16	- 2,371.16
	PERA	1,183.45	1,183.45	- 1,183.45
	FICA	1,169.67	1,169.67	- 1,169.67
	INSURANCE	1,553.48	1,553.48	- 1,553.48
	WORKERS COMP INSURAN	89.97	89.97	- 89.97
	MN PAID LEAVE EXPENS	123.10	123.10	- 123.10
	OFFICE SUPPLIES			
	MOTOR FUELS & LUBRIC	16.12	16.12	- 16.12
	OTHER PROFESSIONAL S			
	BACKGROUND CHECKS			
	PHONE	38.41	38.41	- 38.41
	POSTAGE	118.45	118.45	- 118.45
	TRAVEL & TRAINING			
	OPERATIONAL SERVICES			
	ADVERTISING & PROMOT			
	MEMBERSHIPS & SUBSCR			
	PROPERTY & LIABILITY	1,175.00	1,175.00	- 1,175.00
	RENTAL PROPERTY EXPE			
	REPAIR & MAINT - EQU			
	REPAIR & MAINT - OTH			
	SOUTHERN MN INITIATI			
	HOUSING PAYMENTS - S	13,868.00	13,868.00	- 13,868.00
	MISCELLANEOUS			
	LAND PROJECTS			
	RENTAL CERTIFICATION	2,083.37	2,083.37	- 2,083.37

	INTERFUND SERVICES	1,000.00	1,000.00	- 1,000.00
	HOUSING PAYMENTS - B	59,889.00	59,889.00	- 59,889.00
	Fund 282	Month	Year to Date	Budget
	Revenues	Actual	Actual	Balance %
	FEDERAL - PROGRAM	- 47,771.00	- 47,771.00	47,771.00
	FEDERAL - ADMIN	- 6,668.00	- 6,668.00	6,668.00
	FEDERAL - PROGRAM (M	- 17,724.00	- 17,724.00	17,724.00
	FEDERAL - ADMIN (MS)	- 2,475.00	- 2,475.00	2,475.00
	OTHER HA - PORT IN H	- 3,281.00	- 3,281.00	3,281.00
	OTHER HA - PORT IN A	- 169.00	- 169.00	169.00
	OTHER HA-PORT IN UTI			
	FRAUD RECOVERY - HAP	- 50.00	- 50.00	50.00
	FRAUD RECOVERY - ADM	- 50.00	- 50.00	50.00
	INTEREST EARNINGS			
	Fund 282	Month	Year to Date	Budget
	Expenses	Actual	Actual	Balance %
	WAGES - REGULAR FT	6,621.44	6,621.44	- 6,621.44
	WAGES - REGULAR PT	2,371.19	2,371.19	- 2,371.19
	PERA	665.92	665.92	- 665.92
	FICA	654.19	654.19	- 654.19
	INSURANCE	885.51	885.51	- 885.51
	WORKERS COMP INSURAN	50.60	50.60	- 50.60
	MN PAID LEAVE EXPENS	69.24	69.24	- 69.24
	AUDIT & ACCOUNTING S			
	PORT OUT ADMIN			
	TRAVEL & TRAINING			
	MAINSTREAM HAP	39,648.00	39,648.00	- 39,648.00
	MS PORT OUT ADMIN	113.42	113.42	- 113.42
	HOME OWNERSHIP HAP	2,287.00	2,287.00	- 2,287.00
	HOUSING PYMTS HAP	94,638.00	94,638.00	- 94,638.00
	UTILITY PYMTS HAP	283.00	283.00	- 283.00
	PORTABLE HSG PYMTS			
	PORTABLE REC HAP	6,562.00	6,562.00	- 6,562.00

Owatonna H.R.A.
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	125	98	235	99
Total All Locations	128	100	238	100

Family Composition	Count	Percent	Avg Age
Average Family Size	2		
Elderly Heads of Household (age 62 or older)	27	21	69
Non-Elderly Heads of Household (age 61 or less)	101	79	45
Near-Elderly Heads of Household (ages 55 to 61)	26	20	58
Other Heads of Household (age 54 or less)	75	59	40
Female Heads of Household	89	70	49
Elderly	21	24	71
Non-Elderly	68	76	43
Near-Elderly	11	12	58
Other	57	64	40
Male Heads of Household	39	30	51
Elderly	6	15	65
Non-Elderly	33	85	49
Near-Elderly	15	38	58
Other	18	46	42
Disabled/Handicapped Heads of Household	88	69	54
Male	33	38	50
Female	55	63	54
Non-Minority Heads of Household	90	70	
Minority Heads of Household	38	30	
Black/African American	27	21	
American Indian/Alaska Native	1	1	
Hispanic	10	8	
# of Family Members younger than 18 years	86		11
# of Families with children	42	33	

Income Source	Annual Amount	Percent	Count	Percent
Child Support	\$64,238	2.3	17	5
General Assistance	\$404,754	14.8	128	39
Other Nonwage Sources	\$85,320	3.1	11	3
SSI	\$752,811	27.5	69	21
Social Security	\$512,073	18.7	47	14
TANF (formerly AFDC)	\$1,404	0.1	1	0
Other Wage	\$916,820	33.5	53	16
Total All Income Sources	\$2,737,423	100	326	100

Public Assistance is the sole source of income for 9% of households.
Households that are working comprise 34% of households.
Of the working households, 0% of households also receive TANF.

Average Household Income	\$21,386
Average Tenant Rent (0-Bdrm)	\$255
Average Tenant Rent (1-Bdrm)	\$326
Average Tenant Rent (2-Bdrm)	\$420
Average Tenant Rent (3-Bdrm)	\$588
Average Tenant Rent (4-Bdrm)	\$630
Average Tenant Rent (5-Bdrm)	\$569
Average Tenant Rent (Combined)	\$412
Average TTP (rent + utilities per month)	\$457

Owatonna H.R.A.
Demographic Statistics Report
Vouchers - All Projects

Average Housing Assistance Payment \$556

<u>Length of Time On Program</u>	<u>Count</u>	<u>Percent</u>
Less than 1 years	16	13
Less than 2 years	15	12
Less than 3 years	22	17
Less than 4 years	17	13
Less than 5 years	10	8
Less than 6 years	4	3
Less than 7 years	3	2
Less than 8 years	3	2
Less than 9 years	0	0
Less than 10 years	5	4
More than 10 years	32	25

<u>Broad Range of Income</u>	<u>Count</u>	<u>Percent</u>
\$0 - \$5,000	0	0
\$5,000 - \$10,000	10	8
\$10,000 - \$15,000	33	26
\$15,000 - \$20,000	36	28
\$20,000 - \$25,000	9	7
More than \$25,000	39	31

<u>Income Levels</u>	<u>Count</u>	<u>Percent</u>
Extremely Low	109	85
Very Low	18	14
Low	1	1
Over Income	0	0

Owatonna H.R.A.
Demographic Statistics Report
Bridges - All Projects

Unit Locations	HoH Count	Percent	Fam Count	Percent
Dodge Center	1	2	1	1
Ellendale	1	2	2	2
Janesville	1	2	1	1
Kasson	3	6	6	7
Owatonna	43	84	73	85
Waseca	1	2	1	1
West Concord	1	2	2	2
Total All Locations	51	100	86	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	39
Near-Elderly Heads of Household (ages 55 to 61)	3	6	57
Other Heads of Household (age 54 or less)	45	88	37
Female Heads of Household	30	59	40
Elderly	1	3	74
Non-Elderly	29	97	39
Near-Elderly	2	7	59
Other	27	90	37
Male Heads of Household	21	41	41
Elderly	2	10	62
Non-Elderly	19	90	39
Near-Elderly	1	5	55
Other	18	86	38
Disabled/Handicapped Heads of Household	15	29	47
Male	7	47	44
Female	8	53	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	29		8
# of Families with children	13	25	

Income Source	Annual Amount	Percent	Count	Percent
Child Support	\$19,308	3.0	3	3
General Assistance	\$266,784	40.9	71	69
SSI	\$80,400	12.3	10	10
Social Security	\$78,904	12.1	6	6
Other Wage	\$207,667	31.8	13	13
Total All Income Sources	\$653,064	100	103	100

Public Assistance is the sole source of income for 39% of households.
Households that are working comprise 22% of households.
Of the working households, 0% of households also receive TANF.

Average Household Income	\$12,805
Average Tenant Rent (0-Bdrm)	\$213
Average Tenant Rent (1-Bdrm)	\$199
Average Tenant Rent (2-Bdrm)	\$284
Average Tenant Rent (3-Bdrm)	\$413
Average Tenant Rent (4-Bdrm)	\$145
Average Tenant Rent (Combined)	\$244
Average TTP (rent + utilities per month)	\$234

Owatonna H.R.A.
Demographic Statistics Report
Bridges - All Projects

Average Housing Assistance Payment \$717

<u>Length of Time On Program</u>	<u>Count</u>	<u>Percent</u>
Less than 1 years	26	51
Less than 2 years	13	25
Less than 3 years	8	16
Less than 4 years	4	8
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

<u>Broad Range of Income</u>	<u>Count</u>	<u>Percent</u>
\$0 - \$5,000	3	7
\$5,000 - \$10,000	16	36
\$10,000 - \$15,000	10	22
\$15,000 - \$20,000	4	9
\$20,000 - \$25,000	5	11
More than \$25,000	7	16

<u>Income Levels</u>	<u>Count</u>	<u>Percent</u>
Extremely Low	48	94
Very Low	3	6
Low	0	0
Over Income	0	0