CITY OF OWATONNA

HOUSING & REDEVELOPMENT AUTHORITY MEETING

Monday, March 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 Meeting Minutes
4. **Executive Director's Report**
5. **Old Business**
   5.1. Housing Choice Vouchers Updates
   5.2. Mainstream Voucher Updates
   5.3. Bridges Updates
   5.4. Bring It Home Updates
6. **Other / New Business**
   6.1. 2026 Budget & Resolution Revision
   6.2. Housing Subsidy Updates
   6.3. Homeownership Updates
7. **Adjournment**

CITY OF
OWATONNA

Regular HRA Meeting

Monday, March 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
    b. Housing Subsidy Updates
    c. Homeownership Updates

6. Adjourn

Next scheduled meeting is Monday, April 27, 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: MARCH 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:	$46,655.00
YTD Expenses:	$117,516.47

MHFA BRIDGES PROGRAM

Monthly HAP Revenue	$30,148.00
Monthly Admin Revenue	$ 3,357.00
Monthly Expense	$33,505.00
Occupancy:	40
Average HAP:	$837.63

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	$19,937.71
Monthly HAP Expense	$19,937.71
Occupancy:	35 out of 40 vouchers
Average HAP:	$569.65

SECTION 8 HOUSING CHOICE VOUCHER PROGRAM

YTD Revenue:	$156,452.00
YTD Expense:	$163,314.58
Households in Steele Co:	88
Average HAP:	$572.45
Households Portable Out:	1
Average HAP:	968.00
Total Assisted Households:	88 out of 117 vouchers
Households Ported In Billing:	4

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

Account Number	Description	Debit	Credit
HRA Balance Sheet			
280-10100-000-000-000000	CASH	554,036.70	
280-12900-000-000-000000	LOANS RECEIVABLE	6,170.00	
280-13200-000-000-000000	DUE FROM OTHER GOVERNMENTS	2,112.13	
280-14200-000-000-000000	LAND HELD FOR RESALE	162,108.00	
280-16200-000-000-000000	BUILDINGS	52,000.00	
280-16210-000-000-000000	A/D BUILDINGS		- 23,476.00
280-20100-000-000-000000	ACCOUNTS PAYABLE		- 1,156.25
280-22015-000-000-000000	DEPOSITS - OTHER		- 3,000.00
280-22200-000-000-000000	UNAVAILABLE REVENUE		- 6,170.00
280-29300-000-000-000000	FUND BALANCE		- 804,529.52
HUD Balance Sheet			
Current Year Revenue/Expense		61,904.94	
282-10100-000-000-000000	CASH	76,566.76	
282-10150-000-000-000000	RESTRICTED CASH - FSS DEPOSITS	27,158.96	
282-13200-000-000-000000	DUE FROM OTHER GOVERNMENTS	791.31	
282-20100-000-000-000000	ACCOUNTS PAYABLE	1,474.00	
282-22250-000-000-000000	FSS DEPOSITS		- 27,158.96
282-29300-000-000-000000	FUND BALANCE		- 74,892.68
Current Year Revenue/Expense			- 3,939.39

HRA Revenues	Year budget	Month	Year to date	Budget Bal
PROPERTY TAXES	- 230,000.00			- 230,000.00
MOBILE HOME TAX				
MN PRAIRIE HOUSING S	- 60,000.00	- 6,934.00	- 6,934.00	- 53,066.00
OTHER REVENUE		- 25.00	- 105.00	105.00
HUD - SEC 8 MGMT FEE	- 20,000.00			- 20,000.00
TIF ADMINISTRATIVE F	- 5,823.00			- 5,823.00
INTEREST EARNINGS	- 8,000.00			- 8,000.00
RENT/RENTALS	- 36,000.00	- 3,000.00	- 6,000.00	- 30,000.00
STATE - HOUSING BRID	- 378,107.00	- 30,148.00	- 30,259.00	- 347,848.00
STATE - HOUSING BRID	- 27,000.00	- 3,357.00	- 3,357.00	- 23,643.00

HRA Expenses	Year budget	Month	Year to date	Budget Bal
WAGES - REGULAR FT	114,021.00	8,867.45	22,213.54	91,807.46
WAGES - REGULAR PT	25,087.00	1,835.00	4,206.16	20,880.84
PERA	10,433.00	807.36	1,990.81	8,442.19
FICA	10,642.00	788.95	1,958.62	8,683.38
INSURANCE	17,613.00	1,552.39	3,105.87	14,507.13
WORKERS COMP INSURAN	821.00	61.35	151.32	669.68
MN PAID LEAVE EXPENS	1,085.00	83.95	207.05	877.95
OFFICE SUPPLIES	1,200.00	11.63	11.63	1,188.37
MOTOR FUELS & LUBRIC			16.12	- 16.12
OTHER PROFESSIONAL S	20,000.00			20,000.00
BACKGROUND CHECKS	1,300.00	25.00	25.00	1,275.00
PHONE	600.00	38.41	76.82	523.18
POSTAGE	1,300.00	123.43	241.88	1,058.12
TRAVEL & TRAINING	1,000.00			1,000.00
OPERATIONAL SERVICES	4,000.00			4,000.00
ADVERTISING & PROMOT	200.00			200.00
MEMBERSHIPS & SUBSCR	500.00			500.00
PROPERTY & LIABILITY	4,700.00		1,175.00	3,525.00
RENTAL PROPERTY EXPE	6,000.00	900.95	900.95	5,099.05
REPAIR & MAINT - EQU	500.00			500.00
REPAIR & MAINT - OTH				
SOUTHERN MN INITIATI	1,667.00			1,667.00
MN PRAIRIE HOUSING S	60,000.00		13,868.00	46,132.00
MISCELLANEOUS				
LAND PROJECTS	50,000.00			50,000.00
RENTAL CERTIFICATION	25,000.00	2,083.33	4,166.70	20,833.30

INTERFUND SERVICES		1,000.00	2,000.00	- 2,000.00
TRANSFER-OUT	18,320.00			18,320.00
DEPRECIATION				
HOUSING PAYMENTS - B	405,107.00	1,312.00	61,201.00	343,906.00

HUD Revenues	Year budget	Month	Year to date	Budget Bal
FEDERAL - PROGRAM	- 740,700.00	- 47,565.00	- 95,336.00	- 645,364.00
FEDERAL - ADMIN	- 109,973.00	- 6,669.00	- 13,337.00	- 96,636.00
FEDERAL - PROGRAM (M		- 17,724.00	- 35,448.00	35,448.00
FEDERAL - ADMIN (MS)		- 2,475.00	- 4,950.00	4,950.00
FEDERAL - OTHER	- 291,631.00			- 291,631.00
OTHER HA - PORT IN H	- 100,000.00	- 3,281.00	- 6,562.00	- 93,438.00
OTHER HA - PORT IN A	- 8,000.00	- 169.00	- 338.00	- 7,662.00
OTHER HA-PORT IN UTI	- 1,000.00			- 1,000.00
FRAUD RECOVERY - HAP	- 4,500.00	- 235.50	- 285.50	- 4,214.50
FRAUD RECOVERY - ADM	- 4,500.00	- 235.50	- 285.50	- 4,214.50
INTEREST EARNINGS	- 500.00			- 500.00

HUD Expenses	Year budget	Month	Year to date	Budget Bal
WAGES - REGULAR FT	54,496.00	4,288.49	10,909.93	43,586.07
WAGES - REGULAR PT	25,087.00	1,834.99	4,206.18	20,880.82
PERA	5,969.00	450.70	1,116.62	4,852.38
FICA	6,088.00	435.71	1,089.90	4,998.10
INSURANCE	12,394.00	887.05	1,772.56	10,621.44
WORKERS COMP INSURAN	470.00	34.25	84.85	385.15
MN PAID LEAVE EXPENS	621.00	46.88	116.12	504.88
AUDIT & ACCOUNTING S	19,587.00			19,587.00
MANAGEMENT FEES	7,500.00			7,500.00
PORT OUT ADMIN	1,750.00			1,750.00
TRAVEL & TRAINING	600.00			600.00
MAINSTREAM HAP	291,631.00		39,648.00	251,983.00
MS PORT OUT	1,300.00			1,300.00
MS PORT OUT ADMIN	800.00		113.42	686.58
MS PORT OUT UA	200.00			200.00
PORT OUT UA	1,000.00			1,000.00
HOME OWNERSHIP HAP	12,000.00		2,287.00	9,713.00
HOUSING PYMTS HAP	740,700.00		94,638.00	646,062.00
UTILITY PYMTS HAP	1,500.00		283.00	1,217.00
PORTABLE HSG PYMTS	19,000.00			19,000.00
PORTABLE UTIL PYMTS	1,000.00			1,000.00
PORTABLE REC HAP	67,700.00	487.00	7,049.00	60,651.00

Owatonna H.R.A.

Demographic Statistics Report

Vouchers - All Projects

Unit Locations	HoH Count	Percent	Fam Count	Percent
	2	2	7	3
Blooming Prairie	1	1	1	0
Ellendale	1	1	1	0
Owatonna	123	97	233	96
Total All Locations	127	100	242	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)	100	79	45
Near-Elderly Heads of Household (ages 55 to 61)	26	20	58
Other Heads of Household (age 54 or less)	74	58	41
Female Heads of Household	88	69	50
Elderly	21	24	71
Non-Elderly	67	76	43
Near-Elderly	11	13	58
Other	56	64	40
Male Heads of Household	39	31	51
Elderly	6	15	65
Non-Elderly	33	85	49
Near-Elderly	15	38	58
Other	18	46	42
Disabled/Handicapped Heads of Household	87	69	54
Male	33	38	50
Female	54	62	54
Non-Minority Heads of Household	88	69	
Minority Heads of Household	39	31	
Black/African American	28	22	
American Indian/Alaska Native	1	1	
Hispanic	10	8	
# of Family Members younger than 18 years	89		11
# of Families with children	42	33	

Income Source	Annual Amount	Percent	Count	Percent
Child Support	$64,238	2.4	17	5
General Assistance	$371,670	13.9	122	38
Other Nonwage Sources	$85,320	3.2	11	3
SSI	$745,731	27.9	69	22
Social Security	$512,385	19.2	47	15
TANF (formerly AFDC)	$1,404	0.1	1	0
Other Wage	$891,454	33.4	51	16
Total All Income Sources	$2,672,205	100	318	100

Public Assistance is the sole source of income for 9% of households.
Households that are working comprise 33% of households.
Of the working households, 0% of households also receive TANF.

Average Household Income	$21,041
Average Tenant Rent (0-Bdrm)	$255
Average Tenant Rent (1-Bdrm)	$332
Average Tenant Rent (2-Bdrm)	$397
Average Tenant Rent (3-Bdrm)	$589
Average Tenant Rent (4-Bdrm)	$630
Average Tenant Rent (5-Bdrm)	$549
Average Tenant Rent (Combined)	$405
Average TTP (rent + utilities per month)	$448

Demographic Statistics Report

Vouchers - All Projects

Average Housing Assistance Payment $558

Length of Time On Program	Count	Percent
Less than 1 years	16	13
Less than 2 years	13	10
Less than 3 years	22	18
Less than 4 years	15	12
Less than 5 years	12	10
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	26

Broad Range of Income	Count	Percent
$0 - $5,000	1	1
$5,000 - $10,000	9	7
$10,000 - $15,000	34	27
$15,000 - $20,000	37	29
$20,000 - $25,000	9	7
More than $25,000	36	29

Income Levels	Count	Percent
Over Income	127	100

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	42	84	70	84
Waseca	1	2	1	1
West Concord	1	2	2	2
Total All Locations	50	100	83	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)	47	94	39
Near-Elderly Heads of Household (ages 55 to 61)	3	6	58
Other Heads of Household (age 54 or less)	44	88	38
Female Heads of Household	29	58	41
Elderly	1	3	74
Non-Elderly	28	97	39
Near-Elderly	2	7	59
Other	26	90	38
Male Heads of Household	21	42	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	30	48
Male	7	47	44
Female	8	53	48
Non-Minority Heads of Household	41	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	27		8
# of Families with children	12	24	

Income Source	Annual Amount	Percent	Count	Percent
Child Support	$19,308	3.1	3	3
General Assistance	$272,352	43.6	71	70
SSI	$80,400	12.9	10	10
Social Security	$78,904	12.6	6	6
Other Wage	$174,120	27.9	11	11
Total All Income Sources	$625,085	100	101	100

Public Assistance is the sole source of income for 42% of households.
Households that are working comprise 18% of households.
Of the working households, 0% of households also receive TANF.

Average Household Income	$12,502
Average Tenant Rent (0-Bdrm)	$213
Average Tenant Rent (1-Bdrm)	$164
Average Tenant Rent (2-Bdrm)	$288
Average Tenant Rent (3-Bdrm)	$413
Average Tenant Rent (4-Bdrm)	$145
Average Tenant Rent (Combined)	$224
Average TTP (rent + utilities per month)	$214

Demographic Statistics Report

Bridges - All Projects

Average Housing Assistance Payment	$732

Length of Time On Program	Count	Percent
Less than 1 years	25	50
Less than 2 years	13	26
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

Broad Range of Income	Count	Percent
$0 - $5,000	4	9
$5,000 - $10,000	16	36
$10,000 - $15,000	9	20
$15,000 - $20,000	4	9
$20,000 - $25,000	3	7
More than $25,000	8	18

Income Levels	Count	Percent
Over Income	50	100