

## **Housing and Redevelopment Authority**

### **Regular Meeting**

Monday, June 1, 2020

4:00 PM

### **Virtual Meeting due to Covid-19**

1. Agenda

Documents:

[06-01-2020 HRA AGENDA PACKET.PDF](#)

2. Roll Call

3. Approval Of Minutes For: April 27, 2020 Meeting

4. Executive Directors Report

5. New Business:

- a. Housing Choice Vouchers & Bridges
- b. Bridges in Houston & Fillmore Counties
- c. Upcoming waitlist purge discussion

6. Other

- a. 2019 HRA Audit will be presented during the July 27th meeting
- b. Cancelling June 22nd meeting
- c. Owatonna Forward

7. Adjourn



## Regular Meeting

Monday, June 1, 2020

4:00 PM

Virtual Meeting due to Covid-19

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### Preliminary Agenda

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1. Roll Call: Atkinson, Kropp, Olivo, Schnitzler
2. Approval of Minutes for: April 27, 2020 Meeting
3. Executive Directors Report:
4. New Business:
  - a. Housing Choice Vouchers & Bridges
  - b. Bridges in Houston & Fillmore Counties
  - c. Upcoming waitlist purge discussion
5. Other:
  - a. 2019 HRA Audit will be presented during the July 27<sup>th</sup> meeting
  - b. Cancelling June 22<sup>nd</sup> meeting
  - c. Owatonna Forward
6. Adjourn

Next scheduled meeting: Monday, June 22, 2020.

Please inform the Housing and Redevelopment Authority office as soon as possible whether you will be able to attend at [ghassan.madkour@ci.owatonna.mn.us](mailto:ghassan.madkour@ci.owatonna.mn.us) or 507-774-7318.



**MINUTES**  
**OWATONNA HOUSING AND REDEVELOPMENT AUTHORITY**  
**REGULAR MEETING on April 27, 2020**

The regular meeting of the Owatonna Housing and Redevelopment Authority was called to order at 4:00 pm on Microsoft Teams by Chairman Schnitzler.

Community Development Director Troy Klecker read a statement to allow for the meeting to be conducted by telephonic or electronic means and all votes will be roll call votes.

Members present were Jerry Atkinson, Shari Kropp, Vicki Olivo, Cate Schnitzler, and Dennis Werner. Also present were Housing Manager Ghassan Madkour, Community Development Director Troy Klecker, and Administrative Technician Kristen Kopp.

**Approval of the Minutes:** Chairman Schnitzler called for a motion to approve the minutes of the February 24, 2020 meeting. A motion was made by Atkinson and seconded by Werner to approve the minutes. Commissioners voting Aye: Atkinson, Kropp, Olivo, Schnitzler, and Werner. 5-0, motion carried.

**Executive Director's Report:** Troy Klecker presented the Executive Director's Report. He said that the HRA purchased a house at 215 N. Elm Avenue with the EDA and City a few months ago. It is currently rented out to Transitional Housing and managed by the HRA with the intent to eventually demolish it to construct a parking lot across from the Law Enforcement Center. So far, the City has purchased three of four houses needed for the future parking lot. The owner of the fourth house at 221 N. Elm Avenue contacted the City because they are interested in selling their home. Their sale price is \$142,000. The assessed value is \$149,000. This would be the same as the last house, with the HRA, EDA, and City all contributing one-third of the purchase price. Because the HRA would manage it, they'd be the first to be reimbursed. As with the last house, this one would be rented out to Transitional Housing until they're ready to do the parking lot. One-third of the purchase price is around \$47,000. Budget-wise, the HRA has the money to do land projects. With the Eastgate tax credit project near Domino's, the City participated by purchasing the land, but no dollars were specifically needed from the HRA. 215 N. Elm Avenue is rented for \$1,000 / month. Werner asked how many bedrooms there are. Klecker said it's three bedroom and two bathrooms. He said Transitional Housing is a good organization to rent to as they assist those in need. This will accomplish two things: short-term needs of housing and the long-term plan of downtown redevelopment. Schnitzler asked if there is a timeframe on the parking lot and said that she's a little concerned about purchasing a house which will eventually be demolished. Klecker said that it would be at least a year. He said this is how redevelopment projects work. Werner asked if it's rentable now. Klecker said that he's pretty sure it is. Given the circumstances of the pandemic, he can't go into the house. The realtor took a lot of photos and he said he felt good about it. He said that based on the photos, without having been inside, he'd say it's rentable. He said Madkour and he would walk through it to see if there are any minor repairs. The current owner runs a home daycare, and they are closely monitored. A motion was made by Kropp to contribute one-third of the purchase price of the home at 221 N. Elm Avenue. Schnitzler asked about a timeline; how many years until it's demolished. Klecker said a lot depends on what happens downtown. He said that it would be next year at the earliest, and that would be aggressive and based on the hotel project. He said realistically, if they don't need a parking lot, they will sit on it until they do. Atkinson said that it's been researched well, and he seconded the motion. Commissioners voting Aye: Atkinson, Kropp, Olivo, Werner. Commissioners voting Nay: Schnitzler. 4-1, motion carried.

**New Business:** The Housing Choice Voucher program monthly report was presented by Madkour, including the City of Owatonna monthly balance sheet and revenue/expense report. Program utilization: the Housing Voucher program for March totaled 102. Total year to date assistance and administration costs were \$161,313.50 and revenues were \$161,560.10. The Housing Choice Voucher Program fund balance at March month end is \$67,071.90. Madkour provided City of Owatonna HRA monthly balance sheet and revenue/expense reports for the HRA General Fund including the Bridges Programs. The HRA

Revenues year to date total is \$116,113.00 and the expenses total \$168,519.78. The HRA General Fund balance is \$317,437.77.

Madkour said that he is gun shy on new vouchers because of the circumstances. As people lose jobs due to COVID-19, the budget amount increases. He said that he's keeping HUD in the loop. Bridges is status quo with no changes. He's running 94 vouchers now with 8 port-ins and 2 port-outs. He's working on 3 more port-ins. Port-ins don't come out of his budget, but he does get admin fees for each one. He said that he can't add any more clients, and Olmsted and Austin both know that. The house on N. Elm Avenue is now being leased. He said that he will do a waitlist purge in June. A motion was made by Olivo and seconded by Werner to approve the reports as presented. Commissioners voting Aye: Atkinson, Kropp, Olivo, Schnitzler, and Werner. 5-0, motion carried.

Schnitzler said that there isn't a lot of updates on Owatonna Forward. Matt Durand had taken over and had invited stakeholders to a meeting, which was derailed due to COVID-19. The goal remains to add 500 new housing units. Klecker said that he hasn't heard a lot from Owatonna Forward in general lately.

Madkour said that it's Werner's final term on the HRA Board. He said the Mayor may want him for another term. Klecker said he will check into it and see what the options are.

Madkour said that the May meeting falls on Memorial Day, and the Commissioners had discussed moving the May meeting to Monday, June 1<sup>st</sup> as there are five Mondays in June. A motion was made by Kropp and seconded by Werner to move the May meeting to Monday, June 1<sup>st</sup>. Commissioners voting Aye: Atkinson, Kropp, Olivo, Schnitzler, and Werner. 5-0, motion carried.

**Adjournment:** There being no further business, a motion to adjourn was made by Werner, seconded by Kropp. Commissioners voting Aye: Atkinson, Kropp, Olivo, Schnitzler, and Werner. 5-0, motion carried. The meeting adjourned at 4:33 pm.

Respectfully Submitted,

Ghassan Madkour  
Housing Manager

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**MEMORANDUM**

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**TO:** OWATONNA HOUSING AND REDEVELOPMENT AUTHORITY BOARD  
**FROM:** GHASSAN MADKOUR, HOUSING MANAGER  
**SUBJECT:** MONTHLY DEMOGRAPHICAL AND FINANCIAL DATA  
**DATE:** JUNE 1, 2020

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

**OWATONNA HRA GENERAL FUND**

YTD Revenues:	\$186,493.69
YTD Expenses:	\$213,940.62
Fund Balance:	\$358,917.04

**MHFA BRIDGES PROGRAM**

Monthly HAP Revenue	\$22,680.00
Monthly Admin Revenue	\$2,450.00
Monthly HAP Expense	\$25,130.00
Occupancy:	49
Average HAP:	\$462.86

**COUNTY BRIDGES PROGRAM**

Monthly HAP Revenue	\$3,822.00
Monthly HAP Expense	\$3,822.00
Occupancy:	8
Average HAP:	\$477.75

**SECTION 8 HOUSING CHOICE VOUCHER PROGRAM**

YTD Revenue:	\$219,965.01
YTD Expense:	\$217,034.06
Total Cash Balance:	\$69,756.25
Program Demographics:	
Households in Steele Co:	102
Average HAP:	\$453.68
Households Portable Out:	2
Average HAP:	\$629.50
Total Assisted Households:	104
Households Ported In Billing:	8

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

**City of Owatonna**  
**Balance Statement by Fund**  
**30-Apr-20**

FUND 280: OWATONNA HRA

Account Number	Account Name	Ending Balance
<b>ASSETS</b>		
280-000-000-10100	BANK ACCOUNTS	\$ 29,012.17
280-000-000-10900	INVESTMENTS	100,000.00
280-000-000-12100	ACCOUNTS RECEIVABLE	750.00
280-000-000-12200	DELINQUENT TAXES RECEIVABLE	1,127.36
280-000-000-13200	DUE FROM OTHER GOVERNMENTS	62,335.00
280-000-000-14150	LAND HELD FOR RESALE	184,208.00
280-000-000-14240	NOTE RECEIVABLE	6,170.00
Total Assets		<u>\$ 383,602.53</u>
<b>LIABILITIES</b>		
280-000-000-20100	ACCOUNTS PAYABLE	\$ 13,422.77
280-000-000-20550	DUE TO OTHER GOVERNMENTS	0.00
280-000-000-21015	REFUNDABLE DEPOSITS	3,885.00
280-000-000-22200	DEFERRED REVENUE	6,170.00
280-000-000-22210	DEFERRED REVENUE - DEL TAXES	1,207.72
Total Liabilities		<u>\$ 24,685.49</u>
<b>FUND EQUITY</b>		
280-000-000-29100	FUND BALANCE	\$ 358,917.04
Total Fund Equity		<u>\$ 358,917.04</u>
Total Liabilities and Fund Equity		<u>\$ 383,602.53</u>

FUND 282: OWATONNA HRA-HUD

Account Number	Account Name	Ending Balance
<b>ASSETS</b>		
282-000-000-10100	BANK ACCOUNTS	\$ 73,640.31
282-000-000-10101	BANK ACCOUNTS - DEPOSITS	23,503.56
282-000-000-12100	ACCOUNTS RECEIVABLE	10.00
282-000-000-13200	DUE FROM OTHER GOVERNMENTS	1,806.61
Total Assets		<u>\$ 98,960.48</u>
<b>LIABILITIES</b>		
282-000-000-20100	ACCOUNTS PAYABLE	\$ 1,401.56
282-000-000-20550	DUE TO OTHER GOVERNMENTS	4,299.11
282-000-000-22250	DEPOSITS	23,503.56
Total Liabilities		<u>\$ 29,204.23</u>
<b>FUND EQUITY</b>		
282-000-000-29100	FUND BALANCE	\$ 69,756.25
Total Fund Equity		<u>\$ 69,756.25</u>
Total Liabilities and Fund Equity		<u>\$ 98,960.48</u>

**City of Owatonna**  
**Income Statement by Fund**  
**For the Period Ending April 30, 2020**

FUND 280: OWATONNA HRA

Account Name	Original Budget	MTD Actual	YTD Actual	\$ Remaining
<b>REVENUES</b>				
PROPERTY TAXES	\$ 185,000.00	\$ 15,410.00	\$ 61,640.00	\$ 123,360.00
STEELE COUNTY - HOUSING GRANT	45,000.00	3,822.00	14,927.00	30,073.00
TIF ADMINISTRATIVE FEE	1,726.00	0	0	1,726.00
INTEREST INCOME	800	0	412.69	387.31
RENTS & LEASES - 140 32ND AVE	11,000.00	1,100.00	4,400.00	6,600.00
RENTS & LEASES - 204 E FREMONT	11,000.00	1,000.00	4,000.00	7,000.00
TRANSFER FROM HUD-SEC 8	7,500.00	0	0	7,500.00
STATE - BRIDGES	256,000.00	22,057.00	91,364.00	164,636.00
STATE - BRIDGES ADMIN	27,000.00	2,350.00	9,750.00	17,250.00
<b>Total Revenues</b>	<b>\$ 545,026.00</b>	<b>\$ 45,739.00</b>	<b>\$ 186,493.69</b>	<b>\$ 358,532.31</b>
<b>EXPENDITURES</b>				
WAGES - FULL TIME EMPLOYEES	\$ 80,597.00	\$ 6,096.33	\$ 24,307.96	\$ 56,289.04
PERA	6,045.00	461.18	1,838.98	4,206.02
FICA	6,166.00	448.54	1,790.93	4,375.07
INSURANCE	13,888.00	1,230.81	4,923.42	8,964.58
WORKERS COMP INSURANCE	508	38.76	154.76	353.24
OFFICE SUPPLIES	1,000.00	204.77	568.76	431.24
CONSULTING SERVICES	15,000.00	5,094.00	6,792.00	8,208.00
BACKGROUND CHECKS	750	0	25	725
TELEPHONE	600	42.53	127.83	472.17
POSTAGE	800	252.05	472.46	327.54
VEHICLE ALLOWANCE	500	82.63	132.13	367.87
TRAVEL & CONFERENCES	2,000.00	0	0	2,000.00
OPERATIONAL SERVICES - SEC 8	4,500.00	0	279	4,221.00
ADVERTISING	300	0	0	300
MEMBERSHIPS & SUBSCRIPTIONS	750	0	0	750
INSURANCE	4,100.00	1,000.00	2,000.00	2,100.00
RENTAL HOUSE EXP	5,000.00	3.19	371.65	4,628.35
RENTAL HOUSE EXP - 140 32ND AVE	5,000.00	0	313.91	4,686.09
RENTAL HOUSE EXP - 215 ELM	0	602.05	815.56	-815.56
REPAIR SERVICE - OFFICE EQUIP	500	0	0	500
HOUSING PAYMENTS - STEELE CO	45,000.00	4,101.00	15,968.00	29,032.00
LAND PROJECTS	50,000.00	0	45,366.27	4,633.73
RENTAL CERTIFICATION PROGRAM	22,000.00	1,830.00	7,360.00	14,640.00
SOUTHERN MN INITIATIVE FOUNDAT	1,667.00	0	0	1,667.00
TRANSFER TO OTHER FUNDS	15,000.00	1,250.00	5,000.00	10,000.00
HOUSING PAYMENTS - BRIDGES	256,000.00	22,683.00	95,332.00	160,668.00
<b>Total Expenditures</b>	<b>\$ 537,671.00</b>	<b>\$ 45,420.84</b>	<b>\$ 213,940.62</b>	<b>\$ 323,730.38</b>
<b>Expenditures</b>	<b>\$ 7,355.00</b>	<b>\$ 318.16</b>	<b>\$ -27,446.93</b>	<b>\$ 34,801.93</b>

FUND 282: OWATONNA HRA-HUD

Account Name	Original Budget	MTD Actual	YTD Actual	\$ Remaining
<b>REVENUES</b>				
FEDERAL GRANTS - PROGRAM	\$ 615,276.00	\$ 48,039.00	\$ 185,136.00	\$ 430,140.00
FEDERAL GRANT ADMINISTRATION	62,000.00	4,881.00	19,776.00	42,224.00
PORTABLES IN HAP	108,000.00	3,677.00	13,373.00	94,627.00
PORTABLES IN ADMIN	6,200.00	292.45	1,460.55	4,739.45
PORTABLES RECEIVING UTIL REIMB	1,000.00	0	0	1,000.00
INTEREST INCOME	300	0	219.46	80.54
<b>Total Revenues</b>	<b>\$ 792,776.00</b>	<b>\$ 56,889.45</b>	<b>\$ 219,965.01</b>	<b>\$ 572,810.99</b>
<b>EXPENDITURES</b>				
WAGES - FULL TIME EMPLOYEES	\$ 37,024.00	\$ 2,789.60	\$ 11,139.36	\$ 25,884.64
PERA	2,777.00	201.95	806.38	1,970.62
FICA	2,832.00	191.89	766.11	2,065.89
INSURANCE	9,698.00	678.35	2,713.09	6,984.91
WORKERS COMP INSURANCE	233	16.95	67.69	165.31
AUDIT SERVICE	9,000.00	0	0	9,000.00
PORTABLE OUT ADMINISTRATION	500	78.35	274.96	225.04
MANAGEMENT FEE	7,500.00	0	0	7,500.00
VEHICLE ALLOWANCE	500	99.47	99.47	400.53
PORT UA OUT	300	0	0	300
HOME OWNERSHIP HAP	10,000.00	722	2,906.00	7,094.00
HOUSING PYMTS HAP	610,000.00	43,833.00	173,620.00	436,380.00
FSS PYMTS HAP	8,000.00	209	836	7,164.00
UTILITY PYMTS HAP	4,000.00	253	1,206.00	2,794.00
PORTABLE HSG PYMTS	11,000.00	1,259.00	3,502.00	7,498.00
PORTABLE UTIL PYMTS	750	40	80	670
PORTABLE REC HAP	108,000.00	5,348.00	19,017.00	88,983.00
<b>Total Expenditures</b>	<b>\$ 822,114.00</b>	<b>\$ 55,720.56</b>	<b>\$ 217,034.06</b>	<b>\$ 605,079.94</b>
<b>Expenditures</b>	<b>\$ -29,338.00</b>	<b>\$ 1,168.89</b>	<b>\$ 2,930.95</b>	<b>\$ -32,268.95</b>



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

<u>Unit Locations</u>	<u>HoH Count</u>	<u>Percent</u>	<u>Fam Count</u>	<u>Percent</u>
	2	2	5	2
Blooming Prairie	1	1	2	1
Ellendale	2	2	4	1
Owatonna	97	95	258	96
Total All Locations	102	100	269	100

<u>Family Composition</u>	<u>Count</u>	<u>Percent</u>	<u>Avg Age</u>
Average Family Size	3		
Elderly Heads of Household (age 62 or older)	24	24	71
Non-Elderly Heads of Household (age 61 or less)	78	76	43
Near-Elderly Heads of Household (ages 55 to 61)	9	9	59
Other Heads of Household (age 54 or less)	69	68	41
Female Heads of Household	78	76	48
Elderly	17	22	70
Non-Elderly	61	78	42
Near-Elderly	8	10	58
Other	53	68	40
Male Heads of Household	24	24	53
Elderly	7	29	73
Non-Elderly	17	71	45
Near-Elderly	1	4	61
Other	16	67	44
Disabled/Handicapped Heads of Household	57	56	56
Male	19	33	53
Female	38	67	56
Non-Minority Heads of Household	56	55	
Minority Heads of Household	46	45	
Black	37	36	
Hispanic	9	9	
# of Family Members younger than 18 years	133		9
# of Families with children	46	45	

<u>Income Source</u>	<u>Annual Amount</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Child Support	\$92,669	5.1	22	9
General Assistance	\$66,456	3.6	28	11
HA Wages	\$1,320	0.1	1	0
Other Nonwage Sources	\$195,072	10.7	60	24
SSI	\$395,472	21.7	51	20
Social Security	\$277,104	15.2	35	14
TANF (formerly AFDC)	\$42,840	2.3	12	5
Unemployment Benefits	\$22,360	1.2	2	1
Other Wage	\$731,128	40.1	41	16
Total All Income Sources	\$1,824,422	100	252	100

Public Assistance is the sole source of income for 0% of households.  
 Households that are working comprise 33% of households.  
 Of the working households, 3% of households also receive TANF.

Average Household Income	\$17,886
Average Tenant Rent (0-Bdrm)	\$50
Average Tenant Rent (1-Bdrm)	\$227
Average Tenant Rent (2-Bdrm)	\$258
Average Tenant Rent (3-Bdrm)	\$279
Average Tenant Rent (4-Bdrm)	\$606
Average Tenant Rent (5-Bdrm)	\$262
Average Tenant Rent (Combined)	\$269

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

Average TTP (rent + utilities per month) \$335  
Average Housing Assistance Payment \$507

<u>Length of Time On Program</u>	<u>Count</u>	<u>Percent</u>
Less than 1 years	16	16
Less than 2 years	8	8
Less than 3 years	3	3
Less than 4 years	9	9
Less than 5 years	14	14
Less than 6 years	9	9
Less than 7 years	3	3
Less than 8 years	4	4
Less than 9 years	10	10
Less than 10 years	1	1
More than 10 years	23	23

<u>Broad Range of Income</u>	<u>Count</u>	<u>Percent</u>
\$0 - \$5,000	5	5
\$5,000 - \$10,000	8	8
\$10,000 - \$15,000	43	43
\$15,000 - \$20,000	12	12
\$20,000 - \$25,000	10	10
More than \$25,000	21	21

<u>Income Levels</u>	<u>Count</u>	<u>Percent</u>
	6	6
Extremely Low	79	77
Very Low	13	13
Low	2	2
Over Income	2	2

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

<u>Unit Locations</u>	<u>HoH Count</u>	<u>Percent</u>	<u>Fam Count</u>	<u>Percent</u>
Ellendale	1	3	1	2
Owatonna	30	88	47	87
Waseca	3	9	6	11
Total All Locations	34	100	54	100

<u>Family Composition</u>	<u>Count</u>	<u>Percent</u>	<u>Avg Age</u>
Average Family Size	2		
Elderly Heads of Household (age 62 or older)	0	0	0
Non-Elderly Heads of Household (age 61 or less)	34	100	42
Near-Elderly Heads of Household (ages 55 to 61)	5	15	58
Other Heads of Household (age 54 or less)	29	85	40
Female Heads of Household	22	65	41
Elderly	0	0	0
Non-Elderly	22	100	41
Near-Elderly	4	18	58
Other	18	82	37
Male Heads of Household	12	35	45
Elderly	0	0	0
Non-Elderly	12	100	45
Near-Elderly	1	8	57
Other	11	92	44
Disabled/Handicapped Heads of Household	27	79	42
Male	11	41	46
Female	16	59	42
Non-Minority Heads of Household	25	74	
Minority Heads of Household	9	26	
Black	5	15	
Hispanic	4	12	
# of Family Members younger than 18 years	15		12
# of Families with children	8	24	

<u>Income Source</u>	<u>Annual Amount</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Child Support	\$1,872	0.5	1	1
General Assistance	\$36,468	9.6	15	21
Other Nonwage Sources	\$45,372	11.9	16	23
SSI	\$127,986	33.7	14	20
Social Security	\$126,408	33.3	18	25
TANF (formerly AFDC)	\$2,760	0.7	1	1
Unemployment Benefits	\$6,604	1.7	1	1
Other Wage	\$32,246	8.5	5	7
Total All Income Sources	\$379,717	100	71	100

Public Assistance is the sole source of income for 12% of households.  
 Households that are working comprise 15% of households.  
 Of the working households, 0% of households also receive TANF.

Average Household Income	\$11,168
Average Tenant Rent (0-Bdrm)	\$61
Average Tenant Rent (1-Bdrm)	\$216
Average Tenant Rent (2-Bdrm)	\$311
Average Tenant Rent (3-Bdrm)	\$304
Average Tenant Rent (4-Bdrm)	\$428
Average Tenant Rent (Combined)	\$256
Average TTP (rent + utilities per month)	\$240
Average Housing Assistance Payment	\$455

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

<u>Length of Time On Program</u>	<u>Count</u>	<u>Percent</u>
Less than 1 years	12	35
Less than 2 years	6	18
Less than 3 years	5	15
Less than 4 years	5	15
Less than 5 years	6	18
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	6	18
\$5,000 - \$10,000	10	30
\$10,000 - \$15,000	8	24
\$15,000 - \$20,000	4	12
\$20,000 - \$25,000	4	12
More than \$25,000	1	3

<u>Income Levels</u>	<u>Count</u>	<u>Percent</u>
	1	3
Extremely Low	29	85
Very Low	3	9
Low	1	3
Over Income	0	0