

HAC STAFF AND RESIDENT COUNCIL ANNUAL/5Y CAPITAL FUND PLAN MEETING

January 29, 2026

10:00-11:30 AM

AGENDA

Welcome & Introductions: J. Adkins
Opening Remarks

Resident Surveys / Resident Input: A. Peacock

Housing Program Updates: G. Pereda | S. Mahoney | S. Brown

Lease Updates

- **Strengthening and clarifying lease language**
- **Section 16: Lease Termination by Landlord**
 - **Lease termination when a resident or household fails to timely report income resulting in retroactive rent being charged more than once in the household's history**
- **Section 7: Utilities**
 - **Scattered Sites residents are required to have Duke Energy in their name and provide their HAC account number**
 - Admissions and Continued Occupancy Policy (ACOP)**
- **Addition of the online resident portal as an option to:**
 - **Pay rent**
 - **Submit annual recertifications**
 - **Submit interim changes**
 - **Submit work orders**
- **Flat Rents (*see handout*)**
 - **Based on Small Area Fair Market Rents (SAFMR)**
- **Maintenance Charges**
 - **Residents subject to a \$75.00 charge if smoke or carbon monoxide detectors are:**
 - **Inoperable due to damage or neglect**
 - **Missing covers**
 - **Taken down or removed**
 - **Breakdown: \$45 labor + \$30 materials**
- **Removal of "Fridge not working properly" from emergency work order reasons**
- **Removal of the Earned Income Disregard (EID) program from all documents due to HUD termination**

Property Management

- **Pest control and extermination**
- **Curb appeal rules for clean and safe communities**

Capital Fund Projects – Priorities & Budget: L. DiGirolamo

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Other Strategic Initiatives:

J. Adkins

- **Sale of City Heights**
- **Emery Drive, ESR II, ESR III – RAD Conversion**
- **Physical Needs Assessments and modernization for select properties**
- **Moving to Work (MTW) designation**
- **Latonia Terrace renovations**

Other:

J. Adkins

- **45 Day Comment Period begins 2/13/2026, ends 3/30/2026; Annual Plan documents will be available on the HAC website; One hard copy will be at 2300 Madison Ave.**
- **Public Hearing 4/15/2026**

Comments/Questions

Adjournment



Meeting: Annual Plan/5Y Capital Fund Meeting – Senior Staff & Resident Advisory Board (RAB)

Date: 01/29/2026

Sign-In Sheet

#	Name	Title	Organization
1	Jon Adkins	Deputy Director	HAC
2	Abrielle Perede	L ^o R Manager	HAC
3	Sharon Broth	Property Mngt.	HAC
4	Tamirca Brown	R.C. president	HAC
5	Shanna Mahoney	Senior Housing	HAC
6	Velma	Resident Council	HAC
7	Rose Doherty	VP Resident Council	HAC
8	Tracy Brown		
9	Les McEwen	VP GT Council	HAC
10	Linda DiGirolamo	Capital Asset Mgr.	HAC
11	Andrea Pugh	RESIDENT COUNCIL	HAC
12	Axill Peacock	RIC Manager	HAC
13	Kelly Connett	GT Council	HAC
14			
15			
16			
17			
18			
19			
20			



**HOUSING AUTHORITY
OF COVINGTON**
better futures
Flat Rents Effective July, 1st 2026

<u>Golden Tower:</u> 41011	<u>Previous</u>	<u>Proposed</u>
Efficiency-03,04	\$827	\$930
1BRM (corners)-01,02,12,13	\$901	\$1000
1BRM (interior)-05,06,10,11	\$931	\$1025

Latonia Terrace: 41015

1BRM	\$931	\$1000
2BRM	\$1207	\$1300
3BRM	\$1596	\$1700

Academy 41011:

1BRM (PHA/Section8)	\$931	\$1025
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ESR 1,2,3,NSP,Emery 41011

1BRM	\$931	\$1025
2BRM	\$1207	\$1320
3BRM	\$1596	\$1740



BETTER FUTURES





NEW Online Portal – Frequently Asked Questions (FAQ)

- 1. When does the online portal become available?**
Monday, February 16, 2026
- 2. Who can use the online portal?**
The online portal is available to Housing Authority of Covington (HAC) residents that are located at **Golden Tower, Latonia Terrace, NSP and applicants.**
- 3. Is the online portal safe to use?**
Yes. The online portal is a **secure, encrypted system** that protects your personal and financial information.
- 4. How do I access the online portal?**
You can access the portal using a **smartphone, tablet, or computer** with internet access. The online portal is available through:

 - HAC's website at www.hacov.org
 - Community kiosks located at HAC properties
- 5. Do I need an email address to use the online portal?**
Yes. An **active email address** is required to create an account and receive important notifications.
- 6. Is use of the online portal required?**
No. At this time, use of the online portal is optional. However, residents are strongly encouraged to learn and use the portal for faster and more convenient service, as **it will become required in the future.**
- 7. Is there a fee to use the online portal?**
No. There is **no fee** to create an account, submit maintenance requests, or upload documents.



8. Is there a fee to pay rent online?

- **ACH (bank account) payments are free.**
- **Other payment options (such as debit or credit cards) may include a processing fee, which will be clearly displayed before you submit payment.**

9. Can I still pay my rent in person?

Yes. The online portal is an additional convenience option. All current payment methods will continue to be accepted.

10. Can I submit maintenance requests through the portal?

Yes. Residents can submit and track maintenance requests online at any time.

11. Can I submit my annual or interim recertification documents online?

Yes. The online portal allows residents to complete and submit required recertifications and documents electronically, helping speed up processing.

12. What if I forget my username or password?

You can reset your password directly through the online portal. If you need additional help, HAC staff are available to assist you.

13. What if I do not have internet access at home?

Residents may use:

- **Community kiosks located at HAC properties**
- **Public libraries or other locations that offer free internet access**

14. Who should I contact if I need help?

If you have questions or need assistance, please contact your Housing Authority of Covington office or speak with your property manager.

GET READY FOR OUR NEW
ONLINE PORTAL!

RESIDENTS MUST HAVE AN EMAIL
TO USE THE ONLINE SERVICES

Want help setting up or accessing your email?
Resident Services Staff is available to assist at:

Golden Tower

1:00 PM

on

Thursday, January 29th

Thursday, February 5th

Thursday, February 12th

in the

Golden Tower Lower Level



Please
bring
your
Cell
phone

Latonia Terrace

4:00 PM

Thursday, February 5th

Latonia Terrace Rec Room



ONLINE PORTAL REGISTRATION WORKSHOPS



Golden Tower

Tuesday, February 17th
2-4 PM
TV Room

OR

Friday, February 20th
10-12 PM
TV Room

PLEASE BRING :
A DEVICE TO
ACCESS YOUR
EMAIL &
TEXT MESSAGES

Latonia Terrace

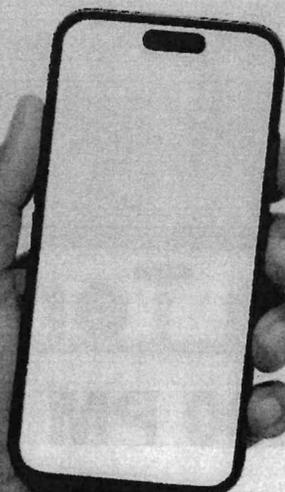
Tuesday, February 17th
5-7 PM

Latonia Terrace Rec Room

OR

Thursday, February 19th
12-2 PM

Latonia Terrace Rec Room





Housing Authority of Covington- Registration Guide for Residents

Please follow the steps below to register for your new Housing Authority of Covington Resident Portal account.

1. Refer to the Registration letter or email you received from our agency. This communication contains your unique Registration Code, along with our portal URL.



01/16/2026

Covington, KY 41011

SUBJECT: Resident Portal Registration

Dear

We invite you to register for our online portal. You can use the portal to:

- Submit maintenance requests.
- Update your contact information.
- Review your income, assets, and other household information.

To register, go to our portal website shown below, click **Resident Login**, and select **Click Here to Register**.

- Resident Portal Website: <https://housing.hacov.org>
- Registration Code:

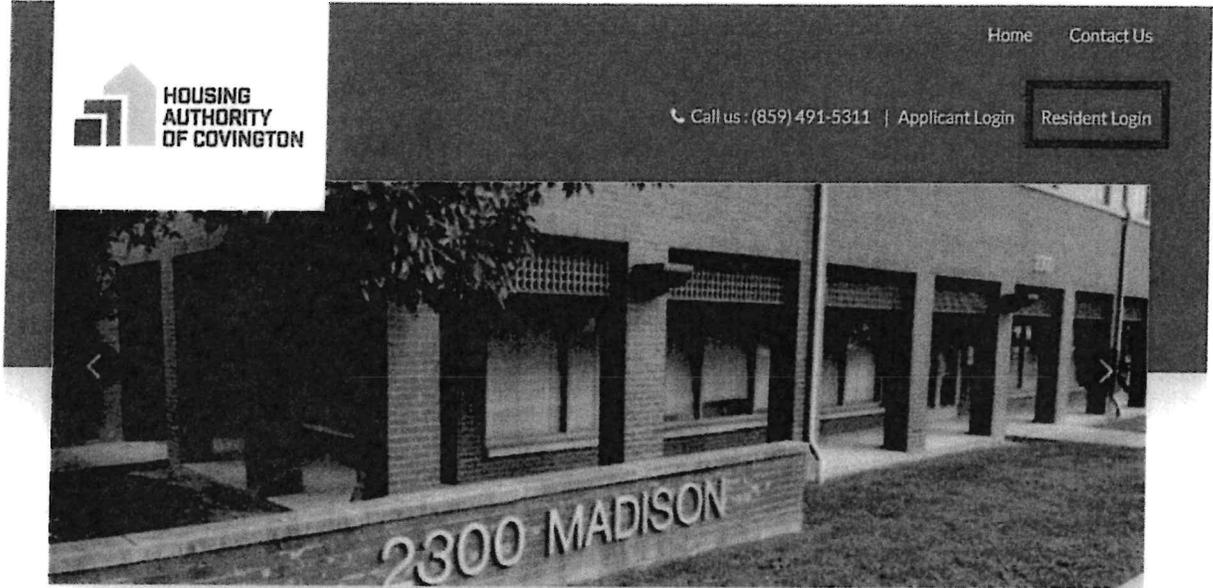
Alternatively, you can continue managing these activities at our kiosks located in your property management office or visiting our main office at 2300 Madison Avenue, Covington, KY 41014.

Sincerely,

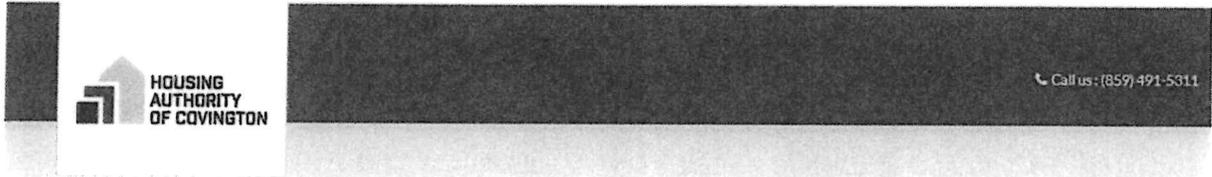
Housing Authority of Covington
2300 Madison Ave

2. Click on the **Resident Portal Website** link in the Registration letter.

3. Click on **Resident Login**:



4. Click on **Click Here to Register**.



Welcome To Resident Services

To create your Housing Authority of Covington account and register online you must have a valid email address. If you do not have a valid email address, you will need to create one.

Please click on the following links to access popular email providers:

- Gmail
- Yahoo!
- Outlook

First Time Visitors: Follow the 'Click here to register' link below.

Returning Visitors: Login with your email.

Note: For better use of the Online Portal we recommend using the most recent version of one of the Supported browser's list:

- Google Chrome
- Mozilla Firefox
- Safari (macOS)
- Opera

Continue with Email

Continue with Google

Continue with Apple

Do not have an account [Click here to register.](#)

5. Enter your Registration Code and click Go.



Please contact the Housing Authority of Covington if you don't know your registration code.
Type in the registration code as shown on your registration letter.

Enter Your Registration Code

Go

Already have an account? Log in

6. Complete the registration screen and click Register.

Please contact the leasing office if you don't know your registration code.
Enter Your Registration Code

Go

* Denotes a required field

Personal Details

First Name*

Last Name**

SSN**

Phone (Cell)**

Account Information

Email Address* (Your email address is your user name)

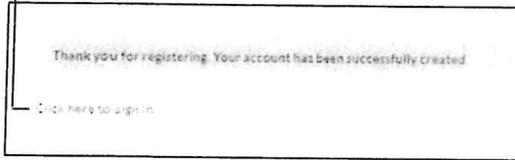
Please read and accept the Terms and Conditions

** Data in these fields will be validated against information available with RentCafe RMA Housing Authority

Register

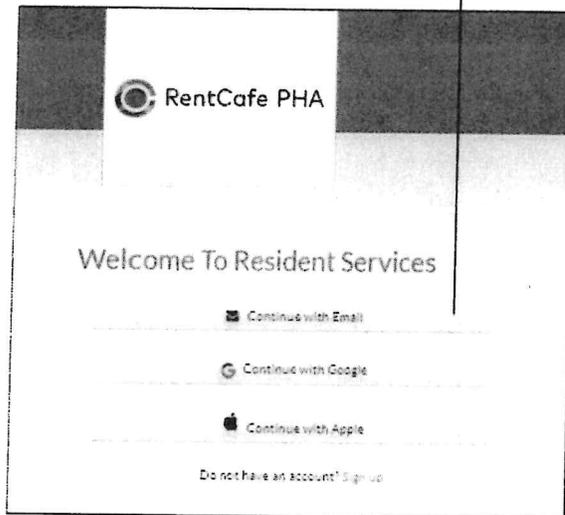
7. Once you successfully create an account, select the **Click here to sign in** link to return to the login page.

Click here to sign in



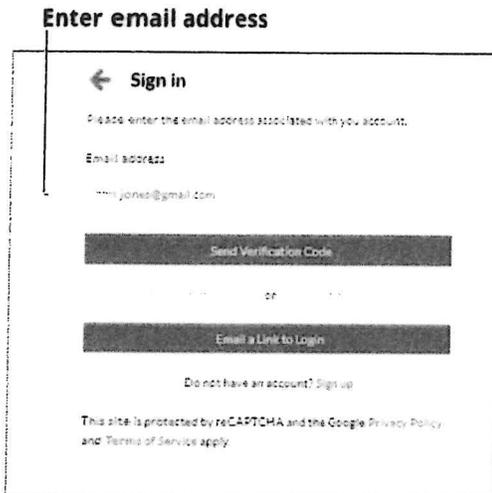
8. Once you have created your account, you can log in to the portal without needing to remember a password. First, the login screen prompts you to enter the email address associated with your account. Click the **Continue with Email** button.

Continue with Email



9. Once you enter your email address, you have two options: you can either receive a one-time verification code or an email link that automatically opens your account. Enter your email address and click on the button for the option you would like.

Enter email address



← **Sign in**

Please enter the email address associated with your account.

Email address

jones@gmail.com

Send Verification Code

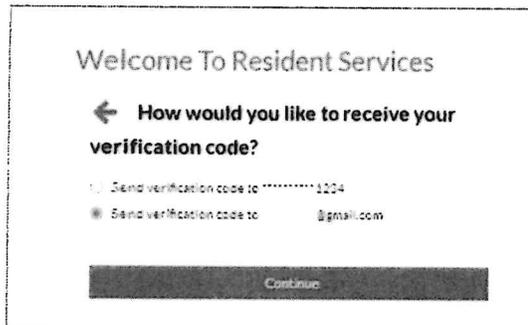
or

Email a Link to Login

Do not have an account? Sign up

This site is protected by reCAPTCHA and the Google Privacy Policy and Terms of Service apply.

10. If you choose to receive a one-time verification code, select whether you want this code sent to your email address or texted to your phone.



Welcome To Resident Services

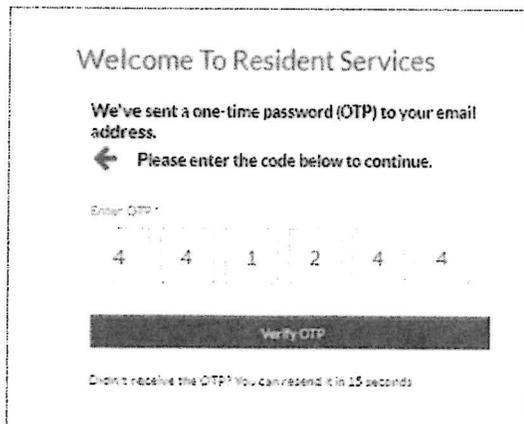
← **How would you like to receive your verification code?**

Send verification code to *****1234

Send verification code to j@gmail.com

Continue

11. Once you receive the verification code, enter it in the fields provided and click **Verify OTP** to log in to your account.



Welcome To Resident Services

We've sent a one-time password (OTP) to your email address.

← Please enter the code below to continue.

Enter OTP

4 4 1 2 4 4

Verify OTP

Didn't receive the OTP? You can resend it in 15 seconds

<u>COMMUNITY (AMP)</u>	<u>PROJECT/ ACTIVITY</u>	<u>BUDGET CF26</u>	<u>BUDGET CF27</u>	<u>BUDGET CF28</u>	<u>BUDGET CF29</u>	<u>BUDGET CF30</u>
HAC	Operations- CH, LT, GT, ESR I, AF & NSP	601,990	606,838	611,618	615,323	620,953
Emery	Operations- Emery	5,219	5,480	5,754	6,042	6,344
ESR II	Operations- ESR II	3,039	3,192	3,351	3,519	3,694
ESR III	Operations - ESR III	2,883	3,027	3,179	3,338	3,505
REEP	Operations- Rivers Edge at Eastside Pointe	16,868	17,712	18,597	19,527	20,503
	Subtotal 1406	629,999	636,249	642,499	647,749	654,999
PHA- WIDE	Management Improvement- Security (signage, cameras, locks, etc.)	101,000	20,000	25,000	27,000	35,000
	Management Improvement- Systems (software, computers, copiers, telecom, etc.)	10,000	21,000	22,000	22,500	23,000
	Management Improvements- Staff & Education/Training / Correct Deficiencies	38,444	40,387	41,856	42,000	43,000
	* Training of HAC staff in operations, maintenance, accounting & financial procedures					
	* Training residents for agency or community employment. Resident Training Program.					
	* Correct management deficiencies. Improvements to management, financial & accounting control procedures.					
	* Technical assistance to Resident Council					
	* Development and improvement of applicant screening procedures					
	Subtotal 1408	149,444	81,387	88,856	91,500	101,000
PHA- WIDE	Administration- Salaries / Benefits	90,000	100,500	101,000	101,500	102,000
	Subtotal 1410	90,000	100,500	101,000	101,500	102,000

COMMUNITY (AMP)	PROJECT/ACTIVITY	BUDGET CF26	BUDGET CF27	BUDGET CF28	BUDGET CF29	BUDGET CF30
LT	LT- Unit & Building Renovation/Modernization/Relocation	778,901	1,557,802	1,557,802	1,557,802	1,557,802
LT	LT- Window Replacement	362,527	1,000			
LT	LT-HVAC	50,000	10,000	10,000	10,000	10,000
GT	GT- Elevator	10,000	7,000	10,000	12,398	15,000
AF	AF- Replace roof system, parapet, and flashing	175,000	1,000			
Emery	Emery- Building Envelope and Mechanical/Electric/Plumbing	21,000	21,315	21,634	21,959	22,288
ESR II	ESR II- Building Envelope and Mechanical/Electric/Plumbing	13,000	13,195	13,392	13,593	13,797
ESR II	ESR III- Building Envelope and Mechanical/Electric/Plumbing	12,000	12,180	12,362	12,548	12,736
REEP	Rivers Edge- Building Envelope and Mechanical/Electric/Plumbing	58,000	58,870	59,753	60,649	61,559
PHA WIDE	Consultant Fees	5,000	5,250	5,500	5,750	6,017
	Consultants- CH Dispo	20,000				
	Architecture & Engineering Fees	170,000	40,000	40,500	41,000	41,500
	Ranges & Refrigerators	1,000	1,000	1,000	1,000	1,000
	Furniture & Blinds	3,000			3,000	3,000
	Building Envelope- roof, gutters, downspouts, siding, soffits, trim, tuckpointing, exterior painting, caulking, insulation, decks/balconies, exterior doors, metal stairs/fire escapes, seal penetrations, etc.					
	Gas lines, valves and cathodic protection (Units and Site)	1,000	29,000	30,000	31,000	32,000
	Replace sanitary sewer lines, storm lines, catch basins, conductor lines, retention basin, drain tile, and erosion control	5,000	5,000	5,000	5,000	5,000
	Concrete / Asphalt & stripping					
	Replace Plumbing- waterlines, valves, backflow preventer, regulators, water heaters & pumps	30,000	30,300	31,000	32,000	33,000
		7,000	7,250	7,500	7,750	8,000
	HVAC	21,800	24,700	24,700	29,700	24,700
	Electrical/LED lighting/auto read meters/ utility poles	31,629	20,802	21,802	21,802	21,802
	Upgrade flooring	14,700	15,800	15,800	15,800	15,800
	Replace kitchen cabinets, countertops, sinks, faucets and range hoods	3,000	4,000	4,000	4,000	4,000
	Replace bath cabinets, toilets, sinks, faucets, tubs/showers, etc.		25,000	25,500	26,000	26,500
	Replace door handles from knobs to lever arm		10,000	10,000	10,000	10,000
	Elevator upgrades- AF or 2300		3,400	3,400	3,500	3,500
	Lead Based paint assessment/Abatement & Relocation of Residents		10,000	10,000	10,000	10,000
	Accessibility and sensory assessment & correction if needed		1,000	1,000	1,000	1,000
	PNA Assessment	40,000		1,000		1,000
	Install measures or enclosed structure to prevent flooding of admin basement at 2940 Madison and purchasing at 2910 Madison		1,000	1,000	1,000	1,000
	Waterproof basement walls / Cap basement dirt floors with concrete					
	Fencing					
	Shelter/Gazebo		1,000	1,000	1,000	1,000
	Paint units, corridors and/or stairwells				1,000	1,000

<u>COMMUNITY</u> <u>(AMP)</u>	<u>PROJECT/ACTIVITY</u>	<u>BUDGET CF26</u>	<u>BUDGET CF27</u>	<u>BUDGET CF28</u>	<u>BUDGET CF29</u>	<u>BUDGET CF30</u>
PHA-WIDE	Replace acoustical ceiling			1,000		1,000
	Unit & Building Renovation/Modernization/Relocation	17,000	10,000	12,000	13,000	14,000
	Housing Development- Planning, Design, Finance, Demo, Abatement, Land Development, Acquisition, Construction, Relocation, etc.	5,000	5,000	5,000	5,000	5,000
	Subtotal 1480	1,855,557	1,931,864	1,942,645	1,959,251	1,967,001
<hr/>						
	TOTAL 5-YEAR CAPITAL FUND PLAN	2,725,000	2,750,000	2,775,000	2,800,000	2,825,000