

The Homebuyer Assistance Program is administered by the Northern Kentucky HOME Consortium through the City of Covington. The purpose of the program is to increase the number of homeowners in the Northern Kentucky HOME Consortium cities of Ludlow, Newport, Bellevue and Dayton. Under this program, households which meet income, credit, and other requirements may obtain loans to assist with purchasing a home to live in as an owner occupant. The deferred payment, zero interest loans can be used for down payment and closing costs related to the purchase of an owner occupied home. The loan will become a grant if the owner occupies the home as their principal residence for 10 years from the date of purchase.

For more information continue with the Guidelines and Application or contact John Hammons, HOME Consortium Coordinator, at (859) 292-2105 or [jhammons@covingtonky.gov](mailto:jhammons@covingtonky.gov)