



PROGRAMA DE ASISTENCIA A COMPRADORES DE VIVIENDAS

CONSORCIO DE VIVIENDAS DEL NORTE DE KENTUCKY DIRECTRICES DEL PROGRAMA DEL AÑO 2023 - 2024 POR TODA LA CIUDAD

I. RESUMEN DEL PROGRAMA

El Programa de Asistencia a los Compradores de Viviendas está financiado por el Programa HOME y administrado por el Consorcio HOME del Norte de Kentucky a través del Departamento de Servicios Vecinales de la ciudad de Covington. El propósito del programa es aumentar el número de propietarios de viviendas en las ciudades de **Covington, Ludlow, Erlanger, Independence, Florence, Newport, Bellevue y Dayton** del Consorcio HOME del Norte de Kentucky.

En el marco de este programa, los hogares que cumplan los requisitos de ingresos, crédito y otros pueden obtener préstamos aplazados/perdibles sin intereses para ayudar a comprar una vivienda ocupada por el propietario. Los préstamos pueden utilizarse para cubrir el pago inicial requerido por el prestamista, los costes de cierre habituales y los gastos de liquidación. Será perdonado el préstamo por diez años en base pro rata (1/10 perdonando cada año de residencia).

II. PROCEDIMIENTOS

Los compradores de viviendas pueden solicitar para el Programa por presentando un contrato de compra totalmente aceptado. El personal de la ciudad ejecutará una solicitud de préstamo del Programa y obtendrá información sobre los ingresos del hogar y la documentación de apoyo requerida para determinar la elegibilidad. Las solicitudes se procesarán por orden de llegada, según la disponibilidad de fondos.

III. REQUISITOS

1. Requisitos del prestatario:

- a. **Ingresos:** Para poder acogerse al Programa de Asistencia a Compradores de Viviendas, el/los prestatario/s debe/n verificar que su familia cumple/n con los siguientes requisitos de ingresos. Los ingresos anuales de la familia del prestatario no deben exceder los límites de ingresos determinados por el Departamento de Viviendas y Desarrollo Urbano de los Estados Unidos. La ciudad de Covington utiliza la definición de ingresos de la Parte 5. Las inclusiones y exclusiones de ingresos y las inclusiones y exclusiones de activos se adjuntan como Anexos 1, 2 y 3.

A continuación, se indican los límites de ingresos del Departamento de Viviendas y Desarrollo Urbano (HUD) ajustados al tamaño de la familia. Estos límites son efectivos hasta que sean revisados por el HUD.



2023 HUD Directrices de Ingresos

Personas en el hogar	Ingresos máximos
1	\$56,650
2	\$64,750
3	\$72,850
4	\$80,900
5	\$87,400
6	\$93,850
7	\$100,350
8	\$106,800

- b. **Crédito:** Se revisará el historial crediticio y la documentación que indique una prueba sustancial de la capacidad de pago del prestatario. Se obtendrán informes de una oficina de crédito para todos los prestatarios.
- c. **Asesoramiento sobre la propiedad de la vivienda:** Todos los solicitantes deben participar en el asesoramiento sobre la propiedad de la vivienda aprobado por el HUD y deben presentar un certificado de finalización antes del cierre del préstamo. El proveedor del asesoramiento sobre la propiedad de la vivienda debe estar aprobado por el HUD para participar en el Programa de Asesoramiento sobre la Vivienda del HUD y el asesoramiento debe incluir servicios de asesoramiento individualizado sobre la vivienda. **Este requisito se describe con más detalle en el Anexo 4.**
- d. **Suscripción de préstamos:** Los coeficientes de endeudamiento del prestatario no pueden superar el 31% y el 43% para garantizar que los ingresos del prestatario sean suficientes para cubrir su hipoteca y otras obligaciones mensuales. El tipo de interés de la primera hipoteca no puede ser superior al 2.5% por encima del tipo medio de los préstamos convencionales a 30 años publicado por Freddie Mac en la Encuesta semanal sobre el mercado hipotecario primario. Los prestatarios no pueden utilizar la financiación de la primera hipoteca con pagos globales, tasas ajustables u otros términos de baja calidad. Las hipotecas de tasa ajustable pueden ser consideradas si la ciudad determina que son la opción de financiación más asequible para el prestatario.
- e. **Se permitirán coprestatarios no ocupantes**, pero las limitaciones de la relación de endeudamiento se aplicarán únicamente a los ingresos del hogar del prestatario principal.
- f. **Política de limitación de activos líquidos:** El/los solicitante(s) no deben tener activos líquidos que superen los siguientes importes en el momento de la solicitud del préstamo:
- **\$10,000:** Se exigirán que los activos líquidos que superen esta cantidad se utilicen en la transacción de compra antes de utilizar cualquier fondo del Programa.

- Las acciones y otros valores fácilmente vendibles se considerarán activos líquidos a menos que estén restringidos por los requisitos de las cuentas IRA, 401(k) u otros similares. Los fondos de las cuentas IRA, los planes 401(k) u otras cuentas de jubilación cualificadas no se considerarán activos líquidos.
- Los solicitantes que estén en edad de jubilación o cerca de ella pueden tener ahorros para la jubilación, que no tendrán que ser aportados, a menos que dichos ahorros superen una cantidad que se consideraría razonable para una persona de ingresos moderados. También pueden hacerse algunas excepciones debido a la naturaleza y el origen de los fondos. Por ejemplo, las liquidaciones de seguros que compensan a un solicitante por la pérdida de salarios durante la incapacidad o el fallecimiento de un cónyuge pueden no considerarse excesivas.

2. Calificaciones de la propiedad:

- Sólo son elegibles las viviendas ocupadas por sus propietarios o vacías** que tengan de una a dos unidades. Los edificios de dos unidades deben haber sido contruidos originalmente para dos unidades para ser elegibles. **Las propiedades actualmente ocupadas por inquilinos no son elegibles.** Las propiedades previamente ocupadas por inquilinos deben haber estado vacías antes de la ejecución del contrato de compra.
- Residencia principal:** Los participantes deben ocupar la propiedad como su residencia principal permanente en un plazo de 60 días a partir de la fecha de compra (excepto en el caso de las unidades actualmente en construcción). La vivienda debe ser, y permanecer durante la vigencia del contrato de préstamo, la residencia principal del prestatario. **El prestatario deberá certificar su residencia durante la vigencia del contrato.**
- Estado de la propiedad:** El prestatario debe tener un título de plena propiedad. Las viviendas adquiridas mediante contratos privados no suelen cumplir este requisito.
- Tasación/Límites del precio de compra:** El precio de compra o el valor de tasación después de cualquier reparación no debe superar los límites de precio de compra establecidos y publicados anualmente por el HUD. Esto debe ser verificado por una tasación certificada. Para 2023, el valor de tasación después de la rehabilitación para las viviendas existentes en el condado de Campbell es \$218,000 para un edificio de una unidad y \$278,000 para un edificio de dos unidades y en el condado de Kenton es \$214,000 para un edificio de una unidad y \$274,000 para un edificio de dos unidades y en el condado de Boone es \$247,000 para un edificio de una unidad y \$316,000 para un edificio de dos unidades. Para las nuevas construcciones, el límite es \$293,000 para un edificio de una unidad y \$376,000 dólares para uno de dos unidades. Este límite es efectivo hasta que sea revisado por el HUD.
- Normas de la propiedad:** Todas las propiedades deben cumplir con las normas mínimas de vivienda del Código Internacional de Mantenimiento de Propiedades como condición de compra. Todas las propiedades serán inspeccionadas por la ciudad de Covington para garantizar el cumplimiento de estas normas.

- f. **Las viviendas construidas antes de** serán inspeccionadas para detectar la presencia de superficies de pintura defectuosas o deterioradas. Esta inspección y cualquier estabilización de la pintura que se requiera se regirán por la norma sobre viviendas seguras con plomo del Departamento de Vivienda y Desarrollo Urbano.
- g. **Zonificación:** La vivienda debe cumplir con las normas de zonificación aplicables.
- h. **Viviendas prefabricadas:** Para poder optar a la ayuda, las viviendas prefabricadas deben estar situadas sobre una base permanente y estar conectadas a los servicios públicos permanentes. Si se produce después del 15 de junio de 1976, la casa debe cumplir con las normas de propiedad establecidas en 24 CFR 3280. Si se produjo antes del 15 de junio de 1976, la casa debe cumplir con los códigos de la ciudad aplicables.
- i. **Reglamentos federales:** Para las actividades financiadas a través de los Fondos Federales del Programa HOME, los préstamos están sujetos a los requisitos descritos en el 24 CFR Parte 92.
- j. **Requisitos de no discriminación:** El Programa se implementará de manera coherente con el compromiso de la Ciudad de no discriminar. No se excluirá a ninguna persona de la participación, ni se le negará el beneficio, ni será objeto de discriminación en ningún programa o actividad financiada total o parcialmente con fondos federales por razón de su discapacidad, edad, sexo, raza, color, religión, ascendencia, origen nacional, orientación sexual, identidad de género, estado familiar, estado civil y/o parental o lugar de nacimiento, u otra causa arbitraria.

IV. CONDICIONES DEL PRÉSTAMO

Importe del préstamo: El importe del préstamo se basará en la cantidad mínima de financiación necesaria para cubrir el pago inicial exigido por el prestamista y/o los gastos habituales de liquidación del prestatario. Se pondrán a disposición hasta **\$10,000** en función de la necesidad demostrada. Los fondos del programa también pueden utilizarse para reducir o "rebajar" el tipo de interés de la hipoteca principal del prestatario.

Tasa de interés/plazo del préstamo: 0% fijo, 10 años

Importe del pago mensual: No hay pagos mensuales. Será perdonado el préstamo 1/10 al año durante el período de diez años si el dueño habite el hogar como su residencia principal desde la fecha de compra.

Recuperación de préstamos: Si la propiedad se vende o el Prestatario no reside en los locales durante diez años, el préstamo se hace inmediatamente exigible. Si el reembolso del préstamo se produce por una venta (voluntaria o

involuntaria), y no hay ingresos netos o los ingresos netos son insuficientes para reembolsar el préstamo, la Ciudad sólo recuperará los ingresos netos, si los hay. Los ingresos netos se definen como el precio de venta menos el reembolso del préstamo superior (distinto de los fondos de HOME) y cualquier coste de cierre del vendedor.

V. CONFLICTOS DE INTERÉS:

Existe un conflicto de intereses si un solicitante es un empleado, agente, consultor, funcionario, funcionario elegido o designado de la ciudad de Covington, y si el solicitante:

- Ejerce o ha ejercido cualquier función o responsabilidad con respecto a los fondos de este programa,
- Participa en el proceso de decisiones relacionadas con los fondos de este programa, o
- Está en posición de obtener información privilegiada con respecto a las actividades del programa.

VI. NECESIDADES ESPECIALES DE VIVIENDA

La Junta del Consorcio HOME del Norte de Kentucky y la ciudad de Covington se reserva el derecho de eximir de cualquier requisito del programa local a los solicitantes que demuestren una necesidad especial de vivienda debido a una discapacidad física o mental o al tamaño de la familia. Además, el Consorcio HOME y la ciudad de Covington se reserva el derecho de renunciar a cualquier requisito del programa local en conjunción con una actividad emprendida por una Organización de Desarrollo de Vivienda Comunitaria (CHDO) u otra entidad sin fines de lucro.

Para más información sobre el Programa de Asistencia a Compradores de Viviendas, llame o escriba a:

City of Covington
Neighborhood Services Department
20 West Pike Street
Covington, KY 41011
(859) 292-2105
800.545.1833 ext. 931 (TDD/TTY)
www.covingtonky.gov

Adopted: 06/27/23 (Order-172-23)



HOME Program Definitions

1. Applicant shall mean the person(s) who sign(s) the City loan application.
2. Deferred Second Mortgage Loan shall mean a 0% interest loan by the City to the applicant that must be repaid in a lump sum upon the sale, transfer, or vacating of the property by the property owner. The loan becomes a grant if the homeowner occupies the residence for 10 years.
3. Owner-Occupant shall mean any person who is purchasing the property which is the subject of the deferred second mortgage loan.
4. Income is gross annual income of the applicant and all other people who are expected to reside in the house which shall include wages, salaries, tips, bonuses, commissions, dividends, interest and any other form of income generally considered as gross income by the IRS and reported on the Homebuyer Assistance Program application. For purposes of the Homebuyer Assistance Program, current paycheck stubs, benefit statements, etc. shall be used for income qualifications. Copies of most recent tax returns will be used for verification of information contained in the application, but will not be used in determining income eligibility.
5. Income Limits
 - a. Very low income shall mean annual income which does not exceed 50 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 50 percent of the median for the area on the basis of HUD findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.
 - b. Low income shall mean annual income which does not exceed 80 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 80 percent of the median for the area on the basis of HUD findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.
6. Lender shall mean any established lending institution or any organization or company whose primary purpose is lending money.
7. Average 30 Year Conventional Loan Rate shall mean the current average 30 year mortgage rate as published by Freddie Mac (Federal Home Loan Mortgage Corporation).
8. Subprime Loan shall mean a mortgage loan which carries an interest rate at least 2-1/2 points more than the average 30 year conventional loan rate. Typically, a subprime rate is offered to loan applicants who have below average credit histories.

Attachment 1 - 24 CFR Part 5 Annual Income Inclusions

1. The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services.
2. The net income from the operation of a business or profession.
3. Interest, dividends, and other net income of any kind from real or personal property. Where the family has net family assets in excess of \$5,000, annual income shall include the greater of the actual income derived from all net family assets or a percentage of the value of such assets based on the current passbook savings rate, as determined by HUD.
4. The full amount of periodic amounts received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts, including a lump-sum amount or prospective monthly amounts for the delayed start of a periodic amount (except for certain exclusions, listed in Attachment 2, number 14).
5. Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation, and severance pay (except for certain exclusions, as listed in Attachment 2, number 3).
6. Welfare Assistance. Welfare assistance payments made under the Temporary Assistance for Needy Families (TANF) program are included in annual income:
 - Qualify as assistance under the TANF program definition at 45 CFR 260.31; and
 - Are otherwise excluded from the calculation of annual income per 24 CFR 5.609(c).If the welfare assistance payment includes an amount specifically designated for shelter and utilities that is subject to adjustment by the welfare assistance agency in accordance with the actual cost of shelter and utilities, the amount of welfare assistance income to be included as income shall consist of:
 - the amount of the allowance or grant exclusive of the amount specifically designated for shelter or utilities; plus
 - the maximum amount that the welfare assistance agency could in fact allow the family for shelter and utilities. If the family's welfare assistance is reduced from the standard of need by applying a percentage, the amount calculated under 24 CFR 5.609 shall be the amount resulting from one application of the percentage.
7. Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from organizations or from persons not residing in the dwelling.
8. All regular pay, special pay, and allowances of a member of the Armed Forces (except as provided in number 8 of Income Exclusions).

Attachment 2 – 24 CFR Part 5 Annual Income Exclusions

1. Income from employment of children (including foster children) under the age of 18 years.
2. Payments received for the care of foster children or foster adults (usually persons with disabilities, unrelated to the tenant family, who are unable to live alone).
3. Lump-sum additions to family assets, such as inheritances, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains, and settlement for personal or property losses (except as provided in Attachment 1, number 5 of Income Inclusions).
4. Amounts received by the family that are specifically for, or in reimbursement of, the cost of medical expenses for any family member.
5. Income of a live-in aide (as defined in 24 CFR 5.403).
6. Certain increases in income of a disabled member of qualified families residing in HOME-assisted housing or receiving HOME tenant-based rental assistance (24 CFR 5.671(a)).
7. The full amount of student financial assistance paid directly to the student or to the educational institution.
8. The special pay to a family member serving in the Armed Forces who is exposed to hostile fire.
9.
 - (a) Amounts received under training programs funded by HUD.
 - (b) Amounts received by a person with a disability that are disregarded for a limited time for purposes of Supplemental Security Income eligibility and benefits because they are set aside for use under a Plan to Attain Self-Sufficiency (PASS).
 - (c) Amounts received by a participant in other publicly assisted programs that are specifically for, or in reimbursement of, out-of-pocket expenses incurred (special equipment, clothing, transportation, childcare, etc.) and which are made solely to allow participation in a specific program.
 - (d) Amounts received under a resident service stipend. A resident service stipend is a modest amount (not to exceed \$200 per month) received by a resident for performing a service for the PHA or owner, on a part-time basis, that enhances the quality of life in the development. Such services may include, but are not limited to, fire patrol, hall monitoring, lawn maintenance, resident initiatives coordination, and serving as a member of the PHA's governing board. No resident may receive more than one such stipend during the same period of time.
 - (e) Incremental earnings and benefits resulting to any family member from participation in qualifying state or local employment training programs (including training not affiliated with a local government) and training of a family member as resident management staff. Amounts excluded by this provision must be received under employment training programs with clearly defined goals and objectives, and are excluded only for the period during which the family member participates in the employment training program.
10. Temporary, nonrecurring, or sporadic income (including gifts).
11. Reparation payments paid by a foreign government pursuant to claims filed under the laws of that government by persons who were persecuted during the Nazi era.
12. Earnings in excess of \$480 for each full-time student 18 years old or older (excluding the head of household or spouse).

13. Adoption assistance payments in excess of \$480 per adopted child.
14. Deferred periodic amounts from supplemental security income and social security benefits that are received in a lump sum amount or in prospective monthly amounts.
15. Amounts received by the family in the form of refunds or rebates under state or local law for property taxes paid on the dwelling unit.
16. Amounts paid by a state agency to a family with a member who has a developmental disability and is living at home to offset the cost of services and equipment needed to keep the developmentally disabled family member at home.
17. Amounts specifically excluded by any other Federal statute from consideration as income for purposes of determining eligibility or benefits under a category of assistance programs that includes assistance under any program to which the exclusions set forth in 24 CFR 5.609(c) apply. A notice will be published in the Federal Register and distributed to housing owners identifying the benefits that qualify for this exclusion.

Updates will be published and distributed when necessary. The following is a list of income sources that qualify for that exclusion:

- The value of the allotment provided to an eligible household under the Food Stamp Act of 1977;
- Payments to volunteers under the Domestic Volunteer Service Act of 1973 (employment through AmeriCorps, VISTA, Retired Senior Volunteer Program, Foster Grandparents Program, youthful offender incarceration alternatives, senior companions);
- Payments received under the Alaskan Native Claims Settlement Act;
- Income derived from the disposition of funds to the Grand River Band of Ottawa Indians;
- Income derived from certain sub marginal land of the United States that is held in trust for certain Indian tribes;
- Payments or allowances made under the Department of Health and Human Services' Low-Income Home Energy Assistance Program;
- Payments received under the Maine Indian Claims Settlement Act of 1980 (25 U.S.C. 1721);
- The first \$2,000 of per capita shares received from judgment funds awarded by the Indian Claims Commission or the U.S. Claims Court and the interests of individual Indians in trust or restricted lands, including the first \$2,000 per year of income received by individual Indians from funds derived from interests held in such trust or restricted lands;
- Amounts of scholarships funded under Title IV of the Higher Education Act of 1965, including awards under the Federal work-study program or under the Bureau of Indian Affairs student assistance programs;
- Payments received from programs funded under Title V of the Older Americans Act of 1985 (Green Thumb, Senior Aides, Older American Community Service Employment Program);
- Payments received on or after January 1, 1989, from the Agent Orange Settlement Fund or any other fund established pursuant to the settlement in the In Re Agent Orange product liability litigation, M.D.L. No. 381 (E.D.N.Y.);

- Earned income tax credit refund payments received on or after January 1, 1991, including advanced earned income credit payments;
- The value of any child care provided or arranged (or any amount received as payment for such care or reimbursement for costs incurred for such care) under the Child Care and Development Block Grant Act of 1990;
- Payments received under programs funded in whole or in part under the Job Training Partnership Act (employment and training programs for Native Americans and migrant and seasonal farm workers, Job Corps, veterans employment programs, state job training programs and career intern programs, AmeriCorps);
- Payments by the Indian Claims Commission to the Confederated Tribes and Bands of Yakima Indian Nation or the Apache Tribe of Mescalero Reservation;
- Allowances, earnings, and payments to AmeriCorps participants under the National and Community Service Act of 1990;
- Any allowance paid under the provisions of 38 U.S.C. 1805 to a child suffering from spina bifida who is the child of a Vietnam veteran;
- Any amount of crime victim compensation (under the Victims of Crime Act) received through crime victim assistance (or payment or reimbursement of the cost of such assistance) as determined under the Victims of Crime Act because of the commission of crime against the applicant under the Victims of Crime Act; and
- Allowances, earnings, and payments to individuals participating in programs under the Workforce Investment Act of 1998.

Attachment 3

Part 5 Annual Income Net Family Asset Inclusions and Exclusions	
<p>Inclusions</p> <ol style="list-style-type: none"> 1. Cash held in savings accounts, checking accounts, safe deposit boxes, homes, etc. For savings accounts, use the current balance. For checking accounts, use the average 6-month balance. Assets held in foreign countries are considered assets. 2. Cash value of revocable trusts available to the applicant. 3. Equity in rental property or other capital investments. Equity is the estimated current market value of the asset less the unpaid balance on all loans secured by the asset and all reasonable costs (e.g., broker fees) that would be incurred in selling the asset. Under HOME, equity in the family's primary residence is not considered in the calculation of assets for owner-occupied rehabilitation projects. 4. Cash value of stocks, bonds, Treasury bills, certificates of deposit, mutual funds, and money market accounts. 5. Individual retirement, 401(K), and Keogh accounts (even though withdrawal would result in a penalty). 6. Retirement and pension funds. 7. Cash value of life insurance policies available to the individual before death (e.g., surrender value of a whole life or universal life policy). 8. Personal property held as an investment such as gems, jewelry, coin collections, antique cars, etc. 9. Lump sum or one-time receipts, such as inheritances, capital gains, lottery winnings, victim's restitution, insurance settlements and other amounts not intended as periodic payments. 10. Mortgages or deeds of trust held by an applicant. 	<p>Exclusions</p> <ol style="list-style-type: none"> 1. Necessary personal property, except as noted in number 8 of Inclusions, such as clothing, furniture, cars, and vehicles specially equipped for persons with disabilities. 2. Interest in Indian trust lands. 3. Assets not effectively owned by the applicant. That is, when assets are held in an individual's name, but the assets and any income they earn accrue to the benefit of someone else who is not a member of the household and that other person is responsible for income taxes incurred on income generated by the asset. 4. Equity in cooperatives in which the family lives. 5. Assets not accessible to and that provide no income for the applicant.

Attachment 4- HOUSING COUNSELING REQUIREMENTS

HOME Program Requirements

The HOME regulations require that all homebuyers who receive HOME assistance to purchase a home must receive housing counseling that is provided by a HUD approved housing counseling agency and be performed by a HUD certified housing counselor.

The Housing Counseling must be independent, expert advice customized to the needs of the homebuyer to address housing barriers and to help achieve their housing goals and must include the following processes: intake; financial and housing affordability analysis; an action plan; and a reasonable effort to have follow-up communication with the client when possible.

Agencies that provide homeownership counseling must address the decision to purchase a home, the selection and purchase of a home, issues arising during or affecting the period of ownership of a home (including financing, refinancing, default, and foreclosure, and other financial decisions) and the sale or other disposition of a home.

The counseling may be provided in-person, by phone or virtually. The housing counseling must be individualized to ensure the guidance and advice provided is tailored to the client's specific needs. Some of the homeownership topics may be provided in a group setting as the foundation for an individual counseling session. **Homebuyers may utilize any HUD approved housing counseling agency.**

HUD approved housing counseling agency database can be found here:
<https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>

HUD approved housing counseling agencies located in Northern Kentucky:

Catholic Charities, Diocese of Covington
3629 Church Street
Covington, KY 41015
859-581-8974
www.covingtoncharities.org

Northern KY Community Action Commission
717 Madison Avenue
Covington, KY 41011
859-581-6607
www.nkcac.org

Brighton Center
799 Ann Street
Newport, KY 41071
859-491-8303
www.brightoncenter.com