

# 2025 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE IN LOUISVILLE, KENTUCKY

Prepared for by the  
Metropolitan Housing  
Coalition for the  
Louisville Metro  
Government Office of  
Housing and  
Community  
Development



**Metropolitan  
Housing Coalition**

# 2025 Analysis of Impediments to Fair Housing Choice in Louisville, KY

---

## Table of Contents

|   |    |
|---|----|
| <u>INTRODUCTION</u>   | 2  |
| <u>STATE OF HOUSING CHOICE FOR PROTECTED CLASSES</u>                          | 4  |
| <u>WHERE DO PEOPLE LIVE?</u>  | 5  |
| AFRICAN AMERICANS   | 5  |
| ETHNICITY AND NATIONAL ORIGIN   | 6  |
| GENDER IDENTITY AND SEXUAL ORIENTATION  | 8  |
| WOMEN AND FAMILIAL STATUS   | 8  |
| GRANDPARENTS RAISING GRANDCHILDREN  | 9  |
| RESIDENTS WITH DISABILITIES   | 10 |
| ELDERLY   | 12 |
| RELIGION  | 13 |
| VETERANS  | 13 |
| HOMELESS POPULATION   | 13 |
| SCHOOL AGE CHILDREN   | 14 |
| YOUNG ADULTS  | 14 |
| DOMESTIC VIOLENCE   | 15 |
| <u>UNIVERSAL THEMES AFFECTING LOUISVILLE’S PROTECTED CLASSES</u>              | 16 |
| POVERTY   | 16 |
| HEALTH OUTCOMES   | 22 |
| OWNERSHIP AND RENTAL  | 24 |
| INADEQUATE HOUSING STOCK  | 28 |
| VACANT PROPERTIES   | 29 |
| PUBLIC HOUSING DISPLACEMENT   | 31 |
| TRANSPORTATION  | 32 |
| NOT IN MY BACKYARD (NIMBY)  | 33 |
| LAND DEVELOPMENT CODE   | 34 |
| COVID-19  | 34 |
| <u>REVIEW OF 2020 RECCOMENDED ACTION PLAN</u>                                 | 35 |
| <u>2025 -2030 RECOMMENDED ACTION PLAN</u>                                     | 41 |
| <u>2025 FAIR HOUSING SURVEY RESULTS</u>                                       | 45 |
| <u>INTERVIEWS CONDUCTED FOR THIS DOCUMENT</u>                                 | 53 |
| <u>LEGAL UPDATES</u>  | 54 |
| <u>REFERENCES</u>   | 59 |
| <u>APPRECIATIONS</u>  | 62 |
| <u>ADDENDUM</u>   | 63 |
| U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD), FAIR HOUSING DIVISION | 64 |
| LOUISVILLE METRO HUMAN RELATIONS COMMISSION (LMHRC)                           | 87 |
| KENTUCKY COMMISSION ON HUMAN RIGHTS (KCHR)                                    | 89 |
| KENTUCKY FAIR HOUSING COUNCIL (KFHC)  | 93 |

# 2025 Analysis of Impediments to Fair Housing Choice in Louisville Metro, KY

---

Prepared by Metropolitan Housing Coalition

## Introduction

Founded in 1965, the U.S. Department of Housing Urban Development (HUD) has been committed to eliminating racial discrimination and racial segregation as it pertains to the development, provision, ownership, and management of housing in America. HUD was created to focus on racial discrimination and, as time has progressed, more protected classes have been added. In order to affirmatively further fair housing, the HUD mission is to “increase homeownership, support community development and increase access to affordable housing free from discrimination.” To fulfill this mission, HUD will “embrace high standards of ethics, management and accountability and forge new partnerships, particularly with faith-based and community organizations, that leverage resources and improve HUD’s ability to be effective on the community level.” Through the Office of Fair Housing and Equal Opportunity (FHEO), HUD administers and enforces federal laws and establishes national policies that make sure all Americans have equal access to the housing of their choice. Such laws and policies include implementing and enforcing the Fair Housing Act and other civil rights laws, including Title VI of the Civil Rights Act of 1964, Section 109 of Title I of the Housing and Community Development Act of 1974, Section 504 of the Rehabilitation Act of 1973, Title II of the Americans with Disabilities Act of 1990, the Age Discrimination Act of 1975, Title IX of the Education Amendments Act of 1972, and the Architectural Barriers Act of 1968. As of the writing of this report, there are significant threats to fair housing administrative and enforcement funding.

To ensure the prevention and elimination of housing discrimination, and housing segregation as it pertains to fair housing choice, HUD requires all entitlements or jurisdictions directly receiving any of the four HUD formula grant programs, Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), HOME Investment Partnership Program (HOME), and Housing For People With Aids (HOPWA), to certify that the jurisdiction will “affirmatively further fair housing choice” within their area of authority. This requirement is codified in the Consolidated Planning process requirements under 24 Code of Federal Regulations (CFR) 91.225. Receipt of any of the HUD four formula grant programs is predicated upon the receipt of the local jurisdiction’s Consolidated Plan along with an Analysis of Impediments to Fair Housing Choice (AI) which identifies the impediments and provides strategies to cure the impediments identified. “Affirmatively furthering fair housing” is defined by HUD as requiring a local jurisdiction to conduct an analysis to identify impediments to fair housing choice within the jurisdiction; to take appropriate actions to overcome the effects of any impediments identified through the analysis; and to maintain records reflecting the AI and actions taken in this regard.

The Affirmatively Furthering Fair Housing (AFFH) Regulation passed during the Barack Obama Administration in 2015. The AFFH rule was in part suspended in 2020, pulling back from the requirement of local jurisdictions to create plans to address housing disparities and inequities and evaluate patterns of housing in localities under their authority. A new rule was introduced in 2020 during the first Trump Administration that reduced the requirements on jurisdictions as to the flexibility of assessments and action plan and asserted the update would create more freedom in fulfilling the detailed planning and public engagement requirements of AFFH. The Trump-era rule also transferred oversight to local governments and reduced the importance of using data and analysis in identifying fair housing disparities and inequitable access to housing in communities across the United States. In 2021, the Biden Administration restored the key provisions of the 2015 AFFH rule previously suspended by the previous Trump administration, reestablishing HUD's role in compliance and oversight of local governments, refocused the work on racial and economic equity, and reinstated the important of community engagement. However, this is changing under the current Trump Administration. In January 2025, Trump Administration HUD Secretary Scott Turner withdrew the proposed 2023 AFFH rule from the Biden Administration and, on [February 26, 2025](#), terminated the Biden Administration 2021 AFFH rule. This returned the AFFH posture to the previous 2020 Trump Administration rule and there is a great deal of uncertainty about AFFH moving forward.

According to HUD requirements, an Analysis of Impediments to Fair Housing Choice (AI) consists of:

- An overview of demographic and housing market conditions in the local jurisdiction, particularly as they pertain to housing choice.
- A profile of fair housing in the local jurisdiction, including current laws, policies and practices, and the number and status of any fair housing complaints in the local jurisdiction.
- An assessment of various market and public policy impediments to fair housing choice.
- Action steps to remove any impediments.
- In addition, this AI will track the actions taken to meet the recommendations.

The [HUD Fair Housing Planning Guide](#) defines impediments to fair housing choice as

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict or which have the effect of restricting, housing choices or the availability of housing choice.
- Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.

It is important to realize that HUD does not restrict the scope of the AI to those actions that are in direct violation of federal, state, or local fair housing laws, but rather to actions, omissions, or decisions that have the ultimate effect of restricting fair housing choice.

The *2025 Analysis of Impediments to Fair Housing Choice for Louisville Metro, Kentucky*, follows the same structure of the 2020 AI. This is an intentional decision by the report authors to guide the reader in comparing the data and recommendations of the current and previous reports. The first section updates the state of protected classes in Louisville Metro. The second section takes a deep dive into the universal themes that impact the fair housing landscape throughout Louisville, linking both affordable and fair housing issues. The third section revisits the Land Development Code and what the current reform efforts are attempting to accomplish through the latest reform process and then turns to the lasting effects on fair housing issues in our community. The fourth section revisits the 2020 AI plan looking at the outcomes, both achievements and continued barriers to progress. The fifth section is forward thinking, addressing the recommendations for the next five years for fair housing. While some of the focus remains the same as the previous AI, there are some new fair housing issues that percolated to the top of the discussion and must be addressed moving towards 2030. The sixth section focuses on the 2025 Fair Housing Survey results, which received over 100 more responses than the 2020 Survey. The sixth section focuses on the 2025 Fair Housing Survey results which received over 100 more responses than the 2020 Survey.

The final addendum presents trends in fair housing complaints and enforcement with data from all four enforcements agencies. The reporting data was collected from the Department of Housing and Urban Development – Fair Housing Division, Kentucky Commission on Human Rights, Louisville Metro Human Relations Commission, and the Kentucky Fair Housing Council (formerly the Lexington Fair Housing Council). The report also contains a list of references, interviewees, and legal updates. It must be noted that the fair housing legal landscape is changing weekly, if not daily, as of the writing of this report.

## State of Housing Choice for Protected Classes

The *2025 Analysis of Impediments of Fair Housing Choice* covers the whole geographic area of Louisville, but policies and land use laws are not entirely controlled by Louisville Metro government. Twelve home-rule cities in Jefferson County maintain independent zoning authority.

Louisville has twelve protected classes under the combined federal, state, and local housing laws, which are as follows: race, color, religion, national origin, familial status, disability, sex, gender identity, sexual orientation, conviction history or arrest history, prior military service, or homeless status. In 1999, sexual orientation and gender identity were added as locally protected classes. Louisville Metro Council acted to increase protected classes in 2020 to include conviction history or arrest history, source of income, prior military service, or homeless status. The Kentucky State Legislature preempted statewide source of income protections during the 2024 Regular Session, making Louisville’s source of income protection null and void. Also, local fair housing laws pertaining to rental housing are enforced if the owner has just two units instead of the federally mandated four units. In homeownership, the laws cover all transactions, with no minimum.

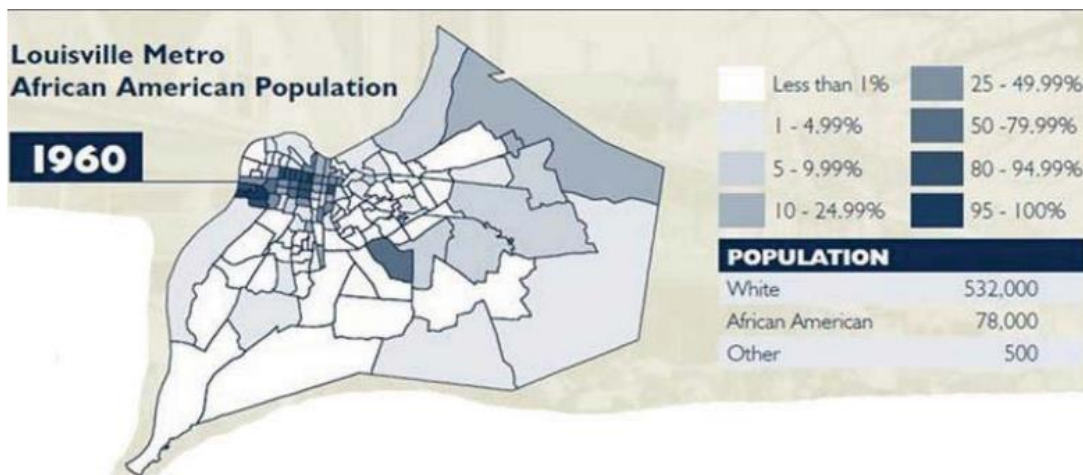
The history of housing segregation in Louisville is thoroughly discussed in the Louisville Metro Human Relations Commission publication, *Making Louisville Home for Us All: A 20-Year Action Plan to Further Fair Housing*.

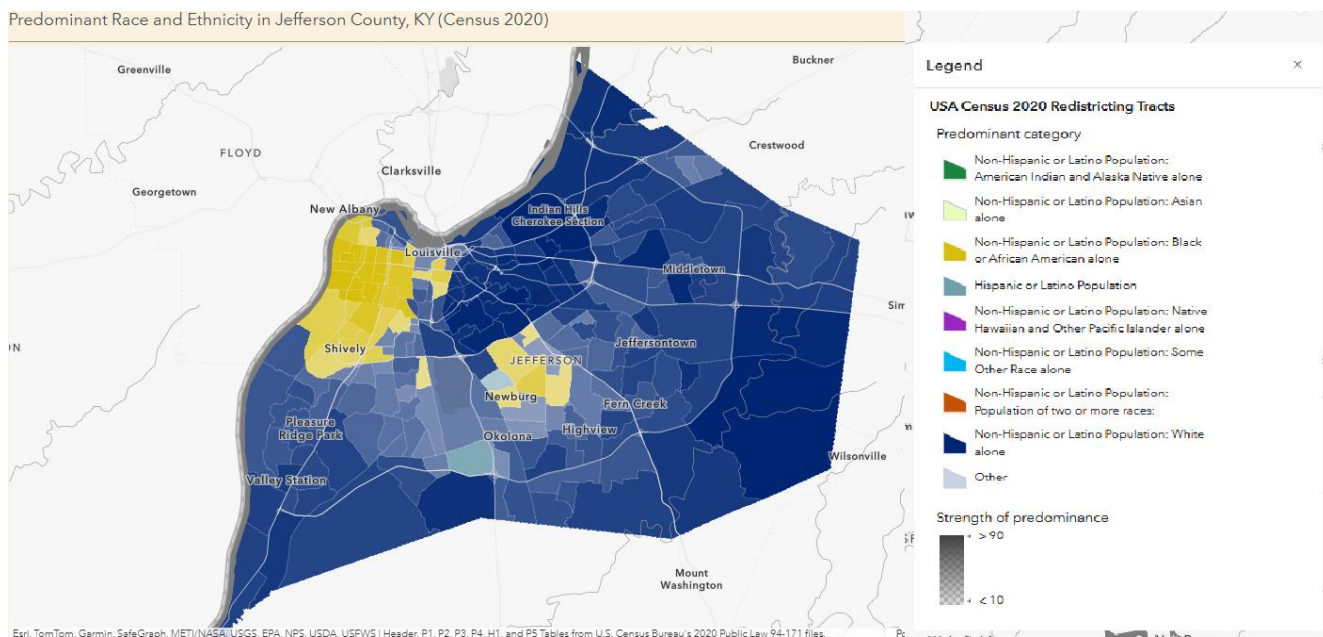
## Where do people live?

### African Americans

In Louisville/Jefferson County about 70% of the population is White. The Black/African American population represents 23.3% of the population in Louisville/Jefferson County. The Latinx population is about 8.5%, the Asian population represents 3.5% and 2% self-identify as two or more races. American Indian and Alaskan Native represent 0.2% of the population, and Native Hawaiian and other Pacific Islanders represent 0.1% (U.S. Census 2020 5- Year American Community Survey).

The below maps showing segregation by race in 1960 contrasted with the current map (2024 Louisville Metro Health Equity Survey). While the number and percent of people who identify as Black/African American has increased from 131,000 in 2000 to over 167,000, the greatest change is that the number of census tracts that are racially segregated has increased for black households. Residents racialized as white and resources such as income and wealth are geographically concentrated in more census tracts compared to the number of where those who are racialized as Black and Hispanic/Latino are concentrated across Louisville/Jefferson County (2023 SMHR). Homeownership rates for Black or African American households are 36.7% and 37.2%, respectively, compared to the national rate for Black or African American households of 41.8% (2022 SMHR). The highly segregated areas also have health and prosperity outcomes that are concerning and will be addressed in later sections.





As of 2022, about 15% of Black/African American individuals earning 30% or less of the area median income (roughly \$25,000 or less) owned their homes, marking a 2% decrease since 2019. In comparison, around 47% of white/Caucasian individuals in the same income bracket owned their homes, showing a 4% increase since 2019. Of those making the area median income (or approximately \$75,000-\$100,000), 54% of the Black/African American population owned their own home, compared to 76% of white/caucasian ownership (see chart on page 27).

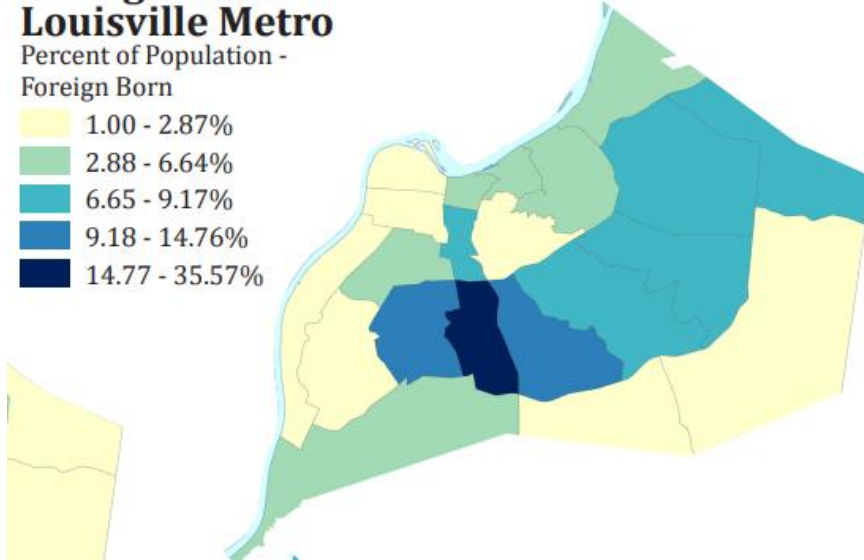
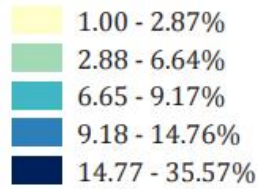
### Ethnicity and National Origin

The current total immigrant population in Louisville is 79,465, making foreign-born immigrants approximately 6.2% of the total population. Approximately 39,208 immigrants of the total immigrant population are naturalized citizens, or 49.3% ([LMG 2023 Immigrant Snapshot](#)).

The Louisville Metro Health Equity Report references a map on immigrants in Louisville Metro, including those identifying as Hispanic/Latinx and who are foreign born. The Louisville Metro Office of Immigrant Affairs states that 47% of the foreign-born population arrived after 2010 (U.S. Census 2023 5- Year American Community Survey). The LMG Office of Immigrant Affairs also references that the top 5 countries of origin of the foreign-born population are: Cuba, Mexico, India, Vietnam, and the Philippines. The Jefferson County Public Schools estimated that 125 languages were spoken ([2024 LMG Health Equity Report](#)). According to the Kentucky Office of Refugees, approximately 35,762 refugees arrived in Louisville between October 2019 and October 2024. These statistics include those who used one of the three resettlement agencies in Louisville, indicating that there could be more refugees unaccounted for that did not use resettlement services. Of the 35,762, the top country of origin for refugees was Cuba, constituting 77% of the refugee population during that time. Note that the map showing where all immigrants live shows some higher percentages in South and East Louisville, that is not the case for Latinx, stressing the need to have policies within the protected classes of Ethnicity and National Origin.

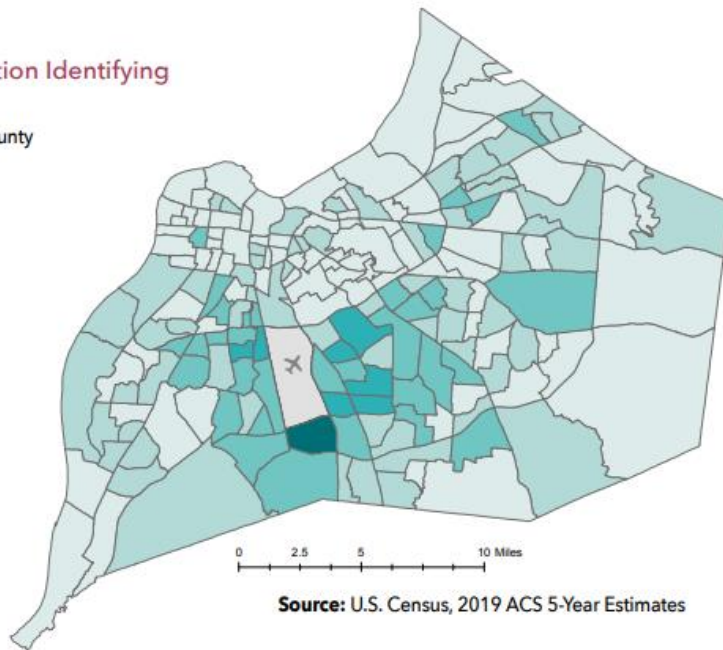
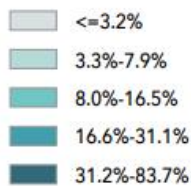
## Immigrants in Louisville Metro

Percent of Population - Foreign Born



### MAP 9 Percentage of Population Identifying as Hispanic/Latino

By Census Tracts - Louisville/Jefferson County



Latinx households represent approximately 8.5% of Louisville's population and make up the largest group of international residents. Due to decades of immigration, there are also people in Louisville who were born and raised here and identify as Latinx. The city is home to individuals from various parts of the world, and their neighborhoods often reflect differences in wealth and country of origin. These factors influence how people view different ethnicities and nationalities.

Comparing US Census data from 2020, 2022, and 2024, the percent of the population that is white is decreasing and the percent of the black and Hispanic populations are increasing. This is a trend we expect to continue.

## Gender Identity and Sexual Orientation

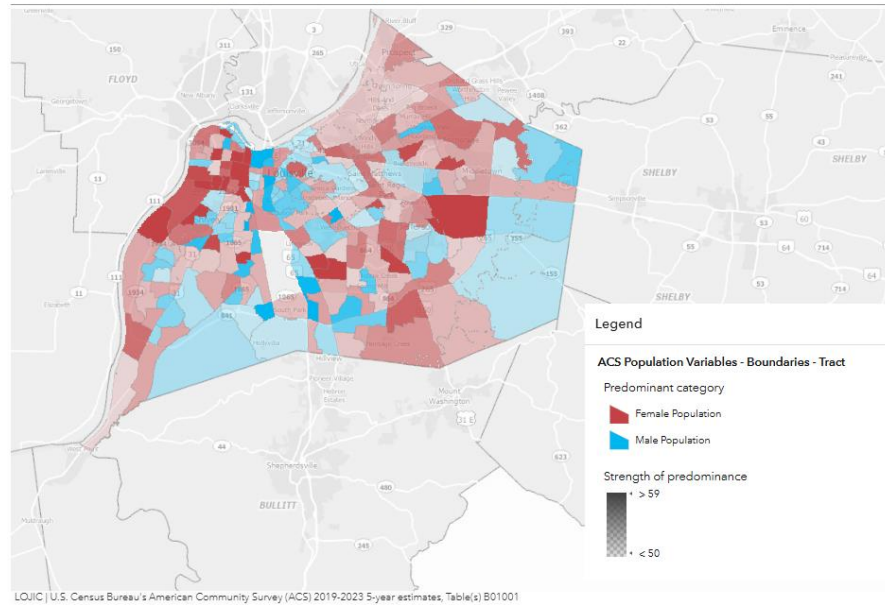
The 2017 Louisville Metro Health Equity Report estimated that 17,700 adults identify as transgender in Kentucky. This number has relatively stayed the same. [The Williams Institute LGBT Data and Demographics Survey](#) found that as of 2023, it is estimated that approximately 4.9%, or 168,600 residents, of Kentucky identify as either lesbian, gay, or bisexual. This is a 1.5% increase in those who identify as LGBT since 2016 ([Williams Institute, 2016](#)).



## Women and Familial Status

Approximately 52%, or 397,113 women live in Jefferson County (Metro United Way, Jefferson County Profile, 2022). According to the below map from the 2024 Louisville Metro Health Equity Report, those who identify as female are concentrated to the northwest end of Louisville and east end Louisville. Women living in the east portion of Louisville are on average either below the age of 18 or are 65+.

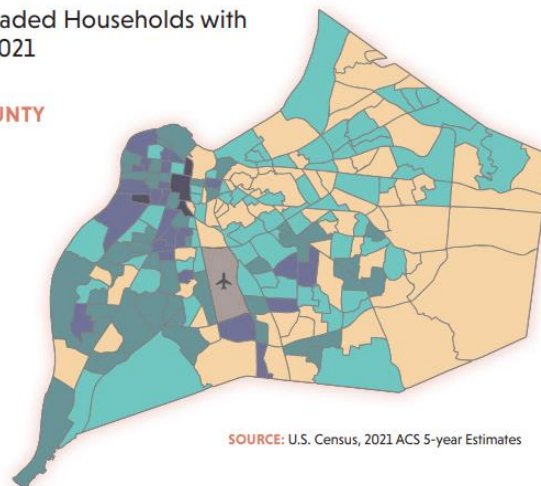
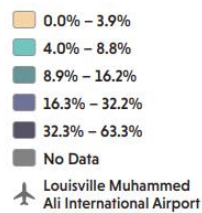
Predominant Gender Group in Jefferson County, KY (Census 2020)



Female-headed households with children under the age of 18 account for approximately 23.3% of the population ([US Census Bureau 2020 ACS 5-year](#)). Female-headed households are concentrated in northwest Louisville, detailed in the map below. It is important to note that 40.5% of female-headed households with children in Louisville/Jefferson County are living in poverty, as are 37% of female-headed households in the Louisville MSA ([2023 SMHR](#)).

: Percentage of Female-Headed Households with Children < 18 Years Old, 2021

**BY CENSUS TRACT (2020)  
LOUISVILLE/JEFFERSON COUNTY**



### Grandparents Raising Grandchildren

According to US Census 2020 5- Year American Community Survey, 1 in 122 (or approximately 3,447) people in Jefferson County are grandparents caring for grandchildren. Children living with grandparents also tend to live in households with lower incomes and depend more heavily on resource assistance programs ([Congressional Research Service, 2023](#)).

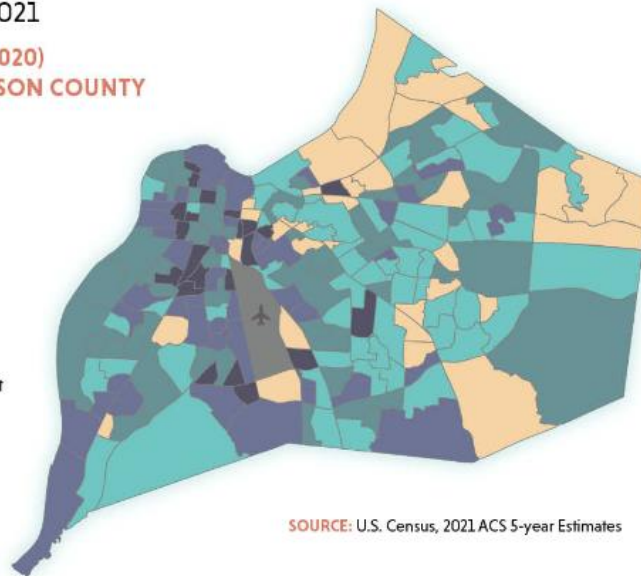
## Residents with Disabilities

People with disabilities constitute 14% of the population ([Metro United Way, Jefferson County Profile, 2022](#)). This is a 0.7% decrease since 2020. The areas of those living with a disability mirror the areas where many other protected classes live. The concentration of people living with disabilities who are over the age of 65 is primarily in west and south Louisville (see below maps). Data show that this concentration in west Louisville is even more stark for those living with disabilities of any age. The Metro Council Districts with over 28% of the population being people with disabilities are: 1, 3, 4, 5, 6, and 15, which is west of 9th Street. These areas of Louisville also have the highest concentrations of poverty, easily illustrating the need for affordable housing and fair housing choice for people with disabilities, many who live on fixed incomes.

While the medical services and the transit options of downtown Louisville offer some incentives for living in these areas, there is a concentration along the southwest part of Louisville that is not part of those incentives. Furthermore, downtown has the most subsidized housing opportunities which often limit the choice of people with fixed incomes. Those unable to work may be most at risk for loss of opportunities.

**MAP 12:** Percentage of Population 65 years and Older with a Disability, 2021

**BY CENSUS TRACT (2020)  
LOUISVILLE/JEFFERSON COUNTY**

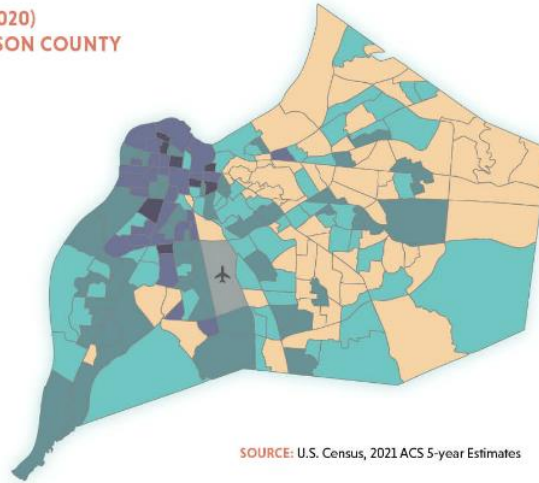


SOURCE: U.S. Census, 2021 ACS 5-year Estimates

**MAP 13:** Percentage of Population with a Disability, 2021

**BY CENSUS TRACT (2020)**  
**LOUISVILLE/JEFFERSON COUNTY**

- 0.0% – 10.3%
- 10.4% – 15.1%
- 15.2% – 20.6%
- 20.7% – 28.8%
- 28.9% – 47.9%
- No Data
- ✈ Louisville Muhammed Ali International Airport



SOURCE: U.S. Census, 2021 ACS 5-year Estimates

Disabilities encompass a wide range health issues, including physical, emotional, intellectual, and psychological conditions. Among all protected classes, disability is unique because landlords are required to make reasonable accommodations or modifications to ensure the living environment is accessible for individuals with specific disabilities. These accommodations can range from building ramps for accessibility to allowing service animals in units with a no-pet policy.

In 2000, the Kentucky State Legislature passed *House Bill 843*, which mandated each of the state's 14 mental health centers to form a Regional Planning Council. These councils were tasked with creating plans to address mental health and substance abuse needs and services in their respective regions. Louisville Metro/Jefferson County serves as the hub for Region Six, which includes six surrounding counties.

The first goal of the Planning Council's 2000 Report was to increase the number of supported housing units - such as group, individual, and independent housing options - by 50% by 2006. These housing options were to include supportive services that foster independent living. Services would encompass job training, transportation, interpreter services, childcare, life skills training, case management, support groups, medication management, nutrition, and recreational and social activities.

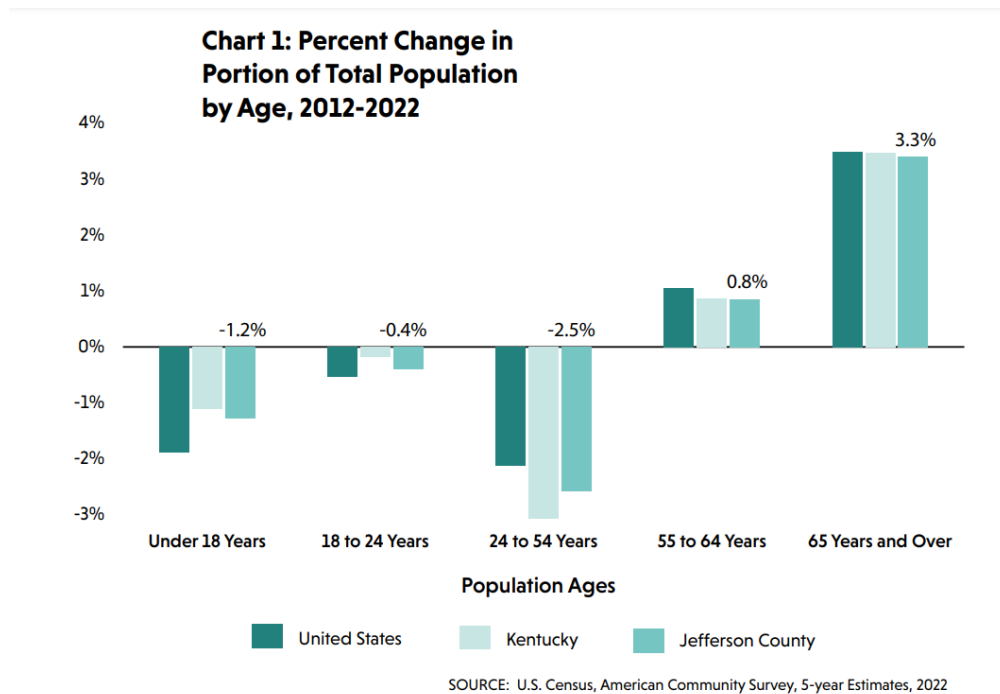
While the federal government discontinued the "811" program, which provided rent-assisted housing for people with disabilities, local efforts have continued. Louisville Metro has allocated Community Development Block Grant funds and utilized Low Income Housing Tax Credits to create affordable housing for individuals with disabilities. The Housing Opportunities for Persons with AIDS (HOPWA) program remains funded. However, there is a growing recognition that more affordable housing for individuals with disabilities, particularly those on fixed incomes, will be needed in the future. The 2024 Housing Needs Assessment from the Louisville Metro Housing and Community Services and Louisville

Affordable Housing Trust Fund (LAHTF) estimates that 36,160 affordable housing units are needed in Louisville.

The Fair Housing Act (FHA) of 1968 prohibits local governments from enacting zoning or land-use policies that discriminate against individuals with disabilities. As new housing models for people with disabilities are developed, integrating these models with the Land Development Code will be essential.

### Elderly

In Louisville/Jefferson County, the population range of 55 to 64 rose by 0.8% between 2012 and 2022, and the population range of 65 years and over increased by 3.3% (see below chart). The other age groups (18 and under and young adults) each declined.



The relationship between age and housing is complex and influenced by a variety of factors, including income, lifestyle preferences, family dynamics, and stages of life. Older adults (55+) may seek to downsize to more manageable homes or apartments. Some prioritize accessibility features and proximity to healthcare and social services. This means that there is a growing demand for housing types tailored to older adults, such as age-restricted communities, patio homes, assisted living, and independent living facilities. Many older adults rely on fixed incomes or retirement savings, which directly influences their housing choices. Property taxes, maintenance costs, and healthcare expenses often factor heavily into housing decisions ([2024 SMHR](#)).

While “Elderly” or being over a certain age is NOT a protected class in fair housing laws, there is an increasing focus on how people in this category are faring in housing choice. Each age group contributes to housing market dynamics, with older generations often shifting towards downsizing and accessible housing. Diverse age-related housing needs require adaptive policies. While the Kentucky Housing

Corporation requires Universal Design in units funded by Low Income Housing Tax Credits (LIHTC), other incentives for senior housing development and multi-generational accessible housing are needed.

## Religion

As Louisville grows through international diversity, there is an increasing population of those practicing religions that are a minority in Louisville, such as Buddhism and Islam. The Louisville Metro Human Relations Commission (LMHRC) cites one discrimination complaint based on religion in 2024, the Kentucky Commission on Human Rights (KCHR) lists 3 discrimination complaints based on religion between 2020-2024, and the Kentucky Fair Housing Assistance Program (FHAP) cites one discrimination complaint based on religion in 2024. Government services in housing need to be sensitive to the religious requirements of this growing population.

Approximately 53% of the population was a follower of some kind of religion (U.S. Census 2020 5- Year American Community Survey). This is a 1.8% decrease since 2020. The top 5 denominations in Louisville as of 2020 are (1) The Catholic Church, (2) Southern Baptist Convention, (3) Christian Churches and Churches of Christ, (4) Non-denominational Christian Churches, and (5) the United Methodist Church ([Association of Religion Data Archives, 2020](#)).

## Veterans

As of 2022, there are approximately 43,552 veterans in Jefferson County, making up approximately 7% of the population. The Veterans Affairs Supportive Housing (VASH) voucher awarded to Louisville Metro Housing Authority saw 380 VASH vouchers used in 2023, however 470 vouchers were awarded ([2023 SMHR](#)). According to the Coalition for the Homeless' [Point in Time Count for 2024](#), there were approximately 181 veterans in Louisville experiencing homelessness. The U.S. Department of Veterans Affairs (VA), the U.S. Department of Housing and Urban Development (HUD), and the U.S. Interagency Council on Homelessness announced in 2024 that the number of veterans experiencing homelessness nationwide has decreased 11.7% since 2020 and 55.6% since 2010. The decrease in veterans experiencing homelessness can be attributed to programs dedicated to supporting veterans, such as the Kentucky Department of Veteran Affairs' Homeless Veterans Program, HUD's approximately 400 Continuums of Care and vouchers, and the VA's Homeless Veteran Care program, among other programs ([VA and HUD PIT 2024](#)).

## Homeless Population

According to the Coalition for the Homeless, an estimated 1,728 individuals are without housing at any given point in time. Moreover, the total number of people experiencing homelessness increased from 7,572 to 11,130 between 2018 and 2022. The number of people seeking services other than shelter from agencies covered under the Continuum of Care managed by the Coalition for the Homeless increased 4,865%, rising from 75 to 3,724 ([2023 SMHR](#)). Below is a chart detailing the number of individuals experiencing homelessness from 2020-2024 via Point In Time (PIT) count data from Coalition for the Homeless ([Coalition for the Homeless PIT 2024](#)). At the time of the publication of this report, the results of the 2025 PIT count have not been released.

| Year | Individuals (Adults & Children) Experiencing Homelessness |
|------|---|
| 2024 | 1,728   |
| 2023 | 1,605   |
| 2022 | 1,080   |
| 2021 | 1,013   |
| 2020 | 1,102   |

### School Age Children

Data from the 2023-2024 school year show that 3,586 students in Jefferson County Public Schools, or approximately 3.4% of total enrollment, experienced homelessness (Table 8). The distribution by race and gender shows that African American students make up 54.3% of the homeless student population, with Hispanic and White students each representing 19.1%. The number of homeless students has increased by 8% since the 2022-2023 school year, up 267 students. The largest increase in homeless students occurred among African American students. The gender distribution of homeless students is nearly even, with 50.3% male and 49.7% female students ([2024 SMHR](#)).

**Table 8: Number of Homeless Students Enrolled K-12 by Race and Ethnicity, 2023-2024 School Year, Jefferson County Public Schools**

|                       | 2022-2023    |                     | 2023-2024    |                     |
|-----------------------|--------------|---------------------|--------------|---------------------|
|                       | Number       | Percent of Homeless | Number       | Percent of Homeless |
| <b>Total Homeless</b> | <b>3,319</b> | <b>100.0%</b>       | <b>3,586</b> | <b>100.0%</b>       |
| African American      | 1,704        | 51.3%               | 1,946        | 54.3%               |
| White                 | 645          | 19.4%               | 684          | 19.1%               |
| Hispanic              | 745          | 22.4%               | 685          | 19.1%               |
| Two or More Races     | 189          | 5.7%                | 237          | 6.6%                |
| Asian                 | 28           | 0.8%                | 24           | 0.7%                |
| Other Races           | 8            | 0.2%                | 10           | 0.3%                |
| Male                  | 1,650        | 49.7%               | 1,805        | 50.3%               |
| Female                | 1,669        | 50.3%               | 1,781        | 49.7%               |

Note: Total enrollment – The total number of students (unduplicated) that enrolled/attended school throughout the year, including students that exited before the end of the year. Homeless – Students identified and served as Homeless within the academic year.

SOURCE: Kentucky Department of Education. 2023-2024 data are preliminary.

### Young Adults

Young adults (ages 18-34) are the largest demographic age group in Jefferson County, making up approximately 25.5% of the population ([US Census Bureau 2020 ACS 5-year](#)). While the total population has decreased by 0.4% since 2012 (2024 SMHR), this is a trend across Kentucky and the United States. Young adults often rent rather than buy due to financial constraints, such as lower income and student

debt. Many in this age group seek flexible, lower-cost housing options, especially in urban areas with proximity to jobs, education, and social amenities. While they are our largest age demographic group, they are the least likely to be homeowners. High housing costs, down payment requirements, and challenges securing credit make homeownership difficult for many young adults ([2024 SMHR](#)).

**Domestic Violence**

The number of domestic violence cases rose from 4,898 cases in 2011 to 7,317 in 2021 - a 49.4% increase ([Louisville Metro Domestic Violence Statistics 2011-2021](#)). According to the [2023 Domestic Violence Data Report from the Kentucky Justice and Public Safety Cabinet](#), approximately 1 in 2 women and 1 in 3 men in Kentucky have experienced domestic violence, and approximately 15,104 individuals received services from domestic violence programs. The Louisville Office for Women reported that in the year 2024, there was a total of 3,824 domestic violence offenses in Louisville (see below chart). Domestic violence can contribute to homelessness, highlighting the significant need for family shelters and long-term support services.

| Offense Code Name 2024   | Frequency |
|--|-----------|
| ASSAULT - 1ST DEGREE - DOMESTIC VIOLENCE 508.010 13151 13A                   | 38        |
| ASSAULT - 2ND DEGREE - DOMESTIC VIOLENCE 508.020 13161 13A                   | 308       |
| ASSAULT - 4TH DEGREE (DOMESTIC VIOLENCE) MINOR INJURY 508.030 00798 13B      | 2385      |
| ASSAULT - 4TH DEGREE (DOMESTIC VIOLENCE) NO VISIBLE INJURY 508.030 00797 13B | 760       |
| MURDER - DOMESTIC VIOLENCE 507.020 09151 09A                                 | 6         |
| MURDER - DOMESTIC VIOLENCE ATTEMPTED 507.020 09151A 13A                      | 1         |
| RAPE - 1ST DEGREE - DOMESTIC VIOLENCE 510.040 10992 11A                      | 16        |
| SODOMY - 1ST DEGREE - DOMESTIC VIOLENCE 510.070 11182 11B                    | 7         |
| STRANGULATION 1ST DEGREE (DOMESTIC VIOLENCE RELATED) 508.170 13224 13A       | 286       |
| STRANGULATION 2ND DEGREE (DOMESTIC VIOLENCE RELATED) 508.175 13229 13A       | 17        |

Source: Louisville Metro Office for Women, 2024

The Family Scholar House conducts surveys during their orientation process to identify and address participants' histories of trauma. These experiences significantly impact their ability to achieve stability and success. As of January 2025, Family Scholar House surveyed 2,412 individuals, with 90% reporting that they experienced some form of trauma. Of the 2,030 females surveyed, 88% reported experiencing domestic violence, and 54% were homeless upon intake. The chart below includes the polyvictimization results from Family Scholar House.

### Polyvictimization Results

| Victimization      | Female | Male | Non Binary | Total |
|--------------------|--------|------|------------|-------|
| Bullying           | 1,381  | 90   | 7          | 1,478 |
| Community Violence | 1,113  | 84   | 6          | 1,203 |
| Domestic Violence  | 1,806  | 54   | 10         | 1,870 |
| Labor Trafficking  | 106    | 16   | 0          | 122   |
| Sexual Assault     | 706    | 21   | 4          | 731   |
| Sex Trafficking    | 197    | 11   | 2          | 210   |
| Stalking           | 963    | 46   | 5          | 1,014 |
| Strangulation      | 942    | 35   | 5          | 982   |
| Witness Homicide   | 923    | 87   | 3          | 1,013 |

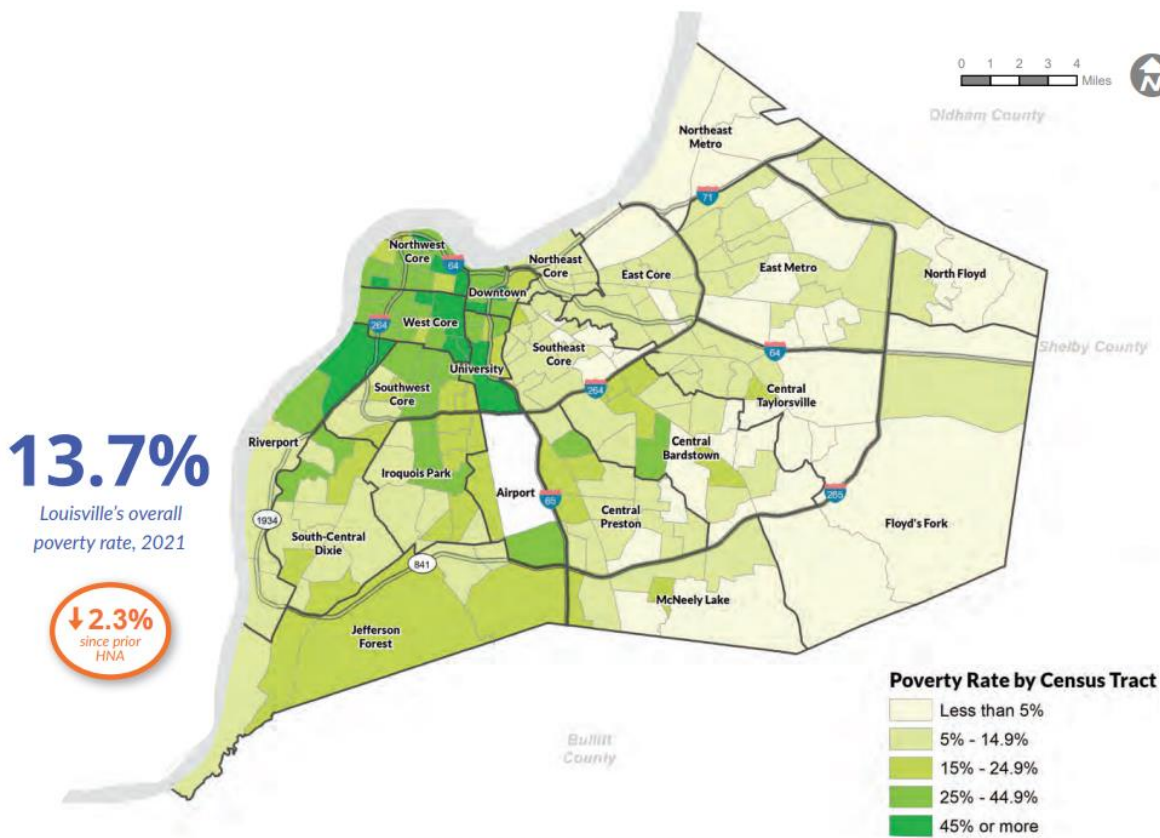
Source: Family Scholar House, 2025

## Universal Themes Affecting Louisville’s Protected Classes

In Louisville, there are several themes that deeply impact protected classes, such as low-income communities, female headed households, and those living with disabilities, contributing to persistent inequities in housing. Issues like poverty and social determinants of health create barriers to opportunities and well-being, while ownership differentials by race and tenure perpetuate systemic inequality. The prevalence of vacant properties and the challenges surrounding public housing add layers of complexity to these issues. Furthermore, land development code reform has become a key focus, as it can influence urban planning and access to resources. Additionally, the lack of clarity on the current federal funding landscape and the proposed cuts to funding and personnel, will impact marginalized groups in the city. Addressing these interconnected themes is vital for fostering a more equitable and just Louisville.

### Poverty

Poverty is prevalent in Louisville/Jefferson County, with 53 of the 337 census tracts (or 33%) earning less than \$40,188 per year ([2023 SMHR](#)). At least 9 census tracts have households with poverty rates that exceed 50%. According to the 2024 Housing Needs Assessment, the federal poverty level in Louisville is 13.7%, a 2.3% decrease since 2019 (see below map, [2024 Housing Needs Assessment](#)).



**Map 8: Poverty Rate, 2021**

Source: American Community Survey, 2017-2021 Estimates

**MAP 11: Median Household Income, 2021**

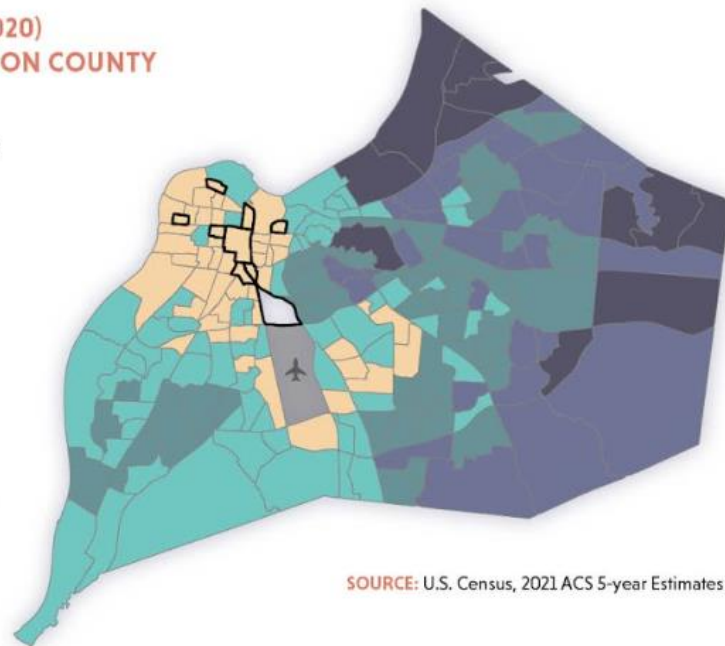
**BY CENSUS TRACT (2020)  
LOUISVILLE/JEFFERSON COUNTY**

☐ Tracts with at least 50 percent of households in poverty

Median Household Income in Dollars

- \$9,201 - \$40,188
- \$40,189 - \$60,511
- \$60,512 - \$83,641
- \$83,642 - \$121,149
- \$121,150 - \$163,750
- No Data

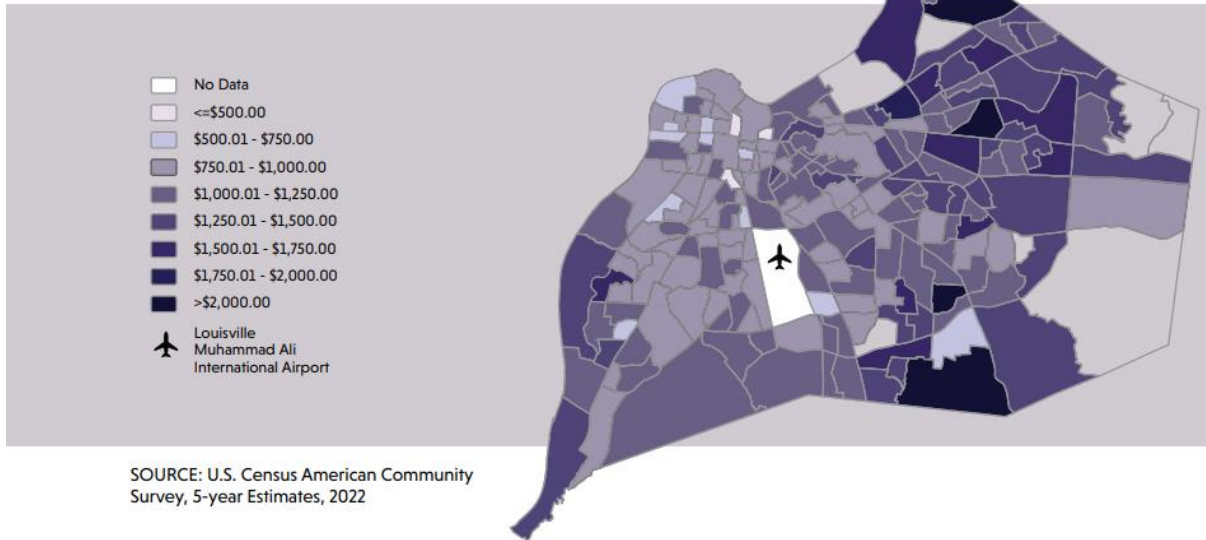
✈ Louisville Muhammed Ali International Airport



The below map ([2024 SMHR](#)) shows median gross rent by census tract, highlighting areas with higher rent levels. Nationally, as of 2024, the median gross rent as a percentage of household income is 30%,

compared to 27.9% in Louisville/Jefferson county, which, despite lower rents, still reveals a substantial housing burden due to lower incomes.

**Map 3: Median Gross Rent by Census Tract, 2022**



Another map, ([2024 SMHR](#)) highlights the percentage of rental households spending more than 30% of their income on housing per census tract. The US Department of Housing and Urban Development (HUD) defines affordable housing as housing where monthly costs do not exceed 30% of a household’s monthly income, and are considered housing cost burdened. According to the 2024 Housing Needs Assessment, 25.3% of all Louisville households are housing cost burdened, a 4% decrease since 2019 ([2024 Housing Needs Assessment](#)). This map highlights widespread housing affordability challenges in Louisville/Jefferson County.

### Map 1: Percentage of Renters Spending 30% or More of Income on Housing by Census Tract, 2022



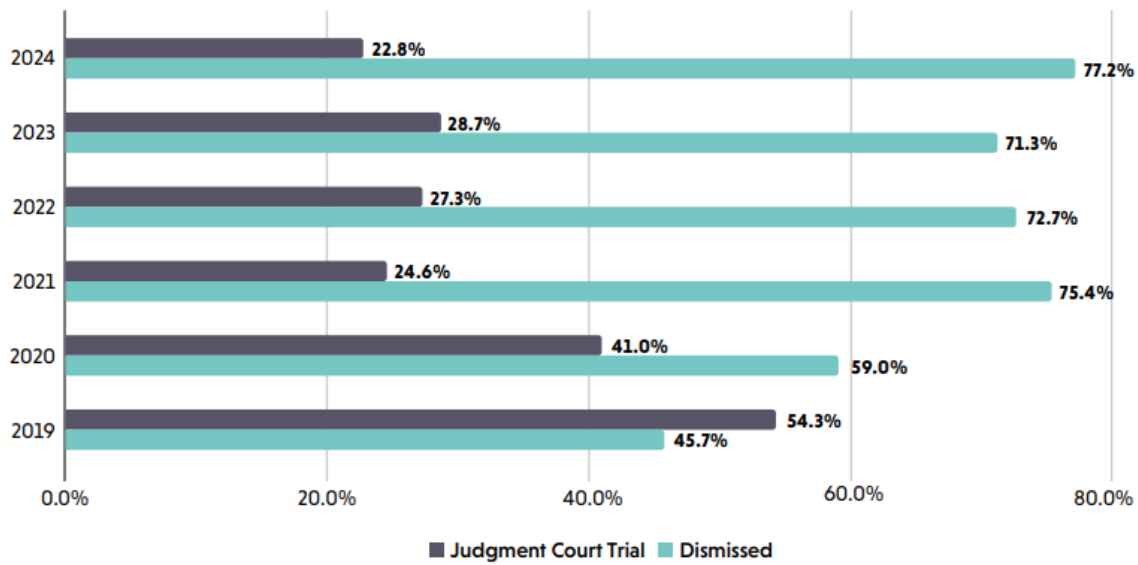
SOURCE: U.S. Census American Community Survey, 5-year Estimates, 2022

2024 STATE OF METROPOLITAN HOUSING REPORT |

The maps of eviction rates and utility cut-offs also show severe housing instability in the areas that are dominantly those in protected classes. When we look at the stability of rental housing for those areas highly concentrated with black households and/or female headed households with children, we see a population under enormous economic stress. Evictions and utility cut-offs plague these areas which indicate how unstable housing is for these classes of households covered by the Fair Housing Act.

Since 2019, the percentage of eviction filings resulting in a judgment has declined from 54.3% to just 28.7% in 2023 ([2024 SMHR](#)). Through the first three quarters of 2024, judgments are around 22.8%. Evictions contribute to housing instability by displacing individuals and increasing demand for already limited affordable housing. This can drive up rental costs, damage rental histories, and create cycles of housing instability, making it harder for low-income individuals to access stable housing.

**Chart 13: Eviction Filings Dispositions (Dismissed/Judgment in Court)**

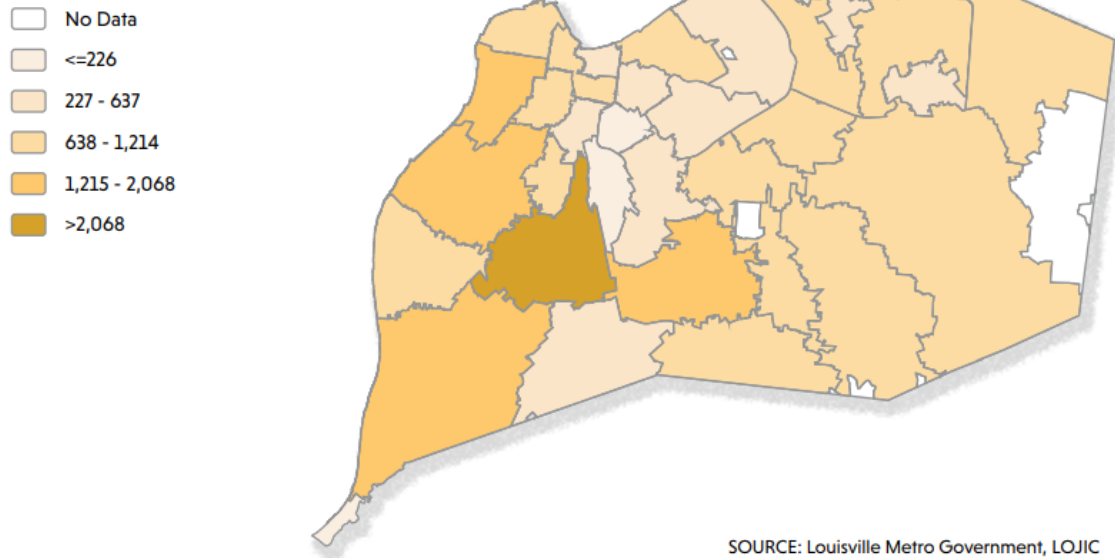


SOURCE: Jefferson County Administrative Office of the Courts

Much like evictions, utility disconnects are often driven by economic hardship and can be precursors to housing instability ([2024 SMHR](#)). High disconnect rates indicate areas where households are struggling not only with housing costs but also with meeting basic utility expenses. The clustering of disconnections in specific areas underscores the concentration of economic vulnerability in certain parts of the county, mainly where incomes are lower and financial instability is more prevalent.

No census tract in Louisville/Jefferson County has been exempt from utility disconnections. Between July 2021 and June 2022, LG&E reported 41,145 electric and 1,834 gas disconnections, with 36,033 electric and 1,084 gas accounts later reinstated (LG&E 2022). Additionally, between January 2022 and January 2023, a total of 47,368 accounts were eligible for disconnection.

## Map 14: Household Disconnects Due to Non-Payment by Zip Code, 2023

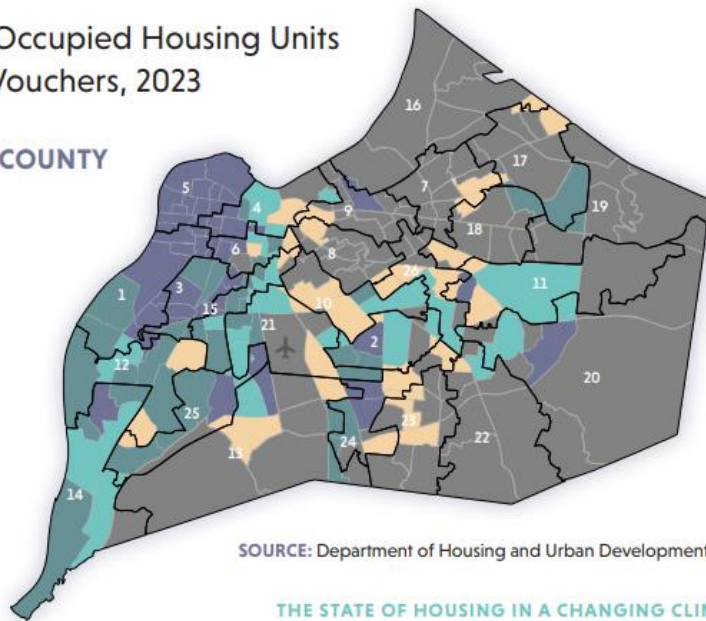
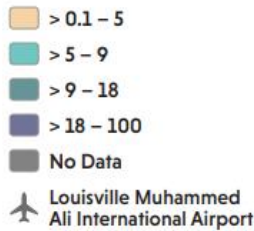


Rent and utility rates are on the rise, putting an additional financial strain on households. These increases further exacerbate the challenges experienced by protected classes in trying to obtain affordable housing. According to the [Metropolitan Housing Coalition's 2023 State of Metropolitan Housing Report](#), Fair Market Rent (including rent and utilities) for a 2-bedroom apartment increased from \$705 in 2014 to \$1,301 in 2024. Electricity from Louisville Gas and Electric and Kentucky Utilities (LG&E/KU), the energy and gas supplier of Louisville/Jefferson County, increased in price by 34% from 2014 to 2024. The average water bill from Louisville Water/MSD increased 53% from 2014 to 2024. Louisville Water and MSD recently [approved a 6.9% increase in rates, adding \\$5.19 to ratepayer's monthly bills](#).

Housing costs and utility costs (both energy and water) are inseparable topics, as they are closely connected through Housing Choice Vouchers (HCVs). These vouchers help low-income households afford rent, but they often do not fully cover the cost of utilities, leaving tenants to cover the difference. As of August 2023, LMHA had 10,895 units under lease with 802 remaining under the Annual Contributions Contract (ACC). Below is a map of census tracts who currently use HCVs ([2023 SMHR](#)). While more HCVs are needed to combat housing unaffordability, [House Bill 18](#), a bill from the 2024 Kentucky Legislative Regular Session, has created a significant setback by preempting source of income protections across the Commonwealth and no longer requiring landlords to give equitable consideration for households with Housing Choice Vouchers. This further restricts the number of available units that HCV holders can choose from.

**MAP 16:** Percentage of Renter Occupied Housing Units with Housing Choice Vouchers, 2023

BY CENSUS TRACT (2010)  
LOUISVILLE/JEFFERSON COUNTY



SOURCE: Department of Housing and Urban Development, 2023

THE STATE OF HOUSING IN A CHANGING CLIMATE

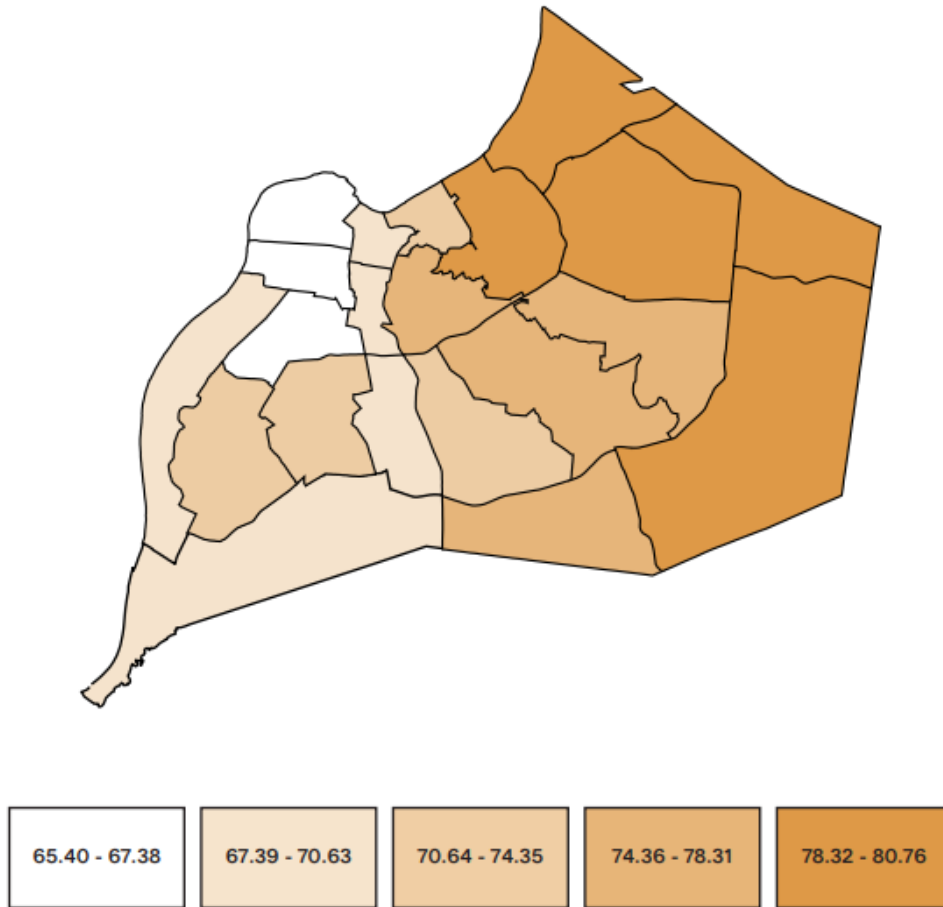
There is an urgent need for more housing stability programs to support individuals and families facing housing insecurity. As rents rise, utility costs increase, and economic hardship deepens, many households are at risk of eviction, displacement, or utility disconnections. Housing stability programs can help prevent instability by providing financial assistance, legal support, and resources to maintain housing. These programs not only help individuals and families stay in their homes but also reduce the strain on emergency shelters and public services.

### Health Outcomes

Addressing housing as a social determinant of health is key to improving health outcomes, as stable and healthy living environments promote better physical, mental, and social well-being. Poor housing quality, such as overcrowding, inadequate heating or cooling, and exposure to environmental hazards like mold or lead, can directly impact physical health. Similarly, housing instability—such as frequent moves, evictions, or homelessness—can contribute to mental health challenges, including stress, anxiety, and depression. Moreover, neighborhoods with limited access to affordable housing often lack resources like quality healthcare, education, healthy food options, and safe recreational spaces, all of which are crucial to maintaining good health.

[Louisville Metro’s 2024 Health Equity Report](#) provides valuable insights into social determinants of health and their impact on our overall well-being. According to the map on average lifespan across Jefferson County, West Louisville—an area with the high rates of poverty, building-envelope poor homes, lead exposure, and mold—has an average lifespan 15 years shorter than that of East Louisville residents.

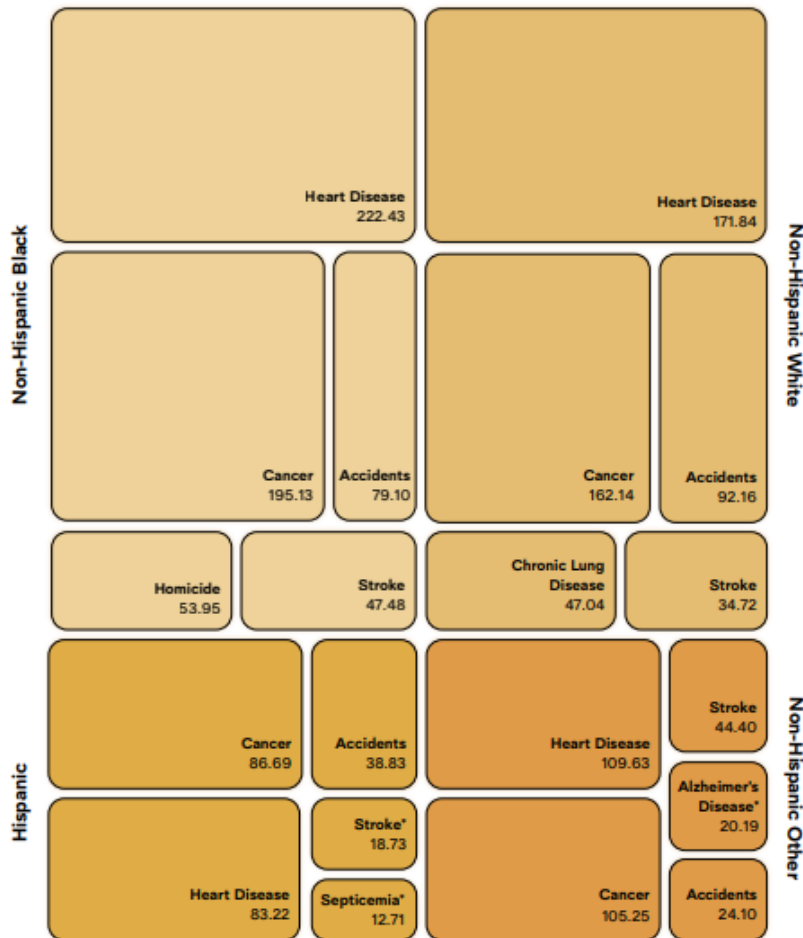
**Life Expectancy (In Years) by Market Area**  
*2017-2021*



Below is a chart of the leading causes of death in Jefferson County by race. Overall, the leading cause of death in Jefferson County is heart disease, followed by cancer.

## Leading Cause of Death in Jefferson County

2017-2021



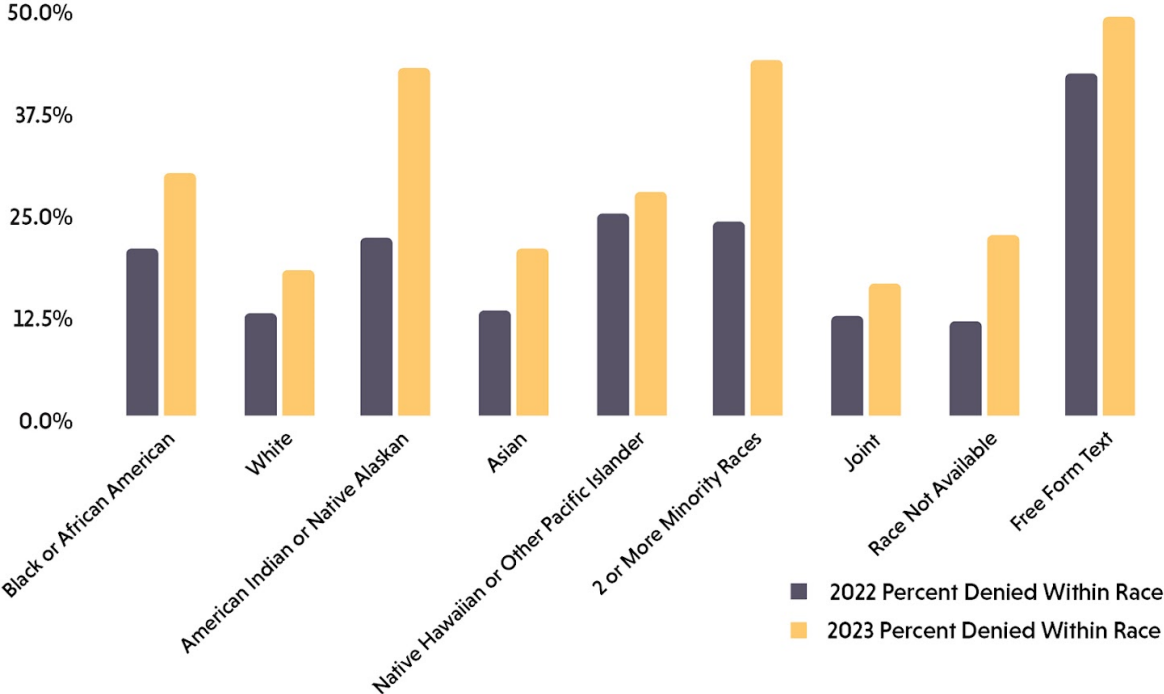
Lead exposure is another significant risk within homes that can impact cognitive ability and mobility, serving as a key social determinant of health. From 2005 to 2021, nearly 10,000 children in Louisville tested positive for elevated blood lead levels (LMG Dept. Health and Wellness). Data reveals that children living in the northwest area of the city are nearly 10 times more likely to develop lead poisoning compared to the rest of the county. This is particularly concerning as many homes Northwest Louisville were built before 1978, when lead-based paint was commonly used. Such environmental hazards are social determinants of health because they disproportionately affect vulnerable communities, contributing to long-term health disparities, including developmental delays, learning disabilities, and physical impairments, which in turn impact the overall quality of life and opportunities for affected individuals. The presence of lead in homes exacerbates housing instability, and families may struggle to find affordable homes that are also safe, perpetuating cycles of poverty and health inequities.

### Ownership and Rental

The Home Mortgage Disclosure Act (HMDA), enacted in 1975, requires financial institutions to report public loan data, helping to ensure fair lending practices and providing transparency in mortgage lending trends. Specifically, Black and Hispanic applicants experienced higher denial rates than White and Asian

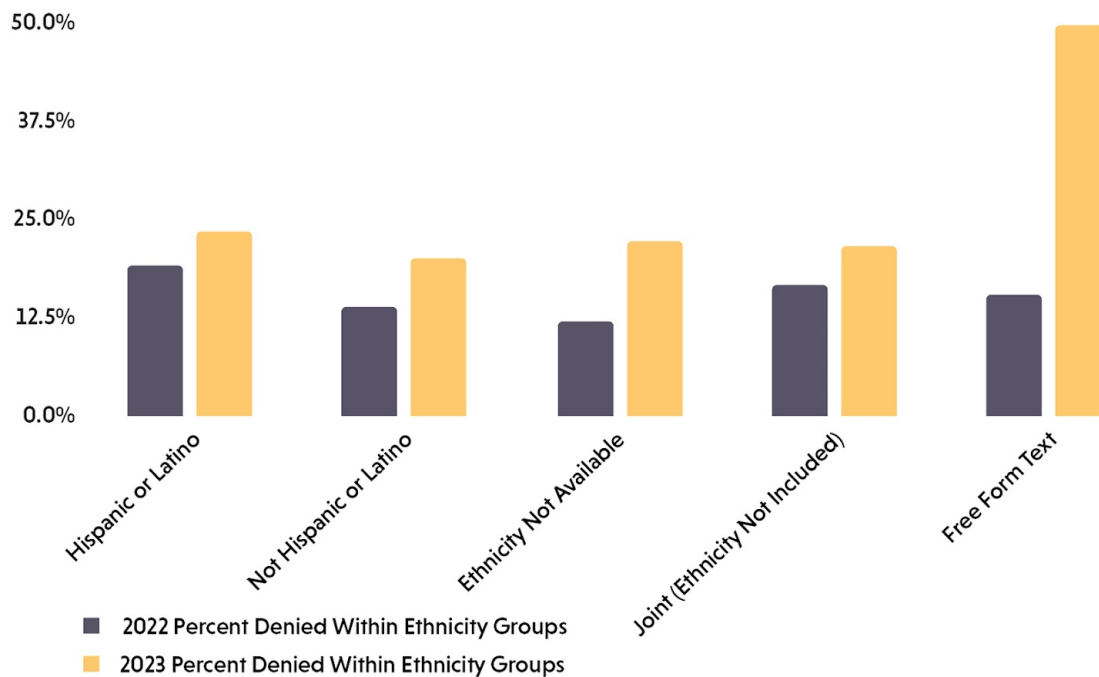
applicants. These trends suggest ongoing obstacles to accessing mortgage financing for certain communities. By exposing these disparities, HMDA data plays a crucial role in identifying and addressing barriers to fair housing access, as it allows policymakers and advocates to monitor and promote equity in mortgage lending practices. This disparity in loan approvals contributes to housing affordability and homeownership challenges for some groups ([2024 SMHR](#)). Below is a chart of loan application denial rates by race and ethnicity. The charts highlight the increase in loan denials by race and ethnicity from 2022 to 2023. White applicants made up 61.7% of loan originations, while Black or African American applicants accounted for only 10.8%. HMDA data for Louisville shows significant disparities in homeownership access, with Black borrowers facing a 51.5% origination rate compared to 65.4% for White borrowers. Hispanic applicants had a higher origination rate of 60.3%, indicating continued challenges for marginalized communities in accessing homeownership ([2024 SMHR](#)).

**Chart 5: HMDA Loan Application Denial Rate by Race**



SOURCE: Home Mortgage Disclosure Act (HMDA);  
Consumer Financial Protection Bureau

### Chart 6: HMDA Loan Application Denial by Ethnicity



Note: Home prices are the median sale price of existing single-family homes and incomes are the median household income within markets. Income data for 2023 are based on Moody's Analytics forecasts.

SOURCE: Home Mortgage Disclosure Act (HMDA); Consumer Financial Protection Bureau

One way to assess housing affordability is through the home price-to-income ratio, which measures the ratio of the median home price to the median household income. The rapid rise in home prices has intensified the challenge of achieving affordable homeownership amidst a volatile housing market. Between the 2nd quarter of 2020 and the 2nd quarter of 2024, the housing price index increased by 42.3% in Louisville, slightly behind the national increase of 50.2%. Meanwhile, income has decreased by 8% for those making 30% of the Area Median Income (AMI). Nationally, the median house prices are now nearly 6 times the median income ([MHC SMHR 2024](#)).

The relationship between housing tenure and race highlights significant disparities in home ownership rates across different racial groups. As of 2022, the percent of black homeowners is half that of white homeowners ([2020 US Census ACS 5-year](#)). Black homeownership rates did not change between 2019 and 2022. 50% of all Black homeowners in Metro Louisville are located in 22 census tracts that saw little increase in value or, in some cases, a decrease from 2017 to 2021 ([State of Black Louisville 2024](#)). Historically, discriminatory practices such as redlining, which denied Black families access to mortgages and home loans, have left long-lasting effects on Black homeownership. Additionally, income inequality, higher levels of unemployment, and lower access to credit among Black families make it more difficult to afford homeownership. Structural issues like racial segregation, limited affordable housing options, and ongoing discrimination in lending also continue to prevent many Black families from owning homes,

perpetuating the racial wealth gap. Compared to 2019, Hispanic homeownership rates, across any income, have increased 3%.

**2019 vs 2022 Number of Households by Race and by Housing Tenure**

| Household Income |            | White Households |        | Black Households |        | Hispanic Households |       |
|------------------|------------|------------------|--------|------------------|--------|---------------------|-------|
| Lower            | Upper      | Own              | Rent   | Own              | Rent   | Own                 | Rent  |
| \$0              | \$10,000   | 4,362            | 6,670  | 1,002            | 8,268  | 162                 | 608   |
|                  |            | 40%              | 60%    | 11%              | 89%    | 21%                 | 79%   |
| \$10,001         | \$15,000   | 3,423            | 4,202  | 839              | 4,897  | 31                  | 552   |
|                  |            | 45%              | 55%    | 15%              | 85%    | 5%                  | 95%   |
| \$15,001         | \$20,000   | 4,198            | 5,147  | 1,369            | 3,254  | 162                 | 411   |
|                  |            | 45%              | 55%    | 30%              | 70%    | 28%                 | 72%   |
| \$20,001         | \$25,000   | 4,297            | 5,110  | 821              | 2,925  | 181                 | 595   |
|                  |            | 46%              | 54%    | 22%              | 78%    | 23%                 | 77%   |
| \$25,001         | \$30,000   | 5,771            | 4,108  | 1,219            | 2,933  | 206                 | 646   |
|                  |            | 58%              | 42%    | 29%              | 71%    | 24%                 | 76%   |
| \$30,001         | \$35,000   | 5,963            | 4,305  | 926              | 2,849  | 121                 | 495   |
|                  |            | 58%              | 42%    | 25%              | 75%    | 20%                 | 80%   |
| \$35,001         | \$40,000   | 6,669            | 3,878  | 1,037            | 2,694  | 326                 | 564   |
|                  |            | 63%              | 37%    | 28%              | 72%    | 37%                 | 63%   |
| \$40,001         | \$50,000   | 13,165           | 6,691  | 2,240            | 4,263  | 228                 | 1,095 |
|                  |            | 66%              | 34%    | 34%              | 66%    | 17%                 | 83%   |
| \$50,001         | \$60,000   | 12,430           | 5,761  | 2,623            | 2,542  | 410                 | 625   |
|                  |            | 68%              | 32%    | 51%              | 49%    | 40%                 | 60%   |
| \$60,001         | \$75,000   | 15,983           | 6,208  | 2,586            | 2,784  | 598                 | 1,067 |
|                  |            | 72%              | 28%    | 48%              | 52%    | 36%                 | 64%   |
| \$75,001         | \$100,000  | 22,725           | 6,294  | 3,612            | 2,076  | 1,051               | 520   |
|                  |            | 78%              | 22%    | 64%              | 36%    | 67%                 | 33%   |
| \$100,001        | \$200,000+ | 58,334           | 6,727  | 5,249            | 2,305  | 1,235               | 811   |
|                  |            | 90%              | 10%    | 69%              | 31%    | 60%                 | 40%   |
| Total            |            | 157,326          | 65,106 | 23,527           | 41,797 | 4,714               | 7,997 |
|                  |            | 71%              | 29%    | 36%              | 64%    | 37%                 | 63%   |

| Household Income |            | White Households |        | Black Households |        | Hispanic Households |       |
|------------------|------------|------------------|--------|------------------|--------|---------------------|-------|
| Lower            | Upper      | Own              | Rent   | Own              | Rent   | Own                 | Rent  |
| \$0              | \$10,000   | 4,108            | 4,536  | 970              | 7,098  | 76                  | 629   |
|                  |            | 48%              | 52%    | 12%              | 88%    | 11%                 | 89%   |
| \$10,001         | \$15,000   | 3,189            | 4,186  | 980              | 4,563  | 86                  | 362   |
|                  |            | 43%              | 57%    | 18%              | 82%    | 19%                 | 81%   |
| \$15,001         | \$20,000   | 3,598            | 3,575  | 685              | 3,105  | 283                 | 374   |
|                  |            | 50%              | 50%    | 18%              | 82%    | 43%                 | 57%   |
| \$20,001         | \$25,000   | 4,329            | 4,395  | 522              | 2,601  | 238                 | 793   |
|                  |            | 50%              | 50%    | 17%              | 83%    | 23%                 | 77%   |
| \$25,001         | \$30,000   | 5,039            | 3,802  | 1,012            | 2,665  | 150                 | 943   |
|                  |            | 57%              | 43%    | 28%              | 72%    | 14%                 | 86%   |
| \$30,001         | \$35,000   | 4,958            | 3,753  | 1,053            | 2,360  | 221                 | 745   |
|                  |            | 57%              | 43%    | 31%              | 69%    | 23%                 | 77%   |
| \$35,001         | \$40,000   | 5,524            | 4,020  | 1,176            | 2,687  | 121                 | 472   |
|                  |            | 58%              | 42%    | 30%              | 70%    | 20%                 | 80%   |
| \$40,001         | \$50,000   | 11,552           | 5,963  | 2,093            | 4,090  | 543                 | 711   |
|                  |            | 66%              | 34%    | 34%              | 66%    | 43%                 | 57%   |
| \$50,001         | \$60,000   | 11,509           | 5,853  | 2,507            | 3,377  | 547                 | 723   |
|                  |            | 66%              | 34%    | 43%              | 57%    | 43%                 | 57%   |
| \$60,001         | \$75,000   | 16,742           | 6,686  | 2,660            | 3,517  | 941                 | 809   |
|                  |            | 71%              | 29%    | 43%              | 57%    | 54%                 | 46%   |
| \$75,001         | \$100,000  | 23,032           | 7,276  | 3,857            | 3,298  | 640                 | 1,118 |
|                  |            | 76%              | 24%    | 54%              | 46%    | 36%                 | 64%   |
| \$100,001        | \$200,000+ | 69,219           | 10,084 | 7,466            | 4,139  | 2,220               | 1,295 |
|                  |            | 87%              | 13%    | 64%              | 36%    | 63%                 | 37%   |
| Total            |            | 162,799          | 64,129 | 24,981           | 43,500 | 6,066               | 8,974 |
|                  |            | 72%              | 28%    | 36%              | 64%    | 40%                 | 60%   |

**Notes:** Number of households by race and by housing tenure per household income group, and percentage of housing tenure by race and household income group. Race is the race of the head of household. White and Black households are non-Hispanic -- Hispanic households are of any race. All other racial group excluded from the table. Totals may not replicate those from other sources due to the weighting process used with microdata.

**Source:** 2019 American Community Survey 5-year Estimates, Public-Use Microdata. Data processed by the Kentucky State Data Center at the University of Louisville.

**Notes:** Number of households by race and by housing tenure per household income group, and percentage of housing tenure by race and household income group. Race is the race of the head of household. White and Black households are non-Hispanic -- Hispanic households are of any race. All other racial group excluded from the table. Totals may not replicate those from other sources due to the weighting process used with microdata.

**Source:** 2022 American Community Survey 5-year Estimates, Public-Use Microdata. Data processed by the Kentucky State Data Center at the University of Louisville.

The [American Community Survey](#), a rolling update of the Census, reveals that areas with the highest poverty levels also have the highest concentrations of subsidized housing, significant health problems, limited access to healthcare, and high proportions of protected classes, especially African Americans. These areas also experience the most foreclosures and vacant properties, illustrating how race, gender, disability, poverty, poor housing, and health conditions are often concentrated together. Comparison maps indicate little progress at a macro level, with areas like the western part of the city, older suburbs south of downtown, regions west of the fairgrounds and airport, and the Newburg area consistently emerging as hotspots for high poverty, environmental challenges, and concentrations of protected

classes. These areas are consistently highlighted in the accompanying maps, reflecting persistent inequities.

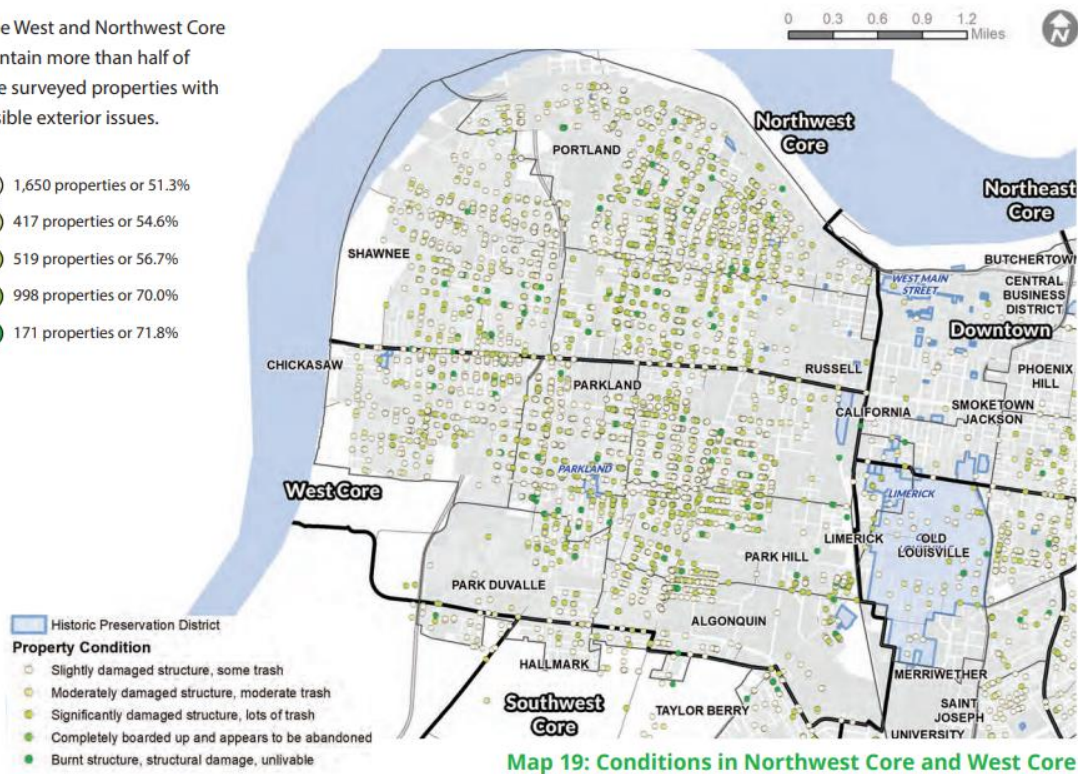
### **Inadequate Housing Stock**

The 2024 Housing Needs Assessment (by Louisville Metro Office of Housing & Community Development and the Louisville Affordable Housing Trust Fund) found that Louisville needs an additional 36,160 affordable housing units. Louisville currently has approximately 20,649 affordable assisted housing units across 326 developments. Since the last Housing Needs Assessment (HNA), the number of these units has increased by 4,208, reflecting a 25.6% growth. However, there are concerns that 71 developments, totaling 2,677 affordable units, may lose their affordability restrictions over the next five years unless steps are taken to preserve them. The majority of these income-restricted units are concentrated in the Northwest Core, Downtown, West Core, Southwest Core, and Southeast Core ([2024 Housing Needs Assessment](#)).

[Louisville's Communities LEAP program](#) through the National Renewable Energy Library found that approximately 70% of Louisville's housing stock has a poor building envelope. Building envelopes serve to protect the interior of a home from external elements. Homes with poor building envelopes are often older properties, typically built before 1970. These homes are more difficult to heat and cool because they may lack proper insulation or security. As hot or cold air leaks through cracks in doors and windows, residents often turn up the heat or air conditioning to maintain comfort, leading to higher energy costs. Additionally, older homes often have outdated plumbing, which can result in leaks, costly repairs, and the potential for mold or pest infestations. These issues place extra financial strain on household budgets. The below map illustrates that the northwest portion of Jefferson County has the highest number of properties with visible exterior issues. These areas also have a high concentration of Housing Choice Voucher contract units, although these properties are inspected for condition. This concentration exists because these areas have the largest number of rental units that meet the Fair Market Rent (FMR) limits set by the subsidy program.

The West and Northwest Core contain more than half of the surveyed properties with visible exterior issues.

- 1,650 properties or 51.3%
- 417 properties or 54.6%
- 519 properties or 56.7%
- 998 properties or 70.0%
- 171 properties or 71.8%



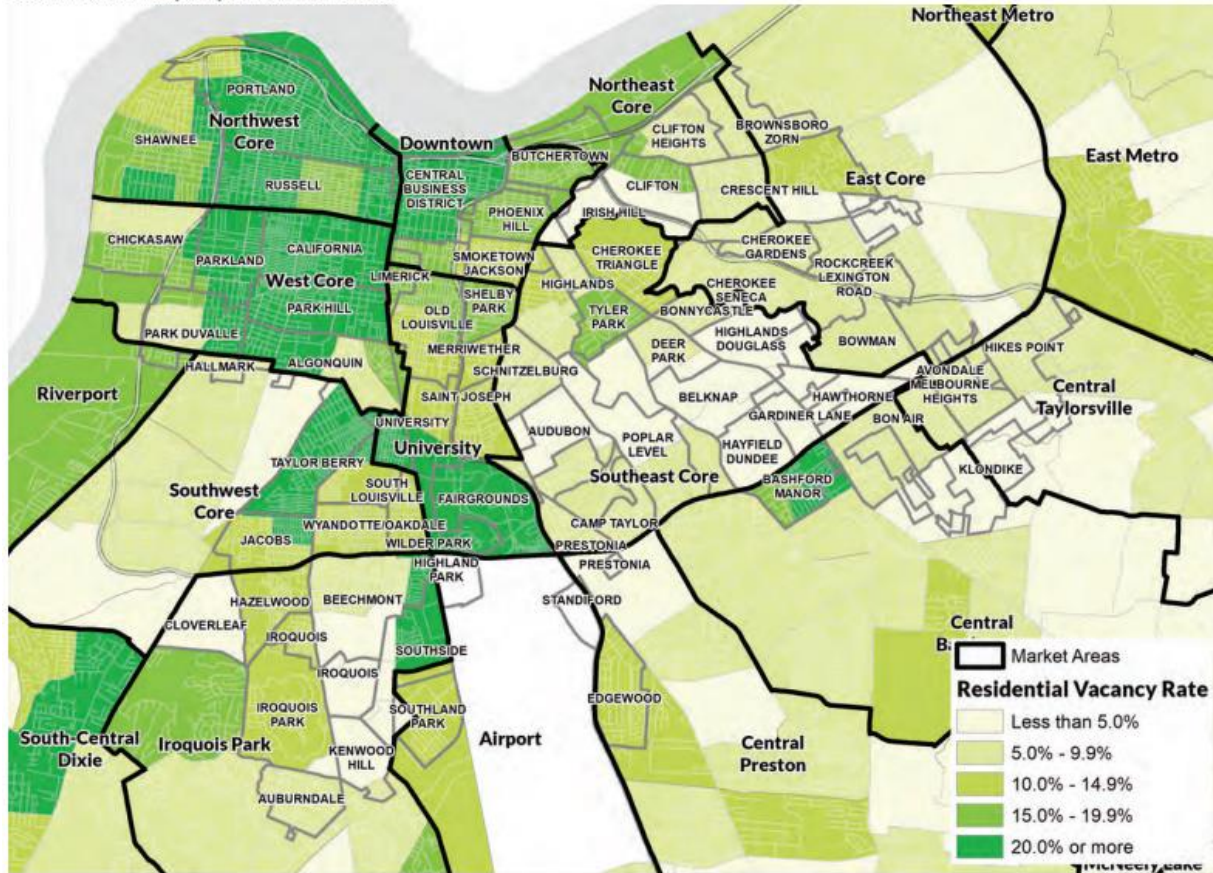
To address the need for 36,160 new affordable housing units, significant construction efforts are required, which in turn demands a skilled workforce. However, there is often resistance to workforce housing in certain neighborhoods, making it difficult to expand housing stock. Without the workforce to build these homes, we cannot meet the demand for housing. Additionally, there is a pressing need to rehabilitate older homes, as many neighborhoods struggle with deteriorating housing stock. It is the responsibility of the government to prevent the decline or obsolescence of these properties, particularly in areas that do not attract private investment. The principles of preservation, sustainability, neighborhood character, and safe, energy-efficient housing are central to ensure accessible, affordable housing in Louisville. To protect and improve housing stock, especially in areas where real estate values have fallen, innovative financing, incentives, and subsidies are essential. This approach will provide more choices for protected classes and, combined with changes to the Land Development Code, create a balanced strategy that addresses housing needs in impacted areas while combating legal barriers that prevent affordable housing development in other areas.

### Vacant Properties

Louisville has an overall residential vacancy rate of 8.7%, which is similar to 2019 numbers. According to the 2021 ACS 5-year estimates, 28.1% of vacant properties are for rent, and 7.8% are for sale. Nearly half of all vacant properties are single family detached homes, and 25.1% of all vacant units are multi-family ([2024 Housing Needs Assessment](#)). The highest rates of vacant properties are in northwest, downtown, and west Louisville neighborhoods.

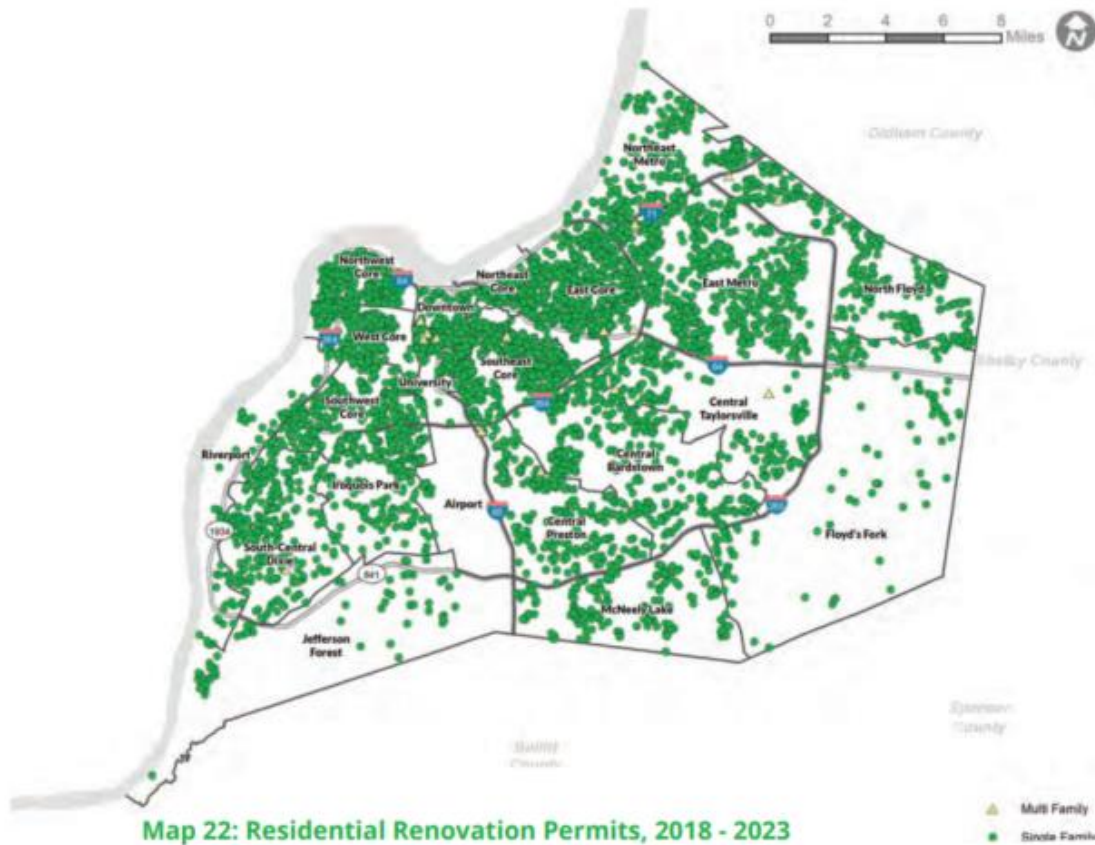
Map 16: Vacancy Rates in Urban Neighborhoods, 2021

Source: American Community Survey 2017-2021 5-Year Estimates



Between 2018 and 2023, 377 residential demolition permits were approved, mainly in the northwest, west, and downtown core of Louisville. Since 2020, an average of 49 demolitions occur each year, and 58 demolitions occurred in 2023 ([2024 Housing Needs Assessment](#)).

Filling or fixing vacant properties can play a crucial role in eliminating the 36,160-unit housing gap in Louisville for the lowest of income households. Capacity and process issues need to be resolved within local government to create efficiencies in putting VAPs back into productive use by housing people. The number of renovation permits issued have also increased since 2020, with an average of 1,464 renovation permits annually. This is an increase of 547 renovation permits per year compared to pre-pandemic numbers. Renovation permits, according to the below chart, are most common in the east core, southwest core, and northwest core of the city ([2024 Housing Needs Assessment](#)). This illustrates the need for secure building envelopes throughout Louisville.



## Public Housing Displacement

As of 2025, over 14,200 households with about 30,000 people were participating in Louisville Metro Housing Authority's (LMHA) Public Housing or Housing Choice Voucher (HCV) programs ([2025 LMHA Strategic Plan](#)). LMHA estimates that in 2024 they have provided around 11,200 HCVs through their program. LMHA also owns and operates nearly 3,000 units of public housing in Jefferson County. However, funding has not kept pace with the costs of upkeep of the properties. The Council of Large Public Housing Authorities estimates that \$100 billion is needed to bring public housing into good condition nationwide. As of 2022, LMHA states that they have an immediate capital need of around \$37.3 million plus an additional \$118.4 million in long term needs ([2025 LMHA Strategic Plan](#)). LMHA also estimated that there is around \$4 million total in back rent due from public housing residents.

In 2024, the Louisville Metro Housing Authority (LMHA) announced that it would be demolishing Dosker Manor, Louisville's largest public housing complex (692 units) located in the downtown core of the city. Dosker Manor is currently at 55% capacity, and with the imminent demolition, residents are being relocated throughout the city ([LMHA](#)). The decision to demolish the complex follows years of health-related concerns for residents due to the property's condition, including issues with mold and pest infestation. Many residents have lived in Dosker Manor for decades and have developed strong ties to the local community and amenities. Displacing these residents creates significant challenges, as they will be separated from neighbors, healthcare providers, family members, and other support systems,

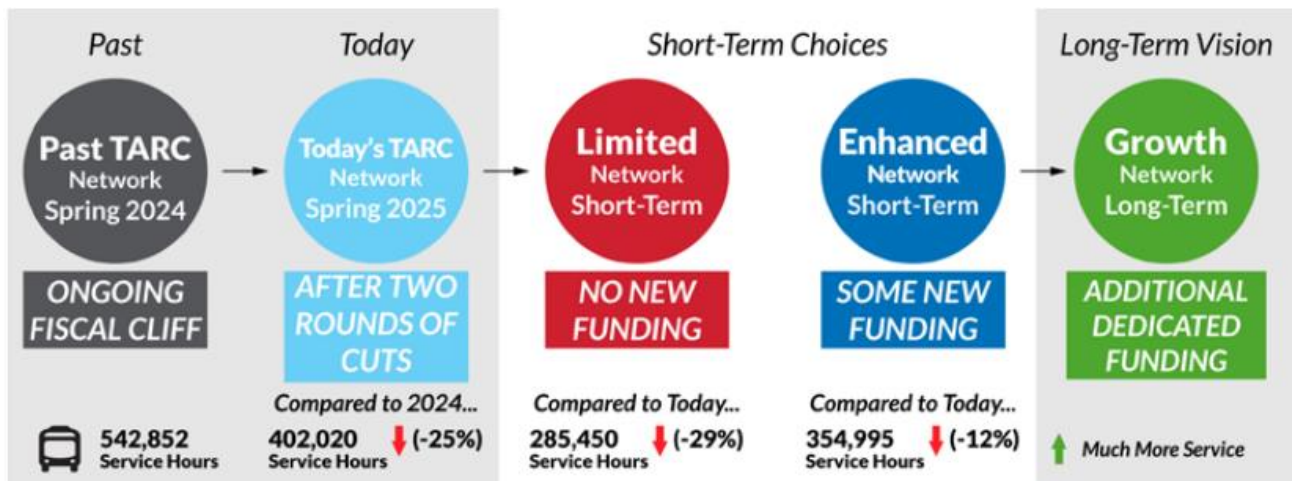
disrupting their daily lives. Additionally, there are concerns about whether enough suitable housing units will be available to accommodate all displaced residents. LMHA mentioned that once Dosker Manor is rebuilt, it will no longer be public housing, but Section 8 or Housing Choice Voucher units, as Section 8 has more funding than Section 9 (public housing).

LMHA is currently working on the first phase of redeveloping the former Iroquois Homes site into the Iroquois Senior Living Community, which will offer 60 new apartments for individuals aged 55 and older. This development is expected to be ready for occupancy by 2026. In addition, Avenue Plaza, a 224-unit property in downtown Louisville is set to undergo extensive renovations, including updates to the building's exterior, systems, and individual apartments. Across from Bicknell Road, LMHA plans to develop a 30-acre parcel of vacant land into a multi-family housing community aimed at low- to moderate-income families. Lastly, LMHA is in the early stages of updating and redeveloping Parkway Place, also known as Parkhill, as part of ongoing efforts to improve the city's affordable housing stock ([2025 LMHA Strategic Plan](#)).

## Transportation

Public transit is essential to housing as it provides access to jobs, services, and community resources, particularly for low-income residents. Public transit reduces transportation costs, promotes sustainability, and increases the accessibility and appeal of affordable housing by connecting people to key opportunities. The Transit Authority of River City (TARC) has over 220 buses, 33 which are hybrid-electric and 15 that are all-electric. An average of 4.8 million individuals ride TARC annually with buses traveling 6.57 million miles per year. TARC also has an ADA paratransit service that has made around 312,000 trips since 2024 ([TARC 2025](#)).

TARC recently released their strategic plan, [TARC 2025: Moving Forward Together](#), in response to their looming fiscal cliff after two rounds of service cuts. TARC's strategic plan includes three plans at differing price points: the Limited Network, the Enhanced Network, and the Growth Network. The Limited Network would have a 29% cut in service and would be the last resort if TARC does not identify new funding sources. The Enhanced Network includes a smaller 12% cut in service and would provide better coverage, including all Jefferson County Public School (JCPS) magnet high schools. TARC estimates that they can operate this 12% cut in service until 2030, and if no new funding is secured by then, would revert to the Limited plan. The Growth Network is a vision to support long term efforts in growing TARC coverage by 64% (see below chart).



### Not in My Backyard (NIMBY)

NIMBY is an acronym that stands for “not in my backyard,” that is often used to describe residents or neighborhood objections to a proposed development within their proximity. This attitude is often characterized by residents’ fears and prejudices about certain types of developments, such as affordable or low-income housing, which NIMBY residents worry will negatively affect property values or “change the character of their neighborhood”. NIMBYism is viewed as a major impediment to fair housing choice in many localities.

Since the [2020 Analysis of Impediments to Fair Housing](#), there has been a growing influence of NIMBY groups, that advocate against affordable housing development in certain neighborhoods. One of the most recent efforts comes from pro-annexation residents, who seek to annex a large swath of eastern Louisville (to be called the City of Eastwood) and establish it as a home-rule city. The proposed boundaries would extend north to Oldham County, west to Gene Snyder, south of I-64, and east to Shelby County—20 square miles of land. A key goal of this movement is to gain full zoning authority, similar to other home-rule class cities in Louisville/Jefferson County, allowing hyperlocal municipalities to limit the construction of more densely populated developments, including multi-family housing, middle housing, and other non-single-family housing types. This initiative is seen as an attempt to exclude low-income and fixed-income families from certain areas of East Louisville, reinforcing social and economic segregation and exclusionary zoning practices in the community.

In September of 2024, the Louisville Planning Commission approved the construction of the [Johnson Road](#) Mixed Residential Development Incentives (MRDI) development. This mixed-use development will include 160 units, 8 of which are considered affordability housing. MRDI is one of the only tools in the Land Development Code (LDC) that focuses on affordable housing. As a part of the scoring for an MRDI development, developers receive points for including affordable housing in the development. The Johnson Road MRDI development received maximum points for allocating 5% of the total housing units to be affordable. The development will include four single-family units and four multi-family units. This is a step forward ensuring affordable housing in every zip code.

## Land Development Code (LDC) Reform

Louisville’s land development code (LDC) was adopted in 2003. Efforts began to instill affordable and fair housing into Louisville’s most recently approved 2020 Comprehensive Plan (“Plan 2040”)—Louisville’s 20-year plan for the built environment—as early as 2005. This process took 15 years to come to fruition when it passed the Louisville Metro Council in June 2018. “Advancing Racial Equity Report: Removing Barriers to Equitable Development in Louisville Metro” was released in 2019 by Louisville Metro, identifying existing barriers in need of reform in the LDC. Louisville Metro moved into the next phase of our work in 2019, after the Metro Council passed the equity review of the land development code ([Resolution Number 82, Series 2020](#)). This next phase involved embedding the vision of Plan 2024 for fair and affordable housing into the LDC, the regulatory document that tells people what can be built, where it can be built, and, ultimately, where people are allowed to (and excluded from) living. A coalition of community organizations, including the Metropolitan Housing Coalition, AARP Kentucky, Age-Friendly Louisville, Center for Neighborhoods, Metro United Way, Louisville Urban League, Louisville Affordable Housing Trust Fund, and the League of Women Voters of Louisville worked together with the Louisville Metro Office of Planning (formerly the Office of Planning & Design Services) to move LDC Reform forward. This coalition helped to pass accessory dwelling units (ADUs) ‘by right’ and is currently working on educating and advocating for middle housing and inclusionary zoning as tools to create more affordable and diverse types of housing across our community ([Here is a full list of completed LDC Reform amendments](#)). A one-year moratorium was passed by the Kentucky State Legislature in April 2024 that prevented changes to the land development code that would increase residential density, pausing middle housing reform efforts. The moratorium sunsets on April 15, 2025. The reform efforts will address the challenges created by redlining and other historical impediments created by zoning and land use, creating opportunities for affordable housing on the 75% of land in Louisville currently zoned for single-family housing. We need an educated, activated, and organized community of people to make this happen.

## COVID-19

The COVID-19 pandemic began five years ago, and its effects continue to linger. Resources are stretched thin, much of which comes from the federal government. Federal spending on housing assistance has increased since the COVID-19 pandemic, but is starting to fall back in line with pre-pandemic spending totals as the Emergency Rental Assistance program is phased out (Office of Management and Budget, 2024). Prior to the pandemic, 36% of Black households owned their own homes. By 2021, following increased federal funding and protections, Black homeownership rose to 40% ([State of Black Louisville, 2024](#)). However, Black homeownership has since regressed to the pre-pandemic levels at 36%.

Responses to the COVID19 pandemic taught us that we have capacity to help families face the financial burdens caused by lack of housing stability, utility disconnections, evictions, and foreclosures. As the protections and support available to families during the early years of the COVID-19 pandemic came to an end, we are again seeing the necessity of documenting the scale of housing insecurity and displacement in Louisville, KY and, where possible, the surrounding counties. Racialized housing and land use policies continue to have disparate material impacts on Louisville/Jefferson County residents. When we face the next pandemic, public health, or climate related emergency, those who do not have secure housing will face the most severe impacts ([2023 SMHR](#)). Therefore, it is necessary for local governments to continue to allocate funding for assistance programs from other federal funding sources or their own funding sources.

**A short-term targeted plan to address the fair housing issues in this crisis is below:**

**Develop a pathway to passing middle housing reforms** to create diverse housing opportunity and housing choice across all 26 Metro Council Districts.

**Develop a plan for sustainable housing stabilization programs** to include rental and utility assistance, upstream eviction prevention, and access to supportive services.

**Develop a community fair housing education plan** to create an informed citizenry and to counter the entrenched NIMBY narrative.

**Develop a plan to encourage property owners to participate in the Section 8 program** that will streamline processes and minimize the loss of vouchers due to a lack of units and a lengthy inspection and paperwork process.

## Review of 2020 Recommended Action Plan

### (1) The Land Development Code needs improvement to remove any impediment to fair housing choice

- **Amend the Land Development Code to create inclusionary zoning:** Using incentives is helpful, but has not produced the necessary numbers of units to ensure that future residents are housed and that our children grow up in safety and stability.
  - a. This Code needs to be changed to guarantee that residential development will have to include housing that is affordable for those at 30% of median income and 50% of median income.
  - b. Allow for innovative solutions to provide affordable housing.

#### Outcomes:

- While land development code (LDC) reform has been slower to realize than initially projected, including a yearlong moratorium on changes to the LDC that increased residential density from April 2024 to April 2025, Louisville Metro Council has [passed several reforms](#):
  - Application notices are now required to be mailed to residents, in addition to property owners, so tenants are better informed about potential development and its impacts.
  - Zoning requirements were modified to reduce obstacles to creating market gardens, community gardens and similar uses.
  - Applications for most accessory dwelling units may now be reviewed administratively by PDS staff rather than being required to go through the lengthier conditional use permit process.
  - Minimum front yard setbacks were reduced in the Neighborhood and Traditional Neighborhood Form Districts to help increase housing options and affordability.

- Floor area ratio (FAR) requirements were removed from residential zones and the conservation subdivision provision and two-family residential use is now allowed on all lots located within the multi-family residential and office/residential zoning districts
- Three changes to aid in residential development were approved in 2024: (1) Private Yard Area (PYA) requirement for residential uses in Traditional Form Districts was reduced; (2) 1st and 2nd story additions to existing structures that encroach into required setbacks are exempt from the setback requirements; (3) Drainage easements are allowed to overlap rear yards in new subdivisions, allowing for smaller lot sizes.
- Factory Built Home (FBH) standards, encompassing both modular and manufactured homes, were updated to simplify and streamline the regulations and approval process.
- LDC reforms focused on increasing diverse types of housing across all 26 Metro Council Districts have yet to be passed, such as Middle Housing reforms (e.g. duplexes, triplexes, fourplexes, cottage courts, etc.). Recent moratoriums and legislation have made this harder than anticipated.
- Inclusionary zoning has yet to be proposed, as it is included in Phase 3 of the proposed LDC Reform.
- Both Middle Housing and Inclusionary Zoning reforms have both been met with opposition from NIMBY groups, annexation efforts, and small cities within Louisville/Jefferson County.

## (2) Intentionally create housing for identified populations

- **Create more affordable housing units to persons below 50% Area Median Income:** Creating units in addition to changing the Land Development Code is necessary.
  - a. Prioritize creation of housing affordable to those under 50% and 30% of median income.
  - b. Preserve unsubsidized affordable housing through acquisition and rehabilitation of units at risk of rising rents.
  - c. Expand the use of Low-Income Housing Tax Credits and explore a state LIHTC.
- **Create specifically supportive housing for populations that need special assistance.** Those recovering from addiction are a growing population. There will only be more people who are aging and, with the rate of those over 65 who have a disability three times that of those under 65, more visitable and disability-friendly living designs are needed.
- **Use techniques that have monetary value as incentives** such as design flexibility to get greater density, expedited reviews, waivers of zoning requirements.

### Outcomes:

- In FY25, Louisville Metro Council allocated \$15 million for the Louisville Affordable Housing Trust Fund (LAHTF) and required that \$5 million in funding be targets for households at or below 30% area median income (AMI) and another \$2.5 million for households between 31% and 50% AMI. Total funding for FY25 is 50% of funding for at or below 50% AMI households.
- Louisville Metro Council committed \$40 million in American Rescue Plan Act (ARPA) funding for the creation of units at or below 30% AMI through the LAHTF.
- Mayor Craig Greenberg committed to create 15,000 affordable housing units by 2026 in the [My Louisville Home](#) plan.

- Louisville Metro, in partnership with the Volunteers of America, are creating a \$58 million [Community Care Campus](#). The facility is projected to be opened by the end of 2027 and “will include transitional housing for young adults, permanent supportive housing for people experiencing chronic homelessness, a medical and behavioral health clinic, medical respite facility, community gathering space, and an LMPD office.”

### (3) Address the disparity in access to capital for those in protected fair housing classes

- **Expand capital to protected classes:**
  - a. Work with banks to expand protected classes.
  - b. Explore the city generating its own lending criteria through the Community Development Financial Institutions that have been created in and for Louisville and the CDFIs that will bring resources to Louisville.
  - c. Continue funding the Louisville Affordable Housing Trust Fund and look to potential dedicated recurring sources.
  - d. Use the Louisville Metro Housing Authority’s programs for homeownership to help neighborhoods.
  - e. Use Metro funds to fill gaps in funding for creation of both affordable rental units and to make ownership affordable.
  - f. Continue creative use of vacant and abandoned property to bring it into reuse and use restrictive covenants to ensure continued intended use.
  - g. Expand local fair housing defined classes to make it a violation to discriminate by source of legal income.
  - h. Allow financing of renter equity programs.
  - i. Use of Community Land Trusts (CLT), whether through transfer of city-owned property to a CLT or by encouraging funding of CLTs.
  - j. Create and/or expand programs that assist in either down payments or monthly assistance in payment of mortgages, such as employer assisted homebuyer programs or Vouchers for homeownership.
  - k. Create partnerships for subsidized home improvements for lower income purchasers whether before purchase or to help those in neighborhoods in danger of deterioration, including matched savings plans for home repairs. Partner this with code amnesty for agreed upon times for low-income owners where there are no dangerous conditions.
  - l. Continue the Tax Delinquency Deferral Program and freeze real estate property taxes for long-term homeowners at risk of losing their homes due to swiftly rising real estate values.
  - m. Include a market review to see if programs listed above or created expand geographic areas.
  - n. Utilize the Health Impact Assessment and Fair Housing Assessments for new neighborhood developments.
- **Strong effort to get every household to fill out the Census**
  - a. Efforts by local government have been in place.
  - b. New efforts that work while households are quarantined for the COVID-19 are being developed.

- **Address redlining and improve access to capital in local lending communities:** The policies that in the 1940's to 1980's excluded black households from ownership programs supported by the federal government.
  - a. There must be an acknowledgement of this legacy and an active campaign to counter it.
  - b. Include real estate and realtor practices as part of the review.
  - c. Review insurance company practices.
  - d. Expand fair housing protected classes to include prior arrest and conviction records, being a veteran and/or being homeless. The exceptions under arrest and conviction protections are under discussion.
- **Increase incomes of people in protected classes.** This is particularly true in areas of deep concentrations of segregation where residents are facing potential involuntary displacement.
  - a. Focus on programs that help train people in existing jobs.
  - b. Use the CDFIs to help start micro-businesses.
  - c. Explore the use of matched savings programs.
  - d. Keep expanding the Volunteer Income Tax preparation sites.
  - e. Expand the All Seasons Assurance Plan to help keep utility costs below 10% of income.
  - f. Analyze costs for low-income people to see what can be avoided so that households keep the income they have, e.g. fees for money orders, access to fresh but affordable produce.

#### Outcomes:

- Louisville Metro Government funded the Louisville Affordable Housing Trust Fund with \$15 million in funding in FY25, the highest level since the creation of the Fund in 2008. There is no dedicated funding stream as of March 2025.
- Both rent and mortgage costs has continued to increase on Louisvillians and across the country due to a lack of supply, policy decision-making, and high interest rates.
- Vacant and Abandoned Properties (VAPs) have been slow to be put back into productive use in the creation of affordable housing opportunities. This is in part due to structural and capacity issues within Louisville Metro Government.
- Louisville Metro Council expanded fair housing protected classes to include source of income, arrest or conviction history, homeless status, and military service record in November 2020 (signed by Mayor Greg Fischer in December 2020). The Kentucky General Assembly passed House Bill 18 in 2024 to preempt source of income protections by municipalities across the Commonwealth, which made Louisville's source of income protections null and void.
- Louisville has formed the Smoketown community land trust (CLT) and has promised properties through the Louisville Landbank, but no properties have been transferred as of publication.
- Louisville's down payment assistance program continues to be popular, but funding remains stagnant.
- Housing choice vouchers (HCVs) remain in high demand, with about 6,000 individuals/households awaiting access to vouchers. Additional project-based vouchers (PBVs) through LMHA are also on hold for the foreseeable future, as a large number of PBVs were distributed within the context of the Dosker Manor relocation efforts. As of 2025, funding cuts are being proposed for the HCV program.

- Home repair program funding remains popular in Louisville and needs more funding. Louisville Metro Government is working with a consultant to assess home repair programs and funding levels as of March 2025.
- Fair housing assessments and healthy impact assessments continue to be critical tools in the advocacy for more accessible housing funding and programs. Louisville Metro Council passed an Anti-Displacement Ordinance in 2024, along with an anti-displacement matrix, however, this tool has not been implemented and the short- and long-term impacts are currently unknown.
- The historical implications of red-lining are still being felt in the Louisville community. Education efforts have been effective in educating the public, but more needs to be done. Redlining still exists, especially within the insurance realm. Louisville Metro Council created the [Restoring Each Viable Economically Redlined Territory \(REVERT\) program](#) in December 2022 with an initial investment of \$3 million “to combat the injustices of families who experienced redlining.” This program has been very popular, with requests exceeding program funding availability.
- CDFI funding is in question as of March 2025, with local CDFIs becoming a critical community partner in funding affordable housing, providing low-interest property tax loans, and small business loans.
- Louisville Metro and Metro United Way piloted a Universal Basic Income (UBI) project—[Young Adult Louisville Income for Transformation \(YALift!\)](#). In 2022, the program “was launched and invested in 151 young adults – aged 18-24 years old – in the Smoketown, Russell, and California neighborhoods. They received \$500 monthly for one year, totaling \$6,000.” The results showed that participants:
  - 3x more likely to be able to afford a \$400 emergency expense;
  - 32% more likely to report working full time;
  - 70% less likely to have been evicted;
  - 40% pursued education or training with their income.

#### (4) Address practices of Real Estate related industries

- **Analyze and test the practice of realtors** to see what role they play in segregation both in rental and by ownership.
- **Review the outcomes of changes to appraisal laws** instituted a decade ago and effect on segregated areas.
- **Regularly be a party to utility cases**, including rate cases to assess for impact on low-income households and whether proposed changes encourage or discourage new energy production techniques, such as solar.
- **Research the insurance industry**, which seems to be engaged in significant redlining both for car and private mortgage homeowner insurance. Reports that delve into insurance rates have found the differences in rates to be unrelated to payouts.
  - a. Increase transparency in rate setting for car, homeowner and PMI insurance.
  - b. Advocate for actuarial acknowledgement of the efficacy of pre-purchase counseling programs.

## Outcomes:

- With Fair Housing Initiative Programs (FHIPs) and Fair Housing Assistance Programs (FHAPs) funding under threat, the progress made by private and public efforts to combat housing discrimination over the last five years is in question moving forward. Nonprofit advocacy and legal organizations are under threat of closure.
- In [March 2025](#), multiple federal appraisal rules were rescinded and withdrawn by the Trump Administration that were in place to combat appraisal biases, including at the Federal Housing Administration (FHA).
- The Metropolitan Housing Coalition continues to participate as a Joint Intervenor (JI) (represented by the Kentucky Resources Council) in cases before the Kentucky Public Service Commission (PSC) on behalf of low-income households to keep rates low. Louisville Metro has been inconsistent in intervening in PSC cases.
- Several bills have been proposed at the Kentucky State Legislature to prevent disconnections in extreme weather and to mandate the filing of disconnection data on a regular basis. No legislation has successfully passed.
- The Louisville Metro Office of Sustainability, in partnership with the Metropolitan Housing Coalition and Kentuckians for the Commonwealth (KFTC), completed a Department of Energy (DOE) pilot Communities Local Energy Action Program (LEAP) report and received an additional DOE Buildings Upgrades Award to complete “to perform energy efficiency upgrades (insulation, heat pumps, etc.) in affordable multifamily tenant-occupied buildings.”

## (5) Address Rental Conditions

- **Pass ordinances that are assertive in identifying health and housing code violations** and set time frames for repairs regardless of whether the renter has left.
- **Monitor the loss of permanent rental** to the short-term rental market to see the effect on affordability and availability of long-term rental units.

## Outcomes:

- Louisville Metro Council passed an updated rental registry and a lead hazard ordinance (including a registry) in November 2022 that included proactive inspections, required registering, and imposed fines for noncompliance. The lead ordinance was implemented in December 2024, only to be threatened by state preemption during the 2025 Kentucky State Legislative session. Metro Council passed weakened versions of both ordinances to avert preemption, removing proactive inspections and affidavit requirements, putting protected classes at risk.
- While limitations have been set by Louisville Metro Council on short-term rentals (STRs), the increase in STRs has placed an undue burden on rental market affordability and availability. It has also created an issue for first-time homeowners finding affordable housing units in many

areas where they are high concentrations of STRs. There is a registry in place to track the proliferation of STRs in Louisville.

## (6) Public Education

- **Create a new campaign to increase awareness of what fair housing is.** From the results of the survey, a group of people who self-selected because of an interest in fair housing, it is clear that a better, campaign on what fair housing is and the rights people have under the laws, and where to go for assistance is necessary, especially in the area of housing those with a disability.
- **Create a campaign to counter old attitudes.** The policies that in the 1940's to 1980's excluded black households from ownership programs supported by the federal government have inculcated the feeling that black households are toxic to a neighborhood if approaching the over 20% of residence that their population share should support.
  - a. There must be an acknowledgement of this legacy and an active campaign to counter it. This includes more.
  - b. Study what goes into choices of purchase of black homebuyers to ensure freedom of choice.

### Outcomes:

- Several narrative-building campaigns are under way to counter the NIMBY narrative and the legacy of redlining by housing advocates in the Louisville community. The 2025 Fair Housing Survey shows a regression in fair housing knowledge since the 2020 Fair Housing Survey from the 238 respondents who completed the survey.

## 2025-2030 Recommended Action Plan

Every five years, the Louisville faces new challenges, along with the persistence of previous highlighted impediments to fair housing. The recommended actions in the 2025 AI spotlights some of the most pressing action items Louisville can confront of the next five years to meet the needs of the community.

### (1) Complete Land Development Code reform to remove impediments to fair housing choice and opportunity

- **Amend the Land Development Code to create Middle Housing:** Expand housing options across all 26 Louisville Metro Council Districts by creating diverse types of housing *by right* between multifamily and single-family housing options (e.g. duplexes, triplexes, fourplexes, cottage courts, walking courts, etc.)

- **Amend the Land Development Code to create inclusionary zoning:** Using incentives is helpful, but has not produced the necessary numbers of units to ensure that future residents are housed and that our children grow up in safety and stability.
  - a. This Code needs to be changed to guarantee that residential development will have to include housing that is affordable for those at 30 percent of median income and 50 percent of median income.
  - b. Allow for innovative solutions to provide affordable housing.
- **Streamline permitting processes and increase the predictability of the regulatory process:** Simplify the existing regulations and processes to improve predictability for the development of affordable housing with the ultimate goal of increasing the number of units and the affordability of the units.

## (2) Targeted funding for affordable housing at the area of greatest unmet need

- **Increase funding for the Louisville Affordable Housing Trust Fund (LAHTF):**
  - a. Identify a dedicated and permanent funding source for the LAHTF to show a continued commitment to creating affordable housing across the community to tackle the housing crisis in Louisville, especially at 50% and below area median income (AMI).
- **Increase operating subsidies for affordable housing developments:** Existing operating subsidies provided through the federal government for public housing and project-based Section 8 need to be increased. HOME program funds are used to support short-term operating subsidies and through the COVID pandemic American Rescue Plan funding was used to expand the available funding pool for long-term operating subsidies. All of these funding mechanisms, and adding new funding streams, will continue to support projects for households earning 30 percent or less of area median income.
- **Increase access to housing choice vouchers and project-based voucher program funding**

## (3) Public Education Campaigns

- **Increase funding for fair housing education for real estate professionals, financial institutions, and consumers:** The Kentucky Fair Housing Council, Louisville Metro Human Relations Commission, and Kentucky Human Rights Commission provide fair housing education and resources to the Louisville community. The 2025 Fair Housing Survey shows a decrease or stagnation in fair housing knowledge. Implements and proposed cuts to fair housing funding from the Department of Housing and Urban Development to sustain FHIPs and FHAPs is a threat to fair housing education in Louisville and across the Commonwealth. Louisville Metro will need to increase funding to meet this critical need.
- **Increase lead hazard education programming:** Since Louisville Metro Council weakened the 2022 Lead Ordinance and Registry by removing proactive inspections and affidavit requirements, Louisville Metro should increase education and mitigation program funding for lead hazard awareness.

#### (4) Ensure access to affordable energy to promote housing stability by reducing high utility costs

- **Create holistic approaches to energy efficiency and affordability:** We should have targeted, holistic approaches to efficiency and affordability, including weatherization, DSM, electrification, and affordable decarbonization. Utilities should be cost effective for ratepayers.
  - a. Partner with local government and community organizations to identify low-income households for weatherization, electrification, and energy-saving programs. Launch pilot programs and secure state and federal funding for these initiatives.
  - b. Utilities should include an affordability component in all proceedings. Addition of affordability components will provide metrics and data for additional informing of programs and funding.
  - c. Increase utility assistance funding for low- and fixed-income households through the Association of Community Ministries.
- **Future investments should avoid inefficient and preventable grid expansion:** Regulators and stakeholders need to be empowered to understand cost drivers and propose effective solutions. Future investments should avoid inefficient grid expansion and support customer interests and policy goals.
  - a. Advocate for enhanced grid reliability, integrate renewable energy, and allow for better energy management without expanding the grid.
  - b. Work with policymakers to create regulations that prioritize clean energy deployment over new fossil fuel-based generation and grid expansion.
  - c. Advocate for the local energy provider to join a regional transmission organization (RTO) to help balance supply and demand across a larger region, reducing the risk of blackouts and improving overall grid reliability.
- **Implement disconnection protections:** All residential customers should be assured of access to electricity regardless of circumstance. We need disconnection protections that prevent utilities from shutting off power due to non-payment during extreme weather conditions, ensuring that vulnerable households have access to essential energy during times of crisis.
  - a. Prevent utility companies from shutting off access due to non-payment in the event of extreme weather and during the weekend.
  - b. Eliminate disconnection and reconnection fees for customers who have a certificate of need or are using an AMI meter, as these households can have services disconnected and reconnected remotely, making additional fees unnecessary.

#### (5) Increase codes & regulations enforcement capacity to create safe rental conditions

- **Increase funding to hire more code enforcement officers:** Recent decreases in the number of code enforcement officers and funding mechanisms through a weakened lead hazard ordinance have caused continued stress on the system. More trained code enforcement officers are needed to meet the need of the community.
- **Commit to health equity initiatives that impact access to safe, healthy, and stable housing:**

- i. **Reinstate a lead hazard mitigation fund**: This will support families who are required to leave their current housing while mitigation efforts occur, creating housing stability for households who would otherwise be forced into an unstable living situation and/or continued exposure to lead.
- ii. **Invest more in a Louisville Lead Hazard Reduction Program**: Approximately 18,000 children live in pre-1980s built housing in Louisville. Since 2005, about 10,000 children were reported with elevated blood lead levels (EBLLs) in Louisville—especially concentrated in West and Northwest Louisville, which has some of the oldest housing stock in Louisville. Lead exposure is linked to impaired memory, decreased IQ and academic performance, impulsivity, hyperactivity, attention deficit and other behavioral disorders. Lead exposure is preventable, we just need to make the community commitment to invest, prevent, and eliminate barriers in all housing, especially in rental housing.
- iii. **Invest in programs focused on reasonable accommodations for individuals with disabilities that prevent access to housing across the community.**

#### (6) Refocus local efforts on innovative, upstream housing stabilization programs while maintaining legal supports

- **Invest in upstream eviction prevention and a strategic coordinated entry system**: A citywide centralized intake with targeted interventions including long term workforce stabilization and homelessness prevention for seniors and young children.
- **Invest in no interest, long-term loan funding and landlord best practices**: Through open communication lines and cross-sector collaboration with property managers, loans are offered to residents before arrearages are too large and/or delinquent to prevent the filing of an eviction. Offering upstream financial support will decrease the need for crisis eviction assistance over the long-term.
- **Increase funding for right to counsel programs**: While the goal is to decrease the need over time for legal representation needs in eviction court, this will take time and continued support until we are successful as a community in solving the growing eviction crisis that will equal or exceed the pre-pandemic eviction crisis numbers. By increasing funding for households under the 125% federal poverty level, especially with children, we stabilize support and focus on transitioning to a new model.
- **Create a program to aid LMHA residents to eliminate back rent**: This alone will prevent some LMHA residents from accessing “right of return” to the new development at Dosker Manor. This is a critical barrier to eliminate.

## 2025 Fair Housing Survey Results

In order to assess the current understanding of local fair housing laws and public opinions on the matter, a Fair Housing Survey was shared out to the local public. This survey was broken down into two sections. The first section included 10 quiz questions which allowed people to test their knowledge of local fair housing laws. The second section of the survey had seven questions that prompted respondents to give their opinions on the current state of housing. This survey was shared out via the Metropolitan Housing Coalition eNewsletter, social media accounts (Facebook, X, LinkedIn, Nextdoor, a Louisville Reddit page, and Instagram), as well as shared via partner organizations in their newsletters and social media accounts. The survey was open to the public for a total of 8 weeks and received a total of 238 responses—a total of 106 more responses than the 2020 Fair Housing Survey.

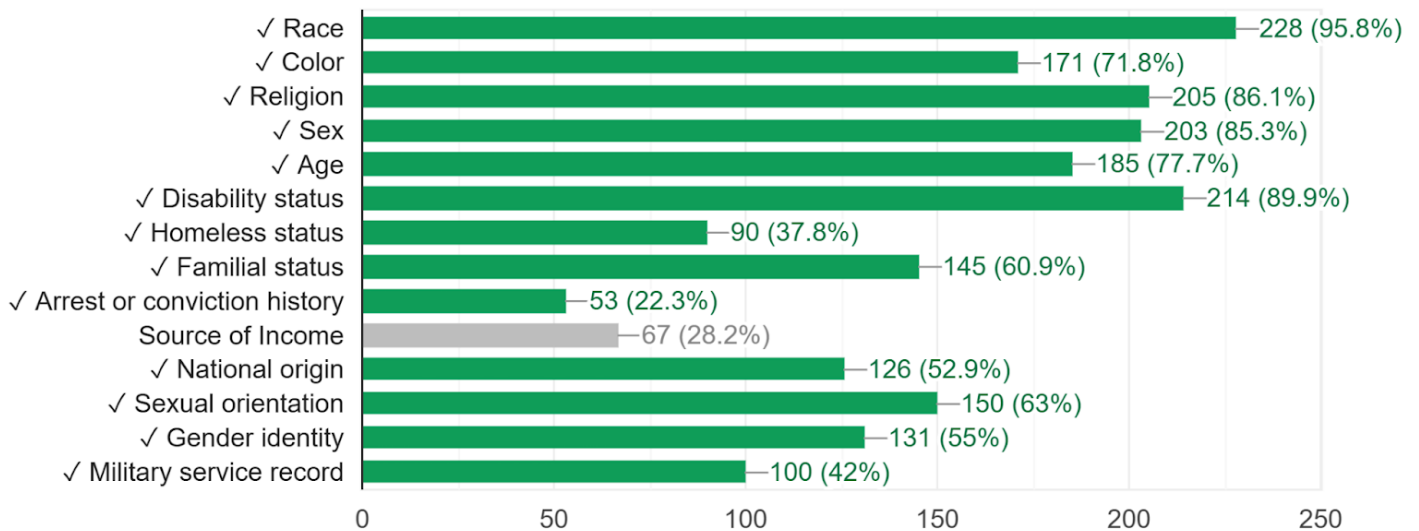
### Fair Housing Survey Part 1

The survey respondents represent the entirety of Louisville and are thus generalized.

Among the 10 quiz questions, four were frequently missed, with Question 1 being the most challenging. This question asked respondents to correctly identify all protected classes covered under Louisville’s Fair Housing laws in a multiple-choice format. All options were correct except for Source of Income, which was removed as a protected class in 2024. However, 28% of respondents incorrectly selected Source of Income as a protected class. Of the 238 respondents, only four (1.7%) correctly identified all protected classes covered under federal, state, and local Fair Housing laws.

What are the protected classes of people covered in Louisville’s Fair Housing laws? Select all that apply.

4 / 238 correct responses



Question 2 was another frequently missed question. Respondents were asked whom they should contact first if they believe they have experienced housing discrimination. Only 58 respondents (24%) correctly identified the Louisville Metro Human Relations Commission as the appropriate entity. A majority (88 respondents) incorrectly chose the Louisville Metro Housing Authority, highlighting a common misunderstanding of the agencies handling housing discrimination cases.

Familial status protections appeared to be better understood. 66% of respondents correctly identified that a landlord cannot deny housing to a family or an individual with a child in a typical rental situation. However, 23% answered that it "depends on other factors," suggesting that some respondents may have assumed additional details were required to determine discrimination. Furthermore, 68% correctly identified all protected classes under familial status, including pregnant women, families with at least one child under 18, and individuals in the process of securing custody of a child under 18.

The following question asked "The Kentucky State Legislature overrode municipalities from creating a protected class based on which of the following", which 51% of respondents correctly identified as source of income. This result aligns with the earlier finding that only 28% mistakenly included Source of Income as a protected class in Question 1.

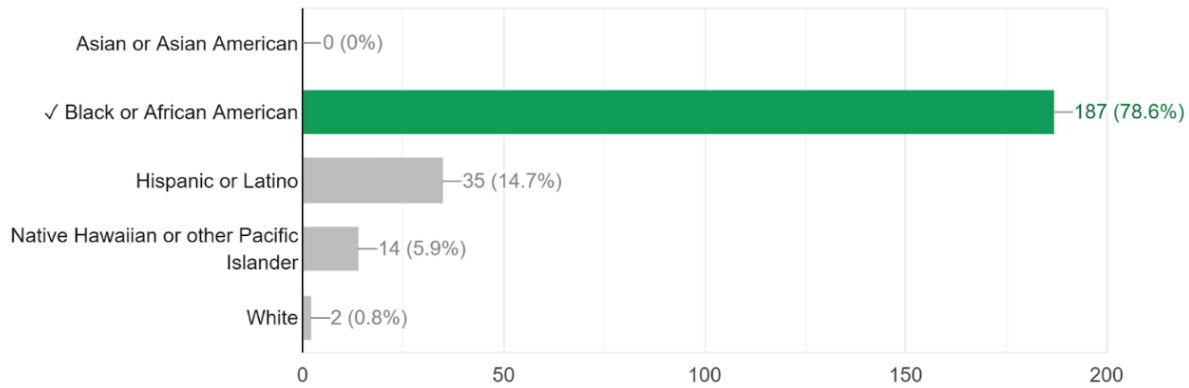
Another aspect of fair housing law included a realtor's role in house hunting with clients. 61% of respondents correctly answered that their role is to guide the client to homes in their price point, regardless of the area. However, only 34% of individuals correctly included that their role was to also help the client find a home and mortgage lender.

Understanding of housing affordability varied. When asked about the Fair Market Rent (FMR) for a two-bedroom apartment in Louisville, 41% of respondents incorrectly selected \$1,255, while only 33% correctly identified the correct amount of \$1,301. However, the most common incorrect response was the second closest amount, suggesting a general awareness of rental pricing trends in Louisville.

Knowledge of national homeownership disparities was high, with 79% of respondents correctly identifying Black or African American households as having the lowest homeownership rate in the U.S. by the end of 2024. The general consensus of answers to this question remained proportionally the same as in the prior Analysis of Impediments in 2015.

As of the end of 2024, which of the ethnicities listed below has the lowest rate of homeownership in the nation?

187 / 238 correct responses

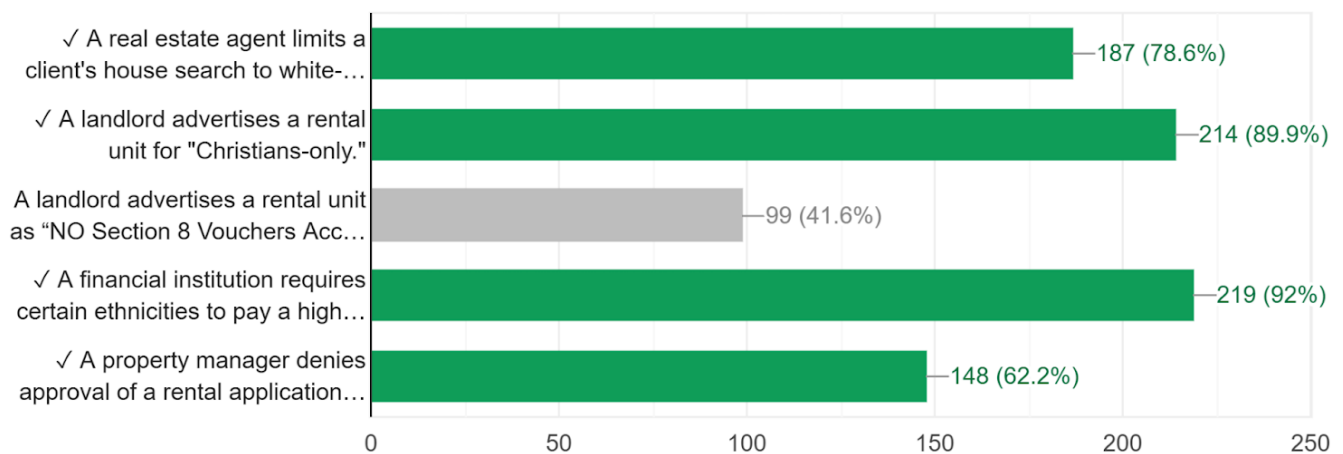


When asked about the year both the Kentucky and National Fair Housing Acts were passed, 52% of respondents correctly answered 1968.

The final question assessed respondents' ability to recognize discriminatory housing practices. Participants were given five scenarios and asked how many demonstrated violations of Fair Housing laws. Four of the five scenarios were correct, involving discrimination based on religion, ethnicity, race, and homelessness status. A majority of respondents correctly identified these four. However, 41% incorrectly assumed the final scenario—based on Source of Income—was also discriminatory.

Which of the following scenarios demonstrates discriminatory behavior involving Fair Housing laws? Select all that apply.

47 / 238 correct responses



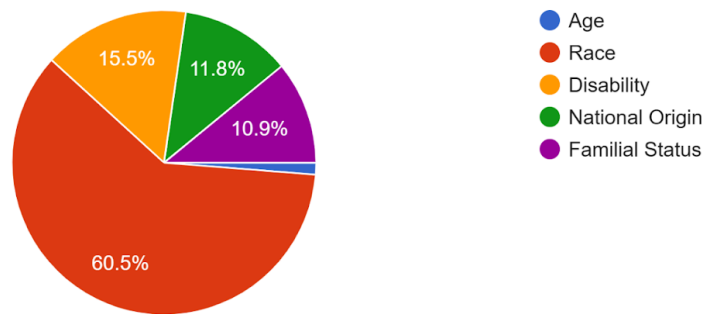
These results highlight key areas where fair housing education efforts could be strengthened, particularly in distinguishing between different housing agencies, understanding the impact of recent policy changes, and recognizing the full scope of a realtor's responsibilities.

### Fair Housing Survey Part 2

The second part of the Fair Housing Survey prompted respondents to give their opinions on the current state of Fair Housing in Louisville, KY. Of the 238 responses received, 224 (94%) indicated that they believe the average Louisvillian understands the term “fair housing.”

Respondents were asked to predict which type of housing discrimination they believed to be the most frequently reported in Louisville over the past five years. A majority identified race as the predominant basis for discrimination, followed by disability at 15.5%. As the survey concluded, our organization obtained official data from relevant housing discrimination authorities (see "Trends in Fair Housing and Enforcement" below), which determined that disability discrimination was actually the most commonly reported housing discrimination type from 2020-2024, consistent with the previous findings in the 2020 AI.

Over the past 5 years, what do you anticipate the most reported housing discrimination in Louisville was based on?  
238 responses



Survey participants were also asked to identify what they perceived to be the greatest barriers to fair housing choice in Louisville through a multiple-choice format, which included an “Other” option for additional responses. The most frequently cited impediment was NIMBYism, with 76% of respondents recognizing it as a primary barrier. (NIMBY, or "Not in My Backyard," refers to the contradiction in which individuals support affordable and diverse housing options in principle but oppose them in proximity to their own communities.) Following this, 61% of respondents cited the planning and zoning of public and affordable housing developments as a key impediment. Racism was identified as a barrier by 57% of respondents, while 49% pointed to a general lack of knowledge regarding housing rights.

Twenty-one respondents indicated “Other” and provided the following responses regarding what they considered to be impediments to fair housing, all listed in direct quotes:

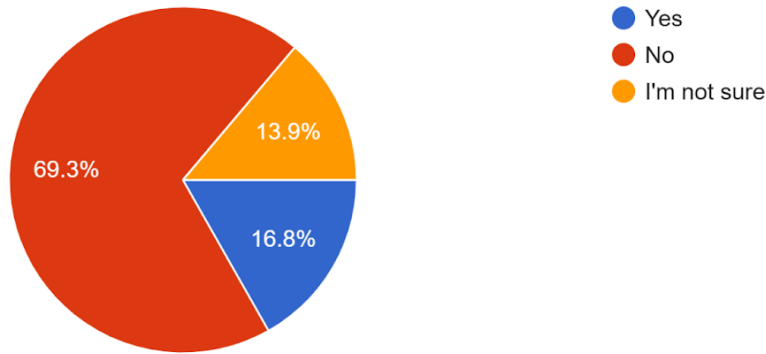
- Unaffordable housing
- Planning and zoning approving too many CUP [Conditional use permit] units
- Wages. Multiple Children. Gay/Lesbian.
- Insufficient housing supply overall
- Close to NIMBYism but just building in general whether affordable “affordable” or not. If additional units are added other units will become more affordable.
- Society and social media
- Permitting. Lack of permit options for landlords.
- Sexual orientation (LGBQT)
- Property managers violating personal private identifications to other residents
- Metro Council as a whole
- Income level
- Unfair market prices (corporate investing) driving up average rental price
- Landlord use of rental cost algorithms
- I don’t believe there are impediments
- Financing options for the construction of missing middle housing
- Availability of retail and supportive services
- Cost
- Federal, state, and local disdain for basic human rights
- Applying for housing assistance
- Weak-kneed Mayors who would rather fund a police wellness center than prioritize housing
- Gentrification

When asked what their perception of the current state of fair housing discrimination was in Louisville, the answers varied. Half of respondents (50%), stated that it is getting worse, whereas 42% of respondents stated that it has stayed relatively the same over the past five years. Only 16 (6.7%) of respondents stated that they perceived that the state of fair housing was improving.

This survey also revealed a random sampling of data regarding survey respondent’s own experience with housing discrimination. The fifth question on part two of the survey asked respondents if they believe they have ever been a victim of a form of housing discrimination, regardless of whether they had formally reported it. An overwhelming majority (69%) indicated that they had not experienced housing discrimination, while 17% reported that they had, and an additional 14% were uncertain.

Whether you have reported it to any authority or not, have you ever been a victim of a form of housing discrimination?

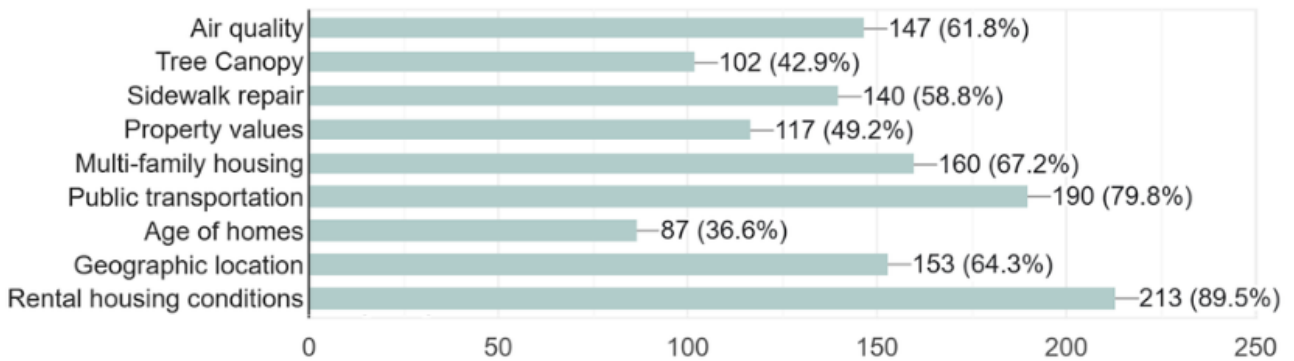
238 responses



When asked which elements are believed to be important to fair housing in a multi-select format, mixed responses were provided and ranked as shown in the chart below:

Which of these elements do you believe are important to fair housing? You may choose more than one.

238 responses



Respondents were also provided an opportunity to write out their own responses regarding elements important to fair housing, which are listed as follows:

- Responsive maintenance for low income properties. There is often length at wait times, if any response at all

- Stop all the CUPs so those properties can be used as regular rentals or sales. Only allow a certain percentage within the county/city
- Private equity having no legal responsibilities to tenants
- Access to services and amenities like grocery stores and parks
- Maintenance
- Condition of the home, condo, or apartment as well as price
- Multiple price points in all areas of the county
- Compliance with codes
- Middle housing and inclusionary zoning
- Supportive services and retail
- Availability of affordable homes
- Access to food

Lastly, survey respondents were able to provide any additional thoughts that they would like considered in the creation of the 2025 Analysis of Impediments (AI)/ Affirmatively Furthering Fair Housing (AFFH) to Fair Housing Choice in Louisville. Thirty individuals responded as follows:

- Thank you for the opportunity to take this survey. It's given me 'food for thought'.
- Restrict Airbnb, VRBO, etc. Zoning doesn't adhere to their own rules and allows certain developers to create motel streets justifying it by saying they are improving the area.
- Outlaw Private Equity that has no legal responsibilities for delivery of services.
- Affordable housing should be for everyone including seniors.
- College students should be included in this. They should receive information via their university regarding fair and affordable housing.
- Be careful. Don't put all the people who need support in the same neighborhood. This is a recipe for disaster.
- Everyone should be able to afford a place to live. And landlords should be penalties for increasing the rent to eliminate families from affording a decent place to live.
- We need more "testers" to go out and hold our local Louisville landlords accountable.
- Distribution of personal information by property managers, maintenance workers due to sexual harassment is side-lined more than people think due to retaliation.
- Do more to secure our elders, especially with disabilities, etc.
- There are also other market factors that are also affecting rental prices across the nation. The insurance market is a mess. There has been a lack of acceptance of climate change that is driving down profits for those companies and all they are doing now is either leaving folks at their own peril without affordable/accessible insurance OR leaving homeowners and landlords in the lurch relying on grossly inflated insurance plans. I know this from experience because we had a reasonably priced home insurance policy through Openly for three years. Last year that policy went from roughly \$1,000 to nearly \$3,000 without much concrete explanation other than small print stating our FICO score affected the price...It took a lot of scrambling and time to find a new broker in Louisville that could find reasonable insurance through Cincinnati Insurance Company. I can only assume that landlords are just accepting rate increases, so they don't have to do all that work, and pass them onto tenants. I can only assume it would be a lot of "work" on their end to "save" costs for tenants, but I do think it would be worth polling landlords in Louisville on how they are navigating insurance rate increases so they are saddling their tenants with those increases.

- A way has to be found to evict out of state slum lords who do not take care of their properties.
- The utility expense on lower cost housing further burdens low income persons.
- We need to remove barriers to the construction of and find creative ways to incentivize the financing of middle housing.
- Annexation of independent/home-rule cities are going to cause increased fair housing issues.
- Outreach is important too.
- I fully support your hard work to create a human-centric community that respects and protects everyone. Thank you.
- Rent prices are too high for average people. Need to make more fair housing units. Homes for the homeless!
- Workers need to be paid a living wage so they can afford safe housing.
- Maintenance requirements are an important and often overlooked part of renting.
- We need more income-based housing options.
- The homeless population got larger as they knocked down public housing units. Renting is no longer a cheaper option than owning a home.
- As a resident of Bullitt County and a single woman leaving a domestic violence relationship, finding affordable clean and safe housing is impossible. We need help and there is none.
- All landlords should accept federal housing vouchers and not discriminate against someone who has been homeless in the past.
- I'm a home health physical therapist and I've been working in Old Louisville, the west end and in downtown Louisville for the past 10 years. The majority of my patients are 65+ and are falling behind financially due to increased living costs and housing costs. Those who are fortunate to own are financially stressed due to higher property taxes in neighborhoods that are "up and coming," often times forced to sell their home that they worked years for and have paid off. Others who do rent are faced with increasing rent prices, often having to chose between eating or making rent. These folks have paid into a system for their long working lives and as a city we're failing them. HUD has failed many of my patients miserably, the most recent of whom is a lady in her 70's with multiple sclerosis who is wheelchair bound who lost her apartment to a fire in fall of 2024. She is still living on her daughter's couch waiting for an apartment to move into. The process she's been subjected to through HUD is disgraceful and she is still waiting. Thank you for offering me the opportunity to share my thoughts regarding this matter.
- I wish there was more to protect renters. No one can really even afford to buy a house anymore. I don't know that it is possible, but it is so depressing how unaffordable everything is becoming. I wish there was a way to have people not be able to raise prices so high! What person that has to rent due to financial stress can afford a payment higher than a mortgage? Those born into money or coming here from another state are enabling the housing market to grow worse. I understand that it is not entirely on the privileged, and that people get a high rent because that is all there is, but it is ridiculous. When I went to look for apartments in 2018, \$600 was expensive to live alone. Now, it costs at least \$850 to live alone in an apartment that is somewhat well taken care of. I cannot believe how much everything has sky rocketed in price, yet no one is making the equivalent percent to the cost of inflation. Also, what the hell is with the cost for MSD charges? I do not see this reflected in the community, and it feels fraudulent.

## Interviews Conducted for this Document

### Interviewees

Adria Johnson, President & CEO, Metro United Way  
Andrew Hawes, President & CEO, Housing Partnership, Inc. (HPI)  
Brian Davis, Director, Louisville Metro Office of Planning  
Chris Dischinger, Co-Principal, LDG Development  
Christie McCravy, Executive Director, Louisville Affordable Housing Trust Fund  
Linette Lowe, Executive Director, Central Louisville Community Ministries &  
Board Chair of the Association of Community Ministries  
Louisville Metro Housing Authority:  
Elizabeth Strojan, Executive Director  
Sarah Galloway, Chief Policy Officer  
Vickie Buckman, Executive Secretary, LMHA Executive Department  
Mikal Forbush, Executive Director, Center for Neighborhoods  
Natalie Harris, Executive Director, Coalition for the Homeless  
New Directions Housing Corporation  
Lori Hudson Flanery, President & CEO  
Bridgette Johnson, Chief Operating Officer  
Kitty McKune, Chief of Multifamily Finance & General Counsel  
Wendy Smith, Deputy Executive Director, Housing Programs, Kentucky Housing  
Corporation

### Reporting Agencies

Kentucky Commission on Human Rights  
Kentucky Fair Housing Council  
Louisville Metro Human Relations Commission  
U.S. Department of Housing and Urban Development (HUD), Kentucky Field Office

### Data Resources

Art Crosby, Kentucky Fair Housing Council  
Charles President, Jr., U.S. Department of Housing and Urban Development (HUD), Kentucky Field  
Office  
Cynthia Fox & Juan Pena, Kentucky Commission on Human Rights  
Matthew H. Ruther, PhD, University of Louisville, Associate Professor of Urban and Public Affairs and  
the Director of the Kentucky State Data Center  
Verná Goatley & Toni Sears, Louisville Metro Human Relations Commission

## Legal Updates

This section provides an overview of the fair housing situation in Louisville METRO/Jefferson County, Kentucky. It includes a review of fair housing laws, enforcement agencies, trends in fair housing complaints and other fair housing activities in the jurisdiction.

Fair housing in Louisville METRO/Jefferson County, Kentucky is bound by a number of federal and local laws and Presidential executive orders. Below is a summary of the relevant legislation and executive orders currently in effect.

### FEDERAL FAIR HOUSING LAWS<sup>1</sup>

- Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended. Prohibits discrimination in the sale, rental and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status, and handicap (physical or mental impairment which substantially limits one or more of such person's major life activities). Amendments also established that new multi-family buildings must meet specified accessibility standards for person with disabilities.
- Title VI of the Civil Rights Act of 1964. Prohibits discrimination on the basis of race, color or national origin in programs and activities receiving federal financial assistance.
- Section 504 of the Rehabilitation Act of 1973. Prohibits discrimination based on disability in any program or activity receiving federal financial assistance.
- Section 109 of Title I of the Housing and Community Development Act of 1974. Prohibits discrimination on the basis of race, color, national origin, sex or religion in programs and activities receiving financial assistance from HUD's Community Development and Black Grant Program.
- Title II of the American with Disabilities Act of 1990. Prohibits discrimination based on disability in programs, services and activities provided or made available by public entities. HUD enforces Title II when it relates to state and local public housing, housing assistance, and housing referrals.
- Architectural Barriers Act of 1968. Requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 must be accessible to and useable by handicapped persons.
- Age Discrimination Act of 1975. Prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance.
- Title XI of the Education Amendments Act of 1972. Prohibits discrimination on the basis of sex in education programs or activities that receive federal financial assistance.

---

<sup>1</sup> HUD, OFHEO (Office of Fair Housing and Equal Opportunity) 2004b

## FAIR HOUSING-RELATED PRESIDENTIAL EXECUTIVE ORDERS<sup>2</sup>

- Executive Order 11063. Prohibits discrimination in the sale, leasing, rental or other disposition of properties and facilities owned or operated by the federal government or provided with federal funds.
- Executive Order 11246, as amended. Bars discrimination in federal employment because of race, color, religion, sex or national origin. (**Rescinded** on January 21, 2025 by Executive Order 14173. Ending illegal discrimination and restoring merit-based opportunity.)
- Executive Order 12892, as amended. Requires federal agencies to affirmatively further fair housing in their programs and activities, and provides that the Secretary of HUD will be responsible for coordinating the effort. The order also establishes the President’s Fair Housing Council, which is chaired by the Secretary of HUD.
- Executive Order 12898. Requires that each federal agency conduct its program, policies, and activities that substantially affect human health or the environment in a manner that does not exclude persons based on race, color or national origin. (**Rescinded** on January 21, 2025 by Executive Order 14173. Ending illegal discrimination and restoring merit-based opportunity.)
- Executive Order 13166. Eliminates, to the extent possible, limited English proficiency as a barrier to full and meaningful participation by beneficiaries in all federally subsidized and federally conducted programs and activities. (**Rescinded** on March 1, 2025 by Executive Order 14244. Designating English as the Official Language of The United States.)
- Executive Order 13217. Requires federal agencies to evaluate their policies and programs to determine if any can be revised or modified to improve the availability of community-based living arrangements for persons with disabilities.
- [www.federalregister.gov/documents/2012/02/03/2012-2343/equal-access-to-housing-in-hud-programs-regardless-of-sexual-orientation-or-gender-identity](http://www.federalregister.gov/documents/2012/02/03/2012-2343/equal-access-to-housing-in-hud-programs-regardless-of-sexual-orientation-or-gender-identity)

## CITY OF LOUISVILLE ORDINANCES

- Ordinance No. 21, Series 1967: As amended, an Ordinance to implement the State Statute relative to discriminatory practices in places of public accommodation, resort or amusement.
- Ordinance No. 116, Series 1968: As amended by ordinance No. 139, series 1975, an ordinance to effect equal employment opportunities for all citizens.
- Ordinance No.9, Series 1999: An ordinance that prohibits discriminatory employment practices due to sexual orientation or gender identity.
- Ordinance No. 88, Series 2001: An ordinance that amended Ordinance No. 9 to include housing and public accommodations.
- Ordinance No. 349, Series 1991: An ordinance that makes housing laws substantially equivalent to Title VII of the Federal Civil Rights Act.

---

<sup>2</sup> Ibid.

- Ordinance No. 281, Series 1991: An ordinance empowering the Louisville and Jefferson County Metro Human Relations Commission to investigate complaints by persona alleging tortuous interference with their person and/or property motivated by discriminations.
- Ordinance No.41, Series 1969: As amended by ordinance No. 140, Series 1975, an ordinance requiring the implantation of certain provisions insuring equal opportunity into all contracts.
- Ordinance No. 68, Series 1978: As amended by ordinance 211, Series 1993, an ordinance concerning the requirements of an affirmative action plan for contactors and vendors doing business with the City of Louisville.
- Ordinance No. 140, Series 1988: An ordinance empowering minority, female and handicap business enterprises.

**JEFFERSON COUNTY ORDINANCE AND RESOLUTIONS:** A resolution to implement the State statute relative to equal employment opportunity as Amended by Resolution No. 15, Series 1967.

- Ordinance No. 2, Series 1993: An ordinance relating to real estate transactions.
- Ordinance No. 8, Series 1988: An ordinance implementing the State statue relative to discriminatory practices in places of public accommodation, resort or amusement.
- Ordinance No. 16, Series 1987: An ordinance concerning the requirement of an affirmative action plan for contractors and vendors doing business with the Jefferson County Fiscal Court.
- Ordinance No. 36, Series 1999: An ordinance that prohibits discriminatory practices in housing, employment and places of public accommodation due to sexual orientation or gender identity.

#### **LOUISVILLE AND JEFFERSON COUNTY METRO ORDINANCES**

- Ordinance No.129-2003: An ordinance creating separate enforcement and advocacy bodies; transferring enforcement authorities to the Louisville Metro Human Relations Commission-Enforcement; and amending the complaint procedure for enforcing anti-discrimination laws.
- Ordinance No. 214, Series 2005: An ordinance requiring that all persons or companies doing business with Louisville METRO Government, in excess of ten thousand dollars (\$10,000) be equal employment opportunity employers.
- Ordinance No.193-2004: An ordinance prohibiting discrimination based upon race, color, national origin, religion, familial status, age, disability, sex gender identity, and sexual orientation.
- Ordinance No. 395-2019: An ordinance amending Section 92.02, 92.03 and 92.04 of the Louisville Metro Code of Ordinance (“LMCO”) Amending the Discrimination Ordinance Providing for More Fair Access to Rental Housing, passed November 19, 2020 (Source of Income provisions preempted by [House Bill 18, 2024 Regular Session](#))

The most important piece of legislation pertaining to fair housing is the federal Fair Housing Act (FHA). The FHA was initially enacted as Title VIII of the Civil Rights Act of 1968.<sup>3</sup> It was later amended by the Fair Housing Amendment Act (FHAA) of 1988 and currently prohibits housing discrimination based on race, color, national origin, religion, sex, familial status, and handicap. Familial status includes children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18. Handicap is a physical or mental impairment that substantially limits one or more of a person's major life activities.

Under the FHA, housing discrimination includes rentals, sales; mortgage lending, appraisals, homeowner's insurance, zoning, tax assessment, blockbusting and advertising.<sup>4</sup> Specifically, the FHA prohibits taking any of the following actions based on race, color, national origin, religion, sex, familial status or handicap:

- refusing to rent or to sell after an offer, refusing to negotiate to rent or to sell, or otherwise making unavailable or denying housing;
- discriminating in the terms, conditions, or privileges of the sale or rental of housing;
- representing that a dwelling is not available for inspection, sale, or rental when it is, in fact, available;
- inducing or attempting to induce for profit the sale or rental of any dwelling by the entry of or prospective entry of a person into the neighborhood (also referred to as blockbusting);
- denying anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing;
- refusing to make a mortgage loan or to provide information on a mortgage loan;
- imposing different terms or conditions on a mortgage loan (such as interest rates, points, or fees);
- discriminating in appraising a property; and
- refusing to purchase a mortgage loan or setting different terms for purchasing a loan

In addition, the FHA prohibits:

- making, printing, publishing, or causing to be made any advertisement or notice for the sale or rental of housing that indicated a preference or limitation based on race, color, national origin, religion, sex, familial status, or handicap (the prohibition against discriminatory advertising applies to single-family and owner-occupied housing that is otherwise exempt from the Fair Housing Act);
- coercing, intimidating, interfering, or threatening of an individual's ability to exercise their rights under the FHA; and
- retaliating against an individual because they exercised their FHA rights

---

<sup>3</sup> 42 U.S.C §§ 3601-3619.

<sup>4</sup> 42 U.S.C §§ 3604-3619.

The FHA includes exemptions for owner-occupied buildings with no more than four units; the sale or rental of single-family homes without the use of a real estate agent if the owner has no more than three properties; the sale, rental or occupancy of housing operated by a religious organization or private club to its members; or the limiting of familial status in the housing for the elderly.<sup>5</sup>

Additional provisions of the FHA require allowing handicapped persons to make “reasonable modifications” to housing that they occupy or will be occupying so that they can afford full enjoyment of the premises. The landlord, can, however, require a handicapped person to pay for any modifications and, in the case of rental housing, require the tenant to restore the apartment back to its original condition prior to modification. Landlords must also make “reasonable accommodations” in rules, policies, practices, or services if necessary for a disabled person to use the housing.<sup>6</sup>

Finally, the FHA requires multifamily buildings that are ready for first occupancy after March 13, 1991, have an elevator, and have four or more units to meet minimum standards of accessibility for persons with disabilities:

- All public and common-use areas must be readily accessible to and usable by handicapped persons.
- All doors designed to allow passage into and within all apartments must be sufficiently wide to permit access by handicapped persons in wheelchairs.
- All apartments must contain an accessible route into and through the living space; light switches, electrical outlets, thermostats, and other environmental controls in accessible locations; reinforcements in bathroom walls to allow later installation of grab bars; and usable kitchens and bathrooms such that an individual in a wheelchair can maneuver about the space.

If a building with four or more units has no elevator and will be ready for occupancy after March 13, 1991, these standards apply to ground floor units only.

While the FHA has federal jurisdiction, local, county and state laws, such as these ordinances that exist in Louisville METRO/Jefferson County, can include similar or additional protections for their residents against housing discrimination. State, county and local laws cannot revoke any protection guaranteed by the FHA, but they can expand protections to include classes of persons not covered under federal laws. For example, 14 states plus the District of Columbia have passed laws that provide protection for gays, lesbians, bisexuals, and transgender people, who are not federally protected by the Fair Housing Act.<sup>7</sup>

---

<sup>5</sup> 42 U.S.C. §§ 3604-3619.

<sup>6</sup> 42 U.S.C. §§ 3604.

<sup>7</sup> Leadership Conference on Civil Rights education Fund 2005.

## References

- Association of Religion Data Archives (2020). *Louisville/Jefferson County, KY-IN Metro Area - Metro Area Membership Report*. <https://www.thearda.com/us-religion/census/congregational-membership?y=2020&t=2&c=31140>
- Center for Health Equity - Louisville Metro Health Department of Public Health and Wellness (2024). *Louisville Metro 2024 Health Equity Report: An Invitation to Imagine: Transforming Power for Health Equity*. <https://louisvilleky.gov/center-health-equity/document/2024-health-equity-report>
- Coalition for the Homeless (2020). *January 2020 Point in Time Count for Louisville, KY*. <https://louhomeless.org/wp-content/uploads/2020/12/2020-Point-in-Time-Count-Report.pdf>
- Coalition for the Homeless (2021). *January 2021 Point in Time Count for Louisville, KY*. <https://louhomeless.org/wp-content/uploads/2021/06/2021-Street-Count-Final-Report.pdf>
- Coalition for the Homeless (2022). *January 2022 Point in Time Count for Louisville, KY*. <https://louhomeless.org/wp-content/uploads/2022/11/2022-PIT-Full.pdf>
- Coalition for the Homeless (2023). *January 2023 Point in Time Count for Louisville, KY*. <https://louhomeless.org/wp-content/uploads/2023/05/Final-PIT-Report-Book-2023.pdf>
- Coalition for the Homeless (2024). *January 2024 Point in Time Count for Louisville, KY*. <https://drive.google.com/file/d/1FwB7BndQZQnODzngXBBbGveROUck3Y8H/view>
- Congressional Research Service (2023). *2.7 Million Children in the United States Live in Kinship Care*. <https://www.grandfamilies.org/Portals/0/Documents/General%20Kinship%20Publications/CRS%20Kinship%20Care%20Fact%20Sheet.pdf>
- Kentucky General Assembly (2025). *House Bill 18*. <https://apps.legislature.ky.gov/record/24rs/hb18.html>
- Kentucky Justice and Public Safety Cabinet (2023). *2023 Domestic Violence Data Report*. <https://justice.ky.gov/cjsac/Documents/2023%20KY%20Domestic%20Violence%20Data%20Report.pdf>
- Louisville Affordable Housing Trust Fund. *Restoring Each Viable Economically Redlined Territory (REVERT)*. <https://loutrustfund.org/revert/>
- Louisville Metro Criminal Justice Commission (2021). *Louisville Metro Domestic Violence Statistics 2011-2021*. <https://louisvilleky.gov/criminal-justice-commission/document/local-domestic-violence-statistics-2011-2021>

- Louisville Metro Department of Health and Wellness (2024). *Louisville Health Equity Data*.  
<https://louisville-health-equity-lojic.hub.arcgis.com/pages/5739a3f18d184b8ca6bf3c01b83263b0#c0ob5h0vx>
- Louisville Metro Government (2024). *My Louisville Home*.  
<https://louisvilleky.gov/housing/document/finalized-my-louisville-home>
- Louisville Metro Government (2024). *Construction Underway at the Community Care Campus*.  
<https://louisvilleky.gov/news/construction-underway-community-care-campus-0>
- Louisville Metro Office of Housing & Community Development (2024). *2024 Louisville Housing Needs Assessment*.  
<https://louisvilleky.gov/housing/document/housing-needs-assessment-updated-march-2024>
- Louisville Metro Office of Housing and Community Development (2024). *2024 Louisville Housing Needs Assessment*. <https://louisvilleky.gov/housing/document/housing-needs-assessment-2024-clickable-links>
- Louisville Metro Office of Housing and Community Development (2020). *A Resolution Requesting the Planning Commission Review the Land Development Code and Develop Recommendations for More Equitable and Inclusive Development*. <https://louisvilleky.gov/office-planning/document/metro-council-resolution-requesting-review-land-development-code>
- Louisville Metro Housing Authority (2025). *Strategic Plan 2025*.  
[https://cms4files.revize.com/louisvillenew/2025%20LMHA%20Strategic%20Plan\\_FINAL.pdf](https://cms4files.revize.com/louisvillenew/2025%20LMHA%20Strategic%20Plan_FINAL.pdf)
- Louisville Metro Housing Authority (2024-2025). *Louisville Metro Housing Authority Moving to Work Annual Plans and Reports*.  
[https://www.lmha1.org/about/lmha/mtw\\_annual\\_plans\\_and\\_reports.php](https://www.lmha1.org/about/lmha/mtw_annual_plans_and_reports.php)
- Louisville Metro Housing Authority (2024). *Dosker Manor Redevelopment*.  
[https://www.lmha1.org/housing/historic\\_preservation.php](https://www.lmha1.org/housing/historic_preservation.php)
- Louisville Metro Office for Immigrant Affairs (2023). *Louisville-Jefferson County Foreign-Born Community Snapshot 2023*. <https://louisvilleky.gov/government/office-immigrant-affairs/foreign-born-community-and-economy>
- Louisville Metro Office of Planning (2025). *LDC Reform: Completed Amendments*.  
<https://louisvilleky.gov/government/office-planning/lhc-reform-completed-amendments>
- Louisville Metropolitan Sewer District (MSD) (2024). *MSD Board Approves Fiscal Year 2025 Preliminary Rate Resolution*. <https://louisvillemsd.org/news/2025-fiscal-year-rate-resolution#:~:text=Under%20the%20fiscal%20year%202025,%2C%20beginning%20August%201%2C%202024.>

- Louisville Urban League (2024). 2024 State of Black Louisville. <https://lul.org/portfolio-items/2024-state-of-black-louisville/>
- Metropolitan Housing Coalition and Louisville Metro Government (2020). *Analysis of Impediments to Fair Housing Choice in Louisville, KY*. [https://metropolitanhousing.org/wp-content/uploads/2020/10/FINAL\\_2020-AI\\_MHC\\_May-11-2020.pdf](https://metropolitanhousing.org/wp-content/uploads/2020/10/FINAL_2020-AI_MHC_May-11-2020.pdf)
- Metropolitan Housing Coalition (2020-2021). *2020-2021 State of Metropolitan Housing Report: COVID-19 and the Struggle to Stay Safe at Home in Louisville, KY*. [https://metropolitanhousing.org/wp-content/uploads/2021/08/MHC\\_2020\\_21\\_report\\_4\\_web\\_updated7-29-21.pdf](https://metropolitanhousing.org/wp-content/uploads/2021/08/MHC_2020_21_report_4_web_updated7-29-21.pdf)
- Metropolitan Housing Coalition (2022). *2022 State of Metropolitan Housing Report: Towards a Just Housing Future in Uncertain Times*. [https://metropolitanhousing.org/wp-content/uploads/2022/06/2022-SMHR\\_FINAL.pdf](https://metropolitanhousing.org/wp-content/uploads/2022/06/2022-SMHR_FINAL.pdf)
- Metropolitan Housing Coalition (2023). *2023 State of Metropolitan Housing Report: The State of Housing in a Changing Climate*. [https://metropolitanhousing.org/wp-content/uploads/2023/12/2023SMHR\\_WEB.pdf](https://metropolitanhousing.org/wp-content/uploads/2023/12/2023SMHR_WEB.pdf)
- Metropolitan Housing Coalition (2024). *2024 State of Metropolitan Housing Report: Building Stronger Communities Through Bold Action*. <https://metropolitanhousing.org/wp-content/uploads/2024/12/SMHR24-FINAL-interactive-pages-2.pdf>
- Metro United Way and Kentucky State Data Center (2022). *Jefferson County, KY Profile*. <https://nyc3.digitaloceanspaces.com/metrounitedway/app/uploads/2022/08/Jefferson-County-June-22.pdf>
- Metro United Way. *Young Adult Louisville Income Transformation (YaLift!)*. <https://metrounitedway.org/program/yalift/>
- National Renewable Energy Laboratory (NREL) (2023). *Louisville Communities LEAP Engagement: Improving Energy Efficiency in Affordable Housing*. <https://doi.org/10.2172/2331430>
- US Census Bureau (2020). *2020 5-Year American Community Survey Data for Louisville, KY*. <https://www.census.gov/quickfacts/fact/table/louisvillejeffersoncountymetrogovernmentbalancekentucky/PST045223#qf-flag-NA>
- US Census Bureau (2020). *2020 DEC Demographic and Housing Characteristics*. <https://data.census.gov/table/DECENNIALDHC2020.P9?g=050XX00US21111>
- US Census Bureau (2023). *2023 Quick Facts for Louisville, KY*. <https://www.census.gov/quickfacts/fact/table/louisvillejeffersoncountymetrogovernmentbalancekentucky/PST045223#qf-flag-NA>

US Department of Veteran Affairs (2024). *January 2024 Point In Time Count*.  
[https://www.va.gov/HOMELESS/pit\\_count.asp](https://www.va.gov/HOMELESS/pit_count.asp)

US Department of Housing and Urban Development (2025). *Rescinding Multiple Appraisal Policy Related Mortgage Letters*. <https://www.hud.gov/sites/default/files/OCHCO/documents/2025-08hsgml.pdf>

US Department of Housing and Urban Development (2025). *Secretary Scott Turner Cuts Red Tape by Terminating AFFH Rule*.  
[https://www.hud.gov/press/press\\_releases\\_media\\_advisories/hud\\_no\\_25\\_034](https://www.hud.gov/press/press_releases_media_advisories/hud_no_25_034)

TARC (2025). *TARC 2025: Moving Forward Together*. <https://www.ridetarc.org/tarc2025/>

Williams Institute (2016). *LGBT Data and Demographics for Kentucky*.  
<https://williamsinstitute.law.ucla.edu/visualization/lgbt-stats/?topic=LGBT&area=21#density>

Williams Institute (2023). *Adult LGBT Population in the United States*.  
<https://williamsinstitute.law.ucla.edu/publications/adult-lgbt-pop-us/>

## Appreciations

Thanks to all those who helped inform this paper by participating in interviews, completing surveys and sharing your thoughts about impediments to fair housing choice.

We offer special thanks to the Metropolitan Housing Coalition (MHC) Board of Directors who supported the MHC staff in completing the writing of this report.

### **MHC Staff:**

Anthony P. Curtis, Executive Director

Alayna Lofgren, Assistant Director

Sarah Pierce, Housing & Energy Affordability Coordinator

## Addendum

### Trends in Fair Housing Complaints and Enforcement

While HUD has primary responsibility for enforcing the Fair Housing Act (FHA), a fair housing complaint or claim can be filed not only with HUD but also with a local “substantially equivalent agency or the judicial system. An agency is deemed a “substantially equivalent” if HUD has certified that it enforces a law that [“provides](#) substantive rights, procedures, remedies and judicial review provisions that are substantially equivalent to the Fair Housing Act”. Discriminatory acts covered by state and local housing laws, but not by the FHA, are filed with a state or local fair housing agency or human rights agency. There is a one-year statute of limitations to file a complaint with HUD or a substantially equivalent agency and a two-year statute if filing with the judicial system.

After receiving a [complaint](#), HUD or the local substantially equivalent agency has [100](#) days from the filing date to either complete the investigation or provide both parties with a written explanation for why it was not completed as required by law. If the investigation finds that the law has been violated, HUD or the Department of Justice may pursue legal action to enforce compliance. The Fair Housing Act mandates that HUD, or an authorized state or local agency, make an attempt to mediate the complaint before proceeding with any formal charges. At any point, the parties involved can resolve the issue through a HUD-approved mutually agreed-upon solution, which HUD will then monitor for compliance after both parties sign the agreement. If a resolution cannot be reached, the complainant has the option to have their case heard in federal court with the Department of Justice or before a HUD administrative law judge for a final decision. Cases handled by HUD's Administrative Law Judges are managed by HUD's Office of General Counsel, while cases in federal court are overseen by the U.S. Department of Justice.

Current protected classes, as recognized by the Fair Housing Act include race, color, national origin, religion, sex, gender, disability status, and familial status. Kentucky Fair Housing Law also includes age and pregnancy in their protected classes, and Louisville Metro also includes homeless status, arrest or conviction history, and military service record. Beginning in 2020, Louisville Metro included source of income as a protection, but was banned in 2024 via House Bill 18, which prohibited local governments from enforcing source-of-income (SOI) protections. In Louisville, Kentucky, the local fair housing law covers rental properties with as few as two units, including cases where the owner resides in one of the units. This means that almost all rental situations are protected under local, state, or federal fair housing laws, whereas the federal law typically only applies to properties with four or more units where the owner lives in one.

Variation in processing procedures slightly varies between the entities responsible for the case. Additionally, while all agencies investigate complaints, Louisville Metro Human Relations Commission (LMHRC) handles a majority of local complaints. The relationship between HUD, LMHRC, and the Kentucky Commission on Human Rights (KCHR) is largely due to the Fair Housing

Assistance Program ([FHAP](#)), which is a partnership between HUD and the local and state agencies that enforce the fair housing laws. This partnership provides funding to the agencies for Fair Housing training and technical assistance in return for the agencies to handle cases as well as develop relationships with their communities. Whereas these programs receive FHAP funds, the KY Fair Housing Council receives funds through the Fair Housing Initiatives Program ([FHIP](#)), which funds private, non-profit organizations to assist in fair housing enforcement and promote Fair Housing Awareness.

Over the past five years, disability-related complaints have consistently made up the majority of fair housing cases, followed by racial and familial status-related complaints. Source of income discrimination, particularly related to Section 8 housing vouchers, remains a critical issue that now has no protections. These trends highlight ongoing challenges and the necessity for continued public education and enforcement efforts to ensure full compliance with fair housing laws.

### **U.S. Department of Housing and Urban Development (HUD), Fair Housing Division**

As stated above, upon receiving a complaint, HUD or the local substantially equivalent agency has [100](#) days from the filing date to either finalize the investigation or provide both parties with a written explanation for why the investigation was not completed within the required timeframe. In most cases, HUD refers complaints to a local substantially equivalent agency. In Jefferson County, that agency is the Louisville Metro Human Relations Commission, which handles approximately 95% of cases. HUD primarily oversees the remaining 5%, which involve federally funded entities or [special circumstances](#). This system ensures effective local enforcement of fair housing laws and a streamlined partnership between local and federal authorities.

Both the complaint intake process and case investigation procedures under HUD have remained consistent and unchanged for the past five years. Once HUD completes its investigation, it determines whether sufficient evidence exists to support a discrimination claim. If reasonable cause is found, HUD issues a Determination of Reasonable Cause along with a Charge of Discrimination. At that point, both the complainant and the respondent have 20 days to decide whether to take the case to a Federal District Court judge. If neither party chooses this option, the case proceeds before a HUD Administrative [Law Judge \(ALJ\)](#).

When investigating these cases, approximately 65% conclude with a no-cause determination, meaning there was insufficient evidence to support a discrimination claim. Around 23% result in a successful conciliation or settlement, while a smaller portion end through withdrawal, either with or without resolution. Very few cases are dismissed due to jurisdictional issues. The majority of resolutions do not involve monetary compensation, but when financial settlements do occur, the amounts vary significantly. Given that a high percentage of cases result in no-cause determinations, there may be a need for stronger documentation requirements, improved guidance on complaint filing, and better evidence collection protocols. Additionally, the success

of conciliation efforts, which resolve nearly a quarter of cases, suggests that mediation-based approaches and alternative dispute resolution methods could be expanded.

Key statistical findings from the data provided below demonstrate that disability-based complaints make up the majority of cases, accounting for 52% of the total caseload, with 90 reported cases. Race-related complaints follow at 20% (35 cases), while familial status issues represent 11% (19 cases). The remaining cases involve allegations of discrimination based on sex, national origin, retaliation, color, and religion. According to the data, targeted outreach efforts and localized education in high-incident areas initiatives could be beneficial in addressing fair housing concerns and preventing future violations. Expanding public education on disability accommodations, increasing fair housing training for property managers, and launching awareness campaigns may further enhance compliance and reduce instances of discrimination.

| HUD/ FHAP Housing Cases |           |                |                            |             |              |                          |  |   |  |
|-------------------------|-----------|----------------|----------------------------|-------------|--------------|--------------------------|--|---|--|
| Case Number - HUD       | HUD/ FHAP | Violation City | Violation State and County | Filing Date | Closure Date | Bases                    | Issues   | Case Disposition                                      | All Compensation and Victims Fund Amount |
| 1                       | HUD       | Louisville     | Kentucky - Jefferson       | 07/09/24    |              | Race, Color, Retaliation | Discriminatory financing (includes real estate transactions); Discrimination in the making of loans; Discrimination in the terms/conditions for making loans; Otherwise deny or make housing unavailable; Discriminatory acts under Section 818 (coercion, Etc.) |   | \$0                                      |
| 2                       | FHAP      | Louisville     | Kentucky - Jefferson       | 01/08/20    | 05/05/20     | Race                     | Discriminatory refusal to negotiate for sale; Discrimination in the terms/conditions for making loans; Otherwise deny or make housing unavailable  | Complaint withdrawn by complainant without resolution | \$0                                      |
| 3                       | FHAP      | Fairdale       | Kentucky - Jefferson       | 01/10/20    | 03/02/20     | Disability               | Discrimination in terms/conditions/privileges relating to rental   | No cause determination                                | \$0                                      |

|    |      |            |                      |          |          |                       |  |   |     |
|----|------|------------|----------------------|----------|----------|-----------------------|--|---|-----|
| 4  | FHAP | Louisville | Kentucky - Jefferson | 01/10/20 | 04/16/20 | Disability            | Failure to make reasonable accommodation   | Conciliation/settlement successful                            | \$0 |
| 5  | FHAP | Louisville | Kentucky - Jefferson | 01/14/20 | 04/23/20 | Disability            | Failure to make reasonable accommodation   | No cause determination  | \$0 |
| 6  | FHAP | Louisville | Kentucky - Jefferson | 01/21/20 | 02/21/20 | Disability            | Discriminatory terms, conditions, privileges, or services and facilities   | No cause determination  | \$0 |
| 7  | FHAP | Louisville | Kentucky - Jefferson | 01/21/20 | 06/25/20 | Familial Status       | Discriminatory refusal to rent   | No cause determination  | \$0 |
| 8  | FHAP | Louisville | Kentucky - Jefferson | 01/21/20 | 03/17/20 | Disability            | Failure to make reasonable accommodation   | Conciliation/settlement successful                            | \$0 |
| 9  | FHAP | Prospect   | Kentucky - Jefferson | 02/07/20 | 05/13/20 | Race                  | Discrimination in terms/conditions/privileges relating to rental   | No cause determination  | \$0 |
| 10 | FHAP | Louisville | Kentucky - Jefferson | 02/27/20 | 05/11/20 | Race, National Origin | Discriminatory refusal to rent; Discriminatory terms, conditions, privileges, or services and facilities   | No cause determination  | \$0 |
| 11 | FHAP | Louisville | Kentucky - Jefferson | 02/27/20 | 05/20/20 | Race, Familial Status | Discriminatory refusal to rent   | No cause determination  | \$0 |
| 12 | FHAP | Louisville | Kentucky - Jefferson | 03/04/20 | 06/04/20 | Race, Disability      | Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation | No cause determination  | \$0 |
| 13 | FHAP | Louisville | Kentucky - Jefferson | 03/19/20 | 09/24/20 | Disability            | Discriminatory terms, conditions, privileges, or services and facilities   | Complainant failed to cooperate                               | \$0 |
| 14 | FHAP | Louisville | Kentucky - Jefferson | 03/19/20 | 07/09/20 | Disability            | Failure to make reasonable accommodation   | Conciliation/settlement successful                            | \$0 |
| 15 | FHAP | Louisville | Kentucky - Jefferson | 05/08/20 | 01/07/21 | Disability            | Failure to make reasonable accommodation   | Conciliation unsuccessful - no hearing requested (g'fathered) | \$0 |

|    |      |            |                      |          |          |                         |  |                                    |     |
|----|------|------------|----------------------|----------|----------|-------------------------|--|------------------------------------|-----|
| 16 | FHAP | Louisville | Kentucky - Jefferson | 05/08/20 | 08/10/20 | Race                    | Discriminatory refusal to rent   | No cause determination             | \$0 |
| 17 | FHAP | Louisville | Kentucky - Jefferson | 05/08/20 | 09/18/20 | Disability              | Failure to make reasonable accommodation   | Conciliation/settlement successful | \$0 |
| 18 | FHAP | Louisville | Kentucky - Jefferson | 05/29/20 | 09/03/20 | Sex                     | Discriminatory refusal to rent   | No cause determination             | \$0 |
| 19 | FHAP | Louisville | Kentucky - Jefferson | 06/18/20 | 09/25/20 | Familial Status         | Discriminatory refusal to rent   | No cause determination             | \$0 |
| 20 | FHAP | Louisville | Kentucky - Jefferson | 06/18/20 | 09/17/20 | Disability              | Discriminatory terms, conditions, privileges, or services and facilities   | No cause determination             | \$0 |
| 21 | FHAP | Louisville | Kentucky - Jefferson | 06/22/20 | 10/06/20 | Disability              | Failure to make reasonable accommodation   | Conciliation/settlement successful | \$0 |
| 22 | FHAP | Louisville | Kentucky - Jefferson | 06/22/20 | 09/30/20 | Disability              | Failure to make reasonable accommodation   | No cause determination             | \$0 |
| 23 | FHAP | Louisville | Kentucky - Jefferson | 06/22/20 | 10/06/20 | Disability              | Failure to make reasonable accommodation   | Conciliation/settlement successful | \$0 |
| 24 | FHAP | Louisville | Kentucky - Jefferson | 06/25/20 | 10/02/20 | Disability              | Discriminatory refusal to rent; Discriminatory terms, conditions, privileges, or services and facilities                         | Conciliation/settlement successful | \$0 |
| 25 | FHAP | Louisville | Kentucky - Jefferson | 06/29/20 | 10/07/20 | Disability              | Discriminatory terms, conditions, privileges, or services and facilities   | No cause determination             | \$0 |
| 26 | FHAP | Louisville | Kentucky - Jefferson | 07/02/20 | 08/27/20 | Race, Sex               | Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.) | No cause determination             | \$0 |
| 27 | FHAP |            | Kentucky - Jefferson | 07/08/20 | 10/15/20 | National Origin         | Discriminatory refusal to rent   | Complainant failed to cooperate    | \$0 |
| 28 | FHAP | Louisville | Kentucky - Jefferson | 07/08/20 | 10/26/20 | Disability              | Failure to make reasonable accommodation   | No cause determination             | \$0 |
| 29 | FHAP | Louisville | Kentucky - Jefferson | 07/31/20 | 09/28/20 | Race, Color, Disability | Discriminatory refusal to rent   | No cause determination             | \$0 |
| 30 | FHAP | Louisville | Kentucky - Jefferson | 07/31/20 | 10/19/20 | Disability              | Failure to make reasonable accommodation   | No cause determination             | \$0 |

|    |      |            |                      |          |          |                         |  |                                    |     |
|----|------|------------|----------------------|----------|----------|-------------------------|--|------------------------------------|-----|
| 31 | FHAP | Louisville | Kentucky - Jefferson | 07/31/20 | 12/14/20 | Disability              | Discriminatory refusal to rent   | Unable to locate respondent        | \$0 |
| 32 | FHAP | Louisville | Kentucky - Jefferson | 07/31/20 | 01/20/21 | Disability              | Discriminatory refusal to rent   | Conciliation/settlement successful | \$0 |
| 33 | FHAP | Louisville | Kentucky - Jefferson | 07/31/20 | 11/07/20 | Familial Status         | Discriminatory refusal to rent   | No cause determination             | \$0 |
| 34 | FHAP | Louisville | Kentucky - Jefferson | 07/31/20 | 10/30/20 | Familial Status         | Discriminatory refusal to rent   | No cause determination             | \$0 |
| 35 | FHAP | Louisville | Kentucky - Jefferson | 07/31/20 | 11/18/20 | Disability              | Failure to make reasonable accommodation   | Conciliation/settlement successful | \$0 |
| 36 | FHAP | Louisville | Kentucky - Jefferson | 07/31/20 | 11/06/20 | Familial Status         | Discriminatory refusal to rent   | No cause determination             | \$0 |
| 37 | FHAP | Louisville | Kentucky - Jefferson | 07/31/20 | 11/18/20 | Familial Status         | Discriminatory refusal to rent   | No cause determination             | \$0 |
| 38 | FHAP | Louisville | Kentucky - Jefferson | 07/31/20 | 09/28/20 | Color, Disability       | Discriminatory refusal to rent   | No cause determination             | \$0 |
| 39 | FHAP | Louisville | Kentucky - Jefferson | 08/03/20 | 11/06/20 | Disability              | Discrimination in terms/conditions/privileges relating to rental   | Conciliation/settlement successful | \$0 |
| 40 | FHAP | Louisville | Kentucky - Jefferson | 08/12/20 | 10/30/20 | Familial Status         | Discriminatory refusal to rent   | No cause determination             | \$0 |
| 41 | FHAP | Louisville | Kentucky - Jefferson | 08/12/20 | 12/21/20 | Familial Status         | Discriminatory refusal to rent   | Conciliation/settlement successful | \$0 |
| 42 | FHAP | Louisville | Kentucky - Jefferson | 08/12/20 | 01/15/21 | Familial Status         | Discriminatory refusal to rent; Steering   | Conciliation/settlement successful | \$0 |
| 43 | FHAP | Louisville | Kentucky - Jefferson | 08/12/20 | 01/15/21 | Disability              | Discriminatory refusal to rent; Failure to make reasonable accommodation   | Conciliation/settlement successful | \$0 |
| 44 | FHAP | Louisville | Kentucky - Jefferson | 08/12/20 | 11/06/20 | Familial Status         | Discriminatory refusal to rent   | Conciliation/settlement successful | \$0 |
| 45 | FHAP | Louisville | Kentucky - Jefferson | 09/11/20 | 01/28/21 | Familial Status         | Discriminatory refusal to rent   | No cause determination             | \$0 |
| 46 | FHAP | Louisville | Kentucky - Jefferson | 09/16/20 | 01/20/21 | Race, Sex               | Other discriminatory acts  | No cause determination             | \$0 |
| 47 | FHAP | Louisville | Kentucky - Jefferson | 09/17/20 | 01/28/21 | Disability, Retaliation | Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, | No cause determination             | \$0 |

|    |      |            |                      |          |          |                 |  |                                    |     |
|----|------|------------|----------------------|----------|----------|-----------------|--|------------------------------------|-----|
|    |      |            |                      |          |          |                 | Etc.); Failure to make reasonable accommodation  |                                    |     |
| 48 | FHAP | Louisville | Kentucky - Jefferson | 10/08/20 | 01/28/21 | Disability      | Discriminatory refusal to rent; Discriminatory refusal to negotiate for rental; Discriminatory refusal to rent and negotiate for rental; Failure to make reasonable accommodation  | Conciliation/settlement successful | \$0 |
| 49 | FHAP | Louisville | Kentucky - Jefferson | 10/08/20 | 03/25/21 | Disability      | Failure to make reasonable accommodation   | No cause determination             | \$0 |
| 50 | FHAP | Louisville | Kentucky - Jefferson | 11/05/20 | 02/22/21 | Disability      | Failure to permit reasonable modification; Failure to make reasonable accommodation  | No cause determination             | \$0 |
| 51 | FHAP | Louisville | Kentucky - Jefferson | 11/13/20 | 02/26/21 | Disability      | Otherwise deny or make housing unavailable   | No cause determination             | \$0 |
| 52 | FHAP | Louisville | Kentucky - Jefferson | 12/02/20 | 04/29/21 | National Origin | Discriminatory refusal to rent and negotiate for rental  | No cause determination             | \$0 |
| 53 | FHAP | Louisville | Kentucky - Jefferson | 12/17/20 | 10/25/21 | Disability      | Discriminatory terms, conditions, privileges, or services and facilities; Failure to permit reasonable modification; Failure to make reasonable accommodation  | Conciliation/settlement successful | \$0 |
| 54 | FHAP | Louisville | Kentucky - Jefferson | 12/17/20 | 05/13/21 | Disability      | Discriminatory refusal to rent; Discriminatory refusal to negotiate for rental; Discriminatory refusal to rent and negotiate for rental; Discriminatory advertising, statements and notices; Discriminatory terms, conditions, privileges, or services and | No cause determination             | \$0 |

|    |      |            |                      |          |          |                   |   |                                    |     |
|----|------|------------|----------------------|----------|----------|-------------------|---|------------------------------------|-----|
|    |      |            |                      |          |          |                   | facilities; Failure to make reasonable accommodation  |                                    |     |
| 55 | FHAP | Louisville | Kentucky - Jefferson | 12/17/20 | 04/15/21 | Disability        | Failure to make reasonable accommodation  | Conciliation/settlement successful | \$0 |
| 56 | FHAP | Louisville | Kentucky - Jefferson | 12/17/20 | 05/05/21 | Disability        | Discriminatory refusal to rent; Failure to make reasonable accommodation  | Conciliation/settlement successful | \$0 |
| 57 | FHAP | Louisville | Kentucky - Jefferson | 12/30/20 | 05/13/21 | Familial Status   | Discriminatory refusal to rent  | No cause determination             | \$0 |
| 58 | FHAP | Louisville | Kentucky - Jefferson | 01/14/21 | 06/30/21 | Race, Retaliation | Otherwise deny or make housing unavailable  | No cause determination             | \$0 |
| 59 | FHAP | Louisville | Kentucky - Jefferson | 01/15/21 | 05/26/21 | Disability        | Failure to make reasonable accommodation  | Conciliation/settlement successful | \$0 |
| 60 | FHAP | Louisville | Kentucky - Jefferson | 02/10/21 | 06/29/21 | Familial Status   | Discriminatory refusal to rent; Discriminatory advertising, statements and notices  | No cause determination             | \$0 |
| 61 | FHAP | Louisville | Kentucky - Jefferson | 03/04/21 | 06/30/21 | Disability        | Discrimination in terms and conditions of membership; Failure to permit reasonable modification; Failure to make reasonable accommodation   | No cause determination             | \$0 |
| 62 | FHAP | Louisville | Kentucky - Jefferson | 03/11/21 | 06/30/21 | Familial Status   | Discriminatory refusal to rent; Discriminatory advertising, statements and notices  | No cause determination             | \$0 |
| 63 | FHAP | Louisville | Kentucky - Jefferson | 03/11/21 | 09/07/21 | Race              | Discriminatory refusal to rent  | No cause determination             | \$0 |
| 64 | FHAP | Louisville | Kentucky - Jefferson | 03/12/21 | 06/30/21 | Familial Status   | Discriminatory refusal to rent; Discriminatory terms, conditions, privileges, or services and facilities; Discrimination in terms/conditions/privileges relating to rental; Discrimination in | No cause determination             | \$0 |

|    |      |            |                      |          |          |                             |  |                        |     |
|----|------|------------|----------------------|----------|----------|-----------------------------|--|------------------------|-----|
|    |      |            |                      |          |          |                             | services and facilities relating to rental; Steering; Otherwise deny or make housing unavailable; Restriction of choices relative to a rental; Failure to permit reasonable modification; Failure to make reasonable accommodation   |                        |     |
| 65 | FHAP | Louisville | Kentucky - Jefferson | 03/22/21 | 07/26/21 | Disability, Retaliation     | Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation   | No cause determination | \$0 |
| 66 | FHAP | Louisville | Kentucky - Jefferson | 03/25/21 | 09/07/21 | Race, Familial Status       | Other discriminatory acts  | No cause determination | \$0 |
| 67 | FHAP | Louisville | Kentucky - Jefferson | 04/09/21 | 09/28/21 | Disability                  | Failure to make reasonable accommodation   | No cause determination | \$0 |
| 68 | FHAP | Louisville | Kentucky - Jefferson | 04/09/21 | 09/28/21 | Race, Disability            | Discrimination in services and facilities relating to rental; Other discriminatory acts; Failure to make reasonable accommodation  | No cause determination | \$0 |
| 69 | FHAP | Louisville | Kentucky - Jefferson | 04/09/21 | 09/07/21 | Disability                  | Failure to make reasonable accommodation   | No cause determination | \$0 |
| 70 | FHAP | Louisville | Kentucky - Jefferson | 04/13/21 | 07/28/21 | National Origin, Disability | Discriminatory advertising, statements and notices; Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation | No cause determination | \$0 |
| 71 | FHAP | Louisville | Kentucky - Jefferson | 05/12/21 | 06/17/21 | National Origin             | Discriminatory refusal to rent; Discriminatory terms, conditions,  | No cause determination | \$0 |

|    |      |            |                      |          |          |                 |  |   |       |
|----|------|------------|----------------------|----------|----------|-----------------|--|---|-------|
|    |      |            |                      |          |          |                 | privileges, or services and facilities   |   |       |
| 72 | FHAP | Louisville | Kentucky - Jefferson | 05/13/21 | 07/26/21 | Familial Status | Discriminatory refusal to rent; Discriminatory advertising, statements and notices; Steering   | Conciliation/settlement successful                  | \$0   |
| 73 | FHAP | Louisville | Kentucky - Jefferson | 05/14/21 | 04/21/22 | Familial Status | Discriminatory refusal to rent and negotiate for rental; Discriminatory acts under Section 818 (coercion, Etc.)  | Conciliation/settlement successful                  | \$0   |
| 74 | FHAP | Louisville | Kentucky - Jefferson | 05/14/21 | 09/07/23 | Disability      | Discriminatory refusal to rent and negotiate for rental; Failure to make reasonable accommodation  | No cause determination                              | \$0   |
| 75 | FHAP | Louisville | Kentucky - Jefferson | 05/14/21 | 07/17/23 | Disability      | Discrimination in services and facilities relating to rental; Failure to make reasonable accommodation   | Complaint withdrawn by complainant after resolution | \$0   |
| 76 | FHAP | Louisville | Kentucky - Jefferson | 06/10/21 | 02/18/22 | Disability      | Failure to make reasonable accommodation   | Complaint withdrawn by complainant after resolution | \$0   |
| 77 | FHAP | Louisville | Kentucky - Jefferson | 06/23/21 | 10/15/21 | Disability      | Discriminatory advertising, statements and notices; Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation | Conciliation/settlement successful                  | \$893 |
| 78 | FHAP | Louisville | Kentucky - Jefferson | 06/30/21 | 12/15/21 | Race, Color     | Discriminatory terms, conditions, privileges, or services and facilities   | No cause determination                              | \$0   |
| 79 | HUD  | Louisville | Kentucky - Jefferson | 07/14/21 | 08/30/22 | Race            | Discriminatory financing (includes real estate transactions); Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny         | No cause determination                              | \$0   |

|    |      |            |                      |          |          |                 |  |                                    |       |
|----|------|------------|----------------------|----------|----------|-----------------|--|------------------------------------|-------|
|    |      |            |                      |          |          |                 | or make housing unavailable  |                                    |       |
| 80 | FHAP | Louisville | Kentucky - Jefferson | 07/22/21 | 09/28/21 | Disability      | Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation   | Conciliation/settlement successful | \$0   |
| 81 | FHAP | Louisville | Kentucky - Jefferson | 09/14/21 | 12/09/21 | Disability      | Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation   | Conciliation/settlement successful | \$288 |
| 82 | FHAP | Louisville | Kentucky - Jefferson | 09/20/21 | 06/23/22 | Disability      | Discrimination in terms/conditions/privileges relating to rental   | No cause determination             | \$0   |
| 83 | FHAP | Louisville | Kentucky - Jefferson | 09/29/21 | 04/08/22 | Familial Status | Discriminatory terms, conditions, privileges, or services and facilities   | No cause determination             | \$0   |
| 84 | FHAP | Louisville | Kentucky - Jefferson | 09/30/21 | 05/19/22 | Sex             | Discriminatory terms, conditions, privileges, or services and facilities   | No cause determination             | \$0   |
| 85 | HUD  | Louisville | Kentucky - Jefferson | 02/28/22 | 09/08/23 | Race            | False denial or representation of availability - sale; Discriminatory financing (includes real estate transactions); Discrimination in the terms/conditions for making loans; Discrimination in terms/conditions/privileges relating to sale; Steering | No cause determination             | \$0   |
| 86 | FHAP | Louisville | Kentucky - Jefferson | 03/14/22 | 07/21/22 | Disability      | Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation   | No cause determination             | \$0   |
| 87 | FHAP | Louisville | Kentucky - Jefferson | 03/14/22 | 07/08/22 | Race            | Discriminatory terms, conditions, privileges, or   | Conciliation/settlement successful | \$0   |

|    |      |            |                      |          |          |            |  |                                    |         |
|----|------|------------|----------------------|----------|----------|------------|--|------------------------------------|---------|
|    |      |            |                      |          |          |            | services and facilities  |                                    |         |
| 88 | FHAP | Louisville | Kentucky - Jefferson | 03/14/22 | 07/08/22 | Race       | Discriminatory advertising, statements and notices; Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable | No cause determination             | \$0     |
| 89 | FHAP | Louisville | Kentucky - Jefferson | 03/22/22 | 07/21/22 | Disability | Discrimination in terms/conditions/privileges relating to rental   | Conciliation/settlement successful | \$1,153 |
| 90 | HUD  | Louisville | Kentucky - Jefferson | 03/29/22 | 01/19/23 | Disability | Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation   | Conciliation/settlement successful | \$3,000 |
| 91 | FHAP | Louisville | Kentucky - Jefferson | 03/30/22 | 07/21/22 | Race       | Discriminatory refusal to rent and negotiate for rental; Discriminatory terms, conditions, privileges, or services and facilities; Steering                              | No cause determination             | \$0     |
| 92 | HUD  | Louisville | Kentucky - Jefferson | 04/06/22 | 12/23/22 | Disability | Discrimination in terms/conditions/privileges relating to rental; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation       | Complainant failed to cooperate    | \$0     |
| 93 | FHAP | Louisville | Kentucky - Jefferson | 05/02/22 | 08/10/22 | Race       | Discriminatory advertising, statements and notices; Discrimination in terms/conditions/privileges relating to rental   | No cause determination             | \$0     |
| 94 | FHAP | Louisville | Kentucky - Jefferson | 05/09/22 | 08/10/22 | Race       | Discrimination in terms/conditions/privileges relating to rental   | No cause determination             | \$0     |
| 95 | FHAP | Louisville | Kentucky - Jefferson | 05/31/22 | 12/14/22 | Race       | Discriminatory advertising, statements and notices;  | No cause determination             | \$0     |

|     |      |            |                      |          |          |                         |   |                                    |         |
|-----|------|------------|----------------------|----------|----------|-------------------------|---|------------------------------------|---------|
|     |      |            |                      |          |          |                         | Discrimination in terms/conditions/privileges relating to rental  |                                    |         |
| 96  | FHAP | Louisville | Kentucky - Jefferson | 05/31/22 | 11/07/22 | Sex                     | Discriminatory refusal to rent; Discrimination in terms/conditions/privileges relating to rental  | No cause determination             | \$0     |
| 97  | FHAP | Louisville | Kentucky - Jefferson | 06/06/22 | 08/10/22 | Sex                     | Discriminatory advertising, statements and notices; Discrimination in terms/conditions/privileges relating to rental  | Conciliation/settlement successful | \$6,250 |
| 98  | FHAP | Louisville | Kentucky - Jefferson | 06/09/22 | 01/06/23 | Disability              | Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation  | Conciliation/settlement successful | \$5,622 |
| 99  | FHAP | Louisville | Kentucky - Jefferson | 09/26/22 | 06/30/23 | Disability              | Discriminatory refusal to rent; Discriminatory refusal to rent and negotiate for rental   | Conciliation/settlement successful | \$5,000 |
| 100 | FHAP | Louisville | Kentucky - Jefferson | 11/08/21 | 01/27/22 | Disability              | Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation  | No cause determination             | \$0     |
| 101 | FHAP | Louisville | Kentucky - Jefferson | 11/08/21 | 01/24/22 | Disability, Retaliation | Discriminatory refusal to rent; Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable          | Conciliation/settlement successful | \$400   |
| 102 | FHAP | Louisville | Kentucky - Jefferson | 11/15/21 | 02/14/22 | Race                    | Discriminatory refusal to rent and negotiate for rental; Discriminatory advertising, statements and notices; Discriminatory terms, conditions, privileges, or | No cause determination             | \$0     |

|     |      |            |                      |          |          |                   |  |                                    |         |
|-----|------|------------|----------------------|----------|----------|-------------------|--|------------------------------------|---------|
|     |      |            |                      |          |          |                   | services and facilities  |                                    |         |
| 103 | FHAP | Louisville | Kentucky - Jefferson | 12/01/21 | 03/04/22 | Familial Status   | Discriminatory terms, conditions, privileges, or services and facilities; Discrimination in terms/conditions/privileges relating to rental; Other discriminatory acts  | No cause determination             | \$0     |
| 104 | FHAP | Louisville | Kentucky - Jefferson | 01/11/22 | 04/13/22 | Race, Retaliation | Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable; Discriminatory acts under Section 818 (coercion, Etc.)   | No cause determination             | \$0     |
| 105 | FHAP | Louisville | Kentucky - Jefferson | 01/13/22 | 10/17/22 | Race              | Discriminatory advertising, statements and notices; Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable; Discriminatory acts under Section 818 (coercion, Etc.) | Conciliation/settlement successful | \$1,000 |
| 106 | FHAP | Louisville | Kentucky - Jefferson | 01/19/22 | 05/17/22 | Race, Disability  | Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable; Discriminatory acts under Section 818 (coercion, Etc.)   | No cause determination             | \$0     |
| 107 | FHAP | Louisville | Kentucky - Jefferson | 11/09/22 | 01/17/23 |                   | Discriminatory terms, conditions, privileges, or services and facilities; Discrimination in  | No cause determination             | \$0     |

|     |      |            |                            |              |          |            |   |  |     |
|-----|------|------------|----------------------------|--------------|----------|------------|---|--|-----|
|     |      |            |                            |              |          |            | terms/conditions/<br>privileges relating<br>to rental   |  |     |
| 108 | FHAP | Louisville | Kentucky<br>-<br>Jefferson | 11/18/<br>22 | 02/23/23 | Disability | Discriminatory<br>terms, conditions,<br>privileges, or<br>services and<br>facilities; Failure<br>to make<br>reasonable<br>accommodation                               | Conciliation/se<br>ttlement<br>successful                    | \$0 |
| 109 | FHAP | Prospect   | Kentucky<br>-<br>Jefferson | 12/06/<br>22 | 03/30/23 | Disability | Discriminatory<br>terms, conditions,<br>privileges, or<br>services and<br>facilities; Failure<br>to make<br>reasonable<br>accommodation                               | No cause<br>determination                                    | \$0 |
| 110 | FHAP | Louisville | Kentucky<br>-<br>Jefferson | 12/13/<br>22 | 01/19/23 | Disability | Failure to permit<br>reasonable<br>modification;<br>Failure to make<br>reasonable<br>accommodation  | Conciliation/se<br>ttlement<br>successful                    | \$0 |
| 111 | FHAP | Louisville | Kentucky<br>-<br>Jefferson | 01/13/<br>23 | 03/13/23 | Disability | Discriminatory<br>refusal to<br>negotiate for<br>rental;<br>Discriminatory<br>terms, conditions,<br>privileges, or<br>services and<br>facilities                      | Conciliation/se<br>ttlement<br>successful                    | \$0 |
| 112 | FHAP | Louisville | Kentucky<br>-<br>Jefferson | 01/19/<br>23 |          | Disability | Discriminatory<br>terms, conditions,<br>privileges, or<br>services and<br>facilities; Other<br>discriminatory<br>acts; Failure to<br>make reasonable<br>accommodation |  | \$0 |
| 113 | FHAP | Louisville | Kentucky<br>-<br>Jefferson | 01/30/<br>23 | 03/29/23 | Disability | Discriminatory<br>terms, conditions,<br>privileges, or<br>services and<br>facilities; Failure<br>to make<br>reasonable<br>accommodation                               | Complaint<br>withdrawn by<br>complainant<br>after resolution | \$0 |
| 114 | FHAP | Louisville | Kentucky<br>-<br>Jefferson | 02/08/<br>23 | 05/02/23 | Disability | Discriminatory<br>terms, conditions,<br>privileges, or<br>services and<br>facilities; Failure<br>to make<br>reasonable<br>accommodation                               | No cause<br>determination                                    | \$0 |

|     |      |            |                      |          |          |                 |  |                                    |         |
|-----|------|------------|----------------------|----------|----------|-----------------|--|------------------------------------|---------|
| 115 | FHAP | Louisville | Kentucky - Jefferson | 02/21/23 | 05/02/23 | Race            | Discrimination in terms/conditions/privileges relating to rental; Discrimination in services and facilities relating to rental                         | No cause determination             | \$0     |
| 116 | FHAP | Louisville | Kentucky - Jefferson | 02/28/23 | 06/07/24 | National Origin | Discrimination in terms/conditions/privileges relating to sale   | No cause determination             | \$0     |
| 117 | FHAP | Louisville | Kentucky - Jefferson | 03/03/23 | 07/25/23 | Race, Sex       | Discriminatory refusal to rent; Discrimination in terms/conditions/privileges relating to rental   | No cause determination             | \$0     |
| 118 | FHAP | Louisville | Kentucky - Jefferson | 03/06/23 | 08/01/24 | Disability      | Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation   | Conciliation/settlement successful | \$8,000 |
| 119 | FHAP | Louisville | Kentucky - Jefferson | 03/13/23 | 05/16/23 | Disability      | Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable; Failure to make reasonable accommodation | No cause determination             | \$0     |
| 120 | FHAP | Louisville | Kentucky - Jefferson | 03/22/23 | 05/07/24 | Sex             | Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.)                       | Dismissed for lack of jurisdiction | \$0     |
| 121 | FHAP | Louisville | Kentucky - Jefferson | 03/29/23 | 11/06/23 | Race            | Discriminatory refusal to rent; Discriminatory terms, conditions, privileges, or services and facilities   | No cause determination             | \$0     |
| 122 | FHAP | Louisville | Kentucky - Jefferson | 04/12/23 | 07/18/24 | Disability      | Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable; Failure to make reasonable accommodation | No cause determination             | \$0     |

|     |      |            |                      |          |          |             |  |   |     |
|-----|------|------------|----------------------|----------|----------|-------------|--|---|-----|
| 123 | FHAP | Louisville | Kentucky - Jefferson | 04/12/23 | 11/30/23 | Race        | Discriminatory terms, conditions, privileges, or services and facilities   | No cause determination                              | \$0 |
| 124 | FHAP | Louisville | Kentucky - Jefferson | 04/12/23 | 07/14/23 | Race        | Discrimination in terms/conditions/privileges relating to rental; Discriminatory acts under Section 818 (coercion, Etc.)   | No cause determination                              | \$0 |
| 125 | FHAP | Louisville | Kentucky - Jefferson | 04/27/23 | 09/25/23 | Race        | Discriminatory refusal to rent; Discriminatory refusal to rent and negotiate for rental; Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable                  | No cause determination                              | \$0 |
| 126 | FHAP | Louisville | Kentucky - Jefferson | 05/15/23 | 10/09/23 | Retaliation | Discriminatory terms, conditions, privileges, or services and facilities   | No cause determination                              | \$0 |
| 127 | FHAP | Louisville | Kentucky - Jefferson | 06/06/23 | 01/22/24 | Disability  | Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation | No cause determination                              | \$0 |
| 128 | FHAP | Louisville | Kentucky - Jefferson | 06/09/23 | 07/31/23 | Disability  | Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation   | Complaint withdrawn by complainant after resolution | \$0 |
| 129 | FHAP | Louisville | Kentucky - Jefferson | 06/13/23 | 06/05/24 | Disability  | Discriminatory terms, conditions, privileges, or services and facilities; Failure to provide an accessible route into and thru the covered unit;   | No cause determination                              | \$0 |

|     |      |            |                      |          |          |                       |  |                                    |         |
|-----|------|------------|----------------------|----------|----------|-----------------------|--|------------------------------------|---------|
|     |      |            |                      |          |          |                       | Failure to provide reinforced walls for grab bars  |                                    |         |
| 130 | FHAP | Louisville | Kentucky - Jefferson | 06/29/23 | 01/17/24 | Disability            | Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation   | Conciliation/settlement successful | \$1,662 |
| 131 | FHAP | Louisville | Kentucky - Jefferson | 07/17/23 | 10/05/23 | Disability            | Discriminatory refusal to rent; Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable                   | No cause determination             | \$0     |
| 132 | FHAP | Louisville | Kentucky - Jefferson | 07/27/23 | 11/06/23 | Disability            | Discrimination in terms/conditions/privileges relating to rental; Discriminatory acts under Section 818 (coercion, Etc.)                                       | No cause determination             | \$0     |
| 133 | FHAP | Louisville | Kentucky - Jefferson | 08/04/23 | 11/02/23 | Sex                   | Discrimination in terms/conditions/privileges relating to rental   | Complainant failed to cooperate    | \$0     |
| 134 | FHAP | Louisville | Kentucky - Jefferson | 08/11/23 | 11/06/23 | National Origin       | Discrimination in terms/conditions/privileges relating to rental   | No cause determination             | \$0     |
| 135 | FHAP | Louisville | Kentucky - Jefferson | 08/30/23 | 02/27/24 | Disability            | Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable; Failure to make reasonable accommodation | Conciliation/settlement successful | \$0     |
| 136 | FHAP | Louisville | Kentucky - Jefferson | 08/30/23 | 03/22/24 | Race, National Origin | Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable   | No cause determination             | \$0     |
| 137 | FHAP | Louisville | Kentucky - Jefferson | 09/12/23 | 12/22/23 | Disability            | Discriminatory terms, conditions, privileges, or services and facilities;  | Conciliation/settlement successful | \$0     |

|     |      |            |                      |          |          |                  |   |   |     |
|-----|------|------------|----------------------|----------|----------|------------------|---|---|-----|
|     |      |            |                      |          |          |                  | Otherwise deny or make housing unavailable;<br>Failure to make reasonable accommodation   |   |     |
| 138 | FHAP | Louisville | Kentucky - Jefferson | 09/14/23 | 04/09/24 | Disability       | Discriminatory terms, conditions, privileges, or services and facilities  | No cause determination                              | \$0 |
| 139 | FHAP | Louisville | Kentucky - Jefferson | 10/03/23 | 01/17/24 | Disability       | Discriminatory terms, conditions, privileges, or services and facilities  | No cause determination                              | \$0 |
| 140 | FHAP | Louisville | Kentucky - Jefferson | 10/13/23 | 01/09/24 | Disability       | Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation  | Conciliation/settlement successful                  | \$0 |
| 141 | FHAP | Louisville | Kentucky - Jefferson | 11/03/23 | 12/14/23 | Disability       | Discrimination in terms/conditions/privileges relating to rental  | Complaint withdrawn by complainant after resolution | \$0 |
| 142 | FHAP | Louisville | Kentucky - Jefferson | 11/03/23 | 03/20/24 | Familial Status  | Discrimination in terms/conditions/privileges relating to rental;<br>Otherwise deny or make housing unavailable   | No cause determination                              | \$0 |
| 143 | FHAP | Louisville | Kentucky - Jefferson | 11/09/23 | 02/13/24 | Race, Disability | Discrimination in terms/conditions/privileges relating to rental;<br>Otherwise deny or make housing unavailable   | No cause determination                              | \$0 |
| 144 | FHAP | Louisville | Kentucky - Jefferson | 11/09/23 | 02/22/24 | Retaliation      | Discriminatory acts under Section 818 (coercion, Etc.)  | No cause determination                              | \$0 |
| 145 | HUD  | Louisville | Kentucky - Jefferson | 11/20/23 |          | Race             | Discriminatory financing (includes real estate transactions);<br>Discrimination in the appraising of residential real property;<br>Discriminatory terms, conditions, privileges, or services and facilities |   | \$0 |

|     |      |            |                      |          |          |                                  |  |                                    |     |
|-----|------|------------|----------------------|----------|----------|----------------------------------|--|------------------------------------|-----|
| 146 | FHAP | Louisville | Kentucky - Jefferson | 11/29/23 | 04/26/24 | National Origin, Sex, Disability | Discriminatory refusal to rent; Discriminatory advertising, statements and notices; Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable | No cause determination             | \$0 |
| 147 | FHAP | Louisville | Kentucky - Jefferson | 12/13/23 | 03/08/24 | Disability                       | Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation   | No cause determination             | \$0 |
| 148 | FHAP | Louisville | Kentucky - Jefferson | 12/13/23 | 02/27/24 | Disability                       | Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable   | No cause determination             | \$0 |
| 149 | FHAP | Louisville | Kentucky - Jefferson | 12/13/23 | 03/20/24 | Disability                       | Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable; Failure to make reasonable accommodation   | No cause determination             | \$0 |
| 150 | FHAP | Louisville | Kentucky - Jefferson | 12/21/23 | 03/29/24 | Race                             | Discriminatory terms, conditions, privileges, or services and facilities   | No cause determination             | \$0 |
| 151 | FHAP | Louisville | Kentucky - Jefferson | 12/29/23 | 01/29/24 | Disability                       | Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation   | Conciliation/settlement successful | \$0 |
| 152 | FHAP | Louisville | Kentucky - Jefferson | 01/03/24 | 05/07/24 | Disability                       | Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation   | Complainant failed to cooperate    | \$0 |

|     |      |            |                      |          |          |                 |  |   |         |
|-----|------|------------|----------------------|----------|----------|-----------------|--|---|---------|
| 153 | FHAP | Louisville | Kentucky - Jefferson | 01/19/24 | 08/07/24 | Race            | Discriminatory refusal to negotiate for rental; Discriminatory terms, conditions, privileges, or services and facilities                                       | No cause determination                                | \$0     |
| 154 | FHAP | Louisville | Kentucky - Jefferson | 02/05/24 | 07/02/24 | Sex, Disability | Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable   | Conciliation/settlement successful                    | \$3,000 |
| 155 | FHAP | Louisville | Kentucky - Jefferson | 02/07/24 | 04/08/24 | Race            | Discriminatory terms, conditions, privileges, or services and facilities   | Complaint withdrawn by complainant without resolution | \$0     |
| 156 | FHAP | Louisville | Kentucky - Jefferson | 02/07/24 | 04/29/24 | Disability      | Discriminatory terms, conditions, privileges, or services and facilities   | No cause determination                                | \$0     |
| 157 | FHAP | Louisville | Kentucky - Jefferson | 02/15/24 | 04/09/24 | Sex             | Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation   | Dismissed for lack of jurisdiction                    | \$0     |
| 158 | FHAP | Louisville | Kentucky - Jefferson | 02/27/24 | 06/05/24 | Disability      | Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable; Failure to make reasonable accommodation | No cause determination                                | \$0     |
| 159 | FHAP | Louisville | Kentucky - Jefferson | 02/28/24 | 03/05/24 | Disability      | Failure to make reasonable accommodation   | Dismissed for lack of jurisdiction                    | \$0     |
| 160 | FHAP | Louisville | Kentucky - Jefferson | 03/25/24 |          | Disability      | Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation   |   | \$0     |
| 161 | FHAP | Louisville | Kentucky - Jefferson | 04/19/24 | 06/28/24 | Race            | Discriminatory terms, conditions, privileges, or services and  | Complaint withdrawn by complainant after resolution   | \$0     |

|     |      |             |                      |          |          |                  |  |   |     |
|-----|------|-------------|----------------------|----------|----------|------------------|--|---|-----|
|     |      |             |                      |          |          |                  | facilities;<br>Discrimination in terms/conditions/privileges relating to rental  |   |     |
| 162 | FHAP | Louisville  | Kentucky - Jefferson | 05/01/24 | 10/09/24 | Race, Disability | Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable   | No cause determination                                | \$0 |
| 163 | FHAP | Louisville  | Kentucky - Jefferson | 05/03/24 | 09/30/24 | Disability       | Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable   | Complaint withdrawn by complainant without resolution | \$0 |
| 164 | FHAP | Louisville  | Kentucky - Jefferson | 05/03/24 | 08/09/24 | Disability       | Discriminatory terms, conditions, privileges, or services and facilities; Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable; Discriminatory acts under Section 818 (coercion, Etc.) | No cause determination                                | \$0 |
| 165 | FHAP | Louisville  | Kentucky - Jefferson | 05/10/24 | 08/08/24 | Race             | Discriminatory refusal to rent; Discrimination in terms/conditions/privileges relating to rental   | No cause determination                                | \$0 |
| 166 | FHAP | Louisville, | Kentucky - Jefferson | 05/14/24 | 08/07/24 | Sex              | Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.)   | No cause determination                                | \$0 |
| 167 | FHAP | Louisville  | Kentucky - Jefferson | 05/14/24 |          | Disability       | Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation   |   | \$0 |
| 168 | FHAP | Louisville  | Kentucky - Jefferson | 05/20/24 | 08/23/24 | Disability       | Discrimination in terms/conditions/privileges relating   | No cause determination                                | \$0 |

|     |      |            |                      |          |          |                         |  |   |         |
|-----|------|------------|----------------------|----------|----------|-------------------------|--|---|---------|
|     |      |            |                      |          |          |                         | to rental; Failure to make reasonable accommodation  |   |         |
| 169 | FHAP | Louisville | Kentucky - Jefferson | 05/22/24 | 10/17/24 | Disability              | Discriminatory refusal to rent; Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation                                   | Conciliation/settlement successful                  | \$1,500 |
| 170 | FHAP | Louisville | Kentucky - Jefferson | 06/07/24 | 10/03/24 | Disability              | Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation   | Complaint withdrawn by complainant after resolution | \$0     |
| 171 | FHAP | Louisville | Kentucky - Jefferson | 06/14/24 | 08/21/24 | Disability              | Failure to permit reasonable modification  | Conciliation/settlement successful                  | \$0     |
| 172 | FHAP | Louisville | Kentucky - Jefferson | 06/21/24 | 10/23/24 | Disability              | Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation   | Conciliation/settlement successful                  | \$0     |
| 173 | FHAP | Louisville | Kentucky - Jefferson | 06/21/24 |          | Disability              | Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation   |   | \$0     |
| 174 | FHAP | Louisville | Kentucky - Jefferson | 07/09/24 | 10/03/24 | Disability, Retaliation | Failure to make reasonable accommodation   | Complaint withdrawn by complainant after resolution | \$0     |
| 175 | FHAP | Louisville | Kentucky - Jefferson | 07/12/24 | 10/17/24 | Race, Retaliation       | Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable; Discriminatory acts under Section 818 (coercion, Etc.) | No cause determination                              | \$0     |
| 176 | HUD  | Louisville | Kentucky - Jefferson | 07/18/24 |          | Disability              | Discrimination in services and facilities relating to rental; Otherwise deny   |   | \$0     |

|     |      |            |                      |          |          |            |   |                        |     |
|-----|------|------------|----------------------|----------|----------|------------|---|------------------------|-----|
|     |      |            |                      |          |          |            | or make housing unavailable;<br>Failure to make reasonable accommodation  |                        |     |
| 177 | FHAP | Louisville | Kentucky - Jefferson | 07/30/24 | 10/30/24 | Race       | Discriminatory terms, conditions, privileges, or services and facilities;<br>Otherwise deny or make housing unavailable   | No cause determination | \$0 |
| 178 | FHAP | Louisville | Kentucky - Jefferson | 09/04/24 |          | Race       | Discrimination in terms and conditions of membership;<br>Discriminatory terms, conditions, privileges, or services and facilities   |                        | \$0 |
| 179 | FHAP | Louisville | Kentucky - Jefferson | 10/10/24 |          | Sex        | Discriminatory refusal to rent;<br>Other discriminatory acts;<br>Discriminatory acts under Section 818 (coercion, Etc.)   |                        | \$0 |
| 180 | FHAP | Louisville | Kentucky - Jefferson | 10/22/24 |          | Religion   | Discriminatory advertising, statements and notices;<br>Discriminatory terms, conditions, privileges, or services and facilities;<br>Otherwise deny or make housing unavailable;<br>Discriminatory acts under Section 818 (coercion, Etc.) |                        | \$0 |
| 181 | FHAP | Louisville | Kentucky - Jefferson | 10/30/24 |          | Race       | Discriminatory terms, conditions, privileges, or services and facilities;<br>Discriminatory acts under Section 818 (coercion, Etc.)   |                        | \$0 |
| 182 | FHAP | Louisville | Kentucky - Jefferson | 10/30/24 |          | Disability | Discriminatory terms, conditions, privileges, or services and facilities; Failure   |                        | \$0 |

|     |      |            |                      |          |  |                 |  |  |     |
|-----|------|------------|----------------------|----------|--|-----------------|--|--|-----|
|     |      |            |                      |          |  |                 | to make reasonable accommodation   |  |     |
| 183 | FHAP | Louisville | Kentucky - Jefferson | 10/30/24 |  | Disability      | Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation   |  | \$0 |
| 184 | FHAP | Louisville | Kentucky - Jefferson | 11/01/24 |  | Disability      | Discriminatory advertising, statements and notices; Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.) |  | \$0 |
| 185 | FHAP | Louisville | Kentucky - Jefferson | 11/13/24 |  | National Origin | Discriminatory terms, conditions, privileges, or services and facilities   |  | \$0 |
| 186 | FHAP | Louisville | Kentucky - Jefferson | 11/19/24 |  | Race            | Discriminatory refusal to rent   |  | \$0 |
| 187 | FHAP | Louisville | Kentucky - Jefferson | 11/19/24 |  | Sex             | Discriminatory terms, conditions, privileges, or services and facilities   |  | \$0 |

Significant changes are coming to HUD as the current Trump administration continues to push for deregulation, with proposed policy shifts aimed at reducing the role of the federal government in local housing decisions and emphasizing private market solutions to address affordable housing shortages. At the time of writing, the Department of Government Efficiency (DOGE) proposes to terminate at least half of all HUD employees, which has a significant impact on the capacity of the Fair Housing Division. In fact, funding cuts are specifically targeted towards organizations that enforce the Fair Housing Act. The impacts of this defunding are yet unseen, but are predicted to deeply and negatively impact residents state and nation-wide who are most vulnerable to housing discrimination and eviction.

### Louisville Metro Human Relations Commission (LMHRC)

The Louisville Metro Human Relations Commission (LMHRC) handles cases from HUD and otherwise receives complaints from individuals who believe that they have been subject to unlawful housing discrimination. The process begins with the complainant signing the complaint

and a sworn statement that the complaint is true. Next the complaint is filed with the Commission. Once filed, the complaint is assigned to a compliance officer for investigation.

During the period January 2020 through December 2024, the LMHRC filed a total of 210 new housing discrimination complaints with allegations based on disability (93) accounting for the largest proportion, which includes service animals. Race (48), lawful source of income (43)\*, and familial status (21) were the next three largest categories of complaints.

During the period January 2020 through December 2024, the Commission closed 216 housing discrimination cases with 125 found to have no reasonable cause; and the remaining cases were found to have probable cause OR the parties agreed to a settlement OR the complainant withdrew his or her case OR it was administratively closed OR was litigated.

The LMHRC conducts outreach, when possible, with its small staff and has a full-time education and outreach coordinator on staff. The LMHRC sponsors at least one event in April of each year for Fair Housing Month and hosts a quarterly Fair Rights Friday community engagement event throughout the year to educate residents about their fair housing rights.

The Jefferson County Attorney Office prosecutes fair housing complaints that have been investigated and deemed to have merit, including those cases where the complaint arises from a protected class that is only covered by local ordinance or if the threshold number of rental units is below the federal threshold, but meets the local threshold.

\*Kentucky House Bill 18 2024 preempted lawful source of income protections for federal housing assistance on March 6, 2024.

| Louisville Metro Human Relations Commission Housing Cases |           |     |           |     |           |     |           |     |           |     |
|---|-----------|-----|-----------|-----|-----------|-----|-----------|-----|-----------|-----|
|   | 2020      |     | 2021      |     | 2022      |     | 2023      |     | 2024      |     |
| <b>Cases Opened</b>                                       | <b>53</b> |     | <b>33</b> |     | <b>40</b> |     | <b>60</b> |     | <b>24</b> |     |
| Race  | 7         | 13% | 9         | 27% | 12        | 30% | 10        | 17% | 10        | 42% |
| Sex   | 2         | 4%  | 0         | 0%  | 3         | 8%  | 4         | 7%  | 2         | 8%  |
| Disability  | 33        | 62% | 12        | 36% | 12        | 30% | 25        | 42% | 11        | 46% |
| National Origin   | 2         | 4%  | 1         | 3%  | 0         | 0%  | 3         | 5%  | 1         | 4%  |
| Sexual Orientation  | 0         | 0%  | 0         | 0%  | 0         | 0%  | 0         | 0%  | 0         | 0%  |
| Gender Identity   | 0         | 0%  | 0         | 0%  | 0         | 0%  | 1         | 2%  | 0         | 0%  |
| Color   | 2         | 4%  | 3         | 9%  | 0         | 0%  | 0         | 0%  | 0         | 0%  |
| Religion  | 0         | 0%  | 0         | 0%  | 0         | 0%  | 0         | 0%  | 1         | 4%  |
| Age   | 0         | 0%  | 0         | 0%  | 0         | 0%  | 0         | 0%  | 0         | 0%  |
| Familial Status   | 13        | 25% | 7         | 21% | 0         | 0%  | 1         | 2%  | 0         | 0%  |
| Retaliation   | 1         | 2%  | 2         | 6%  | 1         | 3%  | 1         | 2%  | 1         | 4%  |
| Source of Income  | 0         | 0%  | 4         | 12% | 16        | 40% | 22        | 37% | 1         | 4%  |
| Criminal History  | 0         | 0%  | 2         | 6%  | 1         | 3%  | 0         | 0%  | 0         | 0%  |

| Louisville Metro Human Relations Commission Housing Cases |           |     |           |     |           |     |           |     |           |     |
|---|-----------|-----|-----------|-----|-----------|-----|-----------|-----|-----------|-----|
|   | 2020      |     | 2021      |     | 2022      |     | 2023      |     | 2024      |     |
| <b>Cases Closed</b>                                       | <b>62</b> |     | <b>42</b> |     | <b>29</b> |     | <b>49</b> |     | <b>34</b> |     |
| No Reasonable Cause                                       | 34        | 55% | 27        | 64% | 21        | 72% | 23        | 47% | 20        | 59% |
| Conciliations   | 24        | 39% | 12        | 29% | 7         | 24% | 19        | 39% | 10        | 29% |
| Withdrawals   | 0         | 0%  | 1         | 2%  | 1         | 3%  | 6         | 12% | 3         | 9%  |
| Administrative Closures                                   | 4         | 6%  | 2         | 5%  | 0         | 0%  | 1         | 2%  | 1         | 3%  |
| Reasonable Cause  | 3         | 5%  | 1         | 2%  | 2         | 7%  | 0         | 0%  | 1         | 3%  |

### Kentucky Commission on Human Rights (KCHR)

The Kentucky Commission on Human Rights (KCHR) is the state government authority that protects people from discrimination by enforcing laws that guarantee civil rights. KCHR receives, initiates, investigates, and rules upon complaints alleging violations of the Kentucky Civil Rights Act (Kentucky Revised Statutes Chapter 344). When the Kentucky General Assembly and Governor Bert Combs created the Commission in 1960, the job of the agency was to encourage fair treatment, foster mutual understanding and respect, and discourage discrimination against any racial or ethnic group or its members. In 1966, the Commission’s role expanded with the passage of the Kentucky Civil Rights Act. This law made discrimination illegal and gave the

Kentucky Commission on Human Rights the statutory authority to enforce the law for the people of the Commonwealth of Kentucky. The law made Kentucky the first state in the south to prohibit discrimination.

Currently, KCHR has a total of 17 employees and is headed by Executive Director Ms. Cynthia Fox. KCHR is divided into five units: Administration, Enforcement, Mediation, Legal, and Education, Outreach and Intake. The Education, Outreach and Intake Unit receives and reviews inquiries, interviews complainants, and drafts charges for jurisdictional inquiries. This unit consists of three staff members. It is currently in the process of hiring two administrative specialists to help with intake. Due to the high volume of inquiries that KCHR receives and the shortage of staff, the Education, Outreach, and Intake Unit has primarily focused on intake in the past three years, which has drastically reduced its education and outreach activities to educate the public about their fair housing rights and obligations. However, KCHR has been available to conduct fair housing trainings and workshops when requested.

The Kentucky Commission on Human Rights has statewide jurisdiction to enforce the Kentucky Civil Rights Act (KCRA). The KCRA makes it unlawful to discriminate against people. The law defines discrimination as any direct or indirect act or practice of exclusion, distinction, restriction, segregation, limitation, refusal, denial, or any other act or practice of differentiation or preference in the treatment of a person or persons, or the aiding, abetting, inciting, coercing or compelling thereof made unlawful under this law.

KCRA prohibits discrimination in public accommodations, employment, and financial transactions because of race, color, religion, national origin, disability, and sex. Discrimination is further prohibited on the basis of age (40 or over) and pregnancy in employment, and the basis of a person's tobacco-smoking status in employment. The KCRA also prohibits discrimination on the basis of race, color, national origin, religion, sex, familial status and disability in the rental, and sale of housing.

On Jun 15, 2020, the United States Supreme Court ruled that discrimination based on sexual orientation and gender identity in employment is a sex discrimination and it violates the Title VII of the Civil Rights Act of 1964. Sex is a protected under the fair housing laws. Therefore, KCHR now receives and investigates complaints of discrimination because of sexual orientation and gender identity in housing. Housing discrimination complaints under the KCRA must be filed within one year from the date of the alleged violation. In cases where a local commission may have concurrent jurisdiction, KCHR will advise the complainant of his/her right to file the complaint with the local commission.

The public can submit inquiries of discrimination to KCHR in person, by phone, mail, fax, email, and online. The public is strongly encouraged to submit inquiries online at [kchr.ky.gov](http://kchr.ky.gov) to expedite the intake process. When an inquiry is submitted online, it is instantly saved into a database, easily tracked, and promptly assigned to an intake officer for review and follow up. KCHR uses

technology to better serve the Commonwealth of Kentucky. The intake officers review and determine if an inquiry meets all the elements of jurisdiction to file a charge of discrimination and are responsible for writing the charges of discrimination for the complainant’s review and signature. The intake officers receive legal counsel from the Legal Unit and support from other units.

Since obtaining enforcement powers in 1966, KCHR has received, investigated, and adjudicated many kinds of housing discrimination cases. This includes disparate treatment in obtaining apartments, discriminatory enforcement of landlord rules, policies and eviction proceedings, sexual and/or racial harassment, denials of requests by individuals with disabilities for reasonable accommodations and reasonable modifications, denials by landlords to permit tenants with disabilities to have service or emotional support animals, and discriminatory lending practices.

KCHR receives, investigates, and adjudicates cases of alleged discrimination based on all the protected classes within the KCRA. From January 1, 2020, to December 31, 2024, the KCHR filed 32 fair housing complaints from Jefferson County, Kentucky. This represents 11 percent of all fair housing complaints filed with KCHR for the entire state from January 1, 2020, to December 31, 2024. The table below shows the basis of complaints from Jefferson County and filed with KCHR.

| Housing Complaints Filed From 01/01/2020 to 12/30/2024 |                      |
|--|----------------------|
| Basis  | Number of Complaints |
| Disability   | 15                   |
| Sex  | 2                    |
| Religion   | 3                    |
| Retaliation  | 1                    |
| Race & Color   | 3                    |
| National Origin  | 2                    |
| Familial Status  | 1                    |
| Other  | 0                    |
| 2 or more basis  | 2                    |
| 3 or more basis  | 3                    |
| <b>Total</b>   | <b>32</b>            |

Once a housing discrimination complaint is filed with KCHR, the case is assigned to an enforcement officer who generally completes the investigation within 100 days. The enforcement officers are neutral and impartial in their investigations. They are not on the side of the respondent or the complainant, but they represent the law. During the investigation, the parties have the opportunity to conciliate all claims. If the parties fail to conciliate during investigation and after a thorough investigation, the complaint will either be dismissed on a finding of no probable cause (NPC) or a probable cause (PC) determination is made. Once a probable cause is made, the complaint is transferred to KCHR attorneys in the legal unit to prepare a formal charge of discrimination. Once the case is transferred to the legal unit, the parties may conciliate, adjudicate or pursue the case in the appropriate circuit court.

Of those 32 complaints filed, 18 were resolved. The remaining 16 are open cases pending investigation or being litigated. Table 2 shows how the complaints were resolved.

| Case Closures & Resolutions        |                    |
|------------------------------------|--------------------|
| Closure Type                       | Number of Closures |
| Conciliations                      | 2                  |
| Dismissal without Prejudice        | 2                  |
| No Probable Cause                  | 12                 |
| Withdrawal with Settlement         | 1                  |
| Withdrawal without Settlement      | 1                  |
| <b>Total Number of Resolutions</b> | <b>18</b>          |

KCHR staff regularly receives fair housing trainings from the Office of Fair Housing and Equal Opportunity (FHEO), a division of the U. S. Department of Housing and Urban Development, and from other accredited institutions such as the International Development & Planning, LLC. These fair housing trainings keep KCHR staff current about fair housing laws, regulations and policies.

KCHR is also mandated to educate the public about the laws against discrimination. To carry out this task, KCHR provides trainings regarding the Kentucky Civil Rights Act, including but not limited to fair housing laws and anti-discrimination laws in employment. The trainings are free of charge to the public.

### Kentucky Fair Housing Council (KFHC)

Between 2020 and 2024, there were a total of 116 Fair Housing discrimination cases investigated by the Kentucky Fair Housing Council, a difference in 39 more reported cases over a five-year span than the last AI. KFHC reports that this increase is due to increased capacity since hiring a full-time employee to handle cases in Louisville. Of the 116 cases, 17 were sent to the Louisville Human Relations Commission, the Kentucky Human Rights Commission, or HUD for additional action following the initial investigation for credible allegations.

According to the data, the majority of housing discrimination cases—64 in total—were based on disability. Racial discrimination followed with 30 cases, then gender (11), national origin (6), and familial status (5). Over the past five years, disability-related cases have largely remained consistent, primarily involving requests for reasonable modifications or accommodations, such as accessible parking and support animals. Gender discrimination cases often involved allegations of sexual harassment or issues related to domestic violence, while familial status cases typically stemmed from landlords declining to rent to families due to the number of children in the household.

The only significant changes for KFHC during this period were the impacts of the COVID-19 pandemic and the resulting remote work, as well as implementation of the Kentucky Local Source of Income Ordinance as mentioned above, which prohibited landlords from denying housing based on a renter's source of income, including accepting Section 8 vouchers. While the ordinance was in effect, KFHC filed 21 source of income discrimination cases with the Louisville Human Relations Commission, supported by a separate HUD-funded grant. This work came to an abrupt halt when the Kentucky General Assembly passed House Bill 18 in 2023, overriding the local ordinance and preventing further enforcement of these protections.