What housing is covered?

Real property meant as a home or residence for one or more families. This includes homes, apartments, and lots, whether rented or sold, by a real estate broker, sales agent, operator, or directly by the owner.

Who must obey the law?

Any real estate-related organization; real estate operators, brokers, or agents; savings and loan associations; mortgage lenders; banks; apartment house agents/managers; rental agents; builders; contractors; developers; owners of building lots; advertising media; homeowners advertising and selling their own homes; and insurers.

Are there exemptions to these laws?

Yes. Exemptions include the rental of an owner-occupied duplex or one room in a private home, the sale of property without help from a real estate dealer and without public advertising, and rental of church-owned housing to the extent of giving preference to those of that religion.

Report discrimination!

If you think you have been a victim of housing discrimination, please contact one of the agencies on the back of this brochure. Fair housing is not an option. It's the law.

Kentucky Housing Corporation

1231 Louisville Rd.
Frankfort, KY 40601
502-564-7630
Toll-free in KY 800-633-8896
TTY 711
www.kyhousing.org

Kentucky Commission on Human Rights

332 W. Broadway, Ste. 700
Louisville, KY 40202
800-292-5566
TDD: 502-595-4084
www.kchr.ky.gov

U.S. Department of Housing and Urban Development

601 W. Broadway, Rm. 110
Louisville, KY 40202
502-582-6163
TTY: 800-972-9275
www.hud.gov

EQUAL HOUSING OPPORTUNITY

KHC promotes fair housing practices in the state and prohibits discrimination based on race; color; religion; sex; national origin; sexual orientation; gender identity; ancestry; age; genetic information; disability; or marital, familial, or veteran status.

No state funds were used to produce this document.

Fair Housing in Kentucky

Kentucky Housing Corporation (KHC), as the state housing finance agency, is charged with funding good and affordable homes across the Commonwealth of Kentucky and must promote freedom in housing choice for Kentucky residents.

KHC Kentucky Housing Corporation
Investing in quality housing solutions.

Fair Housing

Understand the facts and know your rights!

The Fair Housing Act

The Fair Housing Act was introduced as a component of the Civil Rights Act of 1968. The act provides equal opportunity to all who buy, sell, rent, finance, or insure housing. In a nutshell, the act protects each individual's basic right to choose where to live and ensures equal treatment after obtaining housing.

Who is protected?

The Fair Housing Act prohibits discrimination in housing based on race, color, national origin, or religion. The Kentucky General Assembly later broadened the law to prohibit discrimination in housing based on disability, gender, and familial status.

On February 3, 2012, the U.S. Department of Housing and Urban Development (HUD) issued a final rule that prohibits discrimination on the basis of actual or perceived sexual orientation, gender identity, or marital status in regards to housing programs assisted by HUD or subject to a mortgage insured by the Federal Housing Administration.

In addition, local communities, such as Louisville, Lexington, and Frankfort, have passed ordinances to prohibit discrimination based on sexual orientation. Always check with your local community to see what ordinances may be in effect.

KHC and our fair housing mission

Housing is a basic human need. Having a home instills a sense of safety and security. Our mission at KHC is to provide safe, quality, affordable housing opportunities, and we are committed to putting people first. Our core values guide our work. We believe everyone deserves to have a safe place to live and that everyone has a right to fair housing, free from discrimination.

KHC partners with...

- Home Buyers
- Renters
- Mortgage Lenders
- Housing Producers
- Special Needs Housing and Service Providers
- Government Agencies
- All Housing Industry Members

KHC maintains an ongoing commitment to fair housing through our homeownership (including homeownership education and counseling), rental, housing production/repair, and special needs housing programs throughout the state. All entities that receive financial assistance from KHC to conduct their housing programs are required to uphold fair housing activities.

KHC requires partners to:

- Develop a fair housing plan and affirmative marketing program.
- Promote the use of minority- and female-owned businesses in all legal documents.
- Promote the design and construction of housing that ensures maximum use by all persons.
- Promote fair housing by displaying posters and brochures.

What is housing discrimination?

In sale or rental of housing, it is illegal to:

- Refuse to rent or sell to someone based on a status, if protected.
- Provide different services of facilities based on a status, if protected.
- Falsely deny housing availability based on a status, if protected.
- Impose different rules on different people based on a status, if protected.

In financial transactions, it is illegal for lending institutions to:

- Refuse to accept mortgage loan applications based on a status, if protected.
- Refuse to provide loan information based on a status, if protected.
- Give people different terms/conditions on a loan based on a status, if protected.
- Discriminate in the appraisal of property based on a status, if protected.

In any aspect of housing, it is illegal for any person to:

- Threaten, intimidate, or interfere with any person's fair housing rights.
- Advertise any availability of housing that states a preference or limitation based on a person's race, color, gender, national origin, religion, disability (handicap), familial status, and, in some areas, sexual orientation.