

Fair Housing



Kentucky Commission on Human Rights

1-800-292-5566

**UNITED WE STAND
ENFORCING THE KENTUCKY
CIVIL RIGHTS ACT**

**Submit your Inquiry Online
kchr.ky.gov**

To know if you can file a complaint of
discrimination, scan here to complete
an inquiry form:



Contact us if you need help
with discrimination or would like
more information:

Kentucky Commission on Human Rights
312 Whittington Parkway, Ste. 020
Louisville, KY 40222
(502) 595.4084
1(800) 292.5566
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Kentucky Commission on Human Rights

**PROTECTOR OF CIVIL RIGHTS
VOICE FOR EQUITY
CATALYST FOR POSITIVE CHANGE**

Fair Housing Brochure
Kentucky Commission on Human Rights
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It is unlawful to discriminate on the basis of race, color, national origin, religion, familial status, sex or disability.



These Actions are Illegal

Under the Kentucky Civil Rights Act, it is illegal to: refuse to sell, rent, lease or exchange real estate because of discrimination; deny a reasonable accommodation to a renter with a disability; coerce, intimidate, threaten or interfere with a person's enjoyment of his or her home because of discrimination; communicate that a property is unavailable when it is available; communicate that the racial makeup of a neighborhood may change or cause property values to go down or make other similar false and misleading statements; publish advertising that states a preference of one person over another based on discrimination; discriminate in the approval, rates, terms, conditions or services of financial assistance in real estate transactions; discriminate in the making or purchase of loans; discriminate in terms, conditions or privileges of housing-related insurance; deny access or restrict membership of multiple-listing services or real estate organizations for discriminatory reasons.

What Fair Housing Law Means

The federal and state Fair Housing acts are laws that provide equal opportunity to all people when buying, selling, renting, financing or insuring housing. Everyone must obey the law including property owners, real estate brokers, sales agents, operators, builders and developers, advertisers and advertising media, mortgage lenders, insurers, banks or other financial institutions.

A housing discrimination complaint must be filed within one year of the alleged discrimination. After your complaint is filed, our staff will conduct an impartial investigation to determine whether probable cause exists to believe discrimination has occurred.

It is important to save copies of all letters, advertisements or other information relevant to the alleged discrimination. Write down your experiences, including dates, significant conversations and incidents, and the names of the involved individuals.

It is unlawful to retaliate or discriminate in any manner against a person who has opposed a discriminatory practice or who has filed a complaint or who has otherwise participated in proceedings under the Kentucky Civil Rights Act.

Exemptions

Exemptions from fair housing law are allowed for the rental of an owner-occupied duplex or rental of one room in a private home. The sale or rental of an owner-occupied home is exempt if the sale or rental takes place without a real estate agent or advertising. A religious organization may exercise a preference to rent to one of its members. It is allowable to refuse to rent on the basis of sex if the property is a single sex dormitory. A landlord may choose not to rent to unmarried couples. A gender-based exclusion from the law is allowed if the landlord can demonstrate that the exclusion is necessary for reasons of personal modesty or privacy. Exemptions are allowed if a landlord rents fewer than 10 units or to fewer than 10 persons in an owner-occupied facility. A landlord may refuse to rent on the basis of familial status if the property is intended for occupants 62 years of age or older or if 80 percent of the units have occupants 55 years of age or older and special services for older persons are provided.

