



*PRESENTS*

**FAIR  
HOUSING  
IN THE  
COMMUNITY**

ANDY BESHEAR  
GOVERNOR



TERRANCE A. SULLIVAN  
EXECUTIVE DIRECTOR

RAYMOND M. BURSE  
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Partners-

Housing is a right. Full stop. Further, the right to fair housing is integral to a functional society. Many of today's greatest challenges can be traced back to lack of adequate or fair housing. Housing insecurity is increasing, so too is hatred and bigotry. In fact, our agency has seen an increase in racially based complaints in both housing and employment sectors. National shifts in public sentiment and the proliferation of discrimination fueled legislation have made this conversation even more imperative.

On a personal level, I know what it is like to face housing insecurity and what it is like for that to be a result in part on my race. This is a position many people across Kentucky have found themselves in, and even one family is one too many.

That doesn't even touch the rise of anti LGBTQ+ legislation and activities. Families turned away and denied housing opportunities simply for being who they are. Unsuccessful court challenges and the unabashed vocal oppression from a select few has stilted any feelings of forward progress across a myriad of sectors, housing is not excluded.

With all of this, a large contingent of people don't realize the issues groups face every day, maybe it is because it doesn't impact them, or maybe they don't know anyone or hear about it in their everyday lives.

To that end, we wanted to put together this booklet to educate others on what it is like for some leaders in the fight. This booklet is a compilation of their stories in hopes to exemplify the challenges they face every day. These leaders serve as bright spots in otherwise dark situations and help connect people in need to the resources they may find most helpful. Some are elected leaders or running for elected office, others run vital organizations or agencies, or spearhead advocacy around these exact topics.

While the backgrounds and roles may differ, all of the people identified here have one thing in common, they hate discrimination and are doing everything they can to fight it. Please take a moment and read these pieces around what is happening, and how we can all be a part of the solution.

Terrance Sullivan, Executive Director  
Kentucky Commission on Human Rights



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## **CHRIS HARTMAN**

(He/Him)

### **Executive Director of the Fairness Campaign**

The Fairness Campaign was founded in Louisville in 1991 to work for LGBTQ civil rights and to dismantle systemic racism. To date, the Fairness Campaign has helped pass local Fairness Ordinances in 24 Kentucky communities, protecting more than 30% of Kentuckians from LGBTQ discrimination in employment, housing, and public accommodations. I have been Executive Director of the Fairness Campaign since 2009 and oversaw its merger with Kentucky Fairness Alliance to become a statewide advocacy group.

**The Fairness Campaign has come a long way over the past decades, what are some things that you feel have most significantly impacted sexual and gender minority communities?**

The significance of the first Fairness Ordinances in Kentucky in 1999 cannot be overstated, especially since they were some of the first local LGBTQ laws in the nation to protect transgender folks along with lesbian, gay, and bisexual people. Today, every one of the 24 Fairness Ordinances across Kentucky are comprehensive and include protections for the transgender community, which is not the case in many places.



Chris Hartman speaking at a Rally in 2013

I also believe the Fairness Campaign’s advocacy in Frankfort for LGBTQ rights has been able to dramatically affect our queer community statewide. Over the past decade alone, we have helped defeat dozens of explicitly anti-LGBTQ laws, including medical care bans, transgender bathroom bans, anti-Fairness laws, medical refusal bills, and more.



**What are current policies at the local and state level that impact housing equality when it comes to sexual orientation and gender identity?**

One of our greatest victories occurred over the past year with the leadership of the Kentucky Commission on Human Rights, which adopted the Supreme Court’s interpretation of LGBTQ protections under “sex” discrimination in housing. That means that for the past year, every LGBTQ Kentuckian has had discrimination protections in housing for the first time ever.

## What are the top priorities going forward?

Our priority remains a Statewide Fairness Law, which would finally and definitively protect all LGBTQ Kentuckians from discrimination in the areas of employment, housing, and public accommodations at the statewide level. Even with the recent Supreme Court ruling and KCHR guidance to protect LGBTQ people in employment and housing, it remains legal in most of Kentucky to deny someone service at a restaurant or any public business for being LGBTQ. That's not right, it's not fair, and it would end with a Statewide Fairness Law. We'll also continue to fight back against anti-LGBTQ attacks, which are sure to come in the 2023 Kentucky General Assembly.



Chris Hartman testifying to the State Legislature during the 2022 KY General Assembly

**“..ONE OF OUR GREATEST VICTORIES OCCURRED OVER THE PAST YEAR WITH THE LEADERSHIP OF THE KENTUCKY COMMISSION ON HUMAN RIGHTS, WHICH ADOPTED THE SUPREME COURT'S INTERPRETATION OF LGBTQ PROTECTIONS...”**

## What steps can individuals take to advocate for and protect themselves?

First, it's so important to actively participate in advocating for LGBTQ rights at the local and state level. You can join the Fairness Campaign at [Fairness.org](https://Fairness.org) to get alerts when LGBTQ rights are in danger and take action immediately. If you want to start a movement for a local Fairness Ordinance where you live, you can e-mail me at [Chris@Fairness.org](mailto:Chris@Fairness.org). If you're in a relationship and worried about losing some familial protections in the future, you can work with a lawyer to secure property rights and second-parent adoptions. Feel free to reach out to Fairness for resources at 502-893-0788.



## CHARLES BOOKER (He/Him)

### US Senate Candidate, Former KY State Representative

Charles Booker is a proud father, husband, and son who has always called Kentucky his home. His entire career, Charles has fought to make Kentucky more fair and just for all. As a state legislator, he passed bipartisan legislation that provides emergency life saving medication to those who need it regardless of income and wrote the policy that forms the basis upon which voting rights were restored to more than 150,000 Kentuckians by Executive Order. As an advocate, he has stood up for local businesses, working people, survivors of gun violence, and against mass incarceration.

## Why do you care about housing and discrimination?

As someone who has experienced homelessness firsthand, I understand the impact that housing insecurity has on an individual's ability to lead a productive and dignified life. Too many Kentuckians are struggling to pay their mortgage or rent as a direct result of a national housing crisis across the country.

Simply put, housing is a human right.

As Senator, I plan to not only work with the Department of Housing and Urban Development to bring much needed high quality, affordable housing to Kentucky, but I will also work to pass a Tenant Bill of Rights that protects renters from unfair practices.

Our ability to create safe, thriving communities and end generational poverty relies on leaders with a dedicated commitment to ensuring that people have the means and financial freedom to live gainful lives. Homelessness is a product of structural policy failures, and I am dedicated to fixing that.

### **What historical racial policies and practices shaped the current state of housing in KY? How are these historical practices observable in modern-day housing issues?**

The practice of redlining has directly affected and continues to affect many Kentuckians.

Redlining was when the federal government actively restricted housing to many Americans, specifically those who

come from minoritized populations (low income, immigrant, and Black). As a result, it has eliminated access to mortgage insurance and/or credit for Black, Brown, and poor people.

The damage of redlining is still very evident—Kentuckians are continuing to see business loans being denied despite their credit-worthiness. Kentuckians are experiencing people refusing to write property insurance policies or are being dropped from insurance coverage. Corporate and large companies continue to disenfranchise our community members by taxing services at higher rates for low income residents, having higher interest rates, or having many payday loan services in a low income area.



Charles Booker addresses a crowd (John Cherry / Getty Images)



Pat McDonogh / Courier Journal

### **What role does gentrification play in the housing affordability crisis? Who is most affected?**

Gentrification plays a huge role in this crisis-It is a housing, economic, and health issue that affects a community's culture, history, and social capital. As neighborhoods continue to become more gentrified, families who live in poverty have not been able to afford rent which causes my community members, fellow Kentuckians-my family, to be pushed into homelessness.

Gentrification is a product of our failure to end poverty, and must be remedied by development policies, tax reform to relieve the burden on struggling families, and direct investments in marginalized communities to create real pathways to wealth creation and ownership for residents living in neighborhoods like my own.

### **What policies/ or issues have emerged from the COVID-19 pandemic to address housing affordability? What housing needs remain unaddressed?**

Throughout Kentucky, I have witnessed and spoken to many people who have battled housing insecurity through the pandemic. Many coming from Indigenous, Latino, and Black households have experienced job loss at a disproportionate level and already are populations that are particularly vulnerable to housing insecurity.

There are many reasons why I firmly and strongly believe that we must come up with a plan beyond the next few years because the repercussions of the COVID-19 pandemic will last for a while. As a Senator that will actively fight for Kentuckians, I want to support legislation that makes a plan for housing stability. Not only does housing stability assist with emotional, physical, mental and overall well being, but it can encourage civic engagement while also promoting economic success and belonging within communities and its members

We must look for a solution beyond the CDC ban on evictions that ended in August of last year. We must figure out a solution to provide relief to renters while also ensuring we are being considerate of Kentuckians health and well-being. Again, housing is a human right and when those who are evicted are housed together, it causes a great likelihood of the coronavirus spreading more quickly in vulnerable communities.



## (Housing Policies cont.)

We must also take learnings from this pandemic on the importance of providing direct cash payments and equity to our families. Policies like Universal Basic Income, Medicare for All, and intensive small business support will help families have more financial security to afford quality housing.

### **What are some of the best community services for people who need to access safe, affordable, fair housing?**

I encourage residents to look into the Kentucky Housing Corporation, an organization that is committed to eradicating discrimination and discriminatory practices within housing. They have resources from grants to other assistance programs that may be useful for Kentuckians. Their website is easy to navigate and if you don't have access to that, they have a phone number that you can call.



Temporary Campsite in Eastern KY (WYMT)

Organizations like the Louisville Urban League have also been critical leaders in helping more families navigate the process of home ownership.

### **What can we do to help fight racial discrimination in housing practices?**

In order to help fight against racial discrimination in our housing practices, we first have to come to terms with the fact systemic and structural racism exists. These conversations are not comfortable for all to have, but we can't fix what we don't face. Access to housing is a human right and that right should not be determined by the color of your skin. Accomplishing this goal can be done by increasing Black home ownership opportunities in the community, investing in distressed and racially segregated areas, placing an emphasis on affordable renting opportunities, creating land trusts, and addressing the impact COVID-19 has had on Black communities and their homes. Before COVID-19, the community was already behind on affordable housing due to the wealth gap. COVID-19 has now put us further behind, and we must address that.



## JACKIE MCGRANAHAN (She/Her)

**Policy Strategist with the American Civil Liberty Union of Kentucky**

I grew up in eastern Kentucky, at the easternmost point of the state, the small area that separates Kentucky from West Virginia. I grew up poor, Black, in a very rural region. I knew what racism and oppression were from as far back as I can remember. Being a Black woman is who I am, it's in my skin, my hair, my blood, my bones, my heart. This fight against oppression and equality takes all of us.

In 1963, Dr. Martin Luther King said:

“Injustice anywhere is a threat to justice everywhere. We are caught in an inescapable network of mutuality, tied in a single garment of destiny. Whatever affects one directly, affects all indirectly. Never again can we afford to live with the narrow, provincial 'outside agitator' idea. Anyone who lives inside the United States can never be considered an outsider anywhere within its bounds.”

## Intersectionality is Integral to Building People Power

We cannot continue to separate these fights for equality and justice. We need people to show up in the same way. The fight to end systemic racism involves all of us, and the fight for justice and equality for LGBTQ+ individuals involve all of us.

Centering the voices of impacted and marginalized communities, in the work we are doing transforms the work. The fight to stop horrible legislation that affects trans people made waves in Kentucky in the legislative session of 2022, and the testimony of two trans girls who would be directly affected by this legislation, was incredibly compelling. The ACLU of Kentucky is committed to working for better outcomes and justice for LGBTQ+ individuals and families. By centering these voices, we are finding solutions for the people, by the people. Now, our role is to make these ideas a reality, with a seat at the table for everyone.



Jackie McGranahan at a Reproductive Rights Rally in July 2022

### Troubling National Trends in Legislation

The fight for LGBTQ+ liberty and equality today, is still just as important as when we started. Kentucky's trans community is facing unprecedented attacks in the Kentucky General Assembly. The statewide Fairness ordinance still hasn't passed. We are preparing for the biggest fight yet, in this upcoming session, if Kentucky sees what other conservative states have been seeing, such as Texas and Florida.

### Community Partnership

The ACLU of Kentucky has been an ally from the very beginning of the LGBTQ+ rights movement in KY, working towards a society in which all individuals enjoy the basic rights of equality, privacy and personal autonomy, and freedom of expression and association. This means a Kentucky where people can live openly without discrimination; where there is respect for our identities, relationships and families; and where there's fair treatment in employment, schools, housing, public places, health care and government programs.

Our relationships and roles within the local LGBTQ+ rights community have progressed alongside the LGBTQ+ rights movement itself. We were the first organization to raise HIV awareness in the Commonwealth in the early 1980's, worked along other Fairness organizations to win local non-discrimination ordinances, and became a notable partner during the 2004 anti-marriage amendment campaign.

**The Impact of Discrimination on the LGBT Community**

There are trends across the country that point to the impact of harmful legislation to members of the LGBTQ+ community, and we are all aware that increased visibility equates to increased vulnerability. There are examples of this playing out as differential and discriminatory treatment trans and same-sex couples face in housing, even in places with laws prohibiting discrimination based on sexual orientation and gender identity. In places where no protections exist, LGBTQ+ individuals have no legal recourse to combat this paralyzing discrimination. Differences in treatment can affect where people live and the resources available to them, hurting their ability to secure safe and affordable housing.

Whether it happens subtly or blatantly, discrimination can hinder people’s access to safe and affordable housing and to the neighborhoods where they want to live. This can diminish access to schools, transportation, and other resources that foster economic and social prosperity. In Kentucky, twenty-three cities have passed Fairness ordinances.



Historical marker #2539 in Lexington, KY

We continue alongside the Fairness Campaign, to push for a statewide ordinance, this measure still hasn’t passed, and we are left with a patchwork approach that leaves thousands of people without legal recourse, but we are fighting with everything we have.

Years of research and countless studies have repeatedly shown that discrimination threatens not only access to housing but the stability of communities. Members of LGBTQ+ community are more likely to become homeless, and once homeless, more likely to endure discrimination and harassment that extends their homelessness. LGBTQ+ youth experiencing homelessness



Jackie McGranahan testifying to the State Legislature during the 2022 General Assembly

are at particular risk with 20-40% of unhoused youth identifying as LGBTQ+, and for them, homelessness or the threat of homelessness frequently forces youth into survival behaviors that jeopardize their wellbeing and safety.

We will continue this fight, alongside Fairness Campaign, to promote policies and protections that provide security and stability for impacted individuals in the LGBTQ+ community.



**OLIVER HALL** (They/Them)

**Trans Health Director with Kentucky Health Justice Network**

Oliver directs Kentucky Health Justice Network's Trans Health Advocacy program to ensure trans Kentuckians can access supportive, competent healthcare. Oliver graduated from the University of Louisville in 2017 with a degree in Political Science, with minors in LGBTQ Studies, Social Change, and Philosophy. Oliver has been involved as a leader of the pro-labor group Cards United Against Sweatshops, among other activities, and is passionate about issues of reproductive justice, expanding access to healthcare, and the power of clinical empathy skills for providers working with marginalized people (all providers).

I'm Oliver Hall (they/them), and I'm the Trans Health Director for Kentucky Health Justice Network. Our Trans Health Advocacy program works to help Trans Kentuckians access the healthcare they need, as well as reaffirm our autonomy and community. Our program aims to put focus on the intersectional barriers Trans Kentuckians face when accessing healthcare, such as structural and interpersonal racism, classism, ableism, and sizeism. We do this through direct services, education, and advocacy.



## **Transgender and Gender Non-Conforming People Are Disproportionately Impacted by Housing Instability**

I'd like to share some stats from the U.S Trans Survey (2015) to highlight the disproportionate barriers to house security that Trans people specifically face:

- Nearly one-quarter (23%) of respondents experienced some form of housing discrimination in the past year, such as being evicted from their home or denied a home or apartment because of being transgender.
- Nearly one-third (30%) of respondents have experienced homelessness at some point in their lives.
- In the past year, one in eight (12%) respondents experienced homelessness because of being transgender.
- More than one-quarter (26%) of those who experienced homelessness in the past year avoided staying in a shelter because they feared being mistreated as a transgender person.
- Those who did stay in a shelter reported high levels of mistreatment: seven out of ten (70%) respondents who stayed in a shelter in the past year reported some form of mistreatment, including being harassed, sexually or physically assaulted, or kicked out because of being transgender.

For anyone who has worked with Trans Louisvillians facing housing insecurity, you know that the U.S stats regarding mistreatment in shelters, though appalling, don't convey the level of discrimination faced by Trans people seeking shelter in our city. In addition, the high amount of workplace discrimination Trans people face (U.S Trans Survey, 2015) puts us at additional risk of housing insecurity.

## **What role does Kentucky Health Justice Network play in mitigating these issues?**

Having access to safe housing is a part of our health; additionally, accessing healthcare if you don't have a stable address creates additional barriers; even to get on Medicaid, you need access to a phone or the internet to apply.

Face housing instability affects your health in countless ways; on the surface level, having access to shelter from the elements and access to a safe water source are clearly necessary to maintaining bodily health.

If you dig a little deeper, we can see things like how access to safety and security affects not only our mental and emotional wellbeing but also our physical health. Having to be on alert constantly puts a strain on our bodies, and for Trans folks, this threat to our safety is intensified by the epidemic of violence against Trans people, especially Trans Women of Color.



We reserve a small amount of funds to assist trans folks in housing crises to help pay some toward a deposit/rent or for food.

## **What policy changes does KHJN hope to see within the coming five years?**

State investment in creating safe shelters for Trans people and making the existing shelters safe for Trans people. We would also like to see investment in affordable housing and an easier process for getting housing vouchers that recognize the barriers Trans people face in navigating that process. In general, social service organizations that are working with people impacted by housing insecurity are woefully unequipped to meet the specific needs of Trans people. I would like to see more state investment as well as more institutional and individual investment in improving these services.



## TERRANCE SULLIVAN

(He/Him)

### Executive Director

### Kentucky Commission on Human Rights

Terrance Sullivan is the Executive Director of the Kentucky Commission on Human Rights (KCHR). KCHR is the state agency charged with enforcing the Kentucky Civil Rights Act, a protector of the civil rights of Kentucky citizens. KCHR hears cases on discrimination across the state and offers trainings and educational opportunities for all Kentucky citizens. KCHR also empowers local commission to do local level civil rights work. Prior to KCHR, I served as the Director of State Policy for an education non-profit focused on creating equity in education with a past in policy around poverty, criminal justice, juvenile justice, and education.



**What historical policies and practices shaped the current state of housing in KY? How are these historical practices observable in modern-day housing issues?**

There are so many policies and practices, this could be a book series. Where do we begin? Slavery? That is what started the white dominant culture that was then institutionalized and implemented into nearly every policy that followed. But that goes into redlining which legislated and cemented segregationist policies. These practices developed what neighborhoods were to be seen as desirable and undesirable and where what groups of people could live where.

Today, these policies have created pockets of poverty and aggregations of affluence. This has priced people out of the housing market in many areas and left dilapidated options in others. Many areas see the lasting results of these policies the most, but it doesn't stop there.

Growing discriminatory sentiment and acceptance within the government in myriad legislative pieces has emboldened hatred in the open. This has trickled down to housing where people feel more empowered to deny housing on account of race or sexual orientation. People feel protected in their discrimination and have the mindset they will face no negative repercussions for their hate. In fact, some feel the state will protect them and expand on what discriminatory practices they want to conduct.

To my somewhat flippant response to this question, this is actually true. This country was founded on a premise of superiority that remains pervasive today.



Terrance Sullivan reflects on the legacy civil rights leaders

**How is housing instability impacted by racial identity? What does this look like in Kentucky?**

Housing instability is impacted because there are places where people are denied housing options because of their race. In an era where housing availability is dwindling, equal access to that already limited supply is critical. When landlords are picking and choosing who can live in their properties and base it on race, that leaves plenty of people out in the cold with nowhere to go. Without access to consistent options, the threat of losing a place to stay remains present at all times.



Terrance Sullivan accepts a Black History Award from Louisville Metro Council in 2022

## (Housing instability and racial identity cont.)

This also asks about identity. There is something to be said about the makeup of communities and how safe some may feel to attempt to access them. Communities that are historically discriminatory are harder for those of us who identify with the discriminated group to want to transition into. To put it another way, you don't want to go where you are unwanted and when spaces make groups feel unwelcome, it is hard to want to go there even if you aren't barred from doing so.

Lastly, this doesn't even address jobs and the lack of access to good paying, stable, jobs that allow for the procurement of stable housing. When people are denied job opportunities on the basis of their race, that also impacts their ability to maintain stable housing because many landlords require proof of consistent income at a certain level to avail yourself to their units.

*“When landlords are picking and choosing who can live in their properties and base it on race, that leaves plenty of people out in the cold with nowhere to go.”*

### What role does KCHR play in addressing issues of housing discrimination and how can people access assistance?

KCHR is THE state agency that is tasked with assisting housing discrimination complaints in the Commonwealth of Kentucky. Anyone who has been impacted by discriminatory practices can contact us via phone, email, online, or in-person to file a complaint and have us investigate. I am firmly invested in ensuring people who need our help are able to receive it and encourage anyone who feels discriminated against to reach out.



Terrance Sullivan honors a youth recipient with an Emerging KY Civil Rights Leader Award

### What are some issues areas that you feel take precedence when it comes to ensuring everyone has access to safe, stable housing?

Safe, stable housing requires intentional policies and investment in communities. We need more focus on the protections of individual rights of people against the discriminatory practices of landlords. Right now, there are plenty of ways a landlord can reject an applicant from being able to use their property and while the reason may be based in race, they hide behind other reasons for that denial of an application. A big priority for me is adding income source for housing as a protected class in housing situations. I saw personally how landlords during the height of the pandemic rejected payment assistance for some of their tenants with a preference for evicting them over taking the free money. Plenty of times, there are hidden motives in these denials where it is a subtext for race. Housing vouchers, for example, are often rejected and landlords use those as a justification for their denial of housing while they may accept vouchers from other individuals. I am working diligently with leaders on joining countless other states in protecting housing income that may help applicants reach the income thresholds that keep them from housing for which they otherwise qualify.

## RESOURCES AND COMMUNITY PARTNERS



Meanwhile, if you want to join the fight, please, donate, volunteer and support, Sweet Evening Breeze, <https://sweeteveningbreeze.org> this organization is doing direct service work, offering solutions for Louisville's LGBTQ+ youth 18-24, who are experiencing homelessness and providing not just a place to go, but wrap-around services to get to the root of the problem.



You can find ACLU of Kentucky and their current initiatives at <https://www.aclu-ky.org>, you can sign up to stay up to date with our mailing list, and we have plenty of ways to volunteer.



The Fairness Campaign seeks to dismantle oppression and build an inclusive community where all individuals are valued and empowered to reach their full potential. We are a broad, diverse community of lesbian, gay, bisexual, transgender, and queer people and allies committed to transforming society and building a more just world.



The Coalition for the Homeless in Louisville, <https://louhomeless.org> has been fighting housing injustice in Jefferson County for years.



Kentucky Health Justice Network builds the power of Kentuckians to achieve reproductive justice. We support this mission through direct support, education and outreach.



To safeguard all individuals within the state from discrimination because of familial status, race, color, religion, national origin, sex, age 40 and over, or because of the person's status as a qualified individual with a disability as defined in KRS 344.010 and KRS 344.030; Thereby to protect their interest in personal dignity and freedom from humiliation, to make available to the state their full productive capacities, to secure the state against domestic strife and unrest which would menace its democratic institutions, to preserve the public safety, health, and general welfare, and to further the interest, rights, and privileges of individuals within the state.



THE LOUISVILLE URBAN LEAGUE is a nonprofit, nonpartisan, community service organization dedicated to eliminating racism and its adverse impacts on our community. Our mission is to assist African Americans and other marginalized populations in attaining social and economic equality through direct services and advocacy.

As part of a broader National Urban League network of historic civil rights organizations throughout the United States, the Louisville Urban League, like all affiliates, is dedicated to fostering economic empowerment in order to elevate the standard of living in historically underserved urban communities, with our focus on Jobs, Justice, Education, Health and Housing.



We're a coalition of approximately 300 individual and organizational members — including non-profit housing developers, financial institutions, service providers, and neighborhood and advocacy groups. Together we facilitate research-based advocacy for fair, accessible, and affordable housing in the Louisville MSA.