TARC 2025:
Moving Forward Together

Volume IV: Recommended Networks

September 2025

Managed by:

Prepared by:

Table of Contents

Table of Contents

Executive Summary

About *TARC 2025: Moving Forward Together*

What is TARC 2025?

TARC 2025: Moving Forward Together is a collaborative project between TARC and the community to strategically redesign the TARC bus network to better meet the current and future needs of the Louisville region. It is also an effort to pro-actively address looming fiscal challenges that could prevent TARC from maintaining a reliable and effective regional transit system. The purpose of this project is to create a reimagined TARC bus network that aligns community needs with projected funding TARC expects to receive over the next few years. **The result of this process is a set of two network recommendations:**

- **The New TARC Network** is to be implemented in August 2026, and
- **The Growth Network** sets a vision for an enhanced network to be implemented in phases as new funding is found for TARC.

The New Network at a Glance

The New TARC Network will provide the following benefits:

- People's access to jobs on average would improve by 5%, despite a 12% service cut.
- 34,700 more people will be near frequent routes: 46% higher than today.
- 242,000 people will see better bus frequency nearby than they have today.
- All JCPS Magnet High Schools would be served by the network.

Public Input Guided the New Network

Redesigning the TARC network meant deciding where TARC routes go, how frequently they run, and what hours and days they operate.

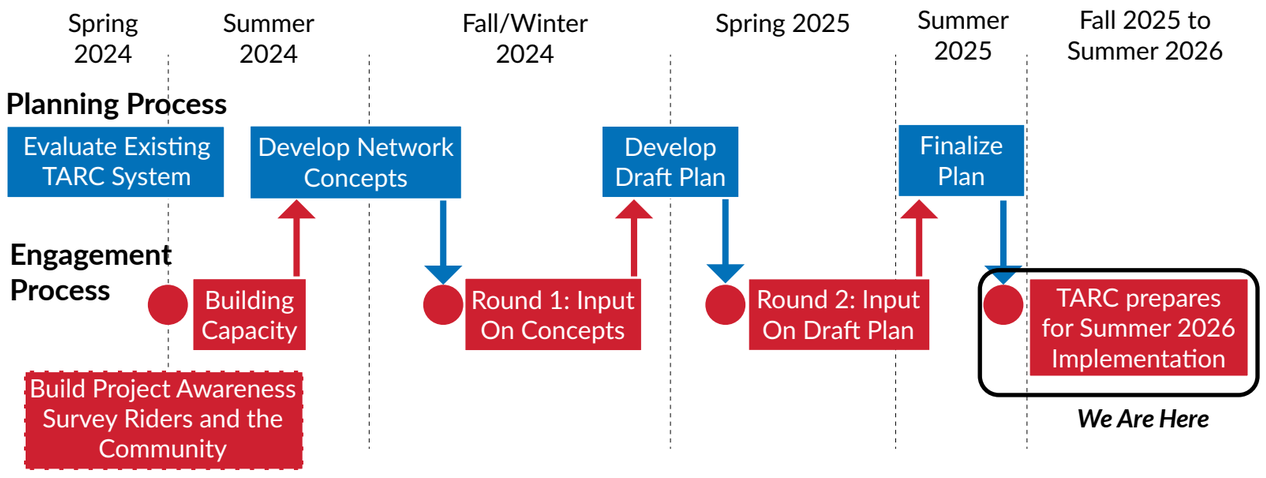


Figure 1: The timeline for planning changes to the TARC bus network that will begin to be implemented in Summer 2026.

Within limited funding for transit, these network design decisions are difficult because of an inherent geometric trade-off: a bus can be used to provide frequent, useful service in the busiest places to get the most **ridership,** or it can be used to provide **coverage** in less busy places, but it cannot do both at the same time. **Community feedback has been critical to the TARC 2025 process** weighing these trade-offs and providing input for the TARC Board's policy direction.

In Summer 2024, we shared a set of Network Concepts with the community to illustrate difficult transit choices, and gather feedback about their priorities for transit. **We conducted an extensive public engagement effort, and gathered input from more than 2,800 people,** including key stakeholders, TARC riders, and the general public. Feedback from that process guided a policy direction from the TARC Board to focus 70% of resources on Ridership Goals and 30% on Coverage Goals for the Draft Plan.

In early 2025, TARC presented the public with three Draft Plan Network proposals for consideration:

- The Draft Limited Network, a 29% cut in service compared to Spring 2025,
- The Draft Enhanced Network, a smaller 12% cut in service, and
- The Draft Growth Network, a vision for long-term future transit network with 64% more service than Spring 2025, requiring a large new investment in transit.

From March through April 2025, **we conducted an extensive public engagement effort, and gathered input from more than 2,900 people**. Most people strongly preferred the Enhanced Network over the Limited Network. That feedback guided a policy direction from the TARC Board to build the New TARC Network on the foundation of the Enhanced Network.

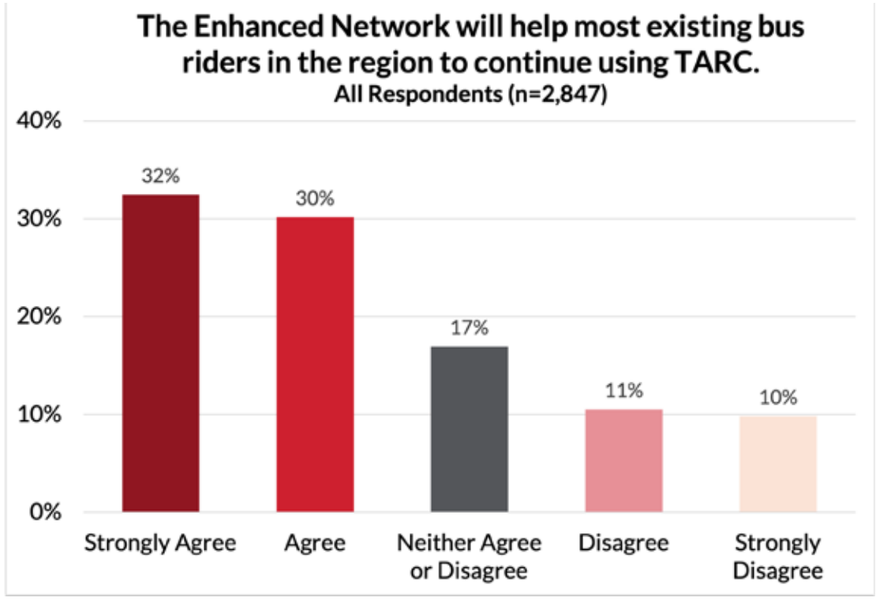


Figure 2: Public survey responses indicated a strongly positive response toward the Draft Enhanced Network compared to the Draft Limited Network.

Summary of the Recommended Networks and Key Outcomes

What are the Two Networks?

Based on the TARC Board policy direction, staff and the consultant team have developed two recommended networks:

- The **New TARC Network**, based on the Enhanced Network, reduces service by **12%** in the short term. Yet, it provides **better access to jobs** than the current network and **covers all JCPS Magnet High Schools.** As a result of recent cost cutting measures, TARC could run this network for the next several years. If no new funding is available by then, TARC would have to reduce service to the level in the Limited Network shown in the Draft Plan Report.
- The **Growth Network** is a future vision to support the **long-term future growth** of Louisville. The Growth Network has **66% more service** than TARC operates today. It would have **more useful service in more areas,** and would have much better access to jobs. It would require, however, a major increase in local or regional funding for transit operations and capital investment.

The graphic to the right compares key outcomes of the two recommended networks to the current (Spring 2025) network.

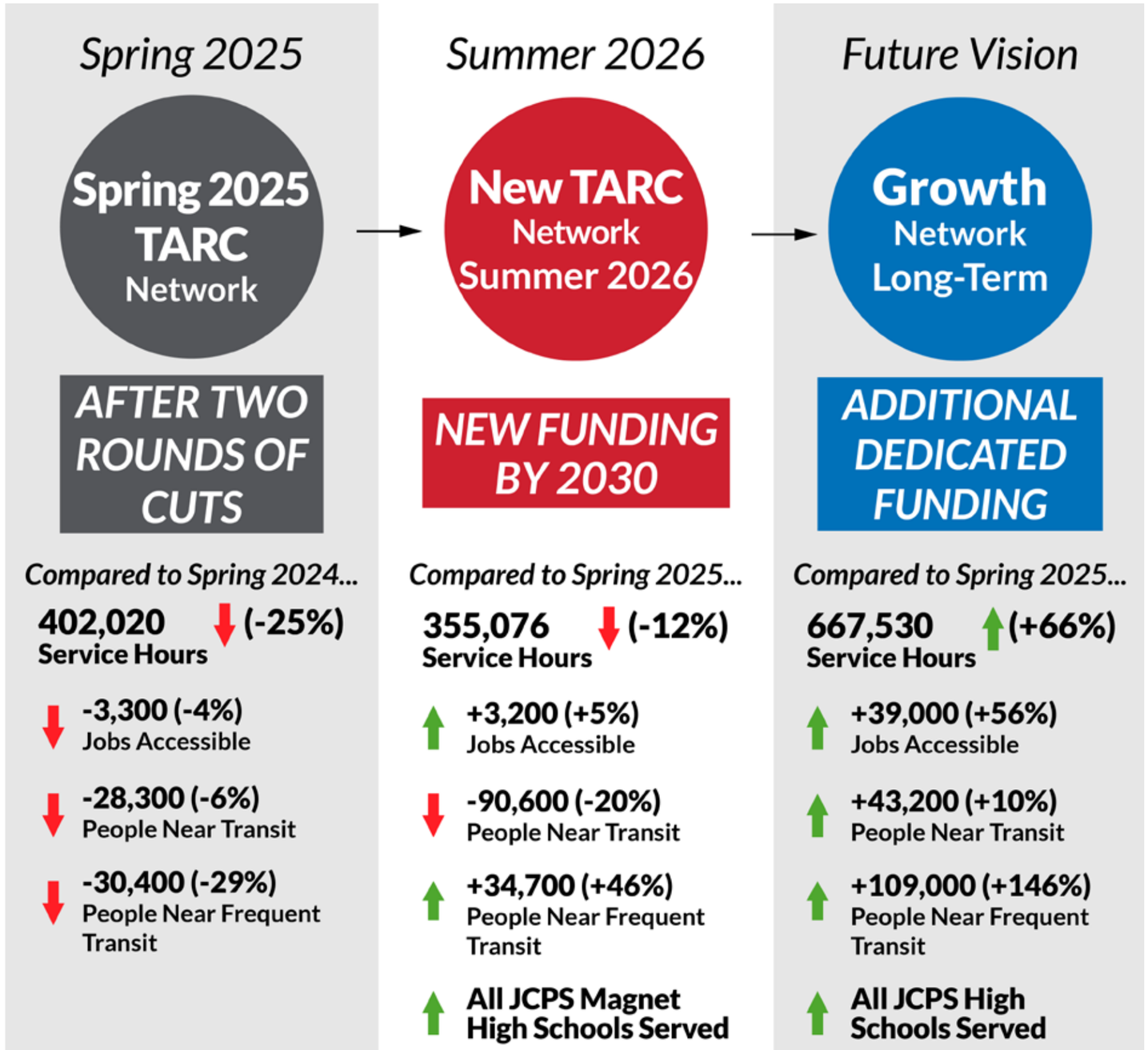


Figure 3: Summary comparison of the two recommended networks to the current (Spring 2025) network.

Maps of the Recommended New TARC Network

New TARC Network Summer 2026

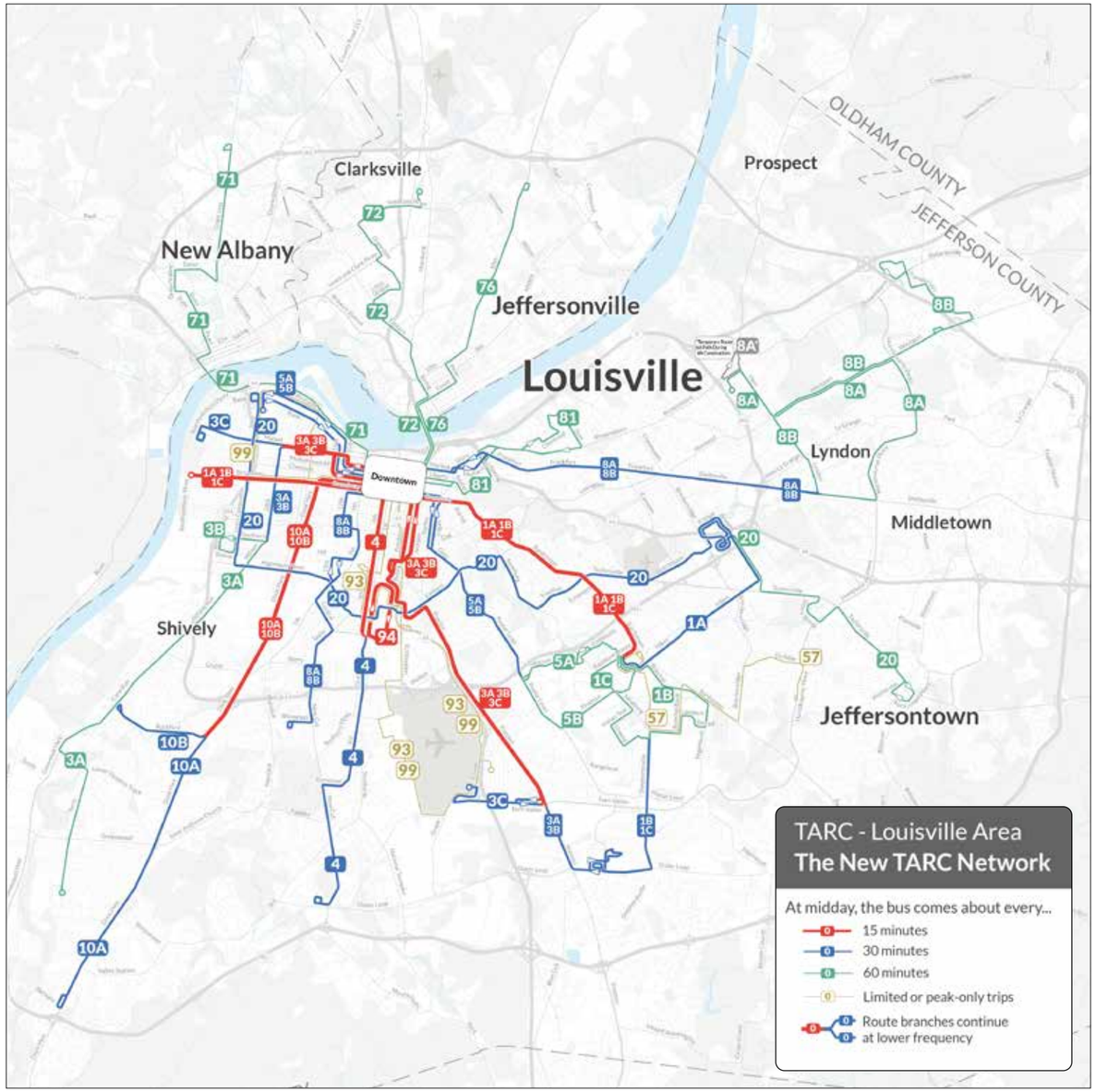


Figure 4: The New TARC Network is a more frequent, connected network that relies on mostly 15 and 30 minute routes. Compared to Spring 2025, this service is more useful for the people of Louisville and reduces duplication and routes over one hour in frequency.

Maps of the New TARC Network: Summer 2026 Downtown Routing

New TARC Network Summer 2026

How Will Routes Connect Downtown?

A key part of transit's usefulness depends on easy connections between routes especially downtown where routes from across the region converge.

The value of a transfer hub is exponentially higher the closer it is to the central hub of activity within downtown. A transfer hub serves multiple critical purposes at once:

- **Facilitating Transfers.** Transit hubs enable large numbers of people to access bus routes to many areas of Metro Louisville. Riders' ability to transfer between bus routes at a central location multiplies the number of destinations a rider can reach within a trip. The ability of the New TARC Network to provide reasonable travel times for many customers is dependent on making timed connections at a downtown hub. Timed connections are only possible if key routes can meet at one place in downtown.
- **Enabling Reliable Operations.** A Downtown transit hub also plays a key role for the successful operation of transit service. A central location where routes start and end provides bus operators with a place to take a break and space for vehicles to lay over between routes.
- **A Front Door to the Transit System.** A Downtown transit hub is an entry point into the system for new and visiting riders. While daily riders may know how to navigate TARC, newer riders may require more information such as maps, schedules, or real-time information, to help with their first experiences. The transit hub should be an easily identifiable location where uncertain riders can find higher levels of information. Long-term, a high-quality off-street facility can provide even greater amenities, including a staffed customer service desk, integrated retail options, and air-conditioned waiting areas.

Having the transit hub as close as possible to the center of activity in downtown drastically increases the usefulness of the overall transit network by putting the most accessible location by transit nearest to the densest centers of activity in the region.

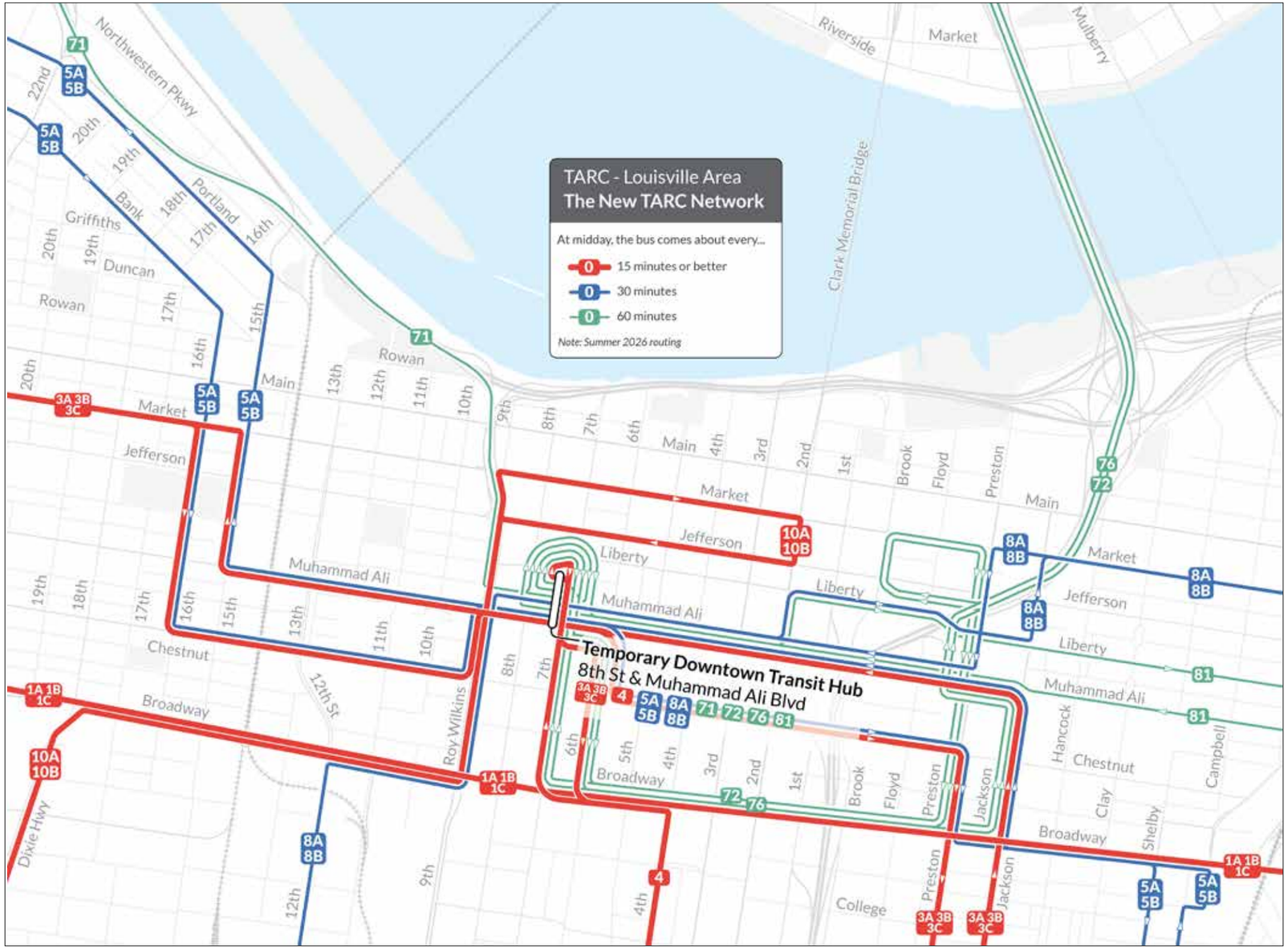


Figure 5: The downtown routing of the New TARC Network that will be implemented in Summer 2026. The final planned network will require two-way street conversions which may not be in place for implementation.

Maps of the New TARC Network: Planned Downtown Routing

New TARC Network Summer 2026

In the long-term TARC likely needs a purpose-built, off-street transit center within the downtown area accessible by many routes. In the short-term, we propose an on-street transit hub at a temporary location near Muhammad Ali Boulevard and 8th Street. At this place, multiple routes would meet so that riders can make transfers easily.

For TARC to grow over time, it will need a dedicated transit center downtown, which will be the focus of a future study to find an appropriate site. Thus, the Growth Network does not have a defined downtown circulation pattern for all routes.

Transfers would also be made at some intersections where frequent routes cross. At those places, no special bus infrastructure is needed, but traffic signals, crosswalks, sidewalks and (ideally) bus shelters are important pedestrian infrastructure to support people making those transfers.

When Will the TARC Network Change?

TARC is planning to implement the first phase of the New TARC Network in August 2026. The exact date of the change is still to be determined but is likely to be in early August, before public schools start. To ensure a successful launch, TARC must carefully plan, coordinate and communicate the rollout of route, schedule and stop changes that will affect thousands of employees, riders, and community members on a daily basis. TARC will continue to communicate with the public about what routes will change and when and provide information through a range of media to ensure existing riders and all residents understand the coming changes.

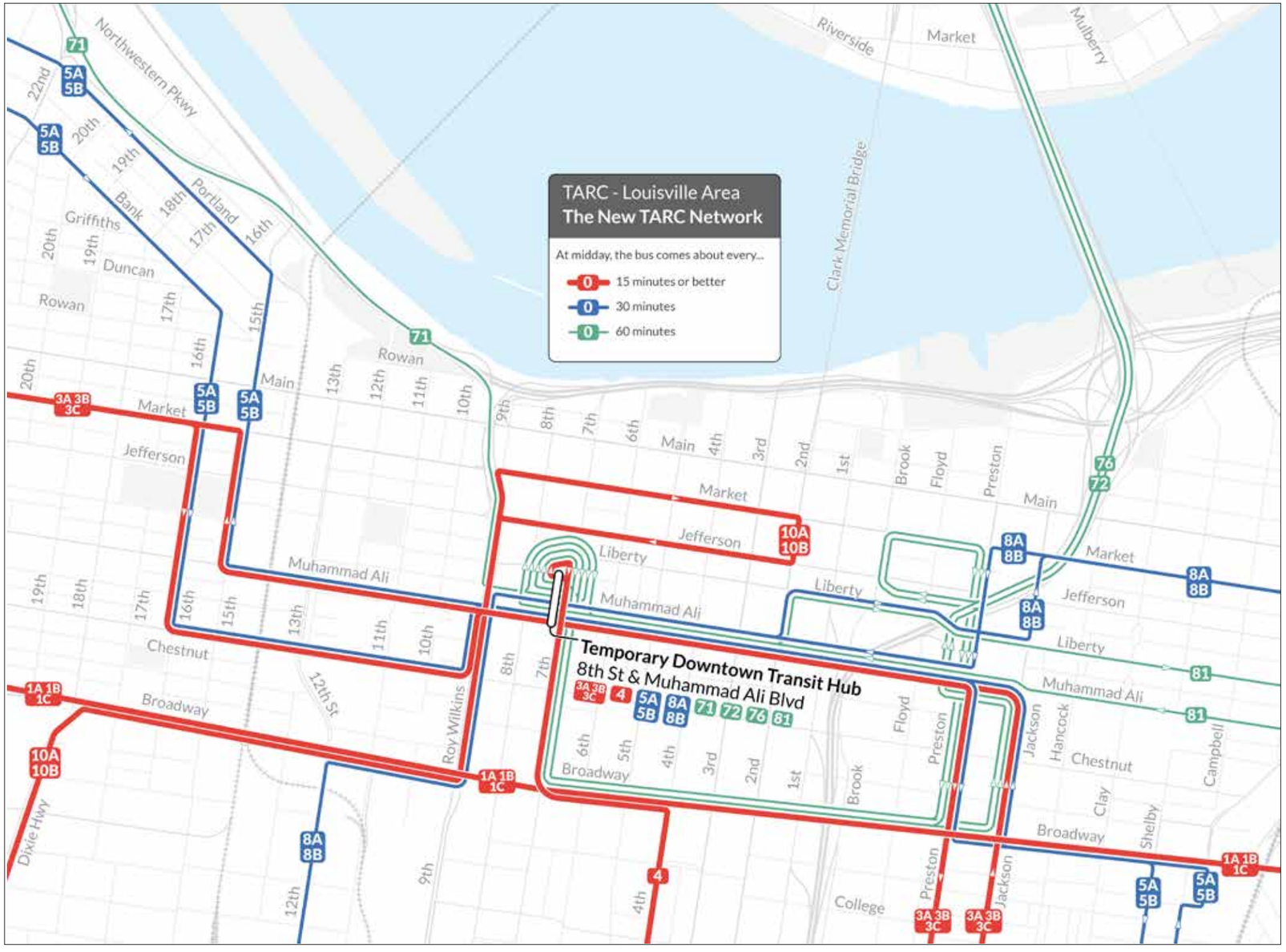


Figure 6: The downtown routing of the New TARC Network. This network features a downtown transit hub between 8th Street and Muhammad Ali Boulevard where a majority of routes will meet for convenient timed transfers.

Facilitating Transfers and Pulsing

What is Pulsing?

As mentioned on page 8, timed transfers are key for riders to get to where they need to go within a reasonable time frame. In networks where there are many frequent routes that intersect, these points of connection allow for easy transfers with minimal waits. There is less of a need for a timed transfer or "pulsing" in this type of network due to the frequency of connection between routes.

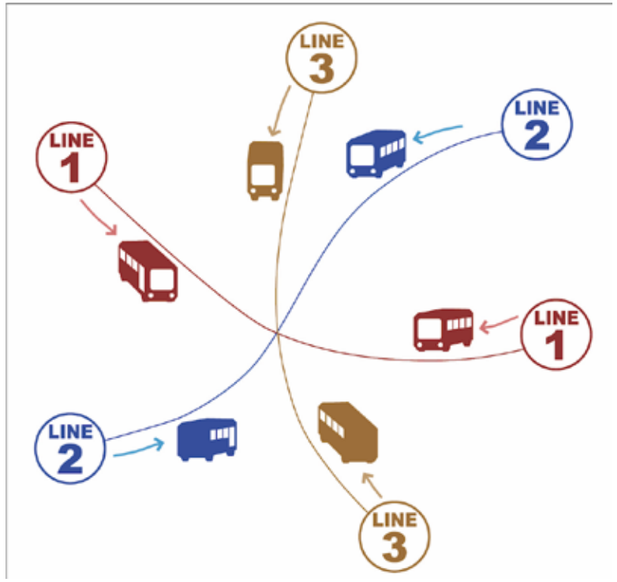
Pulsing is an important tool in the New TARC Network because there are many 30- and 60-minute routes that pass through or end in Downtown. If a rider rode a bus in from Southern Indiana and needed to get to anywhere outside of Downtown Louisville without a pulse built into the network, they could have up to a 30-minute wait on average. With pulsing, all the routes that go Downtown will converge on a central hub at set times. Typically, these buses will wait for at least 5 minutes before continuing on to their route.

In the same scenario of a rider coming from Southern Indiana and looking to catch a bus to a location outside of Downtown, the rider can cut their travel time drastically by switching buses in the timed transfer. Instead of waiting up to 30 minutes, the rider can now transfer within 5 minutes. This makes riding TARC much more appealing to riders and increases the usefulness of the network.

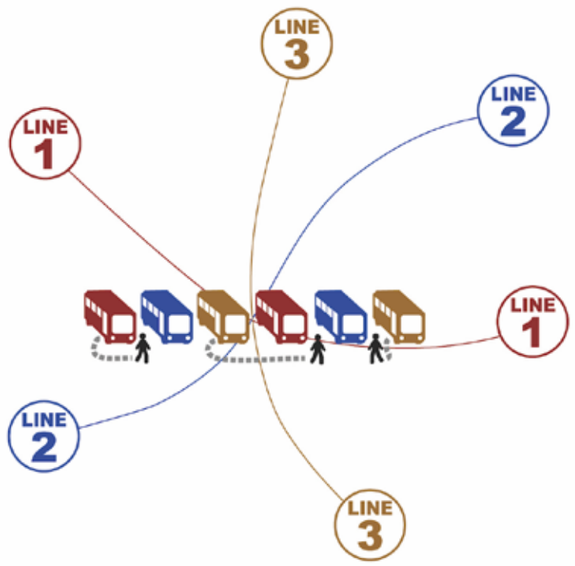
The transit hub downtown will be where the majority of timed transfers occur, with routes converging both hourly and every 30-minutes depending on route frequency. Frequent 15-minute routes will still be routed to the transit hub outside of the set pulse times.

There are opportunities for smaller timed transfers in both recommended networks between fewer routes at locations like the Medical Center on Dupont/Dutchmans and Jefferson Mall. The ability to pulse routes outside of the central transit hub will be determined once the final schedules are written out for implementation.

Step 1: Buses are routed to a shared hub



Step 2: Buses are scheduled to meet at set times



Step 3: Riders transferred easily and depart on a new route

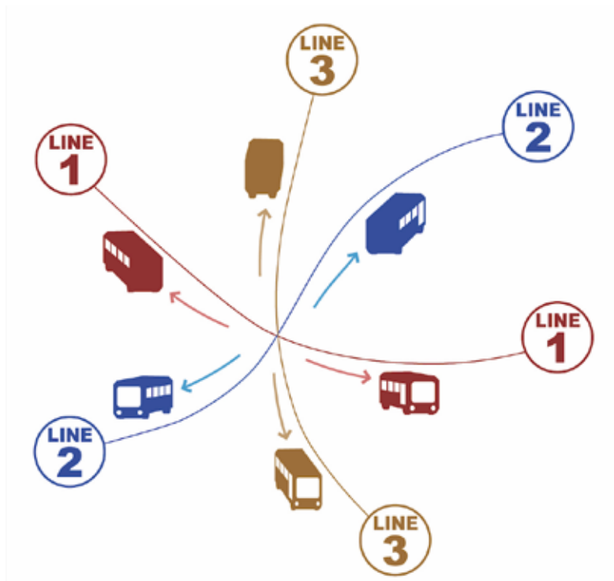
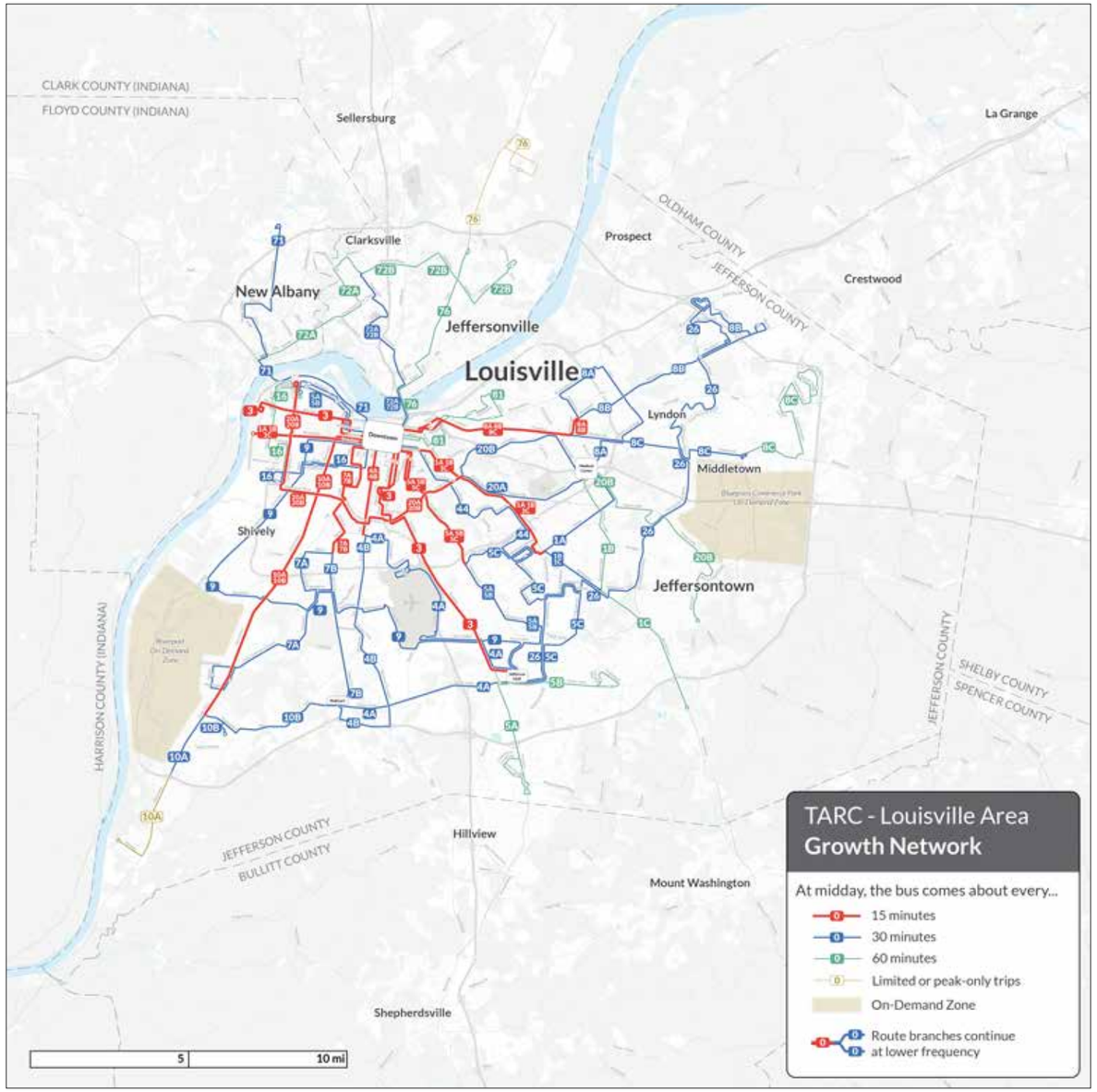


Figure 7: Buses are shown approaching a central point in the middle of their route. The buses stop at this location for a set time, allowing riders to find the bus they need to transfer to. Riders are then able to depart on a new route and buses continue on their set path.

Maps of the Recommended Growth Network

Growth Network Long-Term



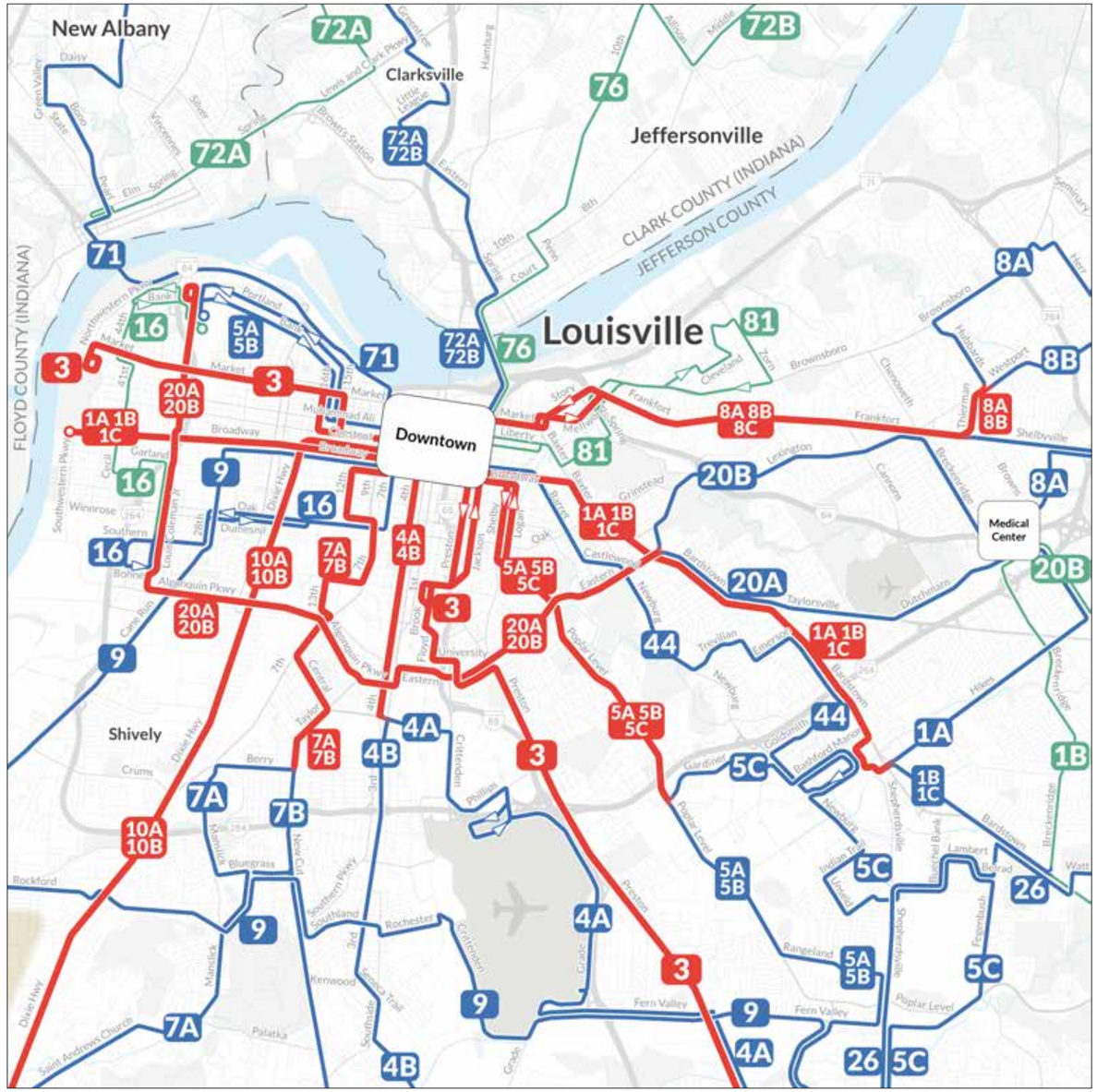


Figure 8: The Recommended Growth Network shows the type of network that Louisville could get to in the long term future with a large investment in transit. Instead of five frequent routes as in the New TARC Network, it would boast eight frequent routes. 30-minute frequency would be greatly expanded into many outer areas of Louisville, all areas that are covered today would still be covered, and some areas would receive service for the very first time.

Maps of the Spring 2025 Network

Spring 2025 TARC Network

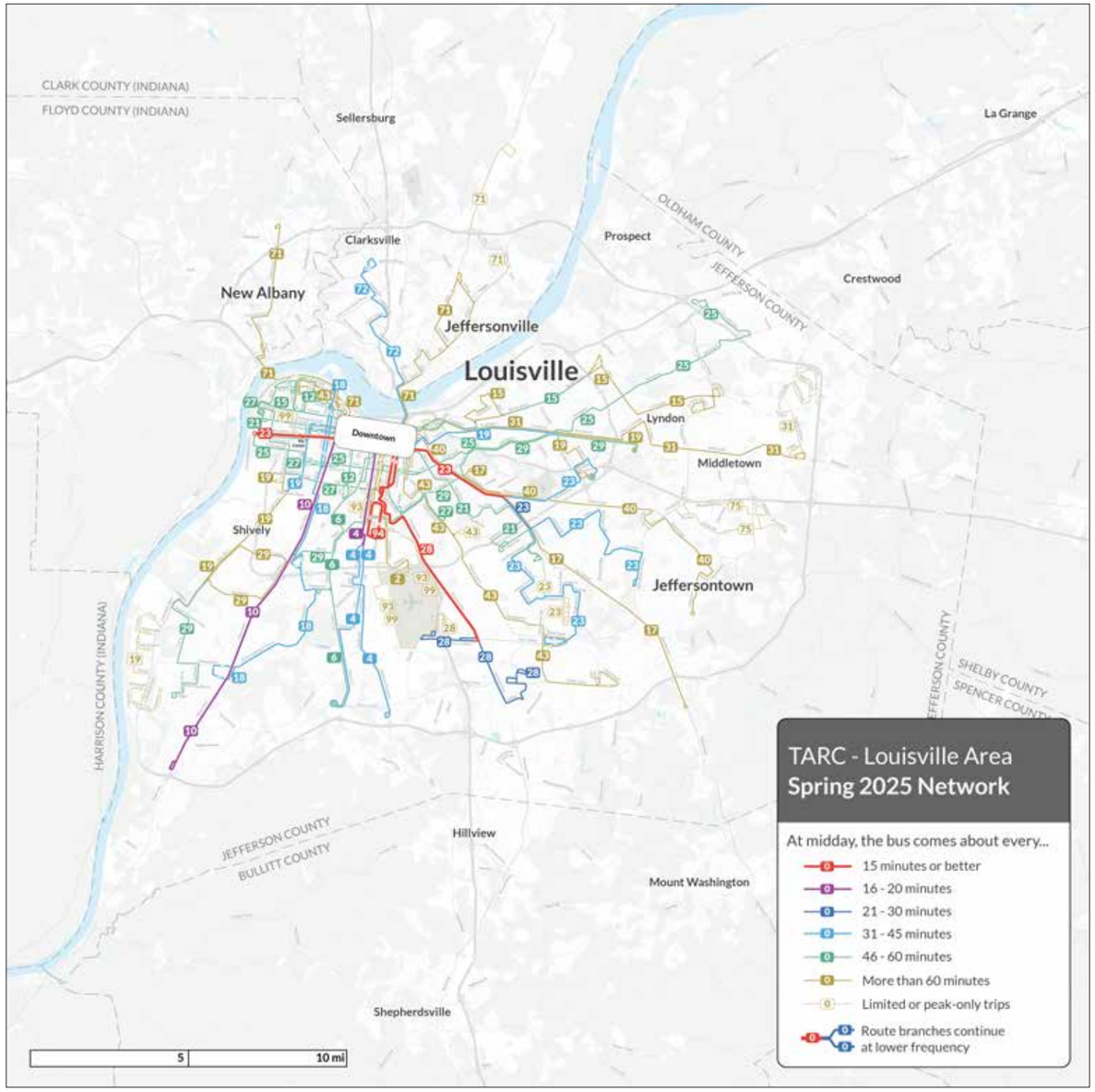


Figure 9: The Spring 2025 Network is the baseline for comparison for the other networks in this report. It is almost completely similar to today's TARC network and has seen large impacts from 30% service cuts in the last 2-3 years. It offered low frequencies, but covered a large area with minimal service. The network was complex, many routes were circuitous and duplicative, and travel times were quite long. Most routes offered low frequencies and short hours of service each day, particularly on weekends. This network has expanded piecemeal over the years to extend services as the community continued to grow. There has been no opportunity to comprehensively restructure the network until now. To match its available funding sources, TARC has had to cut 12% of the service out of this network, but has the opportunity to make the network operate as a cohesive whole.

Measuring the Benefits and Impacts of Changes

This report describes in detail how the **New TARC Network** will and **The Growth Network** would affect the people of Louisville. There are many ways to measure benefits and impacts, and each measure speaks to different goals for transit.

Measuring Usefulness and Ridership Potential

Many people care about transit being useful and well-used, and serving many riders relative to costs. Ridership goes up and down for many reasons outside of TARC's control, but TARC can influence ridership by changing how useful its network can be for people's travel.

A useful network allows large numbers of people to make trips in a reasonable amount of time, and so it gets more riders.

Access to Jobs

To measure usefulness and potential for high ridership, we measure people's access to jobs. Jobs are important destinations, and they also represent places where people go to work, study, shop, get services, and more. A network that provides high access to jobs is probably useful for many other kinds of trips as well.

When measuring access, we take into account travel time. Most people are busy, and if a trip on transit takes too long, they'll find another option.

Measuring access answers the question: *"How many jobs could someone reach, in a reasonable amount of time, on this transit network?"*

Isochrones

As part of measuring access, we can make maps to show the area someone could reach in a reasonable amount of time, from a particular place. Drawing this area on a map, it looks like a blob. It's technical name is an "isochrone."

Isochrones get larger when people have more frequent service, so that they spend less time waiting; have faster buses; have more direct and linear routes; and have shorter walks to a bus stop.

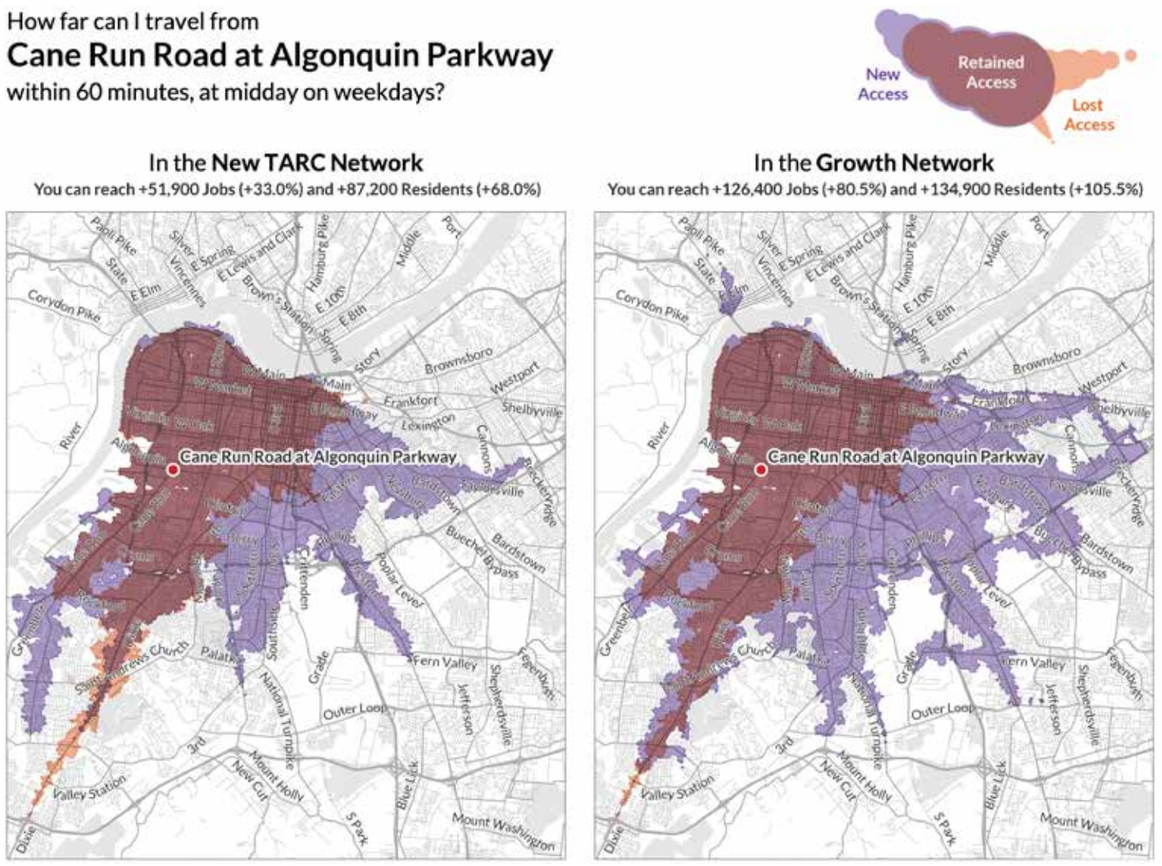


Figure 10: These two isochrones show 60 minutes of travel from Cane Run Road at Algonquin Parkway. At left, the New TARC Network would cause some loss in access on Dixie compared to Spring 2025 (shown in orange) and large gains (shown in purple). At right, the Growth Network would cause a small loss of access on south Dixie(in orange) and an even larger gain (in purple).

Two example isochrones are shown below. They show the changes in access from either the New TARC Network or the Growth Network. For people traveling from this location, their access to the east would improve greatly in both networks, with minimal losses along Dixie Highway.

More isochrones like these are shown throughout this report, describing the change in access that would result from each network scenario. This analysis was ran for 82 different places of interest around Louisville.

Measuring Coverage

While many people care about transit being useful, and being well-used, **many people also care about the opposite goal for transit: that it should be available near as many areas as possible, regardless of whether it is used.**

Covering large numbers of people and destinations with transit provides geographic inclusion and gives people an option against total isolation. But it requires dividing limited transit service across many miles of routes over a large area.

Spreading transit out means spreading it thin. Transit can get to more areas, but the resulting low frequencies and short hours of service make transit much less useful for most people.

When we measure coverage, we are measuring the opposite goal as when we measure usefulness or ridership potential. TARC can move towards one of these goals or the other, but it is physically impossible to improve both at the same time– except by increasing the total amount of service.

Proximity to Service

To measure coverage, we sum up how many of the Louisville's residents and jobs are within a half-mile walk of bus stops with transit service.

We also note the best nearby frequency for each person or job covered. While the most important measure of coverage tends to be the presence or absence of *any* service nearby, people also care about the frequency of services covering their neighborhood.

Access to Jobs and Opportunities

The isochrones on the previous page show how the New TARC Network and Growth Network would change in access from one location in Louisville.

The New TARC Network, because of the slightly higher investment in coverage and frequency, would help avoid some of the worst impacts on access to jobs with a service cut. Many areas would have better access than they do today. But because the New Network is still a service cut compared to today, some areas would end up having lower access. These changes are shown in the map on page 15.

In the New TARC Network, some neighborhoods would gain access and some would lose access compared to today's network. But **almost every neighborhood would have better access outcomes in the New Network compared to the Spring 2025 Network.**

Change in Access Citywide

We can also calculate change in access across the entire population of Louisville. To do so, we created isochrones (like the ones on the previous page) for every location in Louisville at points sampled every quarter mile, and summed up the jobs inside the isochrones. We then combined that information with the number of residents living at each location.

Figure 11 shows the number of jobs accessible on average by Louisville residents in three networks: Today's Spring 2025 TARC network, the New TARC Network, and the Growth Network.

Since the New TARC Network is a net reduction in service, it cannot drastically increase the access to jobs for residents across Louisville compared to today. Nevertheless, the network still sees an improvement in job access across all groups measured. This is due to the network's emphasis on maintaining useful service in the densest and busiest parts of the city. This is possible in part by sacrificing coverage across lower-density swaths of the region that are served today.

The Growth Network would provide much better access to jobs. Louisville residents would be able to access close to 35,900 more jobs on average in the Growth Network (or 56% more jobs), compared to the current network.

Even with a 12% service cut, in the New TARC Network, Louisville's residents will have access to 3,200 more jobs (5% more) than today.

Access Change for Specific Groups

We can also measure these average access change outcomes for specific groups of people: Residents in Areas of Persistent Poverty, Low-Income Residents, Households Without Cars, and Residents of Color.

For all these groups, the proportional impact of job access changes in the New TARC Network is either the same as the impact on residents overall (5%) or marginally better job access (6-8% improvement). The proportional benefits of job access improvement in the Growth Network are slightly lower (40-55% improvement) than for all Louisville residents overall (56%).

The **New TARC Network** and **Growth Network** both represent a direction from the TARC Board to move TARC's resources towards useful service and more access for large numbers of people, rather than covering more areas with fewer people and destinations. This direction was informed by the input that we received from key stakeholders and the general community.

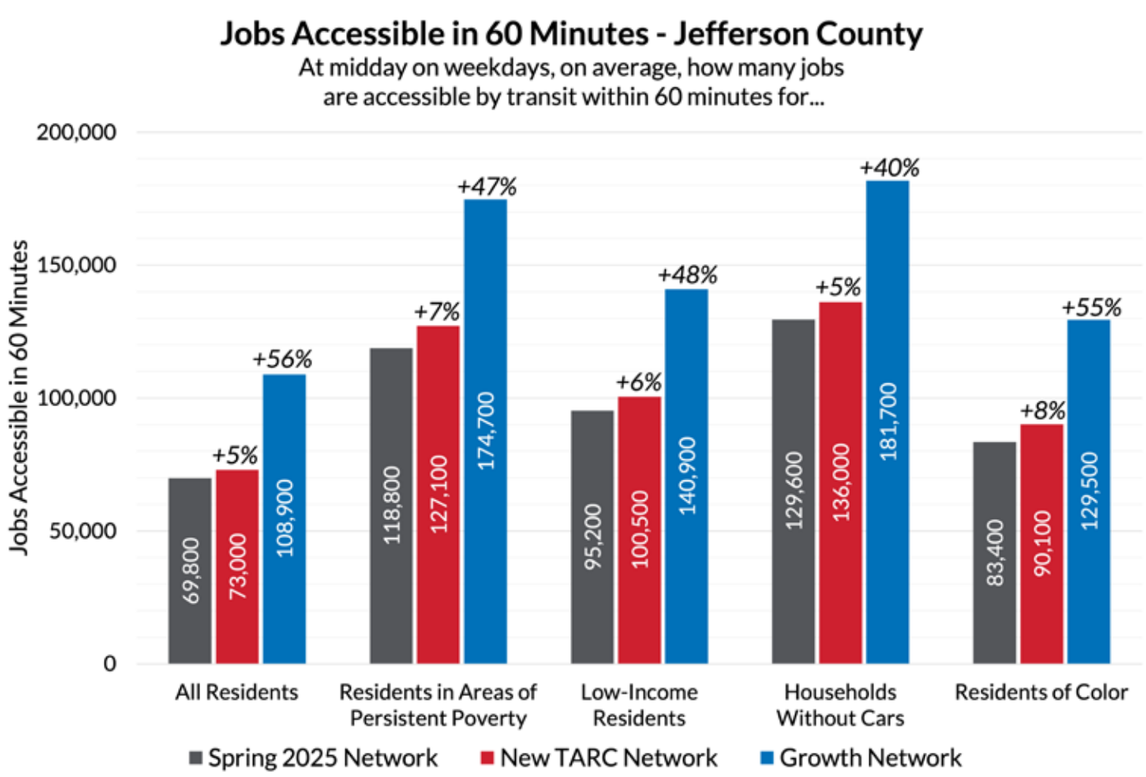


Figure 11: The New TARC Network will increase access to jobs on average for Louisville's residents compared to the Spring 2025 Network despite having less service. But the Growth Network would increase access on average compared to both today's network and the New TARC Network.

With investment into transit in Louisville, residents would have access to 35,900 more jobs (56% more) in the Growth Network than the New Network.

Change in Access to Jobs

For each isochrone, we have estimated how much access to jobs would increase or decrease once the New Network is implemented. We can show the results on a map, with each part of the city color-coded based on how access to jobs would change for residents in that place.

Access to jobs is important because work is so important in people's lives, but jobs also represent other types of activities. For most people, having more transit access to jobs also means that trips to places like colleges, hospitals, shopping centers and restaurants will be easier. An estimate of access to jobs is therefore a good proxy for access to other opportunities and services.

Job Access Change by Neighborhood

Figure 12 to the right shows how access to jobs within 60 minutes of travel would change with the New TARC Network, across Jefferson County. The comparison is made to the Spring 2025 Network, for trips made at midday on a weekday.

Each dot on the map represents 50 residents, and the dots are color-coded based on whether those residents would gain or lose access to jobs.

- Orange dots represent residents who will be able to reach fewer jobs with the New Network.
- Purple dots represent residents who will be able to reach more jobs.
- Where dots are grey, job access would barely change.
- In areas where there are few dots there are few residents, so the change in access will affect few or no residents.

Many of the orange dots representing less access are felt by the residents further out of the inner core of Louisville. These places tend to be less dense and generally see less low-income residents. TARC chose to prioritize serving the inner core where routes can serve the most people, which is where many gains can be seen in purple.

The New TARC Network will lead to better access to jobs across most of the Louisville area, and for a majority of Jefferson County residents. This is visible on the map as large areas of purple dots, and more purple dots than orange dots. For all residents, this is a 5% gain in job access over the Spring 2025 Network. Vulnerable populations like residents of color (+8%) and low-income residents (+6%) see slightly more gains in access. These access gains would be especially due to:

- Addition of the orbital Route 20 across west and south sides of Louisville, with a 30-minute frequency. This route will reduce people's need to travel into and out of downtown for east-west trips among major destinations.
- Better frequencies on routes to Jeffersontown, Lyndon, Preston Highway, Shively, New Albany and Jeffersonville, Indiana.
- Straighter, simpler routes with fewer deviations.

The New TARC Network will lead to better access to jobs across the area.

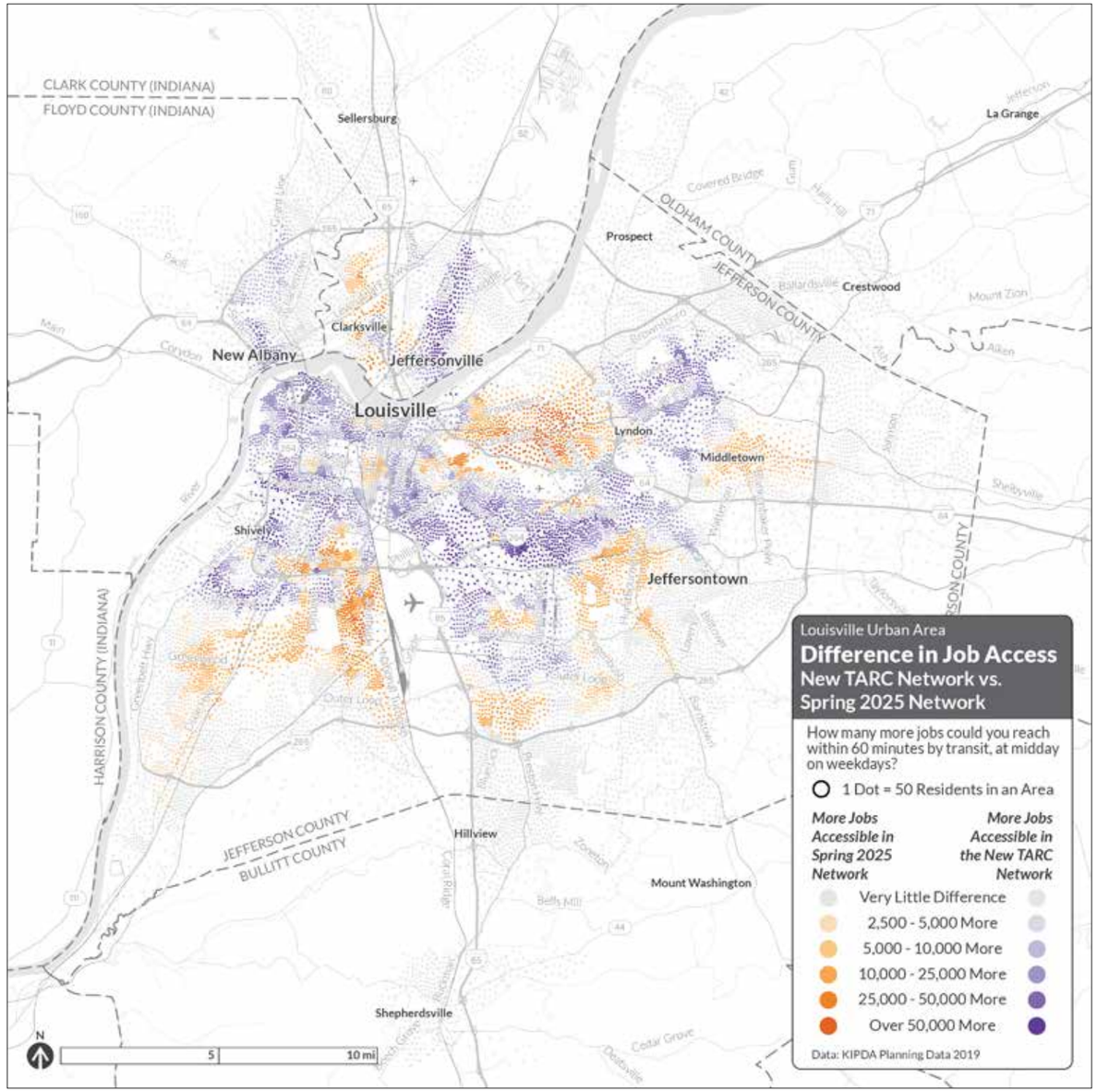


Figure 12: Change in access to jobs within 60 minutes in the New TARC Network, compared to today's network. Areas in orange are places where people would lose access, while areas in purple are places where people would gain access to more jobs. There are more purple dots than orange dots on this map, representing the overall increase in job access provided by the New TARC Network.

Coverage in the New TARC Network

The charts in Figure 13 show the coverage provided by today's TARC network, compared to the New TARC Network and the Growth Network, at midday on a weekday. Each stacked bar is the number of residents and jobs that would be within a half-mile walk of transit.

The colored bands inside each bar show what would be the best nearby frequency for that given number of people or jobs. The **total height of each bar is how many people or jobs would be near service.**

The New TARC Network would not cover some people and jobs to ensure that most people and jobs would be near *more useful* transit service.

The New TARC Network will reduce the number of residents and jobs in Louisville who are near at least some minimal service. 90,600 people will no longer have any transit within a half-mile walk. The number of jobs within a half-mile walk of any transit service will decline by 93,300. This would be a 21% reduction in the number of people and 21% reduction in the jobs near transit in Louisville. However, the reduction in existing boardings of riders near transit today is a smaller percentage (3% reduction), as all residents and jobs near transit today don't all ride TARC. 97% of existing riders maintain their proximity of a half-mile walk to transit.

In today's network, 80,900 people (19% of all people near transit) and 107,900 jobs (24% of all jobs near transit) only have very infrequent service with a worse frequency than every hour, or only have occasional trips at best (tan bars). So **a large portion of the people and jobs who would lose nearby transit coverage have relatively useless service nearby today.**

Proximity to Frequent, Useful Service

The New TARC Network will bring **frequent service every 15 minutes to 34,700 more people (41% more) and 17,700 more jobs (12% more) than today's network.** Also, 242,000 people and 174,900 jobs will get better bus frequency or new service nearby compared to today. The Growth Network drastically increases these numbers even more. 109,000 (+146%) additional people and 80,700 (+56%) additional jobs would be near frequent service. These people and jobs are shown in the red bands in the charts to the right.

Both networks would massively increase the number of people and jobs who are near service that is at least every 30 minutes or better. These can be seen in the large **combined heights of the red and blue bands** in the two recommended networks, compared to the smaller red, purple, and blue bands in today's network. These changes would amount to:

- An additional 139,600 people and 97,800 jobs in the New TARC Network, and
- An additional 235,300 people and 191,000 jobs in the Growth Network.

Stop Spacing Changes

TARC bus stops are often very close together throughout Louisville, often once every block. This can make routes really slow, as buses have to stop more often. When stops are further apart, people have to walk a bit more, but buses can be faster. With faster buses, you can reach a longer distance in the same time.

In the first phase of public engagement, over 75% of respondents supported a change to wider stop spacing and an increased walk to a bus stop. 900 feet (every 2 blocks downtown) or more stop spacing (up to a quarter mile) is used in the analysis for both recommended networks. Even with a reduction of stops in the networks, the proximity outcomes for residents and jobs near service every 30-minutes or better is improved.

What About Impacts to Protected Groups?

Under Federal Civil Rights law, TARC has to consider impacts to certain protected groups, such as racial/ethnic minority populations (also called residents of color) and low-income residents. In addition, it is common for transit agencies to pay special attention to impacts to zero-car households and people in Areas of Persistent Poverty (AoPP). We have assessed coverage change impacts for these groups and in general:

- The loss in coverage would be proportionally less severe for these groups than for residents in general and
- The improvements in proximity to frequent service are proportionally better for these groups than for residents in general.

These outcomes suggest that the impact of the New TARC Network would be equitable and unlikely to have a Title VI issue. Details on this analysis are available on page 36 and in Appendix A.

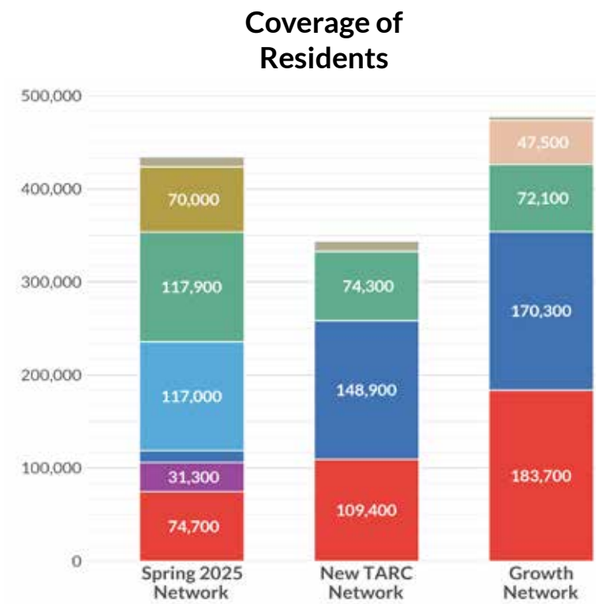


Figure 13: With the 12% cut in service, the New TARC Network would reduce the number of residents and jobs covered by service. The Growth Network, with greater investment in transit, could restore that coverage, bringing transit service closer to more residents and jobs.

Preliminary Title VI Assessment

TARC does not discriminate on the basis of people's race, color, or national origin.

Under Federal law and rules, every large transit agency must assess whether service changes may cause an impact on minority or low-income people in their service area. The analysis fulfills agencies' obligations under Title VI of the Civil Rights Act of 1964. It is often called a "Title VI Service Equity Analysis" and it is required by FTA rules.

TARC 2025: Moving Forward Together is a complete redesign of the TARC transit network: where the buses go, and how often. Appendix A shows how the benefits and burdens of the change would accrue to people protected by Title VI of the Civil Rights Act due to their race, color or national origin. This analysis also looks at benefits and burdens for low-income residents.

TARC Title VI Policy

As required by Federal Transit Agency policy, TARC has defined a set of Title VI Service Equity Policies. Those policies define two critical factors.

- The first factor is when TARC must assess the impact of a service change on Title VI protected groups (also known as the Major Service Change Policy).
- The second factor is the level of difference in benefit or burden that is acceptable between a Title VI protected group (minority or low-income residents) and the non-protected groups (non-minority and non-low-income residents).[1]
    - The TARC policies set that level at +/-10% statistical difference between the effects on a protected group and the non-protected group. In other words, if non-minority residents are seeing a 20% reduction in service, minority residents must have no more than a 30% reduction in service (+10% of the protected group).

People Trips

To meet the requirements of the TARC Title VI Service Equity Policies, we used a measure that multiplies the amount of service on each route by the number of residents near each route. This measure is called **"people trips"** and it accounts for

- Where people live, their race/ethnicity and their income.
- The number of times a bus would pass near people in a year, which reflects the frequency of service and span of service across all days (Weekdays, Saturdays, and Sundays).
- How many of those bus trips, on all the routes, get close to low-income and minority residents, compared to all residents.

By comparing the "people trips" results among the total population, the low-income population and the minority population, we can see whether low-income or minority residents would bear a disproportionate share of the burdens of change.

Results

The New TARC Network represents a reduction of service of 12% system wide. Yet, the New Network was designed to prioritize maintaining service in places with the most people nearby. As a result, the reduction in "people trips" for the whole population is 9.9%, less than the reduction in service of 12%.

The "people trips" measure allows us to compare the proportion of the service reduction that is borne by each protected group (minority and low-income residents). The table below provides the high-level summary of the outcomes.

In changing from the existing network to the New TARC Network, **both low-income and minority residents will bear a smaller share of the service reduction**. Low-income residents see 8.3% less change in service while minority residents see 4.9% less reduction in service. In both cases, the effect is a net positive for the protected group, and the value is within the +/-10% threshold.

Taking the people trips measure alongside the three other measures described in the body of the report we can see the overall effects of the New TARC Network on these groups taken each as a whole. Where the New Network offers benefits, low-income and minority groups as a whole will see more of the benefit. Where the New Network imposes burdens, they will bear proportionately less of the burden.

By three out of four measures, the New Network will benefit low-income and minority residents more, or burden them less, than it will all residents.

Figure 14: Table showing outcomes for protected and non-protected groups from the people trips Title VI analysis.

	Low-Income Residents	Non-Low-Income Residents	Minority Residents	Non-Minority Residents
% Change in People Trips	-3.6%	-11.9%	-7.2%	-12.1%
Difference between protected and non-protected group	8.3 percentage points		4.9 percentage points	

1 Federal rules documents use two distinct phrases, "disproportionate burden" and "disparate impact," to describe negative consequences to distinct groups of people. The distinction relates to which of two laws is being referred to. We use these interchangeably here.

Get Involved

The remainder of this report describes the two networks in detail.

We encourage you to visit online resources and get to know the New TARC Network and the Growth Network

Chapter 1 describes "How We Got Here" including past engagement phases with riders and the community about the concepts and the resulting TARC Board policy direction that guided the networks in this report.

Chapter 2, 3, and 4 introduce the New TARC Network, JCPS Network, and Growth Network respectively. Each chapter includes maps, a description of the routes in each network, and tables of frequency of each route over the span of the day and week. Each chapter includes a summary of how each network changes outcomes for people in the region.

We present three ways to think about the impacts of each network: isochrones, access, and proximity. These outcomes measure the usefulness of transit (isochrones and access), and whether transit is close to people and jobs, regardless of usefulness (proximity). Which outcome is more important to you depends on your priorities for TARC. Chapter 5 provides a summary of next steps and ways to provide feedback.

Learn More About the Process

Throughout this process, we heard about your priorities for the TARC network and incorporated them into networks that reflect Louisville's values.

The TARC 2025 team supporting this work hosted public meetings, met riders at bus stops, and attended a variety of community meetings, all to encourage people to understand these scenarios and provide feedback.

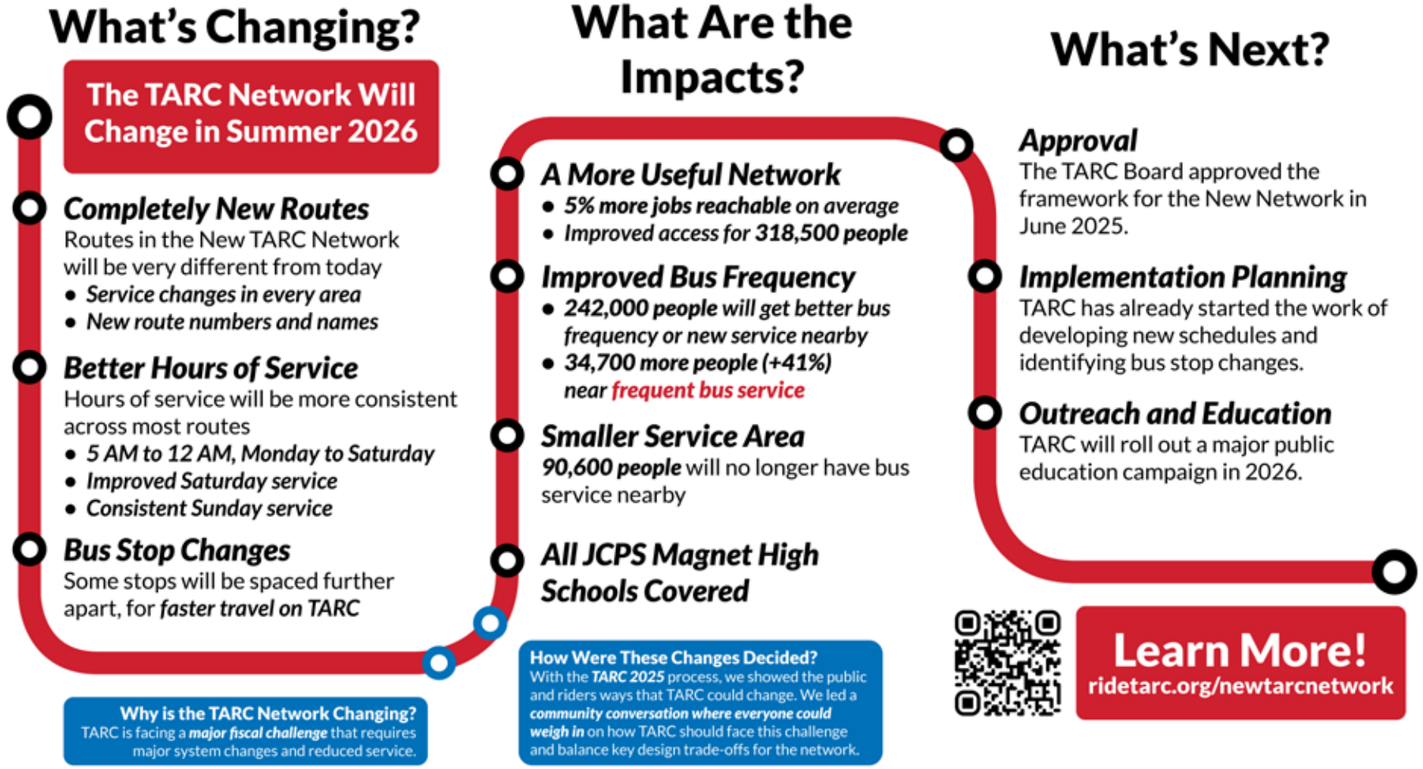
The team will be doing more public engagement to inform Louisville on the recommended network in the Summer of 2026. Details on the latest events and the past reports will be available at:

www.ridetarc.org/newtarcnetwork

Next Steps

These recommended networks went to the TARC Board for consideration after the Draft Plan public engagement phase. The approval process included assessment of various outcomes, including a preliminary Title VI assessment. TARC staff will begin the process of implementing the New TARC Network to start on the ground in Summer 2026. The steps for this to happen includes:

- Developing new public facing schedules, maps, and other materials for each route and the network,
- Conducting a public education campaign about the new network,
- Implement bus stop sign and location changes for new routes and the new stop spacing policy,
- Training of operators, customer service staff, and other staff about the new network and routes, and
- Begin to roll out the new network in Summer 2026



1: How We Got Here

TARC's Fiscal Challenge

TARC is facing a large gap between its operating costs and available funding. The service cuts made in 2024 and 2025 go part of the way towards matching expected funds with costs, but additional service reductions are still required based on current budget projections for the next few years.

Figure 15 at right shows TARC's operating funding deficit through 2023. The red line is operating expenses, and the blue line is operating revenue. For the last several years, operating expenses have exceeded revenues, which means a consistent funding deficit. This has many causes:

- TARC's insufficient local funding source (the Jefferson County occupational tax)
- Minimal state support for service
- Reduced fare revenue due to a decline in ridership
- Growth in the wages needed to attract and retain transit workers
- Growth in paratransit expenses
- Expiration of emergency federal funding from the COVID-19 pandemic

The pandemic led to a drop in TARC's ridership, which fell 53% between 2019 and 2022. This reduced the amount of fare revenue TARC collects from riders.

Even before the pandemic, working and traveling patterns in the US were changing. TARC 2025 is an opportunity to reorient towards people's new travel patterns and schedules. We have fewer people traveling during rush hours, more people traveling in the middle of the day, and more people working in service jobs during evenings and weekends than in past decades.

In addition to the financial dynamics, TARC faces a physical, geometric pressure that increases its costs. The urban and suburban area has grown outwards in the past few decades. These outer areas are more expensive to serve—because longer distances must be crossed to reach passengers. It also means that each person in those new-growth areas is less likely to use transit—because they live and work in places where transit cannot be as useful as a car.

Compared to previous decades, TARC now has to spend more to reach each potential passenger. No technology can solve this problem, because it simply costs more to move people over longer distances, for reasons of physics.

Service Cuts

The cost of transit service is mostly affected by labor costs (such as the wages and benefits). It is less affected by the size of the bus or the cost of fuel.

This means that a good way to estimate service cost is to count the time a bus and driver are out on the road. This is measured using **service hours.** One bus operating on a route, picking up and dropping off people for one hour, has spent one service hour. The service hours required by a route depend on its length, frequency, speed, and how much of the day and week it operates.

Figure 16 at right shows the total service hours provided by TARC from 2013 to 2024. TARC had made an effort to maintain consistent service levels, which had declined only slightly by 2023 compared to 2019. In June 2024, TARC implemented a service cut as part of its cost saving measures. TARC also implemented another service cut in January 2025. These measures have bought the region more time to make a decision for TARC's short-term future.

Beyond that, TARC still faces a sizeable fiscal gap and further service reductions will be needed if no new funding is found.

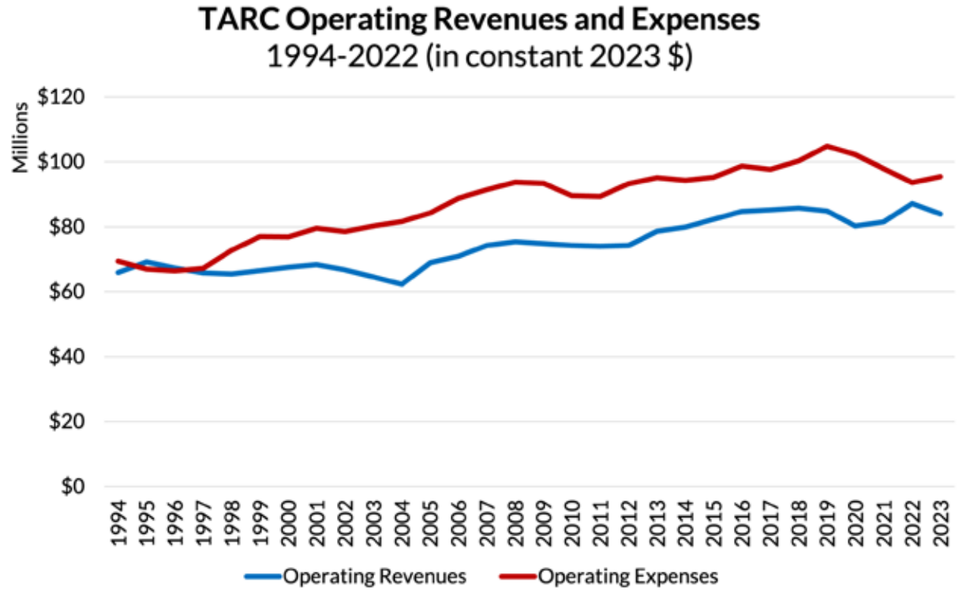


Figure 15: TARC operating revenues have been lower than operating expenses since 1995.

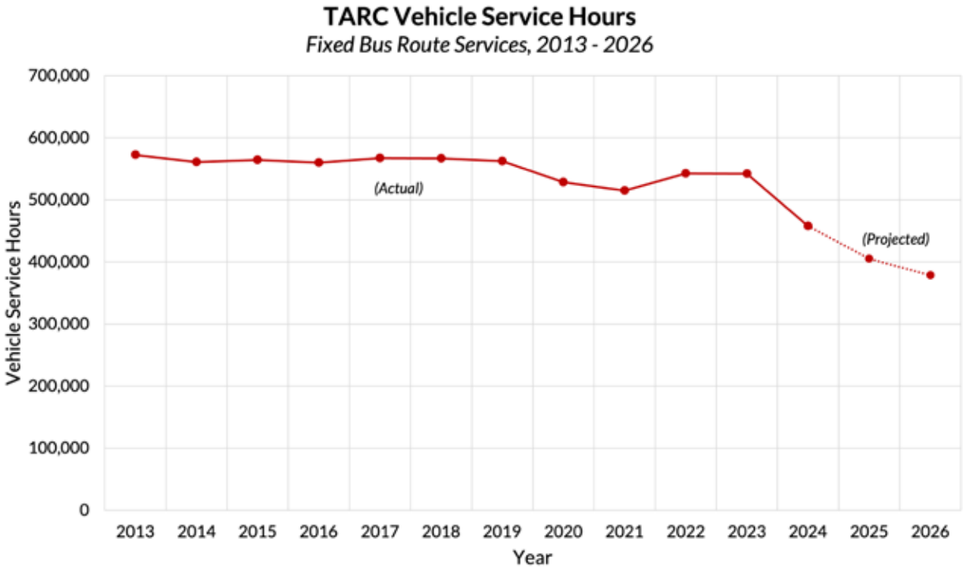


Figure 16: TARC has kept service levels fairly consistent over the past decade, and has needed to cut service in face of its fiscal cliff.

Key Choice: How Should TARC Invest its Limited Resources?

With the constraints on how much service it can offer, TARC started a conversation with the community about what goals to prioritize.

Transit's Many Goals

Transit can serve many different goals. Within a limited budget, it is not possible to maximize all of transit's goals at the same time. Reasonable people will disagree about which goals are most important. Examples include:

- **Economic:** Transit can give workers access to more jobs, businesses access to more people, and students access to education and training.
- **Social:** Transit can meet the needs of people who are in situations of disadvantage, providing lifeline access to services and jobs.
- **Congestion Mitigation:** Transit can allow for continued economic growth beyond what congestion would limit.
- **Environment:** High transit use can reduce greenhouse gas emissions, and local impacts of air and noise pollution.

Some of these goals are achieved by getting large numbers of people to use transit. For example, transit can only make a major impact for improved workforce access or mitigate congestion if many people take the bus rather than drive. Transit has an impact on the economy when it helps large numbers of people access work or education. We call these **ridership goals** because they are achieved not by the mere *presence* of transit, but by *high ridership* on transit.

Other goals are achieved by making transit available across a large area, regardless of its use. A route may serve an area with few residents, and as a result it gets little use, but for that small number of people it can be a crucial lifeline. Low-ridership transit can be important as a form of social inclusion. It may also fulfill political or social obligations, for example by getting service close to every taxpayer or into every district. We call these types of goals **coverage goals** because they are achieved by *covering areas* with service, regardless of ridership.

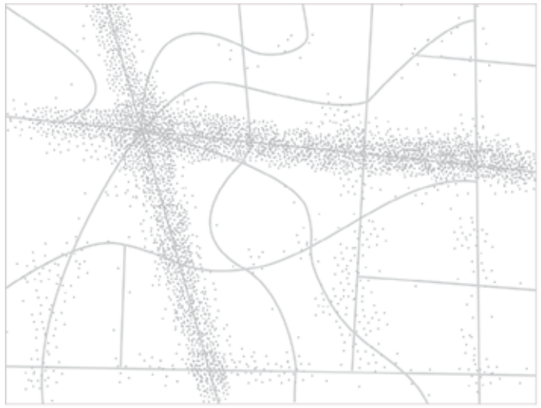
Ridership and Coverage Goals Conflict

Within a limited budget, if a transit agency wants to achieve more of one of these goals, it must achieve less of the other. This trade-off comes from simple geometry, and no amount of technology or creativity can make it go away.

Here is an illustration of why geometry forces us to wrestle with this trade-off. In the fictional neighborhood at the top of Figure 17, the little grey dots are homes, jobs and other buildings. The grey lines are roads. Most of the activity in the neighborhood is concentrated around two main roads. The transit agency has only 18 buses and drivers to operate routes in this area. What routes should they run?

If the transit agency wants to maximize coverage, it will spread out services so that every street has a bus route. This means nine different routes, as in the network with blue lines in Figure 17. But all nine routes will be *infrequent*, requiring long waits even where the most people live and work.

A transit agency that wants to maximize ridership, on the other hand, will focus service where the most people live and work, where walking to bus stops is easy, and where they can operate straight and fast routes. Concentrating their 18 buses into few routes makes those routes very frequent—a bus is always coming soon, where the most people live and work. This results in a network like the one with red lines in Figure 17, with only two crossing routes.



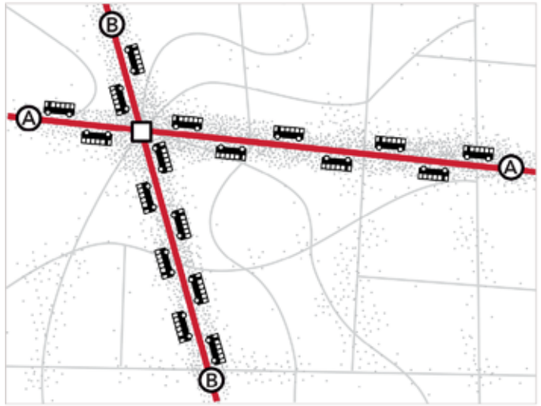
Imagine you are the transit planner for this fictional neighborhood. The dots scattered around the map are people and jobs.

The 18 buses above are the resources the town has to run transit.

Before you can plan transit routes, you must first decide:

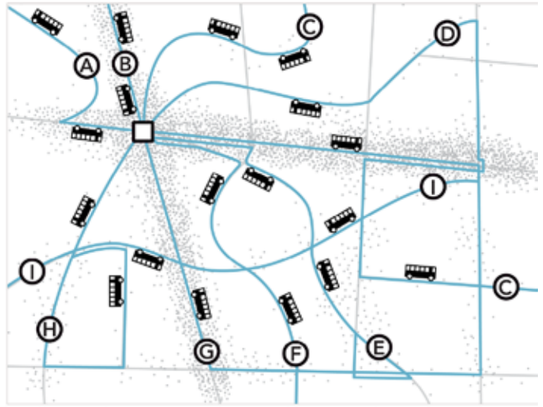
What is the purpose of your transit system?

If you maximize ridership...



...all 18 buses are focused on the busiest streets. Waits for service are short but walks to service are longer for people in less populated areas. Frequency and ridership are high but some places have no service.

If you maximize coverage...



...the 18 buses are spread around so that there is a route on every street. Everyone lives near a stop but every route is infrequent, so waits for service are long. Only a few people can bear to wait so long, so ridership is low.

Figure 17: Comparing an imaginary town, if transit were run with the goal of providing a little service near everyone, to the same town if transit is run with the goal of maximizing frequency and ridership.

An agency can pursue ridership and provide coverage within the same budget, but the more it does of one, the less it must do of the other.

Key Choice: Should We Invest in More Resources for TARC?

Most people value both transit ridership *and* transit coverage. Few people realize that these goals trade-off against one another. They sometimes expect their transit agency to maximize both at the same time, or to find some "optimal" balance based on objective criteria.

Reasonable people can disagree about how to balance these goals for transit. The right balance is a matter of community values, and the reason people want to have a transit system in the first place. A bus network redesign isn't just about changing routes to account for new developments, or data, or technology. It is also about updating the network to match community values.

Getting the transit network right for Louisville may increase people's feeling that they understand and believe in what transit does for the region. But **the community also needs to consider whether there is enough service, of any kind, given the size of the urban area.**

Distances between people and jobs have grown much longer since the occupational tax level for TARC was set in 1974 as Louisville has expanded outwards and grown significantly in less-dense areas. That physical reality increases the amount of service TARC needs to deploy to serve the average resident. As the region has grown but the service levels have stayed low, transit has naturally become less and less relevant to people's lives. In the 1990s, the federal government mandated that transit agencies provide paratransit service to individuals with a disability that precludes them from riding the fixed route system, adding new costs to the system without providing a new revenue source.

Investment and Relevance

The chart in Figure 18 compares Louisville's transit system to those of peer cities. The chart shows how much service each agency deployed relative to their population (Service Hours per Capita on the horizontal axis), and how much ridership they got relative to their population (Boardings Per Capita on the vertical axis).

There is a known correlation between service per capita and boardings per capita across cities, and it's visible even within this small set of peers. **The more service an area invests in, the higher its ridership is likely to be.**

These peers aren't transit-oriented paradises. They include medium-sized regions with small historic cores and large suburbs, like Cincinnati (OH), Indianapolis (IN), Memphis (TN), Richmond (VA), and New Orleans (LA). They also include the slightly smaller Knoxville (TN) and Spokane (WA), and a medium-sized low-density Canadian city, Hamilton (Ontario), for comparison.

This relation between offering service and getting ridership is obvious if we think about it. People can't ride bus service that doesn't exist. As more routes are offered, the number of destinations someone can reach increases, making each unit of service even more useful as a system grows.

If people want transit to be relevant to the life of a region, the first step is to invest in service.

Investment and Transit Goals

Louisville could improve transit frequencies and perhaps even increase transit ridership without investing in more total service.

Such a shift towards ridership requires a shift *away from providing coverage*. It requires cutting low-ridership services to re-allocate resources to places with more people and destinations. This leaves some areas with no service. There is no way around this basic geometric fact.

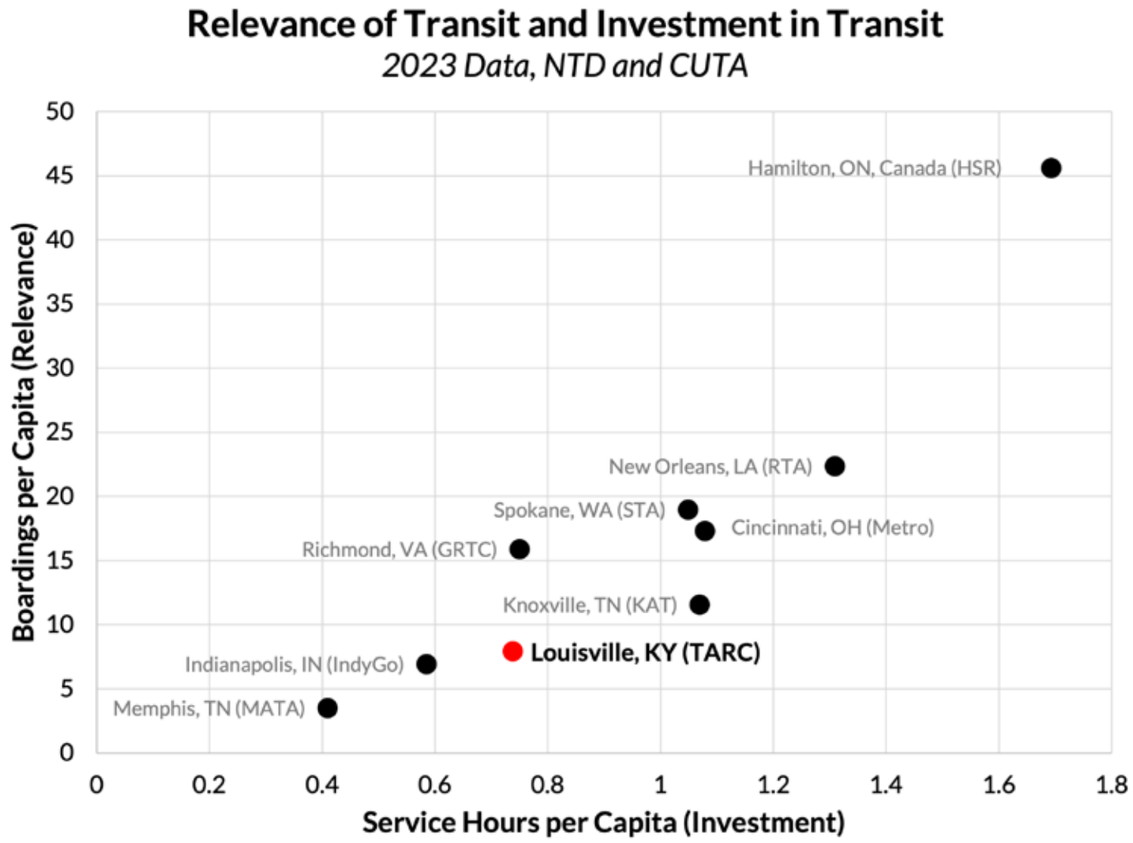


Figure 18: Service Hours per Capita (Investment) and Boardings per Capita (Relevance) for Louisville compared to peers shows the principle of "if you invest, they will ride."

This was illustrated by the Ridership Concept in phase 1 of planning, and underpins the Draft Networks from phase 2. Ridership goals guided the creation of the recommended New Network.

Alternatively, the region could invest in transit and supply more transit service, so that existing coverage can be preserved while frequencies are improved on routes with high ridership potential.

When there is new revenue available for transit, frequencies, access and ridership can be increased without cutting coverage. A growing resource pot protects the community from having to make painful trade-offs between competing goals for transit, and protects the people who have chosen to rely on transit through today.

The opportunity for network expansion underpins the Growth Network.

Additional funding for TARC would protect the community from painful service cuts, and support Louisville's future growth.

Network Concepts to Demonstrate Key Choices

Early in Summer 2024, the TARC 2025 team designed **three Network Concepts** to show the range of possibility for the future of the TARC network. These Concepts took the abstract service and network design choices and framed them in the real context of the Louisville area and TARC's funding constraints. Figure 19 on the right shows the space of decisions for these three Concepts. Detailed maps of the Network Concepts are in Appendix B.

The Limited Concepts: Ridership and Coverage

The Ridership Concept and the Coverage Concept illustrated two ends of the spectrum, between prioritizing high ridership and wide coverage. They addressed the question **"How should TARC invest its limited resources?"**

In the Ridership Concept, service would be focused in the densest, busiest parts of Louisville with direct, linear routes. Most frequent corridors would be maintained but many areas would lose service. In the Coverage Concept, service would have been spread to maintain almost all of TARC's current coverage. But only two corridors could provide useful, frequent service.

The Ridership and Coverage Concepts were intentionally very different from one another, so that people could see how a move in one direction or the other would affect bus services they care about, and how that would affect the outcomes of change in service.

These two Concepts were designed with around half as many service hours compared to the Spring 2024 TARC network. Together they showed the painful outcomes of service cuts when TARC's resources will be severely constrained if no new funding is available for TARC.

The Growth Concept

The Growth Concept addressed the question **"Should we invest in more resources for TARC?"** It showed what TARC could look like if additional funding for service was available.

The Growth Concept didn't make a specific ridership-coverage trade-off choice. It showed how additional resources could let us design a network that could maximize useful service in areas of high ridership potential while maintaining most of the existing coverage.

The Growth Concept was designed with approximately 12% more service hours than the Spring 2024 network. It showed a hypothetical but reasonable scale of increased funding for TARC.

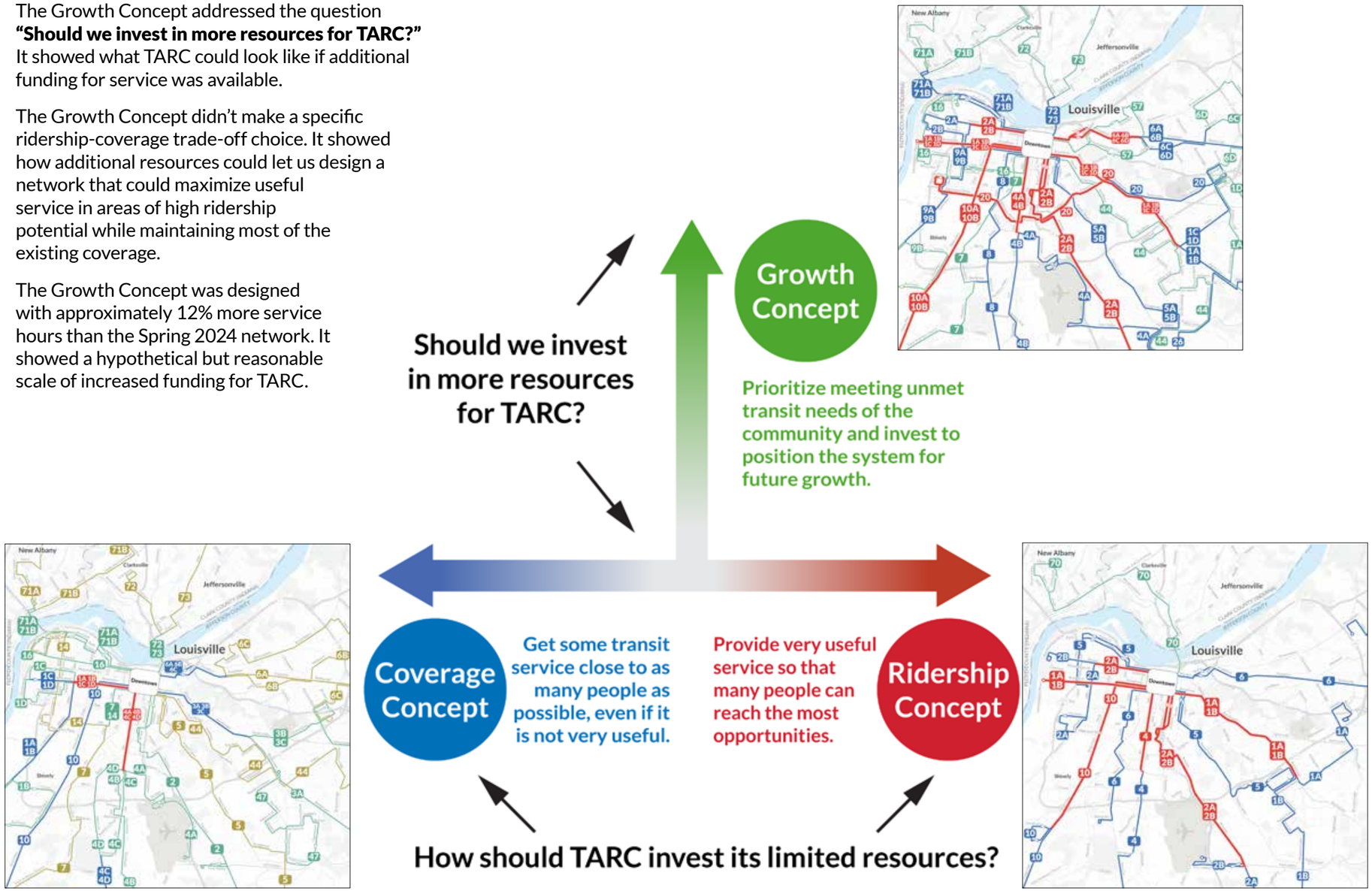


Figure 19: Space of decisions for transit choices for TARC. The Ridership and Coverage Concepts show two contrasting ways to invest TARC's constrained resources. The Growth Concept shows what the TARC network could look like with a lot more additional funding.

Engagement on Network Concepts

In August and September 2024, the TARC 2025 team went to the community to gather their input in an extensive public engagement process. As part of this process, our team:

- Published the Network Concepts Report, which introduced the three Network Concepts for TARC's future, the key choices TARC faces, and the potential outcomes of prioritizing those choices;
- Briefed the TARC Board, the Mayor's Office, and Louisville Metro Council;
- Conducted **two workshops with key stakeholders** in the Louisville community (the stakeholder representatives are listed in Appendix C);
- Hosted a press briefing and generated 130 mentions in local publications and stations during the Concepts Phase;
- Conducted **in-person and online surveys** and gathered input from more than **2,800 respondents.**
- Hosted 164 events including:
    - **3 Open House events,** at Southwest Regional Library, United Crescent Hill Ministries, and the TARC Headquarters, where people could drop in and learn about the Concepts;
    - **141 public meetings** across Louisville and Southern Indiana;
    - **20 pop-up events** at high ridership locations and spoke to around **1,000 people**.

As part of our conversations with the community in the extensive engagement process, we explained the key choices for TARC's future through the Network Concepts, and encouraged people to provide their feedback on these Concepts.

Figure 20: We conducted an extensive first phase of public engagement for the TARC 2025 Network Concepts. We spoke to more than 3,300 people and got more than 2,800 survey responses.

What We Heard About the Conceptual Networks

A Preference for Ridership

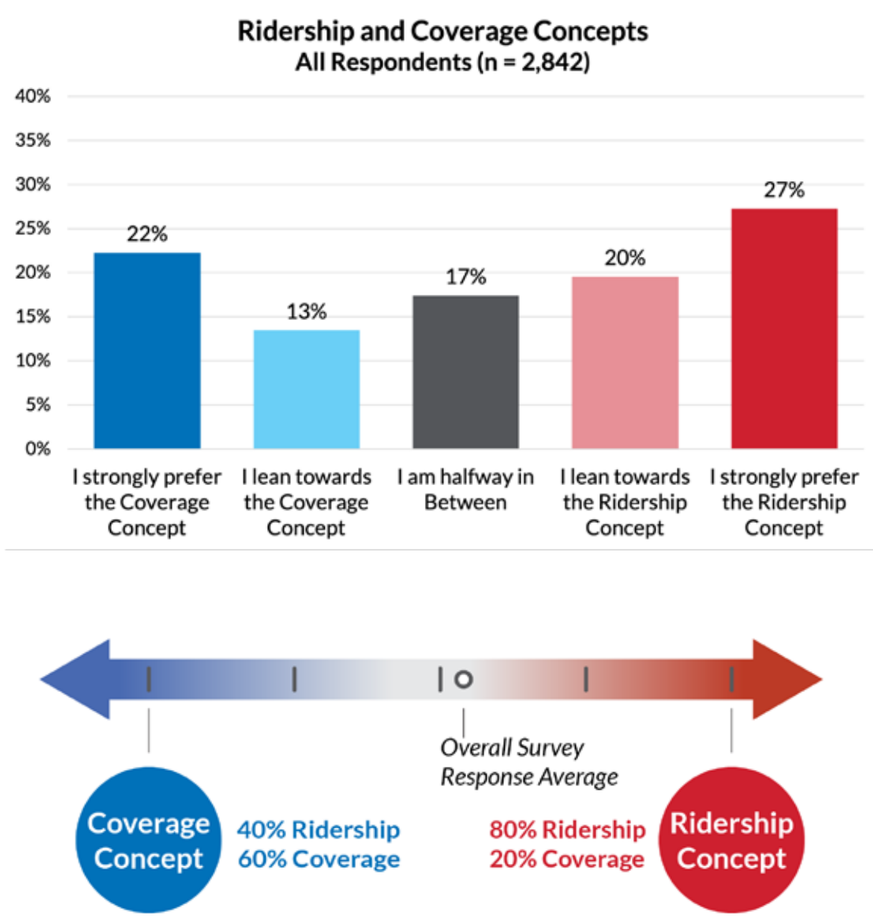
The Ridership Concept and the Coverage Concept demonstrated the most important choice for TARC's future with constrained resources. The results of people's preferred Concept are summarized in Figure 21 on the right.

More people preferred the Ridership Concept (47%) over the Coverage Concept (35%).

However, these preferences were relatively polarized. **49% of respondents had a strong preference** for one of the Concepts: 27% for the Ridership Concept and 22% for the Coverage Concept.

When the TARC 2025 Stakeholder Advisory Committee was asked their preference, a majority (58%) preferred the Ridership Concept, while only 29% supported the Coverage Concept. Their response, if mapped on a spectrum, would translate to a split of close to 70% for ridership goals and 30% for coverage goals.

We can map these options on a spectrum, based on what portion of each Concept's resources are spent towards ridership goals and coverage goals. The overall average of responses is very close to the middle but leans slightly towards the Ridership Concept. This would translate to dedicating 60% of TARC's resources towards high ridership service and 40% to achieve more coverage.



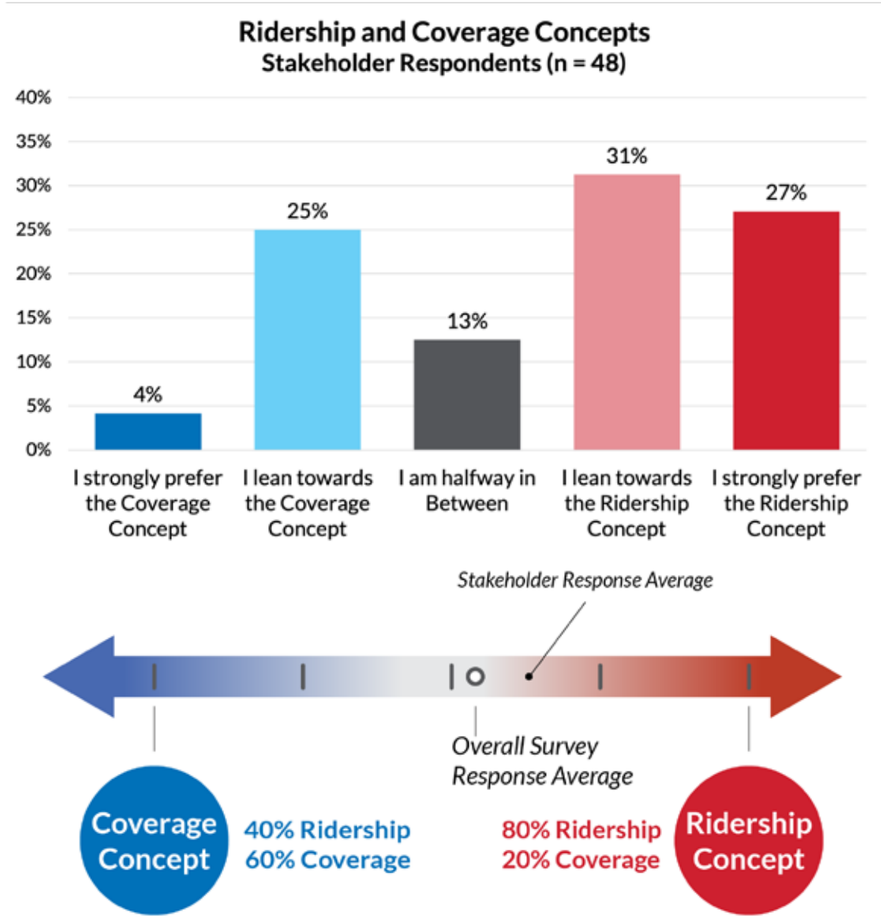


Figure 21: In the first phase of public engagements on the Network Concepts, more people preferred the Ridership Concept than the Coverage Concept for both overall respondents and stakeholder respondents. Preferences were polarized, but the overall result would lean more towards the Ridership Concept.

Support for More Funding for TARC

A large majority of respondents (79%) supported at least the level of funding for TARC shown in the Growth Concept. 43% of respondents supported even more funding for TARC. Another 9% favored at least some increase in funding for TARC, but not as much as in the Growth Concept. 11% of respondents said they supported lower levels of funding. These results are shown in Figure 22 below.

43% of respondents supported more TARC funding than was in the Growth Concept.

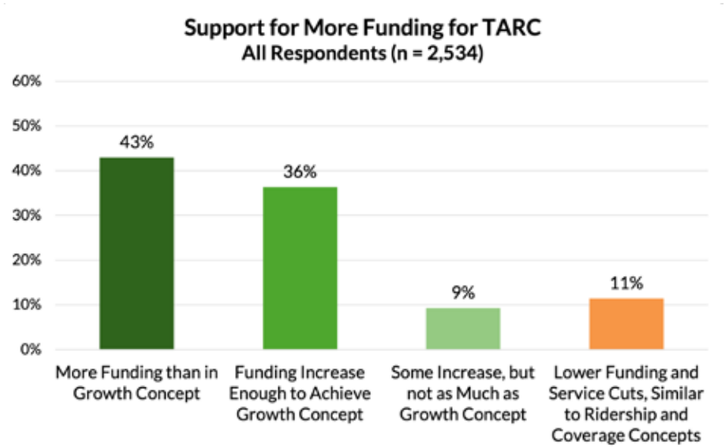


Figure 22: Distribution of the level of support for more funding for TARC.

Emphasize Ridership Goals With More Resources

More respondents preferred that the Growth Concept should emphasize ridership goals and invest even more in frequent service in the busiest places (37%), compared to those who thought that the Growth Concept should cover new places at the expense of frequent service in the busiest places (15%).

44% of respondents thought that the balance of ridership and coverage goals in the Growth Concept was about right. These results are shown in Figure 23 below.

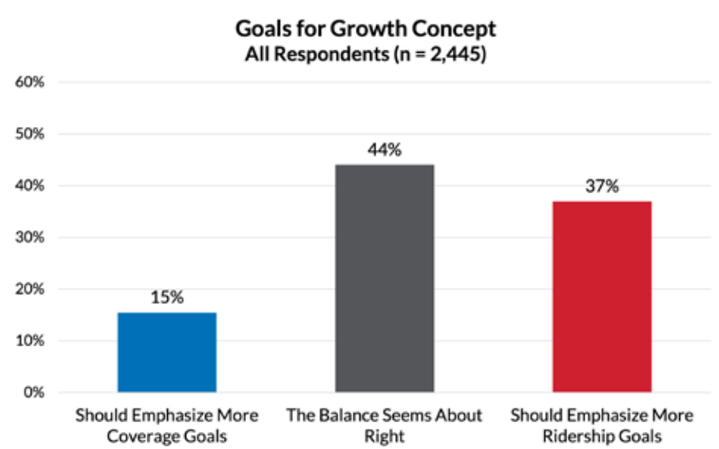


Figure 23: Distribution of preferences for whether increased resources should be invested towards ridership or coverage goals.

Wider Stop Spacing for Faster Travel

TARC bus stops are often very close together throughout Louisville, often once every block. This can make routes really slow, as buses have to stop more often. When stops are further apart, people have to walk a bit more, but buses can be faster. With faster buses, you can reach a longer distance in the same time.

44% of respondents preferred a stop spacing of every two blocks (around 900 feet, or 6 stops per mile), while 31% of people preferred a spacing of every three blocks (around 1,350 feet, or 4 stops per mile). Only 16% of respondents supported a short stop spacing of 450 feet (about every block). These results are shown in Figure 24 below.

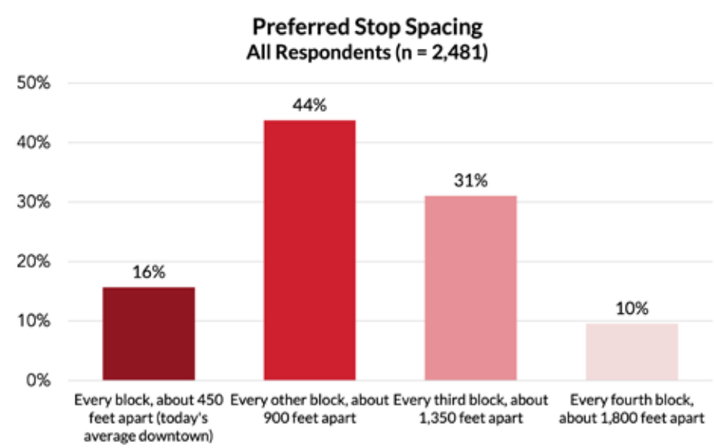


Figure 24: Distribution of stop spacing preferences.

What We Heard About the Draft Networks

A Preference for the New TARC Network

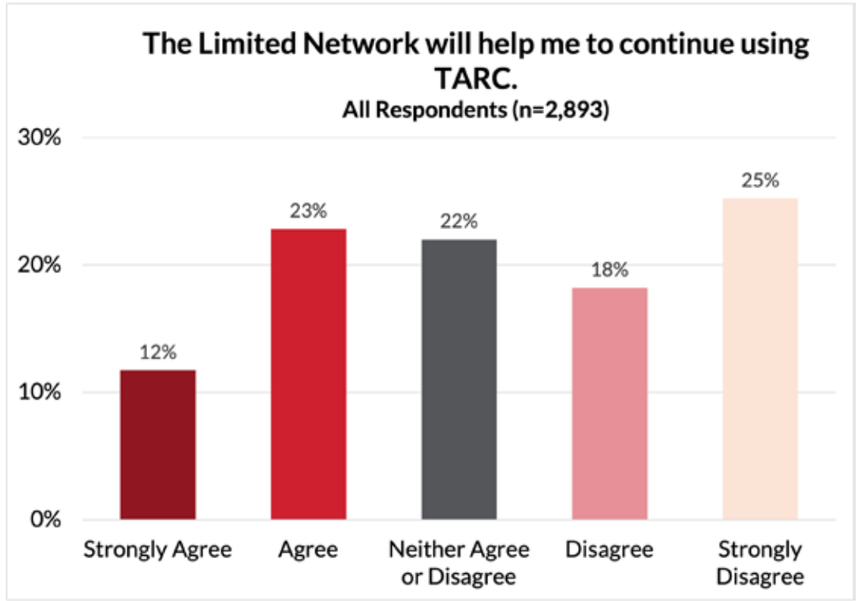
In early 2025, TARC presented the public with three Draft Plan Network proposals for consideration:

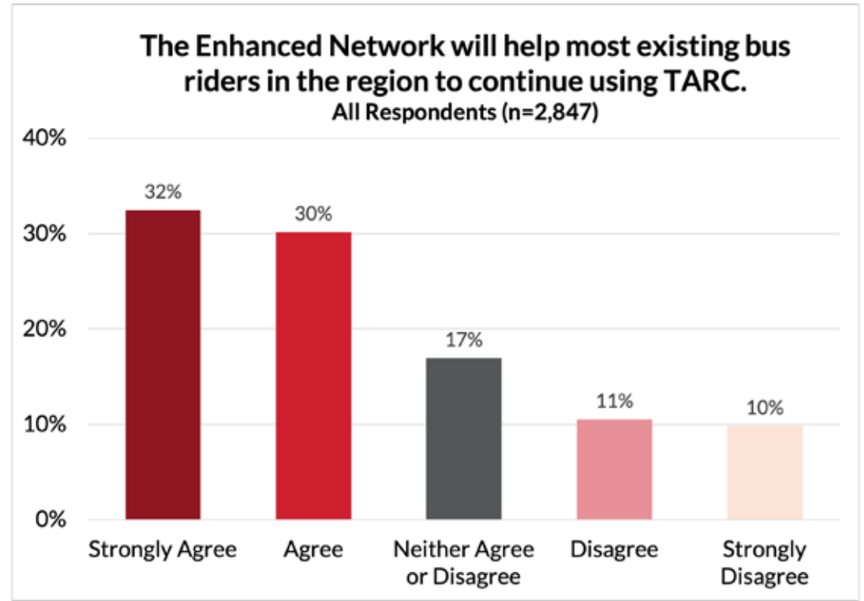
- The Draft Limited Network, a 29% cut in service compared to Spring 2025,
- The Draft Enhanced Network, a smaller 12% cut in service, and
- The Draft Growth Network, a vision for long-term future transit network with 64% more service over Spring 2025, requiring a large new investment in transit.

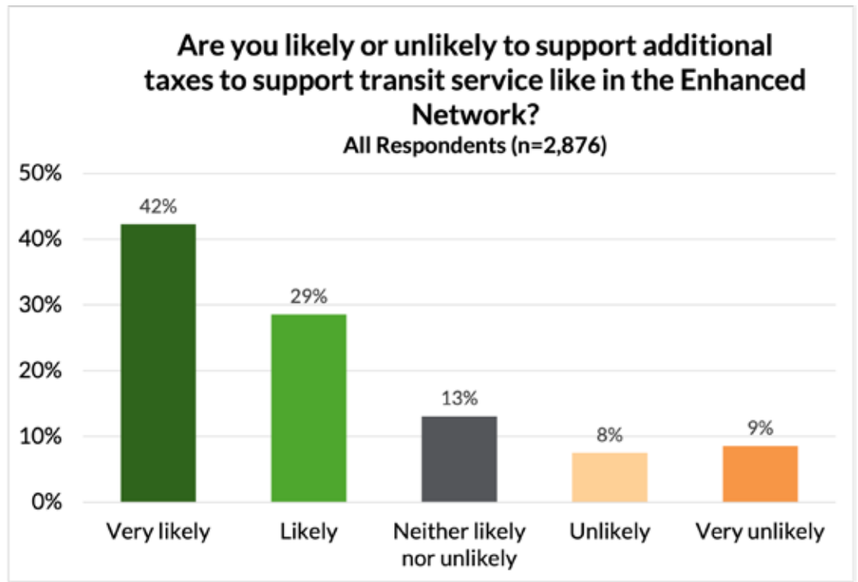
The Draft Limited Network and the Draft Enhanced Network each had a split of 70 percent ridership goals and 30 percent coverage goals. This was based on TARC board direction, informed by public and stakeholder feedback from the Concepts Phase.

From March through April 2025, **we conducted an extensive public engagement effort, and gathered input from more than 2,900 people**. This engagement process followed the same format listed for the Network Concepts on page 24, though the resulting engagement numbers vary slightly.

Most survey respondents strongly preferred the Enhanced Network over the Limited Network. In addition, most respondents said they would support the additional funding needed to maintain the Enhanced Network. **That feedback guided a policy direction from the TARC Board to build the New TARC Network on the foundation of the Enhanced Network.**







Nearly two-thirds of respondents had a positive reaction to the Enhanced Network, while only about one-third reacted positively to the Limited Network.

Figure 25: In the second round of public engagement on the Draft Plan networks, more people preferred the Enhanced Network rather than the Limited Network and most respondents said they would be likely to support the local investment needed to maintain the Enhanced Network.

The Recommended Networks

This report contains two network recommendations. Both would require a different level of funding and a different length of time for implementation. Each network scenario invests 70% of its resources towards achieving ridership goals and 30% towards ensuring broader transit coverage in the community.

The ridership/coverage breakdown is based on direction from the TARC Board after hearing feedback from the TARC 2025 Stakeholder Advisory Committee, TARC customers, and the general community during public outreach.

There is a higher proportion of frequent service in areas with high ridership potential than the existing TARC network. This also means there is less coverage – especially in the New TARC Network compared to the Spring 2025 network. Most people who take transit today would see more reliable service and reduced travel times than they otherwise would have. But some people near transit today would no longer have access to transit service.

The New TARC Network

The New TARC Network is recommended for implementation in August 2026. This new network would reduce overall service levels by 12% from the existing TARC network and shift TARC's resources towards frequent, useful service in areas with more people and jobs.

The New TARC Network will provide the following benefits:

- People's access to jobs on average would improve by 5%, despite a 12% service cut.
- 34,700 more people will be near frequent routes: 46% higher than today.
- 242,000 people will see better bus frequency nearby than they have today.
- All JCPS Magnet High Schools would be served by the network.

Based on current budget and revenue projections, TARC will be able to operate the New TARC Network for several years without new funding. If no additional funding is identified by then, service cuts that would reduce the benefits described above will be required.

Growth Network

The second network, known as the Growth Network, illustrates how additional investment in the TARC network could dramatically increase the number of residents and jobs with access to useful transit service. This network would require a 66% increase over existing service levels, but would greatly expand the amount of frequent, all-day service across the Louisville community. This increased investment in service would bring Louisville in line with its peers in terms of service hours per capita. Benefits of the Growth Network include:

- Provide frequent routes (every 15 minutes) along most major road corridors in Louisville. 146% more people will be near frequent transit as a result.
- Greatly expand the area where buses come every 30 minutes (or better).
- Increase access to jobs by 56% compared to Spring 2025.
- Cover all JCPS high schools on the network.

During conversations with the community in 2024 and 2025, we heard strong support for more funding for TARC. While large increases in funding likely would not be achievable in the near future, the Louisville region can still plan for a long-term future vision that could be reachable with a dedicated commitment to fund a transformative transit system.

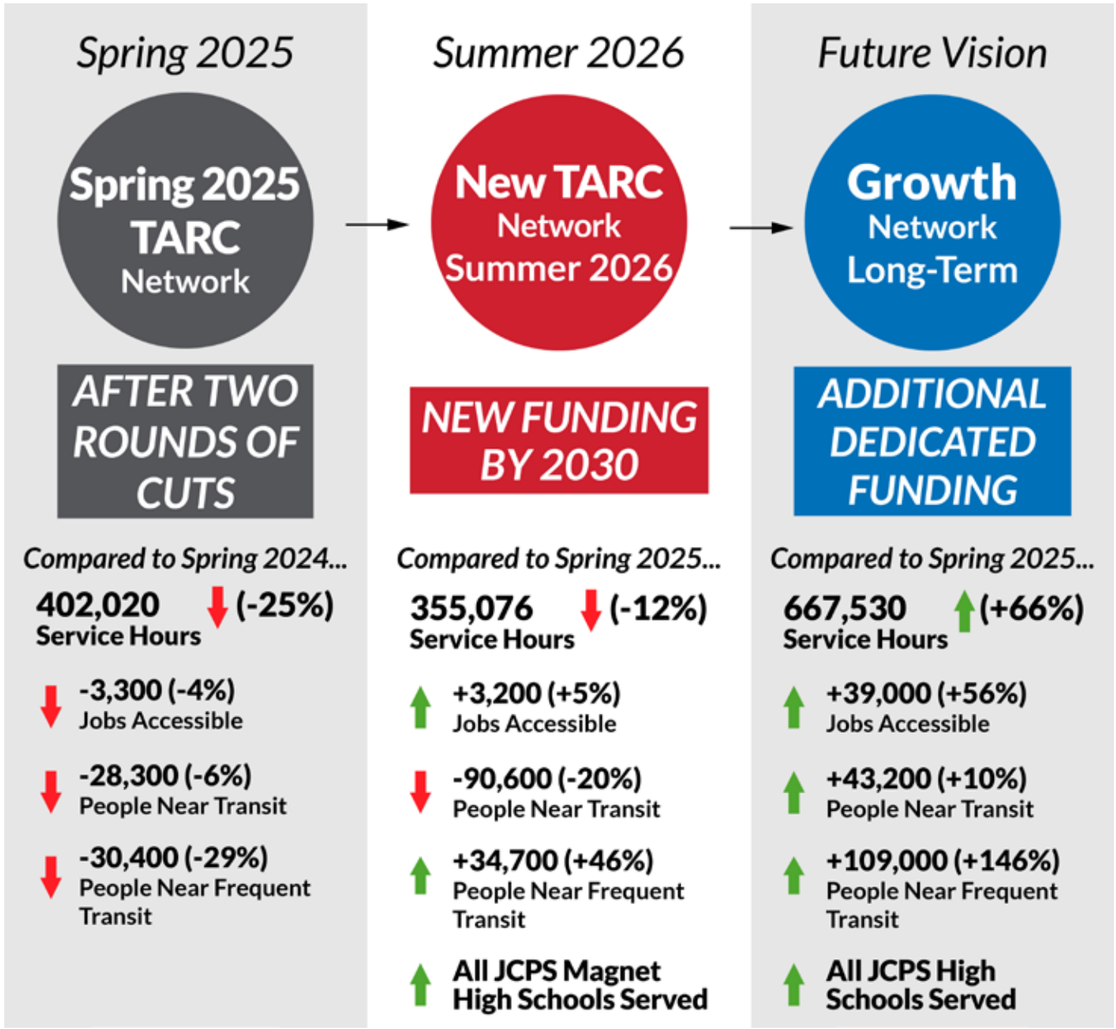


Figure 26: Summary of service levels and key outcomes in today's TARC network and the two recommended networks.

How to Explore the Networks

Reading the Network Maps

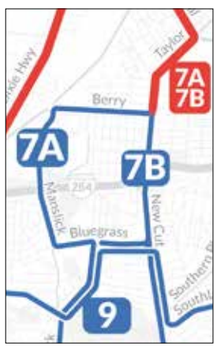
In every network map in this report, **color means frequency** at midday on weekdays:

- **Red** means buses every 15 minutes.
- **Purple** means buses around every 20 minutes.
- **Dark blue** means buses around every 30 minutes.
- **Light blue** means buses more than every 30 minutes, up to every 45 minutes.
- **Green** means buses more than every 45 minutes, up to every 60 minutes.
- **Thicker tan** lines have more than 60 minutes between buses.
- Thinner tan segments have very limited bus trips, or do not operate during the middle of the day.

Route Branching

In every network map, there are some routes which share a long common segment, but also branch off to serve unique areas. These routes are grouped together and given the same number.

It is possible to coordinate buses on these groups of routes, so that the **branch routes** work as a team to provide a higher frequency on their **common trunk segment.** No transfer is needed for someone to ride from one of the branches onto the trunk.



For example, an excerpt from the Growth Network map is shown at right. Branch Routes 7A and 7B, each offering 30-minute frequency (shown in blue), would come together on their way to Downtown. Where they run together, they would offer 15-minute frequency (shown in red).

Short Lines and Long Lines

When the same route number changes color after a certain point, it means that some buses on that route only run in the **more frequent segment of the route,** while other buses drive the whole length. No transfer is needed for someone to ride from one segment of the route to the other.

An example from the New TARC Network is shown at right. The segment of Route 4 closer to downtown has buses coming every 15 minutes and is shown in red. Every alternate bus keeps going southwards to the outer end of Route 4, along the long segment shown in blue. That segment only has a frequency of every 30 minutes.

Route Numbering

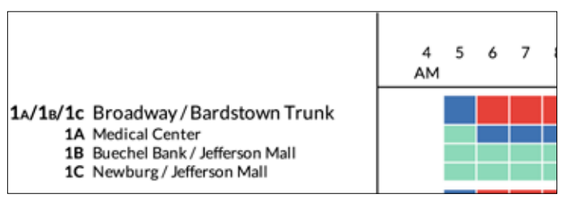
Across both plans, some routes have a different number than the route in that area today. **The route numbers in an area may also be different across the two networks.**

Often, branch routes in these network scenarios have the same numeric prefix, and are distinguished from each other by the suffixes “A”, “B”, “C”, or “D”, like in the branching example to the left.

Reading Frequency Charts

Maps show where a route is offered, but it’s also important to understand *when*.

For each of the network scenarios, we have provided graphics that show the frequency of service for each route over the hours of the day and days of the week. Frequency in this graphic is coded using the same colors as for the maps.



Every row in the chart is a route. Trunk segments, on which multiple branches combine to offer better frequencies, are shown at the top. Each smaller row below the trunk represents the frequencies on the individual branches.

For example, in the excerpt above, in the top row, branch Routes 1A, 1B and 1C combine to offer 30-minute frequency (in blue) from 5 AM to 6 AM. Starting at 6 AM, they offer 15-minute frequency (shown in red) on their shared trunk. On the lower three rows, each individual branch offers 60-minute frequency (in green) starting at 5 AM. At 6 AM, Route 1A starts offering a frequency of every 30 minutes.

Service Details

The network maps and graphics in this Recommended Plan are not meant to show:

- Bus stop locations.
- Minor deviations affecting only a few trips.
- Departure times. Frequencies by time of day have been planned, but not the exact times buses start and end service, nor the exact times frequencies change from one frequency to another.
- Any changes to TARC3 paratransit service.
- The final routing may differ slightly from the recommended routing. Changes may occur depending on the finalization of the route schedules.

These details will begin to be released as TARC prepares for implementation of the New Network for Summer 2026.

2: The New TARC Network

Network Maps

The New TARC Network demonstrates the benefits of the Louisville community **taking action to commit some reasonable additional funding in the short term** for TARC, to minimize the need for additional service cuts to the network.

The map on the right shows the predominant daytime frequency on each route in the New TARC Network. A map of the New TARC Network in the broader Louisville Area is on the next page. Detailed text descriptions of each route are available in a table starting on page 38.

The New TARC Network operates more frequent lines than today's network, but has 12% less service than TARC operates today.

Changes Compared to Spring 2025 Network

Increased Frequency

Today's network (Spring 2025) only has 3 frequent lines of 15 minute service across the network: Route 23 serving Broadway/Bardstown, Route 28 on Preston Highway, and Route 94 serving UofL. These corridors are preserved in the New TARC Network with additions on West Market on Route 2, more frequency on Dixie Highway with Routes 10A and 10B, and south on 4th Street by Route 4.

In Louisville today there are no dedicated 30 minute routes - only two 30 minute branches off of Route 28. All other routes in the system come with a frequency of 40 minutes or worse. The New TARC Network will extend 30 minute branches off all the 15 minute trunks (except the 94). Route 1 splits into 3 branches in the Southeast. There is 30 minute coverage up Hikes Lane to the Medical Center and on Shepherdsville Road to Jefferson Mall. Route 3 has 30 minute branches in West Louisville covering the Portland neighborhood and Park Duvalle. It also branches in the south to serve jobs at UPS Worldport and connections at Jefferson Mall at every 30 minutes. Route 4 continues with a 30 minute long line down 3rd and New Cut Road. There is all day 30 minute service on Route 5 from Portland across downtown onto Poplar Level. Route 8 has 30 minute frequency from New Cut Road / 7th across downtown and out on Frankfort Road. Route 10 on Dixie Highway branches into 30 minute service at Rockford Lane as well.

Expanded Coverage and Better Frequency

Routes would go to more places with hourly frequency in the New TARC Network. Half of the trips on Route 3A would continue beyond Park DuValle along Cane Run Road and Rockford Lane, providing service every hour to these areas at midday. Route 5 branches into two 60-minute routes down Gardiner Lane and Produce Lane.

Route 8 branches into 60-minutes as well to serve industry and hospital access in Lyndon and beyond. The new VA hospital will be on this route once it is built. Route 81 is a loop that covers the existing VA hospital and connects it to the downtown hub, connecting to many frequent lines.

Useful Orbital Route

The biggest addition of the New TARC Network is the orbital Route 20. This would connect West Louisville, Park DuValle, University of Louisville campus, Bardstown Road, and the hospitals near Dutchmans Lane on a single, useful 30-minute route. Travel between these key places in Louisville would no longer require a transfer in Downtown. Half of the trips on Route 20 would continue along Taylorsville Road and Stony Brook Drive, providing hourly transit coverage to Jeffersontown.

Figure 27: The New TARC Network in the central part of Louisville.

New TARC Network Summer 2026

JCPS Magnet High School Service

The New TARC Network has been designed so that **every JCPS Magnet High School would be served by a bus route** that operates at least every 30 minutes or better during school start and end times. At that frequency, a route does not need to be tailored to a specific school's timings and can be broadly useful to other users in addition to students. Almost every JCPS Magnet High School would be covered by all-day routes. Further additions specifically to cover non-magnet JCPS schools are highlighted in Chapter 3.

To get the best use of this Magnet High School service investment, there would also be a need for pedestrian improvements that allow students to walk safely between the bus stop and the school campus. To this end, sidewalk and crosswalk upgrades are needed in the following locations:

- Butler Traditional High School: Crums Lane to Dixie Highway
- W.E.B. DuBois Academy: East Indian Trail to Preston Highway
- Atherton High School: Along Dundee Road/ Emerson Avenue, near the school

Service in Indiana

Route 71 would provide service every 60 minutes between Downtown Louisville and Downtown New Albany, continuing along Bono Road and Grant Line Road to the IUS Campus.

Downtown Jeffersonville, Downtown Clarksville, and Green Tree Mall would be served by Route 72 with a 60-minute frequency.

Route 76 would provide 60-minute frequency connecting Downtown Louisville to Downtown Jeffersonville, down East 10th Street out to Highway 265.

Limited Routes

There are two routes in the New TARC Network that do not change, but are infrequent. These are peak routes that run limited times of day, often to industry areas for workers. These are Route 93 and Route 99 that serve UPS Worldport and serve schools like UofL and JCTC.

Route 57 serves between Bashford Manor Lane and Hurstbourne Parkway to get more service to GE Appliance Park. It also serves in a much needed gap in coverage for jobs and residents between Bardstown Road and Jeffersontown.

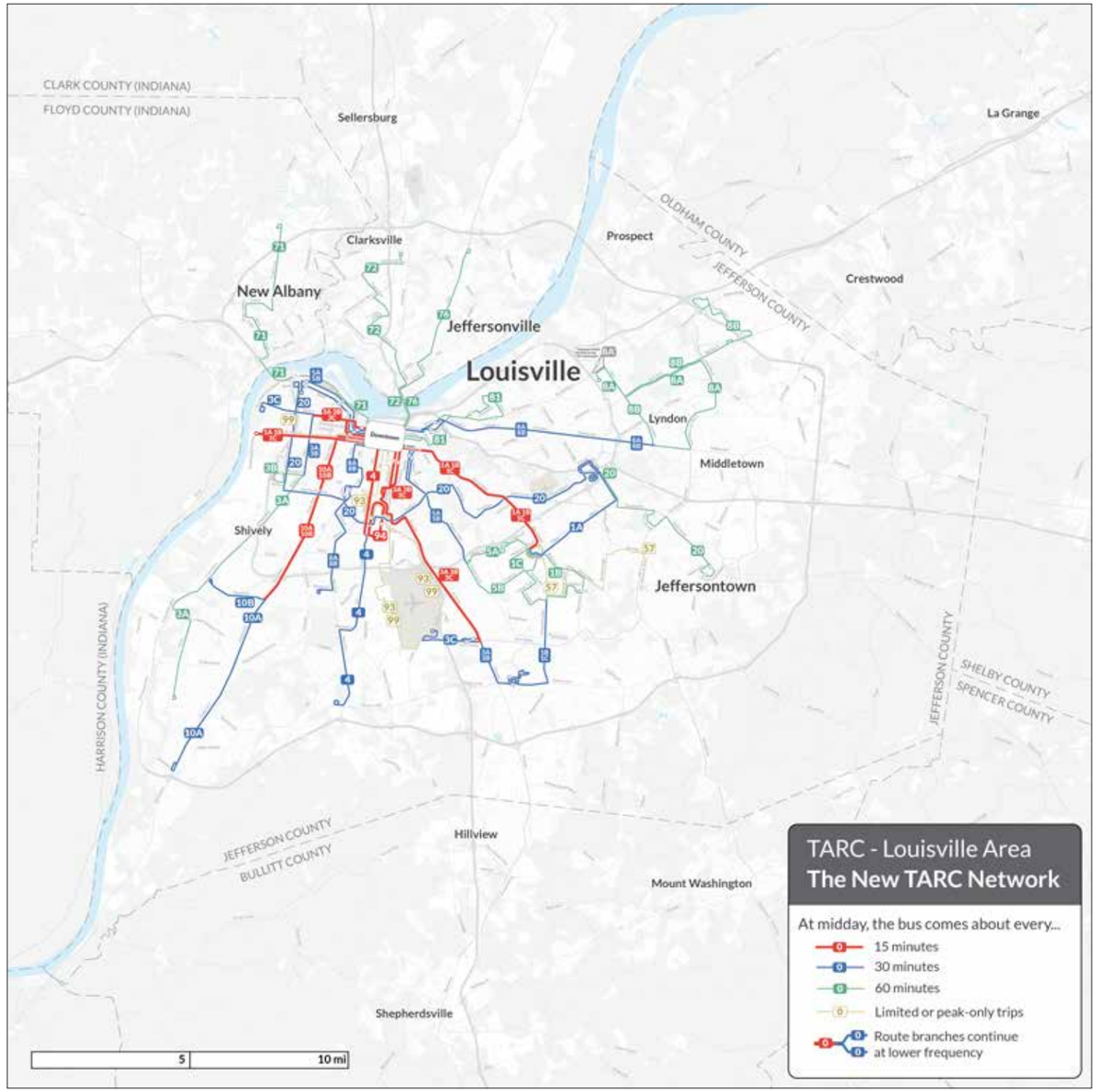


Figure 28: The New TARC Network in the Louisville Area. It would offer better frequencies where the most people live and ride today.

Hours of Service

New TARC Network Summer 2026

The New TARC Network will offer more consistent service than the existing network, and longer hours of service.

The graphic below illustrates the frequency of each new route by hour of the day and day of the week. Each route is a row, and each column is an hour of the day. Routes with branches are shown with the trunk (at its higher frequency) first, and then the branches (with their lower frequencies) on the following rows.

Routes with 15-minute frequencies (shown in red) will offer that frequency Monday through Saturday, while most of the routes with 30-minute frequencies (shown in dark blue) would offer that frequency on Sundays too.

Hours of service each day would be consistently long on almost every route, from 5 am to midnight.

Every route would offer its predominant daytime frequency between 6 AM and 7 PM on weekdays and Saturdays.

The frequencies on 15-minute and 30-minute routes and segments would be lower after 7 PM on weekdays and Saturdays, and all day on Sundays.

In the evenings, 60-minute branches drop to every 2 hours in the evenings after 7 PM and on Sundays.

The New TARC Network: Bus Route Frequencies

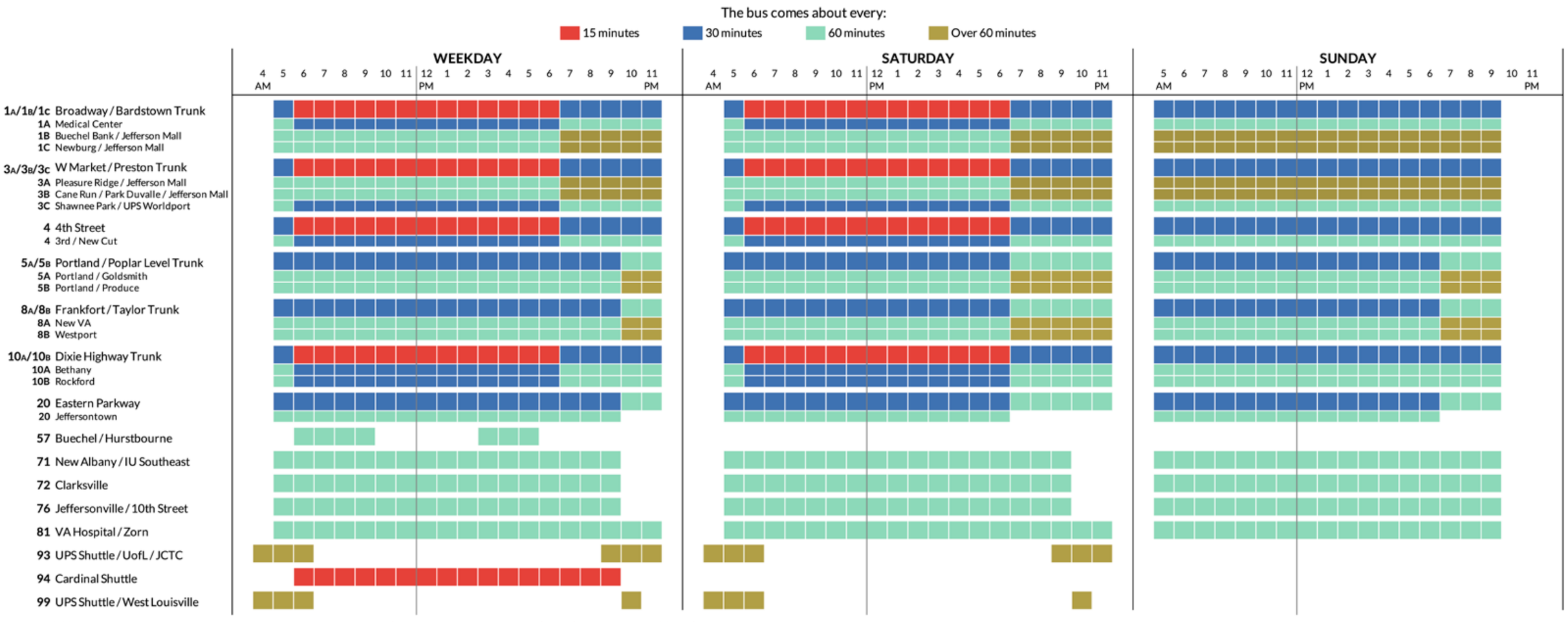
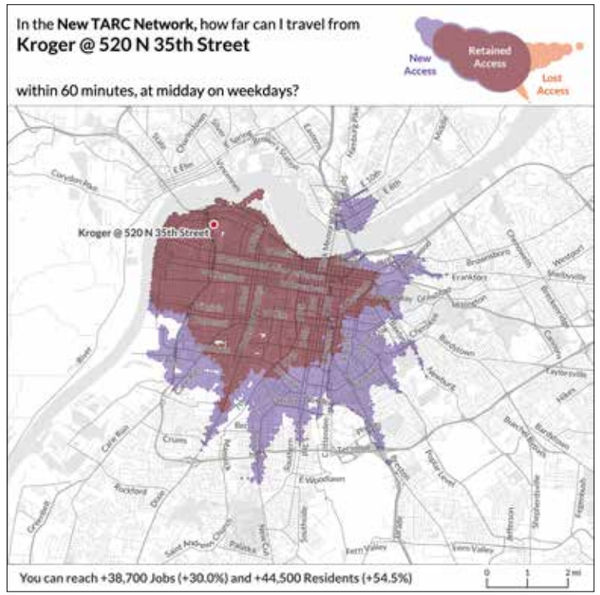
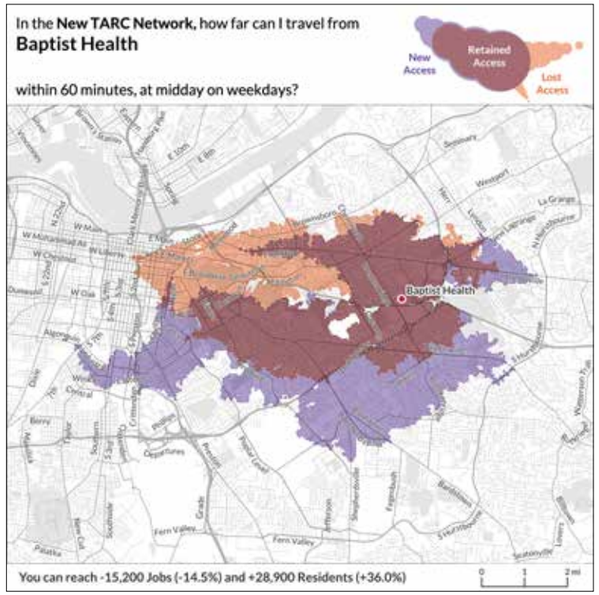


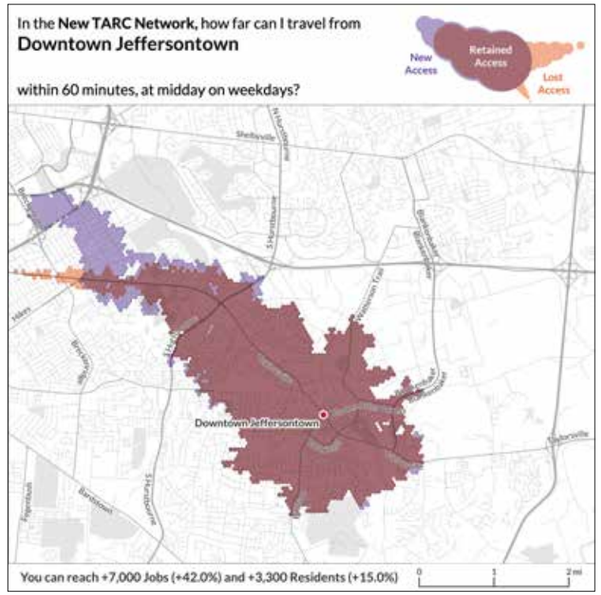
Figure 29: The frequency of service each hour and day of the week, for each route in the New TARC Network.

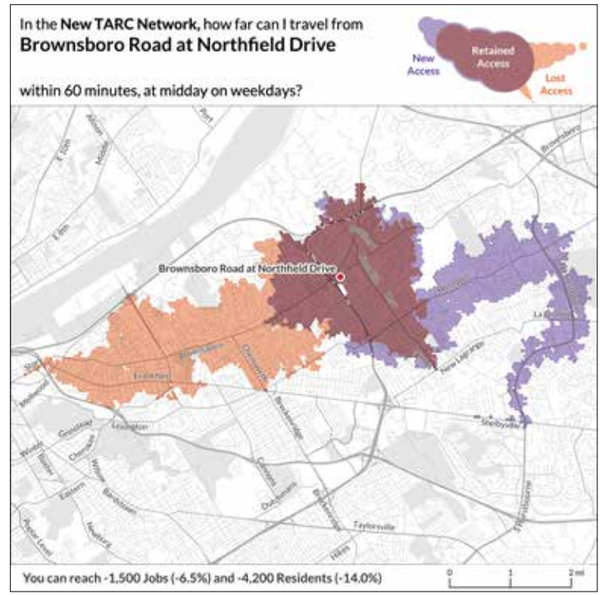
Isochrones Illustrating Change in Access

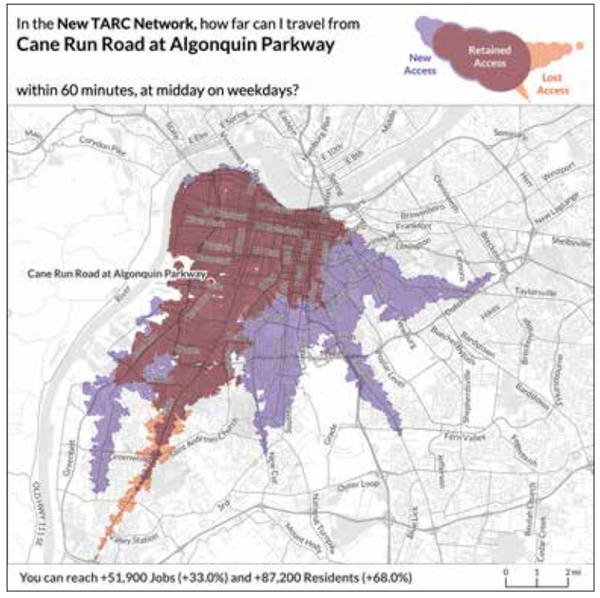
New TARC Network Summer 2026

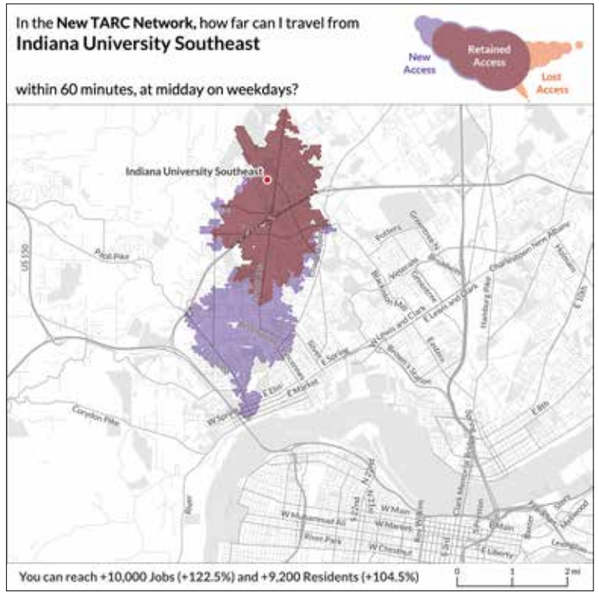


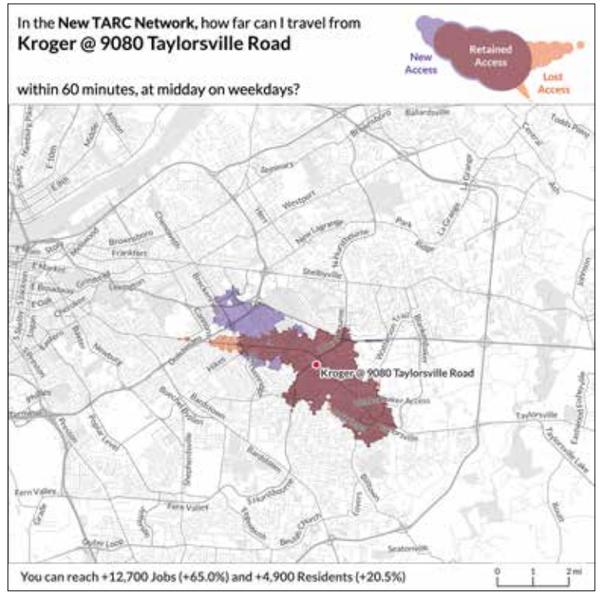












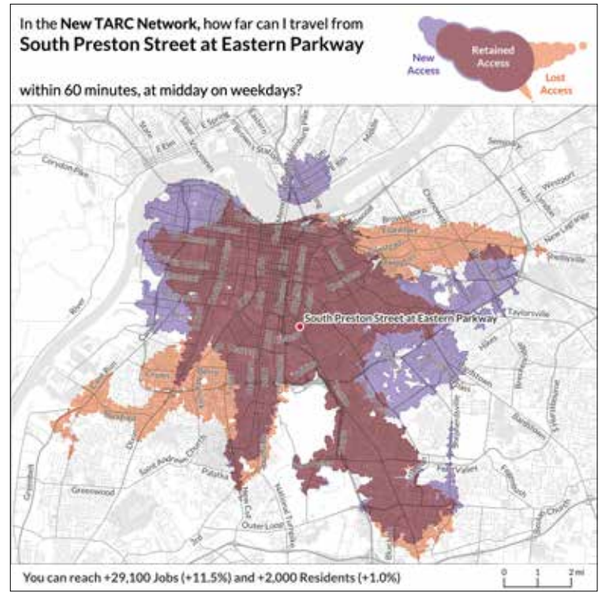


Figure 30: Isochrones for example locations, showing the difference in access that could be provided by the New TARC Network (in purple and maroon), compared to today's TARC network (in orange and maroon). The orbital Route 20 on the south side of Louisville would increase access for many crosstown trips. Better frequencies in central areas would let people travel farther within a reasonable amount of time. Routes extending further out into Jefferson County, Lyndon and Indiana would increase access for people living farther from the city.

Change in Access to Jobs

The isochrone maps on the previous page provide eight examples of how access will change in eight specific places. Figure 32 at the right shows similar information for every community across the TARC service area - highlighting the full impact of the New TARC Network as described on page 15.

Citywide Job Access Change

Overall access to jobs will be higher in the New TARC Network than in the Spring 2025 network. Even with a 12% service cut, the New Network will let Louisville residents reach 3,200 more jobs (5% more) on average, within 60 minutes of travel. This outcome is shown in the leftmost group of bars on the chart in Figure 31 below.

25% of residents will be able to access at least 10% more jobs within an hour. Another 41% of residents will have a small increase in access or no change. Only 38% of residents will lose access to jobs within an hour. In other words, despite the major service reduction of 12%, a majority of residents will experience a neutral or positive impact.

We analyzed access changes for vulnerable people in the service area: residents of Areas of Persistent Poverty; low-income residents living anywhere in the service area; households without cars; and residents of color. All four of those groups of people will see gains in access to jobs and other opportunities.

The proportional gains in access for some of those demographic groups will be higher than the 5% access gain for residents overall:

- The average person living in a designated Area of Persistent Poverty will gain access to 8,300 more jobs (7% more).
- The average Low-Income Resident will gain access to 5,300 more jobs (6% more).
- The average person in a Household Without a Car will gain access to 6,400 more jobs (5% more).
- The average Resident of Color will gain access to 6,700 more jobs (8% more).

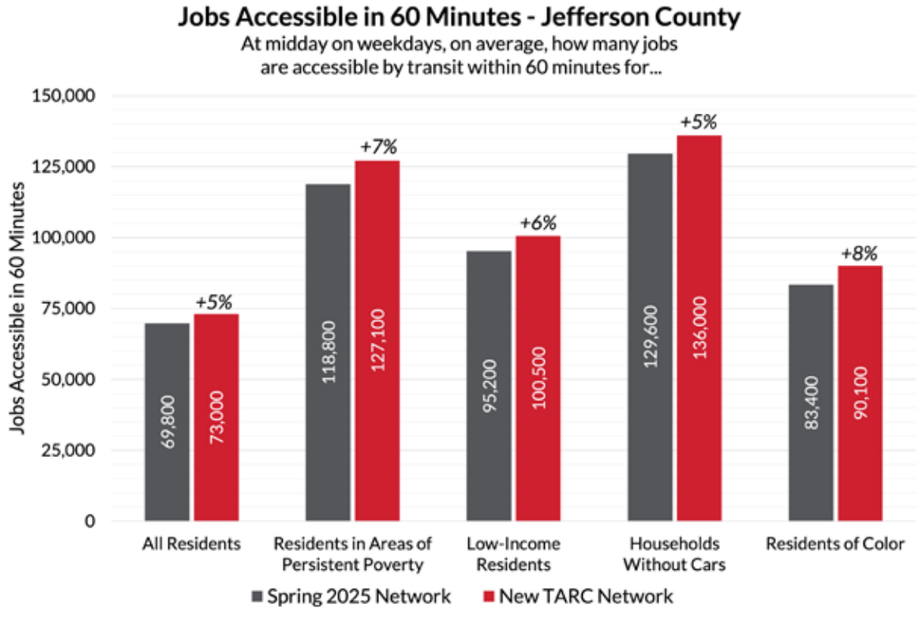


Figure 31: The New TARC Network will increase access to jobs within 60 minutes by +5% for the average resident.

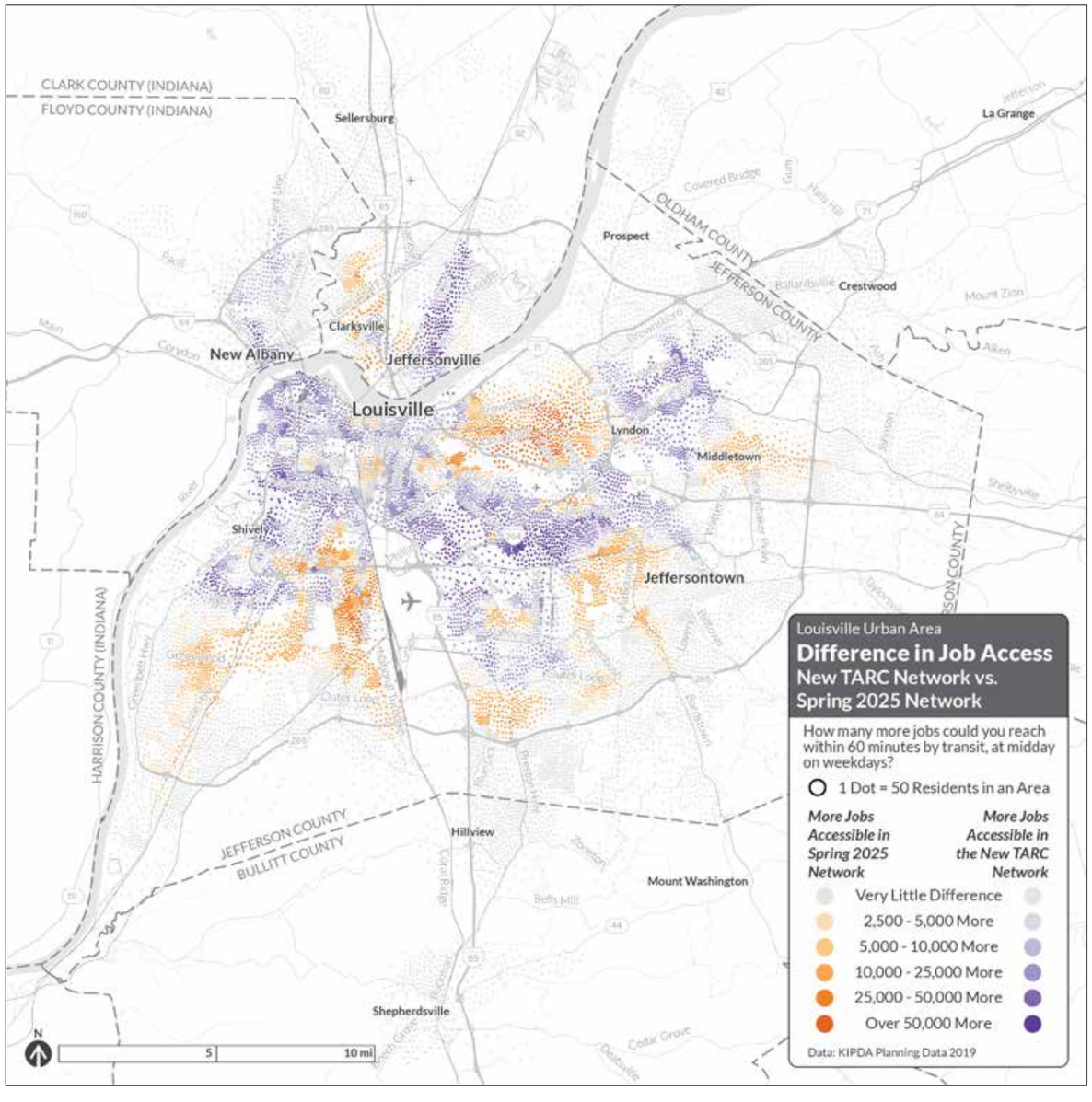


Figure 32: Change in access to jobs within 60 minutes in the New TARC Network, compared to today's network. Areas in orange are places where people would lose access, while areas in purple are places where people would gain access to more jobs. There are more purple dots than orange dots on this map, representing the overall increase in job access provided by the New TARC Network.

Change in Proximity to Transit

New TARC Network Summer 2026

The charts in Figure 34 to the right show how many people and jobs would be near service in the New TARC Network, compared to the Spring 2025 Network.

Each group of bars compares the proximity of residents, jobs, or specific groups of residents, between the existing and future scenarios. Each bar is divided into colored bands to represent the best frequency of service that would be nearby that those residents or jobs.

Change in Coverage

In total, 90,600 fewer residents and 93,400 fewer jobs in Louisville would be within a ½-mile walk of transit in the New TARC Network compared to this year. While this is an unfortunate coverage reduction of about 21%, it is less coverage loss than was contemplated in the Draft Limited and Enhanced Networks the public reviewed earlier in this planning process. Both networks would have reduced coverage by even more.

However, **the loss in coverage will be much less severe** for Residents in Areas of Persistent Poverty (11%), Low-Income Residents (16%), Households Without Cars (13%), and Residents of Color (17%). Coverage reductions for these vulnerable groups will be less than for the general population (21%).

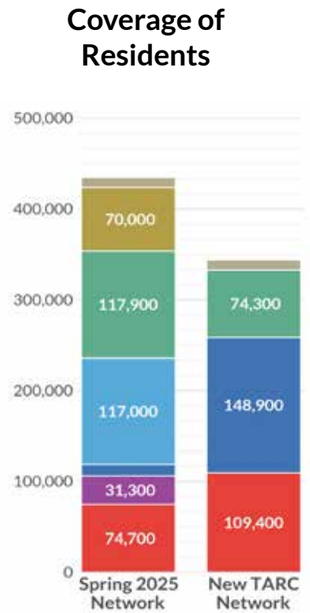
Population Group	Proximity to Any Service		
	Within ½ Mile of the Spring 2025 Network	Within ½ Mile of the New TARC Network	Change
All residents	434,400	343,800	-21%
Jobs	441,000	347,700	-21%
Residents in Areas of Persistent Poverty	185,700	165,700	-11%
Low-Income Residents	117,800	98,700	-16%
Households without Cars	23,300	20,300	-13%
Residents of Color	179,600	148,300	-17%

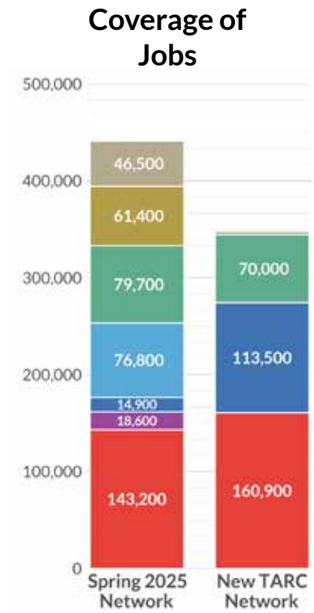
Figure 33: Coverage by any service, of any frequency, will go down in the New TARC Network. This is both a result of the cut to total service levels, and the decision to prioritize offering useful, all-day all-week service in the places where the most residents can benefit. Coverage losses among vulnerable populations would be smaller than among all residents.

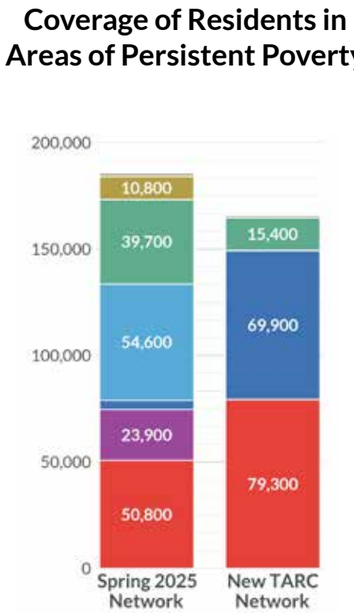
Chart Legend:

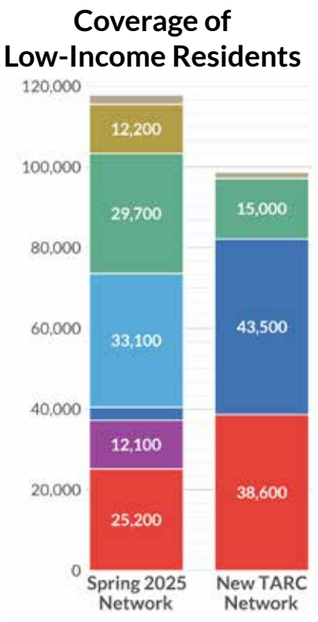
Best Frequency Within a Half-Mile Walk, Weekdays at Midday

- 15 Mins or Better
- 20 Mins
- 30 Mins
- 35-50 Mins
- 60 Mins
- More Than 60 Mins
- Limited/Peak-Only Service









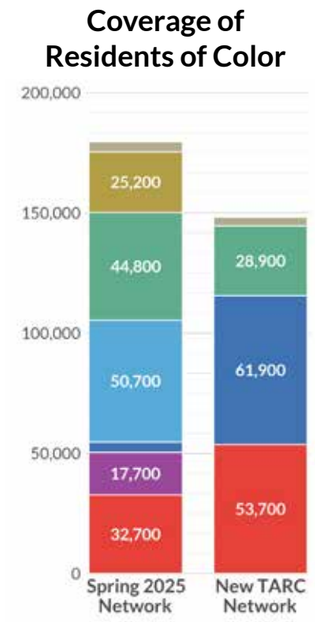


Figure 34: The New TARC Network, with 12% less total service than is operated today, will not cover as much of Jefferson County. About 21% of all residents will no longer have a bus within ½ mile, but coverage to vulnerable groups was prioritized so the rates of coverage loss for vulnerable groups will be lower.

The New TARC Network was designed carefully to protect these populations from coverage cuts as much as possible given the limits of the budget and the goals of the network.

Coverage with Better Frequencies

The red and dark blue bands for the New Network, across all of the charts on the previous page, show that many people will see an improvement in the best frequency of service available near them.

In the New TARC Network, many residents and jobs with service every 45, 60 or 80 minutes today will find that they have service every 15 or 30 minutes, all day long, six days a week. This will be a big improvement in the usefulness of service. People who need to travel every day, and who can't plan their trip around a very infrequent bus, will be able to rely on transit.

140,000 more Louisville residents and 98,000 more jobs will be near service coming every 30- or 15-minutes in the New TARC Network, compared to the Spring 2025 Network. These are increases of +118% and +55%, respectively.

Proximity to better-frequency service would also get better for vulnerable residents, as shown in the table in Figure 35. There will be 89% more Residents in Areas of Persistent Poverty, 103% more Low-Income Residents, 81% more Households without Cars and 111% more Residents of Color within a ¼ mile walk of at least one route coming every 30- or 15-minutes, all day and all week.

The New TARC Network will more than double the number of Jefferson County residents that live near bus service with 30- or 15-minute frequency, all day and all week.

The map to the right shows the change in nearby frequency for all residents. Dots in purple represent residents who will have a better frequency of service nearby. Their dominance on the map echoes the major increases reported in the table on this page: many more people gaining access to better frequencies than will lose access to better frequencies or to service overall.

Proximity to Service every 30 Minutes or Better			
Group	Within ½ Mile of the Spring 2025 Network	Within ½ Mile of the New TARC Network	Change
All residents	118,700	258,300	+118%
Jobs	176,700	274,400	+55%
Residents in Areas of Persistent Poverty	78,900	149,300	+89%
Low-Income Residents	40,400	82,100	+103%
Households without Cars	10,000	18,100	+81%
Residents of Color	54,700	115,600	+111%

Figure 35: Coverage by better-frequency services will greatly improve in the New TARC Network. The number of residents near a bus coming every 30- or 15-minutes, seven days a week, will more than double, and gains are high for vulnerable population groups too.

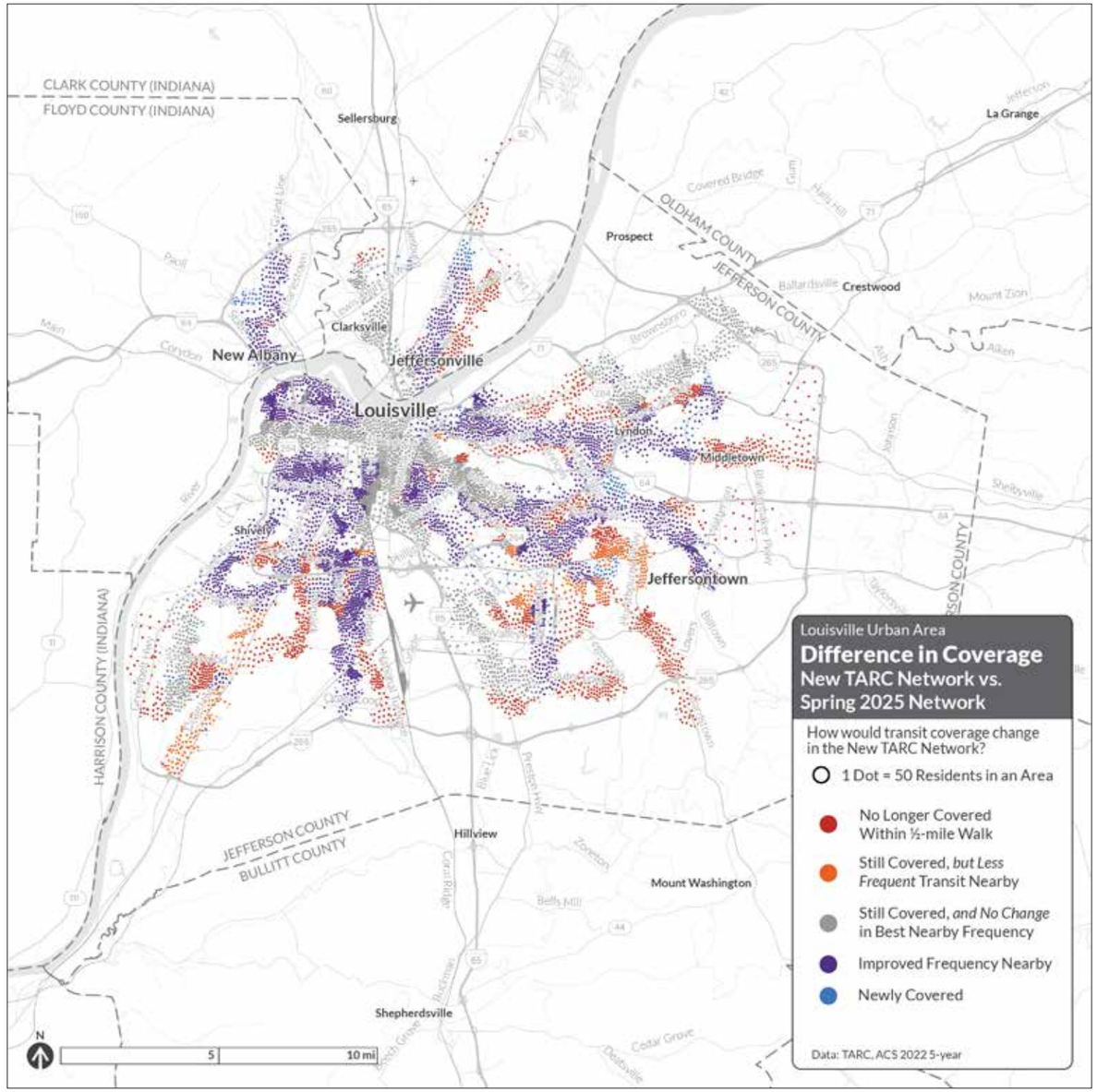


Figure 36: The New TARC Network will improve frequencies near many residents. The numerous and widespread dots in purple represent residents who will have a better frequency bus route nearby.

Detailed Route Description Table (1/3)

New TARC Network Summer 2026

Route or Segment	Weekday Midday Frequency	From	Major Roads and Destinations Along the Way	To
1A/1B/1C	15 min	Shawnee Park	Broadway (Kroger (28th), Central High School, Social Security Office, JCTC (Downtown and West Campus), Norton Hospital (West Louisville, LOUMED)) - Baxter Avenue - Bardstown Road (Mid City Mall, Kroger (Highlands), Assumption High School, Sullivan University) - Bashford Manor Lane (Walmart, Target)	Bashford Manor Lane
1A	30 min	Shawnee Park	Broadway (Kroger (28th), Central High School, Social Security Office, JCTC (Downtown and West Campus), Norton Hospital (West Louisville, LOUMED)) - Baxter Avenue - Bardstown Road (Mid City Mall, Kroger (Highlands), Assumption High School, Sullivan University) - Bashford Manor Lane (Walmart, Target) - Champions Trace Lane (Kroger) - Hikes Lane (Kroger) - Browns Lane (Brown Park) - Kresge Way - Breckenridge Lane - Browns Lane - Dupont Road (Baptist Health, Norton Hospital, UofL Health)	Dupont/Dutchmans Hospitals
1B	60 min	Shawnee Park	Broadway (Kroger (28th), Central High School, Social Security Office, JCTC (Downtown and West Campus), Norton Hospital (West Louisville, LOUMED)) - Baxter Avenue - Bardstown Road (Mid City Mall, Kroger (Highlands), Assumption High School, Sullivan University) - Bashford Manor Lane (Walmart, Target) - Champions Trace Lane (Kroger) - Hikes Lane - Buechel Bypass - Bardstown Road (Aldi, Family Dollar) - Fegenbush Lane - Belrad Drive - Beechbrook Road - Lambert Avenue - Buechel Bank Road (GE Appliances) - Shepherdsville Road (Lighthouse Academy, Dollar General) - Outer Loop - Jefferson Mall	Jefferson Mall
1C	60 min	Shawnee Park	Broadway (Kroger (28th), Central High School, Social Security Office, JCTC (Downtown and West Campus), Norton Hospital (West Louisville, LOUMED)) - Baxter Avenue - Bardstown Road (Mid City Mall, Kroger (Highlands), Assumption High School, Sullivan University) - Bashford Manor Lane (Walmart, Target) - Newburg Road - Indian Trail (Newburg Community Center) - Unseld Boulevard - Garden Green Way - Armsmere Way - Shepherdsville Road (Lighthouse Academy, Dollar General) - Outer Loop - Jefferson Mall	Jefferson Mall
3A/3B/3C	15 min	West Market Street at 28th Street	W Market Street - 16th Street - Chestnut Street (Central High School) - Muhammad Ali Boulevard - Louisville Medical District (LOUMED) - Preston Street/Jackson Street (Shelby Park) - UofL Belknap Campus - Eastern Parkway - Preston Highway (Dollar Tree, Aldi, Louisville Male High School, Indian Trail Square)	Preston Highway at Fern Valley Road
3A /3B	30	Park Duvalle	28th Street (Norton West Louisville Hospital, Kroger) - Market Street - 16th Street - Chestnut Street (Central High School) - Muhammad Ali Boulevard - Louisville Medical District (LOUMED) - Preston Street/Jackson Street (Shelby Park) - UofL Belknap Campus - Eastern Parkway - Preston Highway (Dollar Tree, Aldi, Louisville Male High School, Indian Trail Square, Okolona Park) - Outer Loop (Kroger, Target, Jefferson Mall, Aldi, Walmart)	Jefferson Mall
3A	60	Terry	Terry Road (Kroger, Family Dollar) - Lower Hunters Trace - Greenbelt Highway - Cane Run Road (Dollar Tree, Cane Run Park) - Wilson Ave (Algonquin Park) - 28th Street (Norton West Louisville Hospital, Kroger) -Market Street - 16th Street - Chestnut Street (Central High School) - Muhammad Ali Boulevard - Louisville Medical District (LOUMED) - Preston Street/Jackson Street (Shelby Park) - UofL Belknap Campus - Eastern Parkway - Preston Highway (Dollar Tree, Aldi, Louisville Male High School, Indian Trail Square, Okolona Park) - Outer Loop (Kroger, Target, Jefferson Mall, Aldi, Walmart)	Jefferson Mall
3B	60	West Park Duvalle	Louis Coleman Jr Drive / 38th Street - Southern Avenue (Russell Lee Park) - 28th Street (Norton West Louisville Hospital, Kroger) - Market Street - 16th Street - Chestnut Street (Central High School) - Muhammad Ali Boulevard - Louisville Medical District (LOUMED) - Preston Street/Jackson Street (Shelby Park) - UofL Belknap Campus - Eastern Parkway - Preston Highway (Dollar Tree, Aldi, Louisville Male High School, Indian Trail Square, Okolona Park) - Outer Loop (Kroger, Target, Jefferson Mall, Aldi, Walmart)	Jefferson Mall
3C	30	Shawnee Park	Shawnee Drive - Herman Street - Southwestern Parkway (Shawnee Park) - Market Street - 16th Street - Chestnut Street (Central High School) - Muhammad Ali Boulevard - Louisville Medical District (LOUMED) - Preston Street/Jackson Street (Shelby Park) - UofL Belknap Campus - Eastern Parkway - Preston Highway (Dollar Tree, Aldi, Louisville Male High School, Indian Trail Square) - Ulrich Avenue - Fern Valley Road (Ford Assembly Plant, UPS Worldport)	UPS Worldport
4	30	Downtown Louisville	7th Street - Broadway - 4th Street (Spalding University, Central Park, UofL Belknap Campus) - Central Avenue (Churchill Downs) - 3rd Street (Kroger, Iroquois Manor Shopping Center, DeSales High School) - Kenwood Drive - New Cut Road (Iroquois Park, Kroger, Auburndale Village Shopping Center) - Outer Loop (Walmart)	New Cut
4	15	Downtown Louisville	7th Street - W Broadway - 4th Street (Spalding University, Central Park, UofL Belknap Campus) - Central Avenue (Churchill Downs) - 3rd Street (Kroger)	4th Street

Detailed Route Description Table (2/3)

New TARC Network Summer 2026

Route or Segment	Weekday Midday Frequency	From	Major Roads and Destinations Along the Way	To
5A/5B	30 min	Portland	35th Street (Kroger) - Bank Street/ Portland Avenue (Portland Branch Library, US Marine Hospital, Future Riverfront Park Expansion Site) - 16th / 15th - Chestnut Street (Central High School, Western Branch Library) / Muhammad Ali Boulevard - Louisville Medical District (LOUMED) - Preston Street / Jackson Street (UofL Hospital) - Broadway - Shelby Street / Logan Street - Goss Avenue (Kroger) - Poplar Level Road (Saint Xavier High School, George Rogers Clark Park, Norton Audubon Hospital, Kroger)	Poplar Level Trunk
5A	60 min	Portland	35th Street (Kroger) - Bank Street/ Portland Avenue (Portland Branch Library, US Marine Hospital, Future Riverfront Park Expansion Site) - 16th / 15th - Chestnut Street (Central High School, Western Branch Library) / Muhammad Ali Boulevard - Louisville Medical District (LOUMED) - Preston Street / Jackson Street (UofL Hospital) - Broadway - Shelby Street / Logan Street - Goss Avenue (Kroger) - Poplar Level Road (Saint Xavier High School, George Rogers Clark Park, Norton Audubon Hospital, Kroger) - Gardiner Lane - Goldsmith Lane - Bardstown Road - Bashford Manor Lane (Walmart, Target)	Bashford Manor Lane
5B	60 min	Portland	35th Street (Kroger) - Bank Street/ Portland Avenue (Portland Branch Library, US Marine Hospital, Future Riverfront Park Expansion Site) - 16th /15th - Chestnut Street (Central High School, Western Branch Library) / Muhammad Ali Boulevard - Louisville Medical District (LOUMED) - Preston Street / Jackson Street (UofL Hospital) - Broadway - Shelby Street / Logan Street - Goss Avenue (Kroger) - Poplar Level Road (Saint Xavier High School, George Rogers Clark Park, Norton Audubon Hospital, Kroger) - Produce Road - Hike Lane - Champions Trace Lane (Kroger) - Mall Road (Target, Walmart)	Bashford Manor Lane
8A/8B	60 min	UofL Health Mary & Elizabeth Hospital	UofL Health Mary & Elizabeth Hospital - Bluegrass Avenue - Taylor Boulevard (Hazelwood Shopping Center, Wyandotte Park, Dollar General, Pic-Pac, Churchill Downs) - Central Avenue - 7th Street - 13th /11th - Hill Street - 7th Street - 9th Street - Oak Street - - 12th Street - Broadway (Social Security Office) Roy Wilkins Avenue (JSTC) - Muhammad Ali Boulevard - Louisville Medical District (LOUMED) - Liberty Street - Market Street (Home of the Innocents High School) - Story Avenue/ Main Street - Frankfort Avenue (Kentucky School for the Blind, Masonic Homes) - Shelbyville Road (Trader Joes, Whole Foods, St. Matthews Mall)	St. Matthews Mall
8A	60 min	UofL Health Mary & Elizabeth Hospital	UofL Health Mary & Elizabeth Hospital - Bluegrass Avenue - Taylor Boulevard (Hazelwood Shopping Center, Wyandotte Park, Dollar General, Pic-Pac, Churchill Downs) - Central Avenue - 7th Street - 13th /11th - Hill Street - 7th Street - 9th Street - Oak Street - 12th Street - Broadway (Social Security Office) - Roy Wilkins Avenue (JSTC) - Muhammad Ali Boulevard - Louisville Medical District (LOUMED)- Liberty Street - Market Street (Home of the Innocents High School) - Story Avenue/ Main Street - Frankfort Avenue (Kentucky School for the Blind, Masonic Homes) - Shelbyville Road (Trader Joes, Whole Foods, St. Matthews Mall, N Hurstbourne Parkway (UofL Shelby Campus, Central State Hospital, Tom Sawyer State Park) - Westport Road (Kroger, Westport Plaza, Rolling Hills Shopping Center) - Herr Lane (Ballard HS) - Brownsboro Road (Kroger) - US 42 - Lime Kiln Lane	Lime Kiln and Brownsboro
8B	60 min	Downtown Louisville	UofL Health Mary & Elizabeth Hospital - Bluegrass Avenue - Taylor Boulevard (Hazelwood Shopping Center, Wyandotte Park, Dollar General, Pic-Pac, Churchill Downs) - Central Avenue - 7th Street - 13th /11th - Hill Street - 7th Street - 9th Street - Oak Street - 12th Street - Broadway (Social Security Office) - Roy Wilkins Avenue (JSTC) - Muhammad Ali Boulevard - Louisville Medical District (LOUMED - Liberty Street - Market Street (Home of the Innocents High School) - Story Avenue/ Main Street - Frankfort Avenue (Kentucky School for the Blind, Masonic Homes) - Shelbyville Road (Trader Joes, Whole Foods, St. Matthews Mall) - Lyndon Lane - Herr Lane - Westport Road (Rolling Hills Shopping Center, Kroger, Springhurst Shopping Center, Meijer, Walmart) - Chamberlain Lane (Chamberlain Pointe) - Angies Way (Norton Brownsboro Hospital)	Norton Brownsboro Hospital
10A/10B	15 min	Downtown Louisville	Market Street/ Main Street - Roy Wilkins Way - Broadway (Central High School) - Dixie Highway (Dollar General, Save A Lot, Southland Terrace Shopping Center, Butler High School, Spencerian College)	Dixie Highway
10B	30 min	Downtown Louisville	Market Street/ Main Street - Roy Wilkins Way - Broadway (Central High School) - Dixie Highway (Dollar General, Save A Lot, Southland Terrace Shopping Center, Butler High School, Spencerian College) - Rockford Lane (Western MST Magnet High School) - Cane Run Park	Rockford
10A	30 min	Downtown Louisville	Market Street/ Main Street - Roy Wilkins Way - Broadway (Central High School) - Dixie Highway (Dollar General, Save A Lot, Southland Terrace Shopping Center, Butler High School, Spencerian College, Kroger, Aldi, Holy Cross High School, Walmart, Christian Academy of Louisville Southwest Campus, Southwest Regional Library, Meijer, Valley Traditional High School, Walmart, Kroger) - Bethany Lane - Fashion Way - Dixie Garden Drive	Bethany
20	30 min	Portland	35th Street (Kroger) - 34th Street / Louis Coleman Jr Drive (Family Dollar) - Algonquin Parkway - Winkler Avenue (Family Dollar, Dollar General) - Eastern Parkway (UofL Belknap Campus, Saint Xavier HS, Kroger) - Baxter Avenue - Newburg Road (Highland Junior High School, Bellarmine University) - Trevillian Way - Taylorsville Road (Kroger) - Dutchmans Lane - Breckenridge Lane - Kresge Way- Browns Lane - Dutchman Lane - Dupont Road (Baptist Health, Norton Hospital, UofL Health)	Dupont/Dutchmans Hospitals

Detailed Route Description Table (3/3)

New TARC Network Summer 2026

Route or Segment	Weekday Midday Frequency	From	Major Roads and Destinations Along the Way	To
20L	60 min	Portland	35th Street (Kroger) - 34th Street / Louis Coleman Jr Drive (Family Dollar) - Algonquin Parkway - Winkler Avenue (Family Dollar, Dollar General) - Eastern Parkway (UofL Belknap Campus, Saint Xavier HS, Kroger) - Baxter Avenue - Newburg Road (Highland Junior High School, Bellarmine University) - Trevillian Way - Taylorsville Road (Kroger) - Dutchmans Lane - Breckenridge Lane - Kresge Way- Browns Lane - Dutchman Lane - Dupont Road (Baptist Health, Norton Hospital, UofL Health) - Taylorsville Road - Stony Brook Drive (Target) - Hurstbourne Parkway (Kroger) - Taylorsville Road - Ruckriegel Parkway (Walmart)	Brownsboro Rd
71	60 min	Downtown Louisville	7th Street - Muhammad Ali Boulevard - Roy Wilkins Avenue (Future Waterfront Park Expansion) - Sherman Minton Bridge - Elm Street / Spring Street (Downtown New Albany) - Pearl Street - Bono Road (Baptist Health Floyd) - Green Valley Road (Kroger) - Daisy Lane - Grant Line Road (Walmart , Aldi) - Alumni Drive (IU Southeast Campus)	Indiana University Southeast
72	60 min	Downtown Louisville	7th - Broadway (Louisville Public Library, St. Francis High School, JCTC, Norton Hospital, UofL Hospital) - Preston Street / Jackson Street - Lincoln Memorial Bridge - Court Avenue (Downtown Jeffersonville) - Spring Street (Clark Memorial Hospital) - Eastern Boulevard (Downtown Clarksville) - Little League Boulevard - Applegate Lane - Greentree Boulevard (Green Tree Mall) - Veterans Parkway (Walmart) - Town Center Boulevard	Veterans Parkway (Menards)
76	60 min	Downtown Louisville	Broadway (Louisville Public Library, JCTC (Downtown), Louisville Medical District (LOUMED)) - Preston Street / Jackson Street - Lincoln Memorial Bridge - Court Avenue (Downtown Jeffersonville) - Penn Street - 10th Street (Youngstown Shopping Center, Jeffersonville High School, Meijer, Aldi, Kroger, Wellstone Regional Hospital)	10th St Jefferson Ridge Mall
81	60 min	Downtown Louisville	7th/8th Street - Muhammad Ali Boulevard / Chestnut Street - Louisville Medical District (LOUMED) - Baxter Avenue (Home of the Innocents HS) - Payne Street - Spring Street - Mellwood Avenue / Story Avenue - Then, one-way: Brownsboro Road (Kentucky School for the Blind, Family Dollar) - Lindsay - Cleveland Boulevard - Country Club Road (Robley Rex VA Medical Center) - Zorn Avenue	Zorn

3: JCPS Collaboration

Potential for Deeper Collaboration With JCPS

Mutually Beneficial Service Investments

Our team and JCPS collaborated to formulate ways in which the TARC network will provide more useful transit options for students. This collaboration builds on top of JCPS and TARC's June 2024 agreement to train TARC drivers to help offset JCPS's driver shortage.

JCPS's inputs were key in incorporating the service enhancements in the New TARC Network so as to cover all Magnet High Schools. In addition to that input, our teams together designed **another conceptual network that shows targeted service enhancements to cover all JCPS High Schools.**

To be "covered by transit", a school would need to be within a 10-minute walk (half a mile) of a route that comes every 30 minutes or better during morning start times and evening end times. At that frequency, a route does not need to be tailored to a specific school's timings and can be broadly useful to more people in Louisville.

The New TARC Network would cover most JCPS schools and all Magnet High Schools. This network shows the minimum amount of investment necessary to cover schools that have the broadest student base and highest need of travel across large parts of Louisville.

With the "JCPS Network" described in this section, all JCPS High Schools would be covered by transit. This would be a substantial investment, but it would give a transit option to many students in every JCPS High School.

We focused on covering high schools over middle schools. Older students are more likely to independently ride transit to school, and also to jobs or extracurricular activities.

Map of the JCPS Network

The map on the right shows the JCPS Network. This network would have significant levels of investment in order to cover all JCPS High Schools with service at least every 30 minutes in the morning and afternoons, near school times:

- Pleasure Ridge Park High School: All trips in the western portion of Route 3A would continue along Cane Run Road and Terry at school times like in the New TARC Network.
- Doss High School: Routes 8A and 8B would be extended along Manslick Road.
- Iroquois High School: On Route 4, the alternate short-running trips between Downtown and Central Avenue would be extended along 5th Street, 3rd Street, and Southern Parkway during school times, to start and end at UofL Mary & Elizabeth Hospital.

Figure 37: Map of the JCPS Network, with service enhancements over the New TARC Network highlighted.

- Fairdale High School: On Route 4, the alternate longer trips between Downtown and Outer Loop Walmart would be further extended along Outer Loop, National Turnpike, and Fairdale Road.
- Southern High School: On the eastern portion of Route 3A, all trips would be extended through Okolona during school times to the Meijer near I-265.
- Fern Creek and Moore High Schools: Route 5A/5B would extend from where the hourly branches meet on Bashford Manor Lane, down Bardstown Road, Fern Creek Road, Beulah Church Road, and Outer Loop.
- Jeffersontown High School: All hourly Route 20 branches would be extended to Jeffersontown to provide 30-minute frequency at school times.
- Ballard and Eastern High Schools: The additional Route 11 would be an express route between Downtown and the New VA Hospital along I-71, and then serves Herr Lane and Shelbyville Road as far as Eastgate Shopping Center.

Investment Needed for Better JCPS Travel

Service Investments

The service additions in the JCPS network would be modest relative to the amount of service in the New TARC Network: only about 26,000 more annual service hours (7% more service).

These service additions would operate only for a few hours in the morning and few hours in the afternoon, similar to "peak" or "rush hour" service. This would be extra service every 30 minutes on weekdays only from 6 AM - 9 AM and 2 PM to 5 PM. The service would run at school times only, meaning not on weekends or holidays. **This specialized service is more expensive for agencies to provide per service hour.**

The JCPS Network is an option for a service enhancement on top of the New TARC Network and is not included in the funding estimates previously stated for the New TARC Network. The community would need to separately decide how to support the funding for JCPS service additions. The details of whether to run in the summer or on school breaks are decisions that will impact the level of investment needed to fund this network.

We estimate that the additional service investments in the JCPS network would cost roughly $5 to $10 million annually.

Infrastructure Investments

Many JCPS High Schools are located in areas where existing pedestrian infrastructure does not allow for safe or easy walks. In order to get the best use from these JCPS investments, Louisville would also need to invest in making some streets safer to walk along and to cross:

- Butler Traditional High School: Crums Lane to Dixie Highway
- W.E.B. DuBois Academy: East Indian Trail to Preston Highway
- Atherton High School: Dundee Road/ Emerson Avenue, near the school
- Jeffersontown High School: Patti Lane to Taylorsville Road

Change in Outcomes at School Times

Compared to the New TARC Network, the JCPS Network would have enormous benefits for students as well as the broader Louisville community.

Better School Travel for Students

2,850 more students (24% more) could get to their assigned middle or high school within 45 minutes of travel with the JCPS Network compared to the New TARC Network. This number would be even higher for 60-minute travel to school: 4,200 more students (26% more) would be able to get to their school within an hour in this network.

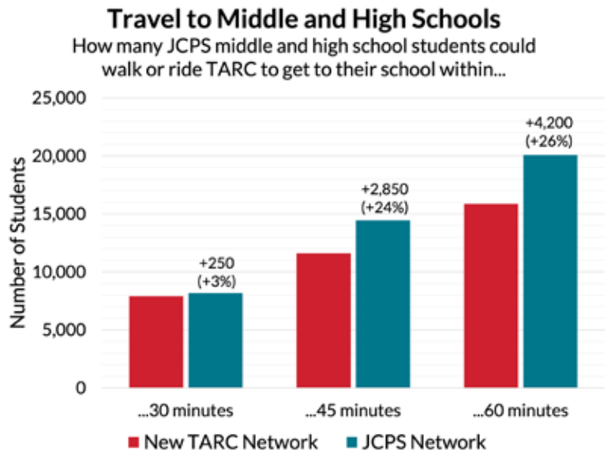


Figure 38: The JCPS Network investments would give many more students an option to get to their school by transit within 45 to 60 minutes.

Better Job Access for Students

The JCPS Network would specifically improve the number of jobs and opportunities students could access after school.

Compared to the New TARC Network, middle and high school students would be able to reach on average:

- 450 more jobs (2% more) in 30 minutes
- 7,800 more jobs (16% more) in 45 minutes
- 21,600 more jobs (24% more) in 60 minutes

Better Transit Coverage for Louisville

The JCPS Network is designed to serve schools, but TARC buses serve all residents. These enhancements are also during peak commuter hours at every 30 minutes which adds benefit to many residents who need to get to work and would potentially use the routes.

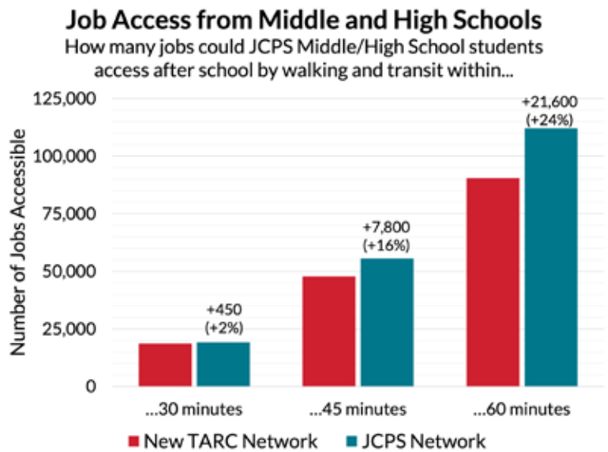


Figure 39: The JCPS Network investments would greatly improve how many jobs students could get to after school.

4: The Growth Network

Network Maps

Growth Network Long-Term

The Recommended Growth Network **illustrates what could be achieved if the Louisville region invested significantly more in transit than it does today.** The Growth Network would vastly improve access to jobs and opportunities, proximity to transit, the scale of the TARC frequent network, and people's freedom to move about Louisville by transit and walking.

The map in Figure 40 to the right shows the predominant daytime frequency on each route in the Growth Network. A map of the Growth Network in the broader Louisville Area is on the next page.

Such a long-term vision would require a lot more resources than are available to operate transit today, and would need a new major dedicated funding source.

As an illustration, this report describes a Growth Network that would have 66% more service hours than today's TARC network.

Improved Frequency

The Growth Network would greatly expand the size of the frequent network, compared to the existing network or the New TARC Network. It would offer 8 frequent route segments (shown in red) instead of just 5 frequent routes as are shown in the short-term New TARC Network.

The scope of the TARC 30-minute network (route segments in blue) would also grow so that almost every neighborhood inside the Watterson would have at worst 30-minute service. Large swathes of the more close-in suburban neighborhoods would also be covered by this frequency.

Almost every route in the Growth Network would have a frequency of every 60 minutes or better.

Greater Freedom with a Frequent Grid

One of the most powerful additions in the Growth Network is the frequent orbital Route 20. With high frequency running north-south (on the west side of Louisville) and east-west (on the south side of Louisville), the city would have a frequent grid. Route 9 is a 30 minute orbital route further from the inner core that would allow for riders to easily travel East to West outside the Watterson without having to go downtown. The other radial frequent routes, running into and out of downtown, would intersect with Route 20, and Route 9 at various locations along its path.

Other major corridors that increased frequency to 15 minutes in the Growth Network include Frankfort Road, 7th, southern Dixie Highway, southern Preston Highway, and Poplar Level.

A frequent grid allows people to make transfers for trips in any direction, with a reliably short wait of 7-8 minutes on average, and at most 15 minutes. With the addition of the frequent Route 20 plus the other new frequent routes, people would gain access to thousands of new destinations across the city, with one transfer.

The cities in the U.S. that have increased ridership over the past 15 years all invested in frequent networks like the one shown in red at right. Frequent networks give people the freedom to travel among many places, quickly, the same way they could with a car or bicycle.

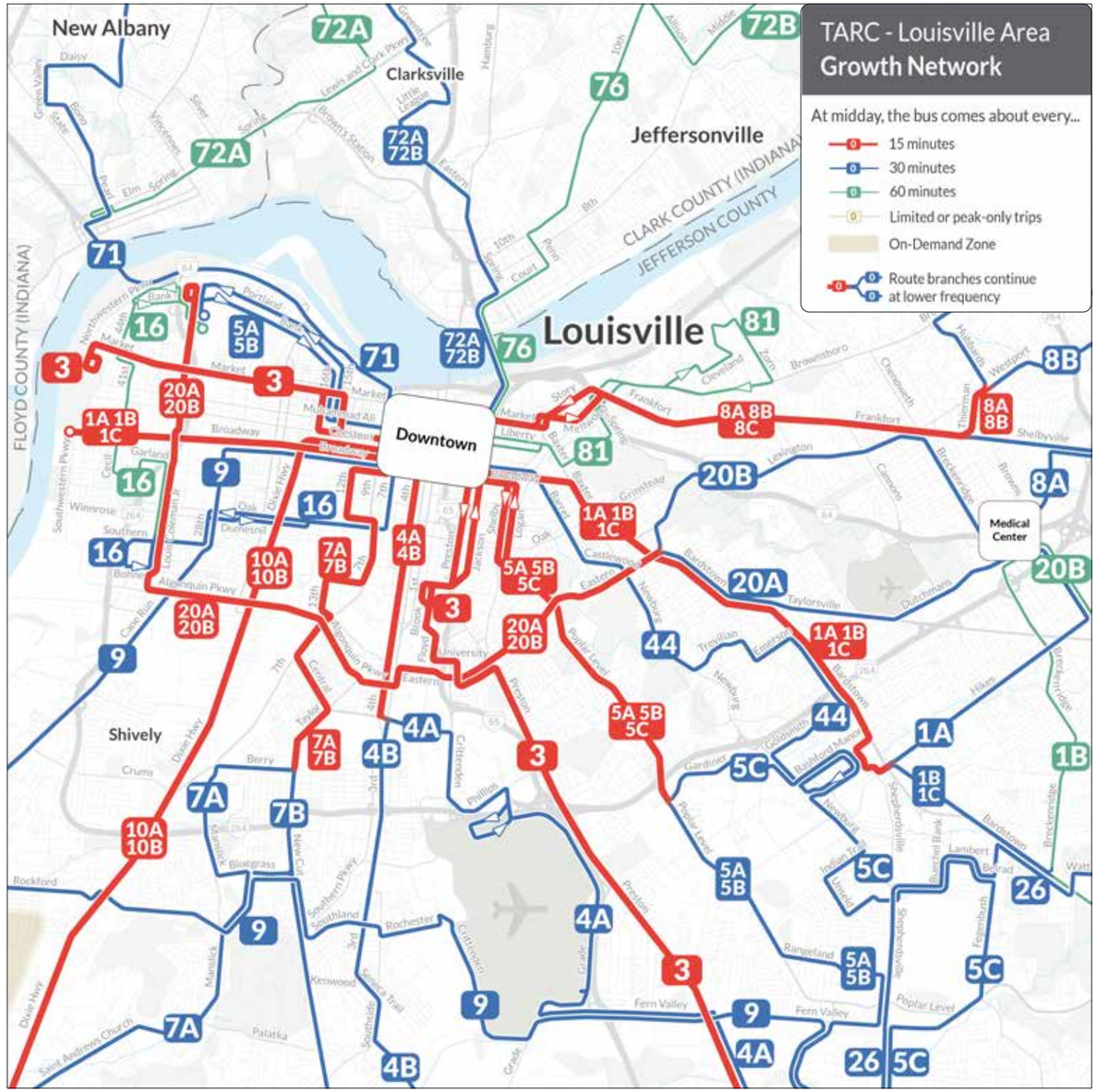


Figure 40: The Growth Network in the central part of Louisville.

Growth Network Long-Term

Improved Coverage

The Growth Network would restore and expand upon the coverage of the residents and jobs that have been cut because of the fiscal cliff.

Many areas that are covered with very poor frequencies today would see upgrades to 60-minute frequency or even 30-minute frequencies, for example in Lyndon, Middletown, Jeffersontown, West Buechel, outer Bardstown Road, Poplar Level Road, Shively, New Albany, Clarksville, and Jeffersonville.

Routes 10B and 4A are 30-minute branches that serve Outer Loop and connect at the Walmart off New Cut Road. This is allows for East to West Connection in the far southern areas of Louisville, with many potential connections to other 15- and 30-minute routes.

Route 26 runs from Brownsboro Road to Jefferson Mall - mostly along Hurstbourne Parkway. This is an orbital route connecting many of the outer communities in East Louisville, allowing for North to South travel outside the Watterson with 30-minute service.

Other areas where service is very infrequent and circuitous today would have it replaced by "On-Demand" service, as shown by the two tan-colored zones in the maps on the right: Riverport On Demand Zone and Middletown On Demand Zone.

In these zones, passengers would have to request a pickup and wait between 20 to 40 minutes. This is similar to the average waiting time for an hourly fixed route. Passengers would also be able to connect to fixed routes at specific key stops.

Consistent Frequencies

The Growth Network would offer better frequencies, more consistently, for more hours of the day and more days of the week.

The graphic on the next page in Figure 42 shows each route in the Growth Network, color coded by the frequency that would be offered during each hour of the day and day of the week.

The 8 frequent routes (shown in red) would offer high frequency on Saturdays as well as weekdays. Most routes with 30-minute frequency on weekdays would also operate every 30 minutes on Saturdays and Sundays.

Hours of service would be consistently long, with most routes operating from 5 AM to midnight, every day of the week. The On Demand Zones would operate from 6 AM to 10 PM, every day.

Long Spans of Service

Long-span service, offered for many hours a day and every day of the week, is important for both ridership and community health.

For service, hospitality and medical workers, commuting happens at all times of the day and week. If a bus can take them to the start of their shift at noon, but can't take them home at 9 PM, then they can't choose transit.

Meanwhile, for people running errands, visiting friends, going to worship, shopping, and making all the other non-work trips that are part of life, transit service is useful mornings through nights, seven days a week.

Most people need the freedom to travel at all times of the day and week. Cars, bicycles, hired cars, and even walking give people that freedom. A transit network needs to approach that level of freedom in order to be broadly relevant for the whole population.

Offering **long spans of service throughout the day and week, in places where large numbers of people can use transit, is key to making TARC more useful in more people's lives.**

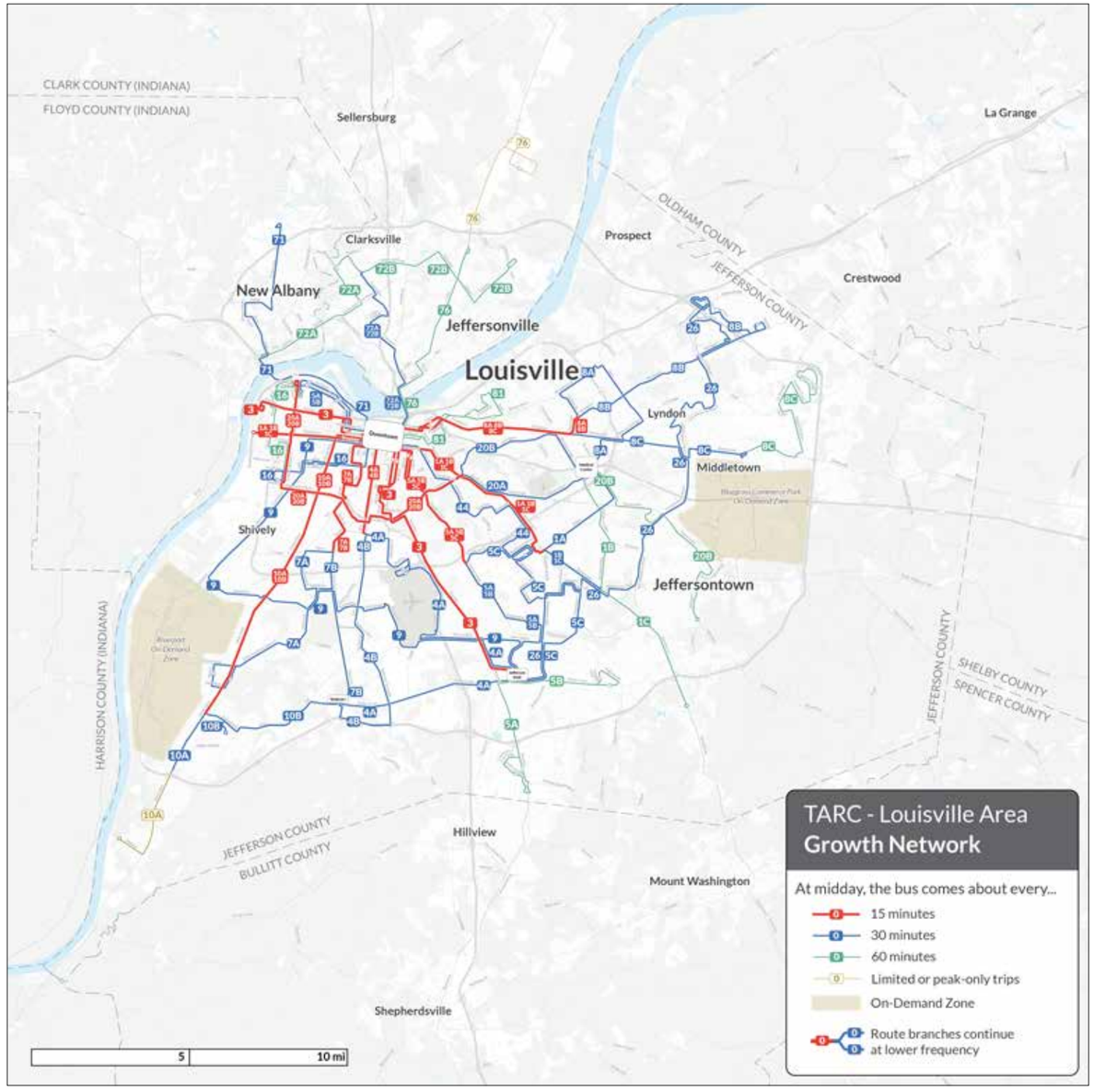


Figure 41: The Growth Network in the Louisville Area. With a larger investment in transit service, Louisville and Southern Indiana could have both a large proportion of residents covered by service, and the frequent network described on the previous page.

Growth Network Long-Term

Growth Network: Bus Route Frequencies

The bus comes about every:

15 minutes | 30 minutes | 60 minutes | Over 60 minutes | On Demand Zone

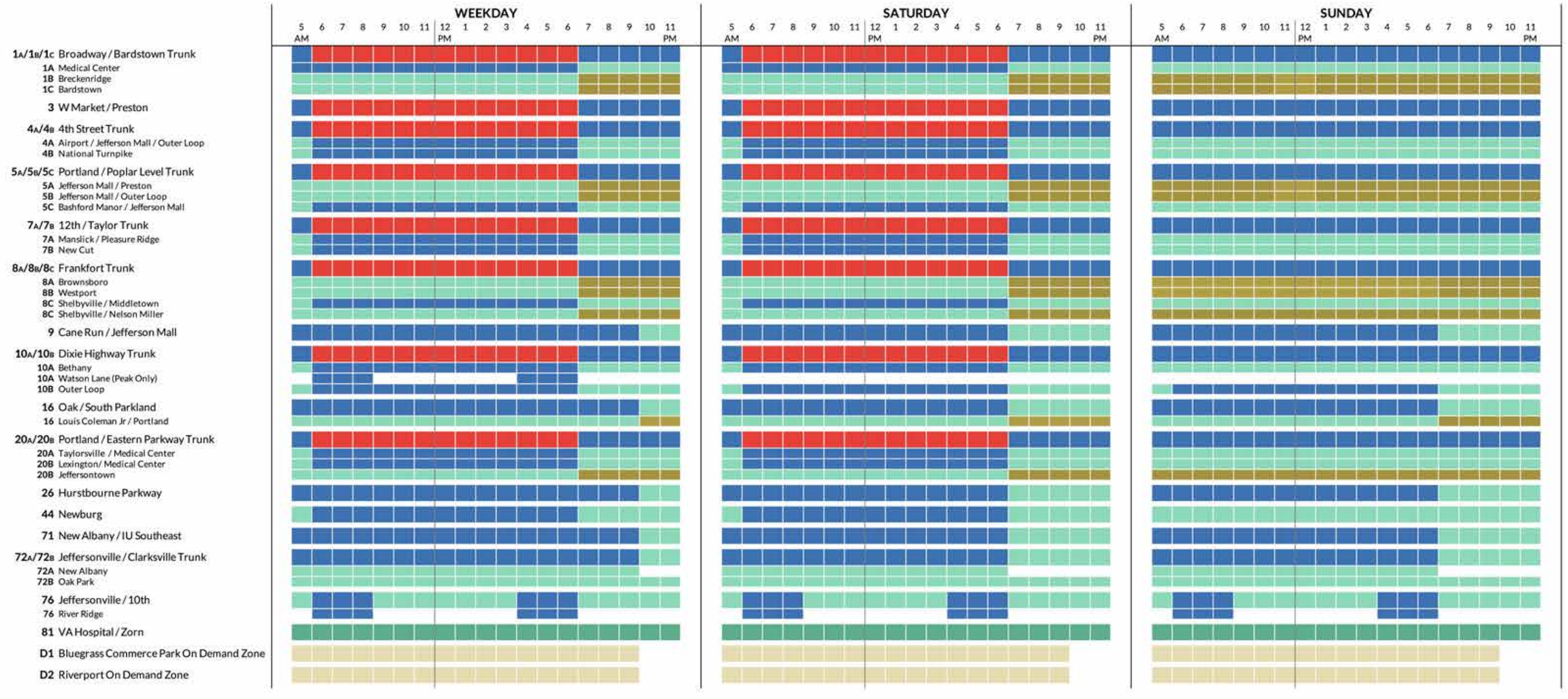
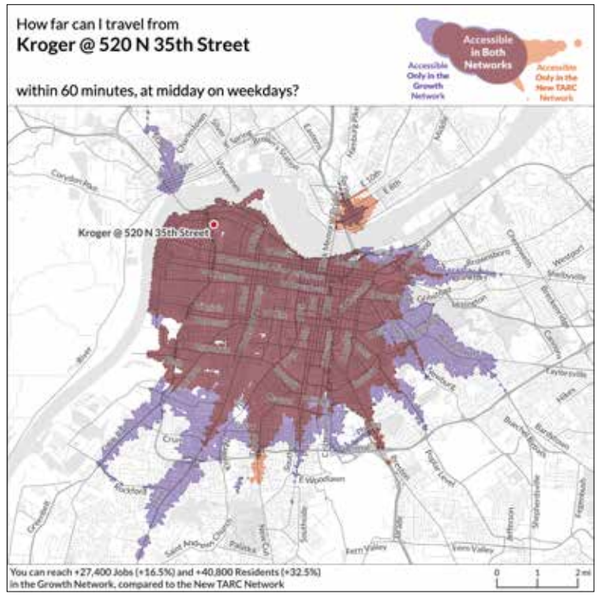
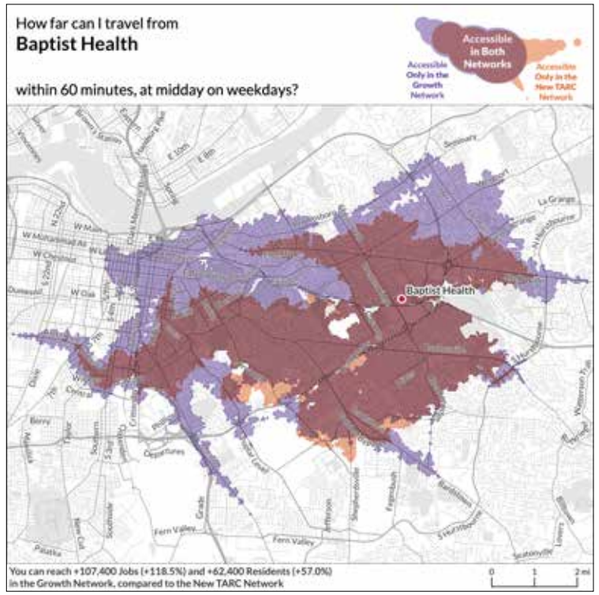


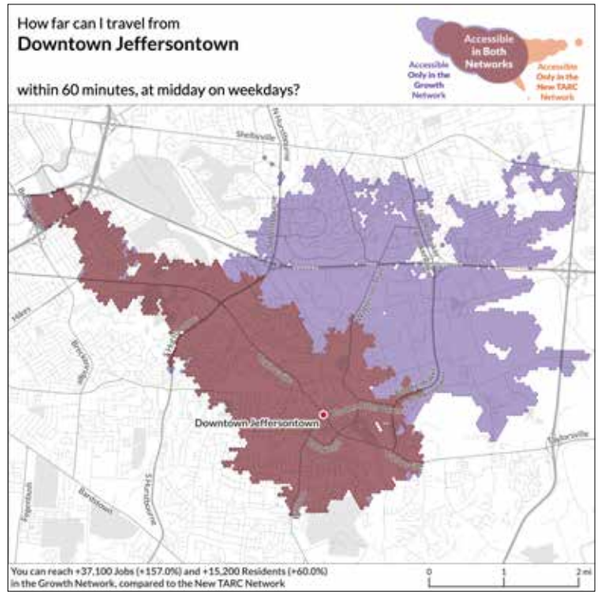
Figure 42: The frequency of service each hour and day of the week, for each route in the Growth Network.

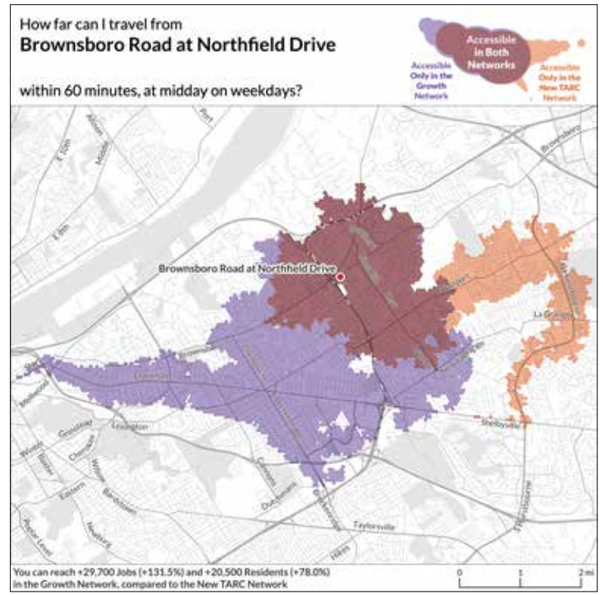
Isochrones Illustrating Change in Access

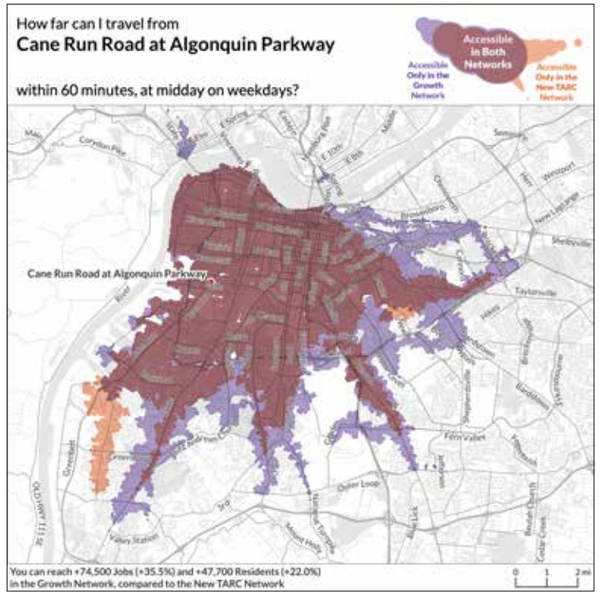
Growth Network Long-Term

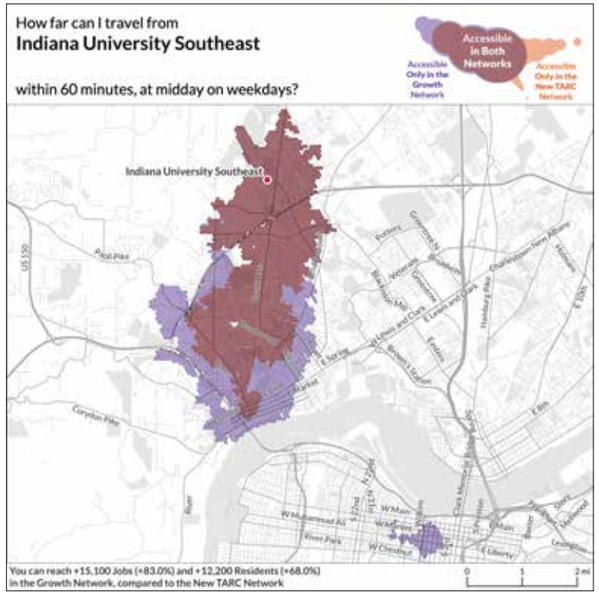


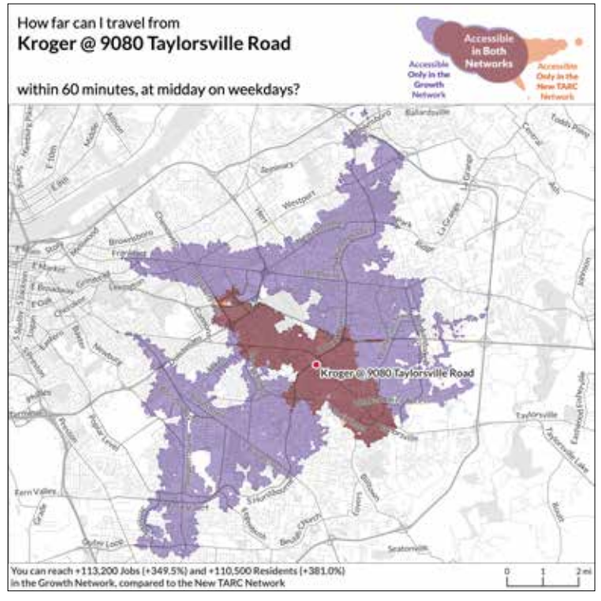












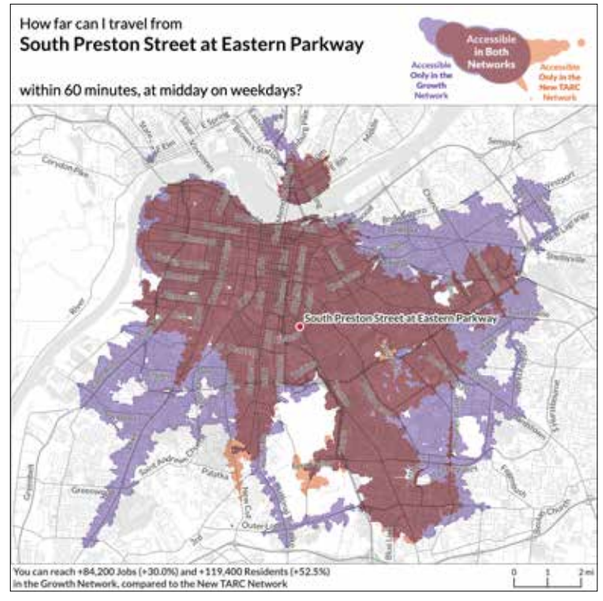


Figure 43: Isochrones for example locations, showing the difference in access that would be provided by the Growth Network (in purple and maroon), compared to the Spring 2025 TARC network (in orange and maroon). Region-wide, the purple areas (gained access) are very large, and much larger than the few orange areas (lost access). The purple areas also contain more residents and jobs; as a result the Growth Network would increase overall access by 5%. Specifically, the orbital route on the south side of Louisville and the better frequencies along Shelbyville, Bardstown, Preston, 4th, Dixie Highway and Broadway will bring more jobs and schools within reach along those corridors and beyond.

Change in Access to Jobs

Growth Network Long-Term

The previous page shows eight example locations to demonstrate how the Growth Network would change increase access in Jefferson County.

We have also analyzed the change in access for the entire service area. The results are shown on the map to the right.

Job Access Change by Neighborhood

Figure 44 to the right shows how access to jobs within 60 minutes of travel would change with the Growth Network. The comparison is made to the Spring 2025 Network, for travel at midday on a weekday.

Each dot on the map represents 50 residents, and the dots are color-coded based on whether those residents would gain or lose access to jobs.

- Purple dots represent residents who will be able to reach more jobs.
- Orange dots represent residents who will be able to reach fewer jobs with the Growth Network. There are very few orange dots because very few residents would lose access to jobs.
- Where dots are grey, job access would barely change.

The Growth Network vastly improves job access across the Louisville area, and for a majority of Jefferson County residents. This access gain would be especially due to:

- Eight frequent routes, offering service every 15-minutes all day.
- A frequent "grid" network that allows for quick transfers in all directions, wherever radial routes into the center cross the orbital Route 20 on the south side.
- Widespread 30-minute frequency service across all of the parts of Louisville that are at least moderately dense with residents, jobs and commercial development.

The Growth Network shows how increasing TARC service by 64% would make it possible to offer a high frequency, highly useful network across most of the urban area

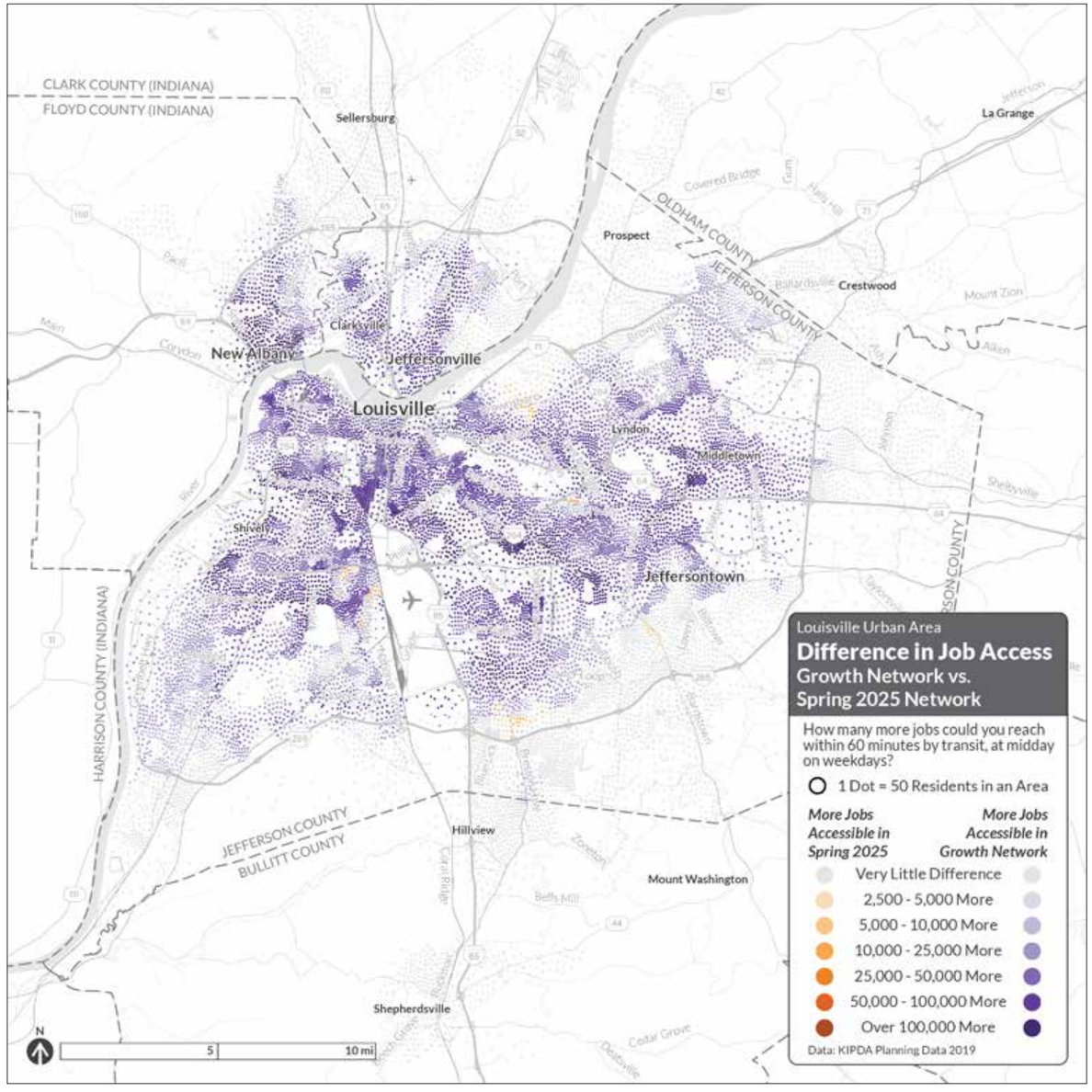


Figure 44: Change in access to jobs within 60 minutes in the Growth Network, compared to today's network. The few small areas in orange are places where people would lose access, while areas in purple are places where people would gain access to more jobs. With the increase in service, and the investment of that service into a large frequent network, the Growth Network could vastly improve the number of destinations people can reach in a reasonable travel time.

Citywide Job Access Change

The map on the previous page shows how access to jobs would improve with the Growth Network.

Overall access to jobs would be much higher in the Growth Network than in the Spring 2025 network. With 64% more service, the Growth Network would let the average Jefferson County resident reach 39,000 more jobs (56% more) within 60 minutes of travel.[1] This outcome is shown in the leftmost group of bars in the chart on the chart in Figure 45 at right.

With the Growth Network, 80% of residents would be able to access at least 10% more jobs within an hour. 34% of residents would see their access to jobs at least double. Only 3% of residents would experience any reduction in total job access.

We analyzed access changes for vulnerable people in the service area: residents of Areas of Persistent Poverty; low-income residents living anywhere in the service area; households without cars; and residents of color. All four of those groups of people would see gains in access to jobs and other opportunities.

The gains in access for some of those demographic groups would also be high:

- The average person living in a designated Area of Persistent Poverty would gain access to 47% more jobs within an hour by transit.
- The average Low-Income Resident would gain access to 48% more jobs.
- The average Household Without a Car would gain access to 40% more jobs.
- The average Resident of Color would gain access to 55% more jobs.

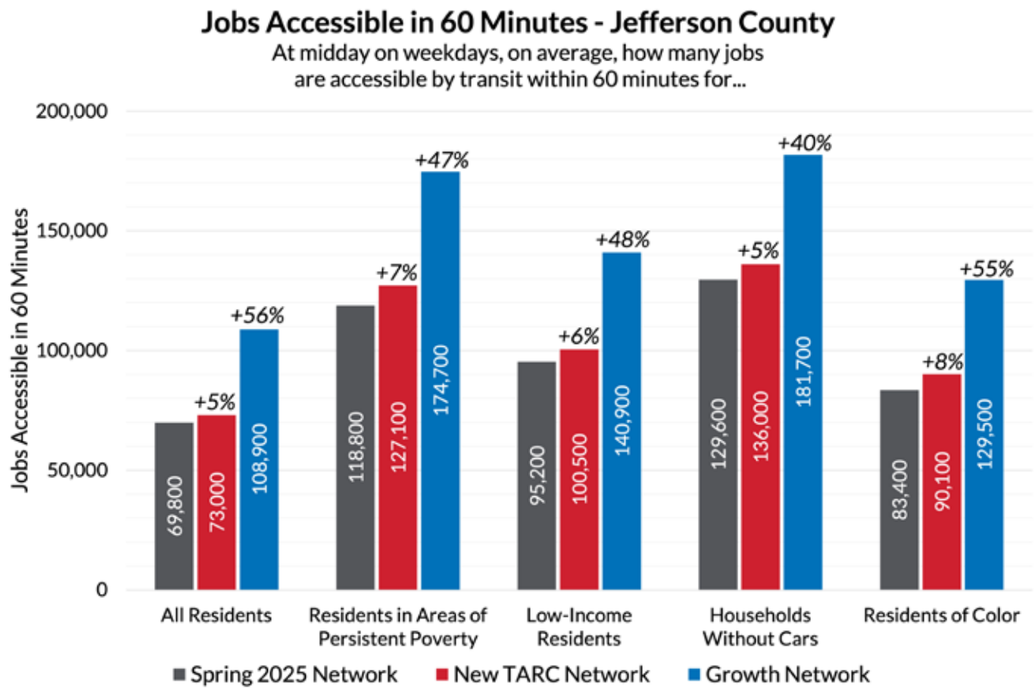


Figure 45: The Growth Network would increase the average resident's access to jobs within an hour from 69,800 to 108,900 – an increase of 56%. People in vulnerable demographic groups would also have major gains in access. Measuring access to jobs doesn't just matter because work is important. Places with jobs tend to be destinations for many other trips to shopping, health care, school and social opportunities.

With investments in higher-frequency routes, in places dense with housing, workplaces and stores, the Growth Network could increase the average resident's job access by 56%.

1 Why wouldn't a 64% increase in service allow for at least a 64% increase in job access? Because not all of that increased service is put into routes that increase access for large numbers of people. Some of that service is put into covering areas where the population is sparse and the routes must be long and circuitous. Few people gain access to jobs in those areas, but the coverage service is important for other reasons besides access and ridership.

Change in Proximity to Transit

Growth Network Long-Term

The charts in Figure 47 to the right show how many people and jobs would be near service in the Growth Network, compared to the Spring 2025 Network.

Each group of bars compares the proximity of residents, jobs, or specific groups of residents, between the existing and future scenarios. Each bar is divided into colored bands to represent the best frequency of service that would be nearby those residents or jobs.

Change in Coverage

In total, 43,000 more residents and 29,000 more jobs in Jefferson County would be within ½ mile walk of transit in the Growth Network compared to this year. This represents coverage increases of 10% and 6%, respectively.

Coverage would improve for Residents in Areas of Persistent Poverty (4%), Low-Income Residents (5%), Households Without Cars (3%), and Residents of Color (5%).

Population Group	Proximity to Any Service: Within ½ Mile of the Spring 2025 Network	Within ½ Mile of the Growth Network	Change
All residents	434,400	477,600	+10%
Jobs	441,000	469,600	+6%
Residents in Areas of Persistent Poverty	185,700	193,300	+4%
Low-Income Residents	117,800	124,200	+5%
Households without Cars	23,300	24,000	+3%
Residents of Color	179,600	188,500	+5%

Figure 46: Coverage by any service, of any frequency, will go down in the New TARC Network. This is both a result of the cut to total service levels, and the decision to prioritize offering useful, all-day all-week service in the places where the most residents can benefit. Coverage losses among vulnerable populations would be smaller than among all residents.

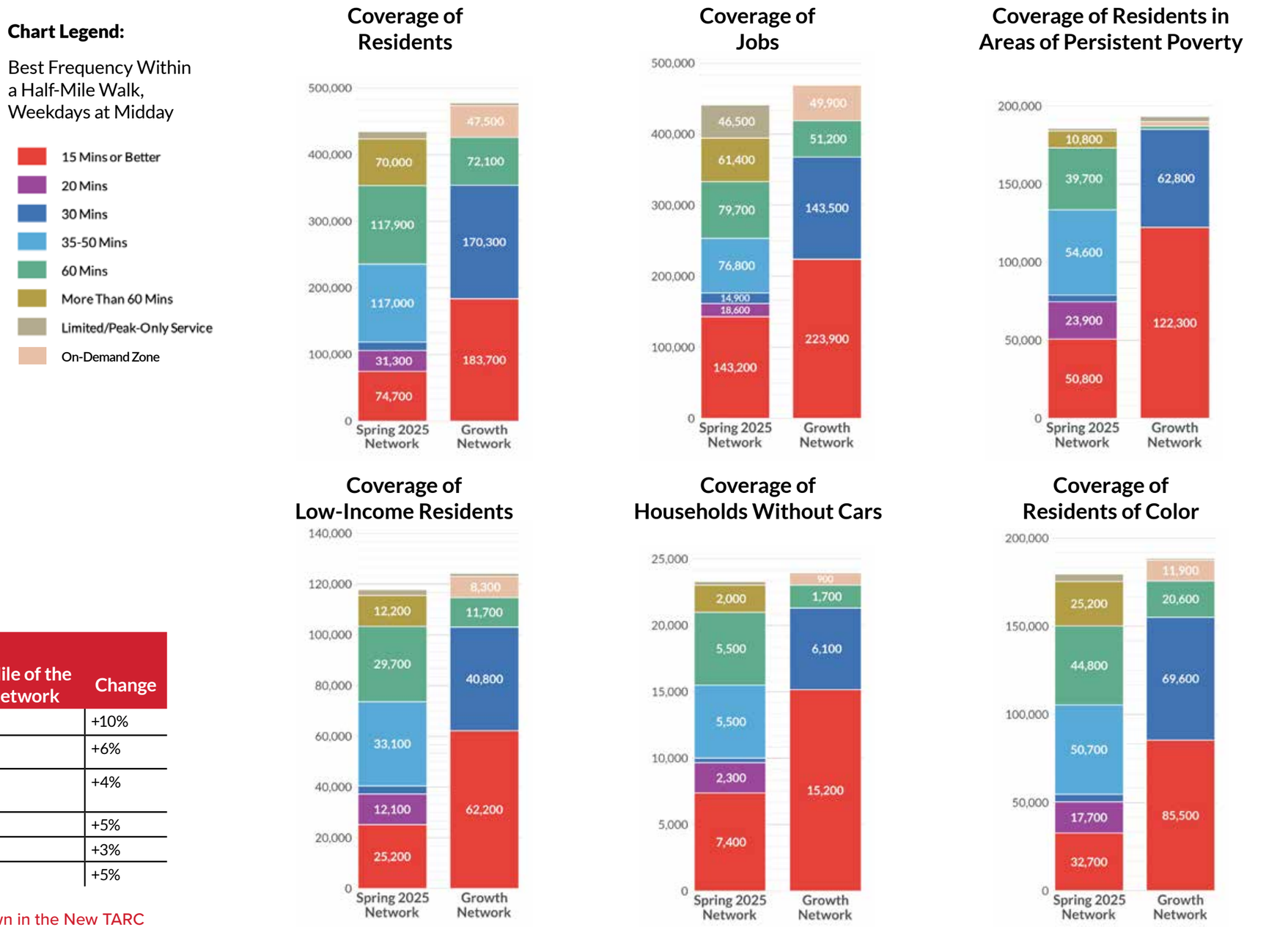


Figure 47: The Growth Network would cover more of Jefferson County, with much better frequencies. 10% more residents and 6% more jobs would have service within ½ mile, and for most residents the nearby frequency would improve.

Change in Proximity to Transit

Why isn't the coverage increase bigger, given that the Growth Network would use 66% more service than today's network?

One reason is that the Growth Network wasn't simply designed to cover people with service; rather, it was designed to concentrate service in the areas where the most people, jobs and destinations are located. Concentrating service makes it possible to offer the high all-week frequencies that allow more people to ride.

Another reason the increase in coverage seems small compared to the increase in service is that today's network is designed for high coverage by very poor service. Routes with 70, 75, or 80 minute frequencies cover many square miles of Jefferson County, with numerous jobs and residents nearby. However, at those poor frequencies, hardly anyone can make use of the service. The Growth Network would greatly improve frequencies for most of those areas, but they are nominally already covered today.

Coverage with Better Frequencies

The red and dark blue bands in the columns for the Growth Network, across all of the charts on the previous page, show how many people would see an improvement in the best frequency of service available near them.

With the Growth Network, many residents and jobs with service every 45, 60 or 80 minutes today would find that they have service every 15 minutes, six days a week. This would be a massive improvement in the usefulness of service, making travel times shorter for a wide variety of commutes, errands, shopping trips and social outings.

139,600 more Louisville residents and 97,800 more jobs would be near service coming every 30- or 15-minutes in the Growth Network, compared to the Spring 2025 Network. These are increases of +198% and +108%, respectively.

Proximity to better-frequency service would also get better for vulnerable residents, as shown in the table in Figure 48. There would be proximity to more Residents in Areas of Persistent Poverty (134%), more Low-Income Residents (155%), more Households without Cars (113%) and more Residents of Color (184%) within a ½ mile walk of at least one route coming every 30- or 15-minutes, all day and all week.

Group	Proximity to Service every 30 Minutes or Better		
	Within ½ Mile of the Spring 2025 Network	Within ½ Mile of the Growth Network	Change
All residents	118,700	354,000	+198%
Jobs	176,700	367,700	+108%
Residents in Areas of Persistent Poverty	78,900	185,100	+134%
Low-Income Residents	40,400	103,000	+155%
Households without Cars	10,000	21,300	+113%
Residents of Color	54,700	155,100	+184%

Figure 48: Coverage by better-frequency services would improve massively with the Growth Network. The number of residents near a bus coming every 30- or 15-minutes, seven days a week, would more nearly triple and gains are high for vulnerable population groups too.

Getting to the Growth Network

Growth Network Long-Term

The Growth Network is a long-term vision that has 66% more service hours than today, and 88% more service hours than the New TARC Network. It would require some large dedicated funding source.

Even if all the funding to implement this network were available at once, TARC would still need to:

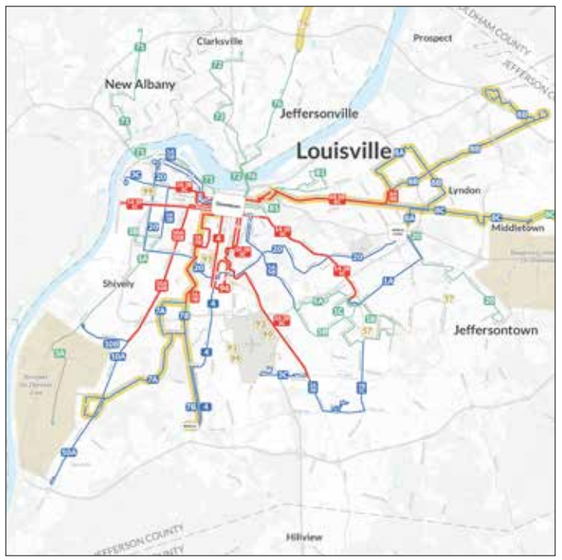
- Potentially acquire new buses,
- Modify or build facilities to store and maintain a larger fleet,
- Hire and train new drivers and maintenance staff, and
- Identify new bus stop locations and install stops.

It is possible to suddenly increase transit service in one fell swoop, but a more gradual approach can buy TARC time it needs to more smoothly get to Louisville's long-term vision for transit.

This phased approach also leaves room for Louisville Metro and other local governments to slowly make commitments to supporting smaller sets of improvements over time through its own funding sources, if a large dedicated funding source is not available.

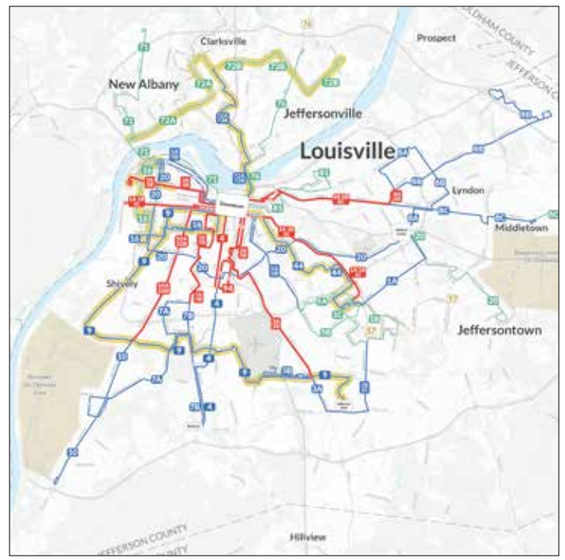
Phasing Plan

TARC 2025 has been a unique opportunity to not just plan for the short-term future of TARC with constrained resources, but also plan for a long-term vision that Louisville could realistically achieve. This simultaneous planning process has made it possible to make a coherent phasing plan that could take TARC from the New TARC Network to the Growth Network, in **four ordered stages of grouped changes.** Detailed maps of these phases are available starting on page 54.



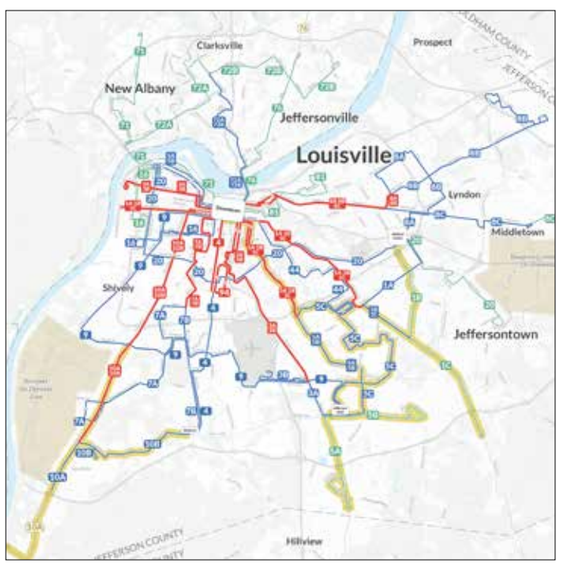
Group A Additions

- Routes 8A, 8B, and 8C in Eastern Louisville
- Routes 7A and 7B in Southwestern Louisville
- Route 76 extension to River Ridge
- On Demand Zones



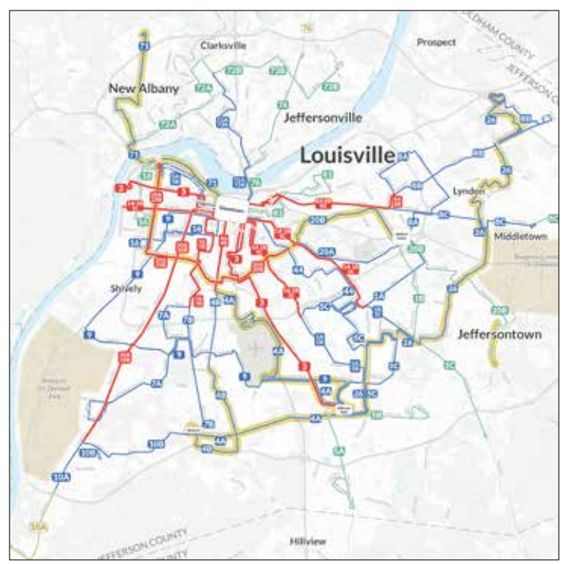
Group B Additions

- Routes 3A and 3B in West Louisville
- Orbital Route 9
- Route 16 in West Louisville
- Route 44 on Newburg Road
- Routes 72A and 72B in Southern Indiana



Group C Additions

- Routes 1B and 1C in outer parts of Southeastern Louisville
- Routes 5A, 5B, and 5C in Southeastern Louisville
- Routes 10A and 10B in Southwestern Louisville



Group D Additions

- Route 3 (Changes only in Southeastern Louisville)
- Routes 4A and 4B in Southern Louisville
- Orbital Routes 20A and 20B
- Orbital Route 26 in outer parts of Southeastern and Eastern Louisville
- Route 71 frequency improvement

Maps of the Group A Additions

Growth Network Long-Term

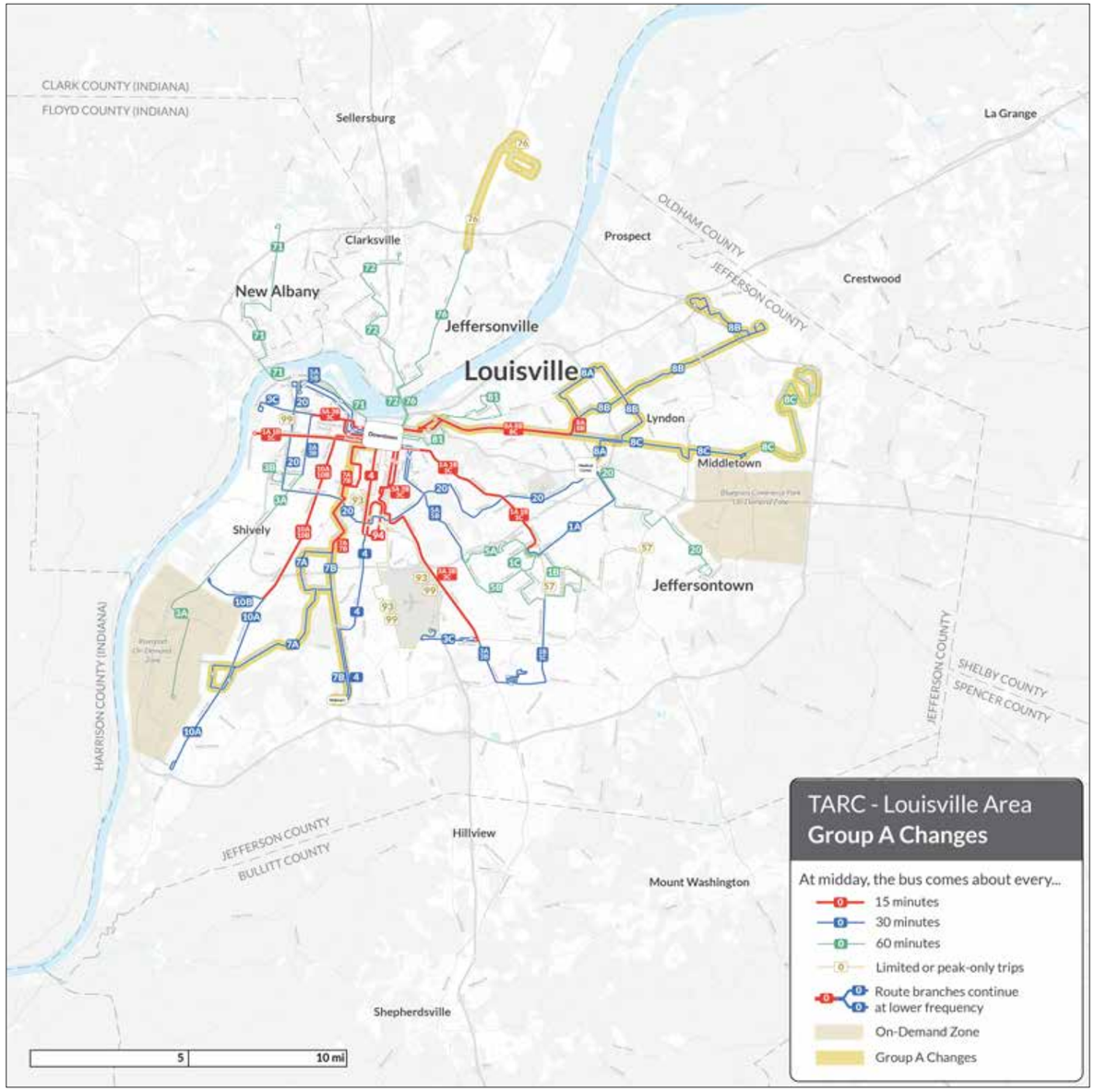
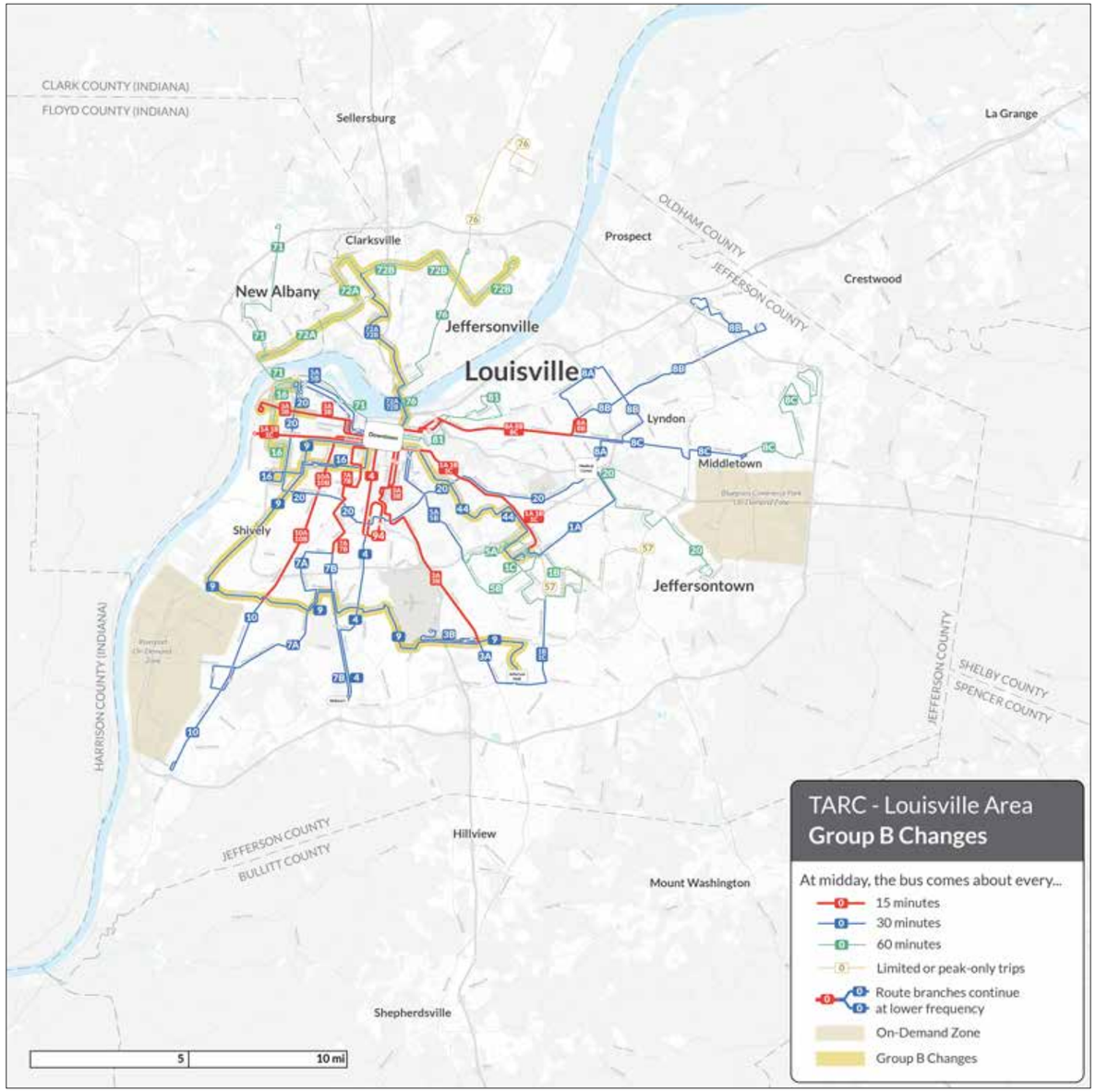


Figure 49: In the first set of enhancements (Group A), Routes 8A, 8B, and 8C would be implemented in eastern Louisville. Routes 7A and 7B would replace Routes 8A and 8B in southwestern Louisville. These routes would provide new coverage in these areas, and 15-minute frequency along Frankfort Avenue and 12th Street. Route 76 extension would be added, connecting River Ridge Commerce Center to the network with limited trips at shift times. Two On-Demand zones would be added in Riverport and Bluegrass Commerce Park.

Maps of the Group B Additions

Growth Network Long-Term



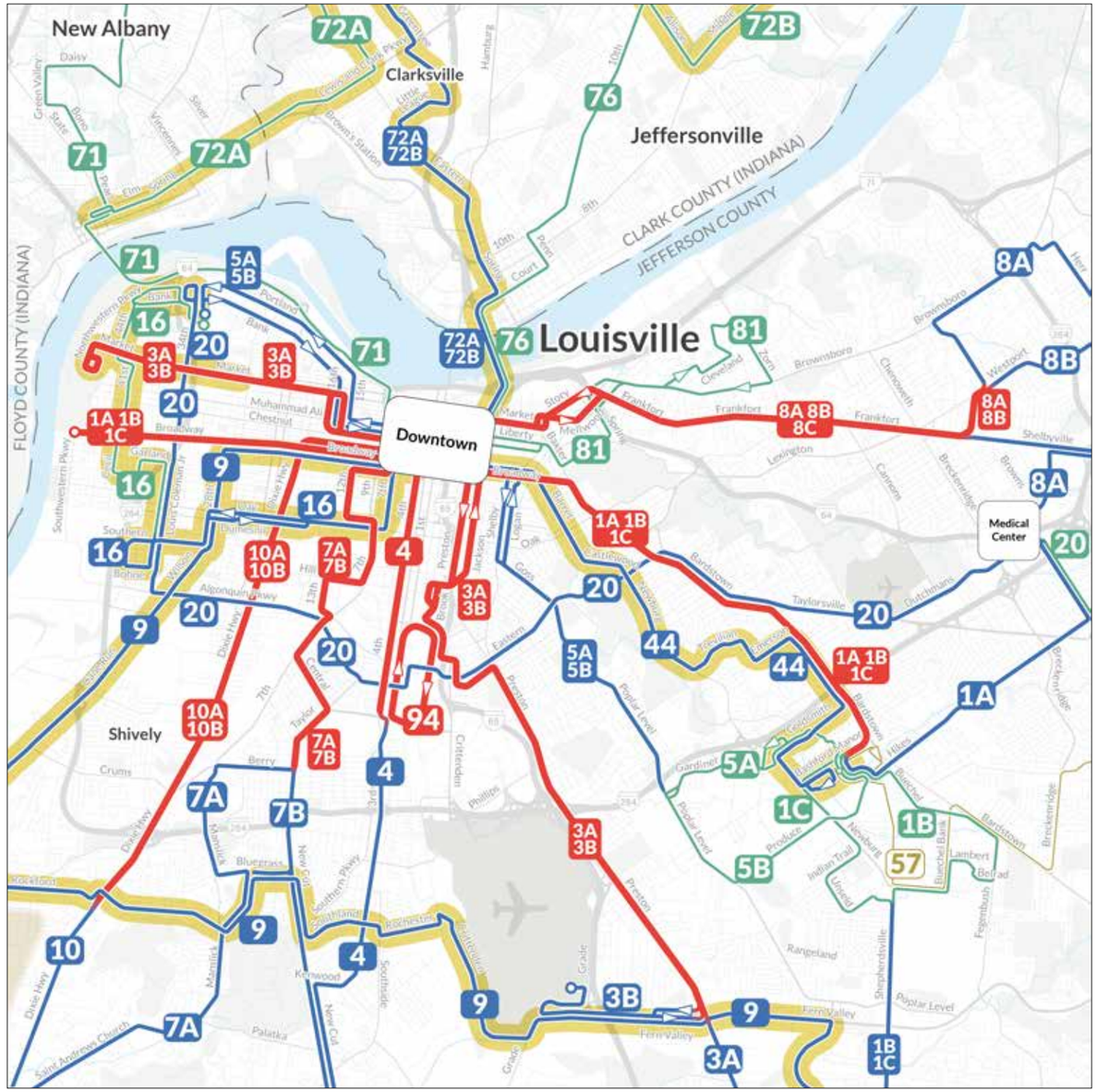
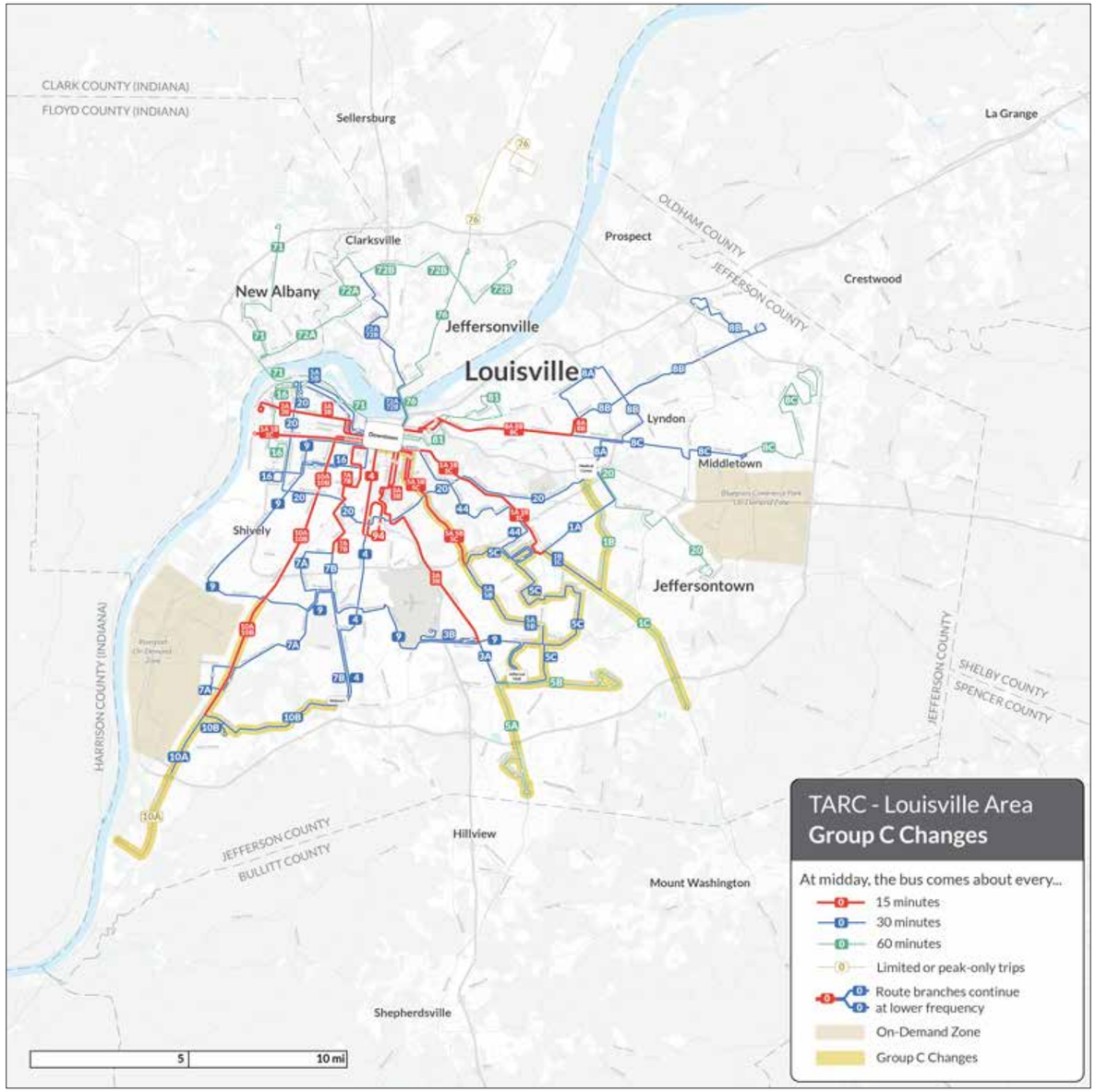


Figure 50: In the second set of enhancements (Group B), Routes 3A and 3B would be combined along Market Street in West Louisville. Routes 9 and 16 would improve service and frequencies in West Louisville, and Shively, connecting across town to Jefferson Mall. Route 44 would be added at 30-minute service down Newburg. Route 72 would be replaced by Routes 72A and 72B, providing 30-minute service to Downtown Clarksville and Jeffersonville, and significantly expanding transit coverage in Southern Indiana. The limited peak-only Routes 93 and 99 would be removed.

Maps of the Group C Additions

Growth Network Long-Term



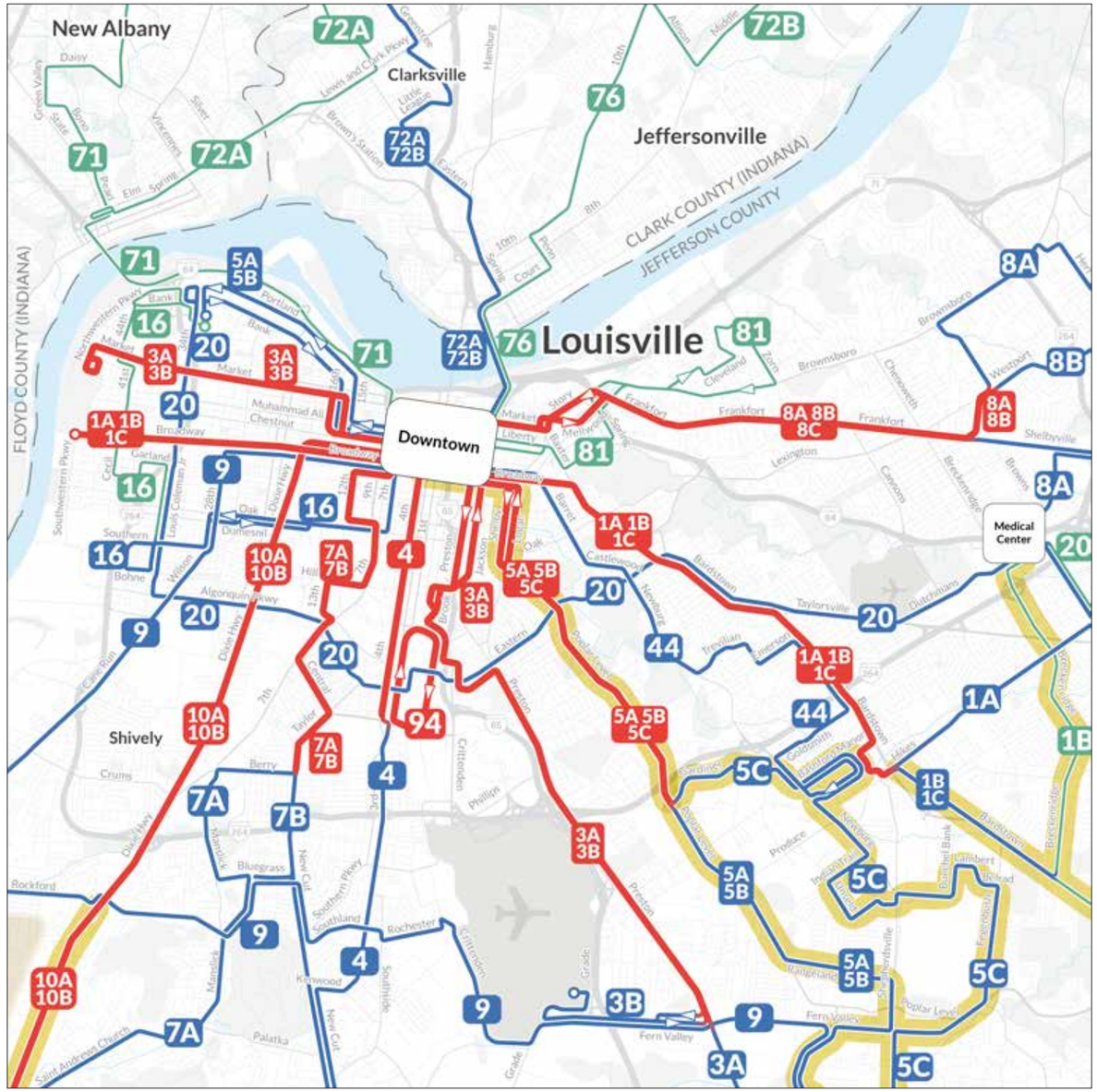
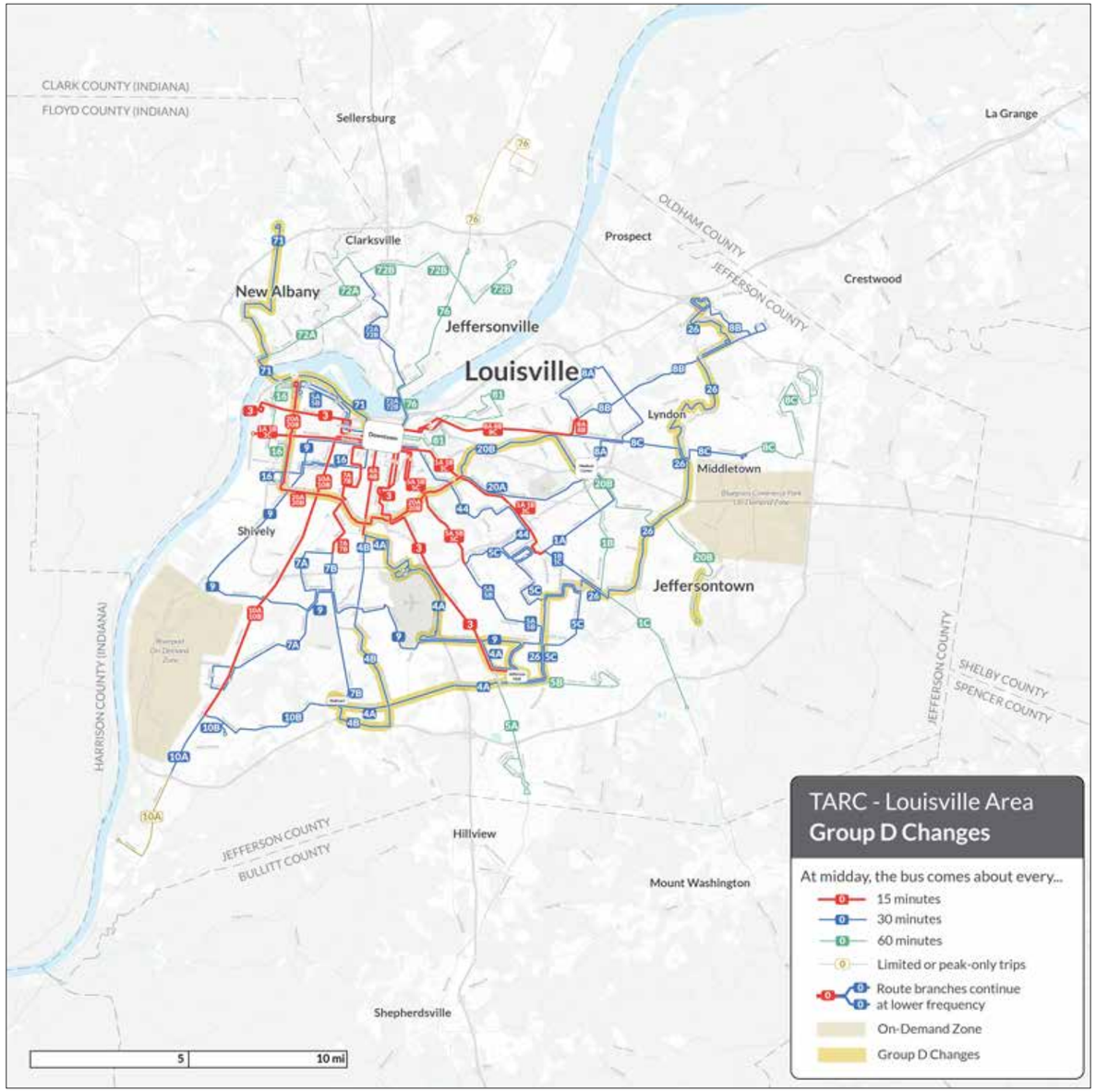


Figure 51: In the third set of enhancements (Group C), Routes 1B and 1C would be modified to add coverage along Breckenridge Lane and Bardstown Road. Route 5 would be replaced by Routes 5A, 5B, and 5C, greatly improving frequencies and coverage in southeastern Louisville, replacing the peak-only Route 51. Route 10 would be replaced by Routes 10A and 10B, providing frequent service further along Dixie Highway, and improving coverage in southern and southwestern parts of Louisville. Limited Route 57 would be removed.

Maps of the Group D Additions

Growth Network Long-Term



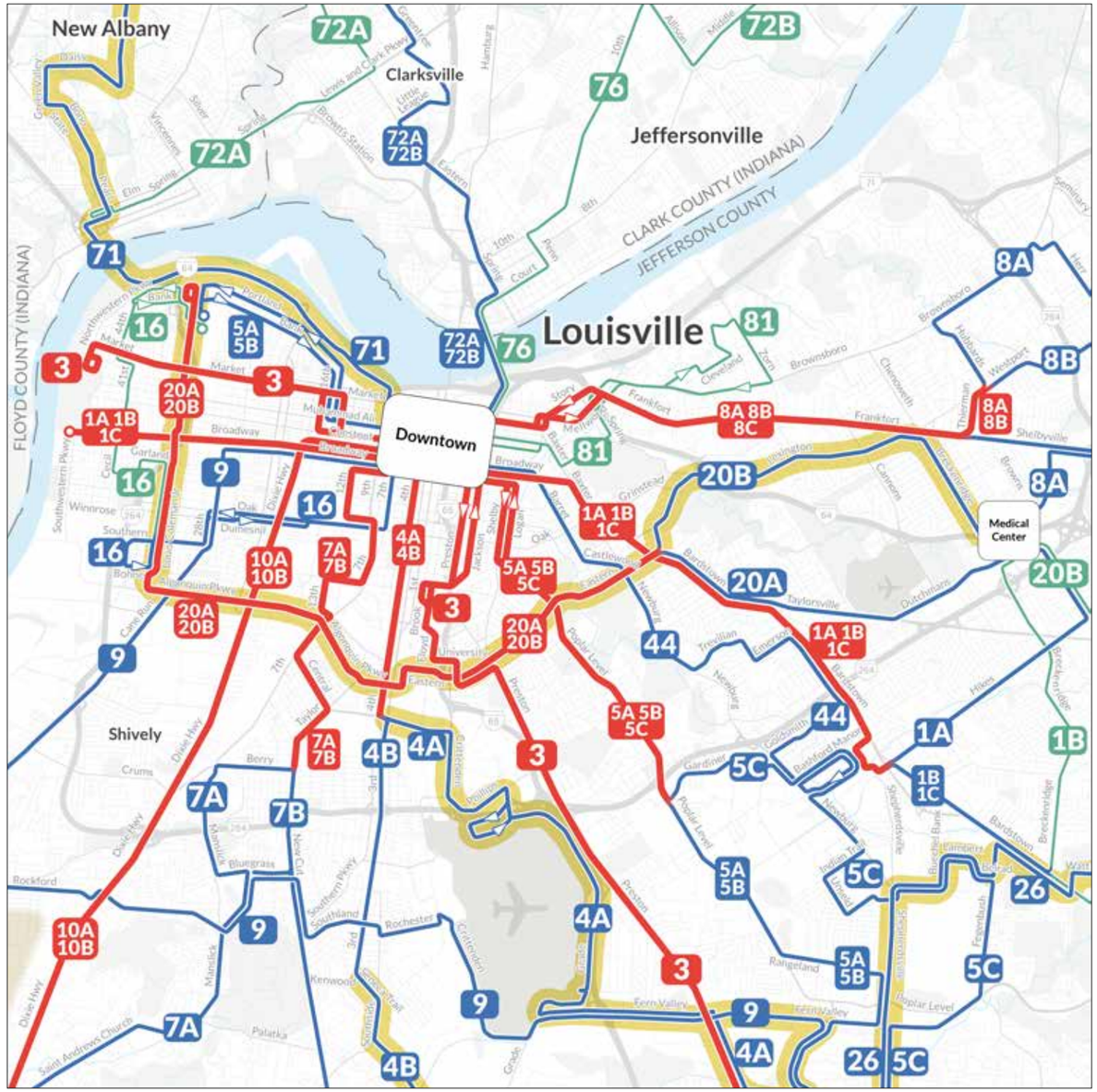


Figure 52: In the fourth and last set of enhancements (Group D), Route 4 would be replaced by Routes 4A and 4B, to provide service to the Airport / Outer Loop and improve frequency on National Turnpike. Route 20 would be replaced by Routes 20A and 20B, providing a frequent orbital segment, and new coverage along Lexington Road and further into Jeffersontown. The combined frequent routes around the UofL campus would replace Route 94. Route 26 would provide completely new coverage in outer eastern parts of Louisville with service every 30-minutes. Route 71 would increase to 30-minute frequency.

5: Next Steps

Next Steps

The New TARC Network and future visionary Growth Network were presented to the TARC Board for approval after the Draft Plan public engagement phase. The board approval process included assessment of various outcomes, including a preliminary Title VI service equity assessment.

Planning for the implementation of the New TARC Network is well underway. Staff expects the New TARC Network to be launched by late summer 2026.

Over the next 10-12 months, staff will be working on the following items:

- Developing new public facing schedules, maps, and other materials for each route and the network,
- Implement bus stop sign and location changes,
- Implementing stop improvements for better amenities and accessibility,
- Training of operators, customer service staff, and other staff about the new network and routes, and
- Conducting a public education campaign about the new network so that riders understand how their bus routes will be changing,

Project updates on the implementation of the New TARC Network will be available on the TARC website:

www.ridetarc.org/newtarcnetwork

The New TARC Network is planned for implementation by August 2026.

What's Changing?

The TARC Network Will Change in Summer 2026

Completely New Routes
Routes in the New TARC Network will be very different from today
- *Service changes in every area*
- *New route numbers and names*

Better Hours of Service
Hours of service will be more consistent across most routes
- *5 AM to 12 AM, Monday to Saturday*
- *Improved Saturday service*
- *Consistent Sunday service*

Bus Stop Changes
Some stops will be spaced further apart, for *faster travel on TARC*

Why is the TARC Network Changing?
TARC is facing a ***major fiscal challenge*** that requires major system changes and reduced service.

What Are the Impacts?

A More Useful Network
- *5% more jobs reachable on average*
- *Improved access for 318,500 people*

Improved Bus Frequency
- *242,000 people will get better bus frequency or new service nearby*
- *34,700 more people (+41%) near frequent bus service*

Smaller Service Area
90,600 people will no longer have bus service nearby

All JCPS Magnet High Schools Covered

How Were These Changes Decided?
With the ***TARC 2025*** process, we showed the public and riders ways that TARC could change. We led a ***community conversation where everyone could weigh in*** on how TARC should face this challenge and balance key design trade-offs for the network.

What's Next?

Approval
The TARC Board approved the framework for the New Network in June 2025.

Implementation Planning
TARC has already started the work of developing new schedules and identifying bus stop changes.

Outreach and Education
TARC will roll out a major public education campaign in 2026.

Learn More!
ridetarc.org/newtarcnetwork

Appendix A: Preliminary Title VI Assessment

Summary

TARC does not discriminate on the basis of people's race, color, or national origin.

Under Federal law and rules, every large transit agency must assess whether service changes may cause an impact on minority or low-income people in their service area. The analysis fulfills agencies' obligations under Title VI of the Civil Rights Act of 1964. It is often called a "Title VI Service Equity Analysis" and it is required by FTA rules.

TARC 2025: Moving Forward Together is a complete redesign of the TARC transit network: where the buses go, and how often. The appendix shows how the benefits and burdens of the change would accrue to people protected by Title VI of the Civil Rights Act due to their race, color or national origin. This analysis also looks at benefits and burdens for low-income residents.

Benefits and Burdens

There are **multiple possible ways to analyze a transit service change for impacts to protected populations**. In the body of this report we present analyses that look at benefits and burdens measured in three different ways: access to jobs in a reasonable travel time; coverage by any service; and proximity to services with better frequencies. The results of that assessment suggest the Recommended New Network has less of a burden and more of a benefit to protected groups across most measures.

- Access to jobs within 60 minutes will improve by +5% for all residents, while improving more (+6% and +8%) for low-income and minority residents.
- Coverage by any service will decrease by -21% for all residents, but will decrease by less (-16% and -17%) for low-income and minority residents.
- Proximity to service at 15- or 30-minute frequency is the exception. It will increase by slightly more for all residents (+118%) than it will increase for low-income and minority residents (+103% and +111%).

As required by Federal Transit Agency policy, TARC has defined a set of Title VI Service Equity Policies. Those policies define two critical factors.

- The first factor is when TARC must assess the impact of a service change on Title VI protected groups (also known as the Major Service Change Policy).
- The second factor is the level of difference in benefit or burden that is acceptable between a Title VI protected group (minority or low-income residents) and the non-protected groups (non-minority and non-low-income residents).[1]
  - The TARC policies set that level at +/-10% statistical difference between the effects on a protected group and the non-protected group. In other words, if non-minority residents are seeing a 20% reduction in service, minority residents must have no more than a 30% reduction in service (+10% of the protected group).

People Trips

To meet the requirements of the TARC Title VI Service Equity Policies, we used a measure that multiplies the amount of service on each route by the number of residents near each route. This measure is called **"people trips"** and it accounts for

- Where people live, their race/ethnicity and their income.
- The number of times a bus would pass near people in a year, which reflects the frequency of service and span of service across all days (Weekdays, Saturdays, and Sundays).
- How many of those bus trips, on all the routes, get close to low-income and minority residents, compared to all residents.

By comparing the "people trips" results among the total population, the low-income population and the minority population, we can see whether low-income or minority residents would bear a disproportionate share of the burdens of change.

Results

The New TARC Network represents a reduction of service of 12% system wide. Yet, the New Network was designed to prioritize maintaining service in places with the most people nearby. As a result, the reduction in "people trips" for the whole population is 9.9%, less than the reduction in service of 12%.

The "people trips" measure allows us to compare the proportion of the service reduction that is borne by each protected group (minority and low-income residents). The map and table on page 64 shows the math and the results of the analysis. The table below provides the high-level summary of the outcomes.

In changing from the existing network to the New TARC Network, **both low-income and minority residents will bear a smaller share of the service reduction**. Low-income residents see 8.3% less change in service while minority residents see 4.9% less reduction in service. In both cases, the effect is a net positive for the protected group, and the value is within the +/-10% threshold.

Taking the people trips measure alongside the three other measures described in the body of the report we can see the overall effects of the New TARC Network on these groups taken each as a whole. Where the New Network offers benefits, low-income and minority groups as a whole will see more of the benefit. Where the New Network imposes burdens, they will bear proportionately less of the burden.

By three out of four measures, the New Network will benefit low-income and minority residents more, or burden them less, than it will all residents.

Figure 53: Table showing outcomes for protected and non-protected groups from the people trips Title VI analysis.

	Low-Income Residents	Non-Low-Income Residents	Minority Residents	Non-Minority Residents
% Change in People Trips	-3.6%	-11.9%	-7.2%	-12.1%
Difference between protected and non-protected group	8.3 percentage points		4.9 percentage points	

1 Federal rules documents use two distinct phrases, "disproportionate burden" and "disparate impact," to describe negative consequences to distinct groups of people. The distinction relates to which of two laws is being referred to. We use these interchangeably here.

The "People Trips" Measure

In the past, the impacts of transit service changes on specific populations were difficult to measure. The normal measure was a crude one, looking only at whether a bus route was present or absent in an area and observing the demographics of that area.

Technological advances have made it possible to take into account not just the presence or absence of service near protected populations but also service frequency, hours and days of service, job access and coverage.

The people trips measure takes into account frequency, hours and days of service, and proximity.

How can different service changes affect the number of people trips measured for each population? Here are some examples:

- If frequency on a route is increased, that means more buses are making more trips on that route throughout the day. That will increase the number of people trips.
- If Sunday service is added, that means more bus trips on that route during the week. That will increase the number of people trips.
- If a route is removed entirely, that means no trips going past the people who live nearby. That will decrease the number of people trips.
- If a route is shifted from one street to another street, and gets closer to a larger number of people as a result, that will increase the number of people trips.
    - If the new street also has more minority or low-income residents nearby, then the number of people trips for those particular populations will go up.

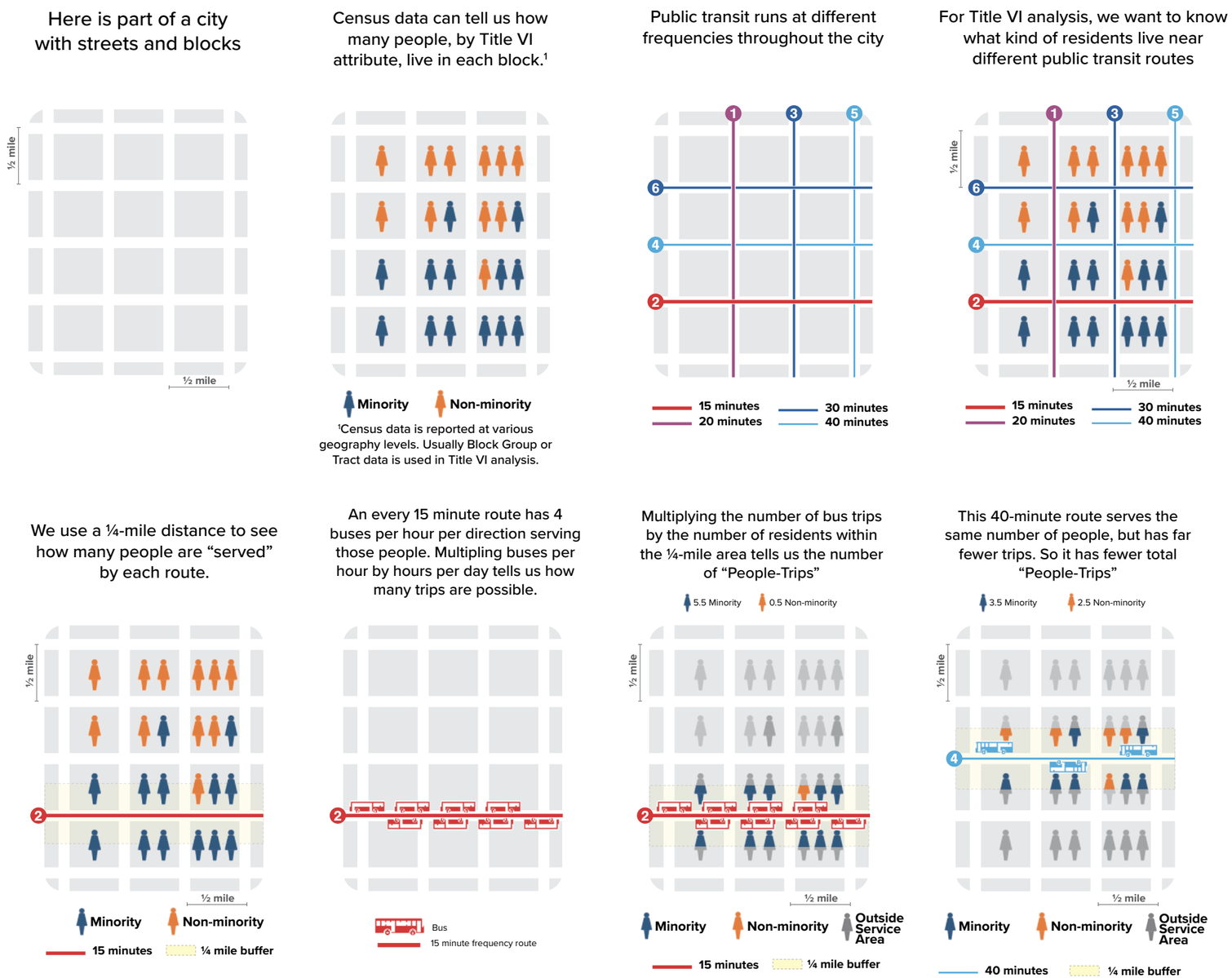


Figure 54: These graphics illustrate how the "people trips" can be calculated from the amount of bus service on each route and the population of each area, using an imaginary neighborhood. People trips takes into account changes in route frequency, span, length and location.

The graphics on the previous page show how the number of bus trips on each route and the number of nearby people are taken into account.

The graphic on this page illustrates a small change to route frequencies, and how a combination of improvements in some places and cuts in other places can still result in a positive outcome for some or all groups of people.

In this imaginary network, the agency is increasing the total amount service in this neighborhood. But the increase won't be provided uniformly - the frequency on Route 4 will increase but the frequency on Route 6 will decrease. Route 4 has the same number of residents nearby as Route 6, but it has a higher proportion of minority residents (shown as blue person icons) than Route 6.

With an overall increase in service in this area, the total people trips number for this area of the network will increase by 216 people trips (as shown in the table).

Because there are more minority residents near the improved route than near the reduced route, the number of people trips for minority residents will also increase, by 171 (or 9%) as shown in the table. The gains from the improvement to Route 4 exceed the losses from the cut to Route 6. Non-minority residents, by comparison, on see an increase of 45 (or 3%) in people trips.

The next step is to compare the amount of the people trips increase that accrues to minority residents to the increase for non-minority residents of this area. Of the increase in people trips after the change, minority residents see a 9% increase while non-minority residents see a 3% increase. With this service change, they are experiencing **a more than proportionate share of the benefit of the service increase, and about 5 percentage points greater increase** than non-minority residents.

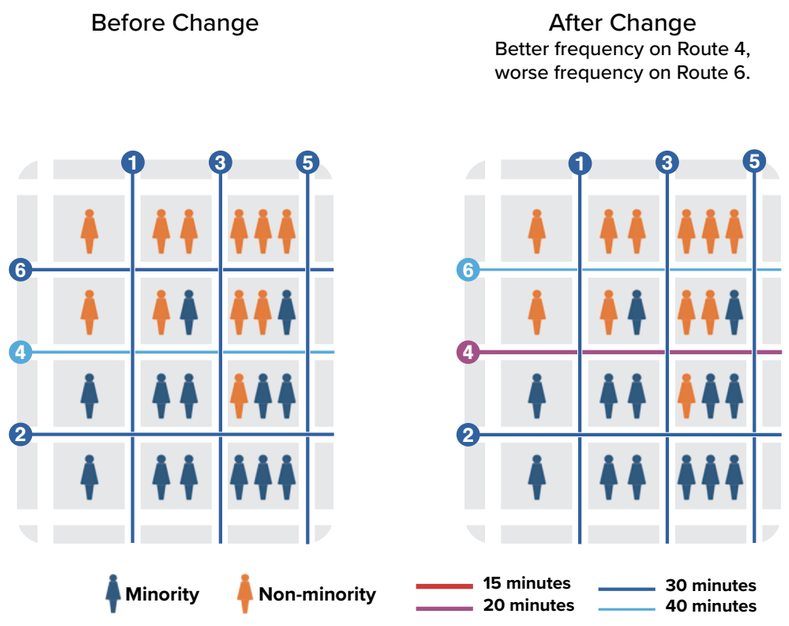


Figure 55: With an increase to frequency on one route and a decrease on another, people trips can account for how many people, and of what demographics, gain and lose service. In the imaginary map above, an improvement to Route 4's frequency in an area with more minority residents (shown in blue) results in more people trips and a more-than-proportionate benefit to minority residents. The table below summarizes the results.

	All Residents	Minority Residents
Imaginary "Before" Network	3,312	1,989
Imaginary "After" Network	3,528	2,160
Increase in people trips	+216	+171
Share of the increase borne by this group	**100.0%**	**79%**
Share of the total population of this imaginary area		**70%**

People Trips Results for the New TARC Network

The map on the right shows how people trips would change across TARC's service area in the New TARC Network. The table below shows the results of the people trips comparison of the existing network and the New TARC Network.

Of the total reduction in people trips across the service area population:

- Low-income residents see a 3.6% reduction in people trips. Non-low-income residents see an 11.9% reduction. The difference is 8.3 percentage points more service for low-income residents.
- Minority residents see a 7.2% reduction in people trips. Non-minority residents see a 12.1% reduction. The difference is 4.9 percentage points more service for minority residents.

TARC's existing policies state that a burden or impact will be considered disproportionate if the amount of the burden borne by a protected group is more than 10 percentage points different from the effects on the non-protected group.

By that policy, this measure finds no evidence of a disproportionate burden on low-income residents and no disparate impact on minority residents. In addition, the direction of difference is positive for these groups, as both will experience less negative impact (less of the service reduction) than non-protected groups.

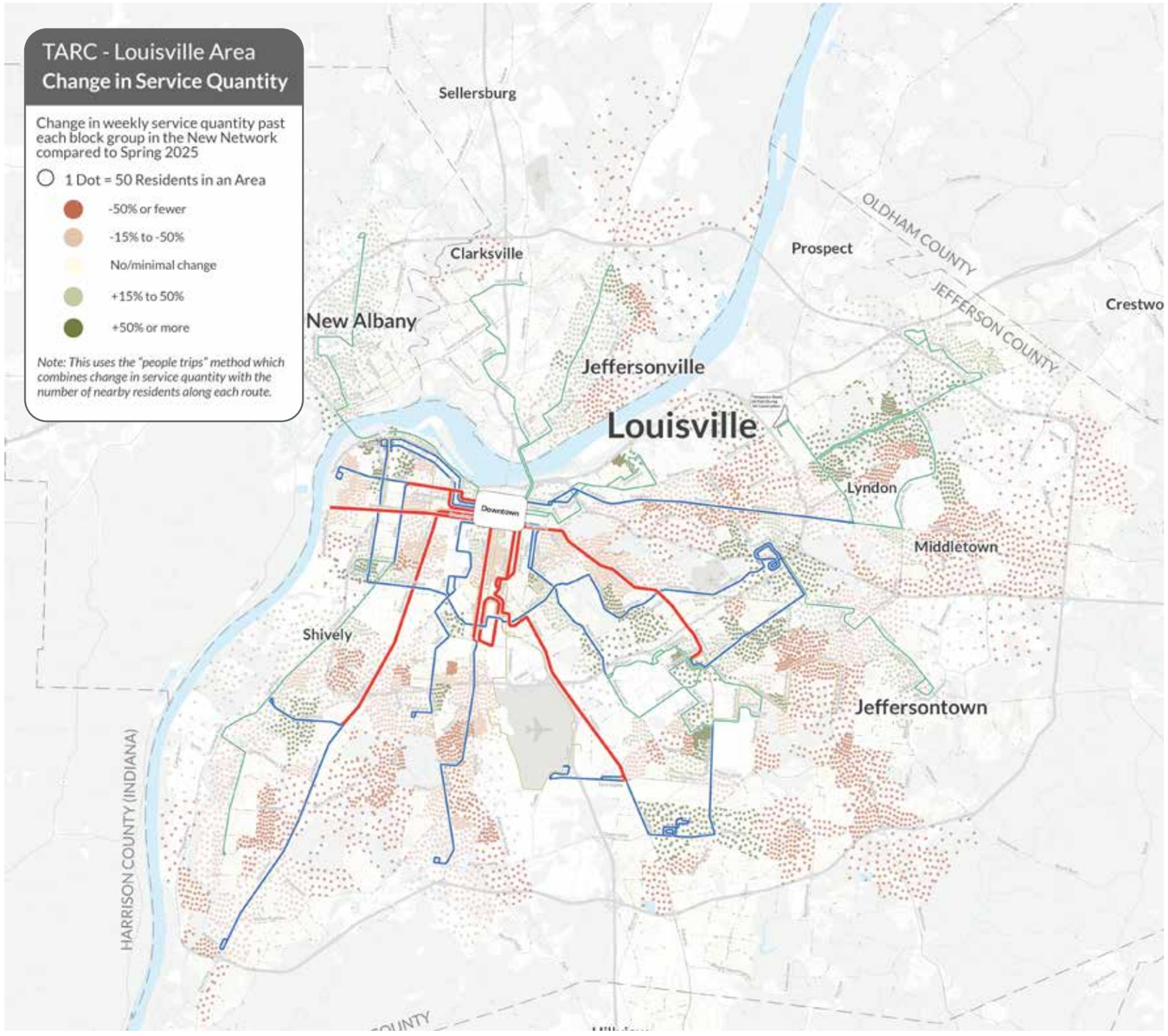


Figure 56: With both the change in service to emphasize a ridership-style network and the 12% service cut, at first there appears to be a large amount of red dots representing service quantity loss. However, Title VI is a measure of the impact of this loss on distinct groups, and areas of low-income or minority residents in Louisville experience less of the red loss dots than all residents.

	Low-Income Residents	Non-Low-Income Residents	Minority Residents	Non-Minority Residents
Spring 2025 Network People Trips	2,322,412,123	7,236,027,189	4,425,599,641	5,132,839,671
The Recommended New Network People Trips	2,238,782,880	6,376,796,977	4,106,150,269	4,509,429,588
Change	-83,629,244	-859,230,211	-319,449,372	-623,410,083
% Change	**-3.6%**	**-11.9%**	**-7.2%**	**-12.1%**
Difference between protected and non-protected group	**8.3 percentage points**		**4.9 percentage points**	

Appendix B: Concept & Draft Network Maps

Ridership Concept

Ridership Concept

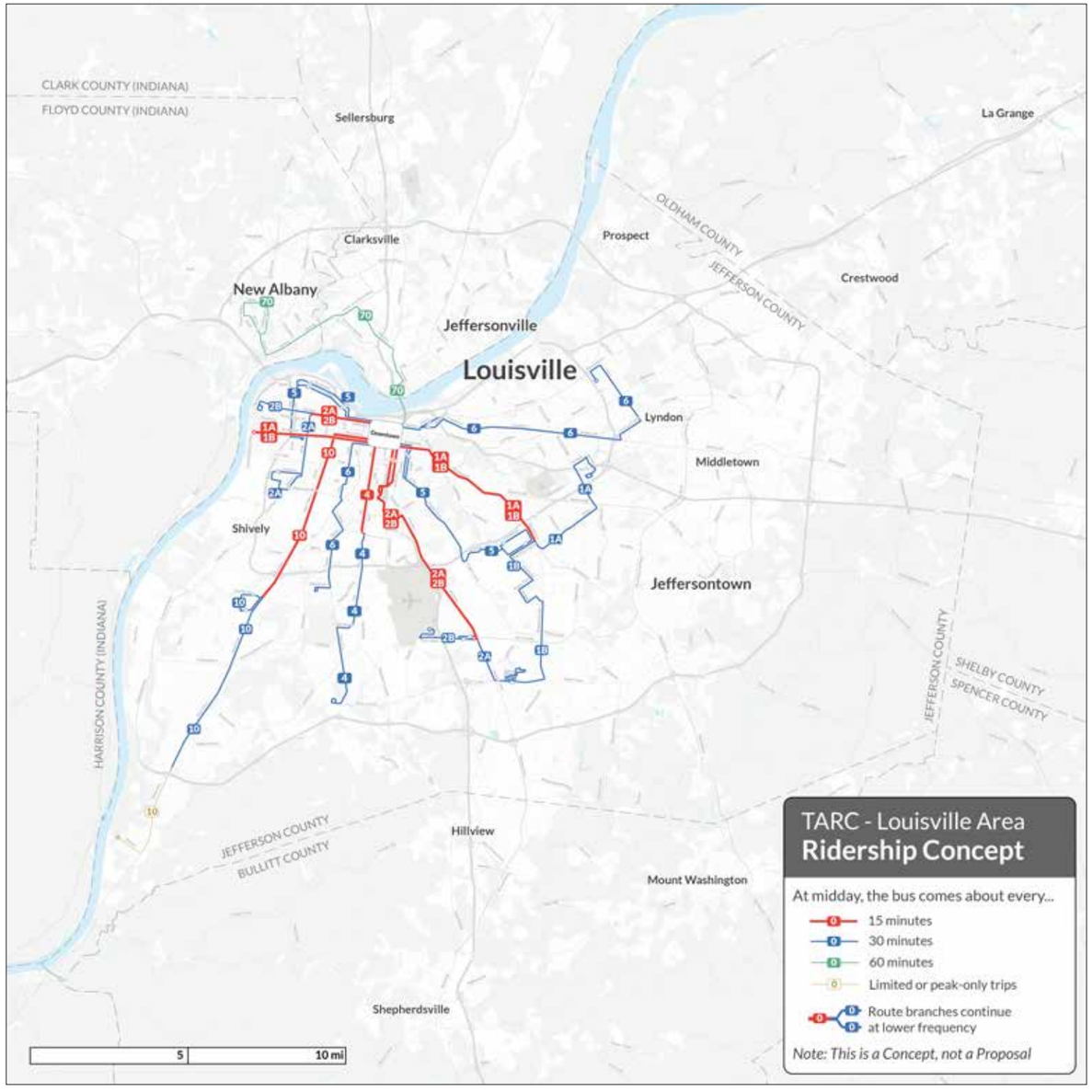


Figure 57: The Ridership Concept in the Louisville Area, with routes color-coded by frequency.

Figure 58: The Ridership Concept in the urban core of Louisville.

Coverage Concept

Coverage Concept

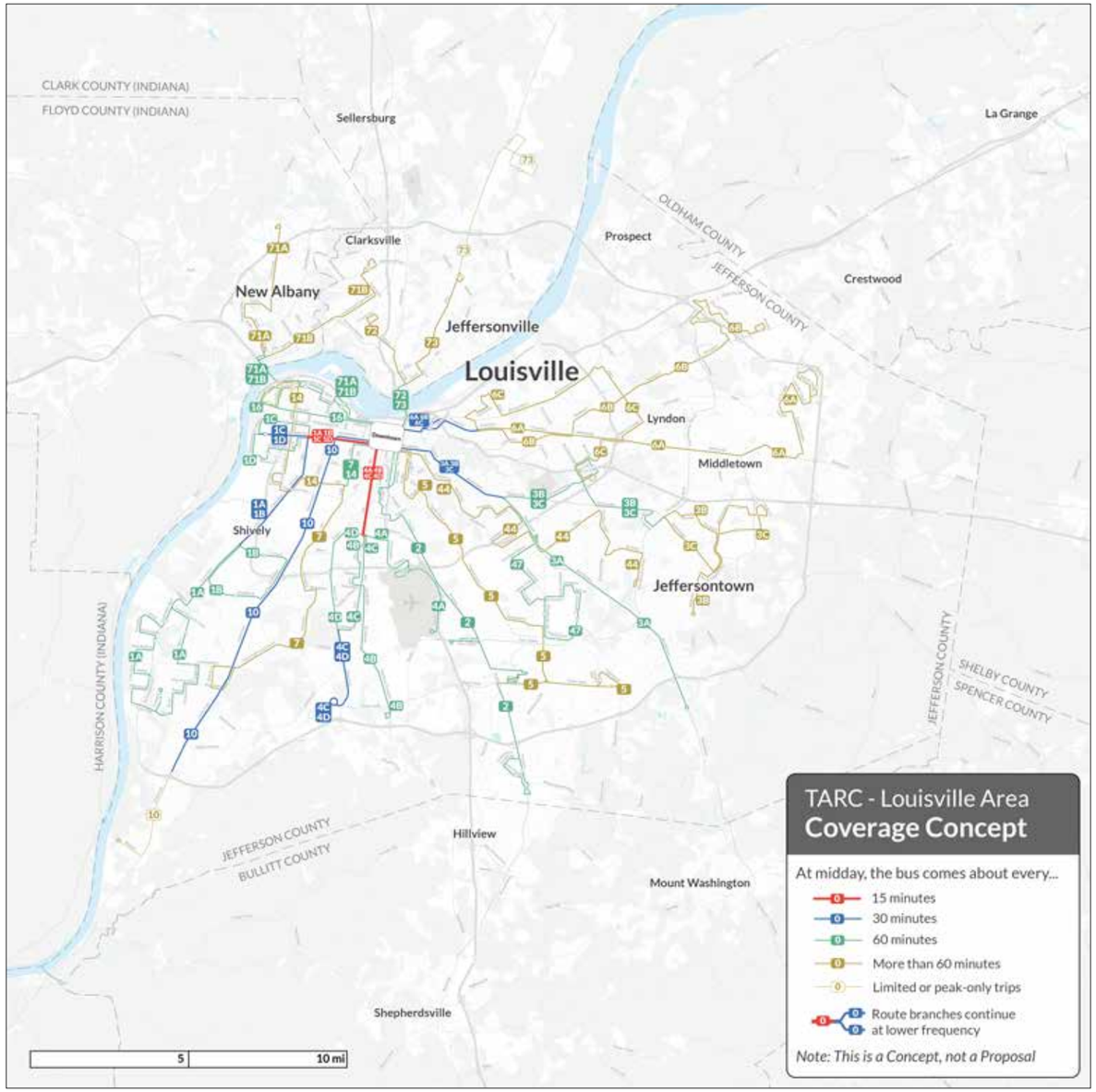


Figure 59: The Coverage Concept in the Louisville Area, with routes color-coded by frequency.

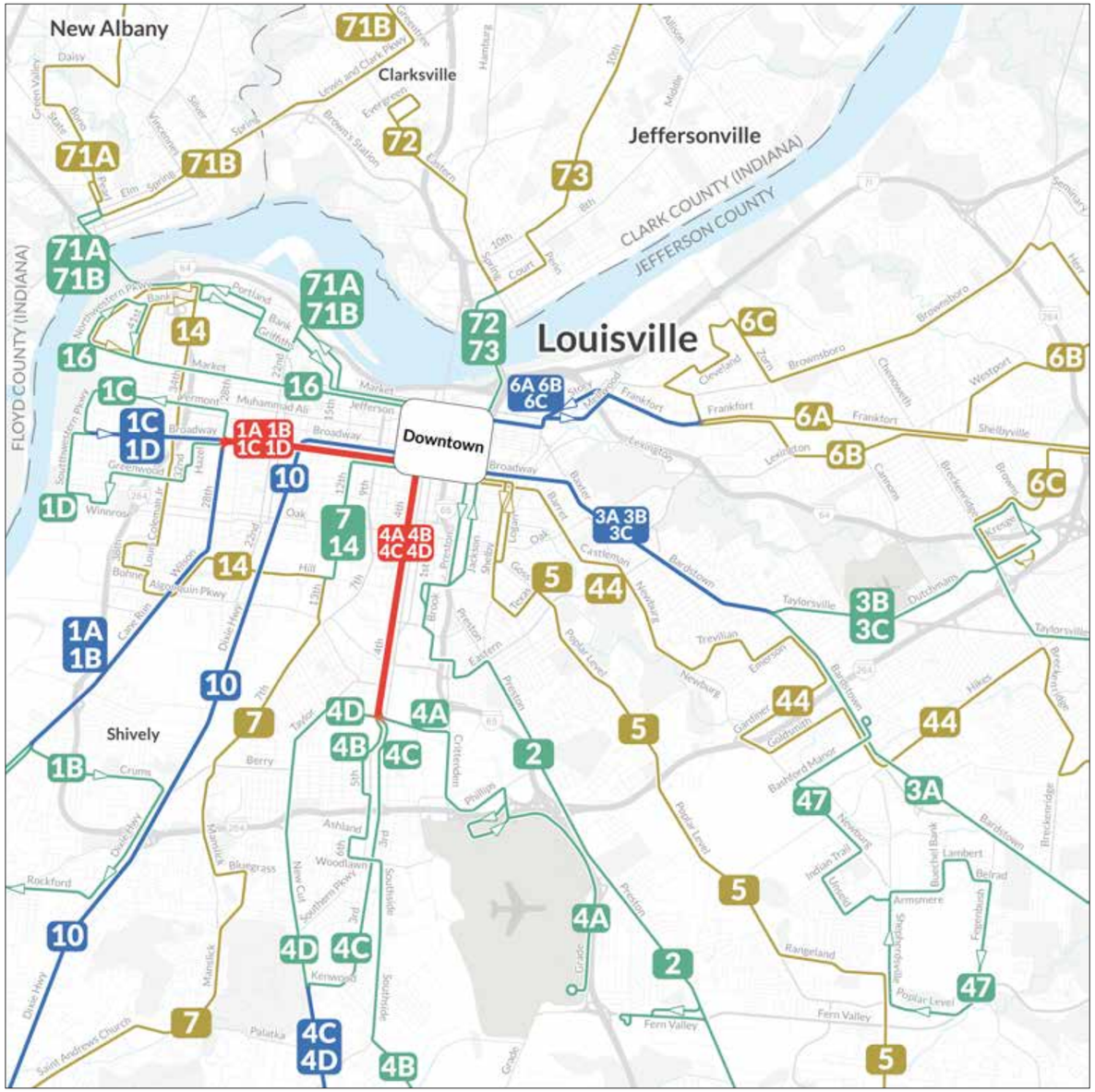


Figure 60: The Coverage Concept in the urban core of Louisville.

Growth Concept

Growth Concept

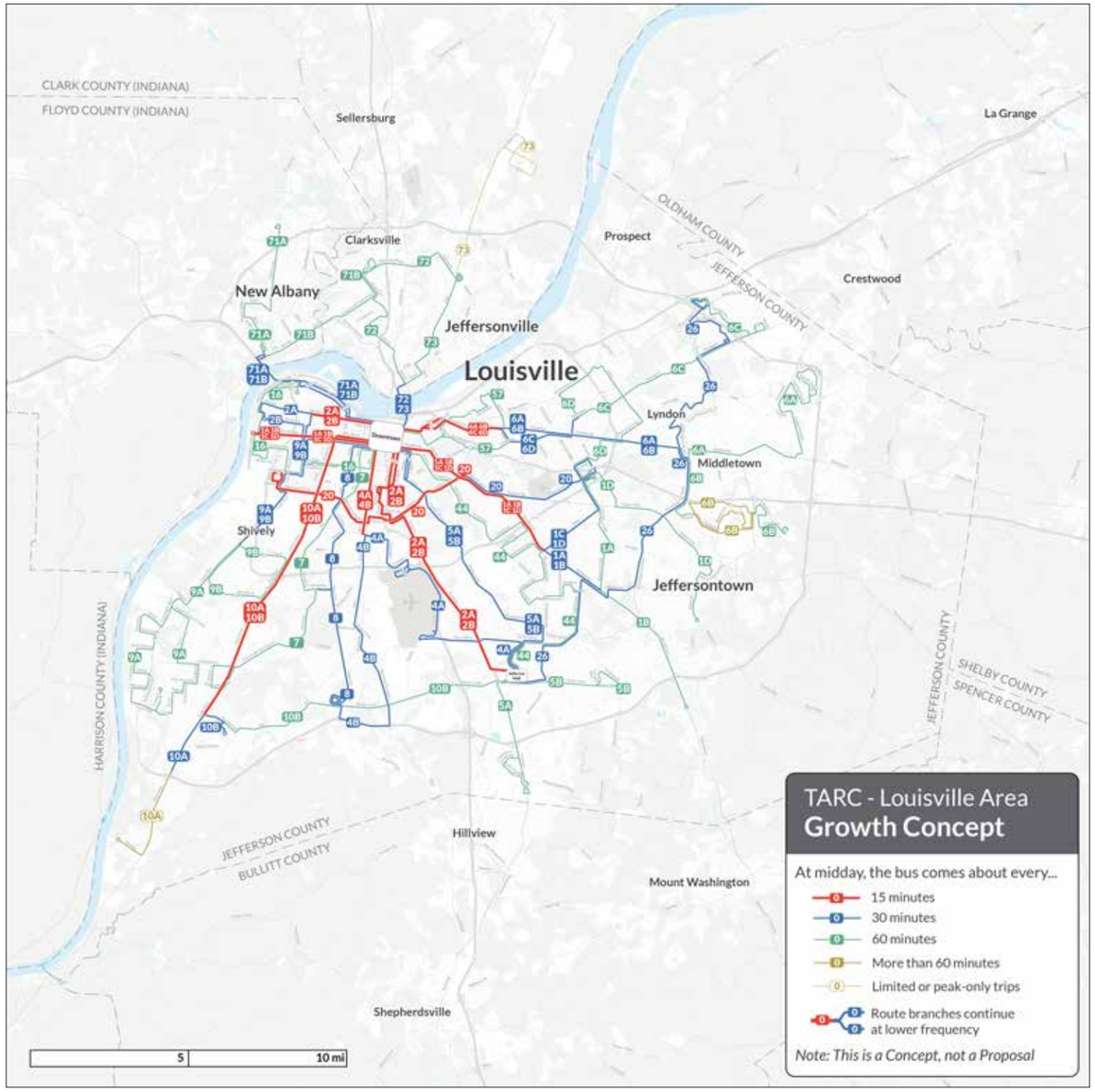


Figure 61: The Growth Concept in the Louisville Area, with routes color-coded by frequency.

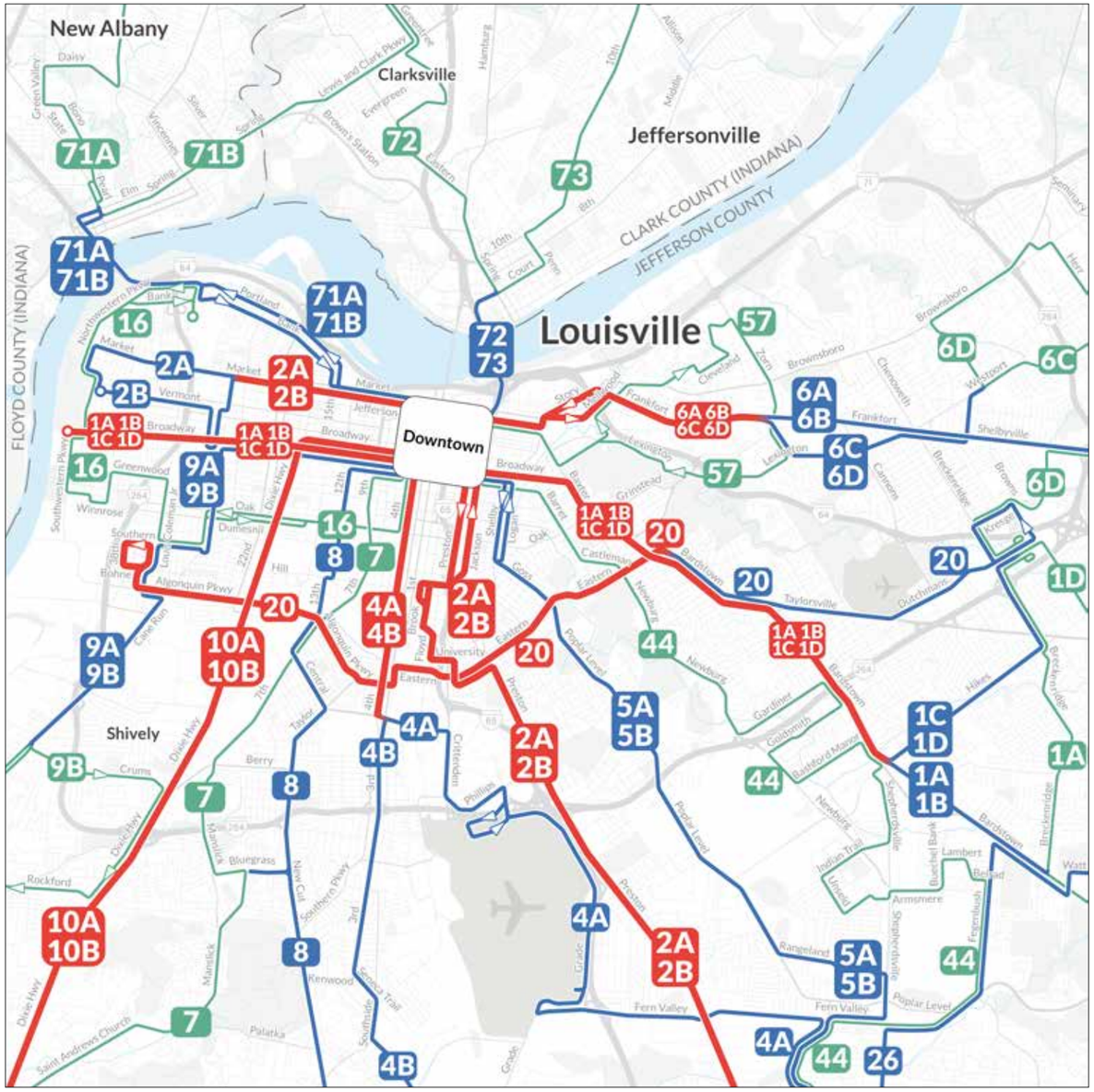


Figure 62: The Growth Concept in the urban core of Louisville.

Draft Limited Network

Limited Network Short-Term

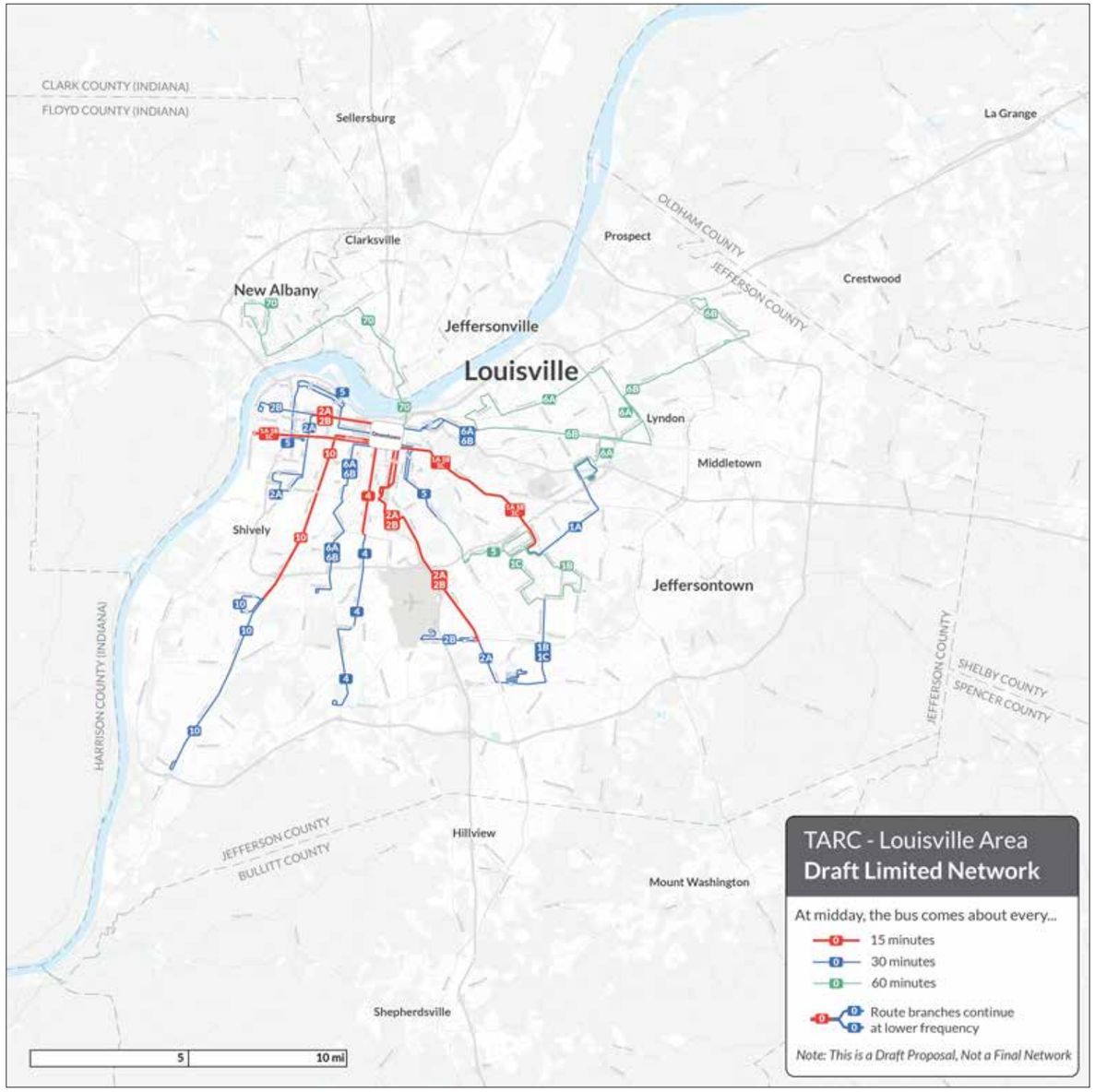


Figure 63: The Draft Limited Network in the Louisville Area, with routes color-coded by frequency.

Figure 64: The Draft Limited Network in the urban core of Louisville.

Draft Enhanced Network

Enhanced Network Short-Term

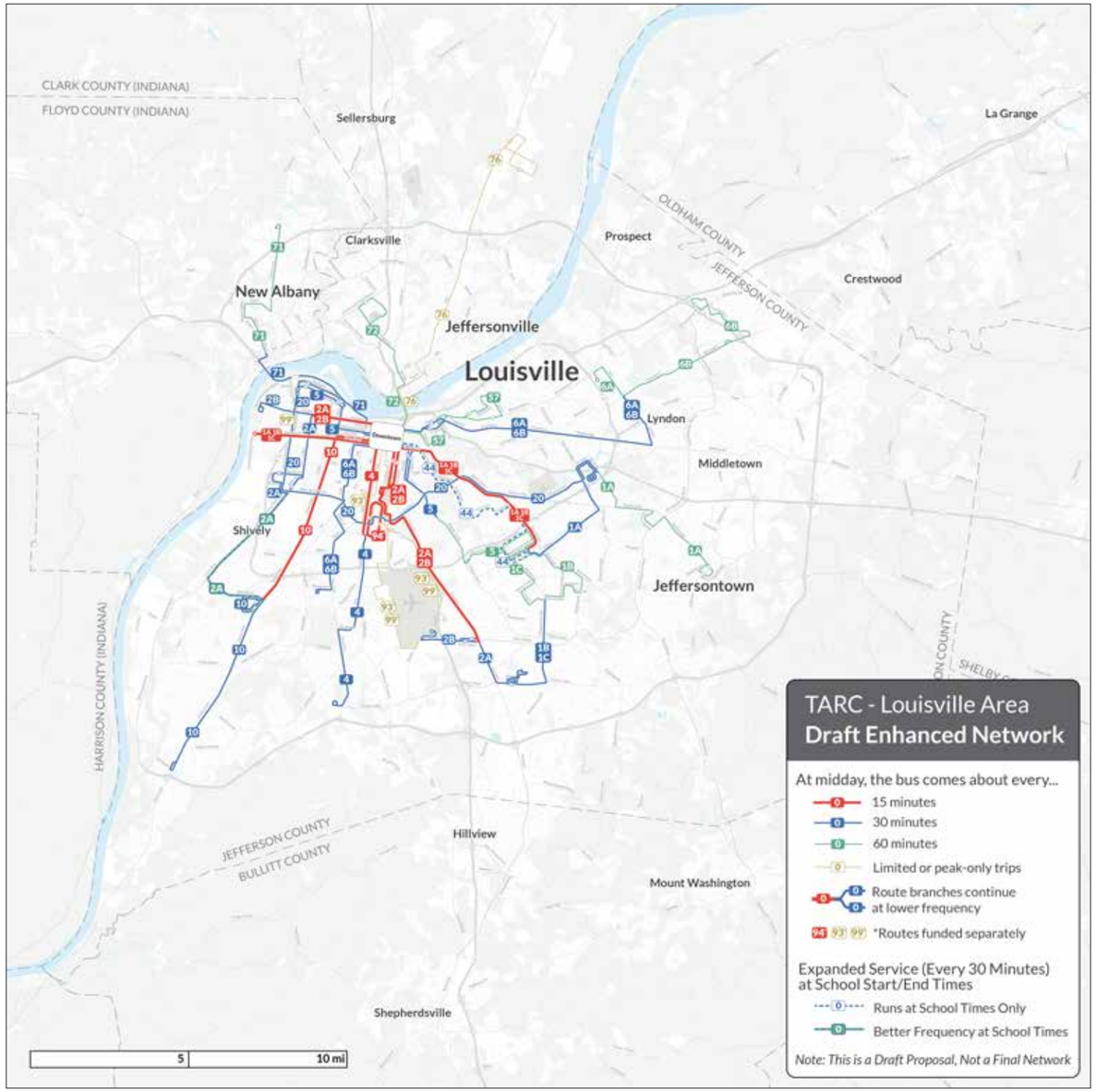


Figure 65: The Draft Enhanced Network in the Louisville Area, with routes color-coded by frequency.

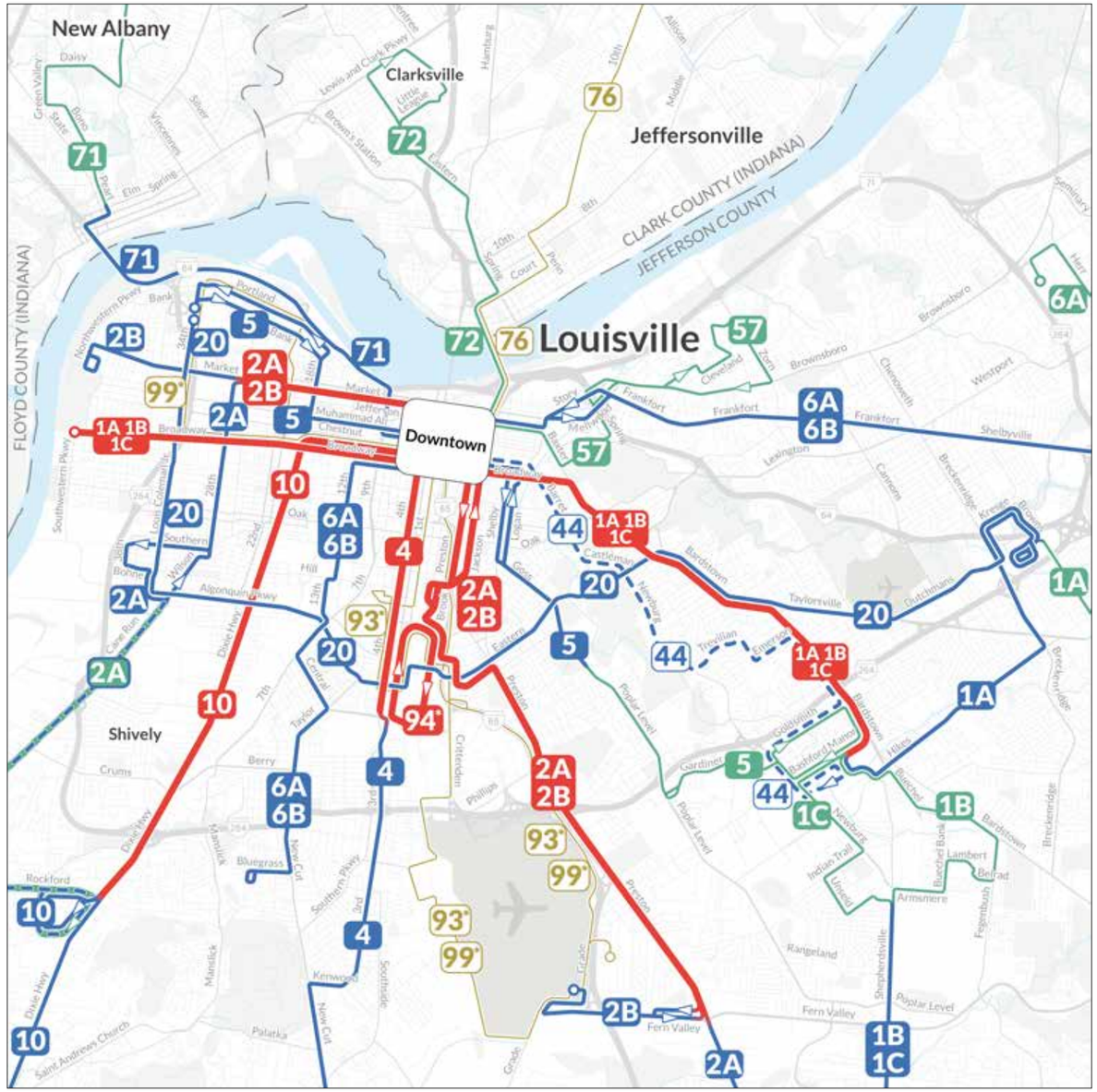


Figure 66: The Draft Enhanced Network in the urban core of Louisville.

Draft Growth Network

Growth Network Long-Term

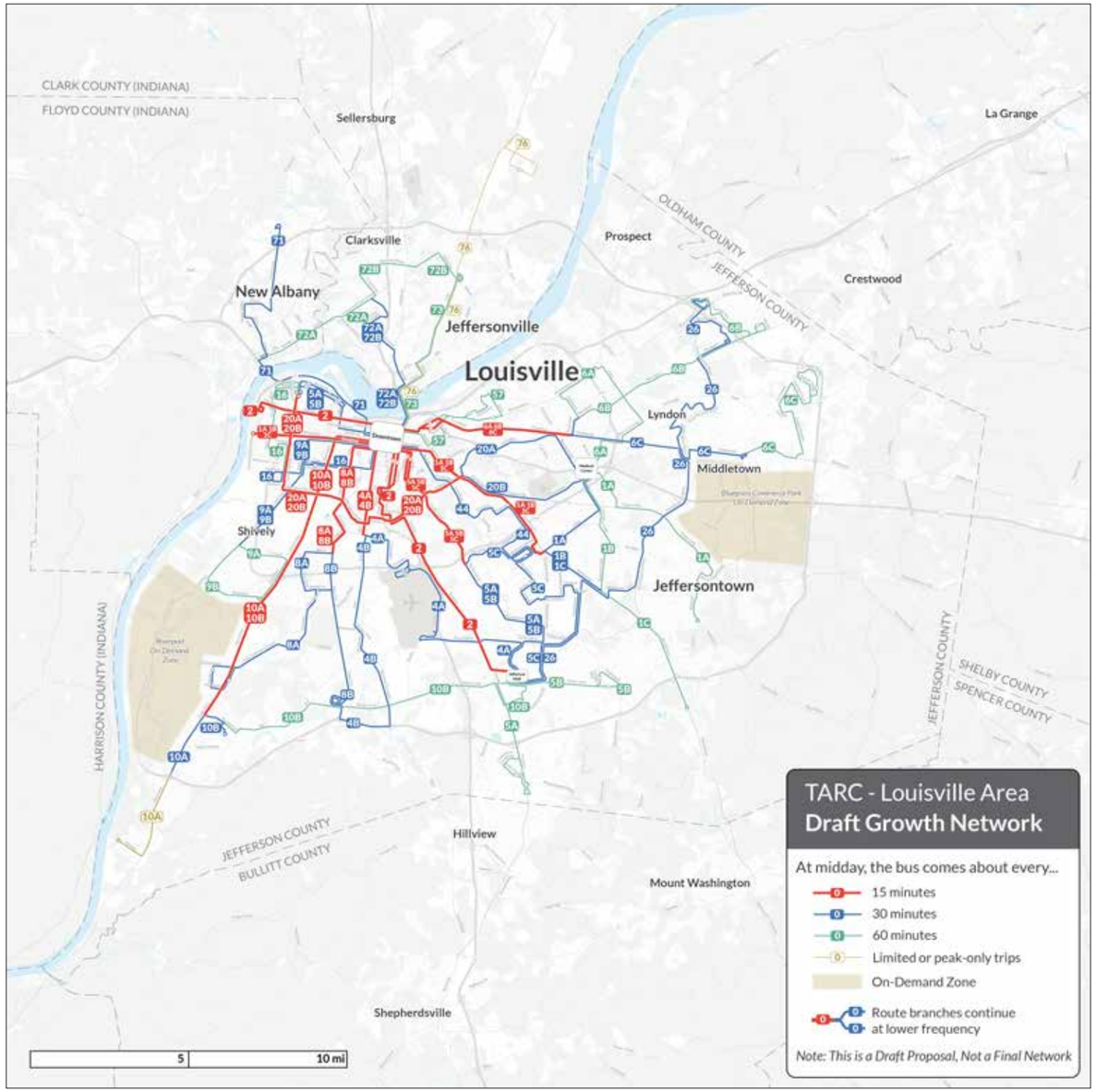


Figure 67: The Draft Growth Network in the Louisville Area, with routes color-coded by frequency.

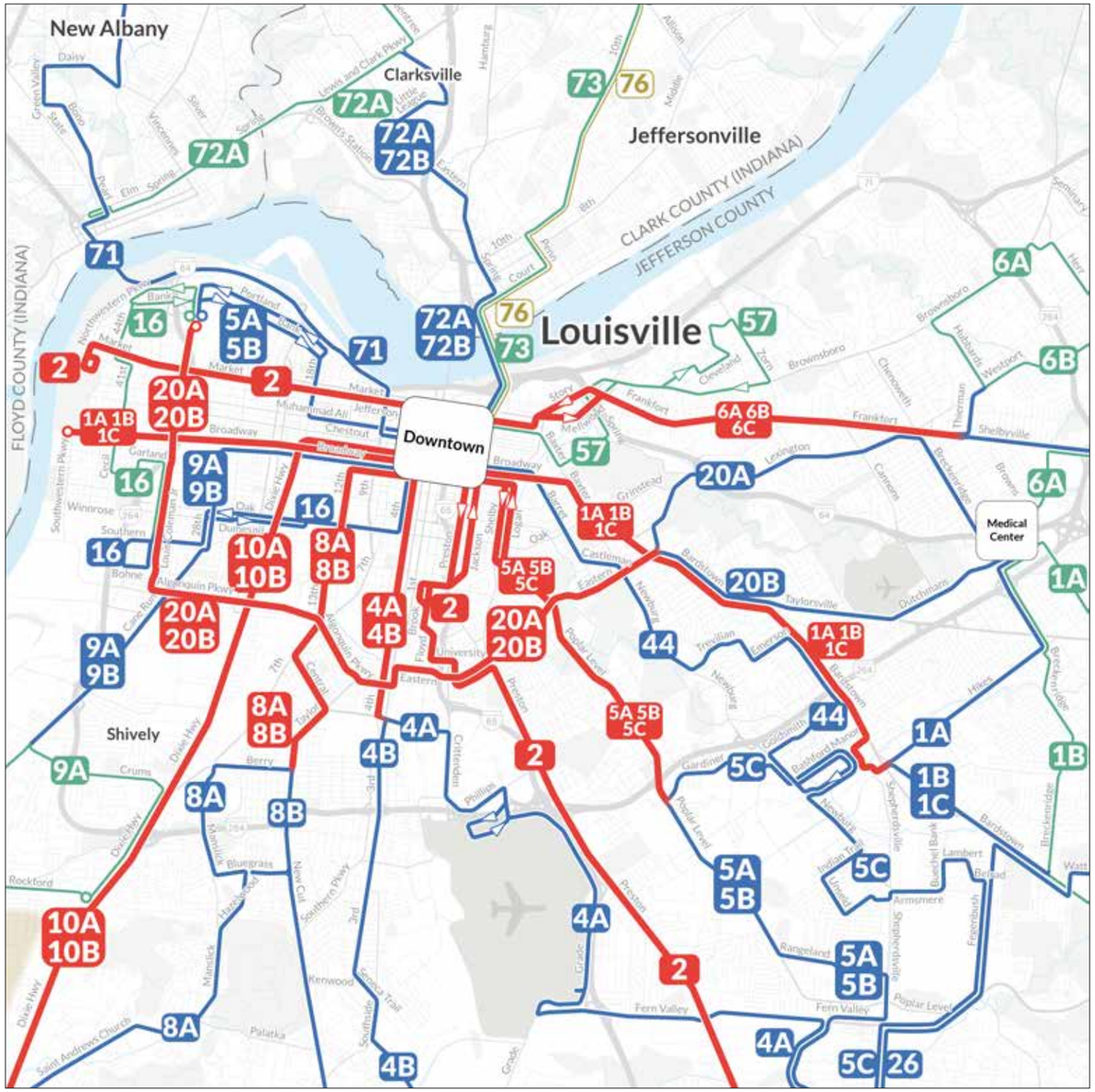


Figure 68: The Draft Growth Network in the urban core of Louisville.

Appendix C: List of Stakeholder Advisory Committee Participants

Organization Representatives

The TARC 2025 Stakeholder Advisory Committee (SAC) was an evolving stakeholder group initially convened at the beginning of the planning process. Participants engaged with each other, TARC, and the Planning Team on transit-related topics. The SAC consisted of a diverse group of government leaders, elected officials, neighborhood leaders, community leaders, major employer representatives, and non-profit community service organizations. They participated in a series of detailed transit planning workshops to shape ideas, inform TARC planning priorities and goals, learn about transit challenges and opportunities, and served as liaisons for their respective community or organization.

SAC members committed to participating in three stakeholder workshops, supporting broader community outreach, and informing the plan with their unique perspective. Members of the SAC were engaged throughout the process and were prepared to continue their role beyond the planning process as Louisville shapes its transit future.

The following is a list of SAC Organization Representatives that contributed to TARC 2025:

- AARP
- Al Dia
- Baptist Health
- Bellarmine University
- Catholic Charities
- Center for Accessible Living
- Center for Neighborhoods
- Churchill Downs
- Coalition for the Homeless
- Downtown Louisville Partnership
- ElderServe
- Friends of Bardstown Road
- Gathering Strength
- GE
- GLI
- Goodwill Kentucky
- Highlands Commerce Guild
- Humana
- Indiana University Southeast
- Jefferson County League of Cities
- Jeffersontown Chamber
- KentuckianaWorks
- Kroger
- KY Refugee Ministries
- KY Restaurant Association
- LGE & KU
- Louisville Climate Action
- Louisville Metro Council Representatives
- Louisville Metro Housing Authority
- Louisville Planning Commission
- Louisville Regional Airport Authority
- Louisville Tourism
- Louisville Urban League
- Louisville Zoo
- LOUMED
- Metro United Way
- Norton Healthcare
- One Southern Indiana
- One West
- Preston Area Business Alliance
- ReLand Development
- Riverhills Economic Development District
- South Louisville Community Ministries
- St. Matthew's Chamber of Commerce
- Streets for People
- TARC Accessibility Advisory Council
- Amalgamated Transit Union Local 1447
- University of Louisville
- UPS
- Urban Design Studio, University of Louisville
- Volunteers of America
- West End Opportunity Partnership
- West Louisville Dream Team
- YUM! Brands