



2026 Annual Report

At-a-Glance

ridetarc.org

6M

Total annual rides

82%

On-time performance
(+8% improvement YoY)

94%

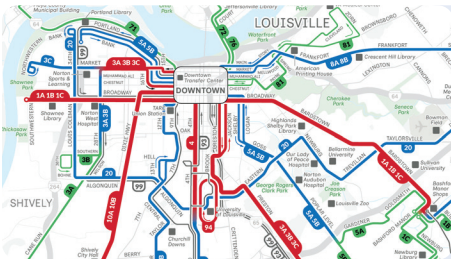
Of riders rely on transit as
their primary transportation

1.3M

Workforce-related
boardings

\$227M

Total economic
output



The New TARC Network and Downtown Transfer Center

The New TARC Network includes new routes, route numbers, schedules, bus stops, and improved frequency—all designed to provide more useful and reliable bus service. The Downtown Transfer Center (DTC) will provide a central location where all of the different buses serving downtown can come together in a scheduled “pulse” that will allow passengers to transfer between routes in 5-10 minutes.



Fixed-Route Ridership

Fixed route service remains the backbone of TARC’s network, connecting riders to jobs, education, healthcare, and daily essentials across the region. This year’s ridership of 6M reflect both the evolving needs of the community, service reductions due to budget constraints, and TARC’s ongoing commitment to delivering reliable, accessible, and convenient transit.



TARC3 (Paratransit)

TARC3 continues to provide essential, reliable transportation for riders whose disabilities prevent them from using fixed-route service. From July 2025 to June 2026, demand for accessible mobility remained strong, with 372,742 trips provided across the service area. With on time performance aligned to industry standards, we’re demonstrating our dedication to delivering reliable service.



Connected to our Community

Active engagement with TARC service area has always been important to the agency. We offer a variety of ways for individuals and groups to connect and learn more about its services including participating in community festivals and events, educational field trips, historical tours, Design-a-Bus contest, Summer Youth Pass, and Fare-free Days for elections and other community-related events.



Metro Mover

TARC’s Metro Mover program continued to strengthen connections among local businesses, college students, the region’s workforce, and the broader community. Through this initiative, organizations can provide unlimited-ride transit passes as an employee benefit—an investment that helps workers get to their jobs reliably while supporting employers’ recruitment and retention goals.



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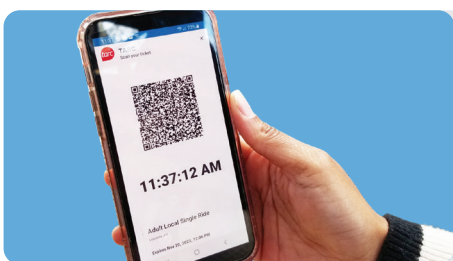
Nonprofit Partnership Program

The TARC Nonprofit Partnership Program allows our nonprofit, governmental, and educational partners to provide needed transportation services to their users. To participate, organizations should be either tax-exempt under section 501(c)(3) of the Internal Revenue Code or operate as a federal, state, or local government agency, educational institution, or community service provider.



Riders Club

Loyal TARC riders can enjoy deals from local businesses, cultural destinations, and popular attractions around town. It's one more benefit of riding TARC and a fun way to explore everything Louisville has to offer. These exclusive offers are TARC's way of thanking riders and supporting a more connected community.



Better Technology for a Better Rider Experience

TARC recently introduced mobile ticketing for fare payment on all routes and all trips. Additionally, with our new real-time onboard digital displays, riders now have convenient access to accurate, real-time bus location information right from their smartphones, along with enhanced audio and visual announcements on every vehicle.



Safety, Security, & Operator Training

Safety is the foundation of TARC's mission, and this year we continued to strengthen the systems and practices that protect our riders, employees, and community. Safety and Security teams worked closely with operations staff to monitor system conditions, respond proactively to emerging issues, and maintain a culture of vigilance across every mode of service.

Financial Overview

Necessary service reductions this year have strengthened TARC's ability to navigate the fiscal challenges being addressed with the New TARC Network, a comprehensive redesign of the region's transit system. These changes extend TARC's ability to provide reliable service through 2031, allow for increased contributions to the Mass Transit Trust Fund (MTTF), and give elected officials valuable time to identify new revenue sources to support a more sustainable transit system for the community.

Metric	2025	2024	YoY Change
Operating Revenues	\$13.9M	\$9.4M	+47.5%
MTTF Collections	\$77.5M	\$74.8M	+3.5%
Operating Expenses	\$101.2M	\$100M	+1.2%
MTTF Balance	\$79.8M	\$70.2M	+13.7%

Data Sources: National Transit Database, TARC Planning Dept., APTA, Fixed-route Customer Survey, Feb. 2023

