Amy F. Curry

Partner

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Industries

Finance

Multifamily Housing

Regional & Community Banks

Practice Areas

Commercial Finance

Bar Memberships

Kentucky

New York

Amy has extensive real estate, corporate and tax experience in the multifamily industry, particularly in the areas of affordable housing and historic preservation. Amy represents lenders, investors, syndicators and developers in structuring and closing new construction and rehabilitation deals involving state and federal low-income housing tax credits, historic rehabilitation tax credits, energy tax credits, new markets tax credits and multiple layers of financing, including federal, state and local loan and grant programs. Amy's practice includes assisting clients with the asset management and servicing of their real estate and tax credit portfolios, including investor exits, refinancings, restructurings, and dispositions. Amy also has experience working with non-profit organizations on formation, tax-exemption, governance and community development issues. Additionally, Amy co-leads the firm's Multifamily group.

Prior to joining Frost Brown Todd, Amy worked on tax credit syndication deals in the New York City offices of two international law firms. Amy is based in FBT Gibbons' Louisville office and continues to work on transactions on a national basis, frequently collaborating with attorneys in the firm's various offices. Amy has been recognized in Chambers USA rankings for Real Estate in multiple years.

Amy is actively involved in the activities and missions of various community development and housing organizations serving communities across the country. Amy is a member of the American Bar Association's Forum on Affordable Housing and Community Development Law and on the board of the Kentucky Affordable Housing Coalition. In addition, Amy serves on the board of Jefferson

Community and Technical College Foundation. Amy was also a member of Leadership Louisville's Bingham Fellows Class of 2014, which led to the launch of OneWest Corporation, a non-profit corporation focused on community development and revitalization efforts in the neighborhoods of west Louisville.

Other Info About Amy

Experience

Representation of a national association bank as investor in a tax-exempt bond financed construction of a multifamily apartment complex in California, utilizing low-income housing tax credits and a city loan program.

Representation of a national syndicator as investor, in the acquisition and rehabilitation of a senior housing development in New York, utilizing tax-exempt bond financing and a project-based Section 8 contract.

Representation of a national banking association in developing form loan documents to launch a low-income housing tax credit deal lending program and close two construction-to-permanent loans for 9% projects in Indiana.

Representation of a national syndicator as investor with respect to the acquisition and rehabilitation of a multifamily apartment complex in Georgia, utilizing federal and state low-income housing tax credits with collateralized tax-exempt bonds and HUD 223(f) financing.

Representation of a multinational banking firm as investor in a scattered site, affordable multifamily apartment complex in Utah, containing a community center and commercial space, financed with low-income housing tax credits, historic rehabilitation tax credits, conventional bank financing, a HOME loan and an additional state loan program.

Representation of a national syndicator as investor in the rehabilitation of a historic school building in Missouri into units for senior housing, utilizing state and federal historic rehabilitation tax credits, low-income housing tax credits, conventional bank financing and local housing authority funds.

Representation of a family-owned development company in the rehabilitation of a historic housing complex in Kentucky, utilizing federal low-income housing tax credits, state and federal historic rehabilitation tax credits, tax-exempt bond financing, and a local loan program.

Representation of a national bank in providing low-income housing tax credit bridge loan financing for tax-exempt bond and HUD 221(d)(4) financed acquisition and rehabilitation project in North Carolina.

Education

Duke University, School of Law, J.D., 2007

Indiana University, Bloomington, B.A. Sociology, History, Certificate in Journalism, 2004

LPM Institute, *Fundamental Skills of Legal Project Management*, Certificate, June 20

Recognition

The Best Lawyers in America®, Real Estate, 2025-2027

Chambers USA, Real Estate, 2015-2024

Professional Affiliations

American Bar Association, Forum on Affordable Housing and Community Development Law

Kentucky Bar Association

Louisville Bar Association

Urban Land Institute

Civic Activities

Leadership Louisville Bingham Fellows Class of 2014 (Topic: Investing in West Louisville's Path to Prosperity)

Young Women's Leadership Network of New York, Leadership Council, Member and Volunteer, 2008-2013

Firm Committees

Associate Recruiting Committee, Chair

Executive Committee, former Member

Personnel Committee, former Member

Women's Initiative Committee, former Member

Featured Articles

Multifamily Roundup | August 2026

2026 Changes to Kentucky's Historic Tax Credit Program: What Developers and Investors Need to Know

Multifamily Roundup | July 2026

Multifamily Roundup | June 2026

21st Century ROAD to Housing Act: Build-to-Rent Provisions Update

There is No Sunset in the Land of OZ – Opportunity Zones Renewed by One Big Beautiful Bill Act

Large Kentucky Multifamily Housing Projects Are Now IRB-Eligible

PFOA and PFOS Are 'Hazardous Substances' Under CERCLA: Key Takeaways and Questions for Real Estate Transactions

Kentucky Legislation Creates New Property Tax Valuation Method for Affordable Multifamily Properties

Kentucky Historic Preservation Tax Credit Updates

New Indiana Low-Income Housing Tax Credit

Change on the Horizon: Kentucky Historic Preservation Tax Credit Updates

Continued Support for Low-Income Housing Tax Credits in Congress

The American Jobs Plan: A Multifamily Perspective

Historic Rehabilitation Tax Credits Update

4% LIHTC Fix Helps Affordable Housing Industry

New Information Regarding the Eviction Prevention COVID-19 Relief Fund for Louisville Metro Tenants & Landlords

Tools for Multifamily HUD Insured Loans in Light of COVID-19 – Part II

New Relief from COVID-19 for Louisville Metro Tenants & Landlords

Opportunity Zone Rule Changes Due to COVID-19

LIHTC Compliance and the Material Impacts of COVID-19

Tools for Multifamily HUD Insured Loans in Light of COVID-19

Fannie Mae and Freddie Mac to Grant Forbearance to Multifamily Owners in Exchange for Suspension of Evictions