Neighborhood Development

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NEIGHBORHOOD DEVELOPMENT

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EXECUTIVE SUMMARY

Louisville’s neighborhoods are the foundation of our city’s strength—yet decades of disinvestment in West Louisville, abandonment of working-class neighborhoods, and developer-driven gentrification in others have created a patchwork of prosperity and decline. While some neighborhoods thrive with abundant investment, infrastructure, and amenities, others face vacant buildings, crumbling infrastructure, declining population, and systematic neglect—disparities that trace to decades of disinvestment by neighborhood and income.

The Challenge

Louisville’s neighborhood development crisis shows up in stark numbers:

1. **Persistent Disinvestment:** West Louisville has lost residents for decades and has seen far less development investment than other parts of the city—a pattern of abandonment that has destroyed property values, tax base, and community wealth.

2. **Vacant & Abandoned Properties:** Louisville has thousands of vacant and abandoned properties, concentrated in West Louisville and inner-ring neighborhoods—blighting communities, depressing property values, and attracting crime.

3. **Displacement & Gentrification:** In neighborhoods like Russell, Smoketown, and Portland receiving new investment, long-time residents face displacement through rising rents, property tax increases, and loss of affordable housing—prosperity that benefits newcomers while pushing out families who survived decades of disinvestment.

4. **Infrastructure Inequality:** West Louisville neighborhoods have fewer sidewalks, less park access, and less infrastructure maintenance spending than the East End—creating unequal quality of life based on zip code.

5. **Lack of Community Control:** Neighborhood development decisions are made by Metro government and outside developers—not residents who live with consequences—resulting in projects that don't reflect community priorities and benefits that flow to outsiders rather than long-time residents.

My Vision

I will transform neighborhood development from a top-down, developer-driven process into community-led equitable development that builds wealth for existing residents, preserves community character, addresses infrastructure gaps, and ensures investment benefits those who stayed through disinvestment—not just newcomers and speculators.

Community Development Corporations ($8M annually): Fund community-controlled development corporations in every neighborhood with resources to acquire property, develop housing/commercial space, and direct investment according to community priorities—putting residents in control of their neighborhood's future.

Anti-Displacement Protections ($6M annually): Prevent gentrification displacement through rental assistance, property tax relief for long-time residents, right to return policies, and affordable housing preservation—ensuring investment benefits existing residents, not just newcomers.

Neighborhood Infrastructure Equity Fund ($12M annually): Address infrastructure inequality through dedicated funding for sidewalks, streets, parks, public facilities in historically underinvested neighborhoods—bringing West Louisville and working-class neighborhoods up to city standards.

Vacant Property Transformation ($7M annually): Acquire, rehabilitate, and return vacant properties to productive use through land banking, community land trusts, and side lot programs—eliminating blight while creating affordable housing and community assets.

Participatory Neighborhood Budgeting: The $15M participatory budget is Policy 04, Proposal 1; neighbourhoods apply through their district.

Budget Impact

This policy requires **$33 million in new annual spending**—funded through federal community development grants ($13M), General Fund ($13M), tax increment financing from new development ($2M), revenue bonds ($3M), vacancy penalties ($1M) and philanthropic partnerships ($1M). The returns come through increased property values, reduced vacancy costs, economic development, and community wealth building.

Why This Matters

Neighborhood disinvestment is wealth extraction. When West Louisville property values fall behind while East End values rise, that's not market forces—it's the predictable result of directing development investment to some parts of the city and not others.

Gentrification without protections is displacement. When Russell sees new development but long-time residents face rent increases and property tax hikes forcing them out, that's not revitalization—it's extraction. Prosperity that benefits newcomers while displacing families who survived disinvestment isn't progress.

Infrastructure inequality is no accident. When West Louisville gets less infrastructure maintenance than the East End, when fewer of its streets have sidewalks, when parks are harder to reach than in wealthier neighborhoods—that's not coincidence, it's policy choice reflecting whose neighborhoods matter.

Vacant properties cost everyone. Vacant properties cost Louisville money every year in lost property taxes, fire and police costs, reduced neighboring property values, and remediation. Every year we delay is money wasted.

Community control is economic justice. When developers and Metro government make decisions about neighborhood futures without meaningful community input, benefits flow to outsiders and existing residents are displaced. Community development corporations put control in residents' hands—ensuring development builds community wealth.

My policy will ensure every neighborhood has resources to thrive, investment benefits existing residents not just speculators, infrastructure is equitable across the city, and communities control their own development. It's about building from the neighborhood up—not imposing development from the top down.

CURRENT SITUATION ANALYSIS

Geographic Inequality in Development Investment

Development investment in Louisville has not been spread evenly across neighborhoods.

West Louisville has received far less development investment per resident than the East End.

Consequences of Disinvestment:

Population Loss: West Louisville neighborhoods such as Russell, Portland and Parkland have lost residents over the decades.

Property Value Changes: West Louisville property values have lagged well behind the East End and Highlands.

Wealth Loss: Lower property values mean less wealth for West Louisville homeowners—wealth that would have enabled college education, business investment, retirement security, intergenerational transfer.

Vacant & Abandoned Property Crisis

Louisville's vacancy crisis is severe and geographically concentrated:

Vacant Properties: Vacant buildings and vacant lots are concentrated in West Louisville and inner-ring neighborhoods (Russell, Portland, Smoketown, Parkland, California).

Costs of Vacancy:

Direct Costs: Lost property taxes, fire response to vacant building fires, police response to vacant property calls, code enforcement for inspecting and securing vacant properties, and demolition of dangerous buildings.

Indirect Costs: Properties near a vacant building tend to lose value, vacant properties are associated with more crime nearby, and they bring health hazards such as rodent infestations, standing water, and illegal dumping.

Current Response Inadequate:

Louisville Metro's vacant property response:
– **Land Bank:** Exists but can acquire only a small number of properties each year
– **Demolition-Focused:** Spends far more tearing down buildings than rehabilitating them
– **No Strategic Plan:** Properties acquired/demolished based on complaints, not strategic neighborhood revitalization

Gentrification & Displacement

Neighborhoods receiving new investment are experiencing displacement:

Russell Neighborhood: New development (NuLu expansion, breweries, restaurants, apartments) has come with rising rents and property taxes, and long-time residents are being displaced.

Smoketown: New development (hospital expansion, market-rate housing) has come with rising rents, displacement of long-time residents, and the loss of affordable housing as units convert to market rate.

Portland: New development (waterfront development, breweries) has come with rising rents, displacement of residents, and the closure of long-standing neighborhood businesses because of rent increases.

Pattern: Investment without anti-displacement protections = replacement, not revitalization.

Who Benefits from Gentrification:

Winners:
– Outside developers (capturing increased property values)
– New residents (accessing “authentic” neighborhoods at below-East-End prices)
– Existing homeowners who choose to sell (one-time profit but loss of community)
– City tax base (higher property values = more tax revenue)

Losers:
– Renters (rent increases force displacement)
– Fixed-income homeowners (property tax increases force sale)
– Long-standing businesses (commercial rent increases force closure)
– Community cohesion (social networks disrupted)
– Cultural heritage (longtime cultural spaces displaced)

Infrastructure Inequality

Infrastructure maintenance and investment show dramatic geographic inequality:

Sidewalk Coverage: The East End and Highlands have far more of their streets covered by sidewalks than West Louisville, Russell and the South End.

Park Access: The East End and Highlands have better walking access to parks than West Louisville and the South End.

Infrastructure Maintenance Spending: Per-resident maintenance spending is higher in the East End and Highlands than in the South End and West Louisville.

Consequences:

- Missing sidewalks reduce walking, contributing to obesity and chronic disease
- Fewer parks reduce physical activity, social connection, property values
- Deferred maintenance (potholes, drainage, streetlights) creates safety hazards and signals neglect

Why Inequality Persists:

1. **Wheel-Squeaks-Loudest:** Affluent neighborhoods have civic associations that demand service; under-resourced neighborhoods lack advocacy capacity

2. **Political Power:** Metro Council members from affluent districts have seniority and leverage; West Louisville has less political power

3. **Self-Fulfilling Prophecy:** "Why invest in declining neighborhoods?" creates further decline—while East End investment drives further prosperity

4. **Invisible in Budgets:** Infrastructure spending isn't tracked by neighborhood—allowing inequality to continue unnoticed

Lack of Community Control

Neighborhood development decisions are made without meaningful community control:

Current Process:

1. **Zoning Changes:** Metro Council approves zoning changes with minimal community input requirement—developers present plans, neighbors object, Council approves anyway

2. **Development Incentives:** Metro allocates TIF (Tax Increment Financing), tax abatements, infrastructure subsidies to developers—community has no formal role in approval

3. **Public Investment:** Mayor/Metro Council decide where to invest in infrastructure, facilities—neighborhoods compete for scraps rather than having dedicated resources

4. **Property Acquisition:** Developers acquire property through private

sales—community has no right of first refusal or veto

Result: Neighborhoods are sites where development happens TO them, not BY them.

Consequences:

- **Projects Don't Reflect Community Priorities:** Developer builds luxury apartments when community wants grocery store, affordable housing, job training center
- **Benefits Flow Outward:** Development generates profit for outside developers, jobs for outside contractors, housing for newcomers—not wealth for existing residents
- **Community Opposition Ignored:** Even when hundreds of residents oppose project at public hearing, Metro Council approves if developer has political connections
- **No Accountability:** Developers promise community benefits to win approval, then don't deliver—no enforcement mechanism

Contrast: Community Development Corporations

Peer cities use Community Development Corporations (CDCs) to put residents in control:

CDC Model:
– Nonprofit controlled by neighborhood residents (board majority from community)
– Owns/develops property according to community priorities
– Captures development benefits for community (affordable housing, jobs, businesses serving residents)
– Has right of first refusal on property sales in neighborhood
– Receives dedicated city/federal funding for development

Peer City Examples:

- **Boston:** CDCs control development in neighborhoods and have developed affordable housing and community businesses
- **Cleveland:** CDCs in every neighborhood receive annual city funding and develop affordable housing, commercial spaces, community facilities per resident priorities
- **Minneapolis:** CDCs have right of first refusal on property sales, preventing speculation and gentrification

Louisville has far fewer CDCs than comparable cities, receiving minimal city support—most neighborhoods have no community-controlled development capacity.

The Major Problems

1. Development Investment Bypasses Communities That Need It Most

West Louisville has received far less development investment than the East End.

Consequences:
– Property values have fallen behind the East End
– Population has declined for decades
– Lost wealth for West Louisville homeowners
– Businesses can’t access capital for expansion
– Infrastructure continues deteriorating

Without intervention, West Louisville will continue declining while East End continues prospering.

2. Vacant Properties Blighting Neighborhoods and Wasting Resources

Vacant properties—concentrated in West Louisville and inner-ring neighborhoods—cost the city money every year while representing massive redevelopment opportunity.

Current Response Failing:
– Land bank can acquire only a small number of properties each year
– Far more spent on demolition than on rehabilitation
– No strategic neighborhood-scale revitalization
– Vacancies are not being addressed at the current pace

Every year of delay wastes money and allows further blight.

3. Gentrification Displacing Long-Time Residents

Investment in Russell, Smoketown, Portland—finally!—but without anti-displacement protections:
– Rising rents
– Long-time residents displaced
– Affordable housing units lost
– Long-standing businesses closed

Revitalization that displaces existing residents isn’t revitalization—it’s replacement.

4. Infrastructure Inequality Creating Unequal Quality of Life

West Louisville gets less infrastructure spending than the East End:
– Fewer sidewalks
– Less park access

– Deferred maintenance everywhere

Infrastructure inequality is policy choice, not accident.

5. Communities Lack Control Over Their Own Development

Developers and Metro government make decisions, residents live with consequences:
– Projects don't reflect community priorities
– Benefits flow to outsiders, not long-time residents
– Community opposition ignored
– No accountability when promises aren't kept

Without community control, neighborhood development serves developers and speculators—not residents.

MY VISION: COMMUNITY-LED NEIGHBORHOOD DEVELOPMENT

I envision a Louisville where:

Every neighborhood has resources and community control to develop according to resident priorities—not top-down imposition by Metro government or outside developers who don't live with consequences.

Investment builds wealth for existing residents, not speculators, through community land trusts, resident-owned businesses, and anti-displacement protections ensuring prosperity benefits those who stayed through disinvestment.

Vacant properties are transformed into affordable housing, community businesses, parks, and urban farms—eliminating blight while creating community assets controlled by residents.

Infrastructure is equitable citywide, with West Louisville and working-class neighborhoods receiving decades of catch-up investment to match East End standards—sidewalks, parks, streets, public facilities in every community.

Gentrification benefits existing residents through rent stabilization, property tax relief for long-time owners, right to return for displaced residents, and affordable housing preservation—ensuring investment doesn't mean displacement.

Core Principles

1. **Community Control:** Neighborhoods must control their own development through

community development corporations, participatory budgeting, and resident approval of major projects—not have development imposed from outside.

2. **Anti-Displacement:** Investment must benefit existing residents, not displace them—requiring rent stabilization, property tax relief, affordable housing preservation, and right to return policies.

3. **Equity First:** Decades of disinvestment require decades of catch-up investment—West Louisville and historically excluded neighborhoods get priority for infrastructure, development resources, and community control.

4. **Build Community Wealth:** Development should build wealth for residents (through property ownership, business ownership, quality jobs) not extract wealth for outside developers and speculators.

5. **Infrastructure as Right:** Quality infrastructure (sidewalks, parks, streets, facilities) is a right, not a privilege based on zip code—all neighborhoods deserve city standard infrastructure.

Four-Year Goals

By the end of my first term:

- **Establish Community Development Corporations** in 20 neighborhoods with dedicated funding and development capacity
- **Cut vacant properties in half** through strategic acquisition, rehabilitation, and community redevelopment
- **Invest $120M** in West Louisville infrastructure catch-up (sidewalks, parks, streets) closing 50% of infrastructure gap
- **Prevent displacement** of 2,000+ households through rent assistance, property tax relief, and affordable housing preservation
- **Transfer control of $50M in property** to community land trusts, ensuring permanent affordability
- **Increase West Louisville property values** 25% through strategic investment while protecting existing residents from displacement

DETAILED POLICY PROPOSALS

PROPOSAL 1: Community Development Corporations ($8M annually)

The Problem: Louisville neighborhoods lack community-controlled development capacity, leaving development to outside developers and Metro government who don't reflect community priorities or build community wealth. Louisville has far fewer CDCs than comparable cities, with minimal city support.

My Solution:

Establish and fund **Community Development Corporations** in every Louisville neighborhood with resources to acquire property, develop affordable housing and commercial space, and direct investment according to community priorities—putting residents in control of their neighborhood's future.

Program Components:

A. CDC Establishment & Core Operating Support ($4M annually)

Create/strengthen CDCs in 20 neighborhoods over 4 years:

- **New CDC Formation:** Fund formation of CDCs in 12 neighborhoods currently lacking community development capacity—providing startup capital, technical assistance, legal support ($1.2M over 4 years, $100K per CDC startup)
- **Core Operating Support:** Provide $150K annual operating grants to 20 CDCs (12 new + 8 existing) for staff salaries, office space, administrative costs ($3M annually once all operational)
- **Technical Assistance:** Contract with national CDC support organization (e.g., NeighborWorks, LISC) to provide training, best practices, peer learning ($300K annually)
- **Capacity Building:** Training for CDC board members, staff in real estate development, community organizing, fundraising, project management ($200K annually)

Priority Neighborhoods: West Louisville (Russell, Portland, Parkland, California, Shawnee), inner-ring (Smoketown, Old Louisville, Shelby Park, Beechmont), South End (Shively, Fairdale,

Pleasure Ridge Park)

B. CDC Development Capital Fund ($3M annually)

Provide capital for CDCs to acquire and develop property:

- **Property Acquisition:** Revolving loan fund providing $100K-$500K loans to CDCs for property acquisition—repaid when development complete, capital recycled ($2M annually revolving fund)
- **Development Grants:** $50K-$200K grants for predevelopment costs (architectural, engineering, environmental, legal) that can't be financed ($600K annually, 6-10 projects)
- **Capacity Loans:** Lower-interest loans for CDC development projects—gap financing when conventional financing insufficient ($400K annually)

Eligible Uses: Affordable housing development, community commercial space, community facilities (child care centers, health clinics, maker spaces, etc.)

C. Right of First Refusal & Anti-Speculation ($500K annually)

Give CDCs preferential access to property:

- **Right of First Refusal:** Require owners selling property in designated CDC service areas to offer first to CDC before listing publicly—prevents speculation, keeps property in community control
- **Land Bank Partnership:** Give CDCs first access to Land Bank properties in their neighborhoods—zero or nominal cost for CDCs committing to community-serving development
- **Foreclosure Acquisition:** Fund CDCs to acquire foreclosed properties before speculators—preventing blight and extractive ownership ($500K annually, ~20 properties)

D. Community Ownership Incentives ($500K annually)

Incentivize developers to share ownership with community:

- **Development Partnerships:** Require developers receiving city incentives (TIF, tax abatements) to partner with local CDCs with shared ownership (minimum 25% CDC ownership)

- **Community Benefits Agreements:** Require binding community benefits agreements (affordable housing, local hiring, community space) for projects receiving city support—negotiated between developer and CDC, enforced by city

- **Equity Sharing:** Pilot equity-sharing model where CDC receives equity stake in developments in their neighborhood—capturing appreciation for community

Implementation Timeline:
– **Months 1-6:** Issue RFPs for CDC formation support, begin formation process in 6 priority neighborhoods, establish Development Capital Fund
– **Months 7-12:** First 6 new CDCs formed with boards, staff hired, operating support begins
– **Year 2:** 6 additional CDCs formed (12 total new), first CDCs begin property acquisition and development, right of first refusal policy implemented
– **Years 3-4:** All 20 CDCs operational, 40+ development projects underway, community control established

Success Metrics:
– CDCs established (Target: 20 by Year 4, up from 8)
– CDC operating budgets (Target: $150K+ average, up from $40K)
– Properties acquired by CDCs (Target: 200 over 4 years)
– Affordable housing units developed (Target: 600 units by Year 4)
– Community commercial space developed (Target: 150,000 sq ft)
– Community wealth created (Target: $75M in CDC-owned assets by Year 4)

Peer City Examples:
– **Boston:** CDCs have developed affordable units and community assets over decades—proving the model works at scale
– **Cleveland:** CDCs receive annual city funding, control development in neighborhoods, and have developed affordable units
– **Minneapolis:** CDC right of first refusal has been used to help existing residents stay in gentrifying neighborhoods

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PROPOSAL 2: Anti-Displacement Protections ($6M annually)

The Problem: Neighborhoods receiving investment (Russell, Smoketown, Portland) are experiencing displacement—rising rents and property taxes are pushing long-time residents

out. Revitalization without anti-displacement protections means replacement, not community benefit.

My Solution:

Implement comprehensive **Anti-Displacement Protections** ensuring investment benefits existing residents through rental assistance, property tax relief, right to return, and affordable housing preservation—prosperity that includes everyone, not just newcomers.

Program Components:

A. Rental Stability Program ($2.5M annually)

Protect renters from displacement:

- **Rental Assistance:** Rent difference assistance for long-time renters (5+ years) in gentrifying neighborhoods facing rent increases >10% annually—city pays difference between old and new rent for up to 3 years while resident increases income ($1.5M annually, ~600 households)

- **Just Cause Eviction:** Require landlords to have just cause (non-payment, lease violation, owner move-in) for evictions—preventing displacement through arbitrary lease non-renewal (no cost, policy change)

- **Relocation Assistance:** If landlord claims owner move-in or major renovation requiring tenant displacement, require $5,000 relocation payment to tenant (no city cost—landlord pays)

- **Rent Stabilization:** In neighborhoods experiencing >15% annual rent growth, cap rent increases at 7% annually for existing tenants—prevents displacement while allowing reasonable increases (no cost, policy change)

- **Right to Legal Counsel:** Provide free legal representation for low-income tenants facing eviction in gentrifying neighborhoods—tenants with lawyers are far more likely to avoid eviction ($500K annually through Legal Aid partnership, ~800 households)

B. Homeowner Property Tax Relief ($1.5M annually)

Protect long-time homeowners from displacement through tax increases:

- **Long-Time Resident Exemption:** Freeze property taxes at current level for

homeowners who have owned/occupied for 10+ years and earn <150% area median income—prevents displacement when gentrification drives property values up ($1M annually, ~800 homeowners)

- **Deferred Tax Program:** Allow eligible homeowners to defer property tax increases with lien on property payable when sold—prevents forced sale due to inability to pay taxes ($300K annual revenue foregone)

- **Estate Tax Relief:** Waive/reduce estate taxes for heirs of long-time homeowners who continue occupying—allows intergenerational wealth transfer ($200K annually)

C. Right to Return Policy ($1M annually)

Ensure displaced residents can return:

- **Displacement Registry:** Maintain registry of residents displaced from gentrifying neighborhoods—track contact info, housing needs, desire to return

- **Priority Access:** Give registered displaced residents priority for affordable housing developed in neighborhood they were displaced from

- **Return Assistance:** Provide $5,000 moving assistance for displaced residents returning to gentrified neighborhood ($500K annually, 100 households)

- **Down Payment Assistance:** For displaced renters wanting to return as homeowners, provide $25,000 down payment assistance ($500K annually, 20 households)

D. Affordable Housing Preservation ($1M annually)

Prevent loss of affordable housing to market-rate conversion:

- **Acquisition Fund:** Fund CDCs and Community Land Trusts to acquire naturally-occurring affordable housing (older apartments charging below-market rent) before speculators buy and renovate for market-rate ($700K annually, ~6 buildings/year, 80 units)

- **Affordability Covenants:** Require developers receiving city incentives to maintain affordability for minimum 30 years (vs. current 10-15 years)—prevents short-term affordable housing that becomes market-rate

- **Tenant Purchase Support:** When affordable apartment building goes up for sale, support tenant co-ops to purchase building and maintain affordability ($300K annually, 1-2 buildings)

Implementation Timeline:
– **Months 1-3:** Pass rental stability and just cause eviction ordinances, establish displacement registry, begin property tax relief enrollment
– **Months 4-6:** Launch rental assistance program, property tax freeze begins for 400 homeowners, right to legal counsel operational
– **Months 7-12:** 300 households receiving rental assistance, 800 homeowners with property tax relief, first affordable housing acquisition
– **Years 2-4:** Scale to 600 households with rental assistance annually, 800 homeowners with tax relief, 24 affordable buildings preserved

Success Metrics:
– Households protected from rent displacement (Target: 2,400 over 4 years)
– Homeowners receiving property tax relief (Target: 800 annually)
– Displacement rate in gentrifying neighborhoods (Target: <5% annually)
– Affordable units preserved (Target: 320 units over 4 years)
– Right to return participants (Target: 200 households return over 4 years)

Peer City Examples:
– **San Francisco:** Rental assistance and just cause eviction protections have been used to reduce displacement in gentrifying neighborhoods
– **Washington DC:** Right to return policy has enabled displaced residents to return to gentrified neighborhoods
– **Portland, OR:** Renter relocation assistance and affordability preservation have been used to prevent displacement

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PROPOSAL 3: Neighborhood Infrastructure Equity Fund ($12M annually)

The Problem: Infrastructure investment is unequal—West Louisville gets less infrastructure spending, fewer sidewalks and less park access than the East End. Decades of disinvestment require catch-up investment to achieve equity.

My Solution:

Create **Neighborhood Infrastructure Equity Fund** with $12M annually dedicated to infrastructure in historically underinvested neighborhoods—sidewalks, parks, streets, public facilities—bringing West Louisville and working-class neighborhoods up to city standards over

10 years.

Program Components:

A. Sidewalk Completion Program ($4M annually)

(Coordinates with Infrastructure & Transportation)

- **Priority Corridors:** Complete sidewalks on all priority corridors (schools, parks, transit, commercial) in West Louisville and underinvested neighborhoods—15 miles annually ($3M annually)
- **Residential Sidewalks:** Fill gaps in residential sidewalk networks—10 additional miles annually ($1M annually)
- **Target:** Increase West Louisville sidewalk coverage to 70% over 8 years

B. Park Improvements & Access ($3M annually)

(Coordinates with Public Health & Wellness)

- **Park Renovations:** Upgrade 10 parks annually in underinvested neighborhoods with new playgrounds, walking paths, lighting, landscaping, exercise equipment ($2M annually)
- **New Parks:** Acquire land and develop 2 new parks annually in park deserts—neighborhoods where <50% residents within 10-minute walk ($1M annually)
- **Target:** Increase park access to 75% in West Louisville over 8 years

C. Street & Drainage Improvements ($3M annually)

(Coordinates with Infrastructure & Transportation)

- **Residential Street Paving:** Repave 25 miles of deteriorated residential streets annually in underinvested neighborhoods ($2M annually)
- **Drainage Improvements:** Fix chronic drainage problems in 20 locations annually—addressing flooding, standing water ($1M annually)

D. Public Facility Investment ($2M annually)

- **Community Centers:** Renovate/expand 2 community centers annually in underinvested neighborhoods ($1M annually)
- **Libraries:** Upgrade 2 library branches annually in underinvested neighborhoods with technology, expanded hours, programming ($500K annually)
- **Public Spaces:** Improve streetscaping, lighting, landscaping in commercial corridors ($500K annually)

Implementation Timeline:
– **Year 1:** 15 miles sidewalks, 10 parks renovated, 25 miles streets repaved, 2 community centers upgraded
– **Year 2:** 30 miles sidewalks total, 20 parks improved, 50 miles streets repaved, 4 community centers upgraded
– **Years 3-4:** 60 miles sidewalks total, 40 parks improved, 100 miles streets, 8 community centers
– **Years 5-10:** Continue until West Louisville infrastructure matches city average

Success Metrics:
– Sidewalk coverage in West Louisville (Target: 70% by Year 8)
– Park access in West Louisville (Target: 75% within 10-min walk by Year 8)
– Infrastructure spending equity (Target: $45 per capita in West Louisville by Year 8)
– Resident satisfaction with neighborhood infrastructure (Target: 70%)

Peer City Examples:
– **Minneapolis:** Neighborhood infrastructure equity program has invested in historically disinvested neighborhoods to close infrastructure gaps
– **Seattle:** Dedicated neighborhood infrastructure fund targets disparities in sidewalk, park and street quality

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PROPOSAL 4: Vacant Property Transformation ($7M annually)

The Problem: Vacant properties (concentrated in West Louisville/inner-ring neighborhoods) cost the city money every year while representing massive redevelopment opportunity. Current response inadequate—Land Bank can acquire only a small number of properties each year.

My Solution:

Launch **Vacant Property Transformation Initiative** acquiring 1,000+ vacant properties annually through enhanced Land Bank, community land trusts, and strategic redevelopment—eliminating blight while creating affordable housing and community assets.

Program Components:

A. Enhanced Land Bank ($3.5M annually)

Massively scale Land Bank operations:

- **Acquisition Capacity:** Increase Land Bank acquisition to 600 properties annually through increased funding ($2M annually for acquisition)
- **Rehabilitation:** Rehabilitate 200 properties annually for sale/rent as affordable housing (vs. current <20/year)—$50K average rehab cost ($10M capital Year 1-2 from federal funds, $1M annual ongoing)
- **Strategic Focus:** Prioritize acquisition on target blocks (20-30 contiguous properties) for neighborhood-scale transformation rather than scattered sites
- **Fast-Track:** Streamline acquisition from tax foreclosure, code enforcement, donation—reducing timeline from 18 months to 6 months
- **Disposition:** Transfer properties to CDCs, Community Land Trusts, affordable housing developers, and qualified homebuyers with affordability requirements

B. Community Land Trust Expansion ($2M annually)

(Coordinates with Affordable Housing)

- **Property Transfer:** Transfer 300 Land Bank properties annually to Community Land Trusts for permanent affordability ($1.2M annually in improvements before transfer)
- **CLT Operations Support:** Fund 4 CLTs (West Louisville, Russell, Portland, Smoketown) with operating support for property management, homeowner support ($400K annually)
- **Vacant Lot Program:** CLTs acquire 100 vacant lots annually for community gardens, side lot sales to neighbors, pocket parks ($400K annually)

C. Side Lot Program ($500K annually)

Make vacant lots productive:

- **Neighbor Purchase:** Allow residents living adjacent to vacant lots to purchase for $1 with commitment to maintain (gardens, yards, etc.)—eliminates maintenance costs while improving neighborhoods
- **Urban Agriculture:** Transfer vacant lot clusters to urban farms, community gardens (see Food Systems)
- **Pocket Parks:** Convert vacant lot clusters to pocket parks with community input on design

D. Blight Elimination Enforcement ($1M annually)

Hold negligent owners accountable:

- **Escalating Vacancy Penalties:** $1,000/year Year 1, $2,500 Year 2, $5,000 Year 3+ for vacant buildings—incentivizes owners to sell or rehabilitate ($1M revenue annually)
- **Mandatory Registration:** Require all vacant property owners to register annually, maintain insurance, secure property—violations trigger faster code enforcement
- **Receivership:** For owners who refuse to maintain/sell vacant properties, city can appoint receiver to rehabilitate or sell property

Implementation Timeline:
– **Months 1-6:** Hire Land Bank staff, begin acquisition ramp-up, launch side lot program, implement vacancy penalties
– **Months 7-12:** Acquire first 300 properties, begin rehabilitation of 100, transfer 150 to CLTs, side lot sales begin
– **Year 2:** Acquire 600 properties, rehabilitate 200, transfer 300 to CLTs, 100 side lots sold, vacancy penalties generating $1M
– **Years 3-4:** Acquire 1,200+ properties annually as vacancy penalties motivate private owners to sell, rehabilitate 400 annually

Success Metrics:
– Vacant properties reduced (Target: cut in half by Year 4)
– Properties acquired annually (Target: 1,000+ by Year 3)

– Properties rehabilitated (Target: 800 over 4 years)
– Properties transferred to CLTs (Target: 1,200 over 4 years)
– Side lots sold to neighbors (Target: 400 over 4 years)
– Blight elimination cost savings (tracked yearly)

Peer City Examples:
– **Detroit:** Strategic Land Bank acquisition and rehabilitation has been used to transform blocks and reduce vacancies in target neighborhoods
– **Cleveland:** Land Bank has acquired and transferred large numbers of vacant properties to productive use—proving scale is possible
– **Baltimore:** Receivership program has forced negligent owners to rehabilitate or sell long-vacant properties

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PROPOSAL 5: Participatory Neighborhood Budgeting

The $15M participatory budget is Policy 04, Proposal 1; neighbourhoods apply through their district.

$15 million a year, divided equally among all 26 Metro Council districts, about $577,000 each, for the district's residents to spend however they see fit. The residents decide by binding vote; the district's council member runs the vote and delivers what it chooses, and answers for it at the next election.

BUDGET SUMMARY

Total Annual Investment: $33 Million

Program	Annual Cost	Funding Source
Community Development Corporations	$8M	Federal CDBG grants ($4M), General Fund ($3M), Philanthropic partnerships ($1M)
Anti-Displacement Protections	$6M	General Fund ($4M), TIF funds from new development ($2M)
Neighborhood Infrastructure Equity Fund	$12M	Federal infrastructure grants ($6M), General Fund ($4M), Revenue bonds ($2M)
Vacant Property Transformation	$7M	Federal grants ($3M), Vacancy penalties ($1M), General Fund ($2M), Revenue bonds ($1M)

Funding Sources Detail

Federal Community Development Block Grant (CDBG) – $7M annually:

Louisville receives about $11 million a year in federal CDBG funds (Program Year 2023 entitlement, $10,978,956):

- **Reallocation:** Shift $7M from lower-priority uses to neighborhood development ($4M for CDCs, $3M for vacant property transformation)
- **Precedent:** Many peer cities put a larger share of CDBG into physical neighborhood development than Louisville does

Federal Infrastructure Grants – $6M annually:

- **Infrastructure Investment & Jobs Act:** Funding for sidewalks, streets, parks in disadvantaged communities
- **EPA Brownfields:** Funding for vacant property remediation and redevelopment
- **HUD Community Development:** Various neighborhood revitalization programs

Tax Increment Financing (TIF) from New Development – $2M annually:

- **Source:** When new development occurs in gentrifying neighborhoods, TIF captures property tax increment (difference between old and new property value)
- **Current Use:** TIF revenue typically goes to developers or general fund
- **Proposed:** Direct 50% of TIF revenue from gentrifying neighborhoods to anti-displacement protections for existing residents
- **Justification:** New development creates displacement pressure—TIF revenue should fund protections

Vacancy Penalties – $1M annually:

- **Source:** Escalating penalties on negligent owners of long-vacant properties ($1,000 Year 1, $2,500 Year 2, $5,000 Year 3+)
- **Projection:** 2,000 properties subject to penalties averaging $500/year = $1M
- **Dedicated Use:** All vacancy penalty revenue funds vacant property acquisition and transformation

Revenue Bonds – $3M annually:

- **Use:** Infrastructure investment that increases property values (sidewalks, streets, parks)
- **Repayment:** Bonds repaid from increased property tax revenue generated by infrastructure investment

- **20-year bonds:** Total $60M in infrastructure bonds over 4 years, repaid over 20 years from property tax growth

Philanthropic Partnerships – $1M annually:

- **National Funders:** Kresge Foundation, Ford Foundation, JPMorgan Chase Foundation, etc. support community development
- **Local Funders:** Humana Foundation, Community Foundation, local corporate philanthropy
- **Match Requirement:** Philanthropy typically requires city match—my city investment leverages private investment

General Fund Allocation – $13M annually:

New General Fund spending on neighborhood development:

- **Increase:** From current minimal neighborhood investment to $13M dedicated funding
- **Justification:** Neighborhood development pays back through property value increases, reduced vacancy costs, economic development—high-return investment
- **Distribution:** CDCs ($3M), Anti-Displacement ($4M), Infrastructure Equity ($4M), Vacant Property ($2M)

Budget Impact on Louisville Metro

Total New Investment: $33M annually represents 2.9% of Louisville Metro's $1.13 billion operating budget.

How the reallocation ledger funds it: the $13M of Metro money is funded in full — $6.24M re-pointed inside Housing & Community Development and $6.76M from Metro Technology Services' duplication saving. The other $20M is federal grants, tax increment financing, revenue bonds, vacancy penalties and philanthropy.

Combined spending across policies is not added up page by page any more: each policy's Metro share is placed once, in the reallocation ledger behind the Executive Budget Summary, which spends exactly the adopted $1,125,931,500.

Economic Returns:

This investment generates substantial economic returns:

Property Value Increases:
– **West Louisville appreciation:** 25% increase over 4 years through strategic investment
– **Property tax revenue:** rises as property values grow

Vacancy Cost Reduction:

– **Current vacancy cost:** lost taxes, fire/police, property value reduction, demolition
– **Cutting vacancies in half:** cuts those costs

Economic Development:
– **CDC development:** $75M in community-controlled assets generating economic activity, jobs, wealth
– **Commercial corridor revitalization:** Vacant property transformation enables 200+ new businesses
– **Construction jobs:** 600+ jobs annually from rehabilitation, infrastructure construction

Community Wealth Building:
– **Property appreciation for existing residents:** Anti-displacement protections ensure existing homeowners (not speculators) capture $500M+ in property value increases
– **CLT assets:** $50M in community land trust property providing permanent affordable housing and community control

Distribution by Focus Area

Focus Area	Annual Investment	% of Total
Infrastructure Equity	$12M	36%
Community Control (CDCs)	$8M	24%
Vacant Property	$7M	21%
Anti-Displacement	$6M	18%

Equity Allocation

100% of funding ($33M) prioritizes historically disinvested neighborhoods:

- **Community Development Corporations:** 100% focused on West Louisville and underinvested neighborhoods ($8M)
- **Anti-Displacement:** 100% protects residents in gentrifying historically disinvested neighborhoods ($6M)
- **Infrastructure Equity Fund:** 100% dedicated to neighborhoods with infrastructure deficits—West Louisville, inner-ring, South End ($12M)
- **Vacant Property:** vacant properties are concentrated in West Louisville/inner-ring—most of the investment benefits these areas ($7M)

This policy explicitly corrects decades of disinvestment—every dollar goes to neighborhoods that have been systematically excluded from prosperity.

FOUR-YEAR IMPLEMENTATION TIMELINE

Year 1: Foundation & Quick Wins

Months 1-3: Policy Changes & Planning
– Pass rental stability, just cause eviction, right of first refusal ordinances
– Establish Infrastructure Equity Fund and Vacant Property Fund
– Issue RFPs for CDC formation in 6 priority neighborhoods
– Implement vacancy penalties on 2,000 long-vacant properties
– Launch participatory budgeting education campaign

Months 4-6: Programs Launch
– First 6 CDCs begin formation process
– Land Bank ramps up acquisition (first 150 properties acquired)
– 300 households enrolled in rental assistance program
– 400 homeowners receive property tax freeze
– Side lot program launches (first 50 lots sold to neighbors for $1)

Months 7-9: Infrastructure & Development Begin
– Infrastructure Equity Fund begins projects: 7 miles sidewalks, 5 parks upgraded, 12 miles streets paved
– First 50 vacant properties in rehabilitation
– 3 CDCs have staff, begin property acquisition

Months 10-12: Momentum Building
– Land Bank acquires 300 properties Year 1 total
– 100 properties in rehabilitation
– Anti-displacement protections serving 600 households
– Infrastructure: 15 miles sidewalks, 10 parks, 25 miles streets complete

Year 1 Outcomes:
– 6 new CDCs formed (14 total with existing 8)
– 300 vacant properties acquired, 100 in rehab
– 600 households protected from displacement
– 15 miles sidewalks, 10 parks, 25 miles streets improved in underinvested neighborhoods
– 15,000 residents participate in participatory budgeting
– $1M in vacancy penalties collected

Year 2: Scaling & Systemic Change

Community Development:
– 6 additional CDCs formed (20 total operational)
– 20 CDCs acquire 100 properties total
– First CDC development projects complete (affordable housing, community commercial)

– CDCs control $15M in property

Vacant Property:
– Land Bank acquires 600 properties (900 total)
– 200 properties rehabilitated (300 total)
– 300 properties transferred to CLTs for permanent affordability
– Vacant properties reduced by 1,300

Anti-Displacement:
– 600 households receiving rental assistance
– 800 homeowners with property tax relief
– First 50 displaced residents return through right to return program
– 6 affordable apartment buildings acquired for preservation

Infrastructure:
– 30 miles sidewalks total completed
– 20 parks improved
– 50 miles residential streets repaved
– West Louisville sidewalk coverage rises to 42%

Participatory Budgeting:
– Second year cycle completes, $30M total invested over 2 years
– Participation increases to 20% of residents (30,000 voters)
– 200+ community-chosen projects completed

Year 2 Metrics:
– 20 CDCs operational
– Vacant properties: reduced by 1,300
– Anti-displacement: 1,200 households protected
– Infrastructure: 30 miles sidewalks, 20 parks, 50 miles streets
– Participatory budgeting: 30,000 participants

Year 3: Transformation Visible

Community Development:
– All 20 CDCs at full operational capacity
– CDCs acquire additional 150 properties (250 total)
– 40 CDC development projects underway
– CDCs control $40M in community-owned property
– Community benefits agreements in place for all major developments

Vacant Property:
– Land Bank acquires 800 properties (1,700 total over 3 years)
– 400 properties rehabilitated (700 total)
– 600 transferred to CLTs (900 total)

– Vacant properties reduced by 3,200
– Blight visibly reduced in target neighborhoods

Anti-Displacement:
– 1,800 total households protected from displacement over 3 years
– Property values rising in West Louisville (+15% from baseline) while existing residents protected
– 120 displaced residents returned
– 18 affordable buildings preserved (240 units)

Infrastructure:
– 60 miles sidewalks completed (4x Year 1 pace)
– 40 parks improved
– 100 miles streets repaved
– West Louisville sidewalk coverage reaches 55%
– Park access rises to 62%

Participatory Budgeting:
– Third year, $45M total invested
– Participation reaches 25% (40,000 voters)
– Spillover effects: increased voter turnout, civic engagement

Year 3 Metrics:
– CDCs control $40M in assets
– Vacant properties: reduced by 3,200
– Displacement protection: 1,800 households over 3 years
– Infrastructure: 60 miles sidewalks (55% coverage in West Louisville), 40 parks improved
– Property values: +15% in West Louisville while protecting existing residents

Year 4: Goals Achieved

Community Development:
– 20 CDCs fully operational with sustainable funding
– CDCs control $75M in community-owned property
– 60 CDC development projects completed (affordable housing, commercial, facilities)
– 600 affordable housing units developed by CDCs
– Community control established—neighborhoods leading their own development

Vacant Property:
– Land Bank acquires 1,000+ properties (2,700+ total over 4 years)
– 800 properties rehabilitated (1,500 total)
– 1,200 transferred to CLTs for permanent affordability
– Vacant properties cut in half (goal met)
– Blight dramatically reduced, neighborhoods visibly transformed

Anti-Displacement:
– 2,400 total households protected from displacement over 4 years
– Property values in West Louisville up 25% while displacement rate <5%
– 200 displaced residents returned
– 320 affordable units preserved

Infrastructure:
– 120 miles sidewalks completed over 4 years
– West Louisville sidewalk coverage reaches 70%
– Park access increases to 75% in West Louisville
– 80 parks improved
– Infrastructure spending equity: $45 per capita in West Louisville

Participatory Budgeting:
– Fourth year, $60M total invested over 4 years
– Participation rate 25-30%
– 400+ community-chosen projects completed
– Proven model for democratic community control

Metrics Achieved:
– **CDCs:** 20 operational controlling $75M in assets (up from 8 CDCs with minimal assets)
– **Vacant Properties:** cut in half
– **Anti-Displacement:** 2,400 households protected, <5% displacement rate in gentrifying neighborhoods
– **Infrastructure Equity:** West Louisville sidewalk coverage 70%, park access 75%
– **Community Wealth:** $1.2 billion in property value increases captured by existing residents (not speculators)
– **Participatory Democracy:** 40,000+ residents participating in direct democracy annually

Long-Term Vision (Years 5-10)

Sustained Investment:
– Infrastructure Equity Fund continues until West Louisville matches East End standards (Year 8-10)
– CDCs become self-sustaining through development returns and diverse funding
– Vacant property transformation continues until <2% vacancy rate (city healthy standard)
– Anti-displacement protections permanent feature of all development

Community Control Realized:
– Every neighborhood has functioning CDC controlling development
– Community benefits agreements required for ALL major development
– Right of first refusal prevents speculation citywide

Economic Transformation:
– West Louisville property values reach parity with citywide average (not through displacement

but through investment + protections)
– $2+ billion in community-owned assets providing permanent affordable housing and community control
– Infrastructure equity achieved—all neighborhoods have same quality infrastructure
– Vacancy eliminated as crisis (<2,000 properties, managed through normal market processes)

By Year 10:
– West Louisville population stabilizes and begins growing (reversing 50-year decline)
– Property values up 60% while existing residents remain and prosper
– Infrastructure equity achieved across all neighborhoods
– Community development model nationally recognized—Louisville becomes case study in equitable development
– Neighborhoods control their own futures through CDCs and participatory democracy

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SUCCESS METRICS & ACCOUNTABILITY

My Neighborhood Development policy will be evaluated on whether investment builds wealth for existing residents and closes decades-long disparities—not just whether money is spent. Quarterly public reports will track:

Community Control Metrics

Baseline → Year 4 Target:
– **Community Development Corporations:** 8 → 20 operational
– **CDC-controlled assets:** ~$5M → $75M
– **Affordable units developed by CDCs:** ~100 total → 600 new units
– **% of major development with community benefits agreements:** 0% → 80%
– **Community property ownership:** Minimal → $75M in CDC + CLT assets

Data Collection: CDC reporting, property records, development tracking

Vacancy & Blight Metrics

Year 4 Target:
– **Total vacant properties:** cut in half
– **Vacant buildings:** cut in half
– **Vacant lots:** cut in half
– **Properties rehabilitated:** 1,500 over 4 years
– **Vacancy costs:** cut by about half
– **Blight index (resident perception):** fewer than 20% report severe blight

Data Collection: Property database, blight surveys, cost accounting

Anti-Displacement Metrics

Year 4 Target:
– **Displacement rate in gentrifying neighborhoods:** <5% annually
– **Households protected from rent displacement:** 0 → 2,400 over 4 years
– **Homeowners receiving property tax relief:** 0 → 800 annually
– **Affordable units preserved:** Declining → 320 units preserved over 4 years
– **Displaced residents returned:** 0 → 200 over 4 years
– **Long-time resident retention (gentrifying neighborhoods):** >95%

Data Collection: Displacement surveys, rental assistance tracking, property tax records, resident turnover analysis

Infrastructure Equity Metrics

Year 4 Target:
– **West Louisville sidewalk coverage:** 70%
– **West Louisville park access (% within 10-min walk):** 75%
– **Infrastructure spending per capita (West Louisville):** $45
– **Sidewalk miles added:** 0 → 120 miles over 4 years
– **Parks improved:** 80 parks over 4 years
– **Resident satisfaction with neighborhood infrastructure:** 70%

Data Collection: GIS infrastructure mapping, spending analysis, resident surveys

Property Value & Wealth Metrics

Year 4 Target:
– **West Louisville property values:** +25%
– **Property value gap (West Louisville vs. East End):** gap closing
– **Community wealth (existing resident property ownership):** +$500M
– **% property value increase captured by existing residents:** 80%

Data Collection: Property assessor data, ownership records, wealth surveys

Participatory Democracy Metrics

Baseline → Year 4 Target:
– **Participatory budgeting participation rate:** 0% → 25-30%
– **Total participants:** 0 → 40,000 annually by Year 4
– **Projects funded:** 0 → 400+ over 4 years
– **Demographic representativeness:** N/A → Within 10% of neighborhood demographics
– **Youth participation:** 0 → 20% of votes from under-25
– **Civic engagement spillover:** Baseline → 40% of participants engage in other civic

activities

Data Collection: Voting records, demographic surveys, civic engagement tracking

Economic Impact Metrics

Return on Investment:
– **City investment:** $33M annually
– **Community wealth created:** $500M+ captured by existing residents

Job Creation:
– **Construction jobs:** 600+ annually from rehabilitation and infrastructure
– **Permanent jobs:** 400+ in CDC-developed commercial spaces
– **CDC employment:** 200+ staff positions in community-controlled organizations

Data Collection: Economic impact studies, fiscal analysis, employment data

Equity & Disparity Metrics

Year 4 Target:
– **Development investment disparity (West Louisville vs. East End):** gap closing
– **Infrastructure disparity (spending per capita):** gap closing
– **Property value disparity:** gap closing
– **Vacancy concentration:** dispersing

Data Collection: Investment tracking by geography, disparity ratio calculations

Accountability Mechanisms

Public Dashboard:
All metrics published quarterly at neighborhoods.louisvilleky.gov/dashboard with:
– Progress toward targets (red/yellow/green)
– Spending by neighborhood and program
– Interactive map showing infrastructure improvements, vacant property transformation, CDC projects
– Stories from residents benefiting from programs

Independent Evaluation:
– **Year 2 Evaluation:** Independent assessment of CDC effectiveness, anti-displacement impact, vacant property progress
– **Year 4 Comprehensive Evaluation:** Full evaluation of wealth building, equity outcomes, community control

Community Oversight:
– **Neighborhood Development Commission:** 15-member commission (majority from underinvested neighborhoods) with approval authority over major spending decisions

– **CDC Network:** Monthly meetings of all CDCs sharing learning, coordinating strategies, holding city accountable
– **Annual Neighborhood Summit:** Public event reviewing progress, gathering community input on priorities

Performance-Based Budgeting:
– Programs missing targets by >25% in Year 2 subject to redesign with community input
– If West Louisville property values don't increase 10%+ by Year 3 while protecting residents, increase investment
– If displacement rate in gentrifying neighborhoods doesn't drop below 8% by Year 2, strengthen protections

Specific Accountability Commitments:

1. **If vacant property reduction doesn't reach the Year 2 target** (1,300 fewer vacant properties), accelerate Land Bank acquisition and CDC transfers

2. **If displacement in gentrifying neighborhoods doesn't drop below 8% annually by Year 2**, implement stronger rent control and relocation requirements

3. **If West Louisville infrastructure spending doesn't reach $35 per capita by Year 2**, increase Infrastructure Equity Fund allocation

4. **If CDCs don't control $25M in assets by Year 2**, increase CDC development capital and technical support

5. **If participatory budgeting doesn't achieve 15% participation by Year 2**, increase outreach and simplify voting process

I commit to treating neighborhood development equity with same seriousness as business development. If investment doesn't build wealth for existing residents and close disparities, we'll change approach until it does.

RELATED GLOSSARY TERMS

This policy connects to the following terms in my Louisville Voter Education Glossary (available at rundaverun.org/glossary):

- **Community Development Corporation (CDC):** Nonprofit organization controlled by neighborhood residents that develops affordable housing, commercial space, and community facilities according to community priorities
- **Gentrification:** Neighborhood change driven by influx of wealthier residents, often displacing lower-income long-time residents through rising rents and property taxes
- **Displacement:** Forced relocation of residents due to rising costs, eviction, or loss of affordable housing—often result of gentrification without protections
- **Community Land Trust (CLT):** Nonprofit that owns land in trust for community benefit, leasing to residents at affordable rates and ensuring permanent affordability
- **Tax Increment Financing (TIF):** Economic development tool capturing property tax increases from new development to fund infrastructure or development in designated area
- **Participatory Budgeting:** Democratic process where residents directly decide how to spend public funds through community-wide voting
- **Land Bank:** Public authority acquiring tax-foreclosed and abandoned properties for redevelopment or transfer to responsible owners
- **Right of First Refusal:** Legal right giving entity (like CDC) first opportunity to purchase property before it's offered to others
- **Just Cause Eviction:** Requirement that landlords have valid reason (non-payment, lease violation, owner move-in) to evict tenants—prevents arbitrary displacement
- **Affordable Housing:** Housing where rent/mortgage costs no more than 30% of household income—typically defined by area median income levels
- **Disinvestment:** The long-running practice of withholding loans and services from whole neighborhoods by location and income, whose effects are still visible today
- **Community Benefits Agreement:** Legally binding agreement between developer and community requiring specific community benefits (affordable housing, local hiring, community space) in exchange for community support
- **Blight:** Physical deterioration of property creating public health/safety hazards and reducing surrounding property values
- **Infrastructure Equity:** Principle that quality infrastructure (sidewalks, parks, streets) should be distributed equitably across neighborhoods, not concentrated in wealthy areas

For definitions and additional context, visit rundaverun.org/glossary.

FREQUENTLY ASKED QUESTIONS

1. Why prioritize West Louisville when other neighborhoods also need investment?

Answer: West Louisville hasn't received proportional investment for decades—it has received far less development investment than its share of the city's population would suggest. This isn't fairness, it's catching up after decades of systematic exclusion.

Result: West Louisville property values have fallen behind the East End, costing West Louisville homeowners wealth.

Equity requires proportional investment PLUS catch-up investment to address historical harm. If the East End has received far more investment for decades, equity requires West Louisville receive MORE than proportional share for next 20+ years to close gap.

Other neighborhoods also benefit:
– South End, inner-ring neighborhoods (Smoketown, Portland, Old Louisville) also prioritized
– Infrastructure Equity Fund serves all historically underinvested neighborhoods
– Participatory budgeting gives every neighborhood resources

But yes, West Louisville gets priority—because decades of disinvestment demand it.

2. Won't Community Development Corporations just become another layer of bureaucracy slowing development?

Answer: CDCs don't slow development—they redirect WHO benefits from development (existing residents vs. outside speculators) and WHAT gets developed (community priorities vs. highest-profit projects).

Evidence from peer cities:

Boston:
– Developed affordable housing units
– Created community-controlled assets
– Development timeline comparable to private developers

Cleveland:
– Affordable units developed over decades
– Neighborhoods with strong CDCs have FASTER redevelopment than those without (CDCs provide community buy-in, reducing opposition and delays)

CDCs actually ACCELERATE community-beneficial development by:
1. **Eliminating community opposition:** When community controls development, no need for protracted fights at Metro Council
2. **Streamlining approvals:** CDCs work with residents from beginning, projects arrive at Metro Council with community support

3. **Filling market gaps:** CDCs develop projects private market won't (affordable housing, grocery stores in food deserts, community facilities)

What CDCs slow: Extractive development that benefits outside speculators while displacing residents. If that's "bureaucracy," it's a feature, not a bug.

3. How do you prevent participatory budgeting from becoming a way for wealthy neighborhoods to get even more while poor neighborhoods get less?

Answer: Allocation formula ensures underinvested neighborhoods receive MORE per capita, not less:

The $15M participatory budget is Policy 04, Proposal 1; neighbourhoods apply through their district.

$15 million a year, divided equally among all 26 Metro Council districts, about $577,000 each, for the district's residents to spend however they see fit. The residents decide by binding vote; the district's council member runs the vote and delivers what it chooses, and answers for it at the next election.

Plus:
– East End residents can vote to fund sidewalks (which they already have)
– West Louisville residents can vote for sidewalks they're missing—addressing actual need

Peer city evidence:

New York City: Participatory budgeting districts in low-income neighborhoods consistently fund infrastructure addressing deficits (ADA accessibility, street repairs, parks)—while wealthy districts fund amenities. Needs-based allocation works.

Also: Wealthy neighborhoods already have political power and get infrastructure through normal budget process. Participatory budgeting ADDS democratic power to neighborhoods typically excluded—it reduces inequality, not increases it.

4. What prevents CDCs from being captured by developers or politicians and not actually serving the community?

Answer: Governance structure and accountability mechanisms prevent capture:

CDC Governance Requirements:

1. **Board Composition:** Minimum 51% of board must be residents of neighborhood (live there, not just own property)—ensures community control

2. **Election Process:** Board members elected by community members, not appointed by politicians or developers

3. **Conflict of Interest:** Strict rules preventing developers, landlords, or politicians from controlling CDC boards

4. **Annual Reporting:** CDCs must report to community annually on activities, finances, projects—with public Q&A

5. **City Funding Conditional:** CDC funding requires compliance with governance standards—captured CDCs lose funding

Precedent:

- **Boston:** CDCs over decades, minimal capture because of strong governance rules
- **When capture attempted:** Detroit CDC was taken over by developer-aligned board—community organized, replaced board through democratic election process. System worked.

Also: CDCs are nonprofit corporations with legal fiduciary duty to mission (community benefit) not profit—unlike private developers whose legal duty is profit maximization. Legal structure matters.

5. Won't anti-displacement protections discourage investment in neighborhoods that need it, creating permanent decline?

Answer: No—evidence from peer cities shows anti-displacement protections enable MORE investment by ensuring it's community-beneficial.

Why protections enable investment:

1. **Community Support:** When residents know they won't be displaced, they SUPPORT investment instead of fighting it—reducing delays and political opposition

2. **Sustainable Markets:** Displacement creates instability. Protecting existing residents creates stable market with predictable demand.

3. **Developer Certainty:** Community benefits agreements provide certainty about what's required—vs. unpredictable community opposition

Peer city evidence:

San Francisco: After implementing strong anti-displacement protections (2015), development ACCELERATED:
– Affordable housing production increased
– Community support for development increased
– Neighborhood opposition decreased

Portland, OR: Renter relocation requirements and inclusionary zoning initially opposed by developers—but development continued at same pace because protections created community support.

What discourages investment: Community opposition to projects perceived as harmful. Anti-displacement protections REDUCE opposition by ensuring residents benefit.

The choice isn't "investment OR protections"—it's "investment that displaces OR investment that benefits residents." Smart investors prefer the latter because it's sustainable.

6. Louisville has tried revitalizing West Louisville before and failed—why will this time be different?

Answer: Previous efforts failed because they were:
1. Underfunded (millions, not billions needed)
2. Top-down (Metro/developers deciding, not community)
3. Extractive (benefits flowed out, not to residents)
4. Short-term (2-3 year pilots, not sustained commitment)

My approach is different:

Sustained Funding:
– $33M annually for 10+ years minimum
– $330M+ over decade

Community Control:
– CDCs controlled by residents make decisions
– Participatory budgeting gives residents direct spending control
– Not top-down Metro Council deciding

Wealth-Building:
– Community land trusts ensure residents own assets
– Anti-displacement protections ensure residents capture property value increases
– CDC development builds community wealth, not outside developer profit

Long-Term Commitment:

– 10-year commitment to infrastructure equity
– Permanent CDCs with sustained funding
– Not pilot program ending after 3 years

Peer city proof it works:

Cleveland's Glenville neighborhood: Sustained CDC investment, strong anti-displacement protections and community control have helped revitalize a neighborhood that faced vacancy, population loss and disinvestment, while existing residents remain.

How: Sustained investment over many years, a strong CDC, anti-displacement protections, community control. Proof that with sufficient resources and community control, revitalization works.

Louisville's problem isn't that revitalization is impossible—it's that we've never tried it seriously (sustained funding + community control). My plan does both.

7. Won't giving residents control through CDCs and participatory budgeting lead to bad decisions since residents aren't development experts?

Answer: This patronizing assumption—that residents can't make good decisions about their own neighborhoods—is exactly the mindset that created current inequity.

Evidence shows residents make BETTER decisions than "experts":

Participatory Budgeting:
– **NYC:** Participatory budgeting projects have been completed on time and on budget, comparable to expert-driven projects
– **Resident-chosen projects have higher community satisfaction**—because they actually address resident priorities

CDCs:
– **Boston CDCs** have a LOWER development failure rate than private developers—because community knowledge prevents mistakes
– **Example:** Boston CDC rejected luxury condo project in favor of affordable housing + grocery store—"experts" said condos would maximize property values, but CDC knew neighborhood needed food access and affordable housing. Result: Grocery store catalyzed more development than condos would have, plus served existing residents.

Resident Expertise:
– Residents are experts on their own needs, neighborhood dynamics, what works
– Professional expertise (architecture, engineering, finance) can support resident decision-making—residents set priorities, professionals provide technical assistance
– Combining resident knowledge + professional expertise produces best outcomes

“Expert” failures:
– Public housing (experts decided to concentrate poverty—disaster)
– Urban renewal (experts decided to demolish whole neighborhoods for highways—destroyed communities)
– Top-down economic development (experts gave tax breaks to corporations that left anyway—wasted billions)

After decades of “expert” decisions producing disinvestment and displacement, maybe it’s time to trust people who actually live in neighborhoods.

8. How will you prevent vacant property acquisition from being used for gentrification, like has happened in other cities?

Answer: Disposition policies ensure vacant properties serve community, not gentrifiers:

Land Bank Disposition Requirements:

1. **Affordability Mandates:** Properties sold/transferred must remain affordable for minimum 30 years—prevents flipping to market-rate

2. **Community Land Trust Priority:** First option to transfer properties to CLTs (permanent affordability), then CDCs, then qualified affordable housing developers, last to individuals (with affordability deed restrictions)

3. **Anti-Speculation Covenant:** Properties sold include covenant preventing resale within 5 years above purchased price + improvements—eliminates speculation incentive

4. **Local Preference:** Priority for long-time neighborhood residents and community organizations—outside investors can’t acquire

Contrast with “Gentrification-by-Land-Bank” Cities:

Washington DC (negative example):
– Land bank sold properties to highest bidder—speculators bought, flipped to luxury
– Result: Accelerated gentrification

Louisville won’t repeat DC’s mistake: Affordability mandates and CLT preference prevent speculation.

Cleveland (positive example):
– Land bank transfers properties to CDCs/CLTs with affordability requirements

– Result: Neighborhood revitalization without displacement

My model follows Cleveland, not DC.

9. Isn't $33M annually a lot to spend on neighborhood development when we have other priorities like schools, public safety, etc.?

Answer: $33M is 2.9% of budget, and it pays back.

Return on investment:

Direct fiscal benefits:
– **Property tax revenue increase:** from rising property values
– **Vacancy cost savings:** reduced fire/police costs, demolition, etc.

Those direct fiscal benefits come on top of broader economic benefits (jobs, business development, community wealth).

Comparison to other spending:

Economic development incentives:
– Louisville spends public money on corporate tax breaks and incentives
– Return: Questionable—many incentivized companies leave anyway
– Beneficiaries: Outside corporations

Neighborhood development:
– $33M annually
– Return: community wealth, stable neighborhoods and lower vacancy costs
– Beneficiaries: Louisville residents, especially those in disinvested neighborhoods

If we can afford incentives for corporations, we can afford $33M for neighborhoods.

Plus: Healthy neighborhoods reduce demands on other services:
– Better infrastructure reduces car damage (fewer claims to Metro)
– Community development reduces crime (lower police costs)
– Stable housing reduces homelessness services needed
– Economic opportunity reduces social service demand

Neighborhood development IS public safety, IS education support, IS economic development—it addresses root causes.

10. How do you ensure this investment continues beyond your mayoral term, not get cut by future administration?

Answer: Institutional structures and dedicated funding create sustainability:

Legal Protections:

1. **Metro Council Ordinances:** Require minimum funding levels for CDCs, Infrastructure Equity Fund, Land Bank—can only be changed by Council vote, not administrative decision

2. **Dedicated Revenue Streams:** Vacancy penalties, TIF allocation, federal grants don't depend on annual appropriation

3. **Community Land Trust Assets:** Once property transferred to CLTs, permanent affordability ensured—can't be undone by future administration

Political Protections:

1. **Community Constituency:** 20 CDCs with 40,000+ participatory budgeting participants create organized constituency defending programs

2. **Visible Results:** Property value increases, blight reduction, infrastructure improvements are visible—politically difficult for future mayor to cut successful programs

3. **Metro Council Districts:** Neighborhood investment creates council member champions in every district

Peer City Evidence:

Boston: CDC funding has survived 6 mayoral administrations over 40 years—once institutionalized and delivering results, politically sustainable

Cleveland: Land bank has operated for 20 years through multiple administrations—institutional structure creates permanence

NYC: Participatory budgeting has survived mayoral transitions—constituency of participants defends it

My commitment:

First-term focus is building INSTITUTIONS (CDCs, CLTs, Land Bank, participatory budgeting

process) not just spending money. Institutions create permanence beyond any single administration.

By Year 4:
– 20 CDCs as permanent fixtures
– $75M in CLT property that can't be privatized
– 40,000 participatory budgeting participants as organized constituency
– Proven results making cuts politically difficult

Sustainability through institutional power, not just political will.

CONCLUSION: BUILDING FROM NEIGHBORHOODS UP

Louisville's neighborhoods are the heart of our city—yet decades of policy have concentrated prosperity in some while systematically disinvesting in others, creating a geography of inequality that traces to decades of disinvestment by neighborhood and income. When West Louisville receives far less development investment than other parts of the city, when thousands of vacant properties blight neighborhoods, when infrastructure spending varies widely between neighborhoods, that's not market forces—it's policy choice.

My Neighborhood Development policy makes a different choice.

It recognizes that:

- Neighborhood development must be community-led, not imposed from outside
- Investment without anti-displacement protections means replacement, not revitalization
- Decades of disinvestment require sustained catch-up investment, not pilot programs
- Vacant properties represent opportunity for community wealth-building, not just demolition
- Infrastructure equity is a right, not a privilege based on zip code
- Residents know their neighborhoods best and deserve control over development

The choice is clear:

Continue Louisville's trajectory—West Louisville property values falling behind the East End, vacant properties costing the city money every year, gentrification displacing long-time residents who survived disinvestment, infrastructure inequality creating unequal quality of life, developers and Metro government controlling neighborhood futures without community input.

Or invest $33M annually to establish Community Development Corporations in every neighborhood, protect 2,400 households from displacement, cut vacant properties in half, invest $120M in West Louisville infrastructure catch-up, and give residents direct democratic control over $20M through participatory budgeting—building $500M+ in community wealth for existing residents.

This is about who neighborhood development serves. For decades, it's served outside developers, speculators, and newcomers—while existing residents were displaced or watched property values decline. My policy ensures neighborhood development serves those who stayed through disinvestment, builds wealth for existing residents, addresses decades of infrastructure neglect, and puts communities in control of their own futures.

My vision: A Louisville where every neighborhood has resources to thrive, where investment builds wealth for existing residents not speculators, where infrastructure is equitable across the city, where communities control their own development. Where neighborhoods are built from the ground up by residents—not imposed from the top down by government and developers.

Community-led neighborhood development for everyone.

That's democracy that works for everyone. That's the Louisville we'll build together.

For more information:
– **Full policy details:** rundaverun.org/policy/neighborhood-development
– **Voter education glossary:** rundaverun.org/glossary
– **Get involved:** rundaverun.org/get-involved/
– **Contact campaign:** dave@rundaverun.org

Dave Biggers for Louisville Mayor
Democracy that works for everyone.

This policy document is part of my comprehensive policy platform addressing Louisville's most pressing challenges through evidence-based solutions and community-driven governance. See also: Public Safety (Policy 01), Criminal Justice Reform (Policy 02), Health & Human Services (Policy 03), Budget & Financial Management (Policy 04), Affordable Housing (Policy 05), Education & Youth Development (Policy 06), Environmental Justice (Policy 07), Economic Development & Jobs (Policy 08), Infrastructure & Transportation (Policy 09), Arts, Culture & Tourism (Policy 10), Technology & Innovation (Policy 11), Public Health & Wellness (Policy 12), and forthcoming policies on Senior Services, Disability Rights & Accessibility, and Food Systems & Urban Agriculture.

RELATED POLICIES

This policy works in coordination with these related initiatives:

- **Affordable Housing & Anti-Displacement:** Anti-displacement protections ensure neighborhood development benefits existing residents, not just newcomers and speculators.
- **Economic Development & Jobs:** Community Development Corporations build local wealth through resident-controlled economic development initiatives.
- **Infrastructure & Transportation:** Infrastructure equity fund addresses systematic underinvestment in West Louisville neighborhoods over decades.
- **Budget & Financial Management:** Participatory budgeting gives residents direct democratic control over neighborhood investment priorities.
- **Arts, Culture & Tourism:** Cultural tourism development spreads economic benefits to neighborhoods bypassed by downtown-focused tourism.
- **Environmental Justice & Climate Action:** Tree canopy expansion addresses environmental inequality between West Louisville and East End neighborhoods.

Explore all 16 comprehensive policies at My Complete Policy Platform.

Find Your Neighborhood Plan

Enter your ZIP code to see what this means for your community:

Find Your Mini Substation

Enter your ZIP code to see when your neighborhood will receive a community police substation.

Find My Substation

63 mini substations across Louisville, at least one in every ZIP code, phased in over 4 years.

Part of my comprehensive public safety plan.

What This Means for YOUR Neighborhood

Every Louisville neighborhood is unique. Enter your ZIP code to see how this policy directly impacts your community:

Find Your Mini Substation

Enter your ZIP code to see when your neighborhood will receive a community police substation.

Find My Substation

63 mini substations across Louisville, at least one in every ZIP code, phased in over 4 years.

Part of my comprehensive public safety plan.

See the Budget Impact

Explore how this policy fits into my comprehensive $1.13 billion budget plan:

How Does My Budget Affect You?

See your personalized impact - zero tax increase, real benefits

Household Income $50,000 50000

Children in JCPS 0 0

 Your ZIP Code

Your Personal Impact

How we calculate: Benefits based on average family savings from wellness center access ($800/year), youth program value (after-school + summer jobs), and your specific mini substation timeline. All benefits come from the same $1.13B budget - zero tax increase.

Share your results with friends and family:

 Share My Results

⚖ Compare This Policy

See how my approach differs from current administration policies:

⚖ My Plan, Category by Category

Pick a category to see what my plan does, how it is paid for, and when it arrives.

 Share This Plan Print This Plan
 Public Safety Wellness Youth Economy Housing Transparency

Public Safety & Policing

My Plan

Community-based mini substations

Approach

- 63 mini substations across Louisville (4-year deployment)
- Officers living and working in communities they serve
- Preventative community policing model
- Year 1: 12 substations in highest-need areas

Timeline Year 1-4 phased rollout
Budget Same $1.13 billion; no new taxes; priorities re-pointed inside the adopted budget
Impact Projected response times: 3-5 minutes (campaign estimate)

Mental Health & Wellness

My Plan

Wellness centers placed by health need

Approach

- I will place 18 Community Wellness Centers by health need (CDC PLACES 2024 plus Census poverty data)
- Mental health counseling, addiction support
- Youth programs, family services
- At least one center in every LMPD division

Timeline 6 centers a year over Years 1-3
Budget $45M a year when fully built (18 centers at $2.5M each), inside the adopted budget
Impact Accessible care within every neighborhood, preventative focus

Youth Development

My Plan

Comprehensive youth investment

Approach

- After-school programs at all substations
- Job training and mentorship
- Arts, sports, and STEM programs
- Youth advisory councils
- Summer employment pathways

Timeline Immediate implementation with substation rollout
Budget $32.5M for youth programs, inside the adopted budget
Impact Accessible programs in every neighborhood

Economic Development

My Plan

Community wealth building

Approach

- Small business incubators at substations
- Local hiring requirements for city contracts
- Neighborhood-based economic zones
- Affordable housing protection
- Living wage standards

Timeline Immediate policy changes, 4-year infrastructure build
Budget Same $1.13 billion; no new taxes; priorities re-pointed inside the adopted budget
Impact Jobs and wealth stay in neighborhoods
□

Housing & Affordability

My Plan

Housing as a human right

Approach

- Expanded affordable housing trust fund
- Strong tenant protections
- Community land trusts
- Rent stabilization measures
- Anti-displacement policies for existing residents

Timeline Immediate policy changes
Budget Same $1.13 billion; no new taxes; priorities re-pointed inside the adopted budget
Impact Protects residents, prevents displacement
□

Government Transparency

My Plan

Radical transparency

Approach

- Real-time budget dashboard
- Public data portal for all city metrics
- Community advisory boards with veto power
- Open contracting process
- Regular town halls in all neighborhoods

Timeline Immediate implementation
Budget Low-cost digital infrastructure
Impact Citizens empowered with information and decision-making power

The Choice is Clear

Louisville deserves transformative change, not more of the same. Join us in building a city that works for everyone.

Join the Campaign Read Full Policy Platform

Share This Policy

Help spread the word about my vision for Louisville:

Related Policies You Might Like

How to Vote for Me

I am a write-in candidate: in the race for Mayor, mark the write-in spot and write **DAVE BIGGERS** (the last name, Biggers, is required).

Early voting, no excuse needed: October 29–31 · Election Day: Tuesday, November 3, 6 AM to 6 PM. Registration for the November 3 election closed October 5.

✓ Check My Registration and Polling Place View All Election Dates →

Stay Updated on This Policy

Get notified when this policy is updated or when I speak about this issue in YOUR neighborhood.

* indicates a required field

Email Signup Information
Fax Number (Leave blank)
Name *
Email * We'll send you updates about the campaign
Zip Code 5-digit zip code (optional)
☐ I'm interested in volunteering! We'll send you information about volunteer opportunities
Sign Up

We use your details only to reach you about the campaign. Privacy Policy

Have Ideas to Improve This Policy?

This is YOUR city. If you have suggestions for how we can make this policy better for Louisville, please share them. Every idea is reviewed.

Suggest an Improvement for Louisville

Have an idea for improving Louisville? Share your policy suggestion below. Your voice matters in shaping our city's future.

Policy Title *
Description *
0/2000 characters

Category Select a category...
Your Name *
Your Email *
ZIP Code (Optional)
☐ I agree that my suggestion may be reviewed and potentially incorporated into campaign policy. My email will only be used to notify me about the status of my suggestion.
Submit Suggestion

NOT ME, WE.

Together, we make Louisville better for everyone.