

# Affordable Housing & Anti-Displacement

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## AFFORDABLE HOUSING & ANTI-DISPLACEMENT

### Dave Biggers for Louisville Mayor 2026

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#### EXECUTIVE SUMMARY

Louisville faces an affordable housing crisis that threatens to fundamentally reshape our city. Working families who have lived here for generations are being priced out of their neighborhoods. Teachers, nurses, firefighters, and service workers can't afford to live in the communities they serve. Homelessness has increased 30% over five years. Meanwhile, luxury apartments and market-rate developments receive tax breaks while affordable units disappear.

This isn't inevitable—it's the result of policy choices that prioritize developers' profits over residents' stability. Dave Biggers will reverse course with a comprehensive affordable housing and anti-displacement strategy that keeps Louisville affordable for everyone.

#### The Challenge

Louisville's housing crisis shows up in devastating numbers:

1. **Affordability Crisis:** 48% of Louisville renters are "cost-burdened" (paying >30% of income for housing). One-third pay over 50% of income for housing—one emergency away from eviction.

2. **Shortage of Affordable Units:** Louisville needs 26,000+ additional affordable housing units to meet demand. We're building 200-300 annually—at this rate, it would take 87 years to close the gap.
3. **Homelessness Emergency:** 1,831 people experiencing homelessness (2025 Point-in-Time count) on any given night (30% increase since 2019). Chronic homelessness up 45%. Families with children fastest-growing homeless population.
4. **Gentrification & Displacement:** Historic Black neighborhoods (Russell, Smoketown, Shelby Park) experiencing rapid price increases and resident displacement as developers target “emerging markets.”
5. **Predatory Landlords:** Out-of-state investors buying up properties, raising rents 20-40%, neglecting maintenance, and evicting longtime residents. Louisville filed 17,000+ eviction cases in 2023—among highest rates nationally.

## Dave's Vision

Dave will implement a comprehensive affordable housing strategy investing \$35 million annually to create 5,000+ new affordable units over four years, prevent displacement of 10,000+ households, and end chronic homelessness:

**Affordable Housing Trust Fund (\$20M annually):** Permanent funding source for affordable housing development, preservation, and rental assistance.

**Community Land Trusts (\$5M annually):** Permanent affordability through community-owned land where homes remain affordable generation after generation.

**Anti-Displacement Protections (\$3M annually):** Property tax relief for longtime homeowners, right to return policies, tenant protections, and displacement impact assessments.

**Housing First for Homelessness (\$5M annually):** Immediate permanent housing for people experiencing homelessness, with wraparound support services.

**Tenant Rights & Protections (\$2M annually):** Rental inspection program, tenant legal aid, just-cause eviction ordinance, and rent stabilization in gentrifying areas.

## Budget Impact

This policy requires **\$43 million in new annual spending**—funded through reallocation of existing tax abatements to developers who don't provide affordable housing, new inclusionary zoning requirements, federal funding leverage, and revenue from Community Land Trust fees.

All proposals fit within Louisville Metro's \$1.2 billion annual general fund budget.

## Why This Matters

**Housing is a foundation for everything else.** When families spend 60% of income on rent, they can't afford food, healthcare, or children's education. When people experience homelessness, they can't maintain employment or manage chronic health conditions. When neighborhoods gentrify, communities that built social capital over generations are destroyed.

**Louisville's character depends on economic diversity.** When only wealthy people can afford to live here, we lose the teachers, nurses, artists, service workers, and longtime residents who make Louisville vibrant. A city where working families can't afford to live is a city that has lost its soul.

Dave's affordable housing agenda will ensure Louisville remains a place where everyone—regardless of income—can find a safe, stable, affordable home.

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## CURRENT SITUATION: LOUISVILLE'S HOUSING CRISIS

### By the Numbers

- **Median Rent:** \$1,150/month (up 35% since 2019)
- **Median Home Price:** \$245,000 (up 42% since 2019)
- **Cost-Burdened Renters:** 48% (national average: 46%)
- **Severely Cost-Burdened Renters:** 25% (paying >50% of income)
- **Affordable Housing Gap:** 36,160 units needed (for households earning less than 30% AMI)
- **Annual Affordable Production:** 200-300 units/year
- **Eviction Filings:** 17,000+ annually (38 per 1,000 renters)
- **Homelessness Count:** 1,400+ on any given night
- **Chronic Homelessness:** 450+ individuals (up 45% since 2019)
- **Homeless Families with Children:** 280+ (fastest-growing segment)
- **Public Housing Units:** 3,600 (down from 5,000 in 2000)
- **Housing Choice Voucher Wait List:** 5,000+ households (3-5 year wait)
- **Home Ownership Rate (Black residents):** 41% vs. 71% white residents
- **Median Home Equity (Black homeowners):** \$89,000 vs. \$178,000 white homeowners

## Major Problems

### Problem 1: Severe Affordable Housing Shortage

Louisville needs 26,000+ affordable housing units to meet current demand. We're producing 200-300 annually—a shortfall of 25,000+ units at current pace.

#### Who's affected:

- **Service workers:** Restaurant workers, retail clerks, nursing assistants making \$25,000-35,000 need rent <\$875/month. Average one-bedroom: \$1,000+
- **Single parents:** Median income \$32,000; need two-bedroom <\$800. Average two-bedroom: \$1,200+
- **Seniors on fixed incomes:** Social Security average \$1,600/month; need rent <\$500. Almost no units available
- **People with disabilities:** SSI pays \$943/month; need rent <\$300. Virtually impossible to find

**Result:** People making “too much” for public housing but too little for market-rate apartments are squeezed out. They double up (overcrowding), move to substandard housing, or become homeless.

### Problem 2: Luxury Development Receives Tax Breaks While Affordable Housing Gets Nothing

Louisville grants \$80+ million annually in tax abatements and TIF (Tax Increment Financing) to developers. Most goes to luxury apartments and market-rate development:

#### Examples:

- **Downtown high-rises:** Tax breaks for \$2,000/month apartments
- **East End subdivisions:** TIF financing for \$400,000+ homes
- **Mixed-use developments:** Tax abatements for retail/apartments with zero affordable units

#### Meanwhile:

- Affordable housing developers struggle to finance projects without comparable incentives
- Public housing deteriorates from underfunding
- Housing Choice Voucher program has 5,000+ household wait list

#### Louisville's tax abatement system creates perverse incentives:

- Developers maximize profits building luxury units for wealthy residents
- Affordable housing can't compete financially
- Tax base erodes as abatements remove properties from tax rolls
- Affordable housing shortage worsens

### Problem 3: Gentrification Displacing Longtime Residents

Historic Black neighborhoods near downtown—Russell, Smoketown, Shelby Park, Portland—are experiencing rapid gentrification:

#### What's happening:

1. **Out-of-state investors buy properties:** Cash purchases, often sight-unseen, outbidding local residents
2. **Rents increase 30-50%:** New owners raise rents far beyond what longtime tenants can afford
3. **Property taxes rise:** Increased property values push longtime homeowners' taxes beyond fixed incomes
4. **Community character changes:** Local businesses replaced by boutiques and coffee shops catering to newcomers
5. **Residents displaced:** Families who lived in neighborhoods for generations forced to move

#### Example: Russell neighborhood

- 2015: Median rent \$550; 85% Black residents; strong community ties
- 2025: Median rent \$950 (73% increase); 68% Black (20% decline); longtime residents displaced

#### Gentrification destroys social capital:

- Churches lose congregations
- Neighborhood associations lose institutional knowledge
- Informal support networks dissolve
- Cultural heritage erased

**And Louisville has no anti-displacement protections:** No right-to-return policies, no property tax relief for longtime homeowners, no tenant protections against displacement.

### Problem 4: Predatory Landlords & Eviction Crisis

Louisville filed 17,000+ eviction cases in 2023—one of the highest eviction rates in the nation (38 evictions filed per 1,000 renter households). Predatory practices drive many evictions:

#### Common tactics:

1. **Landlords raise rents 30-50% with 30 days notice:** Tenants can't find affordable alternatives in time
2. **Landlords neglect maintenance, then evict for complaining:** Retaliation evictions are common but hard to prove
3. **Landlords charge excessive fees:** \$100+ "late fees" for rent one day late; \$25 "pet rent" monthly
4. **Landlords keep security deposits illegally:** Bogus damage charges; failure to provide itemized deductions
5. **Landlords file evictions for minor violations:** Three-day notice for noise complaint,

guest violation, etc.

**Louisville has weak tenant protections:**

- No just-cause eviction requirement (landlords can evict without reason)
- No rent stabilization or control
- No mandatory rental inspection program
- Minimal code enforcement
- No tenant right to counsel in eviction proceedings

**Result:** Landlords hold enormous power. Tenants afraid to report code violations or request repairs fear retaliation. Evictions create cascading crises—job loss, school disruption, homelessness.

**And evictions harm Louisville:**

- Children evicted perform worse in school
- Evictions reduce employment (hard to work while searching for housing)
- Evictions increase homelessness
- Evictions cost Metro money (emergency services, shelter, courts)

**Problem 5: Homelessness Crisis Worsening**

Louisville's homeless population increased 30% since 2019, from 1,080 to 1,400+. Chronic homelessness (people experiencing homelessness >1 year or repeatedly) up 45%.

**Who's experiencing homelessness:**

- **Single adults:** 60% of homeless population; chronic health conditions, mental illness, substance use
- **Families with children:** 20% (fastest-growing segment); typically mothers fleeing domestic violence
- **Youth & young adults (18-24):** 12%; often LGBTQ+ youth rejected by families
- **Veterans:** 8%; disproportionately affected despite targeted programs

**Why homelessness is increasing:**

1. **Housing costs rising faster than incomes:** Minimum wage worker needs 72 hours/week to afford one-bedroom apartment
2. **Evictions creating homelessness:** 35% of people experiencing homelessness were evicted from last housing
3. **Domestic violence:** 25% of homeless families fleeing abuse
4. **Exiting institutions with nowhere to go:** Released from jail, hospital, foster care without housing
5. **Insufficient permanent supportive housing:** Only 600 PSH units for 1,831 people experiencing homelessness (2025 Point-in-Time count)

**Current response is inadequate:**

- **Emergency shelters:** 450 beds—far short of 1,400 need; shelter stays solve nothing long-

term

- **Transitional housing:** 250 beds; length limits (6-24 months) lead to recurrent homelessness
- **Permanent supportive housing:** 600 units; wait lists 12-18 months
- **Affordable housing:** Almost none available to people with rental barriers (evictions, criminal records, poor credit)

**Louisville spends \$15+ million annually managing homelessness** (emergency services, shelters, police, courts) **but only \$3 million on permanent solutions.** We're paying for crisis response instead of solving the problem.

**Research is clear:** Housing First (immediate permanent housing + support services) ends homelessness for 85%+ of participants at lower cost than emergency services.

### **Problem 6: Racial Wealth Gap Driven by Housing Inequity**

Housing is the primary wealth-building tool for American families—but Louisville's racist housing history created massive inequities that persist today:

#### **Historical context:**

- **Redlining (1930s-1960s):** Federal government refused mortgages in Black neighborhoods, preventing homeownership
- **Urban renewal (1950s-1970s):** Louisville demolished thriving Black business districts (Smoketown, Walnut Street) for highways and public housing
- **Segregated public housing (1940s-1990s):** Concentrated poverty in specific neighborhoods
- **Predatory lending (1990s-2000s):** Subprime mortgages targeted Black families, leading to foreclosures during 2008 crisis

#### **Current disparities:**

- **Homeownership rate:** 41% Black vs. 71% white (30-point gap)
- **Median home equity:** \$89,000 Black vs. \$178,000 white (50% less wealth)
- **Mortgage approval rate:** 68% Black vs. 82% white (despite similar credit profiles)
- **Property values:** Homes in predominantly Black neighborhoods appraise 23% lower than comparable homes in white neighborhoods

#### **Why this matters:**

- Home equity funds children's college education
- Home equity enables small business startup capital
- Home equity provides retirement security
- Home equity transfers generational wealth

**When Black families can't build home equity, the racial wealth gap persists.** Louisville's median Black household wealth: \$13,500. White household: \$184,000—a 14x disparity.

**And current policies worsen inequity:** Gentrification displaces Black homeowners before they can benefit from property value increases. Predatory investors target Black neighborhoods. Affordable housing shortages force Black families into unstable rentals.

## Why Current System Persists

Five factors maintain the status quo:

1. **Developer influence:** Real estate industry lobbies against affordable housing requirements and tenant protections
2. **NIMBYism:** Affluent neighborhoods oppose affordable housing (“protect property values”)
3. **Fragmented responsibility:** Federal, state, Metro, and Housing Authority roles create accountability gaps
4. **Insufficient funding:** Louisville invests <\$5M annually in affordable housing—peer cities invest \$20-50M
5. **Ideological resistance:** “Market will solve it” ideology ignores market failures and historical racism

**Bottom Line:** Without major policy intervention, Louisville’s affordable housing crisis will worsen. More families will become housing-insecure. More neighborhoods will gentrify. More people will experience homelessness. The racial wealth gap will grow.

**Dave Biggers will change course.**

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## DAVE’S VISION: HOUSING STABILITY FOR ALL

Dave Biggers believes **housing is a human right and the foundation for everything else**—education, employment, health, family stability, and community. Every Louisville resident deserves a safe, stable, affordable home.

### Core Principles

1. **Housing Affordability:** No one should pay more than 30% of income for housing. Louisville will create affordable options at all income levels.
2. **Anti-Displacement:** Longtime residents have a right to remain in their neighborhoods. Development should not force people out.

3. **Housing First:** Immediate permanent housing is the solution to homelessness—not shelters, not preconditions, not programs that require “housing readiness.”
4. **Tenant Rights:** Renters deserve safe, well-maintained housing and protection from predatory landlord practices.
5. **Racial Equity:** Housing policy must actively repair historical harms and build Black wealth through homeownership and community land ownership.

## Goals (4-Year Term)

### By 2029, Dave will achieve:

- ☐ **5,000+ new affordable housing units:** Combined programs: 3,800-4,600 units directly funded, with 5,000+ total units enabled through public-private partnerships. Mix of public housing, affordable rentals, permanently affordable homeownership
  - ☐ **Zero chronic homelessness:** Every person experiencing chronic homelessness housed through Housing First
  - ☐ **10,000+ households protected from displacement:** Anti-displacement policies keep longtime residents in neighborhoods
  - ☐ **50% reduction in evictions:** From 17,000 to 8,500 annually through tenant protections and rental assistance
  - ☐ **3 Community Land Trusts established:** Permanently affordable homeownership in Russell, Portland, and Smoketown
  - ☐ **1,000+ permanently affordable homes:** Community Land Trust model ensures affordability in perpetuity
  - ☐ **Tenant Bill of Rights enacted:** Just-cause eviction, rental inspection, right to counsel, rent stabilization in gentrifying areas
  - ☐ **\$35 million annual housing investment:** Affordable Housing Trust Fund provides predictable funding
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## DETAILED PROPOSALS

### Proposal 1: Affordable Housing Trust Fund (\$20 Million Annually)

#### What It Is

Louisville will establish a dedicated Affordable Housing Trust Fund with \$20 million in annual revenue—providing predictable, long-term funding for affordable housing development, preservation, and rental assistance.

#### Trust Fund Revenue Sources (\$20M total):

1. **Reallocation of Developer Tax Abatements:** \$10M
2. Developers receiving tax abatements must include 15% affordable units OR pay into Trust Fund
3. Redirects incentives from luxury development to affordable housing
4. **Linkage Fees on Commercial Development:** \$4M
5. New commercial development (offices, retail) creates jobs that require workforce housing
6. Developers pay \$2 per square foot on projects >50,000 sq ft
7. Example: 100,000 sq ft office building = \$200,000 to Trust Fund
8. **Payment in Lieu of Inclusionary Zoning:** \$3M
9. Developers building 20+ units must include 15% affordable OR pay fee
10. Fee equals cost difference between market-rate and affordable units
11. **Federal Funding Leverage:** \$2M local match unlocking \$8M federal
12. Louisville invests \$2M to maximize federal HOME and CDBG funding
13. Every \$1 local draws \$4 federal = \$10M total
14. **Revenue from Community Land Trust Lease Fees:** \$1M
15. CLT homeowners pay small monthly ground lease fees
16. Fees fund CLT operations and new affordable homes

**Trust Fund Uses:****Use 1: New Affordable Housing Development (\$10M annually)**

- Partner with affordable housing developers (nonprofits, CDCs)
- Build 400-500 affordable rental units annually
- Target: 30% of units at <30% AMI; 40% at 30-50% AMI; 30% at 50-80% AMI
- Permanent affordability requirements (50+ years)

**Use 2: Affordable Housing Preservation (\$4M annually)**

- Acquire naturally occurring affordable housing (NOAH) at risk of conversion to market-rate
- Rehabilitate and maintain as affordable
- Preserve 200-300 units annually

**Use 3: Rental Assistance for Extremely Low-Income Households (\$3M annually)**

- Shallow subsidies bridging gap between 30% of income and actual rent
- Prevent homelessness for 1,000+ households annually
- Prioritize seniors, people with disabilities, families with children

**Use 4: Homeownership Down Payment Assistance (\$2M annually)**

- \$10,000-25,000 grants for first-time homebuyers <80% AMI
- Prioritize displaced residents returning to gentrifying neighborhoods
- Focus on building Black homeownership to address wealth gap
- Assist 100-150 families annually

**Use 5: Affordable Housing Rehabilitation Loans (\$1M annually)**

- Low-interest loans for homeowners to repair/maintain homes
- Prevent displacement of longtime homeowners unable to afford repairs
- Keep housing stock in good condition

**Why It Matters**

**Affordable Housing Trust Funds work.** Over 600 cities and counties nationwide have established trust funds generating billions for affordable housing.

**Evidence from peer cities:**

- **Boston:** \$20M annually; created 3,000+ affordable units over 5 years
- **Denver:** \$150M one-time + \$40M annually; 6,000+ units under construction
- **Nashville:** \$50M annually; 1,200 units created in 3 years
- **Austin:** \$250M bond; 3,500 units funded

**Louisville benefits:**

- **Predictable funding:** Developers and affordable housing providers can plan long-term

- **Leverage federal dollars:** Local investment unlocks matching federal funds
- **Flexibility:** Trust Fund adapts to changing needs (development, preservation, rental assistance)
- **Equity:** Dedicated funding ensures affordable housing doesn't compete with other budget priorities

**Without Trust Fund:** Louisville will continue building 200-300 affordable units annually—taking 87 years to close the 26,000-unit gap.

**With Trust Fund:** Louisville will build/preserve 600-800 affordable units annually—closing gap in 32 years while population grows.

## Budget

**Annual Revenue:** \$20 million (sources detailed above)

**Annual Uses:** \$20 million

- New construction: \$10M (400-500 units)
- Preservation: \$4M (200-300 units)
- Rental assistance: \$3M (1,000+ households)
- Homeownership assistance: \$2M (100-150 families)
- Rehabilitation loans: \$1M

**Funding Source:** Reallocated tax abatements, new linkage fees, federal leverage—no new taxes on residents

## Cost-Benefit:

- **Per-unit development cost:** \$20,000-25,000 Trust Fund subsidy (leveraging \$150,000-200,000 total development cost from other sources)
- **Homelessness prevention:** \$3M rental assistance prevents homelessness for 1,000 households = \$3,000 per household vs. \$25,000 annual cost of homelessness services
- **Economic impact:** Affordable housing construction creates 8 jobs per \$1M invested = 160 construction jobs annually

## Implementation Timeline

### Year 1 (2026):

- January-March: Metro Council passes Trust Fund ordinance establishing revenue sources
- April-June: Hire Trust Fund administrator; establish governance board
- July-September: Issue first RFP for affordable housing development projects
- October-December: Award first \$10M in grants; begin construction on 200 units

### Year 2 (2027):

- Full implementation: \$20M annually
- 400 units under construction

- Rental assistance program launches (1,000 households)
- Down payment assistance begins (100 families)

**Year 3 (2028):**

- First 400 units complete and occupied
- 400 additional units under construction
- Preservation program acquires first NOAH properties
- Trust Fund recognized nationally as model

**Year 4 (2029):**

- 800 units completed (400 in Year 2, 400 in Year 3)
- 400 more under construction
- 600-800 units preserved
- 4,000+ households assisted (rental assistance, homeownership)
- Pipeline established for 400-500 units annually ongoing

## **Proposal 2: Community Land Trusts for Permanent Affordability (\$5M Annually)**

**What It Is**

Community Land Trusts (CLTs) are nonprofit organizations that own land permanently, while selling homes on that land to low-income families at affordable prices. When homeowners sell, they sell only the house (not the land), and the next buyer must also be income-qualified—ensuring homes remain affordable forever.

**How CLTs Work:**

1. **CLT acquires land** through purchase, donation, or Metro land bank transfer
2. **CLT develops or rehabs homes** on the land (single-family, duplexes, small multifamily)
3. **CLT sells homes to income-qualified families** (<80% AMI) at below-market prices
4. **Homeowners own the home** (build equity, make improvements, live securely)
5. **CLT retains land ownership** through 99-year renewable ground lease
6. **Homeowner pays small monthly ground lease fee** (\$50-100) to CLT
7. **When homeowner sells**, CLT has right of first refusal; home sold at formula price to next income-qualified buyer
8. **Homes remain affordable in perpetuity** even as neighborhood market values rise

**Louisville CLT Model:****3 Community Land Trusts Established:**

1. **West Louisville CLT** (Russell, Shawnee, Park DuValle, Chickasaw)

2. Target: 400 permanently affordable homes over 4 years
3. Focus: Longtime Black residents threatened by displacement
4. Community-controlled board with majority resident representation
5. **Portland CLT** (Portland, Shawnee, Parkland)
6. Target: 300 permanently affordable homes over 4 years
7. Focus: Historic working-class neighborhood facing gentrification pressure
8. Partnership with existing community development corporations
9. **Smoketown CLT** (Smoketown, Shelby Park, Limerick)
10. Target: 300 permanently affordable homes over 4 years
11. Focus: Historic Black neighborhood experiencing rapid gentrification
12. Resident-led governance prioritizing cultural preservation

**Total: 1,000 permanently affordable homes over 4 years**

**CLT Funding (\$5M annually):**

- Land acquisition: \$2.5M
- Home construction/rehabilitation: \$1.5M
- CLT operational support (3 CLTs × \$250K): \$750K
- Technical assistance and resident organizing: \$250K

**Why It Matters**

**Community Land Trusts create permanent affordability.** Traditional affordable housing has time limits (30-50 years), after which units convert to market-rate. CLTs remain affordable forever.

**CLTs build Black wealth and community power:**

- Homeownership builds equity (\$50,000-100,000 over 10-15 years)
- Community control over land prevents displacement
- Residents govern CLTs (board positions)
- Cultural preservation as longtime residents remain

**Evidence from other cities:**

- **Champlain Housing Trust (Burlington, VT):** 3,000+ homes, \$156M in assets, oldest/largest CLT in U.S.
- **Dudley Street Neighborhood Initiative (Boston):** CLT prevented displacement in

gentrifying area; 225 homes permanently affordable; Black and Latino residents retained control

- **Atlanta Land Trust:** 500+ homes; protecting longtime Black residents in rapidly gentrifying city
- **Cincinnati Community Land Trust:** 250 homes; foreclosure rate <1% (vs. 5% for traditional homeownership)

### **Louisville benefits:**

- **Gentrification resistance:** Neighborhoods like Russell can develop without displacement
- **Permanent affordability:** 1,000 homes affordable forever (vs. 30-year deed restrictions)
- **Community wealth:** \$75M in home equity created for low-income families over 10 years
- **Democratic control:** Community-governed boards ensure responsiveness to residents

**CLTs prevent the “affordable housing treadmill”:** Without CLTs, we must continually build new affordable housing as old units convert to market-rate. With CLTs, every unit built stays affordable permanently—compounding impact over time.

### **Budget**

**Annual Cost:** \$5 million

- Land acquisition: \$2.5M (50 parcels × \$50K average)
- Home construction/rehab: \$1.5M (leverages \$6M total development; produces 50 homes annually)
- CLT operational support: \$750K (3 CLTs × \$250K = staff, office, legal)
- Technical assistance: \$250K (training, organizing, capacity-building)

### **Leveraged Investment:**

- \$5M annually leverages \$15M total (1:3 ratio through federal funds, philanthropic support, private lending)
- Total development capacity: \$20M annually

### **Outputs:**

- 250 homes over 4 years (Year 1: 25; Year 2: 50; Year 3: 75; Year 4: 100 as CLTs scale)
- 1,000 homes by 2035 (Years 5-8 at 100/year)

**Cost per home (public subsidy):** \$20,000 (leveraging \$80,000 other sources)

**Funding Source:** Affordable Housing Trust Fund allocation

**Cost-Benefit:**

- **Permanent affordability:** 1,000 homes affordable forever vs. 30-year deed restrictions
- **Wealth creation:** Average CLT homeowner builds \$75,000 equity over 10 years
- **Displacement prevention:** 1,000 families remain in neighborhoods vs. forced moves
- **Community stability:** Reduced turnover, stronger social networks, cultural preservation

**Implementation Timeline****Year 1 (2026):**

- January-March: Partner with national CLT organizations (Grounded Solutions Network) for technical assistance
- April-June: Community organizing in Russell, Portland, Smoketown; establish resident steering committees
- July-September: Incorporate 3 CLTs with community-majority boards
- October-December: Acquire first land parcels (10-15); begin first home rehabs (25 homes)

**Year 2 (2027):**

- January-March: First 25 homeowners move in
- April-December: Acquire 25 more parcels; construct/rehab 50 homes
- Develop CLT homeowner association for mutual support

**Year 3 (2028):**

- 75 homes completed (25 cumulative in Year 1, 50 in Year 2)
- 75 more under construction
- CLTs establish revolving loan funds for homeowner repairs

**Year 4 (2029):**

- 250 total homes (25+50+75+100)
- CLTs financially sustainable with ground lease revenue
- Expansion planning for 100 homes/year ongoing
- Louisville CLT model recognized nationally

**Proposal 3: Anti-Displacement Protections (\$3M Annually)****What It Is**

A comprehensive set of policies preventing displacement of longtime residents from gentrifying neighborhoods through property tax relief, right-to-return, tenant protections, and development impact assessments.

**Five Anti-Displacement Strategies:****Strategy 1: Property Tax Relief for Longtime Homeowners**

Gentrification increases property values—great for homeowners who sell, disastrous for those who want to stay but can't afford rising taxes.

**Louisville Homestead Preservation Program:**

- **Eligibility:** Homeowners 55+, income <80% AMI, lived in home 10+ years
- **Benefit:** Property tax frozen at Year 1 level OR capped at 3% annual increases (whichever is lower)
- **Portability:** If displaced, credit transfers to new home in Louisville
- **Deferral Option:** Defer tax increases until sale (paid from proceeds), preventing forced sales
- **Estimated reach:** 2,000 households protected

**Strategy 2: Right to Return for Displaced Residents**

Residents displaced by past urban renewal, public housing demolition, or gentrification have priority to return when new affordable housing is built.

**Louisville Right to Return Policy:**

- **Certified displaced residents:** Proof of previous residence in neighborhood + involuntary displacement
- **Priority access:** First right to rent/purchase affordable units built in former neighborhood
- **Down payment assistance:** \$25,000 grants for returning homeowners
- **Rental assistance:** Security deposit + 6 months rent for returning renters
- **Estimated reach:** 500 households returned over 4 years

**Strategy 3: Tenant Anti-Displacement Protections**

Protect renters from displacement due to rapid rent increases, building sales, or renovations.

**Policies:**

- **Relocation assistance:** Landlords raising rent >10% or converting to condos must pay tenants \$3,000 per bedroom to relocate
- **Extended notice:** 120-day notice required for rent increases >10% or no-fault evictions (vs. current 30 days)
- **Right to return:** Tenants displaced by renovations have right to return at pre-renovation rent (inflation-adjusted)
- **Condo conversion limits:** Buildings cannot convert to condos unless 75% of tenants agree
- **Estimated reach:** 3,000 households protected annually

**Strategy 4: Displacement Impact Assessments**

Require developers seeking public subsidies or zoning changes to assess displacement risk and mitigate impacts.

**Assessment Requirements:**

- **Demographic analysis:** Current residents by race, income, tenure
- **Affordability analysis:** Projected rent/price changes
- **Displacement projection:** How many current residents will be priced out

- **Mitigation plan:** How will developer prevent/compensate for displacement
- **Community input:** Public hearing with current residents

**Mitigation Requirements:**

- Include on-site affordable units at current neighborhood rent levels
- Provide relocation assistance for displaced tenants
- Hire locally during construction
- Reserve percentage of new units for current residents

**Strategy 5: Gentrification Early Warning System**

Monitor neighborhood indicators to identify gentrification risk before displacement occurs, enabling proactive intervention.

**Indicators tracked:**

- Rapid rent increases (>10% annually)
- Investor property purchases (>25% of sales)
- Building permit spikes
- Demographic shifts
- Business turnover

**Early interventions when gentrification detected:**

- Deploy Community Land Trust to acquire land/properties before prices spike
- Accelerate affordable housing development
- Increase code enforcement to protect tenants
- Offer property tax relief to longtime homeowners
- Community organizing support

**Why It Matters**

**Displacement destroys communities.** When longtime residents are forced out:

- Social networks dissolve
- Churches and community institutions lose members
- Neighborhood knowledge and leadership disappear
- Cultural heritage is erased
- Black wealth extraction continues historical pattern

**Anti-displacement protections preserve community:**

- Longtime residents benefit from neighborhood improvements instead of being forced out before benefits arrive
- Families maintain stability (children stay in schools, adults keep jobs)
- Community power grows (long-term residents organize and advocate)
- Economic diversity maintains neighborhood vibrancy

**Evidence from other cities:**

- **Portland, OR:** Homestead tax relief protected 1,500 seniors from displacement
- **San Francisco:** Relocation assistance ordinance prevented 3,000+ displacements annually
- **Minneapolis:** Anti-displacement strategy reduced displacement 40% in gentrifying neighborhoods
- **Washington, DC:** Right-to-return policy brought 400+ families back to revitalized neighborhoods

## Budget

**Annual Cost:** \$3 million

- **Property tax relief:** \$1.5M (2,000 homeowners × \$750 average annual tax reduction)
- **Right to return assistance:** \$800K (100 households × \$8,000 average)
- **Tenant relocation assistance:** \$400K (enforcement of private landlord requirement; Metro covers gaps)
- **Displacement assessment enforcement:** \$200K (2 FTE staff)
- **Gentrification monitoring system:** \$100K (data analyst, tracking software)

**Funding Source:** Reallocation from developer tax abatements (developers causing displacement fund mitigation)

## Cost-Benefit:

- **Community stability:** 5,000+ households remain in neighborhoods
- **Education continuity:** Children avoid school disruption from forced moves
- **Economic security:** Families avoid moving costs, job disruption, lost social capital
- **Prevented homelessness:** Displacement is pathway to homelessness—prevention saves \$25,000/household in crisis services

## Implementation Timeline

### Year 1 (2026):

- January-June: Metro Council passes Anti-Displacement Ordinance Package
- July-December: Launch property tax relief application; establish Right to Return registry; implement displacement assessment requirements

### Year 2 (2027):

- Full implementation of all protections
- First displacement assessments required for major developments
- 500 households protected in Year 1

### Year 3 (2028):

- Gentrification early warning system identifies at-risk neighborhoods
- Proactive interventions prevent displacement
- 2,000+ households protected cumulatively

**Year 4 (2029):**

- 5,000+ households protected over 4 years
- Model anti-displacement policy for other cities
- Demonstrable reduction in displacement rates in gentrifying neighborhoods

**Proposal 4: Housing First to End Chronic Homelessness (\$5M Annually)****What It Is**

Housing First is an evidence-based approach that provides immediate permanent housing to people experiencing homelessness—without preconditions like sobriety, treatment compliance, or “housing readiness”—coupled with voluntary supportive services.

**Louisville Housing First Program:****Component 1: Permanent Supportive Housing (400 new units)**

Apartment units with supportive services for people experiencing chronic homelessness:

- Studio and one-bedroom apartments scattered throughout Louisville (not concentrated)
- On-site or mobile case management
- Mental health services, substance abuse treatment (voluntary)
- Employment assistance, benefits enrollment, life skills
- Housing stability services (budgeting, conflict resolution)
- Pet-friendly (many homeless people have pets)
- Harm reduction approach (don't require sobriety)

**Target population:**

- Chronically homeless individuals (450+)
- Homeless families (280+)
- High utilizers of emergency services (frequent hospital, jail, emergency room users)

**Component 2: Rapid Rehousing (300 households annually)**

Short-term rental assistance + services for people experiencing temporary homelessness:

- 6-12 months rental assistance while household stabilizes
- Security deposit, utility deposits, moving costs
- Case management to address crisis that caused homelessness
- Connection to employment, benefits, permanent housing

**Target population:**

- Recently homeless individuals and families
- People exiting institutions (jail, hospital, treatment) with no housing
- Families in shelters

**Component 3: Homelessness Prevention (500 households annually)**

Financial assistance to prevent homelessness for households in crisis:

- One-time rental arrears payment (prevent eviction)
- Utility assistance (prevent shut-offs that trigger housing loss)
- Short-term rental subsidies (bridge income gap)
- Legal assistance (fight wrongful evictions)

**Target population:**

- Families facing eviction
- Seniors at risk of housing loss
- People with disabilities losing housing

**Total reach: 1,200 households annually (400 PSH + 300 RRH + 500 prevention)**

**Why It Matters**

**Housing First works.** Decades of research and real-world implementation prove it:

**Evidence:**

- **85% housing retention** at 2 years (vs. 30% for treatment-first programs)
- **\$20,000 annual cost reduction** per person (reduced emergency services, jail, hospital)
- **Improved health outcomes:** 50% reduction in emergency room visits, 40% reduction in hospital stays
- **Increased employment:** Participants double employment rates within 12 months
- **Reduced substance use:** Despite no sobriety requirements, 60%+ reduce substance use after housing stabilization
- **Ended chronic homelessness:** 70+ cities (Houston, Phoenix, Salt Lake City, Medicine Hat) functionally ended chronic homelessness using Housing First

**Current shelter-based approach doesn't work:**

- Emergency shelters solve nothing long-term (people cycle in and out)
- Transitional housing has time limits (6-24 months), leading to recurrent homelessness
- "Treatment first" has 70% dropout rate (people lose housing before completing programs)
- Scattered, unstable housing prevents addressing root causes (mental health, employment, trauma)

**Housing First is cost-effective:**

- **Cost of homelessness:** \$35,000-50,000 per person annually (emergency room, jail, police, ambulance)
- **Cost of Housing First:** \$15,000-20,000 per person annually (rent subsidy + services)
- **Net savings:** \$15,000-30,000 per person annually

**Louisville currently spends \$15M+ annually managing homelessness** (shelters, emergency services, police response) **but only \$3M on permanent housing solutions.**

We're paying to manage the crisis instead of solving it.

**Housing First investment will:**

- End chronic homelessness for 450+ people currently living on streets
- Prevent 500+ households from becoming homeless
- Save \$5-10M annually in reduced emergency services
- Improve public health, safety, and community well-being

**Budget**

**Annual Cost:** \$5 million

**Breakdown:**

- **Permanent Supportive Housing (400 units):** \$3.2M
- Rental assistance: \$2.4M (400 units × \$500/month average × 12 months)
- Supportive services: \$800K (400 participants × \$2,000/year)
- **Rapid Rehousing (300 households):** \$1.2M
- Rental assistance: \$900K (300 households × \$3,000 average assistance)
- Case management: \$300K
- **Homelessness Prevention (500 households):** \$600K
- Financial assistance: \$500K (500 households × \$1,000 average)
- Case management: \$100K

**Savings:** \$5-10M annually from reduced emergency services

**Net Budget Impact:** Budget-neutral to +\$5M savings

**Funding Sources:**

- Affordable Housing Trust Fund: \$2M
- Reallocation from emergency shelter contracts: \$1.5M (shift from crisis management to solutions)
- Federal HUD funding leverage: \$1M (Louisville local match unlocks \$2M federal)
- Healthcare cost savings reinvestment: \$500K (hospitals save money, contribute to Housing First)

**Return on Investment:**

- Every \$1 invested in Housing First saves \$1.50-2.00 in emergency services
- Housing retention 85% = durable solutions
- Measurable improvements in health, employment, quality of life

**Implementation Timeline****Year 1 (2026):**

- January-March: Partner with nonprofit housing providers to identify/lease 100 units
- April-June: Hire Housing First case management teams
- July-September: House first 100 chronically homeless individuals

- October-December: Launch Rapid Rehousing program (75 households)

**Year 2 (2027):**

- Add 150 PSH units (250 total)
- RRH serves 200 households
- Prevention program launches (300 households)
- Chronic homelessness reduced 40%

**Year 3 (2028):**

- Add 150 PSH units (400 total)
- RRH serves 300 households
- Prevention serves 500 households
- Chronic homelessness reduced 75%

**Year 4 (2029):**

- Full implementation: 400 PSH units, 300 RRH, 500 prevention
- Chronic homelessness functionally ended (every person offered housing)
- Louisville recognized nationally for ending chronic homelessness

## **Proposal 5: Tenant Bill of Rights (\$2M Annually)**

**What It Is**

Comprehensive legal protections ensuring renters have safe, well-maintained housing and protection from predatory landlord practices.

**Five Core Tenant Rights:****Right 1: Safe, Habitable Housing (Proactive Rental Inspection)**

Louisville will inspect all rental properties every 3 years to ensure code compliance—before tenants must complain.

**Proactive Rental Inspection Program:**

- Every rental property inspected every 3 years (rotating schedule)
- Inspections check: heating/cooling, plumbing, electrical, structural integrity, pest control, smoke/CO detectors, habitability
- Landlords must correct violations within 30-90 days (severity-based)
- Repeat violations result in fines, rental license suspension
- Inspection records public (tenants can check before renting)

**Why proactive instead of complaint-based:**

- Tenants fear retaliation for reporting code violations
- Many tenants don't know code requirements
- Complaint-based system only addresses problems after tenant suffers

## Right 2: Just-Cause Eviction

Landlords must have legitimate reason to evict tenants—can't evict without cause.

### Allowed reasons for eviction:

- Non-payment of rent (after 14-day cure period)
- Material lease violations (documented, after warning)
- Owner move-in (owner or immediate family occupying unit)
- Substantial renovation requiring vacancy (with right to return)
- Property sale to owner-occupant

### Prohibited:

- Eviction for complaining about code violations (retaliation)
- Eviction to raise rent above legal limits
- No-cause evictions (current Louisville standard)

## Right 3: Rent Stabilization in Gentrifying Areas

Limit annual rent increases in rapidly gentrifying neighborhoods to prevent displacement.

### Rent Stabilization Policy:

- Applies in neighborhoods with >10% rent increases over 2 years (gentrification threshold)
- Limits annual rent increases to 5% or CPI + 2%, whichever is lower
- New construction exempt for 15 years (incentivize building)
- Single-family homeowner-occupied exempt (protects small landlords)
- Landlords can petition for higher increases if costs justify (capital improvements, tax increases)

**Current coverage:** Would apply in Russell, Smoketown, Shelby Park, Portland (gentrifying areas)

## Right 4: Right to Counsel in Eviction Proceedings

Free legal representation for low-income tenants facing eviction.

### Tenant Right to Counsel Program:

- Any tenant <80% AMI facing eviction receives free attorney
- Attorneys provided through contracts with legal aid organizations
- Representation includes: negotiation with landlord, court proceedings, appeals
- Estimated: 5,000 tenants served annually (30% of eviction filings)

### Why this matters:

- Currently, 90% of landlords have attorneys; 10% of tenants do
- Tenants with attorneys are 77% more likely to remain housed
- Evictions dropped 30% in NYC after Right to Counsel enacted

## Right 5: Security Deposit Protection

Strict rules for security deposit handling to prevent landlord theft.

### Policies:

- Security deposits held in separate, interest-bearing account (not landlord operating funds)
- Itemized deduction list required within 30 days of move-out
- Photos/documentation of claimed damages
- Tenant receives interest on deposit
- Landlords who violate forfeit deposit plus pay tenant 2x deposit (punitive damages)
- Small claims court streamlined for deposit disputes

### Why It Matters

**Tenant protections create housing stability.** When tenants have rights:

- Fewer evictions (evictions cause homelessness, job loss, school disruption)
- Better maintained housing (landlords can't retaliate for repair requests)
- Protection from displacement (rent stabilization, just-cause eviction)
- Fair treatment (right to counsel levels playing field)

### Current system empowers predatory landlords:

- No rental inspection = slumlords profit from substandard housing
- No just-cause eviction = tenants live in fear
- No rent control = 40% annual rent increases displace families
- No right to counsel = tenants steamrolled in eviction court
- Weak security deposit laws = landlords routinely steal deposits

### Evidence from cities with strong tenant protections:

- **San Francisco:** Rent control + just-cause eviction reduced displacement 60%
- **New York City:** Right to counsel reduced evictions 30%, saved 21,000 households
- **Seattle:** Rental inspection program improved housing quality 45%, reduced complaints 35%
- **Oakland:** Rent control + just-cause eviction reduced evictions 20%

### Louisville benefits:

- **Evictions reduced from 17,000 to 8,500 annually** (50% reduction over 4 years)
- **Housing quality improves** (proactive inspection catches problems)
- **Displacement prevented** (rent stabilization in gentrifying areas)
- **Fairness restored** (right to counsel, security deposit protection)

### Budget

**Annual Cost:** \$2 million

- **Proactive Rental Inspection Program:** \$1.2M

- 12 additional housing inspectors (inspect 15,000 units annually): \$900K
- Database and scheduling system: \$200K
- Rental license program administration: \$100K
- **Right to Counsel Program:** \$600K
- Legal aid contracts (5,000 tenants × \$120 average cost): \$600K
- **Rent Stabilization Administration:** \$150K
- 2 FTE staff to process petitions, monitor compliance: \$150K
- **Security Deposit Enforcement:** \$50K
- Small claims court support, tenant education: \$50K

**Funding Source:** Rental license fees (\$100/unit annually = \$4.5M revenue for 45,000 rental units)—covers inspection program plus other tenant services

**Cost-Benefit:**

- **Eviction prevention:** 8,500 fewer evictions saves \$212M in social costs (\$25,000 per eviction in moving costs, job loss, homelessness, school disruption)
- **Improved health:** Better housing quality reduces asthma, lead poisoning, injury—saves \$5M in healthcare costs
- **Economic stability:** Families avoid evictions, maintain employment, children stay in school

**Return on Investment:** Every \$1 invested saves \$10-15 in social costs

**Implementation Timeline**

**Year 1 (2026):**

- January-June: Metro Council passes Tenant Bill of Rights ordinance
- July-December: Hire inspection staff; establish rental license program; contract with legal aid for Right to Counsel

**Year 2 (2027):**

- January: Proactive inspection program launches (5,000 units inspected)
- January: Right to Counsel launches (2,000 tenants served)
- July: Just-cause eviction takes effect
- Evictions reduced 20% (from 17,000 to 13,600)

**Year 3 (2028):**

- Full implementation of all protections
- 15,000 units inspected annually
- 5,000 tenants receive counsel
- Rent stabilization protects 8,000 households in gentrifying areas
- Evictions reduced 40% (from 17,000 to 10,200)

**Year 4 (2029):**

- Mature program: evictions reduced 50% (from 17,000 to 8,500)
- Housing quality measurably improved

- Louisville recognized as model for tenant protections
- 

## Proposal 6: Housing Workforce Development Initiative (\$8M Annually)

### What It Is

Louisville will create a **dual-purpose program** that addresses both the affordable housing crisis AND the skilled trades shortage by employing experienced tradespeople (union and non-union) to mentor apprentices while renovating abandoned homes or constructing modular housing.

### Program Components:

#### Component 1: Abandoned Home Renovation Corps

##### Model:

- Identify abandoned/tax-delinquent properties suitable for renovation
- Assemble crews of: 2 experienced journeymen + 4 apprentices
- Renovate homes to code-compliant, move-in ready condition
- Sell to income-qualified homebuyers OR rent as affordable housing

##### Work Crews:

- **Lead Journeyworker:** Licensed tradesperson (carpenter, electrician, plumber, HVAC)
- **Assistant Journeyworker:** Second experienced worker (can be different trade)
- **Apprentices:** 4 trainees (enrolled in registered apprenticeship or pre-apprenticeship)
- Pay: Journeyworkers at prevailing wage; Apprentices at apprenticeship scale

##### Target Properties:

- Abandoned homes in land bank or acquired through tax liens
- Structural assessment: Renovation cost < 65% of after-repair value (economically viable)
- Priority neighborhoods: West Louisville, South End, Portland
- Target: 50 homes renovated annually

#### Component 2: Modular Housing Construction

##### Model:

- Partner with modular housing manufacturer OR establish Louisville facility
- Train workforce in modular/prefab construction techniques
- Build modular homes in controlled environment (faster, cheaper, weather-independent)
- Install modular units on sites where renovation not economically viable

### Why Modular:

- **30-50% faster** construction timeline
- **Cost reduction up to 50%** in high-cost markets
- **Nearly 20% of modular homes sold under \$300,000** vs. 14.2% of traditional construction
- **Year-round construction** (factory not affected by weather)
- **Quality control** (factory conditions, inspections at each stage)

**Target:** 30 modular homes annually (where renovation not viable)

### Component 3: Apprenticeship Pipeline

#### Partnership Structure:

- Union apprenticeship programs (Carpenters, Electricians, Plumbers, Laborers)
- Non-union pre-apprenticeship programs (YouthBuild, community colleges)
- Jefferson Community & Technical College (construction technology program)

#### Training Path:

1. **Pre-Apprenticeship (12 weeks):** Basic construction math, safety, tool use
2. **Registered Apprenticeship (3-4 years):** On-the-job training with journeyworker mentors
3. **Journey-Level Certification:** Licensed, employable tradesperson

**Target:** 200 apprentices trained annually; 150 completing journey-level certification by Year 4

### Why It Matters

#### Addresses Two Crises Simultaneously:

- **Housing Crisis:** Louisville has 15,000+ abandoned/vacant properties while families struggle to find affordable homes
- **Workforce Crisis:** Construction industry needs 342,000 additional workers in 2024; skilled trades shortage drives up construction costs, making housing less affordable

**Evidence from Similar Programs:**

- **Chicago Rebuild 2.0:** \$20M for vacant building rehab + workforce training—“shows housing redevelopment, workforce development training, and support of minority-owned businesses”
- **Cincinnati Habitat for Humanity:** Construction Training Program combines housing + workforce development—“powerful tool for low-income adults to break cycle of poverty”
- **DC Housing Authority:** Maintenance Apprenticeship Training Program provides free job training for public housing residents

**Modular Market Growth:**

- Modular construction represented 6.6% of new construction in 2023 (up from negligible in 2015)
- \$14 billion total project value in 2023
- Market expected to grow to \$130 billion by 2030

**Budget**

**Annual Cost at Scale:** \$8 million

**Workforce:**

- Journeyworker wages (20 × \$60,000): \$1.2M
- Apprentice wages (80 × \$35,000): \$2.8M
- Benefits, insurance, workers’ comp: \$800K
- Subtotal: \$4.8M

**Materials & Construction:**

- Renovation materials (50 homes × \$40,000): \$2M
- Modular unit costs (30 units × partially subsidized): \$500K
- Tools, equipment, vehicles: \$200K
- Subtotal: \$2.7M

**Program Operations:**

- Property acquisition/holding costs: \$300K
- Administration: \$150K
- Partnership coordination (unions, colleges): \$50K
- Subtotal: \$500K

**Revenue Offsets:**

- Home sales generate \$2-3M annually (reinvested in program)
- Net annual cost after sales: \$5-6M

**Implementation****Year 1 (2026):**

- Acquire 20 abandoned properties through land bank/tax liens
- Hire 10 journeyworkers, recruit 40 apprentices
- Renovate 20 homes
- Partner with modular manufacturer for 10 pilot units
- Budget: \$5M

**Year 2 (2027):**

- Scale to 40 renovations + 20 modular units
- 80 apprentices in program
- Establish quality standards, evaluate outcomes
- Budget: \$7M

**Year 3-4 (2028-2029):**

- Full scale: 50 renovations + 30 modular units annually
- 200 apprentices in pipeline
- First cohort achieving journey-level certification
- Budget: \$8M annually

**Economic Impact:**

- 80 affordable housing units annually (50 renovated + 30 modular)
- 200 apprentices trained (150 achieving certification within 4 years)
- 20 journeyworker jobs sustained
- Neighborhood stabilization (abandoned homes → occupied homes)
- Workforce pipeline for Louisville construction industry

## BUDGET SUMMARY

### Total Annual Cost

| Program                       | Annual Cost  | Notes                                                                                        |
|-------------------------------|--------------|----------------------------------------------------------------------------------------------|
| Affordable Housing Trust Fund | \$20M        | \$10M development, \$4M preservation, \$3M rental assistance, \$2M homeownership, \$1M rehab |
| Community Land Trusts         | \$5M         | \$2.5M land, \$1.5M construction, \$750K operations, \$250K TA                               |
| Anti-Displacement Protections | \$3M         | \$1.5M tax relief, \$800K right to return, \$400K relocation, \$300K admin                   |
| Housing First (Homelessness)  | \$5M         | \$3.2M PSH, \$1.2M RRH, \$600K prevention                                                    |
| Tenant Bill of Rights         | \$2M         | \$1.2M inspection, \$600K counsel, \$150K rent stabilization, \$50K deposits                 |
| Housing Workforce Development | \$8M         | Renovation corps, modular construction, apprenticeship pipeline                              |
| <b>TOTAL</b>                  | <b>\$43M</b> |                                                                                              |

### Funding Sources

| Source                                    | Amount       | Notes                                                                                      |
|-------------------------------------------|--------------|--------------------------------------------------------------------------------------------|
| Reallocated Developer Tax Abatements      | \$10M        | Inclusionary zoning or pay-in; redirect from luxury development                            |
| Linkage Fees (Commercial Development)     | \$4M         | \$2/sq ft on projects >50,000 sq ft                                                        |
| Inclusionary Zoning Payment Option        | \$3M         | Developers pay fee instead of including affordable units                                   |
| Federal Funding Leverage                  | \$8M         | \$2M local match unlocks \$8M federal (HOME, CDBG)                                         |
| Rental License Fees                       | \$4.5M       | \$100/unit on 45,000 rental units (covers inspection + more)                               |
| Shelter Contract Reallocation             | \$1.5M       | Shift from crisis management to permanent solutions                                        |
| CLT Ground Lease Fees                     | \$1M         | Revenue from CLT homeowners                                                                |
| Healthcare Cost Savings                   | \$500K       | Hospitals save on emergency services, reinvest in Housing First                            |
| Property Tax Revenue (New Development)    | \$2.5M       | New affordable housing generates property tax revenue                                      |
| Federal Housing Grants & CDBG Allocations | \$8M         | Additional federal housing grants and Community Development Block Grant (CDBG) allocations |
| <b>TOTAL</b>                              | <b>\$43M</b> | Fully funded without tax increases on residents                                            |

**All funding within Louisville Metro's \$1.2 billion annual general fund budget.**

## **Outputs (4-Year Term)**

### **▣ 5,000+ affordable housing units created/preserved**

- 1,600-2,000 new construction
- 800-1,200 preservation
- 400 permanent supportive housing
- 1,000 Community Land Trust homes

### **▣ 10,000+ households protected from displacement**

- 2,000 homeowners (property tax relief)
- 3,000 renters annually (tenant protections)
- 500 displaced residents returned

### **▣ Chronic homelessness ended**

- 450 chronically homeless housed
- 1,200 rapid rehousing annually
- 2,000 homelessness prevented

### **▣ Evictions reduced 50%**

- From 17,000 to 8,500 annually
- 34,000 evictions prevented over 4 years

### **▣ Permanent affordability infrastructure**

- 3 Community Land Trusts established
  - Affordable Housing Trust Fund generating \$20M annually
  - Tenant Bill of Rights protecting 45,000 rental households
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## **IMPLEMENTATION TIMELINE (4-YEAR TERM)**

### **Year 1 (2026): Foundation**

#### **Q1:**

- Metro Council passes Affordable Housing Trust Fund ordinance
- Metro Council passes Tenant Bill of Rights ordinance
- Establish CLT partnerships and governance

#### **Q2:**

- Hire Trust Fund administrator
- Issue first affordable housing RFPs
- Launch rental license and inspection program

- Begin CLT land acquisition

**Q3:**

- Award first \$10M in Trust Fund grants
- First Housing First units leased (100)
- First CLT homes under construction (25)
- Right to Counsel launches

**Q4:**

- 200 affordable units under construction
- 100 chronically homeless housed
- Property tax relief applications open
- Just-cause eviction ordinance takes effect

**Year 2 (2027): Expansion****Q1-Q4:**

- 400 affordable units completed, 400 more under construction
- 250 chronically homeless housed (100 in Year 1 + 150 in Year 2)
- 75 CLT homes completed (25 in Year 1 + 50 in Year 2)
- 15,000 rental units inspected
- 5,000 tenants receive legal counsel
- Evictions reduced 25% (from 17,000 to 12,750)

**Year 3 (2028): Maturity****Q1-Q4:**

- 800 affordable units completed cumulatively, 400 more under construction
- 400 chronically homeless housed (cumulative)
- 150 CLT homes completed (cumulative: 25+50+75)
- Rent stabilization protects 8,000 households
- Evictions reduced 40% (from 17,000 to 10,200)

**Year 4 (2029): Sustainability****Q1-Q4:**

- 1,200+ affordable units completed, pipeline for 400-500 annually ongoing
  - Chronic homelessness functionally ended (450+)
  - 250 CLT homes completed (cumulative), 1,000 in pipeline
  - Evictions reduced 50% (from 17,000 to 8,500)
  - Louisville recognized nationally for affordable housing leadership
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## SUCCESS METRICS & ACCOUNTABILITY

### Affordable Housing Production

- **Units Created:** 5,000+ affordable units over 4 years (new construction + preservation)
- **Production Rate:** 400-500 units annually by Year 4 (double current 200-300)
- **Affordability Levels:** 30% at <30% AMI, 40% at 30-50% AMI, 30% at 50-80% AMI
- **Permanent Affordability:** 100% of Trust Fund units affordable 50+ years
- **Geographic Distribution:** Affordable units in all 26 Metro Council districts

### Homelessness Reduction

- **Chronic Homelessness:** Reduced from 450 to <50 (90% reduction)
- **Overall Homelessness:** Reduced from 1,400 to <800 (43% reduction)
- **Housing First Retention:** 85%+ housed at 2 years
- **Homelessness Prevention:** 2,000+ households prevented from homelessness over 4 years
- **Emergency Service Costs:** \$5-10M annual savings from reduced ER, jail, ambulance use

### Displacement Prevention

- **Households Protected:** 10,000+ over 4 years (property tax relief, tenant protections, right to return)
- **Eviction Reduction:** From 17,000 to 8,500 annually (50% reduction)
- **Right to Return:** 500 displaced residents returned to former neighborhoods
- **Gentrification Monitoring:** Early warning system identifies at-risk neighborhoods for proactive intervention
- **Community Stability:** Reduced residential turnover in gentrifying areas

### Community Land Trust Development

- **Homes Created:** 1,000 permanently affordable homes (250 in first 4 years, pipeline for 750 more)
- **Community Wealth:** \$75M in home equity created for low-income families
- **Homeownership Rate (Black residents):** Increase from 41% to 45%
- **Foreclosure Rate:** <1% for CLT homeowners (vs. 5% traditional)
- **Community Governance:** 100+ residents serving on CLT boards

### Tenant Protections

- **Rental Units Inspected:** 45,000 units inspected every 3 years (15,000 annually)
- **Code Violations Corrected:** 80%+ of violations corrected within 90 days
- **Tenants Receiving Counsel:** 5,000 annually (30% of eviction filings)
- **Housing Retention (Right to Counsel):** 77% of represented tenants remain housed

▣ **Rent Stabilization Coverage:** 8,000+ households in gentrifying areas protected

## Equity Outcomes

- ▣ **Racial Wealth Gap:** Reduce Black-white homeownership gap from 30 points to 25 points
  - ▣ **Cost Burden:** Reduce percentage of cost-burdened renters from 48% to 35%
  - ▣ **Affordable Housing Access:** 50%+ of affordable units serving Black and brown families
  - ▣ **Displacement Equity:** Zero net displacement of Black residents from gentrifying neighborhoods
  - ▣ **Community Control:** Community-majority governance of CLTs and affordable housing
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## RELATED GLOSSARY TERMS

This policy connects to 18 Housing & Development glossary terms on [rundaverun.org](http://rundaverun.org):

**Affordable Housing Terms:** Affordable Housing, Housing Choice Voucher (Section 8), Public Housing, Area Median Income (AMI), Income-Restricted Housing, Workforce Housing

**Development Terms:** Community Land Trust, Inclusionary Zoning, Mixed-Income Development, Community Development Corporation (CDC), Land Bank Authority

**Displacement Terms:** Gentrification, Anti-Displacement, Equitable Development, Community Benefits Agreement

**Homelessness Terms:** Housing First, Permanent Supportive Housing, Rapid Rehousing

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## FREQUENTLY ASKED QUESTIONS

### 1. Why should taxpayers fund housing for other people? Isn't housing a personal responsibility?

**Housing is infrastructure—like roads, water, and public safety.** When working families can't afford housing:

- Children perform worse in school (moving disrupts education)
- Adults miss work or lose jobs (housing instability affects employment)
- Health worsens (homelessness costs \$35,000-50,000 per person in ER visits, ambulances, jail)
- Crime increases (desperation drives property crime)
- Economic growth slows (teachers, nurses, service workers can't afford to live here)

**Taxpayers already pay for the housing crisis**—through emergency services, shelters, foster care, special education, healthcare, and lost economic productivity. Investing \$35M in housing solutions saves \$50-75M in crisis costs.

**Plus:** Most people receiving housing assistance are working. They're the nurses, teachers, childcare workers, and service staff our community depends on. They're not asking for handouts—they're asking for wages and housing costs to align so full-time work provides stable housing.

## 2. Won't building more affordable housing lower my property values?

**No. Research consistently shows affordable housing does not reduce nearby property values:**

- **25-year Harvard study:** Affordable housing has zero effect on property values within quarter-mile
- **National Association of Realtors:** Well-designed affordable housing maintains or increases values
- **Louisville experience:** Habitat for Humanity homes increase values in surrounding blocks

**What actually lowers property values:**

- Vacant, abandoned properties
- Poorly maintained rental properties
- High crime
- Disinvestment and blight

**Affordable housing improves neighborhoods:**

- Replaces vacant lots with well-maintained homes
- Brings working families who maintain properties
- Increases neighborhood stability (homeowners vs. transient renters)
- Supports local businesses (residents with money to spend)

**Myth:** "Affordable housing" means "projects"—large, concentrated, poorly maintained public housing.

**Reality:** Modern affordable housing is scattered, well-designed, indistinguishable from market-rate homes. You likely live near affordable housing and don't realize it.

## 3. How will Community Land Trusts prevent gentrification if the neighborhoods are already gentrifying?

**CLTs acquire land and homes BEFORE prices spike—locking in affordability permanently.**

**Strategy:**

1. **Early warning system** identifies gentrifying neighborhoods (Russell, Smoketown, Portland)
2. **CLT rapidly acquires** vacant lots and properties from willing sellers at current (not inflated) prices
3. **CLT develops or rehabs** homes and sells to income-qualified families
4. **Homes remain affordable forever** even as surrounding market values increase

**Example:**

- Russell lot costs \$15,000 today; \$75,000 in 5 years if gentrification continues
- CLT buys today for \$15,000, builds home, sells to family for \$120,000
- Market home next door costs \$250,000 in 5 years
- CLT home remains affordable at \$120,000 in perpetuity

**CLTs also preserve existing affordable housing:**

- Longtime homeowners can sell to CLT instead of to investors
- CLT ensures home goes to income-qualified buyer (often neighbor/family member)
- Homeowner gets fair price; community preserves affordability

**Plus:** CLTs protect current residents from displacement through property tax relief, homeowner assistance, and community governance ensuring development benefits longtime residents.

## **4. What if Housing First doesn't work for people who are addicted to drugs or have severe mental illness?**

**Housing First works BECAUSE it doesn't require sobriety or treatment compliance.** Here's why:

**Evidence:**

- **85% housing retention** at 2 years for Housing First (vs. 30% for treatment-first)
- **Substance use reduction:** 60%+ of Housing First participants reduce substance use after housing (despite no sobriety requirement)
- **Mental health improvement:** Stable housing enables mental health treatment (hard to manage schizophrenia while living on streets)

**Why treatment-first fails:**

- Expecting someone to maintain sobriety while homeless is unrealistic (trauma of homelessness triggers substance use)
- 70% drop out before completing programs (lose housing before getting help)
- Creates revolving door: homeless → treatment → relapse → homeless again

**Housing First logic:**

- **Stable housing is prerequisite for everything else:** Can't maintain employment, treatment, or sobriety without stable housing
- **Voluntary services work better:** When housing isn't contingent on treatment, people

engage more authentically

- **Harm reduction:** Meet people where they are; reduce harm while building trust

**Real example from Louisville:**

- “John” experienced chronic homelessness for 8 years, severe alcohol addiction, multiple treatment failures
- Housed through Housing First pilot in 2022
- Hasn’t achieved sobriety but reduced alcohol use 70%
- Maintained housing for 3 years
- Reconnected with family, manages diabetes, attends AA meetings
- **Cost:** \$18,000/year for housing + services
- **Previous cost:** \$45,000/year in ER visits, detox, ambulances, jail

**Housing First doesn’t require perfection—it recognizes housing is a human right, and recovery is a journey.**

## **5. Won’t rent control cause landlords to stop maintaining properties or stop building new apartments?**

**Louisville’s rent stabilization policy is carefully designed to avoid these problems:**

**Myth 1: “Rent control causes disinvestment”**

- **Reality:** Louisville’s policy allows rent increases up to 5% or CPI+2% annually—enough to cover maintenance, inflation, and modest profit
- Landlords can petition for higher increases if capital improvements or costs justify
- Policy only applies in rapidly gentrifying areas (>10% rent growth)—not citywide

**Myth 2: “Rent control stops new construction”**

- **Reality:** New construction is exempt for 15 years, incentivizing building
- Rent stabilization only applies to existing buildings in gentrifying areas
- Developers can still profit from new construction

**Evidence from cities with modern rent stabilization:**

- **Oregon (statewide rent control):** Rental construction increased after policy passed
- **St. Paul, Minnesota:** Rent control + new construction exemption = robust building
- **Berlin, Germany:** Rent freeze temporarily reduced construction, but exemptions for new buildings solved problem

**Louisville’s policy learns from other cities:**

- Generous increase allowance (5% or CPI+2%)
- New construction exemption
- Owner-occupied single-family exemption (protects small landlords)
- Geographic targeting (only gentrifying areas)
- Petition process for legitimate cost increases

**Goal:** Prevent displacement (40% annual rent increases) while allowing reasonable returns and continued investment.

## 6. How can Louisville afford \$35 million annually for affordable housing when we can't even fix our roads?

**Louisville can afford it because we're already paying more than \$35M for the housing crisis:**

**Current costs of housing crisis:**

- **Homelessness emergency services:** \$15M+ annually (shelters, police, ER, ambulances)
- **Eviction social costs:** \$425M annually (12,000 evictions × \$25,000 per eviction in moving costs, job loss, school disruption, foster care)
- **Lost economic productivity:** \$50M annually (teachers, nurses, workers can't afford to live here)
- **Healthcare costs from housing instability:** \$25M annually (asthma, lead poisoning, injuries from substandard housing)

**Total annual cost of housing crisis: \$515M**

**Dave's \$35M investment saves money:**

- Housing First saves \$20,000 per person vs. emergency services
- Eviction prevention saves \$25,000 per household
- Affordable housing enables workforce (economic growth)
- Healthier housing reduces healthcare costs

**Net savings: \$50-100M annually after \$35M investment**

**Plus:** Affordable housing generates property tax revenue (new units on tax rolls), sales tax (construction materials), and income tax (construction jobs, resident spending).

**We can't afford NOT to invest in affordable housing.**

## 7. Won't affordable housing and tenant protections hurt small landlords who depend on rental income?

**Louisville's policies are designed to protect small landlords while preventing abuse by large corporate investors:**

**Protections for small landlords:**

- **Owner-occupied exemption:** Rent stabilization doesn't apply to single-family homes where owner lives on property
- **Reasonable rent increases allowed:** 5% or CPI+2% covers costs and inflation
- **Just-cause eviction allows legitimate evictions:** Non-payment, lease violations, owner move-in all valid reasons

- **Security deposit rules protect honest landlords:** If unit is truly damaged, landlords keep deposit (with documentation)

**Who policies target:**

- **Large corporate landlords:** Out-of-state investors buying 100s of properties, raising rents 40%, neglecting maintenance
- **Slumlords:** Landlords profiting from substandard housing that harms tenants
- **Predatory actors:** Landlords using eviction as business model (file eviction for \$100 late fee to collect extra fees)

**Small landlords benefit from policies:**

- **Proactive inspection protects good landlords:** Public inspection records show well-maintained properties—competitive advantage
- **Stable tenancy:** Tenant protections reduce turnover (saves money on vacancy, advertising, cleaning)
- **Rent stabilization reduces conflict:** Clear rules prevent tenant-landlord disputes

**Many small landlords support tenant protections** because they're already providing safe housing and treating tenants fairly—policies level playing field against bad actors.

## 8. What happens to people in affordable housing if their income increases? Do they get kicked out?

**Housing policies are designed to encourage upward mobility, not punish success:**

**Affordable Housing Trust Fund units:**

- Income certification at move-in
- Annual recertification
- If income increases moderately (but stays <80% AMI), tenant stays at same rent
- If income exceeds limits significantly (>100% AMI), rent increases gradually to market rate over 2-3 years (tenant not displaced immediately)
- Longtime tenants (5+ years) often allowed to stay even if income exceeds limits

**Community Land Trust homes:**

- Homeowners can stay permanently regardless of income increases
- Income limits only apply at purchase and resale (ensuring next buyer is income-qualified)
- Homeowners build equity and can sell when ready to move up

**Philosophy:** We want people to succeed and increase incomes—housing assistance is a bridge, not a trap. Policies avoid “benefits cliff” where small raise causes loss of housing.

## 9. How will you prevent affordable housing from becoming concentrated in low-income neighborhoods (creating

## segregation)?

**Louisville's affordable housing strategy explicitly promotes integration and avoids concentration:**

**Geographic distribution requirements:**

- Affordable Housing Trust Fund: Units in all 26 Metro Council districts
- No more than 20% affordable units in any census tract (prevents concentration)
- Inclusionary zoning: Affordable units integrated within market-rate developments (scattered, not clustered)
- Permanent Supportive Housing: Scattered-site model (apartments throughout Louisville, not grouped)

**Community Land Trusts:**

- Focused in gentrifying areas to prevent displacement (Russell, Smoketown, Portland)
- But CLT homes are scattered throughout neighborhoods, not concentrated
- Indistinguishable from market-rate homes (same quality, design, maintenance)

**Inclusionary Zoning:**

- Every new development 20+ units must include 15% affordable
- Affordable units same quality, design, amenities as market-rate units
- Mixed-income communities (teachers living next to lawyers)

**This is opposite of historic public housing mistakes:**

- Old model: Concentrated poverty in large projects (Clarksdale, Sheppard Square)
- New model: Scattered affordable units in mixed-income neighborhoods

**Research shows mixed-income neighborhoods benefit everyone:**

- Children in low-income families perform better in school
- Employment networks expand
- Crime decreases
- Social capital increases
- Property values remain stable

## 10. What happens to these affordable housing programs after Dave's term ends?

**Dave will institutionalize affordable housing infrastructure to outlast his administration:**

**Permanent structures:**

1. **Affordable Housing Trust Fund:** Ordinance creating dedicated revenue sources (linkage fees, inclusionary zoning) that continue automatically—future mayor can't eliminate without Metro Council vote
2. **Community Land Trusts:** Permanently incorporated nonprofits with community-majority

boards—operate independently of city government

3. **Tenant Bill of Rights:** Ordinance-based protections that future mayor cannot reverse without Metro Council vote

4. **Rental License Program:** Self-funding through fees—generates revenue to sustain inspection program

**Political sustainability:**

- **Constituency:** 10,000+ households directly benefiting from programs will defend them politically
- **Demonstrated results:** When chronic homelessness ends and evictions drop 50%, success is undeniable
- **National recognition:** Louisville becomes model city—reputational incentives to maintain programs
- **Bipartisan support:** Housing is not inherently partisan—affects working families regardless of politics

**Financial sustainability:**

- **Trust Fund:** Ongoing revenue sources (linkage fees, inclusionary zoning) not dependent on annual appropriations
- **CLTs:** Ground lease fees create self-sustaining organizations
- **Housing First:** Saves money (reduced emergency services) creating budget case for continuation
- **Rental licenses:** Fee-funded program pays for itself

**Once infrastructure is built—3 CLTs, Housing First capacity, Trust Fund revenue streams, tenant protections—it's politically and practically difficult to dismantle.**

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## CONCLUSION: HOUSING IS A FOUNDATION FOR EVERYTHING

Louisville stands at a crossroads. We can continue on our current path—luxury development receiving tax breaks while working families are priced out, homelessness increasing, evictions devastating communities, and gentrification erasing historic neighborhoods. Or we can choose a different future.

Dave Biggers believes housing is a human right and the foundation for everything else—education, employment, health, family stability, and community. When teachers, nurses, firefighters, and service workers can't afford to live in Louisville, our city loses its soul.

This comprehensive affordable housing and anti-displacement strategy will:

- Create 5,000+ affordable homes over four years

- End chronic homelessness through Housing First
- Protect 10,000+ households from displacement
- Reduce evictions by 50%
- Build community power through 3 Community Land Trusts
- Ensure Louisville remains a place where everyone—regardless of income—can find a safe, stable, affordable home

**Housing justice is racial justice. Housing stability is economic justice. Housing is a human right.**

**Dave will make Louisville a city where everyone belongs.**

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**Related Policy Documents:**

- Public Safety & Community Policing
- Criminal Justice Reform
- Health & Human Services
- Budget & Financial Management
- Education & Youth Development
- Environmental Justice & Climate Action
- Economic Development & Jobs (Employee Bill of Rights)

**Learn more at [rundaverun.org/policy](https://rundaverun.org/policy)**

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*Dave Biggers for Louisville Mayor 2026*

*“Democracy that works for everyone.”*

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## RELATED POLICIES

This policy works in coordination with these related initiatives:

- **[Neighborhood Development](#)**: Community Land Trusts and anti-displacement protections ensure neighborhood development benefits existing residents, not just newcomers and speculators.
- **[Economic Development & Jobs](#)**: Economic development creating living wage jobs makes housing affordable for working Louisville families.
- **[Budget & Financial Management](#)**: The Affordable Housing Trust Fund provides a dedicated \$20M annual revenue source for housing development and preservation.

- **[Health & Human Services](#)**: Housing First approach ends chronic homelessness through immediate permanent housing with support services.
- **[Senior Services](#)**: Affordable senior housing and home modification programs enable aging in place with dignity and independence.
- **[Disability Rights & Accessibility](#)**: Accessible affordable housing enables independent living instead of forced institutionalization for people with disabilities.

Explore all 16 comprehensive policies at [Dave's Complete Policy Platform](#).

## What Louisville Residents Say

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### 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 ZIP code areas** across Louisville will receive mini substations over 4 years.

Part of Dave Biggers' comprehensive public safety plan.

## See the Budget Impact

Explore how this policy fits into Dave's comprehensive \$1.2 billion budget plan:

## How Does Dave's Budget Affect You?

See your personalized impact - zero tax increase, real benefits

☐ Household Income \$50,000

☐☐☐☐ Children in JCPS

☐ 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 \$1.2B budget - zero tax increase.

Share your results with friends and family:

☐ Share My Results

## Compare This Policy

See how Dave's approach differs from current administration policies:

## Policy Comparison: Real Change vs. Status Quo

See the clear differences between Dave Biggers' transformative vision for Louisville and the current mayor's approach. The choice is yours.

☐ Share This Comparison ☐ Print Comparison

☐ Public Safety ☐ Wellness ☐ Youth ☐ Economy ☐ Housing ☐ Transparency

☐

## Public Safety & Policing

### Current Mayor

Traditional policing model

#### Approach

- Centralized police response
- Reactive approach to crime
- Limited community engagement
- Focus on patrol units

Timeline Ongoing

Budget Status quo funding

Impact Response times: 15-20 minutes average

### Dave Biggers

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 Revenue-neutral through property tax restructuring

Impact Response times: 3-5 minutes (neighborhood-based)

□

## Mental Health & Wellness

### Current Mayor

Limited wellness infrastructure

#### Approach

- Reliance on existing healthcare facilities
- No dedicated community wellness centers
- Fragmented mental health services
- Emergency-room dependent model

Timeline No expansion planned  
Budget Minimal dedicated funding  
Impact Long wait times, limited access in underserved areas

## Dave Biggers

Regional wellness centers network

### Approach

- 18 wellness centers across 6 regions
- Mental health counseling, addiction support
- Youth programs, family services
- 3 centers per region for accessibility

Timeline Year 1-4 phased rollout  
Budget Integrated with public safety restructuring  
Impact Accessible care within every neighborhood, preventative focus  
□

## Youth Development

### Current Mayor

Standard recreation programs

### Approach

- Traditional rec centers
- Limited after-school programming
- Seasonal sports leagues
- Minimal job training for youth

Timeline Status quo  
Budget Existing recreation budget  
Impact Serves fraction of Louisville youth

## Dave Biggers

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 \$1,200 value per child annually

Impact Accessible programs in every neighborhood

□

## Economic Development

### Current Mayor

Corporate incentives focus

#### Approach

- Tax breaks for large corporations
- Downtown-centric development
- Limited support for small business
- Gentrification without displacement protection

Timeline Ongoing

Budget Millions in corporate subsidies

Impact Benefits concentrated in select areas

### Dave Biggers

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 Redirected from corporate subsidies

Impact Jobs and wealth stay in neighborhoods

□

## Housing & Affordability

### Current Mayor

Market-driven housing

#### Approach

- Minimal affordable housing requirements
- Limited tenant protections
- Rising rents in many neighborhoods
- Displacement from development

Timeline No comprehensive plan

Budget Minimal housing trust fund

Impact Affordability crisis worsening

### Dave Biggers

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 Increased trust fund through property tax reform

Impact Protects residents, prevents displacement

□

## Government Transparency

### Current Mayor

Standard reporting

#### Approach

- Annual budget reports
- Limited real-time data
- Reactive public engagement

- Closed-door development deals

Timeline Status quo

Budget Minimal transparency infrastructure

Impact Limited public accountability

## **Dave Biggers**

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](#)

## **▢ What Louisville Residents Say**

## **▢ Community Endorsements**

## Share This Policy

Help spread the word about Dave's vision for Louisville:

[dbpm\_share\_buttons]

## ▢ Related Policies You Might Like

[policy\_recommendations limit="3"]

## ▢ Make Your Voice Heard

### Register to Vote

### Register to Vote

Make your voice heard! Register to vote and participate in our democracy.



[Register to Vote](#) ✓ [Check Registration](#)

### Important Deadlines

- **Registration Deadline:** Typically 30 days before election day
- **Early Voting:** Check your state's early voting schedule
- **Absentee Ballot:** Request absentee ballots early
- **Election Day:** Polls typically open 6 AM - 6 PM

*Note: Deadlines vary by state. Check your local election office for specific dates.*

### Find Your Polling Place

### Find Your Polling Location

Enter your address to find your polling place and get directions.

Your Address City State ZIP Code 

Find My Polling Place

You can also call **1-866-OUR-VOTE (1-866-687-8683)** for assistance finding your polling location.

## Stay Updated on This Policy

Get notified when this policy is updated or when Dave speaks 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 campaignZip Code  5-digit zip code (optional)

☐ I'm interested in volunteering! We'll send you information about volunteer opportunities

Sign Up

## 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

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.