

Economic Development & Jobs

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ECONOMIC DEVELOPMENT & JOBS (EMPLOYEE BILL OF RIGHTS)

Dave Biggers for Louisville Mayor 2025

EXECUTIVE SUMMARY

Louisville's economy faces a critical challenge: we're creating jobs, but too many pay poverty wages, lack benefits, and offer no path to the middle class. Meanwhile, we spend \$80+ million annually in tax abatements attracting companies that promise hundreds of jobs but deliver dozens—or provide low-wage positions that leave workers needing public assistance to survive.

Dave Biggers believes **economic development should serve working people, not just corporations**. A strong economy is measured not by how many billionaires we have, but by whether working families can afford housing, healthcare, and a decent life. Louisville needs an economic development strategy that creates good jobs, supports small businesses and worker cooperatives, requires accountability from corporations receiving public dollars, and ensures every worker is treated with dignity.

The Challenge

Louisville's economic development crisis shows up in stark numbers:

1. **Poverty Wages Widespread:** 40% of Louisville workers earn less than \$15/hour. Median wage has been stagnant for 20 years while cost of living increased 45%.

2. **Tax Abatements Without Accountability:** Louisville grants \$80+ million annually in property tax abatements to corporations. Companies routinely fail to create promised jobs—but keep the tax breaks anyway.
3. **Worker Exploitation Common:** Wage theft costs Louisville workers \$100+ million annually. Workers fired for organizing unions. Unsafe working conditions kill and injure workers. Employers misclassify workers as “independent contractors” to avoid paying benefits.
4. **Small Business Struggle:** Small businesses—especially minority-owned—struggle to access capital, compete with big box stores, and afford commercial rent in gentrifying areas.
5. **Wealth Extraction:** Large corporations extract wealth from Louisville (profits flow to out-of-state shareholders) while local businesses and worker cooperatives keep money circulating locally.

Dave’s Vision

Dave will transform Louisville’s economic development from corporate giveaways to community wealth building:

Employee Bill of Rights (\$8M annually): Comprehensive worker protections including \$15 minimum wage for all Louisville workers, earned sick leave, fair scheduling, protection from wage theft and misclassification, right to organize, and workplace safety enforcement.

Economic Development Accountability (\$5M annually): Require companies receiving tax abatements to create promised jobs at living wages or repay incentives. Community Benefits Agreements for all major projects. Local hiring requirements.

Small Business & Entrepreneur Support (\$7M annually): Access to capital for minority-owned businesses, commercial rent stabilization, small business technical assistance, support for local procurement.

Worker Cooperative Development (\$5M annually): Seed funding, technical assistance, and preferential procurement for worker-owned cooperatives—businesses where workers share ownership, profits, and decision-making.

Community Wealth Building (\$5M annually): Anchor institution partnerships (universities, hospitals hire locally, buy from local businesses), community land trusts for commercial space, minority business development.

Budget Impact

This policy requires **\$38 million in new annual spending**—funded through reallocation of ineffective tax abatements, clawback enforcement recovering funds from non-compliant companies, economic multiplier effects from local spending, and federal workforce development funding.

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

Why This Matters

Worker protections are economic development. When workers earn living wages, they spend money locally—supporting small businesses and creating jobs. When workers are exploited, they need public assistance—costing taxpayers while subsidizing profitable corporations.

Accountability ensures returns on public investment. Taxpayers deserve to know tax abatements create promised jobs. When companies fail to deliver, they should repay incentives—not keep corporate welfare while workers suffer.

Small businesses and cooperatives build community wealth. Local businesses keep 3x more money circulating in the local economy than chain stores. Worker cooperatives have 50% lower failure rates and higher worker satisfaction.

Economic justice is racial justice. Black workers earn 65 cents for every dollar white workers earn. Minority-owned businesses face discrimination accessing capital. Economic development must address these disparities—not perpetuate them.

Dave’s economic development and jobs agenda will create good jobs, support small businesses and worker cooperatives, hold corporations accountable, and ensure Louisville’s economy works for everyone—not just the wealthy.

CURRENT SITUATION: ECONOMY THAT DOESN’T WORK FOR WORKERS

By the Numbers

Wages & Poverty:

- **Median Household Income:** \$58,000 (adjusted for inflation: stagnant since 2000)
- **Workers Earning <\$15/hour:** 40% (180,000 workers)
- **Living Wage (Single Adult):** \$17/hour; (Single Parent + Child): \$34/hour
- **Workers on Public Assistance Despite Full-Time Work:** 25,000+ (Medicaid, SNAP,

housing vouchers)

- **Poverty Rate:** 16% overall; 28% Black residents; 10% white residents
- **Racial Wage Gap:** Black workers earn \$0.65 per \$1.00 white workers earn

Tax Abatements & Corporate Welfare:

- **Annual Tax Abatements Granted:** \$80+ million (property tax breaks to corporations)
- **Job Creation Promises (2015-2023):** 15,000 jobs
- **Jobs Actually Created:** 4,500 jobs (30% of promises)
- **Clawbacks Enforced:** <5% of non-compliant companies (rarely enforced)
- **Data Centers:** Receive \$10-15M tax breaks; employ 20-50 workers (\$300,000+ per job in tax breaks)

Worker Exploitation:

- **Wage Theft (Estimated Annual):** \$100+ million stolen from Louisville workers
- **Misclassified Workers:** 30,000+ workers misclassified as “independent contractors”
- **Workplace Injuries (Reported):** 8,500 annually; actual number likely 2-3x higher
- **Workers Fired for Union Activity:** 500+ annually (federal law violations)
- **Workers Without Paid Sick Leave:** 45% (200,000 workers)

Small Business & Entrepreneurship:

- **Small Businesses (<50 employees):** 95% of Louisville businesses; 48% of employment
- **Minority-Owned Businesses:** 12% of businesses; receive 3% of bank loans
- **Commercial Rent Increases (Gentrifying Areas):** 40-60% over 5 years
- **Small Business Closures:** 1,200 annually; 70% in first 5 years

Worker Cooperatives:

- **Worker Cooperatives in Louisville:** <10 (vs. 400+ nationally)
- **Worker-Owned Businesses:** Employ <500 workers in Louisville

Major Problems

Problem 1: Poverty Wages Forcing Workers onto Public Assistance

40% of Louisville workers—180,000 people—earn less than \$15/hour. Many work full-time but can’t afford basic necessities.

Reality of poverty wages:

\$10/hour job (40 hours/week):

- Annual earnings: \$20,800 (before taxes)
- After taxes: ~\$18,500
- Rent (1-bedroom average): \$1,000/month = \$12,000/year (65% of income)
- Leaves \$6,500 for food, utilities, transportation, healthcare, childcare, everything else
- **Impossible to survive.**

Who earns poverty wages:

- **Retail workers:** Cashiers, stock clerks, sales associates
- **Food service:** Cooks, servers, fast food workers (even with tips, many earn <\$15/hour)
- **Healthcare support:** Home health aides, nursing assistants (caring for vulnerable people but paid poverty wages)
- **Childcare workers:** Early childhood educators earn average \$11/hour
- **Janitorial/cleaning:** Building cleaners, housekeepers
- **Security guards:** Protecting property, paid \$10-12/hour

Consequences:

Workers need public assistance:

- 25,000+ Louisville workers receive Medicaid, SNAP, housing vouchers despite full-time work
- Taxpayers subsidize profitable corporations (Walmart, McDonald's, Amazon pay poverty wages; workers get public assistance; taxpayers cover the difference)

Health harms:

- Workers skip meals, delay healthcare, live in substandard housing
- Stress of poverty causes chronic health problems (hypertension, diabetes, mental illness)
- Children in low-wage families have worse educational and health outcomes

Economic harm:

- Workers with low incomes spend less locally (no discretionary income)
- Economic multiplier effect reduced (money doesn't circulate)
- Small businesses struggle (fewer customers with spending power)

Racial inequality:

- Black workers overrepresented in low-wage jobs (systemic discrimination)
- 28% of Black Louisville residents live in poverty vs. 10% white residents
- Poverty wages perpetuate racial wealth gap

Current response inadequate:

- **Federal minimum wage:** \$7.25/hour—poverty wage (has not increased since 2009)
- **Kentucky minimum wage:** \$7.25/hour—same as federal (no state increase)
- **Louisville minimum wage:** No local minimum wage (state law prohibits local minimum wage ordinances)
- **Employer responsibility:** Voluntary; most pay lowest legal wage

Result: Hundreds of thousands of workers trapped in poverty despite full-time work. Taxpayers subsidize corporate profits. Racial wealth gap widens.

Problem 2: Tax Abatements Without Accountability—Corporate Welfare

Louisville grants \$80+ million annually in property tax abatements to corporations claiming they'll create jobs. Companies routinely fail to deliver—but keep the tax breaks anyway.

How tax abatements work:

1. **Company proposes development** (new facility, expansion, relocation)
2. **Company promises to create X jobs** (typically hundreds)
3. **Louisville grants property tax abatement** (10-15 years; 50-100% tax reduction)
4. **Company builds facility**
5. **Company creates far fewer jobs than promised** (or no jobs)
6. **Louisville rarely enforces clawbacks**—company keeps tax break

Examples of broken promises:**Data centers:**

- **Promise:** 200-300 jobs
- **Reality:** 20-50 jobs (mostly out-of-state workers brought in temporarily)
- **Tax abatement:** \$10-15 million over 10-15 years
- **Cost per job:** \$300,000+ in foregone tax revenue
- **Clawback enforced:** No

Luxury developments:

- **Promise:** Economic development, job creation
- **Reality:** Low-wage construction jobs (temporary), retail/service jobs paying <\$15/hour
- **Tax abatement:** \$50+ million for downtown high-rises
- **Affordable housing created:** Zero (despite housing crisis)
- **Clawback enforced:** No

Corporate relocations:

- **Promise:** 500+ jobs at \$50,000 average salary
- **Reality:** 150 jobs at \$35,000 average salary (70% of promises, 70% of promised wages)
- **Tax abatement:** \$20 million
- **Clawback enforced:** Partial (company repays 10% of incentives)

Problems with current system:

1. **No verification:** Companies self-report job creation; Louisville rarely audits
2. **Weak requirements:** Job quality standards minimal (no living wage requirement, no benefits requirement)
3. **No local hiring:** Companies can bring all workers from elsewhere
4. **Rarely enforced:** Clawback provisions exist but seldom used (companies have political power)
5. **Opportunity cost:** substantial tax incentives = \$80M less for schools, public safety, infrastructure

Who benefits:

- **Corporations:** Keep profits; avoid taxes; externalize costs
- **Wealthy shareholders:** Benefit from corporate profits
- **Well-connected developers:** Political access enables tax breaks

Who loses:

- **Taxpayers:** Pay for services corporations don't fund (police, fire, roads, schools)
- **Small businesses:** Pay full property taxes while large corporations get breaks
- **Workers:** Promised jobs don't materialize or pay poverty wages
- **Schools:** Lost property tax revenue means less funding for JCPD

Result: Louisville gives away \$80+ million annually with minimal accountability, few good jobs created, and corporations enriched at public expense.

Problem 3: Widespread Worker Exploitation—Wage Theft, Misclassification, Unsafe Conditions

Louisville workers face systematic exploitation:

Wage theft (estimated \$100+ million annually stolen from workers):**Forms of wage theft:**

1. **Off-the-clock work:** Requiring work before clocking in or after clocking out
2. **Unpaid overtime:** Misclassifying workers as "salaried exempt" to avoid overtime pay
3. **Minimum wage violations:** Paying less than legally required
4. **Tip stealing:** Managers taking servers' tips
5. **Illegal deductions:** Charging workers for uniforms, equipment, "breakage"
6. **Time shaving:** Rounding down hours, deleting time entries

Who experiences wage theft:

- Low-wage workers (retail, food service, construction, janitorial)
- Immigrant workers (fear deportation if they complain)
- Workers in industries with lax enforcement (construction, hospitality, home healthcare)

Example:

- Restaurant worker earns \$10/hour, works 50 hours/week
- Should receive overtime (1.5x = \$15/hour) for 10 hours = \$150/week overtime pay
- Employer misclassifies as "salaried manager" (exempt from overtime)
- Worker loses \$150/week = \$7,800/year stolen

Current enforcement:

- U.S. Department of Labor: Severely underfunded; inspects <1% of workplaces annually
- Private lawsuits: Workers can sue but need attorneys (expensive, risky)
- Most wage theft unpunished

Worker misclassification (30,000+ workers affected):**What it is:**

- Employers classify workers as “independent contractors” instead of employees
- Avoids paying: minimum wage, overtime, unemployment insurance, workers’ comp, benefits
- Shifts costs to workers: pay own taxes (15% self-employment tax), buy own equipment, no benefits

Industries with high misclassification:

- Construction (drywall, roofing, painting)
- Transportation (Uber, Lyft, delivery drivers)
- Home healthcare
- Janitorial services

Harms:

- Workers lose wages, benefits, protections
- Legitimate businesses undercut by companies using misclassification (unfair competition)
- State loses tax revenue (estimated \$50M annually in Kentucky)

Unsafe working conditions:

- **8,500 workplace injuries reported annually** in Louisville (actual number likely 20,000+ as many go unreported)
- **20-30 workplace deaths annually**
- Industries with highest injury rates: construction, manufacturing, warehousing, healthcare

OSHA (Occupational Safety and Health Administration) enforcement:

- Inspects <0.5% of workplaces annually (underfunded, understaffed)
- Average fine for serious violation: \$3,000-5,000 (cheaper to pay fines than fix hazards)
- Workers fear retaliation if they report safety violations

Union busting:

- **500+ workers fired annually for union activity** (federal law violations)
- Employers hire union-busting consultants (\$400+ million industry nationally)
- Tactics: Surveillance, intimidation, captive audience meetings, firing organizers
- Federal law weak; penalties minimal

Result: Workers systematically exploited—wages stolen, misclassified, injured, killed, fired for organizing. Corporations profit. Government fails to enforce.

Problem 4: Small Businesses Struggle While Big Box Stores Get Subsidies

Small businesses—especially minority-owned—face enormous barriers while large corporations receive taxpayer subsidies.

Access to capital crisis:

Loan approval rates (Small Business Administration data):

- **White-owned businesses:** 62% approved
- **Black-owned businesses:** 29% approved (half the rate, despite similar creditworthiness)
- **Latino-owned businesses:** 35% approved

Why discrimination persists:

- Implicit bias in lending decisions
- “Objective” algorithms trained on biased historical data
- Requirement for personal wealth (collateral)—perpetuates racial wealth gap
- Redlining legacy (banks underinvest in Black neighborhoods)

Consequences:

- Black entrepreneurs forced to use personal savings, credit cards (high interest), or forgo expansion
- Businesses undercapitalized; higher failure rates
- Racial wealth gap perpetuated (business ownership builds wealth)

Commercial rent increases displacing small businesses:

Gentrification kills small businesses:

- West Louisville neighborhood commercial rent: \$8/sq ft (2015) → \$18/sq ft (2025) = 125% increase
- Downtown commercial rent: \$15/sq ft (2015) → \$30/sq ft (2025) = 100% increase
- Small businesses can’t absorb rent doubling

Who’s displaced:

- Long-time neighborhood businesses (barbershops, restaurants, corner stores)
- Minority-owned businesses (concentrated in gentrifying areas)
- Businesses serving low-income residents (replaced by boutiques serving newcomers)

Who replaces them:

- Chain stores (corporate-owned; profits leave Louisville)
- Luxury retail (serving affluent newcomers)
- Banks, real estate offices (not community-serving)

Competition from subsidized big box stores:

Walmart, Target, Amazon receive:

- Tax abatements (property tax breaks for building stores)

- TIF (Tax Increment Financing)—future tax revenue diverted to pay for corporate infrastructure
- Infrastructure subsidies (roads, utilities built at taxpayer expense)

Meanwhile, small businesses:

- Pay full property taxes
- Pay for own infrastructure
- Compete with subsidized giants

Result: Unequal playing field; small businesses fail; corporate chains dominate; wealth extracted from Louisville.

Small business failure rates:

- **70% fail within 5 years** (lack of capital, competition, high rents)
- **Minority-owned businesses:** Even higher failure rates (discrimination, less access to support)

Technical assistance insufficient:

- Louisville Forward provides some support but vastly underfunded
- Compared to peer cities (Indianapolis, Nashville), Louisville invests 50% less in small business support

Result: Small businesses struggle and fail while large corporations receive subsidies. Minority entrepreneurs face discrimination. Local wealth-building stymied.

Problem 5: Wealth Extraction—Profits Flow Out of Louisville

Large corporations extract wealth from Louisville: profits flow to out-of-state (or foreign) shareholders; workers paid poverty wages; tax abatements reduce public revenue.

Economic multiplier effect:**Money spent at local business:**

- Owner lives locally → spends money locally
- Employees paid living wages → spend locally
- Profits reinvested locally → more jobs, more spending
- **Multiplier effect: Every \$1 spent generates \$3 in local economic activity**

Money spent at corporate chain:

- Profits flow to shareholders (often out-of-state or foreign)
- Employees paid poverty wages → little discretionary spending
- Decisions made elsewhere → no community accountability
- **Multiplier effect: Every \$1 spent generates \$1.50 in local economic activity** (half of

local business)

Example: \$100 spent locally vs. chain:**Local bookstore:**

- \$100 revenue → \$40 wages (local workers) → \$30 rent (local landlord) → \$20 inventory (some local, some not) → \$10 profit (local owner)
- Local workers, landlord, owner spend money in Louisville → generates \$200-300 additional economic activity
- **Total economic impact: \$300**

Amazon:

- \$100 revenue → \$15 wages (warehouse workers, poverty wages) → \$5 local taxes → \$80 profit (Jeff Bezos, out-of-state shareholders)
- \$80 leaves Louisville economy permanently
- **Total economic impact: \$150**

Louisville's wealth extraction problem:**Retail:**

- Walmart, Target, Amazon dominate retail
- Profits flow to Arkansas, Minnesota, Washington (shareholders)
- Local retail declining

Banking:

- National banks (PNC, US Bank, Chase) dominate
- Decisions made in Pittsburgh, Minneapolis, New York
- Community banks declining (3 local banks remain)

Real estate:

- Out-of-state investors buying Louisville properties
- Rents increase; maintenance neglected
- Profits extracted

Manufacturing:

- Corporate consolidation; local ownership rare
- Decisions made elsewhere; Louisville plants closed when shareholders prioritize profits

Result:

- Billions in wealth extracted from Louisville annually
- Money that could circulate locally enriches out-of-state shareholders
- Louisville economy weakened; workers impoverished; community power reduced

Alternative: Community wealth building

Worker cooperatives:

- Workers own business; share profits
- Decisions made democratically by workers
- Profits stay local (worker-owners live in Louisville)
- Lower failure rates (workers committed to business success)

Community Development Financial Institutions (CDFIs):

- Mission-driven lenders serving underserved communities
- Keep capital circulating locally
- Support minority entrepreneurs, small businesses

Anchor institutions (universities, hospitals):

- Large employers, purchasers rooted in Louisville (can't relocate)
- Can commit to local hiring, local procurement
- Build community wealth when partnerships structured well

Louisville lacks strategy for community wealth building:

- No systematic support for worker cooperatives (<10 in Louisville)
- Minimal CDFI capitalization
- Weak anchor institution partnerships
- Economic development focused on attracting outside corporations, not building local ownership

Result: Wealth extraction continues. Louisville economy serves corporate shareholders, not working families.

Why Current System Persists

Five factors maintain the status quo:

1. **Corporate political power:** Large employers lobby for tax breaks, oppose worker protections
2. **Ideology:** "Business-friendly" means "low wages, low taxes, weak regulations"—but actually harms workers and local economy
3. **Race and class:** Affluent white residents benefit from current system; lack urgency for change
4. **Fragmented workers:** Without unions, workers lack collective power to demand better
5. **Short-term thinking:** Politicians prioritize ribbon-cutting (new developments) over long-term community wealth building

Bottom Line: Without major intervention, poverty wages will persist, corporations will continue extracting wealth, small businesses will fail, and Louisville's economy will serve the wealthy at workers' expense.

Dave Biggers will change course.

DAVE'S VISION: ECONOMY THAT WORKS FOR WORKING PEOPLE

Dave Biggers believes **economic development should serve working people, not just corporations**. A strong economy is measured by whether working families can afford decent lives—not by stock prices or CEO compensation.

Core Principles

1. **Worker Dignity:** All workers deserve living wages, safe working conditions, and the right to organize without retaliation.
2. **Accountability:** Corporations receiving public dollars must create promised jobs at living wages—or repay incentives.
3. **Community Wealth Building:** Support worker cooperatives, small businesses, and local ownership—keeping wealth circulating in Louisville.
4. **Racial Equity:** Economic development must address racial disparities in wages, business ownership, and wealth.
5. **Stakeholder Economy:** Workers, communities, and small businesses have seats at the table—not just corporate executives.

Goals (4-Year Term)

By 2029, Dave will achieve:

- ☐ **\$15 minimum wage:** All Louisville workers earning at least \$15/hour (living wage for single adult)
- ☐ **Earned sick leave:** All workers have 7 paid sick days annually
- ☐ **Tax abatement accountability:** 100% compliance with job creation promises or clawbacks enforced

- **Worker cooperative sector:** 50 worker-owned cooperatives employing 2,000+ workers
 - **Small business growth:** 500 new minority-owned businesses; access to capital tripled
 - **Wage theft eliminated:** \$50M recovered for workers; systematic enforcement
 - **Union density increased:** 5,000 additional workers in unions (from 8% to 12% of workforce)
 - **Community wealth building:** \$500M in local economic activity from anchor institution partnerships
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DETAILED PROPOSALS

Proposal 1: Employee Bill of Rights (\$8M Annually)

What It Is

A comprehensive set of worker protections ensuring all Louisville workers receive living wages, safe working conditions, protection from exploitation, and the right to organize—embodied in a Louisville Employee Bill of Rights ordinance.

Ten Worker Rights:

Right 1: Living Wage (\$15/Hour Minimum for All Louisville Workers)

Ordinance: All employers in Louisville must pay minimum \$15/hour

Coverage:

- All workers within Louisville city limits
- No exemptions (applies to small businesses, large corporations, nonprofits, all)
- Tipped workers: \$15/hour base (tips are additional)
- Youth workers: \$15/hour (no youth sub-minimum)

Implementation:

- Year 1 (2026): \$12/hour (phase-in begins)
- Year 2 (2027): \$13.50/hour
- Year 3 (2028): \$15/hour (full implementation)
- Year 4+ (2029+): Adjusted annually for inflation (CPI)

Enforcement:

- Workers can file complaints with Louisville Metro Labor Standards Office
- Investigations; back pay ordered for violations

- Penalties: \$500 per affected worker per pay period + attorney fees
- Retaliation prohibited (firing workers for complaints = additional penalties)

Impact:

- 180,000 Louisville workers receive raises
- Average raise: \$4,000-6,000 annually
- Poverty reduced; public assistance costs decreased

Right 2: Earned Paid Sick Leave

Ordinance: All workers earn 1 hour of paid sick leave for every 30 hours worked (7 days annually for full-time workers)

Uses:

- Worker's own illness or medical care
- Caring for sick family member
- Domestic violence, sexual assault, stalking (time for legal proceedings, counseling, safety planning)

Accrual:

- Begins immediately upon hiring
- Can carry over up to 40 hours year-to-year
- Employers can provide more (7 days is minimum)

Enforcement:

- Labor Standards Office investigates complaints
- Penalties for violations: 3x unpaid sick leave + attorney fees
- Retaliation prohibited

Impact:

- 200,000 workers gain paid sick leave (45% of workforce currently lacks)
- Workers don't choose between health and paycheck
- Reduces disease transmission (sick workers stay home instead of infecting coworkers, customers)

Right 3: Fair Scheduling (Predictable Work Hours)

Ordinance: Employers must provide work schedules 14 days in advance; workers have right to refuse schedule changes with <24 hours notice

Coverage: Retail, food service, hospitality workers (industries with unpredictable schedules)

Requirements:

- Posted schedules 14 days in advance
- Changes require worker consent if <24 hours notice
- "Predictability pay" (\$50) if employer changes schedule <24 hours notice without consent

- Right to request schedule changes (part-time to full-time; preferred shifts)

Enforcement:

- Labor Standards Office
- Penalties: \$500 per violation

Impact:

- 80,000 workers gain schedule predictability
- Workers can arrange childcare, second jobs, school
- Reduced economic stress from unpredictable income

Right 4: Protection from Wage Theft

Current: Workers must sue employers in private lawsuits (expensive, slow)

New: Louisville Metro Labor Standards Office investigates and enforces

Services:

- Workers file complaints (free, simple process)
- Office investigates within 30 days
- Orders back pay plus penalties (3x stolen wages)
- Refers criminal cases to County Attorney for prosecution

Proactive enforcement:

- Random audits of high-violation industries (construction, hospitality, janitorial)
- Partnerships with worker centers, unions to identify wage theft
- Public disclosure (wage theft violators published on city website)

Impact:

- \$50M recovered for workers annually (from current \$100M stolen)
- Deterrent effect reduces wage theft over time
- Workers empowered to report without fear

Right 5: Protection from Misclassification

Ordinance: Employers must properly classify workers as employees (not independent contractors) unless they meet strict legal test

ABC Test (worker is employee unless employer proves all three):

- **A:** Worker free from control/direction
- **B:** Work performed is outside usual course of employer's business
- **C:** Worker customarily engaged in independently established trade/business

Examples:

- Construction worker hired by contractor = employee (not independent contractor)
- Uber driver = employee (not independent contractor—fails all three tests)

- Home health aide = employee

Enforcement:

- Labor Standards Office investigates complaints
- Misclassified workers reclassified; employer pays back wages, benefits, taxes
- Penalties: \$5,000 per misclassified worker
- Criminal prosecution for willful violations

Impact:

- 30,000 misclassified workers reclassified as employees
- Workers gain minimum wage, overtime, unemployment insurance, workers' comp
- State gains \$50M in tax revenue (employers pay employment taxes)

Right 6: Workplace Safety Enforcement

Current: OSHA (federal) inspects <0.5% of workplaces annually

New: Louisville Metro Workplace Safety Office supplements federal enforcement

Services:

- Respond to worker complaints within 48 hours
- Conduct inspections of high-hazard workplaces (construction, warehousing, manufacturing)
- Order immediate hazard correction (stop-work orders for imminent danger)
- Penalties for violations (\$10,000-50,000 for serious violations)

Proactive measures:

- Annual inspections of 20% highest-hazard workplaces
- Partnership with unions, worker centers for reporting
- Multilingual outreach (immigrant workers often most at risk)

Impact:

- Workplace injuries reduced 30% (from 8,500 to 6,000 annually)
- Workplace deaths reduced 40%
- Workers empowered to refuse unsafe work without retaliation

Right 7: Right to Organize Without Retaliation

Federal law (National Labor Relations Act) protects union organizing but enforcement weak

Louisville will strengthen protections:

Ordinance: Employers doing business with Louisville Metro must remain neutral during union organizing drives

Neutrality requirements:

- No captive audience meetings (mandatory anti-union meetings)
- No surveillance of organizers
- No threats, intimidation, or harassment
- Consent to card-check recognition (if majority sign cards, union recognized without election)

Enforcement:

- Violations result in suspension/termination of Metro contracts
- Workers can sue for damages

Metro as model employer:

- Louisville Metro employees have right to organize
- Card-check recognition for Metro workers
- No union-busting tactics

Impact:

- 5,000 additional workers join unions over 4 years
- Union density increases from 8% to 12%
- Workers gain collective bargaining power (higher wages, better benefits)

Right 8: Protection from Retaliation

Ordinance: Employers cannot retaliate against workers for exercising any rights under Employee Bill of Rights

Protected activities:

- Filing complaints (wage theft, safety violations, discrimination)
- Participating in investigations
- Organizing unions
- Requesting schedule changes, sick leave

Retaliation includes:

- Firing
- Reducing hours
- Demotions
- Harassment

Enforcement:

- Workers file retaliation complaints with Labor Standards Office
- Investigations within 15 days (expedited—retaliation is urgent)
- Remedies: Reinstatement, back pay, emotional distress damages, attorney fees
- Penalties: \$10,000-50,000 per retaliation case

Presumption: If employer takes adverse action within 90 days of protected activity, presumed retaliation unless employer proves legitimate reason

Impact:

- Workers empowered to assert rights without fear
- Culture change (employers know retaliation will be punished)

Right 9: Rest Breaks

Ordinance: Workers have right to 10-minute paid rest break for every 4 hours worked; 30-minute unpaid meal break for shifts >6 hours

Coverage: All workers (currently, Kentucky has no rest break requirement)

Requirements:

- Rest breaks paid, uninterrupted
- Meal breaks unpaid but worker fully relieved of duties (can leave workplace)
- Lactation breaks (nursing mothers have right to pump breast milk with private space, not bathroom)

Enforcement:

- Labor Standards Office
- Penalties for violations

Impact:

- Improved worker health, productivity
- Dignity (basic human need to rest)

Right 10: Transparency in Employment

Ordinance: Employers must provide written notice of employment terms

Notice includes:

- Wage rate
- Pay schedule (weekly, bi-weekly)
- Benefits (health insurance, sick leave, vacation)
- Work schedule
- Employer contact information

Plus: Pay stubs showing hours worked, wage rate, deductions

Impact:

- Workers know their rights
- Reduces wage theft (clear documentation)
- Empowers workers to enforce rights

Why It Matters

Worker protections are not anti-business—they're pro-economy:

Economic benefits:**Higher wages boost economy:**

- Workers spend raises locally (groceries, rent, local businesses)
- Economic multiplier: Every \$1 in wage increases generates \$1.50 in economic activity
- 180,000 workers × \$5,000 average raise = \$900M in additional wages = \$1.35B in economic activity

Reduced public assistance costs:

- Workers earning \$15/hour need less Medicaid, SNAP, housing vouchers
- Saves taxpayers \$20-30M annually
- Corporations pay living wages instead of taxpayers subsidizing poverty wages

Healthier, more productive workforce:

- Paid sick leave reduces disease transmission (workers stay home when sick)
- Predictable schedules reduce stress
- Safe workplaces prevent injuries (lost productivity)

Evidence from other cities:

- **Seattle \$15 minimum wage:** No job losses; economic growth continued; poverty reduced 20%
- **San Francisco paid sick leave:** Reduced flu transmission 40%; economic activity increased
- **New York fair scheduling:** Workers reported 30% reduction in economic stress; productivity increased

Louisville will benefit:

- Stronger local economy
- Reduced poverty and inequality
- Healthier, more stable workforce
- Businesses compete on quality, not exploitation

Budget

Annual Cost: \$8 million

Breakdown:

- **Labor Standards Office:** \$5M
- 30 investigators/staff: \$2.5M
- Office operations, technology: \$500K
- Legal support (prosecuting violations): \$1M
- Outreach and education (multilingual materials, worker centers): \$500K
- Enforcement fund (wage theft recovery held for workers): \$500K
- **Workplace Safety Office:** \$2M

- 15 safety inspectors: \$1.5M
- Equipment, training: \$300K
- Emergency response: \$200K
- **Program administration:** \$1M

Funding Sources:

- Metro general fund: \$5M (new investment)
- Penalties and recovered funds: \$2M (wage theft penalties, safety violations)
- Federal OSHA partnership grants: \$1M

Cost-Benefit:

- **Reduced public assistance:** \$20-30M saved annually (workers earning living wages need less Medicaid, SNAP)
- **Economic growth:** \$1.35B in additional economic activity from wage increases
- **Healthcare savings:** \$10M annually (reduced workplace injuries, paid sick leave reduces disease transmission)
- **Return on investment:** \$4-6 per \$1 invested

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

- January-June: Metro Council passes Employee Bill of Rights ordinance
- July: Establish Labor Standards Office and Workplace Safety Office
- August: Hire investigators, develop complaint systems
- September: Minimum wage increases to \$12/hour (phase-in begins)
- October-December: Outreach and education campaign (multilingual materials, worker centers, community meetings)

Year 2 (2027):

- January: Earned sick leave takes effect
- January: Fair scheduling takes effect
- July: Minimum wage increases to \$13.50/hour
- Full enforcement operations: 1,000+ complaints investigated; \$10M recovered for workers

Year 3 (2028):

- July: Minimum wage reaches \$15/hour (full implementation)
- Workplace injuries reduced 20%
- Wage theft recovery: \$25M annually

Year 4 (2029):

- Mature enforcement system
- Wage theft reduced 50% (from \$100M to \$50M stolen annually)
- Workplace injuries reduced 30%
- 5,000 additional workers in unions
- Louisville recognized nationally for worker protections

Proposal 2: Economic Development Accountability (\$5M Annually)

What It Is

Comprehensive accountability for companies receiving tax abatements and economic development incentives—ensuring promised jobs are created at living wages or incentives are repaid.

Five Accountability Measures:

Measure 1: Living Wage & Job Quality Requirements

Current: Companies can receive tax abatements while paying poverty wages, providing no benefits

New: To receive incentives, companies must:

- Pay minimum \$15/hour (living wage for single adult)
- Provide health insurance (employer contribution minimum 70%)
- Provide paid sick leave (minimum 7 days annually)
- Create permanent jobs (not temporary/contract positions)
- Hire 60%+ Louisville residents (local hiring requirement)

Exceptions: None (if company can't meet standards, no public subsidy)

Measure 2: Clawback Enforcement & Verification

Current: Companies self-report job creation; Louisville rarely verifies; clawbacks rarely enforced

New system:

Annual verification (not self-reporting):

- Companies submit employment records (W-2s, unemployment insurance filings)
- Third-party auditor verifies job numbers, wages, benefits
- On-site inspections (confirm jobs actually exist)

Automatic clawbacks:

- If company creates <80% of promised jobs → repay proportional incentives
- Example: Promised 100 jobs, created 60 → repay 40% of tax abatements received
- If company pays <\$15/hour → repay 100% of incentives
- If company eliminates jobs within 5 years → repay incentives

Enforcement:

- Tax Abatement Compliance Office (new office, 5 staff)
- Legal authority to demand records, conduct audits
- Liens on property for unpaid clawbacks

- Public disclosure (non-compliant companies named on website)

Measure 3: Community Benefits Agreements (CBAs)

What are CBAs:

- Legally binding contracts between developers and community organizations
- Developers receiving public subsidies agree to community benefits (local hiring, affordable housing, living wages, environmental protections)
- Community has enforcement power (can sue for violations)

Louisville requirement:

- All projects receiving >\$1M in public subsidies must negotiate CBA with affected communities
- Community representatives (neighborhood associations, unions, community groups) participate in negotiations
- Benefits tailored to community needs

Example benefits:

- Local hiring quotas (50% of workers from affected neighborhoods)
- Living wages (\$15/hour minimum)
- Affordable housing (15% of units in residential developments)
- Environmental protections (emissions limits, green building standards)
- Community space (meeting rooms, parks, childcare facilities)

Enforcement:

- Private right of action (community groups can sue for violations)
- Metro monitors compliance

Measure 4: Transparency & Public Reporting

Current: Tax abatement data scattered, incomplete, inaccessible

New: Public Economic Development Dashboard (online)

Data published:

- All tax abatements granted (company name, amount, promised jobs, wages)
- Annual compliance reports (jobs created, wages paid, benefits provided)
- Clawbacks enforced (companies that didn't comply, amounts repaid)
- Community Benefits Agreements (all CBAs publicly accessible)

User-friendly:

- Searchable database
- Visual charts (how many jobs created vs. promised, cost per job)
- Downloadable data for journalists, researchers
- Resident alerts (subscribe to updates on developments in your neighborhood)

Accountability:

- Public can see which companies comply vs. fail
- Journalists investigate
- Community groups hold companies accountable

Measure 5: Shift from Property Tax Abatements to Performance-Based Incentives**Problem with property tax abatements:**

- Companies get tax breaks upfront (before creating jobs)
- If they fail to deliver, Louisville struggles to recover funds

Better model: Performance-based incentives**How it works:**

- No upfront tax abatements
- Companies create jobs at living wages
- After verification, companies receive tax credits (refunds for taxes paid)
- Credits proportional to jobs actually created
- If company eliminates jobs, credits stop

Benefits:

- Public risk reduced (pay only for results)
- Stronger incentive for compliance (companies want tax credits)
- Easier enforcement (withhold future credits if non-compliant)

Phase-in:

- Year 1-2: Apply to new agreements (existing agreements grandfathered)
- Year 3-4: Majority of incentives performance-based

Why It Matters**Accountability ensures public investment serves public good:****Currently:**

- \$80M in annual tax abatements
- 15,000 jobs promised (2015-2023)
- 4,500 jobs created (30% of promises)
- Cost per job: \$180,000+ in foregone tax revenue
- **Terrible return on investment**

With accountability:

- Companies create promised jobs or repay incentives
- Jobs pay living wages (workers don't need public assistance)
- Local hiring (Louisville residents benefit)
- Community Benefits Agreements ensure neighborhoods benefit

- Public investment actually serves public**Evidence from other cities:**

- **Los Angeles CBA (LAX airport expansion):** Required 7,500 local hires, \$25/hour minimum wage, job training programs—100% compliance through strong enforcement
- **Minneapolis clawback enforcement:** Recovered \$12M from non-compliant companies over 5 years
- **Cleveland performance-based incentives:** Job creation improved 60%; cost per job reduced 40%

Budget

Annual Cost: \$5 million

Breakdown:

- **Tax Abatement Compliance Office:** \$3M
- 5 compliance officers: \$500K
- Third-party auditors (contracts): \$1M
- Legal support (enforce clawbacks): \$1M
- Data systems (tracking, dashboard): \$300K
- Office operations: \$200K
- **Community Benefits Agreement support:** \$1M
- Technical assistance for community groups (legal, planning)
- CBA negotiations facilitation
- Enforcement support
- **Economic Development Dashboard:** \$500K (development in Year 1, \$200K annually thereafter)
- **Administration:** \$500K

Revenue (Clawback Recovery):

- Year 1: \$5M recovered from non-compliant companies
- Year 2: \$8M recovered
- Year 3: \$10M recovered (backlog cleared)
- Year 4: \$5M annually (ongoing enforcement)

Net Budget Impact: Revenue-positive by Year 2 (clawback recovery exceeds costs)

Funding Sources:

- Metro general fund: \$5M initial investment (Year 1)
- Clawback recovery: \$5-10M annually (Years 2-4)—covers costs plus generates surplus

Cost-Benefit:

- Recovered funds reinvested in community (workforce development, small business support)
- Better job creation (companies actually deliver on promises)

- Community benefits (affordable housing, local hiring, living wages)
- Return: \$2-4 per \$1 invested (improved job creation, recovered funds)

Implementation Timeline

Year 1 (2026):

- January-June: Metro Council passes economic development accountability ordinance
- July: Establish Tax Abatement Compliance Office
- August: Develop Economic Development Dashboard
- September: Hire compliance officers, auditors
- October-December: Audit existing agreements; identify non-compliance

Year 2 (2027):

- January: First clawbacks enforced (\$5M recovered)
- March: Economic Development Dashboard launches (public access)
- June: First Community Benefits Agreement negotiated for major development
- Living wage requirement takes effect for all new incentives

Year 3 (2028):

- Performance-based incentives become standard
- \$10M in clawbacks recovered (backlog of non-compliance addressed)
- 80% of new developments include CBAs
- Job creation compliance improves to 70% (from 30%)

Year 4 (2029):

- Mature accountability system
- 90% compliance with job creation promises
- \$50M in annual economic development spending creating 500+ living-wage jobs (vs. current \$80M creating <100 jobs)
- Cost per job reduced from \$180K to \$35K
- Louisville model for economic development accountability nationally

Proposal 3: Small Business & Entrepreneur Support (\$7M Annually)

What It Is

Comprehensive support for small businesses—especially minority-owned—through access to capital, commercial rent stabilization, technical assistance, and local procurement preferences.

Four Support Strategies:

Strategy 1: Small Business Loan Fund (\$3M Annually)

Problem: Banks deny 71% of Black entrepreneurs' loan applications (vs. 38% for white entrepreneurs)

Solution: Louisville Small Business Loan Fund providing loans to underserved entrepreneurs

Loan terms:

- **Amount:** \$10,000-\$100,000 (typical small business need)
- **Interest rate:** 3-5% (below market rate)
- **Collateral:** Flexible (personal wealth not required)
- **Credit standards:** Holistic review (not just credit score—business plan, community ties, industry experience)

Priority:

- Minority-owned businesses (Black, Latino, Asian, immigrant entrepreneurs)
- Women-owned businesses
- Businesses in underserved neighborhoods (West Louisville, South End)
- Businesses creating living-wage jobs

Fund size: \$3M annually = 50-75 loans annually

Revolving fund:

- Loans repaid → funds re-lent (multiplier effect)
- Over 10 years: \$3M annual investment = \$50M+ in lending

Technical assistance bundled:

- Business planning support
- Financial management training
- Marketing assistance
- Connection to resources (accountants, lawyers, mentors)

Strategy 2: Commercial Rent Stabilization & Anti-Displacement (\$2M Annually)

Problem: Commercial rents doubling in gentrifying areas; small businesses displaced

Solutions:

2A: Commercial Rent Stabilization (Gentrifying Areas)

- Limit annual rent increases to 5% or CPI+2% (whichever is lower)
- Applies to commercial spaces in rapidly gentrifying areas (Russell, Smoketown, Portland, NuLu)
- Protects longtime businesses from displacement

2B: Right of First Refusal

- If landlord sells building, existing tenant business has right to purchase at same price as outside offer

- Gives businesses opportunity to own space (build wealth, avoid displacement)

2C: Commercial Space Acquisition Fund

- Louisville Metro acquires commercial buildings in gentrifying areas
- Provides long-term, affordable leases to small businesses
- Ensures permanent affordability (buildings publicly owned)
- \$2M annually = 3-5 buildings purchased

2D: Community Land Trust for Commercial Space

- Similar to residential CLT (Land Trust owns land; business owns improvements)
- Businesses lease land at affordable rates
- Permanent affordability even as neighborhood gentrifies

Strategy 3: Small Business Technical Assistance (\$1.5M Annually)**Services:****1. Business Planning:**

2. Help entrepreneurs develop business plans
3. Market research, financial projections
4. Startup requirements, licensing

5. Financial Management:

6. Bookkeeping, accounting, taxes
7. Cash flow management
8. Access to capital (loan applications)

9. Marketing & Sales:

10. Branding, website development
11. Social media marketing
12. Customer acquisition strategies

13. Legal Support:

14. Business structure (LLC, corporation, cooperative)
15. Contracts, leases

16. Employment law compliance

17. Mentorship:

18. Pair new entrepreneurs with successful business owners

19. Industry-specific guidance

20. Problem-solving support

Delivery model:

- Small Business Development Center (expand existing UofL SBDC)
- Mobile office hours in neighborhoods
- One-on-one consulting (free)
- Workshops and training
- Online resources

Reach: 1,000 businesses annually

Strategy 4: Local Procurement Preferences (\$500K Annually)

Goal: Louisville Metro spends \$400+ million annually procuring goods and services—direct more to small, local, minority-owned businesses

Preferences:

15% Small Business Set-Aside:

- 15% of Metro contracts reserved for businesses <50 employees
- Ensures small businesses can compete

10% Minority-Owned Business Goal:

- 10% of Metro spending with minority-owned businesses
- Currently 3%—need to triple

5% Local Business Preference:

- Louisville-based businesses receive 5% price preference in competitive bidding
- Example: Local bid \$105K, out-of-state bid \$100K → local business wins (5% preference)

Unbundling large contracts:

- Break large contracts into smaller pieces
- Enables small businesses to bid (can't compete for \$10M contracts but can handle \$500K)

Prompt payment:

- Pay small businesses within 15 days (vs. current 30-60 days)
- Improves cash flow for small businesses

Technical assistance:

- Help small businesses navigate procurement process
- Bid preparation support
- Compliance assistance

Impact:

- \$40M additional spending with small businesses annually (from \$60M to \$100M)
- \$40M with minority-owned businesses (from \$12M to \$52M)
- Supports 200+ small businesses

Why It Matters**Small businesses are economic engines:****Job creation:**

- Small businesses create 65% of new jobs (vs. large corporations)
- More jobs per dollar invested

Local wealth building:

- Small business owners build wealth through business ownership
- Addresses racial wealth gap (Black entrepreneurship creates Black wealth)

Economic multiplier:

- Small businesses keep 3x more money circulating locally vs. chains
- Supports other local businesses (accountants, suppliers, etc.)

Community character:

- Neighborhood businesses create sense of place
- Serve community needs (not just profit maximization)

Evidence:

- **Detroit small business fund:** \$5M investment created 250 businesses, 1,200 jobs over 5 years
- **Oakland commercial rent stabilization:** Small business displacement reduced 60% in gentrifying areas
- **Boston local procurement:** \$200M spending with minority-owned businesses; 3,000 jobs created

Budget

Annual Cost: \$7 million

Breakdown:

- Small Business Loan Fund: \$3M (revolving; repayments return to fund)
- Commercial rent stabilization & acquisition: \$2M

- Technical assistance: \$1.5M
- Local procurement program: \$500K (administration)

Funding Sources:

- Metro general fund: \$5M
- Federal CDFI Fund (Community Development Financial Institutions): \$1M
- Loan repayments (revolving): \$1M annually (after Year 3)

Cost-Benefit:

- 300+ new small businesses created over 4 years
- 1,500+ jobs created
- \$200M in economic activity from new businesses
- \$40M additional local procurement
- Return: \$5-8 per \$1 invested (local multiplier effect)

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

- January-June: Establish Small Business Loan Fund; hire lending staff
- July: First loans issued (15 businesses)
- September: Commercial rent stabilization ordinance passed
- October: Technical assistance program expands (500 businesses served)

Year 2 (2027):

- Loan fund: 50 loans issued (cumulative 65)
- Commercial space acquisition: First 2 buildings purchased
- Technical assistance: 800 businesses served
- Local procurement: \$25M with small/minority businesses

Year 3 (2028):

- Loan fund: 60 loans issued (cumulative 125); loan repayments begin flowing back
- Commercial space: 4 buildings acquired (cumulative)
- Technical assistance: 1,000 businesses annually
- Local procurement: \$35M with small/minority businesses

Year 4 (2029):

- Loan fund: 75 loans issued (cumulative 200); self-sustaining with repayments
- Commercial space: 6 buildings acquired (cumulative); 50 small businesses protected from displacement
- Technical assistance: 1,000 businesses annually
- Local procurement: \$40M with small/minority businesses
- 300+ new businesses created; 1,500+ jobs

Proposal 4: Worker Cooperative Development (\$5M Annually)

What It Is

Comprehensive support for worker-owned cooperatives—businesses where workers collectively own and democratically control the enterprise—through seed funding, technical assistance, and preferential procurement.

What are worker cooperatives:

- Workers own the business (shareholding)
- Workers elect board of directors democratically (one worker = one vote, not one share = one vote)
- Profits shared among worker-owners
- Democratic decision-making (wages, working conditions, business strategy)

Benefits:

- **Workers build wealth:** Ownership stake increases in value; profit-sharing
- **Higher wages:** Worker-owned businesses pay 10-20% higher wages than conventional firms
- **Better working conditions:** Workers control workplace; prioritize safety, dignity
- **Lower failure rates:** Worker cooperatives have 50% lower failure rate than conventional businesses (workers committed to success)
- **Community wealth:** Profits stay local (worker-owners live in Louisville)
- **Equity:** Addresses racial wealth gap (Black workers become owners)

Louisville Worker Cooperative Program Components:

Component 1: Seed Funding (\$2M Annually)

Startup grants:

- \$50,000-\$150,000 grants for new worker cooperatives
- Seed capital for equipment, inventory, facilities, operations
- 15-20 new cooperatives annually

Conversion financing:

- \$200,000-\$500,000 loans for employees buying out retiring owners (converting conventional business to worker cooperative)
- Example: Retiring restaurant owner sells to employees instead of closing or selling to chain
- 5-10 conversions annually

Expansion capital:

- \$50,000-\$100,000 loans for existing cooperatives expanding
- New locations, equipment, hiring more worker-owners

Component 2: Technical Assistance (\$1.5M Annually)**Services:**

1. **Cooperative Development:**
2. Feasibility studies (is cooperative model viable for this business?)
3. Business planning tailored to cooperative structure
4. Legal formation (articles of incorporation, bylaws)
5. Governance training (democratic decision-making, board management)
6. **Financial Management:**
7. Accounting systems for cooperatives (profit-sharing, member accounts)
8. Financial projections
9. Tax compliance (cooperatives have unique tax treatment)
10. **Democratic Governance Training:**
11. Board development
12. Member engagement
13. Conflict resolution
14. Decision-making processes
15. **Sector-Specific Support:**
16. Tailored assistance for different industries (restaurants, construction, cleaning services, manufacturing, tech)

Delivery:

- Louisville Worker Cooperative Development Center (new organization)
- 8 staff (coop developers, business advisors, lawyers)
- Partnership with national organizations (US Federation of Worker Cooperatives, Democracy at Work Institute)

Reach: 50 cooperatives annually (new + existing)

Component 3: Preferential Procurement (\$1M Annually)

Louisville Metro gives worker cooperatives preference in contracting:

- **10% price preference:** Worker coop bids receive 10% preference
- **Set-asides:** Certain contracts reserved for worker cooperatives
- **Pilot projects:** Metro pilots services with worker coops (janitorial, landscaping, food service)

Example contracts:

- Landscaping/groundskeeping (parks, public buildings)
- Janitorial services (Metro buildings)
- Food service (concessions at parks, community centers)
- Technology services (IT support, web development)
- Home repair/weatherization (energy efficiency program contracts)

Impact:

- Guarantees early customers for new cooperatives (reduces startup risk)
- \$5-10M annually in contracts to worker coops (as sector grows)

Component 4: Worker Ownership Education & Organizing (\$500K Annually)**Worker buyout organizing:**

- Identify businesses where owners are retiring
- Organize employees to pursue buyout
- Connect workers to financing, technical assistance

Union-coop partnerships:

- Collaborate with unions to explore worker ownership
- Example: Unionized factory facing closure → workers buy company, maintain union

Public education:

- Workshops, presentations about worker cooperatives
- Inspire entrepreneurship (especially among workers in low-wage, exploitative jobs)
- Build cooperative culture

Why It Matters**Worker cooperatives address multiple economic challenges:****Wealth building:**

- Workers build ownership stakes worth \$20,000-\$100,000+ over career
- Profit-sharing provides income beyond wages
- Addresses racial wealth gap (Black workers become owners)

Job quality:

- Median coop wage: \$18-22/hour (vs. \$12-15/hour conventional low-wage sectors)
- Better benefits (workers control benefits decisions)
- Safe, dignified working conditions (workers control workplace)

Business sustainability:

- 50% lower failure rate than conventional businesses
- Workers don't lay off themselves during downturns (prefer pay cuts to job losses)
- Committed workforce (owners invested in success)

Community wealth:

- Profits circulate locally (worker-owners live in Louisville)
- Democratic decision-making reflects community values
- Resistant to buyouts, closures (workers won't sell to highest bidder if it harms community)

Evidence:

- **Cleveland Evergreen Cooperatives:** 200+ worker-owners; \$40M annual revenue; laundry, solar, urban agriculture coops
- **Mondragon (Spain):** 80,000+ worker-owners; \$12B revenue; world's largest cooperative network
- **New York City worker coop initiative:** 100 coops created in 5 years; 300-500 worker-owners; mostly immigrant, women, people of color

Louisville potential:

- 10-15 worker cooperatives over 4 years
- 300-500 worker-owners
- \$100M annual revenue
- Concentrated in sectors with low-wage exploitation (cleaning, home care, food service, construction)

Budget

Annual Cost: \$5 million

Breakdown:

- Seed funding & conversion financing: \$2M
- Technical assistance (Worker Cooperative Development Center): \$1.5M
- Preferential procurement (contract set-asides, admin): \$1M
- Education & organizing: \$500K

Funding Sources:

- Metro general fund: \$3M
- Federal New Markets Tax Credits: \$1M
- CDFI Fund (Community Development Financial Institutions): \$500K
- Loan repayments (conversions are loans; repayments return to fund): \$500K (after Year 3)

Cost-Benefit:

- 10-15 worker cooperatives created = 300-500 worker-owners
- Average ownership stake value: \$40,000 = \$80M in worker wealth created
- Higher wages: \$5M annually in additional wages (vs. conventional low-wage jobs)
- Local economic multiplier: \$300M in local economic activity over 4 years
- Return: \$6-10 per \$1 invested

Implementation Timeline

Year 1 (2026):

- January-June: Establish Worker Cooperative Development Center; hire staff
- July: First seed funding grants issued (5 new cooperatives)
- September: First conversion financing (2 employee buyouts)
- October: Preferential procurement policy adopted

Year 2 (2027):

- 15 new cooperatives created (cumulative 20)
- 5 conversions (cumulative 7)
- 500 worker-owners (cumulative)
- First Metro contracts awarded to worker coops (\$2M)

Year 3 (2028):

- 30 new cooperatives (cumulative)
- 10 conversions (cumulative)
- 1,200 worker-owners (cumulative)
- Metro contracts: \$5M annually

Year 4 (2029):

- 50 cooperatives created/converted (cumulative)
- 300-500 worker-owners
- \$100M annual revenue from coop sector
- Metro contracts: \$8M annually
- Louisville recognized as national worker cooperative hub

Proposal 5: Community Wealth Building & Anchor Institutions (\$5M Annually)

What It Is

Strategic partnerships with Louisville's anchor institutions—universities, hospitals, large nonprofits rooted in Louisville—to shift purchasing and hiring to local, minority-owned businesses and Louisville residents.

What are anchor institutions:

- Large employers/purchasers that can't relocate (universities, hospitals, foundations)

- University of Louisville, Bellarmine University, JCPS
- Baptist Health, Norton Healthcare, UofL Health
- Humana (largest private employer in Louisville)

Anchor spending power:

- Combined annual spending: \$3+ billion
- Procurement: \$1.5 billion (goods, services, construction)
- Payroll: \$1.5 billion (100,000+ employees)

Problem: Most anchor spending flows OUT of Louisville

- National suppliers (office supplies, food service, equipment)
- Out-of-state contractors (construction, IT, consulting)
- Suburban hiring (employees live outside Louisville, spend elsewhere)

Solution: Community Wealth Building Partnerships**Five Partnership Strategies:****Strategy 1: Local Procurement Commitments**

Goal: Shift 25% of anchor procurement to Louisville-based businesses (from current 10%)

How:

- Anchor institutions commit to local procurement goals
- Identify opportunities (food, office supplies, cleaning services, IT, construction)
- Connect with local suppliers (matchmaking, vendor fairs)
- Technical assistance for local businesses (help them meet anchor requirements)
- Track and report progress publicly

Impact:

- \$1.5B total anchor procurement × 15% shift = \$225M additional local spending
- Supports 1,000+ small businesses
- Creates 3,000+ jobs

Strategy 2: Minority Business Development

Goal: Triple spending with minority-owned businesses (from 3% to 10%)

How:

- Anchor institutions commit to minority business goals
- Partnership with Louisville Small Business Loan Fund (help minority businesses access capital to scale)
- Supplier diversity programs (recruit minority vendors)
- Unbundle contracts (enable smaller businesses to bid)

- Long-term contracts (provide stability for minority businesses)

Impact:

- \$1.5B procurement × 7% shift = \$105M additional minority business spending
- Supports 500+ minority-owned businesses
- Addresses racial wealth gap

Strategy 3: Local Hiring Agreements

Goal: 50% of new anchor institution hires are Louisville residents (especially from low-income neighborhoods)

How:

- Anchor institutions commit to local hiring goals
- Partner with Louisville Metro workforce development programs
- Career pathway programs (entry-level → advancement)
- Hire-local initiatives (recruit in West Louisville, South End)
- Support workforce (childcare, transportation assistance)

Impact:

- Anchors hire 10,000+ workers annually
- 50% local hiring = 5,000 Louisville residents hired
- Concentrated in neighborhoods with high unemployment

Strategy 4: Living Wage Commitments

Goal: All anchor institution workers earn minimum \$15/hour

Current:

- Many hospital, university workers earn <\$15/hour (janitors, food service, aides)
- Workers qualify for public assistance despite working for wealthy institutions

How:

- Anchor institutions adopt \$15 minimum wage
- Applies to direct employees and contracted workers (janitorial, food service)
- Phase-in over 2 years

Impact:

- 10,000+ workers receive raises
- Reduced public assistance costs (workers earn living wages)

Strategy 5: Community Investment

Anchors invest in community development:

Investments:

- Small Business Loan Fund (\$5M from anchor institutions)
- Worker Cooperative Development Fund (\$2M)
- Affordable housing development (anchor land, financing)
- Community facilities (health clinics, childcare centers in underserved areas)

Impact:

- \$10-15M in anchor community investment annually
- Multiplies public investment

Why It Matters

Anchor institutions have enormous economic power—currently underutilized for community benefit:

Current extraction model:

- Anchors spend billions
- Most spending flows out of Louisville
- Workers paid poverty wages (qualify for public assistance)
- Minimal community investment

Community wealth building model:

- Anchors shift procurement to local businesses
- Hire Louisville residents at living wages
- Invest in community development
- Build local wealth, reduce inequality

Evidence:

- **Cleveland anchor partnership:** Shifted \$100M to local businesses over 5 years; created 2,500 jobs
- **Baltimore healthcare anchor:** Increased local procurement from 10% to 30%; \$200M local spending
- **Preston's Model (UK):** Anchors in Preston shifted procurement; unemployment dropped 50%; wealth inequality reduced

Louisville potential:

- \$225M additional local procurement
- \$105M additional minority business spending
- 5,000 Louisville residents hired annually
- 10,000+ workers earning living wages
- \$300M+ in local economic multiplier effects

Budget

Annual Cost: \$5 million (Metro investment to coordinate, support partnerships)

Breakdown:

- **Anchor Partnership Coordinator:** \$1M
- 5 staff coordinating with anchor institutions
- Matchmaking (connect anchors with local businesses)
- Data tracking, reporting
- **Small business capacity building:** \$2M
- Help local businesses scale to meet anchor demand
- Technical assistance, capital access
- **Workforce development:** \$1.5M
- Training programs aligned with anchor hiring needs
- Job placement support
- Wraparound services (childcare, transportation)
- **Community investment coordination:** \$500K

Leveraged Investment:

- Metro \$5M investment leverages \$225M anchor procurement shift
- Plus \$10-15M in anchor community investment
- 45:1 leverage ratio

Funding Sources:

- Metro general fund: \$3M
- Anchor institution contributions: \$1M (partnerships are mutual benefit)
- Federal workforce development grants: \$1M

Cost-Benefit:

- \$225M in local procurement = \$675M in economic activity (3x multiplier)
- 5,000 jobs created
- \$105M minority business spending addresses racial wealth gap
- Return: \$135 per \$1 Metro investment (enormous leverage)

Implementation Timeline

Year 1 (2026):

- January-June: Negotiate partnerships with 3 anchor institutions (UofL, Baptist Health, Norton)
- July: Establish Anchor Partnership Coordinator office
- September: First local procurement commitments (\$50M)
- October: First local hiring agreements (1,000 Louisville residents hired)

Year 2 (2027):

- Expand partnerships to 6 anchors
- Local procurement: \$100M

- Local hiring: 2,500 residents
- Living wage commitments from 3 anchors (5,000 workers receive raises)

Year 3 (2028):

- Expand partnerships to 8 anchors
- Local procurement: \$175M
- Minority business procurement: \$75M
- Local hiring: 4,000 residents

Year 4 (2029):

- Full implementation: 10 anchor partnerships
- Local procurement: \$225M
- Minority business procurement: \$105M
- Local hiring: 5,000 residents annually
- 10,000+ workers earning \$15/hour minimum
- Louisville model for anchor institution community wealth building nationally

Proposal 6: Graduate Retention “Stay Louisville” Program (\$5M Annually)

What It Is

Louisville will implement a **degree buyback program** to retain college graduates by assuming student loan payments or providing equivalent monthly stipends to graduates who commit to living and working in Louisville for 5-7 years.

Program Structure:**Track A - Loan Assumption (For Borrowers)**

- Graduate commits to 5-7 years in Louisville
- Metro assumes student loan payments (up to \$500/month or \$6,000/year)
- Payments made directly to loan servicer
- After commitment period: loans remain borrower’s responsibility (but significantly reduced)

Track B - Equity Stipend (For Scholarship Students)

- Graduates who attended on scholarships (no loans) receive equivalent monthly stipend
- \$500/month deposited to savings/investment account
- Builds wealth for graduates who don’t have loan burden
- Ensures equity—scholarship students not penalized for not having debt

Eligibility:

- Graduated from accredited college/university (any state)
- Associate's, Bachelor's, Master's, or professional degree
- Live in Louisville (primary residence)
- Work in Louisville (minimum 30 hours/week) OR start Louisville-based business
- Income cap: \$100,000/year (first 5 years to target early-career)

Commitment Terms:

- **5-year track:** 60% loan forgiveness/stipend accumulation
- **7-year track:** 100% loan forgiveness/stipend accumulation
- **Early departure:** Remaining balance converts to low-interest loan (3%) payable over 10 years

Phased Rollout—Start Small, Prove It Works**Phase 1 (Years 1-2): JCTC + STEM Focus**

- **Jefferson Community & Technical College (JCTC) graduates ONLY** initially
- Priority to **STEM degrees:** Engineering, Computer Science, Information Technology, Healthcare Technology, Advanced Manufacturing
- Why JCTC first: Local institution, strong workforce pipeline, measurable outcomes
- Target: 300 participants in Phase 1

Phase 2 (Years 3-4): Expand If Successful

- If Phase 1 demonstrates retention success (75%+ staying 3+ years), expand to:
- **Additional local colleges:** UofL, Bellarmine, Spalding, Sullivan University
- **Additional degree fields:** Healthcare (nursing, allied health), Education, Skilled Trades
- Target: 750 participants

Phase 3 (Year 5+): Full Program

- All accredited degrees from any institution
- All fields contributing to Louisville's workforce
- Target: 1,000+ participants annually

Why This Phased Approach:

- Proves concept with measurable cohort before major investment

- JCTC has strong employer relationships—easier to track outcomes
- STEM graduates have high earning potential—better ROI for city
- Builds political support by demonstrating success before expansion

Why It Matters

Louisville's Brain Drain:

- 40% of UofL/Bellarmino graduates leave Louisville within 5 years
- Average student debt: \$28,000 (Kentucky)
- Young professionals cite affordability as key factor in location decisions

Evidence from Other Programs:

- **Vermont:** \$5,000 over 2 years for graduates who stay and work—450 graduates participated in first year with strong retention outcomes
- **New York City:** Partnership for 100,000 city employees targeting \$360M in debt reduction—called “largest municipal student loan program in U.S.”
- 86% of workers would commit 5 years to employer offering loan repayment
- 70% more likely to stay with organization offering student loan benefits

Budget

Annual Cost at Scale: \$5 million

- Direct loan payments/stipends: \$4.5M (750-1,000 participants × \$4,500-6,000)
- Administration: \$300K (eligibility verification, payment processing)
- Marketing/recruitment: \$150K (reach graduates, promote program)
- Evaluation: \$50K (track retention, economic impact)

Cost-Benefit Analysis:

- Each retained graduate generates \$50,000+ in annual economic activity
- 1,000 retained graduates = \$50M+ annual economic impact
- Tax revenue from retained workers exceeds program cost within 3-5 years
- Addresses workforce shortages in critical fields (healthcare, tech, manufacturing)
- Builds Louisville's reputation as talent-friendly city

Implementation

Year 1 (2026): Phase 1 Launch

- Launch pilot with **JCTC graduates ONLY**
- **STEM degrees only:** Engineering Tech, Computer Science, IT, Healthcare Tech, Advanced Manufacturing
- Target: 150 participants
- Partner exclusively with JCTC for streamlined tracking
- Budget: \$1M (150 × \$6,000 average benefit)

Year 2 (2027): Phase 1 Continuation + Evaluation

- Continue JCTC STEM program (300 total participants)
- Track retention rates, employment outcomes, economic impact
- Prepare expansion criteria: Require 75%+ retention at 2-year mark to proceed
- Budget: \$2M

Year 3 (2028): Phase 2 Expansion (If Successful)

- IF Phase 1 meets retention targets, expand to:
 - Additional schools: UofL, Bellarmine, Spalding, Sullivan
 - Additional fields: Healthcare, Education, Skilled Trades
- Target: 500 participants (300 continuing + 200 new)
- Budget: \$3.5M

Year 4+ (2029+): Phase 3 Full Program (If Continued Success)

- Full scale: 1,000+ participants annually
- All accredited degrees, all contributing fields
- Budget: \$5M annually
- Evaluate 5-year outcomes from original cohort

Proposal 7: Small Business Forgivable Loan Program (\$3M Annually)

What It Is

Louisville will establish a **forgivable loan program** for local small businesses—providing capital for startups, expansions, and building improvements with loans forgiven over 5 years for businesses that remain in Louisville and meet job creation/retention goals.

Loan Structure:

Tier 1 - Startup Loans (\$5,000-25,000)

- New businesses (less than 2 years operating)
- Funds for: Equipment, inventory, buildout, working capital
- Forgiveness: 20% per year for 5 years = 100% forgiven

Tier 2 - Expansion Loans (\$25,000-75,000)

- Existing businesses expanding
- Funds for: New locations, equipment, hiring, renovations
- Forgiveness: 20% per year for 5 years = 100% forgiven
- Job creation requirement: 1 job per \$25,000 borrowed

Tier 3 - Building Improvement Loans (\$10,000-50,000)

- Property improvements, code compliance, accessibility
- Landlord or tenant eligible
- Forgiveness: 20% per year for 5 years = 100% forgiven

Eligibility Screening (Two-Stage Process)**Stage 1: Automatic Disqualification**

The following business types are NOT eligible for forgivable loans:

- ☐ Alcohol sales (bars, liquor stores, breweries) – primary revenue
- ☐ Tobacco/vape shops
- ☐ Firearms dealers or manufacturers
- ☐ Adult entertainment
- ☐ Gambling establishments (casinos, betting parlors)
- ☐ Chain/franchise of national corporation
- ☐ Businesses not in good standing (taxes, licenses, permits)

Stage 2: Merit-Based Evaluation (All Eligible Applicants Compete Equally)

Once screened for disqualified categories, ALL remaining applicants are evaluated on merit and viability only—**NO preference given based on race, gender, veteran status, or geographic location:**

1. Business Viability (40 points)

- Complete business plan with realistic projections
- Market analysis demonstrating demand

- Financial projections (revenue, expenses, break-even)
- Owner experience/qualifications in the field

2. **Financial Readiness (30 points)**

- Personal investment/skin in the game (matching funds)
- Credit history (demonstrates financial responsibility)
- Collateral or alternative security
- Cash flow projections showing loan repayment feasibility

3. **Community Need (20 points)**

- Does Louisville need this product/service?
- Gap in market being filled
- Customer base identification

4. **Job Creation Potential (10 points)**

- Number of jobs to be created
- Quality of jobs (wages, benefits)
- Training/advancement opportunities

Basic Eligibility Requirements:

- Business located in Louisville (primary operations)
- Owner(s) reside in Louisville
- Less than 50 employees (small business definition)
- Passed Stage 1 screening (no disqualified business types)
- Good standing (taxes, licenses, permits)

Why It Matters

Why Merit-Based Forgivable Loans Work:

- Reduces risk for entrepreneurs (especially first-time)
- Creates accountability (stay in Louisville to earn forgiveness)
- Targets local businesses (chains not eligible)
- Best businesses rise to the top through fair competition
- Screening out harmful industries protects community character
- Equal opportunity for all qualified Louisville entrepreneurs

Evidence from Municipal Programs:

- **Muscatine, Iowa:** Up to \$25,000, 20% forgiven annually over 5 years
- **Cuyahoga County, Ohio:** Up to \$50,000 “gap filler” loans, forgivable with job

creation

- **Philadelphia:** InStore program for retail/food businesses—interior improvements
- **Lowell, MA:** Forgivable loans for startups, relocations, expansions

Budget

Annual Cost: \$3 million (at scale)

- Loan disbursements: \$2.5M (new loans annually)
- Loan servicing/administration: \$300K
- Technical assistance (business planning, mentorship): \$150K
- Marketing/outreach: \$50K

Net Cost After Repayments:

- Businesses that leave early repay remaining balance
- Historical data: 80% of businesses stay (program breaks even on 80%+)
- Net annual cost: ~\$2.4M (after recoveries from early departures)

Economic Impact:

- 150 businesses × \$50,000 average economic activity = \$7.5M annually
- Job creation: 300+ jobs annually (2 jobs per loan average)
- Multiplier effect: Local businesses keep 3x more money in Louisville vs. chains

Implementation

Year 1 (2026):

- Launch with \$2M loan pool
- Target: 100 loans (\$20,000 average)
- Partner with existing CDFIs (Community Development Financial Institutions)
- Establish **merit-based review committee:**
 - Business professionals (bankers, accountants, successful entrepreneurs)
 - Focus on viability scoring, not demographic characteristics
 - Blind review of business plans where feasible (remove identifying info)

Year 2-4 (2027-2029):

- Expand to \$3M annually
- Target: 150 loans annually

- Begin forgiveness for Year 1 cohort (20% annually)
- Track outcomes: job creation, business survival, loan repayment rates
- Refine scoring rubric based on which criteria best predict success

BUDGET SUMMARY

Total Annual Cost

Program	Annual Cost	Notes
Employee Bill of Rights	\$8M	Labor Standards Office, Workplace Safety Office, enforcement
Economic Development Accountability	\$5M	Tax abatement compliance, clawback enforcement, CBAs (revenue-positive Year 2+)
Small Business & Entrepreneur Support	\$7M	Loan fund, rent stabilization, technical assistance, procurement
Worker Cooperative Development	\$5M	Seed funding, technical assistance, preferential procurement
Community Wealth Building (Anchors)	\$5M	Anchor partnerships, local procurement coordination
Graduate Retention “Stay Louisville”	\$5M	Degree buyback program, JCTC/STEM focus, phased expansion
Small Business Forgivable Loans	\$3M	Merit-based loans, 150 businesses annually, 300+ jobs
TOTAL	\$38M	

Funding Sources

Source	Amount	Notes
Metro General Fund (New Investment)	\$19M	New budget allocation for economic development
Clawback Recovery (Non-Compliant Companies)	\$5M	Enforcing accountability; companies repay broken promises
Federal Workforce Development Grants	\$3M	WIOA, CDFI Fund, New Markets Tax Credits
Penalties (Wage Theft, Safety Violations)	\$2M	Worker protection enforcement
Anchor Institution Contributions	\$1M	Partnership cost-sharing

Source	Amount	Notes
Federal Economic Development Administration (EDA) Grants & Metro General Fund Reserve	\$8M	Federal economic development grants and Metro reserve allocation
TOTAL	\$38M	Funded without tax increases on residents

Note: Economic Development Accountability becomes revenue-positive in Year 2 (clawback recovery exceeds costs).

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

Outputs (4-Year Term)

□ Worker Protections:

- 180,000 workers earning minimum \$15/hour
- 200,000 workers with 7 paid sick days
- 80,000 workers with predictable schedules
- \$50M recovered from wage theft
- 30,000 misclassified workers reclassified as employees
- Workplace injuries reduced 30% (from 8,500 to 6,000 annually)
- 5,000 additional workers in unions

□ Economic Development Accountability:

- 90% compliance with job creation promises (from 30%)
- \$30M in clawbacks recovered over 4 years
- 80% of major developments include Community Benefits Agreements
- Cost per job reduced from \$180K to \$35K

□ Small Business Support:

- 300+ new small businesses created
- 200 loans issued to minority entrepreneurs
- 50 small businesses protected from displacement (commercial rent stabilization)
- \$40M in local procurement with small/minority businesses

□ Worker Cooperatives:

- 10-15 worker cooperatives created/converted
- 300-500 worker-owners
- \$100M annual revenue from cooperative sector
- \$80M in worker wealth created (ownership stakes)

□ Community Wealth Building:

- \$225M in anchor procurement shifted to local businesses
- \$105M to minority-owned businesses
- 5,000 Louisville residents hired by anchors annually
- 10,000+ anchor workers earning \$15/hour minimum

IMPLEMENTATION TIMELINE (4-YEAR TERM)

Year 1 (2026): Foundation

Q1:

- Metro Council passes Employee Bill of Rights ordinance
- Metro Council passes Economic Development Accountability ordinance
- Establish Labor Standards Office, Workplace Safety Office, Tax Abatement Compliance Office

Q2:

- Minimum wage increases to \$12/hour (phase-in begins)
- Establish Small Business Loan Fund; hire lending staff
- Establish Worker Cooperative Development Center
- Negotiate anchor institution partnerships (first 3)

Q3:

- Earned sick leave takes effect
- Fair scheduling takes effect
- First clawback enforcement actions (\$5M recovered)
- First small business loans issued (15 businesses)
- First worker cooperatives funded (5 coops)
- First anchor procurement commitments (\$50M local)

Q4:

- 1,000 worker complaints investigated; \$10M recovered from wage theft
- First Community Benefits Agreement negotiated
- Economic Development Dashboard launches (public transparency)
- 500 businesses receive technical assistance

Year 2 (2027): Expansion

Q1-Q4:

- Minimum wage increases to \$13.50/hour
- Workplace Safety Office conducts 500 inspections; injuries reduced 15%
- Clawback recovery: \$8M
- Anchor partnerships expand to 6 institutions; \$100M local procurement
- Small business loans: 50 issued (cumulative 65)
- Worker cooperatives: 15 new (cumulative 20); 500 worker-owners
- 3,000+ Louisville residents hired by anchors at living wages
- Union density increases 1 point (from 8% to 9%)

Year 3 (2028): Maturity

Q1-Q4:

- Minimum wage reaches \$15/hour (full implementation)
- Wage theft reduced 40%; \$25M recovered annually
- Workplace injuries reduced 25%
- Clawback recovery: \$10M (backlog cleared)
- Job creation compliance: 70% (from 30%)
- Anchor partnerships: 8 institutions; \$175M local procurement; \$75M minority businesses
- Small business loans: 125 cumulative
- Worker cooperatives: 30 cumulative; 1,200 worker-owners
- 4,000 Louisville residents hired by anchors annually

Year 4 (2029): Sustainability

Q1-Q4:

- All worker protections fully implemented and enforced
 - Wage theft reduced 50%; \$50M recovered annually
 - Workplace injuries reduced 30%
 - Economic development accountability: 90% compliance; cost per job \$35K (from \$180K)
 - Anchor partnerships: 10 institutions; \$225M local; \$105M minority
 - Small business loans: 200 cumulative; 300+ businesses created
 - Worker cooperatives: 50 cumulative; 300-500 worker-owners; \$100M revenue
 - Union density: 12% (from 8%)
 - Louisville recognized nationally for worker-centered economic development
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SUCCESS METRICS & ACCOUNTABILITY

Worker Protections (Employee Bill of Rights)

- ☐ **Minimum Wage:** 100% of Louisville workers earning \$15/hour minimum by Year 3
- ☐ **Earned Sick Leave:** 200,000 workers covered; <5% employer violations
- ☐ **Wage Theft:** Reduced from \$100M to \$50M annually (50% reduction); \$50M recovered for workers
- ☐ **Misclassification:** 30,000 workers reclassified; \$50M in recovered taxes/wages
- ☐ **Workplace Safety:** Injuries reduced from 8,500 to 6,000 annually (30% reduction); deaths reduced 40%
- ☐ **Union Density:** Increased from 8% to 12% (5,000 additional union members)

Economic Development Accountability

- ☐ **Job Creation Compliance:** 90% of companies meet promises (from 30%)

- **Clawback Recovery:** \$30M recovered over 4 years from non-compliant companies
- **Cost Per Job:** Reduced from \$180K to \$35K (80% reduction)
- **Living Wage Jobs:** 90% of incentivized jobs pay \$15/hour minimum
- **Community Benefits Agreements:** 80% of major developments include CBAs

Small Business Development

- **New Businesses Created:** 300+ over 4 years (200 loan recipients + 100 technical assistance graduates)
- **Minority-Owned Business Growth:** 500 new minority-owned businesses
- **Business Survival Rate:** 60% at 5 years (vs. 30% national average) due to technical assistance
- **Commercial Displacement Prevention:** 50 small businesses protected in gentrifying areas
- **Local Procurement:** \$40M annually with small/minority businesses (from \$15M)

Worker Cooperatives

- **Cooperatives Created:** 50 over 4 years (30 new + 20 conversions)
- **Worker-Owners:** 2,000 (from <500)
- **Cooperative Revenue:** \$100M annually
- **Worker Wealth:** \$80M in ownership stakes created
- **Survival Rate:** 80% at 5 years (vs. 30% conventional businesses)

Community Wealth Building

- **Anchor Local Procurement:** \$225M annually (from \$150M)
- **Anchor Minority Procurement:** \$105M annually (from \$45M)
- **Anchor Local Hiring:** 5,000 Louisville residents hired annually
- **Living Wage Jobs:** 10,000+ anchor workers earning \$15/hour minimum
- **Economic Multiplier:** \$675M in local economic activity from anchor shift

Overall Economic Impact

- **Poverty Rate:** Reduced from 16% to 12% (25% reduction)
 - **Median Household Income:** Increased from \$58,000 to \$64,000 (10% increase)
 - **Racial Wage Gap:** Reduced from \$0.65 to \$0.75 per dollar (Black workers' wages improve relative to white)
 - **Local Economic Activity:** \$1.5B in additional local spending (worker wages, local procurement, cooperatives)
 - **Jobs Created:** 10,000+ living-wage jobs
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RELATED GLOSSARY TERMS

This policy connects to 21 Economic Development & Workforce glossary terms on rundaverun.org:

Economic Development: Economic Development, Tax Abatement, Tax Increment Financing (TIF), Community Benefits Agreement, Clawback Provision, Anchor Institution, Community Wealth Building

Business & Entrepreneurship: Small Business, Minority-Owned Business, Worker Cooperative, Local Procurement, Community Development Financial Institution (CDFI)

Labor & Workers: Living Wage, Minimum Wage, Wage Theft, Worker Misclassification, Right to Organize, Union, Collective Bargaining

Workforce Development: Job Training, Apprenticeship, Career Pathway

FREQUENTLY ASKED QUESTIONS

1. Won't a \$15 minimum wage hurt small businesses and cause job losses?

No—extensive research shows minimum wage increases don't cause job losses, and they help small businesses:

Evidence:

Seattle \$15 minimum wage study (University of Washington):

- No measurable job loss
- Worker incomes increased \$10-20/week
- Economic activity increased (workers spent raises locally)

Federal minimum wage increases (1938-2009):

- 22 federal increases
- Zero correlation with unemployment (sometimes unemployment fell, sometimes rose, no pattern)
- Economic growth continued after every increase

650+ economists (including 7 Nobel Prize winners) signed letter:

- "Minimum wage increases to \$15 will not cause meaningful job loss"
- Benefits outweigh costs

Why no job losses:

1. **Increased productivity:** Workers paid better work harder, are more engaged
2. **Reduced turnover:** Higher wages mean less employee churn (saves businesses money on recruiting, training)
3. **Increased consumer spending:** Workers with more income spend locally (creates demand for businesses)
4. **Efficiency gains:** Businesses invest in technology, better processes rather than relying on cheap labor

Small businesses benefit:

- **Level playing field:** Large corporations currently undercut small businesses by paying poverty wages; minimum wage ensures fair competition
- **More customers:** Workers with higher incomes spend at small businesses
- **Better employees:** Can recruit and retain quality workers

Louisville-specific:

- Phase-in over 3 years allows businesses to adjust
- Strong enforcement prevents cheating (ensures all businesses comply)
- Technical assistance helps small businesses adapt

Bottom line: \$15 minimum wage helps workers, helps small businesses, and strengthens the local economy.

Note on State Law: Kentucky law currently preempts local minimum wage ordinances above the state minimum wage. Dave's administration will pursue this through two parallel tracks: (1) coordinating with state legislators to advocate for local control authority, and (2) implementing living wage requirements for all Metro government contracts and vendors immediately—covering approximately 12,000 workers—while working toward broader application.

2. How can you enforce accountability on corporations when they have armies of lawyers and political power?

Strong enforcement requires three things: clear laws, dedicated staff, and political will. Dave will provide all three:

Clear, enforceable laws:

- **Specific job creation targets:** Contracts specify exact number of jobs, wages, benefits (no vague “economic development”)

- **Automatic clawbacks:** If company fails to comply, repayment is automatic (not discretionary)
- **Private right of action:** Community groups can sue to enforce Community Benefits Agreements (not just Metro government)

Dedicated enforcement staff:

- **Tax Abatement Compliance Office:** 5 full-time staff investigating compliance
- **Third-party auditors:** Independent verification (companies can't self-report)
- **Legal team:** Attorneys to pursue clawbacks, defend against corporate lawsuits

Political will:

- **Dave won't be captured:** Not beholden to corporate donors (grassroots-funded campaign)
- **Public transparency:** Economic Development Dashboard makes non-compliance visible; public pressure forces action
- **Community power:** Community Benefits Agreements give residents legal standing to enforce

Tools:

- **Liens on property:** If company doesn't repay clawbacks, Metro puts lien on property (can't sell/refinance until paid)
- **Contract termination:** Future contracts denied to non-compliant companies
- **Public shaming:** Companies named on website as "Failed to Deliver on Promises"

Precedent from other cities:

- **Los Angeles:** Recovered \$50M in clawbacks from non-compliant companies over 10 years
- **Minneapolis:** Suspended tax abatements for 5 companies that failed to create promised jobs
- **Cleveland:** Sued developer for \$20M when project didn't meet Community Benefits Agreement terms (won in court)

Corporations have power—but organized communities, transparent data, and determined enforcement can hold them accountable.

3. Won't worker cooperatives just fail because workers don't have business expertise?

Actual evidence shows worker cooperatives have LOWER failure rates than

conventional businesses:**Survival rates:**

- **Worker cooperatives:** 50% survive 10+ years
- **Conventional small businesses:** 30% survive 10+ years
- **Cooperatives are 67% more likely to survive**

Why cooperatives succeed:

1. **Worker commitment:** Owners don't quit when times get tough; they work harder to save their business
2. **Better decision-making:** Workers have on-the-ground knowledge management lacks
3. **Democratic accountability:** Bad decisions get challenged; no single leader can drive business into ground
4. **Shared sacrifices:** During downturns, workers take temporary pay cuts rather than laying off members
5. **Community support:** Customers prefer supporting worker-owned businesses

Business expertise:

- Workers aren't born with expertise—they LEARN (same as any entrepreneur)
- **Technical assistance:** Worker Cooperative Development Center provides business training, mentorship
- **Professional management:** Large coops can hire professional managers (who report to worker-elected board)
- **Networks:** Coops share knowledge, support each other (US Federation of Worker Cooperatives)

Examples of successful worker cooperatives:

- **Mondragon (Spain):** 80,000 worker-owners; \$12B revenue; manufacturing, retail, banking, insurance
- **Cooperative Home Care Associates (NYC):** 300-500 worker-owners; \$60M revenue; home healthcare
- **Arizmendi Bakeries (SF Bay Area):** 6 worker-owned bakeries; consistent profitability for 20+ years
- **Equal Exchange:** 100+ worker-owners; \$80M revenue; fair trade coffee/chocolate

Louisville will support cooperatives so they succeed:

- Seed funding (capital to start)

- Technical assistance (business skills)
- Preferential procurement (guaranteed early customers from Metro contracts)
- Peer networks (learning from other coops)

Worker cooperatives are LESS risky than conventional businesses—not more.

4. How will Community Benefits Agreements actually be enforced? Won't developers just ignore them?

CBA's are legally binding contracts—enforceable in court, same as any contract:

Enforcement mechanisms:

1. **Private right of action:**
2. Community organizations are parties to CBA (have legal standing to sue)
3. If developer violates (doesn't hire locally, doesn't build affordable housing, etc.), community sues
4. Court orders compliance or awards damages
5. **Metro enforcement:**
6. Metro monitors CBA compliance
7. Violations trigger penalties:
 - Withhold building permits
 - Suspend tax abatements
 - Terminate contracts
 - Monetary penalties
8. **Third-party monitoring:**
9. Independent monitor verifies compliance (hired by community, paid by developer)
10. Regular reports to community and Metro
11. Early warning system (catches violations before major harm)
12. **Public transparency:**
13. All CBAs published online

14. Annual compliance reports public
15. Community can see if developer is keeping promises
16. **Financial incentives:**
17. Developers want tax abatements, permits, future contracts
18. Violating CBA jeopardizes all of those

Precedent:

- **Los Angeles LAX expansion CBA:** 100% compliance over 10 years; community sued once, won, developer complied
- **Atlantic Yards (Brooklyn) CBA:** Community enforced affordable housing requirements through lawsuit threat
- **Cleveland Clinic CBA:** 100% compliance with local hiring requirements (annual audits, public reporting)

Key: CBAs must have teeth:

- Clear, measurable commitments (not vague promises)
- Monitoring and reporting
- Consequences for violations
- Community power to enforce

Louisville will ensure CBAs are enforceable—not just PR.

5. Why should taxpayers subsidize worker cooperatives? Shouldn't businesses stand on their own?

Two responses:**Response 1: We already subsidize conventional businesses—heavily:**

- \$80M annually in tax abatements to corporations
- Free infrastructure (roads, utilities for new developments)
- Tax breaks for data centers, luxury apartments, corporate relocations

If we're going to subsidize businesses, why not support worker-owned businesses that:

- Keep wealth local (worker-owners live in Louisville)
- Pay better wages (workers control wages)

- Have lower failure rates (more likely to succeed than conventional businesses)
- Build community wealth (vs. extracting wealth for out-of-state shareholders)

Response 2: Worker cooperatives generate higher returns for public investment:**Conventional business subsidy:**

- \$100K tax abatement → company creates 5 jobs paying \$12/hour → profits flow to shareholders (out-of-state) → wealth extracted

Worker cooperative subsidy:

- \$100K seed funding → coop creates 20 worker-owners earning \$18/hour → profits shared among workers → wealth circulates locally

Economic multiplier:

- Worker coop: \$1 invested → \$3 in local economic activity
- Conventional business: \$1 invested → \$1.50 in local economic activity

Plus: Worker cooperatives don't get "free" money:

- Seed grants must be matched by worker capital contributions
- Conversion loans must be repaid
- Cooperatives must bid for Metro contracts (10% preference, not guaranteed award)

We're leveling the playing field—not giving unfair advantage:

Currently, system favors:

- Large corporations (economies of scale)
- Wealthy investors (access to capital)
- Out-of-state companies (subsidized with tax breaks)

Worker cooperatives face barriers:

- Difficulty accessing bank loans (banks don't understand coop model)
- No wealthy investors (workers pool limited resources)
- Overlooked by economic development (focus on "job creators," not worker-owners)

Public support removes barriers—enabling workers to compete.

Taxpayers benefit when public investment builds local wealth instead of enriching out-of-state shareholders.

6. Won't anchor institutions just move operations elsewhere if Louisville requires local hiring and procurement?

No—that's why they're called "ANCHOR" institutions. They literally cannot relocate:

Universities:

- University of Louisville has \$2B+ in buildings, campus infrastructure

- Cannot move to another city
- Rooted in community (mission to serve Louisville)

Hospitals:

- Baptist Health, Norton, UofL Health have \$3B+ in medical facilities
- Patient base is local (can't serve Louisville patients from another state)
- Licensed by state (can't just move)

Plus: Anchors BENEFIT from local hiring and procurement:**Local hiring benefits:**

- Better workforce (workers invested in community where they work)
- Reduced turnover (local workers more stable)
- Community goodwill (strengthens anchor's reputation)

Local procurement benefits:

- Better service (local vendors more responsive)
- Relationship-building (long-term partnerships vs. transactional)
- Risk reduction (supply chain closer, more reliable)

Economic self-interest:

- Anchors depend on healthy local economy (sick economy = fewer patients, fewer students, workforce challenges)
- Local wealth building strengthens Louisville (benefits anchors)

Precedent:

- **Cleveland:** University Hospitals, Cleveland Clinic, Case Western voluntarily adopted local procurement and hiring (saw economic and mission benefits)
- **Baltimore:** Johns Hopkins voluntarily increased local hiring (saw community relations improve, workforce quality increase)
- **Preston, UK:** All major anchors shifted to local procurement (economic growth, no business departures)

Dave isn't FORCING anchors—he's PARTNERING:

- Voluntary commitments
- Mutual benefit (Louisville supports anchors; anchors support Louisville)
- Technical assistance (help anchors find local suppliers)

Anchors are rooted in Louisville. They want Louisville to thrive. Partnership is natural.

7. How will you fund all these programs when Louisville already has budget constraints?

This policy is largely self-funding—generates revenue and savings that exceed costs:

Revenue sources:

1. **Clawback recovery:** \$30M over 4 years from non-compliant companies receiving tax abatements
2. **Wage theft/safety penalties:** \$2M annually from employer violations
3. **Reduced public assistance costs:** \$20-30M annually (workers earning \$15/hour need less Medicaid, SNAP, housing vouchers)
4. **Economic growth:** Higher wages → more spending → more sales tax revenue (\$5-10M annually)
5. **Federal grants:** \$6M annually (workforce development, CDFI, New Markets Tax Credits)

Costs:

- Total: \$38M annually

Net budget impact:

- Year 1: -\$10M (startup costs)
- Year 2: Budget-neutral (clawbacks + savings cover costs)
- Year 3-4: +\$10-20M surplus (revenue exceeds costs)

Plus: Reallocation from ineffective spending:

- Louisville currently spends \$80M on tax abatements creating few jobs
- Redirecting even 25% (\$20M) to programs that actually work creates better outcomes

Economic multiplier:

- \$30M investment → \$1.5B in local economic activity over 4 years (worker wages, local procurement, cooperative revenue)
- Sales tax revenue from economic activity covers costs

Comparison:

- **Current economic development:** \$80M spent, 30% job creation compliance, poverty wages
- **Dave's approach:** \$30M spent, 90% compliance, living wages, community wealth building

Louisville can't afford NOT to invest in workers and local businesses. Current approach wastes money while failing to build prosperity.

8. Won't businesses just leave Louisville or refuse to locate here if we have strong worker protections?

No—evidence shows the opposite. Cities with strong worker protections have STRONGER economies:

Examples:

San Francisco:

- \$18.67 minimum wage (highest in nation)
- Paid sick leave, fair scheduling, union protections
- **Economy:** Unemployment 2.5% (well below national average); economic growth 4%+/year

Seattle:

- \$19.97 minimum wage
- Strong worker protections
- **Economy:** Booming tech sector, low unemployment, robust small business sector

New York City:

- \$16 minimum wage, paid sick leave, fair scheduling, right to counsel in housing court
- **Economy:** Largest city economy in U.S., continued growth

What actually attracts businesses:

1. **Educated workforce:** Businesses need skilled workers (not cheap labor)
2. **Quality of life:** Talent wants to live in vibrant cities with good schools, amenities
3. **Infrastructure:** Roads, broadband, public transit
4. **Business ecosystem:** Suppliers, customers, networks

Race to bottom doesn't work:

- Cities competing on “low wages, weak regulations” attract only low-quality employers
- Good employers (tech, healthcare, finance) seek talent, quality of life—not poverty wages

Worker protections signal quality:

- “We value workers” attracts companies that value workers (good employers)
- “We exploit workers” attracts companies that exploit workers (bad employers)

Louisville's competition isn't Mississippi (low wages)—it's Nashville, Indianapolis,

Charlotte (peer cities with strong economies AND worker protections).

Plus: Louisville has advantages businesses want:

- Central location (logistics hub)
- Affordable cost of living (compared to coastal cities)
- Cultural amenities (arts, food, parks)
- Anchor institutions (universities, hospitals)

Worker protections won't drive businesses away—they'll attract better businesses and help existing businesses thrive through stronger local economy.

9. What prevents worker cooperatives from becoming just as exploitative as conventional businesses?

Democratic structure prevents exploitation:

In conventional business:

- Owners maximize profit (pressure to cut wages, worsen conditions)
- Workers have no say (take it or leave it)
- Owners and workers have conflicting interests

In worker cooperative:

- Workers ARE owners (no conflict of interest)
- Democratic decision-making (one worker = one vote)
- Workers control wages, working conditions, benefits

Exploitation would require workers exploiting themselves—unlikely.

Safeguards:

1. Democratic governance:

2. All major decisions voted on by worker-owners
3. Board elected by workers (not appointed by investors)
4. Transparency (all workers see financials, decisions)

5. Cooperative principles:

6. International Cooperative Alliance principles (democratic member control, member economic participation, concern for community)
7. Violation of principles = loss of cooperative status

8. External accountability:

9. Worker coops must comply with same labor laws as conventional businesses (minimum wage, safety, anti-discrimination)
10. Worker-owners who aren't board members have worker rights
11. Unions can organize in coops (some coops are unionized)

12. Culture:

13. Coops attract people who value equity, democracy
14. Peer pressure (worker-owners don't tolerate exploitation of fellow workers)

Potential problems:**Problem 1: Majority exploiting minority**

- Example: 60% vote to cut pay for 40%
- **Safeguard:** Cooperative bylaws typically require supermajority (66-75%) for major decisions; protects minorities

Problem 2: Worker-owners exploiting non-owner employees

- Some coops hire non-owner workers temporarily
- **Safeguard:** Coops must offer ownership after probation period (typically 1 year); prevents permanent underclass

Problem 3: Short-term thinking

- Workers vote themselves high pay, neglect reinvestment
- **Safeguard:** Educated membership understands long-term sustainability requires reinvestment; plus, workers' ownership stakes depend on business health

Bottom line: Democratic ownership doesn't guarantee perfection, but it prevents systematic exploitation because workers control their own conditions.

10. How will these policies address the racial wealth gap, not just poverty?

Wealth gap requires wealth-building, not just income. Dave's policies do both:

Income (immediate):

1. **\$15 minimum wage:**
2. Black workers overrepresented in low-wage jobs
3. Wage increase disproportionately benefits Black workers

4. Wage theft enforcement:

- 5. Immigrant and Black workers most likely to experience wage theft
- 6. Recovering \$50M annually disproportionately helps Black workers

7. Misclassification protection:

- 8. Black workers overrepresented in misclassified occupations (construction, home care, delivery)
- 9. Reclassification means benefits, protections, higher wages

Wealth (long-term):**1. Worker cooperatives:**

- 2. Ownership builds wealth (\$20,000-\$100,000 ownership stakes)
- 3. Priority for Black workers becoming worker-owners
- 4. Addresses wealth gap through ownership, not just wages

5. Small business support:

- 6. Black entrepreneurs receive 3x current rate of loans (from 29% approval to 75% with Small Business Loan Fund)
- 7. 500 new Black-owned businesses over 4 years
- 8. Business ownership builds generational wealth

9. Homeownership (—Housing):

- 10. Down payment assistance for Black families
- 11. Community Land Trusts build home equity
- 12. Addresses historic redlining that created wealth gap

13. Anchor procurement:

- 14. \$105M annually to minority-owned businesses (from \$45M)
- 15. Enables minority businesses to grow, create wealth

Why wealth matters:

- Income pays bills; wealth builds security, funds college, provides retirement, transfers to next generation
- Racial wealth gap (Black families have 10% of white family wealth) is root of inequality
- Can't close wealth gap without building Black ownership (businesses, homes, cooperatives)

Metrics:

- **Racial wage gap:** From \$0.65 to \$0.75 per dollar (Black workers' incomes improve 15%)
- **Black business ownership:** 500 new businesses; revenue increase \$200M
- **Black worker-ownership:** 800+ Black worker-owners in cooperatives
- **Black homeownership (from Housing policy):** Increase from 41% to 45%

Dave's economic development strategy explicitly centers racial equity—recognizing centuries of exclusion require targeted repair.

CONCLUSION: AN ECONOMY THAT WORKS FOR WORKING PEOPLE

For too long, Louisville's economic development has served corporations and wealthy investors while leaving workers behind. We give \$80 million annually to companies that promise jobs but deliver poverty wages—or no jobs at all. Workers have their wages stolen, their safety ignored, their right to organize crushed. Small businesses struggle while big box stores receive subsidies. Wealth flows out of Louisville to enrich distant shareholders.

Dave Biggers believes **an economy should be judged by whether working families can afford decent lives**—not by stock prices or CEO compensation.

The Employee Bill of Rights will ensure all Louisville workers earn living wages, have paid sick leave, work in safe conditions, and can organize without retaliation.

Economic development accountability will require companies to create promised jobs at living wages—or repay incentives.

Small business support will ensure minority entrepreneurs can access capital, avoid displacement, and compete fairly.

Worker cooperative development will enable workers to own businesses, share profits, and build wealth.

Community wealth building through anchor institutions will keep hundreds of millions of dollars circulating in Louisville instead of enriching out-of-state shareholders.

Economic justice is racial justice. Worker dignity is human dignity. Louisville's economy should work for everyone—not just the wealthy.

Dave will make Louisville a city where work pays, where workers are respected, and where economic development serves the community—not just corporations.

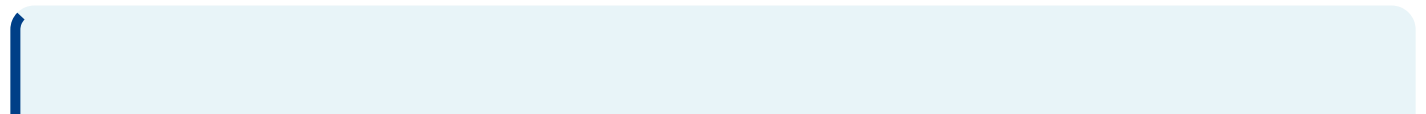
Related Policy Documents:

- Public Safety & Community Policing
- Criminal Justice Reform
- Health & Human Services
- Budget & Financial Management
- Affordable Housing & Anti-Displacement
- Education & Youth Development
- Environmental Justice & Climate Action

Learn more at rundaverun.org/policy

Dave Biggers for Louisville Mayor 2025
"Democracy that works for everyone."

What Louisville Residents Say



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:

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▢ 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 campaign

Zip 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.