

*Ordinance 956 exhibit A*



## North Community Entrance Urban Renewal Plan

November 16, 2022

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# Chapter 1: Introduction/Executive Summary

## Statement of Purpose

The purpose of this document is to establish a plan for Red Lodge's North Community Entrance Area Urban Renewal District (URD). The City of Red Lodge will use this plan to address conditions identified in Resolution 3581 the Necessity of Blight and to create goals for addressing these concerns. As part of that effort, it is the City's intention to utilize Tax Increment Financing (TIF) as a provision of the District's plan.

The creation of the Red Lodge North Community Entrance URD enables the City of Red Lodge to eliminate conditions that contribute to blight and impair sound growth of the City through investments in public infrastructure, efficient delivery of public services and the creation of workforce housing. This is in keeping with the Red Lodge Growth Policy, adopted by the Red Lodge City Council on September 8th, 2020.

The Red Lodge North Community Entrance URD area is in a part of Red Lodge that has seen generally limited growth along Highway 212, although there has been some residential growth in areas that contain single-family homes. The URD is primarily zoned Community Entrance North (C-3-N), but also includes City-owned land such as Coal Miners Park, Red Lodge High School and the Yellowstone Wildlife Sanctuary. An area containing one square block of high-density residential is included, as it connects the City-owned land with the C-3-N. Many lots/parcels along Highway 212 within the URD have remained vacant for decades and include multiple buildings dating from the 1950s through the early 1990s that are now vacant.

The URD lies near downtown Red Lodge, which the City seeks to preserve as the social and cultural hub for its residents and visitors. In 2010, the American Planning Association designated Broadway Avenue in downtown Red Lodge as one of the "10 Best Streets in America." Development in the adjacent C-3-N zone should be focused on supporting downtown businesses by adding dense residential development within walkable distance, as well as new businesses within mixed-use developments, both of which will strengthen downtown Red Lodge as the "cultural heart" of our City.

This plan provides a vision, goals, and objectives to improve the C-3-N zoned areas in the URD area. The Red Lodge Growth Policy, Zoning Regulations, and Revitalization Plan describe the type of development the City seeks in the area and the Statement of Blight report that was prepared prior to this URD Plan describes many of the challenges and issues within the URD. The issues summarized in this plan include, among others, a need to update infrastructure and buildings to meet 21st century demand and safety, a need for better pedestrian and bicycle continuity and connectivity, better wayfinding and gateways to downtown, more housing for a variety of income levels, and a need to retain and create business opportunities.

One of the primary tools to address these needs is the use of Tax Increment Financing (TIF). TIF is not an additional or new tax, but rather a way to direct tax revenues to make improvements in the URD. TIF revenues will be dedicated to projects within the URD that meet provisions of this plan and comply with state statute regarding use of TIF. TIF is a proven mechanism to incentivize private investment and to provide matching funds for grants. TIF is widely used by local communities throughout the United States, and is allowed in 49 of the 50 states.

The State of Montana, in its urban renewal statutes, provides the statutory authority to create local programs to address conditions that may contribute to blight, which adversely affect economic health within municipalities. The City of Red Lodge is creating this URD in accordance with §7-15-4201 et seq. of the Montana Code Annotated (MCA). The plan for this district includes a Tax Increment Financing (TIF) provision to help fund renewal efforts. The base year for the purposes of calculating each year's increment will be January 1st, 2021. This Plan will guide revitalization activities in addressing critical issues. As stated in §7-15-4209, MCA, a local government "may formulate a workable program for utilizing appropriate private and public resources:

1. to eliminate and prevent the development or spread of blighted areas;
2. to encourage needed urban rehabilitation;
3. to provide for the redevelopment of such areas; or
4. to undertake such of the aforesaid activities or other feasible municipal activities as may be suitably employed to achieve the objectives of such workable program."

The City of Red Lodge is a tourist town with a vibrant downtown and immediate access to public lands such as the Beartooth Mountains and many associated outdoor activities. The community wants to be thoughtful about growth in order to manage the cost of living, especially for housing, and retain its small-town appeal. At the same time, the City desires more compact form with higher densities to reduce congestion and encourage active transportation uses, which reduce environmental impacts. Focused redevelopment of the North Community Entrance URD, with a deliberate emphasis on new, urban density housing construction, is an important strategy to achieve these community goals regarding overall growth.

Redevelopment of underutilized areas containing abandoned buildings, such as the Community Entrance North, is challenging compared to traditional "greenfield" development. Redevelopment of areas can be complicated due existing buildings, challenging transportation network or service connections. These challenges are often not associated with developing large vacant parcels. Due to the difficult nature of infill development, public and private collaboration is critical to achieve desired results. Ideally, the public partner will identify and alleviate barriers and risk, and the private partner will invest in the area and increase property values and provide desired services. This Plan provides guidelines and actions for the City to implement their responsibilities within the partnership and garner the desired private infill development within the District.

The City Council looks forward to bolstering the URD area, building on actions that are envisioned in currently adopted plans. This URD Plan conforms to the City's 2020 Growth Policy and Zoning Regulations. Creating the URD is another step in fulfilling Growth Policy Goals 1) supporting the Central Business District as the center of commercial, social and governmental activity; 2) our Community Entrance objectives; 3) support a multi-modal transportation network and that Red Lodge is unique: "This place is special. If you live here, welcome home. If you are traveling, stay awhile." This URD plan meets statutory provisions for approval by the Red Lodge City Council.

## Chapter 2: District Information

### Background

#### Location

The URD area is 160 acres in size, including publicly owned land and rights of way. The area can generally be described as approximately 30 acres located west of Hauser Avenue North extending to Lazy M and north of 3rd Street. About 25 acres are located on the west side of Broadway Avenue North and east of North Willard Avenue, extending north to lot S22 T07 S, R20 E, C.O.S. 1291 4TH AM RB (two lots north of Red Lodge Ales at 1445 Broadway Avenue North). East of North Broadway Avenue, about 105 acres extends to the City boundary and south to 3rd Street. Approximately 45 out of the 105 acres of this includes property north of Bonner Avenue and 3rd Street, as well as north of Cooper Avenue and 2nd Street. An additional 60 out of the 105 acres includes properties west and south of the City boundary, as well as north of 5th Street East following the boundary of Red Lodge High School to 2nd Street East.

Figure 1. Red Lodge North Community Entrance URD



## Property Ownership

To meet requirements for mail notice and recognition of the District to the Montana Department of Revenue (DOR), a list of parcels and properties within the district was obtained from the DOR's cadastral records. This list can be found in its entirety in Appendix B, and includes geocodes and the following information:

- Owners' names, mailing addresses, physical addresses of all properties with geocodes within the District.
- Condominiums with geocodes and master codes

Centrally assessed properties were identified within the District, including:

10035622404010000	10035622404060000
Beartooth Electric Co-Op	Northwestern Corporation
PO BOX 1110	3010 W 69TH ST
Red Lodge, MT 59068	Sioux Falls, SD 57108-5613

The City of Red Lodge presented the proposed URD to the County Commissioners on July 8, 2021, spoke with the Red Lodge Schools Superintendent on multiple occasions regarding the proposed district and gave an opportunity for taxing jurisdictions to attend a public meeting on September 9, 2021, which was attended by approximately 20% of the landowners within the URD.

Taxing jurisdictions include:

Carbon County	Red Lodge Public Schools
Board of County Commissioners	John Fitzgerald, Superintendent
17 11th St W	800 Chambers Avenue N.
Red Lodge, MT 59068	Red Lodge, MT 59068

## Setting

Red Lodge is nestled in a glacial valley near the base of the Beartooth Mountains in Carbon County, Montana. It is a place of scenic beauty, strong cultural heritage, and is an exceptionally integrated community characterized by its citizens' active participation in public life. Red Lodge is a gateway community to Yellowstone National Park and the Absaroka-Beartooth Wilderness.

Residents of Red Lodge, Montana and the surrounding area enjoy a special sense of place. The historically Western character and pedestrian scale of the City and Central Business District are complemented by stunning views of the Beartooth Mountains and the recreational opportunities available on nearby public lands. These features make Red Lodge uniquely American and a great place to live. Great places attract great people. Growth creates impacts that need management and attention. The economic future of Red Lodge is increasingly tied to protecting these unique features as the economy in the surrounding area continues to diversify. This diversity includes

agriculture, tourism, light industry, recreation, housing, the arts, professional services and entrepreneurs.

The Red Lodge North Community Entrance area involves a sequence of varying visual impressions. Entering Red Lodge, Mount Maurice provides a visual backdrop south of Red Lodge, while the east and west benches and the Rock Creek Riparian Corridor define the North Entrance valley floor. Much of the west side frontage between Two Mile Bridge Road and State Highway 78 is a mix of developed land, vacant lots, a golf course and abandoned buildings. The curve and roundabout at the intersection of Highway 78 and U.S. 212 create a sense of division between the urban core and Community Entrance, where commercial properties become more concentrated before entering the Central Business District at 5<sup>th</sup> Street.

### Design and Connectivity

The URD area has dead-end streets and sidewalks, and unpaved or incomplete streets that lack lighting, sidewalks, curb/gutters, and storm drainage facilities. The future arrangement, type, extent, width, grade and location of all streets shall be considered in relation to existing and planned streets' topographical conditions, public convenience and safety, and the planned uses to be served by such streets. The area's defective and inadequate street layout inhibits the connectivity of vehicular, pedestrian and other modes of transportation.

Examples of deficient street and sidewalk conditions are:

- The presence of streets without paving, curbs, gutters, sidewalks, and/ or storm drains,
- An inadequate street layout with limited connectivity due to dead end streets, including Robinson Lane and Bonner Avenue,
- A lack of trail connectivity, particularly from the core of town to the top of the west bench.



Figure 2 Lack of connectivity on Brewery Hill

## **Opportunities and Constraints**

The Red Lodge North Community Entrance URD is ripe for redevelopment as identified in the market trends section. While the trends bode well for the Community Entrance North, there are current barriers that can be addressed to incentivize new private investment. Finally, it should be recognized that infill development is challenging and must be approached differently than traditional greenfield development in order to achieve the goal of redevelopment throughout the URD.

### *District Assets*

#### **Location**

The Red Lodge North Community Entrance URD is located near downtown and offers potential residents the opportunity to walk or ride a bike to downtown, supporting Central Business District businesses.

#### **Open Space**

Coal Miner's Park offers numerous outdoor activities and access to Rock Creek. Improvements to the park can make it a destination park for team and individual sports while Rock Creek can be maintained as a pristine mountain creek.

#### **Community**

Red Lodge High School resides in an idyllic location, hosts community events and is offering an increasing number of adult education courses

### *District Opportunities*

Unmet goals in the Red Lodge Growth Policy, Active Transportation Plan and Comprehensive Parks Plan can be considered opportunities for improvement within the North Community Entrance URD:

1. Improve connectivity from the "core" of town to the west bench.
2. Enhance marketing and branding for Red Lodge through wayfinding and "Welcome to Red Lodge" signs.
3. Improve the connectivity of pedestrian and bicycle facilities.
4. Redevelop abandoned buildings and develop greenspace properties in accordance with the types of redevelopments and building designs described in the Red Lodge Growth Policy.

## Market Trends

There are several market trends driving infill development across the country. These trends, outlined below, suggest there is a strong opportunity for development within the URD.

Current market trends indicate that people of all ages desire access to an urban lifestyle with housing, restaurants, entertainment and retail within walking distance of each other. This urban lifestyle does not mean that an entire community must conform to urban densities, but that there are areas of urban density and activity, such as a Main Street, downtown, or suburban town center.

This type of urban lifestyle is often measured by developers using a "walk score" that analyzes the pedestrian environment based on population density, access to amenities, and road metrics such as block length and intersection density. Red Lodge is more pedestrian friendly than many parts of other communities and has an above average walk score of 72.

Urban-scaled residential development in the URD will provide housing that is in a prime location for multi-modal transportation to and from downtown Red Lodge. This suggests that with targeted investment of housing and amenities, the URD is ripe for redevelopment into the type of environment desired by the market.

## Commute Patterns

In addition to this desired urban lifestyle, people prefer a short commute and often choose to live and work in the same area if possible. Emphasizing this trend is the preference of many Millennials to not drive if they don't have to. As reported in Urban Land Institute (ULI) Emerging Trends 2016, miles traveled by car for those people 34 years old or younger are down 23 percent nationally. Locally, the average miles travelled by any mode – walking, driving, biking, or taking transit – is the lowest for Millennials. Red Lodge currently lacks the housing options sought by millennials and younger people.

## Affordable Lifestyle (Housing and Transportation)

Demand for housing at affordable prices will continue to be a significant issue for the City of Red Lodge. More housing, in a range of price options, must be provided to meet this need. In addition, the City can provide the crucial infrastructure to foster an affordable lifestyle (not just affordable housing) through active transportation investments. With a focused effort to promote infill housing, employment, and retail amenities and services along corridors, individuals (particularly young couples who could choose to only have one car) are less compelled to own an automobile, which translates into \$8,560 in personal annual savings when combining the entire cost of owning and operating an automobile. The URD has the potential infrastructure network and site locations to accommodate this type of development, which in turn would address this significant market demand for affordable housing.

## Barriers to Private Development

While there have been plans in place and improvements made to encourage development within the URD area, results have been limited. Areas such as the URD often do not receive private development interest due to market and physical barriers that must be overcome.

Specific barriers pertaining to the URD include:

### *Market barriers:*

- Current market leases and rents within the URD do not sufficiently offset the cost for new construction.
- Maximum parking code requirements exceed actual demand and need and unnecessarily increase project cost (being addressed by Planning Board).
- There is a lack of new mixed-use development, especially residential, to generate momentum for new projects.
- There are limited opportunities for redevelopment of underperforming properties, due to absentee or disengaged property owners.

### *Physical barriers:*

- There is uncertainty with regards to public infrastructure requirements and related costs.
- Poor multimodal connectivity.
- Intersections are dangerous for pedestrians and bicyclists.
- The entrance to the City is not aesthetically pleasant or well-defined.

## Chapter 3: Policy Basis for Urban Renewal

### Introduction

This Urban Renewal Plan must conform to the *Red Lodge Growth Policy* per §7- 15-4213, MCA. As stated in §7-15-4213, MCA, prior to its approval of an urban renewal project, the local governing body shall submit the urban renewal project plan to the planning commission of the municipality for review and recommendations as to its conformity with the growth policy and the Planning Board shall submit its written recommendations to the local governing body. To comply with state statute, this North Community Entrance URD Plan must be reviewed by the Red Lodge Planning Board and found to be in conformance with the *Growth Policy*.

The efforts of local Planning Boards to prepare land use recommendations for Red Lodge began in the 1990's, when the first municipal Planning Board was formed. The City of Red Lodge adopted its first *Growth Policy* shortly thereafter.

The current Red Lodge *Growth Policy* was adopted by the Red Lodge City Council on September 8, 2020. The Planning Board reviewed the North Community Entrance Urban Renewal District Plan on October 27, 2021 and recommended it favorably, finding the Plan to be in compliance with the 2020 *Growth Policy*.

An evaluation of conformance and accordance must consider the *Growth Policy* as a whole and a combination of all factors including such as relevant goals, objectives, implementation, and land use designations. Plans are not required to address all the goals and objectives, but they should not contradict aspects of the *Growth Policy*.

### Statement of Blight

The URD has lacked the type of investment sought by the *Growth Policy*. As an area which seeks to complement downtown, not compete with it, targeted urban development within the URD has the opportunity to benefit downtown. The Statement of Blight, adopted in July 2021 as part of the process for establishing the URD, identifies seven specific issues of blight within the URD:

1. The substantial physical dilapidation; deterioration; defective construction, material, and arrangement; or age obsolescence of buildings or improvements, whether residential or nonresidential
2. Inappropriate or mixed uses of land or buildings
3. Defective or inadequate street layout
4. Faulty lot layout in relation to size, adequacy, accessibility, or usefulness
5. Unsanitary or unsafe conditions
6. The existence of conditions that endanger life or property by fire or other causes
7. Any combination of the factors listed in this subsection (2) of §7-15-4206 MCA.

## Growth Policy

The 2020 Red Lodge Growth Policy guides the 2016 Red Lodge Zoning Regulations towards the type of development sought in the Community Entrance North. The Growth Policy seeks to keep the Central Business District as the City's cultural and social focus for our residents and tourists. New buildings should follow Reverse Frontage requirements, encourage ground floor commercial uses when appropriate, and require that parking occur on the side or to the rear of structures. The goal of this parking requirement is to enhance the pedestrian environment along the corridor by reducing the amount of parking in front of and around buildings. Other guiding goals from the Growth Policy include:

- Gaming should only be conditionally allowed as a tertiary use, i.e., as part of a hotel or restaurant;
- Alcohol consumption/sales as secondary use should be a conditionally permitted use;
- Reverse frontage should be required;
- Minimum front setbacks should be required;
- Design Review should be required to ensure the exterior materials and architecture are compatible with the core of the City;
- Planned Unit Developments should be encouraged;
- Encourage mixed uses, such as a mix of residential, office, light manufacturing, and commercial development that is compatible with the Central Business District goals.

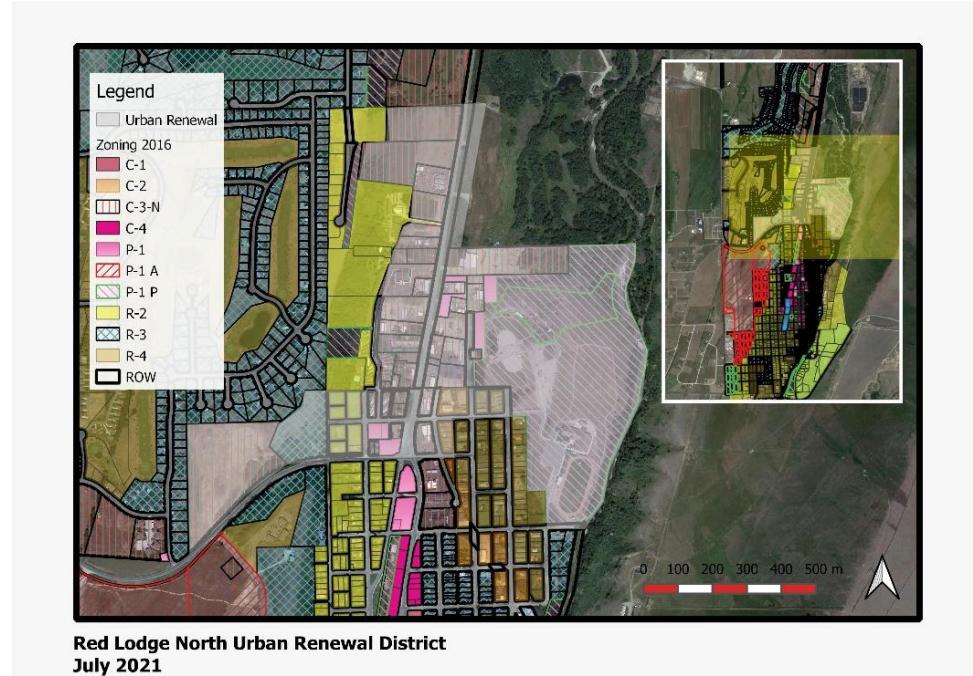
## Zoning

The District primarily consists of commercially zoned properties and the large City-owned property which contains Coal Miner's Park, Red Lodge High School and the Yellowstone Wildlife Sanctuary. Two small portions of residential-zoned properties are located within the District.

The Planning Board is recommending reducing parking requirements for all commercial and high-density residential properties and an increased maximum height from the current 35-foot maximum to 40 feet for buildings zoned Community Entrance North, which will allow for easier construction of three-story buildings. The City Council will soon consider these recommendations of the Planning Board to help foster the envisioned development form throughout the District.

- Community Entrance North (C-3-N)
- Public Use (P-1)
- Commercial Mixed Use (C-2)
- Medium Density Urban Residential (R-3)
- High Density Residential (R-4)

The majority of commercial property in the District is Zoned C-3-N. This zoning district provides the greatest opportunity for



economic development and dense residential development by encouraging high-density residential, commercial and light industrial uses in an urban context that is consistent with Red Lodge's historic image.

The purpose and intent of the C-3-N Zoning District is to provide a mix of uses and promote aesthetically compatible, multi-modal approaches to the City Center that is consistent with the Community Entrance Goals, Strategies and Regulations. A further intent of the C-3-N district is to maximize connectivity between new development and the City by extending the existing street grid and the trail system into the zoning district. The C-3-N District is intended to prohibit typical strip commercial development, ensure controlled access to U.S. Highways 212 and 78 and promote a mix of types of transportation, or multi-modal transportation, for the purpose of coordinating land use along major transportation corridors and creating an attractive entrance into Red Lodge.

## Housing Needs and Assessment

During the summer of 2021, over 370 people responded to a questionnaire issued by the City of Red Lodge Community Development Department to gain better insight into perceptions of issues driving current trends in the housing market and what is lacking to address housing needs. Of the respondents, 28% live in Ward 1, which encompasses the proposed Community Entrance North URD. The questionnaire was not intended to be a scientific survey, but rather a means to gauge public opinion to inform future directions of planning in the proposed URD.

The questionnaire was made available from August 9 through August 23, 2021. Advertisement of the survey was coordinated through the City of Red Lodge's Google Group, social media platforms and word of mouth.

Results from the survey reiterated sentiments around recent housing trends in Red Lodge: that vacancy rates are low, cost of living is high, and there is frustration toward the perceived impacts of short-term rentals. Nearly half of participants expressed that it is the City's responsibility to address the housing shortage, with many emphasizing the importance of engaging with various stakeholders (the community, developers, businesses, etc.). Apart from affordability, results also indicated features for consideration in future housing developments. These include pet friendliness, multi-family units, access to multimodal transportation, proximity to downtown, etc. Although nearly half of participants would consider living in a single-family residence, over 80% also say they would be open to new housing types in their neighborhood.

### Red Lodge Housing Trends

Over a 5-year period, the general occupancy trend for housing units maintained at approximately 60% occupied and 40% vacant (Figure 1). In 2019, this equated to 639 units vacant for seasonal, recreational, for sale or rent and not occupied, or other use. Comparatively, in 2019, this trend is 84% occupied and 16% vacant for the state; and 70% occupied and 30% vacant for Carbon County (Montana Census and Economic Information Center).

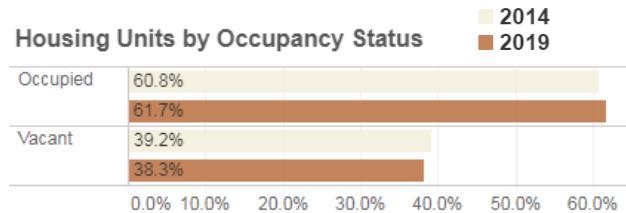


Figure 3. Red Lodge Home Occupancy Status, ceic.mt.gov

In addition to high percentage of vacant homes, Red Lodge also has a high percentage of its residents living in unaffordable homes. The United States Department of Housing and Urban Development (HUD) defines "affordable housing" as housing that the occupant pays no more than 30% of gross income for housing costs, including utilities. According to data from the Montana Census and Economic Information Center, over half (58%) of Red Lodge residents paid more than 30% of their income on rent (Figure 2). From the same source, 39.7% of homeowners with a mortgage spent 30% or more of their household income on owner costs in 2019.

### Affordable & Workforce Housing Need

In 2016, the Red Lodge Area Community Foundation's (RLACF) "Housing Needs Assessment" asked respondents what housing changes are needed in Red Lodge. Over 60% of respondents said more long-term housing, about 50% said more pet-friendly accommodations, and over 35% said more homes. Comments resulting from this question highlighted the need for more affordable housing to rent or own. Housing structures in Red Lodge are also uniform with 83% of structures being single units (Figure 3).

The Housing Needs Assessment also found that nearly a third of Red Lodge's population makes under \$25,000 a year. Additionally, the median estimated income for renter-occupied housing was \$33,056. According to U.S. Census statistics, in 2019 the median household income for all residents was \$48,311 (Figure 4). These figures indicate the necessity for development of housing that meets workforce housing shortages, improving affordability for residents, and diversifying housing structures as a strategy to achieve housing goals.

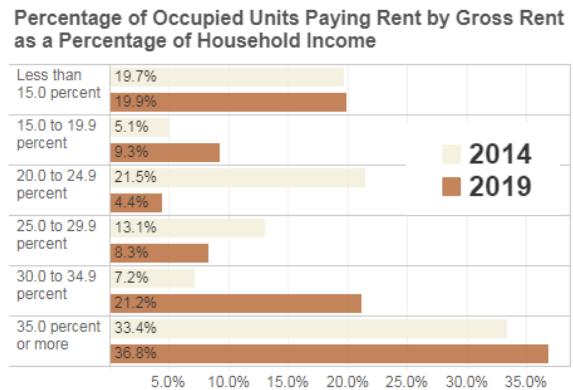


Figure 4. Red Lodge income being spent on rent, [ceic.mt.gov](http://ceic.mt.gov)

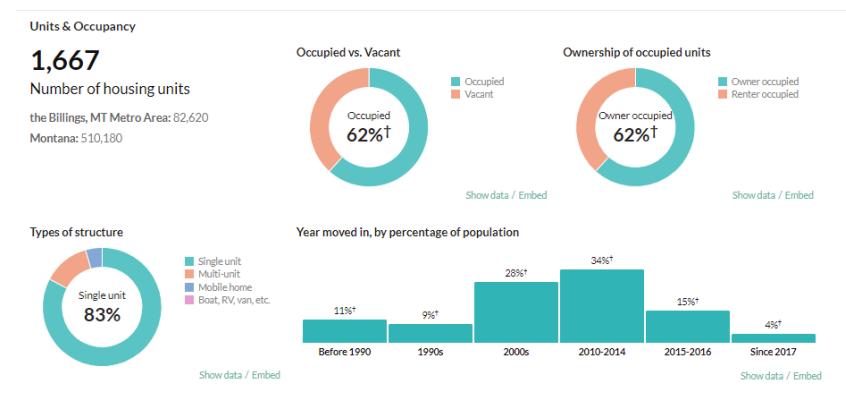


Figure 5. Housing data – 2019 Red Lodge US Census - [censusreporter.org](http://censusreporter.org)

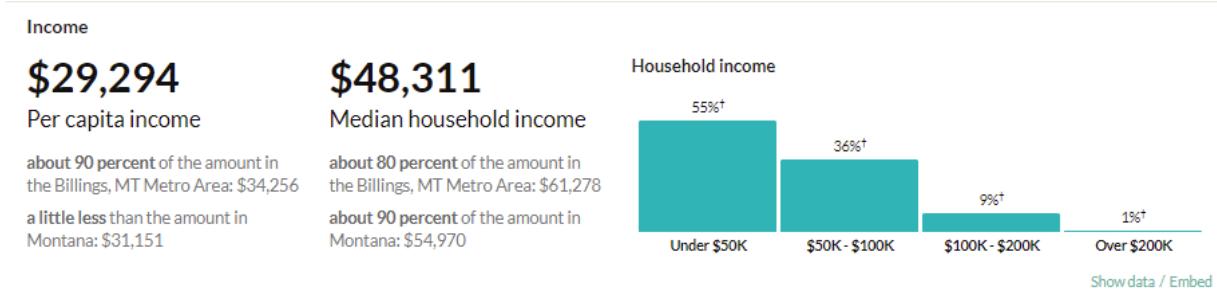


Figure 6. 2019 Red Lodge US Census economic statistics, 10% margin of error. [censusreporter.org](https://censusreporter.org)

### Multi-family Housing Benefits in the North Community Entrance URD

There are various benefits of locating multifamily development within the North Community Entrance URD which includes efficiently using existing infrastructure, its location near downtown, and the relative ease of developing commercially-zoned property:

- The existing water and sewer capacity allows for greater development density,
- It is not necessary to extend mainlines, add new streets or parks, which lowers development cost,
- It is more fiscally sustainable for the City to add density and new taxpayers without adding new infrastructure,
- Zoning, particularly in the C-3-N, would allow for dense multi-family units,
- The URD is close to downtown and is an appropriate location for new commercial development,
- Development within the URD will improve multi-modal connectivity from the west bench to C-3-N to downtown
- Adding density near downtown would reduce parking strains in downtown compared to development at a more distant location because of the ability to reach downtown on foot from the URD,
- It is anticipated that there will be less public opposition to dense multi-family units on commercially zoned property.

### Description of Zoning Districts in URD and How They Are Related to Housing

The following list gives an overview of the zoning districts within the URD and the types of housing permitted within each district:

#### *Community Entrance North (C-3-N)*

Mixed-use buildings, multi-family housing with greater than 3 units, and manufactured parks are conditional uses.

*Public Use (P-1, P-1 A, P-1 P)*

No housing is allowed in the Public Use Zoning District. However, connectivity to these public spaces should be considered as this URD includes the high school and Coal Miners Park.

*Low Density Rural (R-1)*

Encourages development around the fringes of Red Lodge. Single family and assisted living of <8 persons are principal uses.

*Low Density Urban (R-2)*

Single family and assisted living of <8 persons are principal uses.

*Medium Density Rural (R-3)*

Allows a mix of housing types to accommodate residents of various ages and incomes. Principal uses include single family, duplexes, group homes, and assisted living of <8 persons. Multi-family units >2 units are conditional uses.

*C-1*

Permits a mix of residential and commercial uses while maintaining a residential character. Single family, duplexes, group homes, and long-term care facilities are allowed here. Triples are Conditional .

*C-2*

This district is intended to encourage residential and commercial uses in an urban context. Single family, duplexes, and group homes, long-term care facilities are principal uses. Multi-family units >3 units are conditional.

## Safe Connections

In order to realize the envisioned pedestrian activity between surrounding neighborhoods, emerging amenities within the District, and downtown, safe pedestrian connections must be built. Completing connections through investing in new sidewalks and trails and improving the safety at key intersections will advance this goal. The Red Lodge Active Transportation Plan has identified where these improvements need to occur and are included in the list of projects recommended for funding in the URP.

Figure 3. Red Lodge Active Transportation Plan

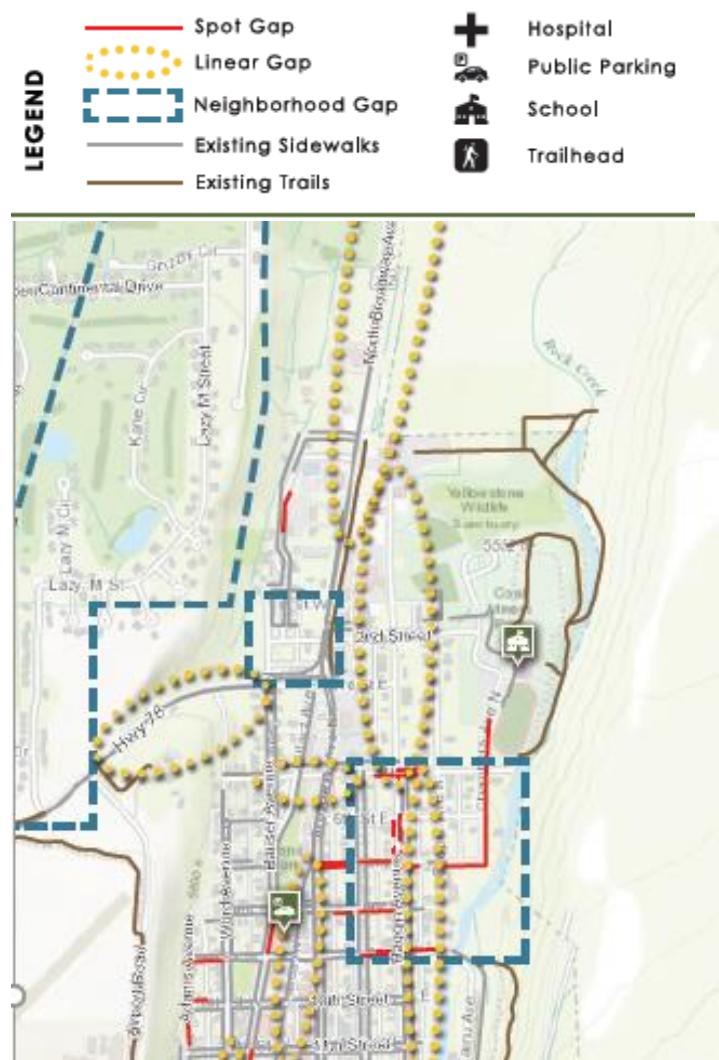


Figure 7. A larger version of this map and other relevant Active Transportation maps can be found in Appendix C.

### North Community Entrance Roadway Improvements

Because of Broadway Avenue's classification as a highway, the City has less control over design of improvements. An 8-foot-wide multi-use path connecting the hospital and residential areas near two-mile bridge to Central Business District will be constructed on the east side of Broadway Avenue by MDT in the future. The multi-use trail will connect new higher-density buildings within the Community Entrance to Downtown. Wider sidewalks and key crossings with "bump-outs" can be considered south of the multi-use path in the future. Bike lanes on parallel routes will be more attractive to the biking community and remove conflicts between auto and bike traffic. The roadway does not accommodate on-street parking, which limits overflow parking for developed properties, so parking reductions must be thoughtfully considered.

## Chapter 4: Vision (Priorities) and Goals

### Introduction

This section of the Plan summarizes the goals of the URD and the desired character of development that it is expected to foster. The vision and goals are drawn from the existing policies described in Chapter 3 and address the conditions of blight, market trends, and physical characteristics described throughout this Plan.

### North Community Entrance Urban Renewal District Goals and Objectives

#### *Goal #1 Increase Housing Units Near Downtown*

1. Increase housing options for a range of incomes, with an emphasis on quality urban-scaled affordable long-term rental units for young professionals, workers, and older generations.
2. Support mixed-use buildings that provide a combination of businesses and new residential dwelling units and that have multimodal connections to downtown Red Lodge.

#### *Goal #2 Support Business Development*

1. Address environmental issues, such as brownfield designations, which hinder new investment.
2. Address private infrastructure improvements required for fire suppression which includes fire sprinklers, water flow requirements, fire hydrants and fire engine access.
3. Provide for demolition of abandoned buildings and site preparation.

#### *Goal #3 Public Infrastructure Improvements*

1. Invest in transportation infrastructure which improves vehicular, pedestrian and bicycle safety and connectivity.
2. Invest in the “amenity-driven model” which attracts private investment with public space improvements such as trees, lighting, benches, sidewalks, wayfinding signs and “welcome” signage.
3. Invest in City-owned property, particularly in and around Coal Miner’s Park to provide a regional sports destination that also includes trails, and access to, and protection of Rock Creek’s riparian corridor.
4. Improve storm drainage and pipe capacity.
5. Provide for “complete streets” in areas where streets only contain driving lanes. Pave gravel streets.
6. Increase the life expectancy of streets with sealants and chip seals.
7. Rebuild failing streets, particularly East 2nd Street.
8. Incorporate Green Infrastructure principles into the design of developments.

#### *Goal #4 Promote Historic Preservation and Cohesive Urban Design Identity*

1. Invest in the reuse of vacant historic buildings, particularly the Pea Cannery.
2. Develop an urban design identity for the Community Entrance North and create Architectural Design Guidelines by using the Red Lodge Revitalization Plan, Zoning Regulations and Growth Policy as guiding documents.
3. Promote and facilitate facade improvements.

#### **Development Character**

The following images are representative examples of the type of development that is envisioned by the Growth Policy and Zoning Regulations and that will be incentivized through the urban renewal plan. To address the issues of blight and to meet the needs and opportunity of the district as a gateway area to Red Lodge, development should be mixed-use, pedestrian-oriented, and of quality architectural design in keeping with the role of Red Lodge as a tourist destination. These images aren't regulatory design standards, but help illustrate the intent of the plan vision and can be referenced in combination with the evaluation criteria discussed in the Implementation section in Chapter 5.

*Figure 8. Two- or three-story apartments with or without ground floor commercial use*



*Figure 9. "Main Street" style commercial development*



*Figure 10. Two-story townhomes*



*Figure 11. Three-story apartments and townhomes with parking to rear*



*Figure 12. Wide sidewalks and mixed-use with residential emphasis*



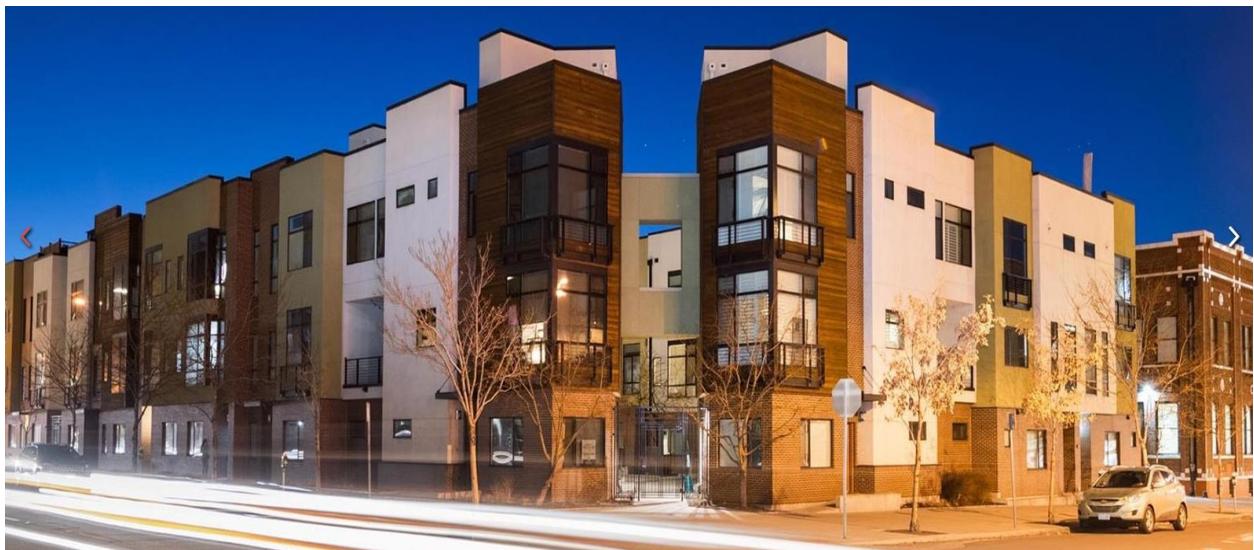
*Figure 13. Mountain-inspired Apartments/Condos*



*Figure 14. Warehouse-themed mixed-use and other streetscape improvements*



*Figure 15. Rowhouse-styled housing and streetscape improvements*



*Figure 16. Rooftop utilization can be used as an attractive amenity*



## Chapter 5: Implementation

### Introduction

TIF is the most significant implementation tool for urban renewal districts. This chapter discusses TIF, how it works, and what it can fund, along with other funding sources. It also describes considerations for initial implementation, how projects will be assessed and chosen for funding and the proposed administration and responsibilities for managing the TIF program.

### Guiding Principles

In urban renewal areas there are usually multiple projects proposing to take advantage of limited financial resources. Given the numerous urban renewal activities that could potentially occur within the North Community Entrance Urban Renewal District, it will be necessary to review each proposed project or program with respect to the following guiding principles as well as identified goals and strategies found in Chapter 4.

This North Community Entrance Urban Renewal District Plan reflects sound public policy and thoughtful planning. To this end the following principles will guide urban renewal projects and programs in the URD.

#### *Readiness*

Development of the district will occur as resources become available and opportunities present themselves. In some cases, public projects may occur in support of private investment that would otherwise not occur without that corresponding investment in infrastructure. Developers who have secured public approvals and/or project funding have demonstrated a level of readiness. Program initiatives or funding opportunities may help bring urban renewal projects forward.

#### *Leveraging*

Projects that make use of a variety of public and private resources including state and federal grants, loans and specialized tax credits, as well as tax increment funds will be encouraged to the extent that resources are available and they support the intent and purpose of this district. These would include improvements to shared rights-of-way and other connecting infrastructure. When making urban renewal investments in a development, there will generally need to be a memorandum of understanding (MOU), development agreement (DA), or similar document to outline the expectations of the development to ensure that the public resources achieve the desired level of private investment.

#### *Design*

The intent of the URD is to emphasize planning that fosters Red Lodge's desired urban density and design. The attainment of urban density helps to achieve greater efficiency in the delivery of public services. Programs will be crafted to eliminate blighted conditions through the attraction of housing (particularly affordable and workforce housing), commercial uses, employment

locations, and other complimentary development. Examples of the type of design that would meet this principle are shown in Chapter 4.

In addition, opportunities to create connectivity to other areas of the community, including multi-modal transportation will be important. For example, improvements to the existing trail system, given the URD's proximity to downtown, Coal Miner's Park and the ability to connect a trail system from the west bench to the core of town.

### **Partnerships**

Successful redevelopment of the URD will depend on partnerships among public and private entities, including landowners, business owners, the State of Montana DEQ, the City of Red Lodge and others. Significant private investment will likely require associated public financing of municipal and quasi-public improvements, such as multi-modal transportation facilities, sewer and water improvements, utilities and communication (including broadband) infrastructure. As with leveraging, many of these partnerships will be memorialized in MOUs our DAs to ensure that the shared goals are understood and that the lines of responsibility are clearly articulated.

### **Project Evaluation Criteria**

Based on these guiding principles, the following criteria will be used in evaluating projects and programs and in setting priorities, in the context of limited financial resources. These criteria are listed in no order of importance.

#### **1. Required Criteria**

##### *a. Montana Urban Renewal Statute*

What specific statute(s) support the Project? Does it contradict any statute?

##### *b. Red Lodge Growth Policy*

What strategies, visions, goals and objectives set forth in the City's guiding documents does the Project reflect? Does it contradict any of the applicable policies?

##### *c. North Community Entrance Urban Renewal District Plan*

What goals and strategies does the project support? Does it contradict any goals or strategies?

##### *d. Consistency with other adopted plans.*

Does the project reflect the vision, goals and objectives set forth in other adopted plans? Does it contradict any applicable policies?

##### *e. City of Red Lodge Municipal Codes*

Is the Project in compliance with all applicable Red Lodge Municipal Codes?

##### *f. All other applicable codes*

Is the Project in compliance with all applicable codes and regulations?

## 2. Suggested Criteria

In addition to the Required Criteria, a minimum of two of the following Suggested Criteria must also be met:

a. *Purpose and intent*

Does the project foster economic development? Does it address conditions that have contributed to blight?

b. *Project design and readiness*

Is the project ready to move forward? For example, are any necessary permits in place? Has due diligence been completed? Does the project lend itself to phasing or segmentation that enables portions of the project to stand alone?

c. *Workforce housing*

Does the project help alleviate Red Lodge's workforce housing shortage through the preservation of existing housing or the creation of new housing that is affordable to those in the workforce?

d. *Leverage ratios of public to private funds invested*

Are urban renewal dollars leveraging private investment? For example, does the installation of public infrastructure correspond to investment in business? What is the percent of public dollars invested in the infrastructure as compared to private dollars? Does the project provide for economies of scale to enhance efficiency?

e. *Health and safety concerns*

Does the project address a condition of blight that endangers the "health, safety....and welfare" of the residents? Does it improve fire and life safety requirements? Does it reduce emergency response time?

f. *Opportunity to take advantage of initiatives and funding sources*

Does the project or program enable the City to take advantage of an initiative or funding source that can be matched or leveraged by urban renewal dollars and/or private investment? Does the Project use innovative funding strategies to take advantage of potential opportunities?

g. *Critical infrastructure and/or connectivity needs*

Does the project enable better connectivity within the urban renewal district and/or between the urban renewal district and the community? For example, projects that support improved multi-modal transportation or better access to the community telecommunications network might be given greater priority. Does the project foster key transportation connections that improve district access?

*h. Opportunity to support planned urban density and design*

Does the project or program provide for increased efficiency in delivery of services, increase live-work opportunities and/or community interaction? Does the project support dense housing or mixed-use developments?

*i. Job creation*

Does the program or project create new employment opportunities and/or opportunities for workforce training? Projects that create more jobs per public funds invested will be more desirable. There may also be opportunities to partner with businesses, organizations and educational entities to provide vocational and professional training.

*j. Resulting increase in taxable value*

Does the project improve the overall property tax base within the district, increasing the amount of tax increment dollars available for urban renewal activities? Over the long term, improving the tax base can assure continued economic health within the urban renewal district and the community's well-being into the future.

*k. Resulting increase in tax increment revenue*

Will the project increase the amount of tax increment dollars available for urban renewal activities or is there an intent to seek a property tax abatement?

*l. Ability of project to enhance the Community Entrance North's role as a key economic activity generator*

Does the project support, rather than compete with, other community economic development initiatives, particularly in downtown? Does the Project ensure accommodations in infrastructure development to enable response to changes in technology?

*m. Sustainability*

One-time infusion of funds versus on-going need for funding.

Will the project require on-going support to be sustainable? Are other, longer-term funding strategies considered in project planning?

*n. Linkages*

Does the project link to other sectors such as education, to take advantage of associated job training programs, research and development, and technology transfer?

## How the Criteria are Used

The extent to which these criteria are applied will depend on the specific project or program being considered. They are intended to provide a decision-making framework to set priorities. In most cases, only some of the criteria would apply for a specific project or program. For instance, some projects might rank higher with respect to job creation, while others may result in greater private investment. Public investment in infrastructure to improve connectivity may or may not result in an increase in taxable value. Through the process of preparing annual work plans, more specificity may be assigned to some or all the criteria, based on changing community and district priorities.

Given the wide range of potential activities, the criteria will be particularly effective in evaluating similar project proposals, such as multiple proposals to install public infrastructure, or in reviewing applications for grants and loans. The criteria can also be used to develop more specific guidelines for grant and loan programs established under this plan.

The criteria become particularly important as recommendations are made to the City Council regarding the funding of projects and programs during the budget approval process. Demonstrating how each proposed activity meets the criteria will assist the Council in evaluating its appropriateness with respect to the goals and strategies of the urban renewal plan as well as of the community overall.

## Strategies for Implementing the Community Entrances' Goals

### Investments

- The design of the highways serving Red Lodge should ensure that points of access are controlled, speed limits are appropriate, strip development and sprawl are discouraged, and multi-modal connections are provided. The City should continue to explore options and opportunities to expand the gridded street network.
- "Welcome to Red Lodge" signs should be placed at all four entrances to the City, presenting Red Lodge as a unique community. All signs should be in accordance with Montana Department of Transportation regulations.
- The City should encourage the development of safe, non-motorized paths from the benches to the valley floor.
- Parking should be provided at Community Entrances and trailheads. These locations should display informational signs and maps of the trails system.
- Red Lodge should encourage mixed use development of properties in the Community Entrances that diversify and strengthen the economy of the entire community.
- Major development should be consistent with Community Entrance visual and physical characteristics and compatible with the infrastructure capacity of the City. New development should take into account the Red Lodge community, its people, the downtown and the surrounding amenities.
- The scale and physical form of buildings should match the community's existing development and provide public space that is safe, inviting and pedestrian friendly. New

development should be consistent with the height and size of typical commercial buildings in Red Lodge, while maintaining views of the mountains and Rock Creek, including the riparian corridor and benches that define the valley.

## Regulations

- The *Red Lodge Zoning Regulations* require that new developments have safe access to public streets and roads. The *Red Lodge Zoning Regulations* shall require development along Highway 212 to adhere to Montana Department of Transportation (MDT) requirements for driveway access, which discourages strip development. The City shall require public right-of-way connections to build on the City's existing network of local streets and trails, to augment the MDT Controlled Access Management Plan.
- The extension of infrastructure and the gridded network shall be considered when it is deemed beneficial and will include provisions for extension of walking and bike paths.
- All developments will be required to provide adequate, but not excessive, off-street parking, including handicap-accessible parking. Shared access and appropriately designed parking will be required.
- The use of reverse frontage is required for all development in the Community Entrances. Site design standards require the placement of structures to shield parking from view of the highway and aid in keeping Red Lodge's entrances unique.
- The City shall review development applications with specific development and site plan review criteria for developments over two thousand square feet or containing four or more dwelling units. Designs should consider and be compatible with the unique visual character of each entrance.
- Applications for permits for developments may include a Comprehensive Impact Study by recognized professionals in their respective fields with recommendations for mitigating adverse impacts to the community.
- Zoning and other regulations shall encourage infill development and a mix of compatible uses in the Community Entrances.
- The *Red Lodge Zoning Regulations* allows for negotiated increased lot coverage, density and use allowances within new Planned Unit Developments in order to further the goals of the *2020 Red Lodge Growth Policy*.

## Administration

Under §7-15-4231, MCA, the exercise of powers related to urban renewal, a municipality may itself exercise its urban renewal project powers, or may, "if the local governing body by resolution determines such action to be in the public interest, elect to have such powers exercised by the urban renewal agency created under §7-15-4232, MCA, or a department or other officers of the municipality as they are authorized to exercise under this part and part 43."

The City of Red Lodge may establish an urban renewal agency under this provision to direct the projects and programs outlined in this Urban Renewal District Plan. As provided in the statute, the City Council would appoint five members to the agency's board, who would be responsible for developing and implementing programs. If an Urban Renewal Agency is created, all normal City approval processes would still apply. An applicant could request URD funds before seeking City approval or after receiving approval from the Planning Board.

The North Community Entrance URA (or authorized officials) will prepare annual work programs and budgets, listing the activities and costs of the activities for the coming fiscal year, as well as the method of financing those activities is reviewed and approved by the City Council. This program and budget can be amended during the fiscal year considering funding and program opportunities and changes. Urban renewal activities undertaken must be in accordance with Montana State statute. (The specific provisions of §7-15-4233, MCA are below)

7-15-4233. Powers which may be exercised by urban renewal agency or authorized department. (1) In the event the local governing body makes such determination, such body may authorize the urban renewal agency or department or other officers of the municipality to exercise any of the following urban renewal project powers:

## Powers Which May Be Exercised by Urban Renewal Agency or Authorized Department

7-15-4233. Powers which may be exercised by urban renewal agency or authorized department. (1) In the event the local governing body makes such determination, such body may authorize the urban renewal agency or department or other officers of the municipality to exercise any of the following urban renewal project powers:

1. to formulate and coordinate a workable program as specified in [7-15-4209](#);
2. to prepare Urban Renewal Plans;
3. to prepare recommended modifications to an urban renewal project plan;
4. to undertake and carry out urban renewal projects as required by the local governing body;
5. to make and execute contracts as specified in [7-15-4251](#), [7-15-4254](#), [7-15-4255](#), and [7-15-4281](#), with the exception of contracts for the purchase or sale of real or personal property;
6. to disseminate blight clearance and urban renewal information;
7. to exercise the powers prescribed by [7-15-4255](#), except the power to agree to conditions for federal financial assistance and imposed pursuant to federal law relating to salaries and wages shall be reserved to the local governing body;
8. to enter any building or property in any urban renewal area in order to make surveys and appraisals in the manner specified in [7-15-4257](#);
9. to improve, clear, or prepare for redevelopment any real or personal property in an urban renewal area;

10. to insure real or personal property as provided in [7-15-4258](#);
11. to effectuate the plans provided for in [7-15-4254](#);
12. to prepare plans for the relocation of families displaced from an urban renewal area and to coordinate public and private agencies in such relocation;
13. to prepare plans for carrying out a program of voluntary or compulsory repair and rehabilitation of buildings and improvements;
14. to conduct appraisals, title searches, surveys, studies, and other preliminary plans and work necessary to prepare for the undertaking of urban renewal projects;
15. to negotiate for the acquisition of land;
16. to study the closing, vacating, planning, or replanning of streets, roads, sidewalks, ways, or other places and to make recommendations with respect thereto;
17. to organize, coordinate, and direct the administration of the provisions of this part and part 43;
18. to perform such duties as the local governing body may direct so as to make the necessary arrangements for the exercise of the powers and performance of the duties and responsibilities entrusted to the local governing body.
19. any powers granted in this part or part 43 that are not included in subsection (1) as powers of the urban renewal agency or a department or other officers of a municipality in lieu thereof may only be exercised by the local governing body or other officers, boards, and commissions as provided under existing law.

## Annual Report

The Montana Urban Renewal Law includes requirements for annual reporting for Districts with a TIF provision in §7-15-4237, MCA as follows:

1. An agency authorized to transact business and exercise powers under Part 43 and this part shall file with the local governing body, on or before September 30 of each year, a report of its activities for the preceding fiscal year. A copy of the annual report must be made available upon request to the county and school districts that include municipal territory.
2. The report must include a complete financial statement setting forth its assets, liabilities, income, and operating expenses and the amount of the tax increment as of the end of the fiscal year. The report must describe the expenditures of tax increment in the preceding fiscal year and how the expenditures comply with the approved urban renewal plan or comprehensive development plan for the district.
3. At the time of filing the report, the agency shall publish in a newspaper of general circulation in the community a notice to the effect that the report has been filed with the municipality and that the report is available for inspection during business hours in the office of the city clerk and in the office of the agency.

## Financial Projections

### Forecast Tax Increment

A financial model has been created to facilitate forecasting taxable value, tax rates and tax increment levies. Included in the report are two scenarios; *Baseline* (see Figures 17 and 18) utilizing annual percentage growth only and Baseline plus specific projects (see Figures 19 and 20). Both scenarios utilize the same projected tax rates and inflation assumptions. The model may be utilized to perform "what if" analysis and updated to reflect actual performance as well as updated assumptions.

The baseline scenario anticipates slow development growth initially, increasing in the next few years to four percent (4.0%) annually years 4-15, then declining to two percent (2.0%) annually. The forecast extends thirty years, the minimum fifteen years allowed by Montana statutes, plus an additional fifteen years for repayment of debt issued in year fifteen. If debt is not issued, the district would be required to close at the end of year 15.

Projected tax increment revenue during the thirty-year period is approximately \$4.9 million, increasing from \$4,376 in year one to \$357,669 in year thirty. Debt capacity for the district reaches its maximum in year 15 at approximately \$1.3 million. Additional debt may be issued after year fifteen, however, the term of that debt may not extend beyond the maturity of the initial debt.

*Figure 17* provides a graphical representation of projected taxable value, tax value increment and tax levies for fiscal years 2022-2052. Figure 18 provides the specific forecast dollar values, tax rates, and assumptions.

*Figure 17. Projected Taxable Value, Tax Value Increment, and Tax Increment Levy – Fiscal Years 2022 - 2052*

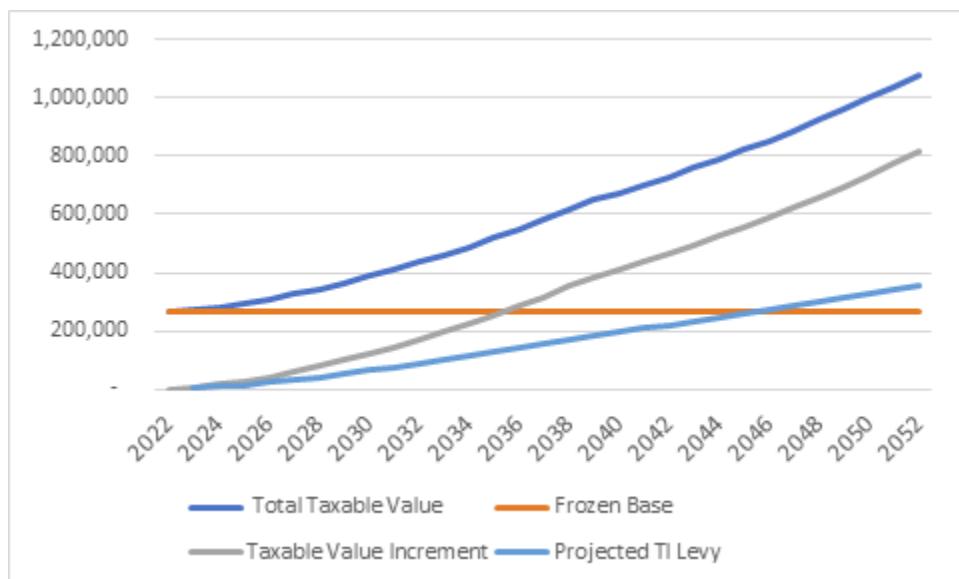


Figure 18. Projected Taxable Value, Tax Value Increment, Tax Rates, and Tax Increment Levy - Fiscal Years 2022 - 2052

Assumptions							Fiscal Year	2022
URD created								2.00%
Annual percentage increase existing taxable value (TV) - assumed to be CPI								varies
Annual % increase in TV due to general development, non-project specific								1.00%
Maximum percentage increase in levy - 50% of CPI during past three years								
<i>Project specific development - see Development Worksheet</i>								
<i>Tax Rate detail - see Tax Rates Worksheet</i>								
							Changes (\$/%) to Taxable Value	
							Increase in TV due to specific projects see Development worksheet	% Increase due to non-specific project development
Fiscal Year Ending June 30,		Total Taxable Value	Frozen Base	Taxable Value Increment	Projected Tax Rate (per \$1,000 TV) see Tax Rates worksheet	Projected TI Levy		
Year								
0	2022	265,041	265,041	-	554.89	-	2.00%	1.00%
1	2023	272,992	265,041	7,951	550.43	4,376	-	2.00%
2	2024	281,182	265,041	16,141	546.39	8,819	-	2.00%
3	2025	292,430	265,041	27,389	542.00	14,845	-	2.00%
4	2026	307,052	265,041	42,011	537.65	22,587	-	2.00%
5	2027	325,475	265,041	60,434	533.35	32,232	-	2.00%
6	2028	345,004	265,041	79,963	529.09	42,308	-	2.00%
7	2029	365,704	265,041	100,663	524.86	52,834	-	2.00%
8	2030	387,646	265,041	122,605	520.69	63,839	-	2.00%
9	2031	410,905	265,041	145,864	516.57	75,349	-	2.00%
10	2032	435,559	265,041	170,518	512.49	87,389	-	2.00%
11	2033	461,692	265,041	196,651	508.44	99,985	-	2.00%
12	2034	489,394	265,041	224,353	504.41	113,166	-	2.00%
13	2035	518,758	265,041	253,717	500.45	126,973	-	2.00%
14	2036	549,883	265,041	284,842	496.52	141,430	-	2.00%
15	2037	582,876	265,041	317,835	492.63	156,575	-	2.00%
16	2038	617,849	265,041	352,808	488.79	172,449	-	2.00%
17	2039	648,741	265,041	383,700	484.99	186,091	-	2.00%
18	2040	674,691	265,041	409,650	481.22	197,132	-	2.00%
19	2041	701,679	265,041	436,638	477.49	208,490	-	2.00%
20	2042	729,747	265,041	464,706	473.79	220,173	-	2.00%
21	2043	758,937	265,041	493,896	470.13	232,195	-	2.00%
22	2044	789,295	265,041	524,254	466.50	244,564	-	2.00%
23	2045	820,867	265,041	555,826	462.91	257,297	-	2.00%
24	2046	853,701	265,041	588,660	459.35	270,401	-	2.00%
25	2047	887,849	265,041	622,808	455.83	283,895	-	2.00%
26	2048	923,363	265,041	658,322	452.34	297,785	-	2.00%
27	2049	960,297	265,041	695,256	448.89	312,093	-	2.00%
28	2050	998,709	265,041	733,668	445.49	326,842	-	2.00%
29	2051	1,038,657	265,041	773,616	442.12	342,031	-	2.00%
30	2052	1,080,203	265,041	815,162	438.77	357,669	-	2.00%
						4,951,815		

The baseline plus specific projects scenario includes the addition of two potential projects in the near term. Both projects are conceptual workforce housing projects, consistent with the intent/purpose of the urban renewal district. The initial project is a 60-unit workforce housing project valued at \$9.0 million (\$150,000/unit) to be completed in year three, with a second workforce housing project of 20 units completed in year five (\$3.0 million, \$150,000/unit). The other assumptions are not changed, slow growth initially, increasing in the next few years to four percent (4.0%) annually years 4-15, then declining to two percent (2.0%) annually.

The impact of specific projects with considerable taxable value is evident in the projections. Projected tax increment revenue during the thirty-year period increases to approximately \$9.2 million, increasing from \$4,376 in year one to \$600,853 in year thirty. Debt capacity for the district reaches its maximum in year 15 at approximately \$2.7 million. Additional debt may be issued after year fifteen, however, the term of that debt may not extend beyond the maturity of the initial debt.

Figure 19 provides a graphical representation of projected taxable value, tax value increment and tax levies for fiscal years 2022-2052. Table 2 provides the specific forecast dollar values, tax rates, and assumptions.

Note that investment of limited TI resources to facilitate creation of taxable value property significantly impacts the financial resources, i.e., tax increment, available to fund projects within the district.

*Figure 19. Projected Taxable Value, Tax Value Increment, and Tax Increment Levy - Fiscal Years 2022 - 2052*

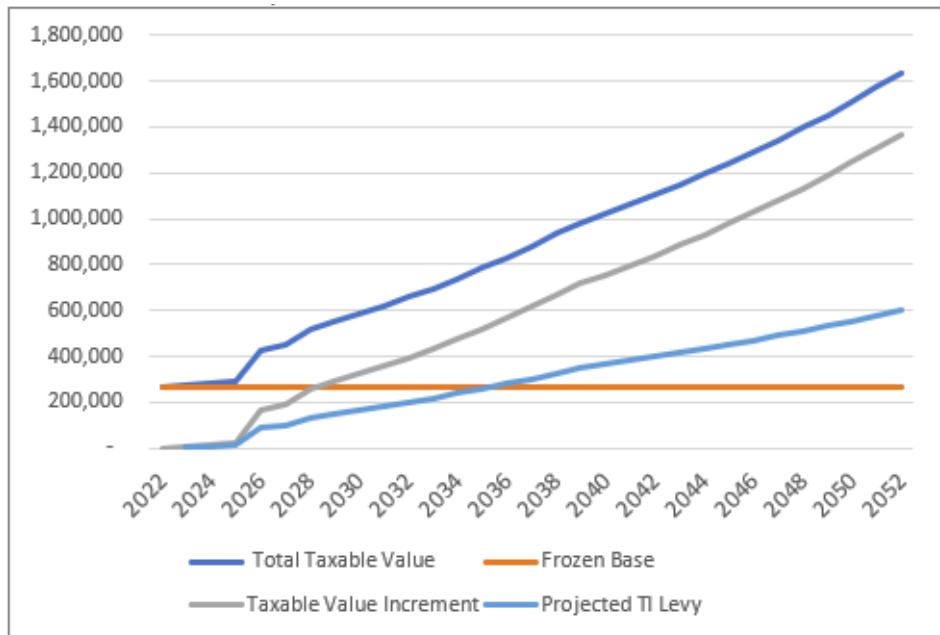


Figure 20. Projected taxable value, tax value increment, tax rates and tax increment levy with specific projects (workforce housing) – Fiscal years 2022 - 2052

Assumptions									
Fiscal Year									
URD created									2022
Annual percentage increase existing taxable value (TV) - assumed to be CPI									2.00%
Annual % increase in TV due to general development, non-project specific									varies
Maximum percentage increase in levy - 50% of CPI during past three years									1.00%
Project specific development - see Development Worksheet									
Tax Rate detail - see Tax Rates Worksheet									
Projected									
Combined									
Tax Rate (per \$1,000 TV)									
Fiscal Year		Total	Taxable	see Tax	Changes (\$/%) to Taxable Value				
Year	Ending June 30,	Taxable Value	Frozen Base	Value Increment	Rates worksheet	Projected TI Levy	Development worksheet	CPI - % Increase Existing TV	% Increase due to non-specific project development
0	2022	265,041	265,041	-	554.89		-	2.00%	1.00%
1	2023	272,992	265,041	7,951	550.43	4,376	-	2.00%	1.00%
2	2024	281,182	265,041	16,141	546.39	8,819	-	2.00%	2.00%
3	2025	292,430	265,041	27,389	542.00	14,845	121,500	2.00%	3.00%
4	2026	428,552	265,041	163,511	537.65	87,912	-	2.00%	4.00%
5	2027	454,265	265,041	189,224	533.35	100,923	40,500	2.00%	4.00%
6	2028	522,021	265,041	256,980	529.09	135,966	-	2.00%	4.00%
7	2029	553,342	265,041	288,301	524.86	151,318	-	2.00%	4.00%
8	2030	586,543	265,041	321,502	520.69	167,403	-	2.00%	4.00%
9	2031	621,736	265,041	356,695	516.57	184,258	-	2.00%	4.00%
10	2032	659,040	265,041	393,999	512.49	201,921	-	2.00%	4.00%
11	2033	698,583	265,041	433,542	508.44	220,430	-	2.00%	4.00%
12	2034	740,498	265,041	475,457	504.41	239,825	-	2.00%	4.00%
13	2035	784,928	265,041	519,887	500.45	260,177	-	2.00%	4.00%
14	2036	832,024	265,041	566,983	496.52	281,518	-	2.00%	4.00%
15	2037	881,945	265,041	616,904	492.63	303,905	-	2.00%	4.00%
16	2038	934,862	265,041	669,821	488.79	327,402	-	2.00%	3.00%
17	2039	981,605	265,041	716,564	484.99	347,526	-	2.00%	2.00%
18	2040	1,020,869	265,041	755,828	481.22	363,720	-	2.00%	2.00%
19	2041	1,061,703	265,041	796,662	477.49	380,398	-	2.00%	2.00%
20	2042	1,104,171	265,041	839,130	473.79	397,571	-	2.00%	2.00%
21	2043	1,148,337	265,041	883,296	470.13	415,264	-	2.00%	2.00%
22	2044	1,194,271	265,041	929,230	466.50	433,486	-	2.00%	2.00%
23	2045	1,242,041	265,041	977,000	462.91	452,263	-	2.00%	2.00%
24	2046	1,291,723	265,041	1,026,682	459.35	471,606	-	2.00%	2.00%
25	2047	1,343,391	265,041	1,078,350	455.83	491,544	-	2.00%	2.00%
26	2048	1,397,127	265,041	1,132,086	452.34	512,088	-	2.00%	2.00%
27	2049	1,453,013	265,041	1,187,972	448.89	533,269	-	2.00%	2.00%
28	2050	1,511,133	265,041	1,246,092	445.49	555,122	-	2.00%	2.00%
29	2051	1,571,579	265,041	1,306,538	442.12	577,647	-	2.00%	2.00%
30	2052	1,634,443	265,041	1,369,402	438.77	600,853	-	2.00%	2.00%
					9,223,354	162,000			

## Financing Alternatives

### Debt

Urban renewal agencies typically use debt to fund urban renewal investment within the district to create additional taxable value and thus tax increment to pay debt and fund additional projects. Montana law specifically addresses the use of debt to extend the life of the district.

### Cash

Cash is often used to fund initial startup and urban renewal operations when capital projects are not contemplated. Saving tax increment to fund capital projects is an alternative; however, deferring capital investment may also defer or even eliminate private sector projects from occurring, thus reducing tax increment.

### Development Agreements

Development agreements that include reimbursement of allowable infrastructure or other costs is a financing method utilized by urban renewal agencies, particularly in the early years of an urban renewal district or for projects deemed risky. The developer agrees to construct certain qualified improvements and receive reimbursement to an agreed-to sum, providing agreed-to conditions are met and tax increment is created.

## Funding Sources

### Tax Increment Financing

The Red Lodge North Community Entrance URD will use TIF, the principal funding tool for Urban Renewal Districts. TIF is widely used across Montana as an economic tool to finance public infrastructure and stimulate private investment in areas designated as blighted or needing targeted economic development. As of 2021, there are over 70 Urban Renewal Districts within the State of Montana.

TIF is intended to support capital projects with public benefit and can be used to incentivize private development, but it cannot be used for operations and maintenance, even by public entities. It is often used to develop or improve the infrastructure needed to support development, such as streets, water, sewer, multi-modal transportation, stormwater systems, and utilities. It can also assist with development activities, site preparation, demolition, public parking and façade improvements. Feasibility studies for potential development and workforce housing projects may be initiated.

Tax increments are not new or additional taxes. At the creation of an Urban Renewal District, the tax base is frozen. This "base year" tax value continues to fund local government services, but taxes from new development or appreciation (the "tax increment") get reinvested in the District. The property taxes collected to reinvest in the Urban Renewal District are known as TIF revenues. The City of Red Lodge can spend the TIF revenues directly or they can leverage anticipated TIF revenues to secure bonds for identified improvements.

All taxing jurisdictions that include areas within the Urban Renewal District, including the county and school districts, will see the tax revenues “frozen” on properties within the District. The incremental TIF revenues will be used to reinvest in the District to attract private-sector investment that generates economic growth. Using TIF revenues is intended to reverse economic stagnation by investing in projects that create jobs, improve quality of life, increase property values, create new housing and expand the tax base. Although City, County and school districts will see their tax revenues “frozen” for a period, they benefit from increased tax revenues when the URD sunsets. Without the use of TIF, flat or declining tax revenues may continue into the foreseeable future, limiting the Red Lodge North Community Entrance’s ability to produce tax revenue that covers the cost of City-provided services.

### **Costs That May Be Paid by Tax Increment Financing**

7-15-4288. Costs that may be paid by tax increment financing. The tax increments may be used by the local government to pay the following costs of or incurred in connection with an urban renewal area or targeted economic development district as identified in the urban renewal plan or targeted economic development district comprehensive development plan:

- (1) land acquisition;
- (2) demolition and removal of structures;
- (3) relocation of occupants;
- (4) the acquisition, construction, and improvement of public improvements or infrastructure, including streets, roads, curbs, gutters, sidewalks, pedestrian malls, alleys, parking lots and off-street parking facilities, sewers, sewer lines, sewage treatment facilities, storm sewers, waterlines, waterways, water treatment facilities, natural gas lines, electrical lines, telecommunications lines, rail lines, rail spurs, bridges, publicly owned buildings, and any public improvements authorized by Title 7, chapter 12, parts 41 through 45; Title 7, chapter 13, parts 42 and 43; and Title 7, chapter 14, part 47, and items of personal property to be used in connection with improvements for which the foregoing costs may be incurred;
- (5) costs incurred in connection with the redevelopment activities allowed under [7-15-4233](#);
- (6) acquisition of infrastructure-deficient areas or portions of areas;
- (7) administrative costs associated with the management of the urban renewal area or targeted economic development district;
- (8) assemblage of land for development or redevelopment by private enterprise or public agencies, including sale, initial leasing, or retention by the local government itself at its fair value;

(9) the compilation and analysis of pertinent information required to adequately determine the needs of the urban renewal area or targeted economic development district;

(10) the connection of the urban renewal area or targeted economic development district to existing infrastructure outside the area or district;

(11) the provision of direct assistance to secondary value-adding industries to assist in meeting their infrastructure and land needs within the area or district; and

(12) the acquisition, construction, or improvement of facilities or equipment for reducing, preventing, abating, or eliminating pollution.

### Other Funding Sources

The types, sources and amounts of funding sources are always changing. Governmental programs are subject to legislative and administrative changes. The following is a general list of potential funding sources as of 2021:

- Opportunity Zones are a new federal program to stimulate development in low-income communities. The census tract that includes the Urban Renewal District was approved by the US Treasury Department as one of 25 Opportunity Zones in Montana in May 2018. Opportunity Zones were established in the Tax Cuts and Jobs Act of 2017 to encourage long-term investments in low-income urban and rural communities nationwide. The Opportunity Zones program provides a tax incentive for investors to re-invest their unrealized capital gains into Opportunity Funds dedicated to investing into Opportunity Zones.
- US Department of Transportation programs (e.g., BUILD grants, formerly TIGER grants; Urban Highway System Funds; and Surface Transportation Block Grant for Transportation Alternatives).
- Big Sky Trust Fund (State of Montana)
- US Department of Housing and Urban Development (HUD), with grants and loans for housing and economic development including Community Development Block Grants (CDBG) and HOME funds, administered by Montana Department of Commerce
- Montana Main Street Program
- State of Montana INTERCAP Loan Program
- US Small Business Administration, with grants and loans for qualifying businesses
- Traditional Municipal Government Funding (general fund, gas tax funds)
- Conventional Loans and Municipal Bonds
- Private Donations/Foundations
- Historic Tax Credit Program, administered by the National Park Service, which provides tax credits equal to 20% of qualified investments to rehabilitate and re-use historic buildings

- Low-Income Housing Tax Credit program, which provides tax credits for the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households

## Chapter 6. Urban Renewal Program Evaluation and Plan Amendments

The North Community Entrance Urban Renewal District Plan will be evaluated on a yearly basis in conjunction with the preparation of the annual report. Measures that may be used in evaluating program success include:

1. Increases in the property tax base;
2. Value of private investment;
3. Creation of jobs within the URD; and
4. Elimination of blighted conditions.
5. Amount of housing created.

The Plan provides flexibility to accommodate a variety of approaches that are reflected in annual work plans and budgets. The Plan is in accordance with §7-15-4217.

1. Conforms to and will implement the goals and objectives of the Red Lodge Community;
2. Is more than large enough to afford maximum opportunity, consistent with the sound needs of the City as a whole, for the rehabilitation or redevelopment of the urban renewal area by private enterprise;
3. Does not displace any persons from adequate housing; however, if necessary, in the future, a workable and feasible plan for the relocation of families displaced from the District and to coordinate public and private agencies in such relocation will be prepared; and
4. Includes a sound and adequate financial program to use the tax increment financing provision as a tool to foster rehabilitation and redevelopment; allows for, as revenues permit, the issuance of tax increment financed bonds; and promotes the use of tax increment financing to leverage private and public funding sources.

However, changes over time may necessitate more formal amendments to the Urban Renewal District Plan. The Urban Renewal District Plan may be modified by ordinance under §7-15-4221 MCA.

## Appendices

### Appendix A. Community Engagement

- County Commissioner Meeting

9:30 Red Lodge Mayor Bill Larson and Community Development Director James Caniglia met with Commissioners for the City's standing meeting. Updates regarding hiring a new Chief; 2021-2022 Budget (excess Resort Tax revenues will result in property tax relief). They presented a map for an area on the North end of Red Lodging they are considering for an Urban Renewal Tax Increment Financing (TIF) District; would freezes property tax revenue for 15 years, all new revenues would be invested in

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#### **COMMISSIONERS' PROCEEDINGS**

July 8, 2021 (cont.)

that district. Will have to outline funding priorities; one item would potentially be workforce housing; curb, gutter, sidewalk projects; roadway improvements (for non-Highway roadways) especially 2<sup>nd</sup> street that accesses the High School; improvements to the old pea cannery; false fronts for unattractive buildings; and potentially improvements to the High School. New buildings would be the highest priority until there is a tax increase to help support additional other infrastructure. Additional buildings on Red Lodge Ales property (to the North of the current building) could be the first buildings to contribute to the TIF. Bullock asked about development code and community entrance zoning (housing, mixed use, dense development). Caniglia noted the TIF would aid developers (paying for permit fees) as a "carrot" to get developers to meet City priorities. Hope to create before February 1 deadline, the City is also considering a TIF at the South entrance to the City to address old hospital and other abandoned buildings.

- Public Meeting with URD Property Owners

CITY OF RED LODGE  
COMMUNITY DEVELOPMENT DEPARTMENT  
PUBLIC MEETING  
September 9, 2021  
CITY COUNCIL CHAMBERS

5:30PM

**Purpose of meeting:** Notice of the meeting was mailed to property and business owners several days in advance. The meeting consisted of a presentation by James Caniglia, Community Development Director, on the proposed North Community Entrance Urban Renewal District followed by a Q&A with attendees.

Public in attendance: 14

City Council members in attendance: 3, including Planning Board liaison

James introduced himself and summarized the purpose of meeting and why this district is being considered. He presented on the proposed URD.

**Public comments:**

1. Dave Westwood (Ward 1)- summary of questions from constituents
  - What is blight?
  - Addressed concern over “imminent domain.”

No more or less likely with a TIF (tax increment finance) district

- Is this the government telling people what they can and cannot do?

Westwood says, “no” that URD provides the incentives to encourage development beneficial to community. James noted that developers want to know: a) can they build and b) are there incentives?

- Concern that property values will go down because of “blight.”

Objective is to increase values

- Concern that taxes will increase.

Hopefully, yes but the right mechanisms need to be in place.

2. Jim Mercier- real-life example of Cabins on Cooper
  - The cabins increase property value from \$500/year to \$18,000/year over a 12-year period.
  - In favor of URD, wants to see Pea Cannery prioritized
  - Notes that we don’t need large projects to benefit the community
3. Paul Pilati- Grizzly Peak Realty
  - Involvement with Pea Cannery for a long time. Notes recent upgrades, but that the area is lacking in good streets and has lousy lighting. We need to consider safety for new people coming in and the ones that have been there.
4. Chelsea Ditmore-
  - Question regarding benefits to property owners, especially with sewer. James noted that it is mostly for new development, not existing, but could

be considered for an ADU (accessory dwelling unit). Westwood commented that any projects will have to be approved by City Council, so would be difficult to get approval on renovations that the homeowner should take on.

5. Tim Weamer-

- Supports James' and City's efforts for a proactive solution for the housing crisis. He has been involved with housing for years, and is willing to volunteer on the Urban Renewal Agency. He sees only positives in the plan and Jim's comments. Has seen positives from other towns. Asks of the room to bring up any negatives they may see so that it can be addressed during the meeting.

*Public asks questions on what could be considered negatives. Some note that this plan does not seem to have any. Others comment that some may come up during implementation but cannot predict them.*

James gives examples of other cities with URDs, and comments that many cities have more than one. This to him shows that it is a tool that works. In regards to downsides, only one he sees is if there is no tax increments.

Westwood comments on a couple of projects he likes: streets, lights.

Tim W. adds that developers are looking for incentives to keep rent lower and still get their ROI (return on investment). He comments that there is a better chance of money with this plan than without.

Question from public: Are there incentives for other parts of town? James says, "no". City Council could reduce impact fees but would need a study done (\$\$). The URD still pays for the impact fees but out of TIF.

6. Jim M.-

- solution in Jackson, WY for workforce housing to require new building for workforce to put money into a fund for housing or provide housing within the building. Doesn't want to see this happen in Red Lodge. This URD doesn't penalize, but incentivize.

7. Chelsea Ditmore

- Could section on 2<sup>nd</sup> go over east more?

James said that we want to limit the size of the district as much as possible.

Courtney shows group where to access information on the City's website. The presentation and minutes will be available.

James wraps up, encourages people to consider being on the Urban Renewal Agency, and will people know when the draft plan is available for review.

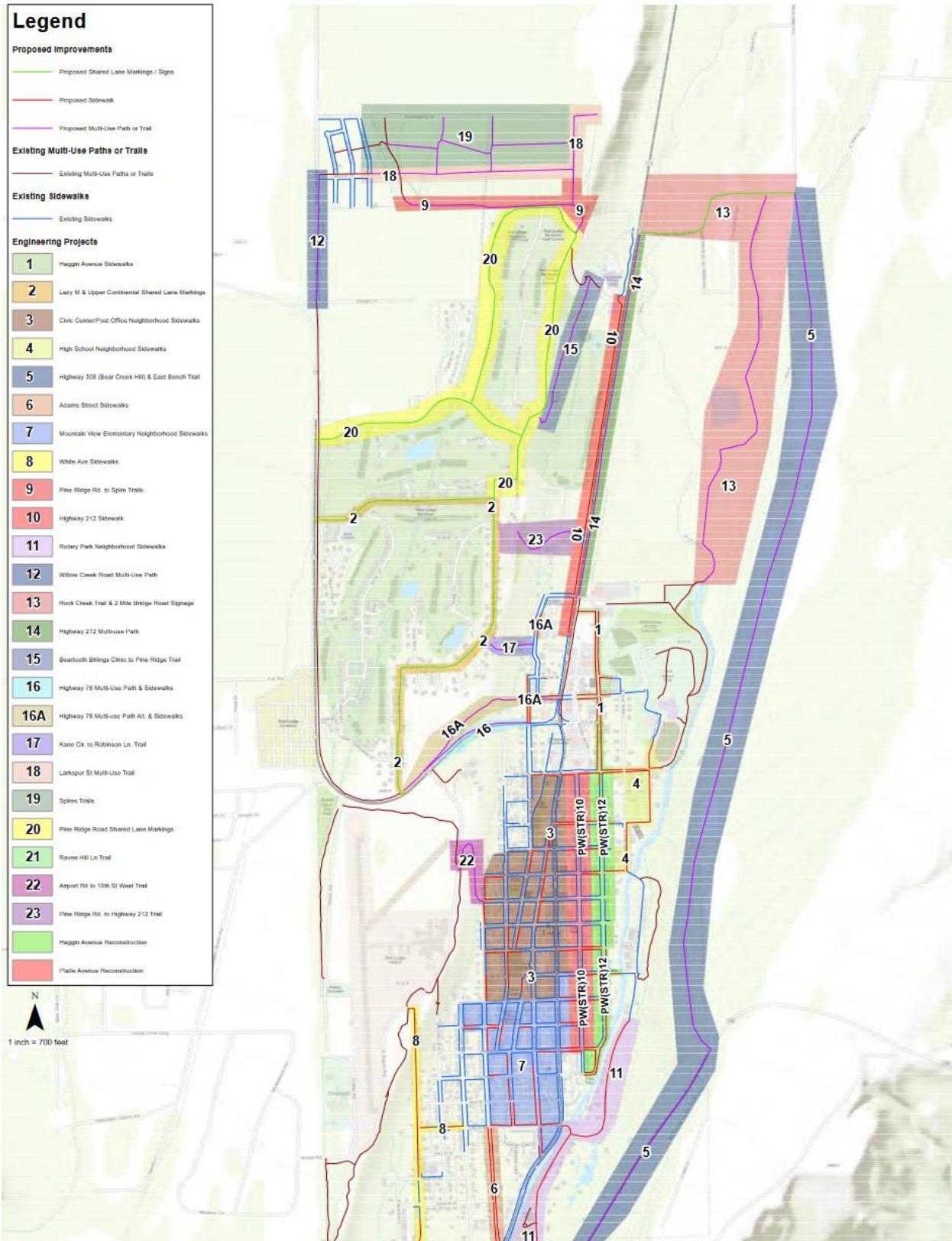
PUBLIC MEETING ENDS.

## Appendix B. Property Ownership

Mailing>List.Geocodes	RedLodge_Prop_Owner	Mailing_Address	Physical_Address
10035622403190000	MEAD LUMBER COMPANY REAL ESTATE LLC	1740 BILL BABKA DR COLUMBUS, NE 68601-1989	1002 1/2 BROADWAY AVE N
10035622402020000	SAYER PAUL & FRANCINE	PO BOX 10 HOMER, AK 99603-0010	BROADWAY AVE N
10035627144050000	MCCARTY MARGARET F	PO BOX 1 RED LODGE, MT 59068-0001	19 3RD ST W
10035627210010000	PAULA PRIEST REVOCABLE TRUST	PO BOX 354 RED LODGE, MT 59068-0354	12 HIGHWAY 78
10035627151030903	MOUNTAIN SPRINGS VILLA INC	1028 COUTTS AVE RED LODGE, MT 59068-9583	COUTTS AVE
10035627151030901	MOUNTAIN SPRINGS VILLA INC	1028 COUTTS AVE RED LODGE, MT 59068-9583	COUTTS AVE
10035622403090000	TTZ REVOCABLE TRUST	2129 STEADMAN STREET CODY, WY 82414	13 1ST ST W
10035627210020000	ZORIN DEVELOPMENT LLC	705 18TH AVE N MOORHEAD, MN 56560-1450	HIGHWAY 78
10035627152010000	PAIN ROXY	PO BOX 3339 JACKSON, WY 83001-3339	902 BONNER AVE N
10035622404040000	City of Red Lodge	PO BOX 9	CHAMBERS AVE N
10035622403160000	HERITAGE OPERATING LP MT: AMERIGAS PROPANE LP	VALLEY FORGE, PA 19482	1114 BROADWAY AVE N
10035627158060000	WEST FORK INVESTMENT PROPERTIES LLC	PO BOX 562 RED LODGE, MT 59068-0562	810 BROADWAY AVE N
10035622403170000	HAUGE PROPERTIES LLC	PO BOX 1814 RED LODGE, MT 59068-1814	1102 BROADWAY AVE N
10035622404020000	REGIONAL SERVICES FOR SOUTH & CENTRAL MT: RSD INC JOYANN SCHUTZ	BILLINGS, MT 59108-0185	1220 HAGGIN AVE N
10035627151010000	HAYSTACK HOLDINGS LLC	PO BOX 2542 RED LODGE, MT 59068-2542	BROADWAY AVE N
10035627145040000	BULAU CHRISTOPHER & NICK	PO BOX 328 RED LODGE, MT 59068-0328	824 BONNER AVE N
10035622403130000	CROELL INC	2010 KENWOOD AVE NEW HAMPTON, IA 50659-9321	1206 Broadway Ave N
10035622402030000	LUBBERS BEVERLY PARKER	PO BOX 1991 RED LODGE, MT 59068-1991	1405 BROADWAY AVE N
10035622403030000	SISTERS OF CHARITY OF LEAVENWORTH HEALTH SYSTEM INC SCL HEALTH	BROOMFIELD, CO 80021	10 ROBINSON LN

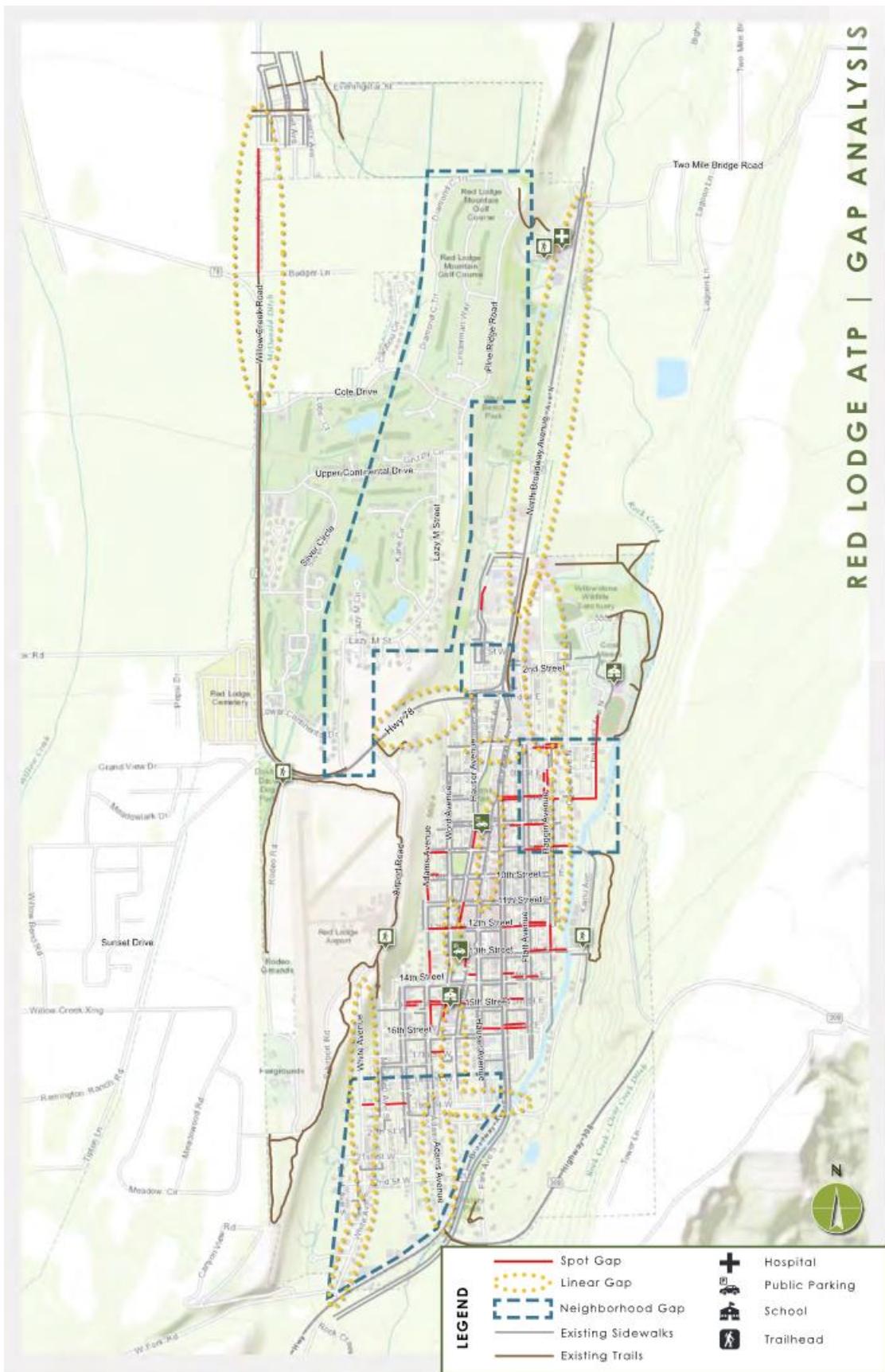
10035622404060000	NORTHWESTERN CORPORATION	3010 W 69TH ST SIOUX FALLS, SD 57108-5613	1020 HAGGIN AVE N
10035622403100000	MEYER DEAN D & REBECCA SUE	PO BOX 827 RED LODGE, MT 59068-0827	1005 BROADWAY AVE N
10035627158070000	CHS INC	PO BOX 64089 SAINT PAUL, MN 55164-0089	902 BROADWAY AVE N
10035622404030000	City of Red Lodge	PO BOX 9	N/A
10035622403140000	BUESCHER J DAVID & PATRICIA M	PO BOX 43 RED LODGE, MT 59068-0043	1206 BROADWAY AVE N
10035622403010901	FD GROUP 12 LLC MT: FAMILY DOLLAR #10666	CHESAPEAKE, VA 23320	1321 BROADWAY AVE S
10035622403040000	ROCCISANO ANTHONY & LYNNE	2704 GREGORY DR S BILLINGS, MT 59102-0510	11 ROBINSON LN
10035622403020000	LADVALA JOHN T & LINDA M	PO BOX 1053 RED LODGE, MT 59068-1053	1311 BROADWAY AVE N
10035622402010901	JUDITH P GREGORY LLC	PO BOX 525	BROADWAY AVE N
10035622403070000	YUNG IMPROVEMENT LLC	PO BOX 334	1105 BROADWAY AVE N
10035627144030000	CARBON COUNTY RURAL FIRE DISTRICT NO 7	PO BOX 318	N/A
10035622403150000	MEAD LUMBER COMPANY REAL ESTATE LLC	1740 BILL BABKA DR COLUMBUS, NE 68601-1989	1002 1/2 BROADWAY AVE N
10035622403170901	City of Red Lodge	PO BOX 9	BROADWAY AVE N
10035622403110000	MEYER DONALD E TRUSTEE MT: DEAN MEYER	RED LODGE, MT 59068-0827	9 1ST ST W
10035622402040901	H & H REAL ESTATE LLC	PO BOX 2278	1445 BROADWAY AVE N
10035627153020000	No Result		
10035622402030901	BARRETT JOHN	PO BOX 410	1325 BROADWAY AVE N
10035627144040000	WALBY SCOTT M & JACKIE L	PO BOX 1171	21 3RD ST W
10035627153030000	KERR SCOTT D & KARI L TRUSTEES	PO BOX 1571	902 HAGGIN AVE N
10035622403120000	HERGETT DUANE L	PO BOX 245	1101 BROADWAY AVE N
10035622403180000	MILLER BARBARA L	PO BOX 2069	1002 BROADWAY AVE N
10035627153017000	RED LODGE DEVELOPMENT ONE LLC	Condo Master Cabins on Cooper	215 2ND ST E
10035622403160901	City of Red Lodge	PO BOX 9	BROADWAY AVE N
10035622404010000	BEARTOOTH ELECTRIC CO-OP INC	PO BOX 1110	1306 BROADWAY AVE N
10035627144020000	WAKE LLC	PO BOX 1473	823 VILLARD AVE N

10035622403220000	YUNG IMPROVEMENT LLC		BROADWAY AVE N
10035627145050000	CAPORALI RICHARD G & JAEMIE M	PO BOX 1434	820 BONNER AVE N
10035627152010901	PILATI PAUL A	PO BOX 1010	904 BONNER AVE N
10035627143020000	TOUPIN ANTHONY RONALD	PO BOX 1938	803 HAUSER AVE N
10035627144010000	CARBON COUNTY RURAL FIRE DISTRICT NO 7		801 BROADWAY AVE N
10035622402040000	J LAZY J RANCH LLC	PO BOX 1240	BROADWAY AVE N
10035627144030901	CARBON COUNTY RURAL FIRE DISTRICT NO 7		HAUSER AVE N
10035627143060000	MONTANA STATE HWY DEPT	PO BOX 201001 HELENA, MT 59620-1001	HIGHWAY 78
10035627145080000	HOFFMAN MICAH & HEIDI	PO BOX 42	BONNER AVE N
10035627151020000	HAYSTACK HOLDINGS LLC	PO BOX 2542	NONE
10035627143010000	MONTANA STATE HWY DEPT		HIGHWAY 78
10035627145090000	KESSLER ROSS K &	PO BOX 377	BONNER AVE N
10035627145070000	HOYT JORDAN R & TERRIE L	PO BOX 494	812 BONNER AVE N
10035627145060000	GRAY JOHN &	413 S BROADWAY AVE	816 BONNER AVE N
10035622404050000	BEARTOOTH NATURE CENTER	PO BOX 675	615 2ND ST E
10035622403120901	BREWER FRED A	3 BRIDLE PATH DR PARK CITY, MT 59063-8055	1125 BROADWAY AVE N
10035627153025000	MERCER JAMES	Condo Master Haggin-Brewery Cottages	
10035627153025001	MERCER JAMES	888 SENORA AVE BILLINGS, MT 59105-2051	910 HAGGIN AVE N
10035627153025002	MERCER JAMES	888 SENORA AVE BILLINGS, MT 59105-2051	912 HAGGIN AVE N
10035627153025003	WALTON JON D & MATTIE J	215 14TH ST W BILLINGS, MT 59102-5209	914 HAGGIN AVE N
10035627153025004	SCARBOROUGH THOMAS &	4440 LAREDO PL BILLINGS, MT 59106-1364	916 HAGGIN AVE N
10035627153025005	RICHARD & MARTHA CROFTS FAMILY TRUST	PO BOX 336	204 1ST ST E
10035627153025006	TYRELL BENJAMIN JOHN &	2267 WESTFIELD DR BILLINGS, MT 59106-4734	HAGGIN AVE N
10035627151030902	MOUNTAIN SPRINGS VILLA INC		COUTTS AVE

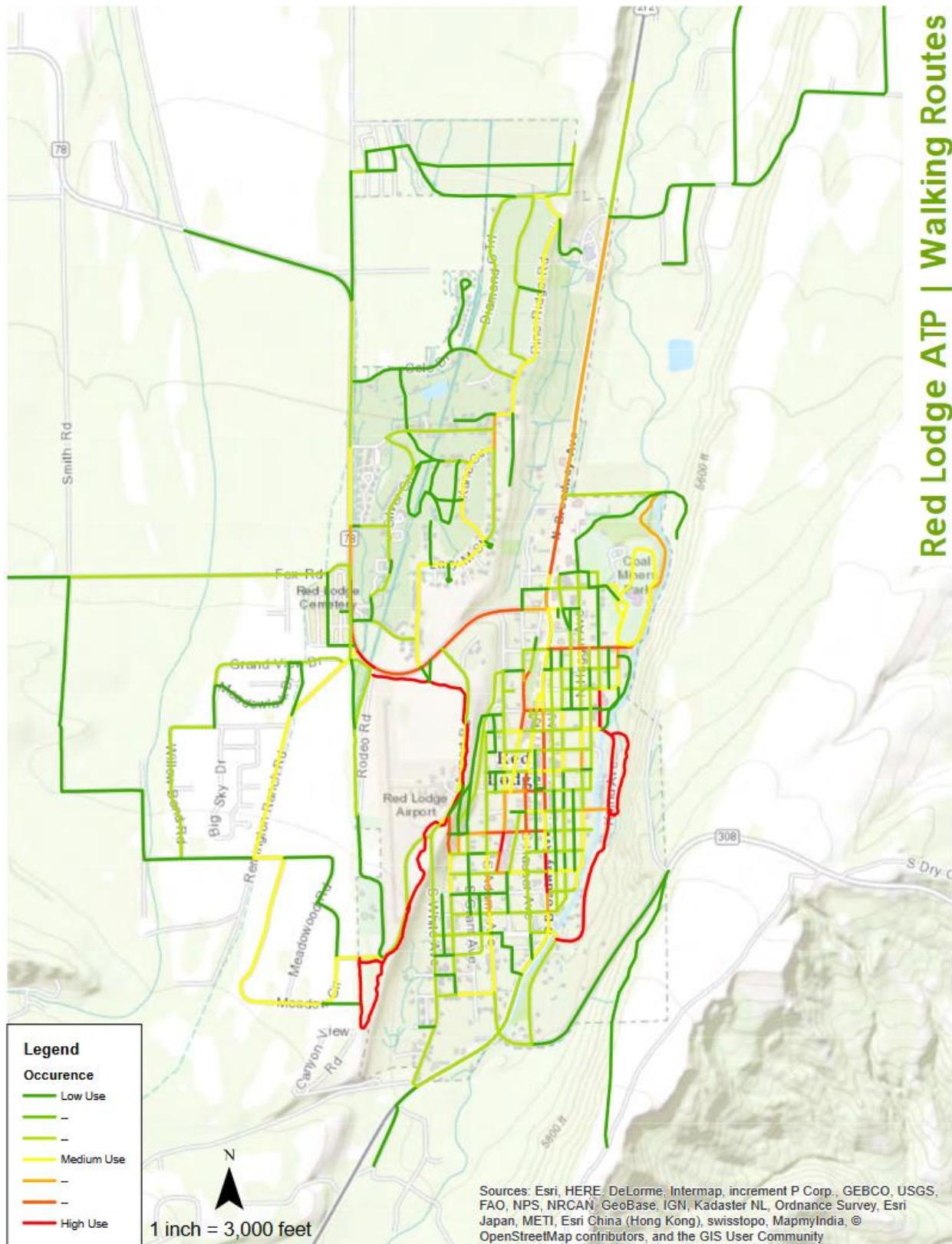




## RED LODGE ATP | GAP ANALYSIS



## Red Lodge ATP | Walking Routes



## RED LODGE ATP | RECOMMENDED ON-STREET BICYCLE ROUTES

