RESOLUTION 3581

A RESOLUTION OF THE RED LODGE CITY COUNCIL FINDING THAT BLIGHTED AREAS EXIST WITHIN THE MUNICIPALITY IN AND NEAR THE RED LODGE COMMUNITY ENTRANCE NORTH AREA AND THAT THE REHABILITATION, REDEVELOPMENT, OR A COMBINATION THEREOF OF SUCH AREAS IS NECESSARY IN THE INTEREST OF THE PUBLIC HEALTH, SAFETY, MORALS OR WELFARE OF THE RESIDENTS OF SUCH MUNICIPALITY

WHEREAS, the City of Red Lodge seeks economic development and improved living conditions through 1) compact development; 2) sustainable transport; 3) density; 4) mixed land uses; and 5) diversity of housing types. (*Red Lodge Growth Policy*, 2020); and

WHEREAS, the State of Montana has provided for the redevelopment of those portions of municipalities which constitute an economic and social liability and substantially impair the sound growth of a municipality; and

WHEREAS, the procedure provided in Title 7, Chapter 15, Part 42 and 43 of the Montana Codes Annotated authorizes municipalities to exercise urban renewal powers for redevelopment and rehabilitation through urban renewal plans and projects, after the municipality has made a finding that a blighted area exists that substantially impairs or arrests the sound growth of the city or its environs, constitutes an economic or social liability and/or is detrimental to the public health, safety, or welfare in its present condition and use; and

WHEREAS, a review of conditions contributing to blight in the Red Lodge Community Entrance North area, as shown on Exhibit A, of more than 160 acres in a northern portion of the City of Red Lodge, was completed at the direction of the City; and

WHEREAS, as shown in Figure 2, approximately 30 acres are 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, the area extends to the city boundary and south to 3rd Street. Approximately 45 out of 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; and

WHEREAS, conditions contributing to blight as defined by §7-15-4206(2) MCA, conditions that substantially impair or arrest the sound development of communities or constitute an economic or social liability, exist within the Red Lodge Community Entrance North area, and are associated with one or more

of the following:

- physical dilapidation, deterioration, age obsolete structures and improvements with respect to but not limited to such things as:
 - 1. lack of storm drainage, street lighting, fire hydrants, street paving, curbs, gutters and sidewalks
 - 2. lack of maintenance of building facades, landscaping and irrigation, ADA compliance, parking facilities and paving, storm drainage, and life safety;
- inappropriate or mixed uses of land or building such as but not limited to low density or vacant lands in the urban core, encroachment into the public rights-of-way, lack of connectivity, uses which are not in conformance, accordance or compliance with current plans, standards or codes, lack of economic development support;
- ➤ defective or inadequate street layout including but not limited to dead end streets and sidewalks, incomplete and unpaved streets, lack of street lighting, lack of curb, gutter, or sidewalks and storm drainage facilities, and the lack of multi-modal connectivity;
- ➤ unsanitary or unsafe conditions including but not limited to:
 - 1. uncontrolled accesses, deteriorating improvements, barb wire fencing, inadequate storm

Drainage, broken sidewalks, as well as discarded materials or other attractive nuisances, and natural hazards, such as creeks and floodplains

- lack of municipal infrastructure
- ➤ faulty lot layout in relation to size, adequacy, accessibility, or usefulness including but not limited to:
 - 1. lots with excessive or undeveloped accesses not in conformance, accordance or compliance with current plans, standards or codes
- ➤ the existence of conditions that endanger life or property by fire or other causes including but are not limited to lack of guaranteed emergency access, complete municipal services, barbed wire, buildings or properties that may not meet life safety standards such as fire sprinklers, fire hydrants and ADA compliance;
- ➤ any combination of the factors listed can be interpreted as conditions that substantially impair or arrest the sound development of communities or constitutes an economic or social liability that contribute to blight such as but not limited to noise and light pollution, vandalism (graffiti and other defacement of property), homeless camps, and other conditions as identified over time; and

WHEREAS, blighted areas exist in the Red Lodge Community Entrance North area based on at least three of the factors described above and listed in §7-15-4206(2), MCA; and

WHEREAS, the City desires to exercise, within the defined area as shown on Exhibit A, the powers

conferred by the Montana Urban Renewal Law; and

WHEREAS, Section 7-15-4210, MCA, requires a municipality adopt a resolution of necessity to exercise its urban renewal authority.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Red Lodge Montana:

Section 1

The City adopts the findings regarding the existence of conditions contributing to blight within the Red Lodge Community Entrance North area of Red Lodge provided in the Statement of Blight, and hereby declares such areas of blight exist and that the rehabilitation, redevelopment, or a combination thereof of the area is necessary in the interest of the public health, safety, or welfare of the residents of Red Lodge. The Red Lodge Community Entrance North area to which this Resolution applies is shown on Exhibit A.

Section 2

The City shall not use its powers of eminent domain to acquire private property for any private use in the implementation of any urban renewal project within this area as shown in the Statement of Blight.

PASSED and APPROVED by the City Council the 13th day of July , 2021. FOR THE CITY OF RED LODGE, MONTANA:

William Larson, Mayor

Loni Hanson, City Clerk

Dennison Butler, City Attorney

City of Red Lodge

The Red Lodge Community Entrance North Area Review and Findings of Conditions That Contribute to Blight

R-3585 Exhibit A - July 2021



above- the abandoned Red Lodge Pea Cannery and unpaved Bonner Avenue (Bonner Ave & 3rd street)

below- an abandoned building with inadequate storm drainage at the southwest corner of Highway 212 and 2nd street



Chapter 1. Introduction and Overview

An examination of conditions that could be considered to contribute to blight in a north portion of the City has been conducted. The purpose of the review is to determine whether such conditions exist and whether rehabilitation, redevelopment, or both are necessary in the interest of the public health and welfare of the residents of the City of Red Lodge. This evaluation is required by Montana's Urban Renewal statutes in §7-15-4210, Montana Codes Annotated (MCA), as a first step in initiating an urban renewal program.

The statutory definitions of blight are found in §7-15-4206, MCA, and listed on page 8 in Chapter 2 of this review; however, for purposes of clarity, visible signs of conditions that contribute to blight can be seen in the following:

- ✓ Dirt or gravel roads
- ✓ Graffiti or vandalism
- ✓ Barbed wire
- ✓ Constrained public access points
- ✓ Brownfields
- ✓ Attractive nuisances
- ✓ Undeveloped or rural development
- ✓ Aged or deteriorating public infrastructure
- ✓ Lack of curb, gutter or sidewalks
- ✓ Private encroachment into public rights-of-way

Following this examination, the City will determine the appropriateness of establishing an urban renewal district (URD) in the area, as a means to improve the overall economic health of the community. Efforts to revitalize the area would rely on both public and private participation, thoughtful planning and the efficient use of land and resources. The establishment of an URD would enable the City to address conditions that contribute to blight through:

- ✓ The investment in public infrastructure in support of economic development
- ✓ The attainment of urban density, including workforce housing, to achieve greater efficiency in the delivery of public and private services
- ✓ The creation of opportunities for livable wage jobs

This effort reflects the goals presented in the 2020 Red Lodge Growth Policy, which has been prepared in accordance with §76-1-601 MCA, the state's Growth Policy statute. The Growth Policy sets forth a series of goals and strategies. Of particular note to this examination are the following associated goals and strategies:

A. "Neighborhood Goals"

Maintain and promote human-scale neighborhoods which are a mix of housing types clustered around the City center which supports jobs, commercial activity, and a range of amenities. Neighborhoods are scaled to the pedestrian, offering sufficient variety within a five to fifteen

minute walk to sustain lively streets and gathering places. The layout of multi-modal transportation corridors minimizes conflict between walking, biking, and driving, and provides access to other neighborhoods. Specific goals include:

- 1. The City of Red Lodge should preserve the historic residential neighborhoods that reflect Red Lodge's ethnic diversity and mining history.
- 2. The City of Red Lodge should accommodate a diverse population with higher density allowances near the City center where households of various ages and incomes can prosper.
- 3. The City of Red Lodge should consider zones where manufactured and tiny homes and residential units are components of vibrant neighborhoods.
- 4. Rock Creek access points should be developed in neighborhoods adjacent to Rock Creek.
- 5. All neighborhoods should have safe non-motorized access to schools, parks, public buildings and to the City center year-round. This goal is especially important given that many Red Lodge workers 16 years and over commute to work by either walking or by other means including bicycling. The rate of non-motorized commuting in Red Lodge is much higher than the Montana average or the U.S. average (*Active Transportation Plan*, Appendix 4).
- 6. All dwellings should provide clear and safe access for emergency vehicles.
- 7. The City shall encourage efforts by the private and nonprofit sectors to build affordable housing for ownership and/or long-term rental.
- 8. Neighborhoods should consider flow-through transportation alternatives.

B. "Community Entrance Goals"

Development at each of the four entrances should present Red Lodge as a unique and welcoming community. The entrances to Red Lodge should:

- 1. Grow and develop around a network of City streets and the planned system of trails, parks and open spaces. The City has adopted an *Active Transportation Plan* (Appendix 4) that emphasizes aesthetically pleasing, walkable and bicycle friendly neighborhoods and entrances.
- 2. New buildings should provide for rich architectural, historical, and neighborhood texture that is consistent with Red Lodge's historic image.
- 3. Development in the Community Entrances should consider the environmental and visual characteristics of their unique location.
- 4. Development should be compatible with maintaining the Central Business District as the retail, service, governmental, social and cultural heart of Red Lodge.

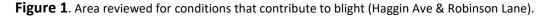
C. "A blueprint for creative, innovative and entrepreneurial economy"

- 1. Improving parks, building trails, protecting riparian areas and other open space requires public investments and support. These investments can yield impressive returns economically, in the quality of life, and promote healthy communities. Reports by Headwaters Economics, Trust for Public Land, and others indicate communities with access to public lands, parks and trails attract visitors, new residents, enjoy improved health, have higher household incomes and higher property values.
- 2. Infill development should be encouraged as it has proven to be economically and

environmentally beneficial. Infill development must be compatible with neighboring uses. Incentives for infill development will help to reduce sprawl outside of City limits. Infill and redevelopment should increase as the City has significant capacity for infill development both on vacant parcels and under-utilized properties.

Conditions in the Red Lodge Community Entrance North area can be described as "blighted" under the Montana Urban Renewal Law, and blight "substantially impairs or arrests the sound growth" of municipalities per §7-15-4202 MCA, making it eligible for designation as a URD. More particularly, the following specific conditions of that contribute to blight, as set forth in §7-15-4206 MCA, are present within the area:

- √ inappropriate or mixed uses of land or building.
- ✓ the substantial physical dilapidation, deterioration, age obsolescence, or defective
 construction, material and arrangement of building improvements, whether residential
 or nonresidential
- ✓ defective or inadequate street layout
- ✓ unsanitary or unsafe conditions
- √ improper subdivision or obsolete platting
- ✓ the existence of conditions that endanger life or property by fire or other causes





Legend
Urban Renewal
Zoning 2016
C-1
C-2
C-2
P-1 A
P-1 P
R-2
R-3
R-4
ROW

0 100 200 300 400 500 m

Figure 2. Map – Red Lodge North Urban Renewal District

Red Lodge North Urban Renewal District July 2021

State Authorization for the Creation of a URD with a Tax Increment Financing Provision

The establishment of an URD must be undertaken in accordance with §7-15-4201, et Seq., MCA and enables a local government to use the tax increment financing (TIF) provision within the state statute to help fund its efforts. TIF is a locally driven funding mechanism that allows cities to direct property tax increments that accrue from increases in taxable value within a specified urban renewal district to a special fund that can be used to finance public economic development and infrastructure projects within that district.

Taxpayers located within a district where a TIF is in effect pay the same amount of property tax as they would if the property were located outside the district. TIF only affects the way that taxes, once collected, are distributed. Taxes that are derived from base year taxable values continue to be distributed to the various taxing jurisdictions, including local and state government entities and school districts. Taxes derived from the incremental increase in taxable value are placed in a special fund for purposes set forth in an urban renewal plan. (See Figure 3. TIF Schematic below.)

A TIF provision is authorized for 15 years but may be extended for up to an additional 25 years if TIF bonds are sold any time during the first 15 years. Funds may be used for a variety of purposes as provided for in §7-15-4288, MCA and include improvements to vehicular and pedestrian transportation infrastructure; land acquisition; streetscapes, parks and landscaping, water and sewer lines and for connecting to infrastructure outside the district. While funds are typically used for public infrastructure investments, there are instances where local governments have used TIF funds to partner with private property owners to make improvements to historic buildings, to address life-safety issues and to enhance landscaping. The statutes also provide for the establishment of a TIF revolving loan program that can support private investment in the district. Loan funds can continue to "revolve" in perpetuity; however, eligible projects must be undertaken in accordance with and in the area encompassed by an urban renewal (URD) plan for the district.

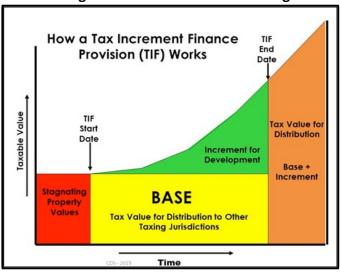


Figure 3. Tax Increment Financing

Prior to its creation, the area under consideration for a URD must be found blighted as stated in a "Resolution of Necessity", adopted by the local governing body under §7-15-4210 MCA. This Review and Findings of Conditions that Contribute to Blight documents the specific conditions.

Area Description

A north portion of the City was examined for conditions that could be considered to contribute to blight. The area primarily consists of commercially zoned lots, however a large parcel of land owned by the City which is used as a park, wildlife sanctuary and is the site of Red Lodge High School is also included. 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, the area extends to the city boundary and south to 3rd Street. Approximately 45 out of 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.

Land uses in the area include building materials storage yards, a Northwestern Energy substation, single-family dwellings, office buildings, a manufacturing plant, mechanic shops, recycling center, fire station, gas station, brewery, outside storage areas, numerous other businesses and floodplains.

The Setting

Red Lodge is the county seat of Carbon County, Montana. The City was named after Crow Indians who inhabited the area. The town became incorporated in 1884 and currently has a Charter form of government which provides self-government powers. Every summer, Red Lodge is the starting point for tens of thousands of travelers who seek to drive the iconic Beartooth All-American Highway, which is one of 20 roads in the United States to receive the most coveted All-American scenic designation. Our Main Street was named one of the 10 Great Streets in America by the American Planning Association in 2010. Red Lodge sits adjacent to over 940,000 acres of protected forests, which include glaciated wildernesses, Montana's largest peaks, and the Red Lodge Ski Mountain.

Demographic, Economic Information and Housing Information

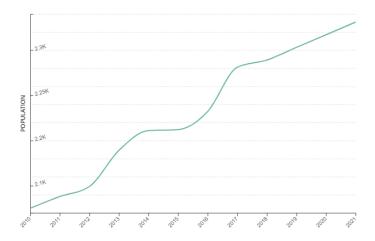
The City of Red Lodge is growing. According to 2021 estimates, there are 2,331 people living in the City, up from 2,125 in 2010. The local real estate market has exploded with new sales and price increases as a result of the 2020 Coronavirus pandemic. Changes in the real estate market have prompted the owners of many long-term rental properties to sell their homes. It is believed that changes to the real estate market have driven many younger people to move away from Red Lodge as their housing options vanished. The housing impact is evident in the reduced hours of operation of many service sector businesses, and, in at least one instance, the possible permanent closure of a restaurant.

Figure 4. Red Lodge Population 2010-2021



Red Lodge, Montana Population 2021

2,331



Red Lodge, Carbon County and Montana Wages

"Total" represents different categories of income based off of the average poverty rate from 2012-2016. The poverty line for one person from 2012-2016 averaged \$11,998 and was \$12,228 in 2016. "Estimate" describes the number of people within that income bracket (i.e. under .50 represents less than half of the poverty rate). Red Lodge has a poverty rate of 19.3%, substantially higher than the Montana average of 14.9%. Despite our high poverty rate, we do not qualify for some Montana CDBG funding programs due to our overall Low to Moderate Income (LMI) ranking.

	Montana		Carbon County		Red Lodge
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate
Total:	998,314	+/-595	10,259	+/-55	2,280
Under .50	63,641 (6.4%)	+/-2,521	382 (3.7%)	+/-122	158 (6.9%)
.50 to .99	85,036 (8.5%)	+/-2,931	726 (7.1%)	+/-199	283 (12.4%)
1.0 to 1.24	50,743 (5.1%)	+/-2,344	418 (4.1%)	+/-116	53 (2.3%)
1.25 to 1.49	50,204 (5.0%)	+/-2,976	457 (4.5%)	+/-183	120 (5.3%)
1.5 to 1.84	73,189 (7.3%)	+/-2,705	681 (6.6%)	+/-167	217 (9.5%)
1.85 to 1.99	29,556 (3.0%)	+/-1,655	192 (1.9%)	+/-65	57 (2.5%)
2.0 & over	645,945 (65%)	+/-4,925	7,403 (72%)	+/-319	1,392 (61.1%)

Median Household Income is often used to determine eligibility for housing assistance. The estimated Median Household Income for Carbon County in 2017 was \$56,988 (\$31,697 per capita) and was \$46,786 (\$29,936 per capita) in the City of Red Lodge (Source: MT Dept. of Commerce 2017).

Renting in Red Lodge

As of 2018, Red Lodge experienced a low vacancy rate for long-term (>30 days) rental units. There were approximately 77 rental units which were professionally managed and had a vacancy rate of an estimated 3-4%. The availability of long-term rentals in Red Lodge has quickly evolved since 2018. At the onset of the Coronavirus pandemic, there were concerns regarding the low availability of workforce housing, but those concerns have now escalated to a housing crisis that is stunting economic growth.

Chapter 2. Establishing Blight

Montana law sets forth the specific factors that characterize blight. In particular, state statute defines a blighted area as one that substantially impairs or arrests the sound development of communities or constitutes an economic or social liability. Per §7-15-4206, MCA a blighted area means "an area that is conducive to ill health, transmission of disease, infant mortality, juvenile delinquency, and crime, that substantially impairs or arrests the sound growth of the city or its environs, that retards the provision of housing accommodations, or that constitutes an economic or social liability or is detrimental or constitutes a menace to the public health, safety, welfare, and morals in its present condition and use, by reason of:

- (a) the substantial physical dilapidation; deterioration; defective construction, material, and arrangement; or age obsolescence of buildings or improvements, whether residential or nonresidential;
- (b) inadequate provision for ventilation, light, proper sanitary facilities, or open spaces as determined by competent appraisers on the basis of an examination of the building standards of the municipality;
- (c) inappropriate or mixed uses of land or buildings;
- (d) high density of population and overcrowding;
- (e) defective or inadequate street layout;
- (f) faulty lot layout in relation to size, adequacy, accessibility, or usefulness;
- (g) excessive land coverage;
- (h) unsanitary or unsafe conditions;
- (i) deterioration of site;
- (j) diversity of ownership;
- (k) tax or special assessment delinquency exceeding the fair value of the land;
- (I) defective or unusual conditions of title;
- (m) improper subdivision or obsolete platting;

- (n) the existence of conditions that endanger life or property by fire or other causes;
- (o) any combination of the factors listed in this subsection (2)." (Montana Laws)

As discussed below, the area of this review, which includes approximately 160 acres, exhibits several conditions that contribute to blight.

This review identified that the following conditions that contribute to blight, as set forth in §7-15-4206 MCA, are present within the Red Lodge Community Entrance North area:

- ✓ physical dilapidation, deterioration, age obsolete structures and improvements
- √ inappropriate or mixed uses of land or building
- ✓ defective or inadequate street layout
- ✓ faulty lot layout in relation to size, adequacy, accessibility, or usefulness
- ✓ unsanitary or unsafe conditions
- ✓ the existence of conditions that endanger life or property by fire or other causes
- ✓ any combination of the factors

The examination of the Red Lodge Community Entrance North area revealed the following examples of conditions that contribute to blight:

(a) the substantial physical dilapidation; deterioration; defective construction, material, and arrangement; or age obsolescence of buildings or improvements, whether residential or nonresidential

Conditions relating to this factor are evident in three categories - public improvements, quasipublic structures and improvements, and private structures and improvements. Physical deterioration of private structures and improvements is evident in the lack of maintenance of building facades, business signage, landscaping and irrigation, ADA compliance, parkingfacilities and paving, storm drainage, and life safety. Obsolescence of public improvements is evident in such things as lack of municipal signage, storm drainage, street lighting, fire hydrants, public parking, streets paving, curbs, gutters, and sidewalks.

Examples of this can be seen in but not limited to:

✓ The lack of public and quasipublic improvements in the roads, curbs, gutter and sidewalks available in the vicinity of the abandoned Pea Cannery along Bonner Avenue and 2nd Street, and as well as the material storage yards on Haggin Avenue



storage yards on Haggin Figure 6. Abandoned buildings surround 2nd street & Broadway. A lack of curb, gutter and sidewalks connect to the Mountain Springs Villa development

 \checkmark The deterioration of private structures and improvements such as the vacant properties adjacent to Broadway Avenue

(c) inappropriate or mixed uses of land or buildings;

Throughout this area there are uses which are not in conformance, accordance or compliance with current plans, standards or codes. Other conditions relating to this factor include low density, vacant lands or abandoned buildings abutting downtown Red Lodge. Encroachment into the public rights-of-way and lack of connectivity are evident. The

Figure 7. Example of encroachment into public rights-of-way.



inappropriate uses of land seen in this area show a lack of, but are not limited to, such things as economic development support, natural hazard mitigation, brownfield clean- up and/or attractive nuisance mitigation.

(e) <u>defective or inadequate street layout</u>

The area has dead-end streets and sidewalks, and unpaved or incomplete streets. It lacks street 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. This defective and inadequate street layout in this area shows a lack of, but is not limited to, connectivity of vehicular, pedestrian and other modes of transportation.

Examples of these are:

- ✓ Streets without paving, curbs, gutters, sidewalks or storm drains
- ✓ Inadequate street layout with limited connectivity due to dead end streets including Robinson Lane and Bonner Avenue
- ✓ Lack of trail connectivity



Figure 8. An unplanned trail displays a lack of connectivity from the valley floor to homes above the "west bench"

(f) <u>faulty lot layout in relation to size, adequacy, accessibility, or usefulness</u>

Lots in the area are not generally in conformance, accordance or compliance with current plans, standards or codes.

Examples of this can be seen in:

✓ Parking lots that have no controlled access or egress (as shown in Figure 9). These

poorly designed lots are difficult to maneuver and create hazards for pedestrians and other vehicles.

(h) <u>unsanitary or unsafe</u> <u>conditions</u>

Conditions relating to this factor are evident in three categories including dangerous

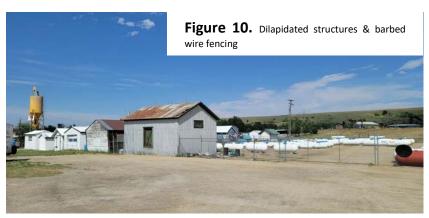


and attractive nuisances, lack of municipal infrastructure and conditions related to Superfund designation.

Dangerous and attractive nuisances in the area include, but are not limited to, uncontrolled accesses, deteriorating improvements, inadequate storm drainage and broken sidewalks. The existence of outdated and rural-type services, as well as discarded materials or other attractive nuisances can result in conditions that endanger safety. In addition, there are natural hazards, such as floodplains and wetlands.

Examples of these include barbed wire fencing adjacent near Broadway Avenue and vacant structures (Figure 10.)

The area has limited or failing municipal infrastructure. Future development will require the installation of complete streets to serve any



planned development. Municipal storm sewer system facilities or detention ponds may also be required by the city.

(m) the existence of conditions that endanger life or property by fire or other causes
In addition to the lack of guaranteed emergency access, a connected transportation network and complete municipal services, other conditions endanger life or property. Other conditions may include, but are not limited to, buildings or properties that may not meet life safety standards such fire sprinklers, fire hydrants and ADA compliance.

Examples include:

✓ The Pea Cannery – Listed as a Brownfield site by the Environmental Protection Agency.

Red Lodge Fire currently lacks the proper apparatus with the ability to reach the upper floors of the four-story building in the event of a fire. As one of the most striking architectural buildings in Red Lodge, preservation of the structure which was built in 1910, is a high priority.

(n) any combination of the factors listed in this subsection (2) of §7-15-4206 MCA.

Any combination of factors identified can be interpreted as conditions that substantially impair or arrest the sound development of communities or constitutes an economic or social liability that contribute to blight. Other conditions contributing to blight will be identified and addressed over time.

Examples of a combination of factors can be associated with such things as, but not limited to, noise and light pollution, vandalism (graffiti and other defacement of property) and homeless camps.

Conclusion

In §7-15-4210 MCA, a municipality must find that at least three factors contributing to blight be identified in order to establish an urban renewal district. Based on the information presented in this *Review and Findings of Conditions that Contribute to Blight*, a finding can be made that the Red Lodge Community Entrance North area exhibits at least three attributes, which can be described as blighted per Montana Statute, and therefore the area is eligible for inclusion in an urban renewal district.