



HAVRE REVITALIZATION DISTRICT

Urban Renewal Plan



August 2025

Table of Contents

1	Introduction and Overview	1
2	Description of the Havre Revitalization District	6
3	Documentation of Blight	7
4	Planning Consistency	14
5	Goals and Strategies of the Urban Renewal Plan	19
6	Design and Implementation	21
7	Financial Resources	26
8	Urban Renewal Program Evaluation and Plan Amendments	33
	References	34
	Appendix A. Public Comment	37

HAVRE REVITALIZATION DISTRICT

Urban Renewal Plan

1 Introduction and Overview

The City of Havre, Montana (City) is embarking on a program to improve the overall economic health of the community through the revitalization of the Havre Revitalization District. Efforts to renew the area will rely on both public and private participation, thoughtful planning, and the efficient use of resources. Specifically, the City, in conjunction with Bear Paw Development Corporation, is establishing the Havre Revitalization District to create a more robust neighborhood featuring mixed uses and a thriving commercial center through:

- Investment in public infrastructure.
- Retention and recruitment of commerce.
- Leveraging limited resources.

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 is creating this Urban Renewal District (URD) in accordance with §7-15-4201 et seq. of the Montana Code Annotated (MCA) (Montana State Legislature, 2023a). 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 1, 2025. This Plan constitutes the first step in creating a URD, which 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:

(a) to eliminate and prevent the development or spread of blighted areas;
(b) to encourage needed urban rehabilitation;
(c) to provide for the redevelopment of such areas; or
(d) 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

(2) Such workable program may include, with out limitation, provision for:
(a) the prevention of the spread of blight into areas of the municipality which are free from the blight through diligent enforcement of housing, zoning, and occupancy controls and standards;

(b) the rehabilitation of blighted areas or portions thereof by replanning, removing congestion, providing parks, playgrounds, and other public

improvements; by encouraging voluntary rehabilitation; and by compelling the repair and rehabilitation of deteriorated or deteriorating structures; and
(c) the clearance and redevelopment of blighted areas or portions thereof”
(Montana State Legislature, 2023a).

In addition, according to §7-15-4210, MCA, in order to use the provisions of the Montana urban renewal statutes, the governing body must first adopt a resolution of necessity. The resolution must find at least three conditions that contribute to blight existing in the “area or a part of the area” (Montana State Legislature, 2023a). On June 2, 2025, the City Council passed Resolution No. 3927, which adopted findings regarding the existence of conditions that contribute to blight within the Havre Revitalization District (City of Havre, 2025). In doing so, the Council declared “that 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, morals, or welfare of the residents of Havre.” The Resolution noted six conditions that contribute to blight as defined in the Montana Urban Renewal Law, §7-15-4206, MCA, in the Havre Revitalization District, which include the following and are described in more detail in Chapter 3:

1. Structures that have become ill-suited for their original use.
2. Deterioration of building structure components or infrastructure, such as roadways, alleys, curbs, gutters, and sidewalks.
3. Buildings or structures that endanger the life, limb, health, property and/or safety of the general public or their occupants.
4. Inadequate utilities and infrastructure, such as storm sewers and storm drainage, sanitary sewers, water lines, power, roadways, alleys, curbs, gutters, sidewalks, and communication services, that are shown to be lacking, of insufficient capacity to serve the uses in the area, deteriorated, antiquated, obsolete, or in disrepair.
5. Real property in the area that has incurred or may incur future planned Montana Department of Environmental Quality or U.S. Environmental Protection Agency remediation costs.
6. Excessive vacancies occurring in buildings that are unoccupied and underutilized and that represent an adverse influence on the area because of the frequency, extent, or duration of the vacancies.

The Purpose and Intent of the Havre Revitalization District and Plan

The creation of the URD in the Havre Revitalization District area enables the City to eliminate conditions that contribute to blight and deliver efficient public services within an area that has experienced deterioration and decline. The intent of the Havre Revitalization District Plan is to present a series of goals and strategies that will assist the local government in focusing its limited resources efficiently. The Plan is intended to support community stakeholders as they

work together to address blighted conditions through a series of urban renewal programs and projects to:

- Renew economic vitality and improve quality of life within the Havre Revitalization District through investment in public infrastructure.
- Enhance opportunities for private investment to generate jobs and new taxable value through retention and growth.
- Bolster the Havre Revitalization District as a neighborhood centered within its key anchors, which include:
 - Pepin Park.
 - Lions Baseball Park.
 - Old Havre Post Office (Historically Registered).
 - Heltne Oil Service Station (Historically Registered).
 - Town Square.
 - Havre Masonic Temple (Historically Registered).

The Plan provides a context for activities that will be undertaken by a variety of public and private entities. It recommends a series of programs and types of projects that may be undertaken by the City to encourage reinvestment in the District, which will in turn address conditions that have diminished economic potential. The revitalization challenges will be significant in light of global shifts in commercial development patterns and an aging housing stock.

This Plan is adopted by ordinance, which will create the Havre Revitalization District URD. This Plan includes a provision to use TIF, as funds become available, in addition to other resources in implementing its goals and strategies.

Tax Increment Financing

As noted above, the City will use TIF in conjunction with other funding sources to help support urban renewal activities within the Havre Revitalization District. The base year for the purposes of measuring any incremental increases in the taxable value of property within the District boundaries will be 2025.

Tax Increment Financing is a state-authorized, locally driven funding mechanism that allows cities and counties to direct property tax dollars that accrue from new development in a specifically designated *urban renewal or targeted economic development district* (TEDD) to community and economic development activities within that district. In Montana, TIF is authorized in Parts §7-15-4201 and 4301, et Seq. MCA, the State’s Urban Renewal Law.

Tax Increment Financing is used in districts that are characterized by conditions that contribute to blight (URDs) or that have infrastructure deficiencies (TEDDs) that result in limiting or prohibiting new investment. A base year is established from which “incremental” increases in property taxable values are measured. Virtually all the resulting new property tax dollars (except for the 6-mill state-wide university levy and certain voted levies) can be directed to

support redevelopment and economic revitalization activities within the district in which they are generated.

Taxpayers located within a district where TIF is in effect pay the same amount as they would if the property were located outside the district. Tax Increment Financing 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.

A TIF provision is authorized for 15 years but may be extended for up to an additional 25 years if TIF bonds are sold at 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, streetscapes, parks and landscaping, water and sewer lines, and for connecting to infrastructure outside the district (Montana State Legislature, 2023a). 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 historical 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 a URD plan for the district.

Consultation with Affected Local Taxing Jurisdictions

The 2017 Montana Legislature amended the State’s urban renewal law to specifically require a local governing body that intends to create a URD with a TIF provision or modify a URD to include a TIF provision, or to issue TIF bonds, to confer with the affected school taxing jurisdictions that levy mills within the jurisdiction that includes the district. The new requirement, which is included in §7-15-4221 and 4282, MCA, calls for the governing body that is establishing the district to provide these jurisdictions with the opportunity to meet and consult at a publicly noticed meeting (Montana State Legislature, 2023a). The City has worked closely with the Havre Public School system regarding the creation of the URD and will continue to do so.

The City mailed a letter to the Havre Public School System, providing notice of the opportunity to meet and consult at the public hearing held on _____.

Area History

Havre is the county seat of and the largest city in Hill County, Montana, United States. Havre is nicknamed the Crown Jewel of the Hi-Line. As of the 2024 Census, the population of Havre was 9,204 (U.S. Census Bureau, 2024a).

Havre was incorporated as a city in north-central Montana on September 5, 1893. The townsite was platted south of the railroad tracks on parts of Descelles’ and Simon Pepin’s ranches. Like

many railroad towns, Havre’s streets were set in a grid formation, with the east-west orientation of the railroad serving as the northern boundary of the town running parallel to the south by Main Street, which fronted the railroad tracks, followed by First through Third streets. The avenues ran perpendicular to the tracks with Third Avenue running south from the Great Northern depot. The depot served as the gateway to the commercial district of Havre. First Street, between Second Avenue and Fourth Avenue, served as the main commercial street, and Third Avenue became the main avenue. The buildings in Havre during the 1890s were typical first generation structures and mainly consisted of tar-papered, wood-framed shacks. Built close together, these buildings were false-fronted and one story high, with a few scattered one-and-one-half and two-story buildings, like the Windsor Hotel on the south side of First Street between Third and Fourth Avenues (Jenks, n.d.).

Current Demographic and Economic Information

Havre has a population of approximately 9,204, as of July 1, 2024, and encompasses around 3.7 square miles with 2,516 people per square mile (U.S. Census Bureau, 2024a). The City’s demographic composition includes a diverse mix of age groups, with 10.1% of the population being under 5 years old, 27.3% under 18 years old, and 18.6% aged 65 and older. Females make up 51.5% of the population. The racial makeup of Havre is predominantly White at 79.4%, followed by 11.3% Native American and Alaska Native, 0.5% Black, 0.3% Asian, and 7.7% identifying as two or more races. Hispanic or Latino individuals constitute 3.9% of the population (U.S. Census Bureau, n.d.).

In terms of housing, the owner-occupied housing unit rate stands at 69.1%, with a median home value of \$197,600 and a median gross rent of \$802; this is significantly less than the state-wide averages of \$338,100 and \$1,031, respectively. Education is a significant aspect of Havre’s demographic profile, with 93.9% of people aged 25 years and older being high school graduates or higher (comparable to the state-wide average of 94.6%), and 30.9% holding a bachelor's degree or higher (slightly less than the state-wide average of 34.5%). The City also has a notable veteran population, with 413 veterans residing in Havre from 2019 to 2023. Additionally, 1.3% of the population is foreign-born (U.S. Census Bureau, n.d.).

Economically, from 2019 through 2023, Havre has a median annual household income of \$58,000, and the per capita income over the past 12 months is \$32,918; these are both less than the state-wide averages of \$69,922 and \$39,842, respectively. 16.4% of the people in Havre live in poverty, as compared to a state-wide average of 11.7% (U.S. Census Bureau, n.d.). These insights provide a snapshot of the demographic conditions in Havre, Montana, reflecting a community with a strong educational foundation, diverse racial composition, and a stable housing market contributing to its overall economic health and social well-being, but with lower household and per capita income than the state-wide averages.

There were approximately 4,617 people employed in the civilian workforce in Havre, Montana, in 2023. The “Educational services, and healthcare and social assistance” sector is the largest, employing 1,313 people, followed by the “Retail trade” sector, which employs 447. The

“Transportation and warehousing, and utilities” sector employs 432 people (U.S. Census Bureau, 2023) as shown in Table 1 below.

Table 1. City of Havre Employment by Industry

CITY OF HAVRE EMPLOYMENT BY INDUSTRY	Total (Estimate)	Margin of Error (+/-)	Percentage
Civilian employed population 16 years and over	4,617.00	281	(x)
Agriculture, forestry, fishing and hunting, and mining	200.00	106	4.3%
Construction	306.00	161	6.6%
Manufacturing	24.00	30	0.5%
Wholesale trade	120.00	95	2.6%
Retail trade	447.00	146	9.7%
Transportation and warehousing, and utilities	432.00	166	9.4%
Information	216.00	118	4.7%
Finance and insurance, and real estate and rental and leasing	237.00	131	5.1%
Professional, scientific, and management, and administrative and waste management services	289.00	148	6.3%
Educational services, and health care and social assistance	1,313.00	235	28.4%
Arts, entertainment, and recreation, and accommodation and food services	472.00	188	10.2%
Other services, except public administration	301.00	95	6.5%
Public administration	260.00	120	5.6%

While Havre’s exact unemployment rate is not explicitly stated in the American Community Survey summary (U.S. Census Bureau, 2025), the labor force participation rate of 67.6% is relatively healthy and aligns closely with state averages. Internal reports like the Hill County Growth Policy 2019 also indicate that Hill County (which includes Havre) has historically experienced slower population and economic growth compared to the rest of Montana.

2 Description of the Havre Revitalization District

Area Description

The Havre Revitalization District includes commercial, industrial, residential, open space, and recreational land uses. The District contains many features that the City has to offer, such as tourist destinations, many local restaurants, the Saturday Market, and the Sounds on the Square at the park located on First Street during the summer. This area has the potential to continually bring the community together as it undergoes revitalization.

Figure 1. Map of the Havre Revitalization District



Land Uses in the Urban Renewal District

The land use within the URD ranges from commercial, including small and large retail, visitor lodging, automobile sales and service, and professional services, to residential, including single family, multi-family, mobile homes, and industrial.

General Boundary Description

The area being considered for the URD encompasses much of the core Downtown business district, roughly bounded by the railroad tracks to the north, 2nd Avenue West to the west, portions of 5th Street to the south, and 19th Avenue Northeast to the east. It covers approximately 80 acres and encompasses 383 non-right-of-way parcels of property. The area is shown on Figure 1. The entire area is within the City.

Legal Description of the Urban Renewal District

Boundary Description: Beginning just north (along the Railroad Right of Way) of the at the intersection of the parcels known as PARCEL AUSTIN OUTLOTS, S05, T32 N, R16 E, BLOCK 006, 100 X 285' E 74.40 X 285' OF BLK 6 & W 22.11 X 260' BLK 7 (Geocode 12444105307120000) and PARCEL AUSTIN OUTLOTS, S05, T32 N, R16 E, BLOCK 007, A TRACT CONTAINING .9678 ACRES (Geocode 12444105307140000); then east along the Railroad ROW and across to the eastern boundary of 7th Ave North; then south to meet with the north and eastern boarder of the parcel known as PARCEL BNRR #1, S09, T32 N, R16 E, ALL BLK 1 IN SESE SEC 5, NENE SEC 8 & NWNW

SEC 9-32-16 LESS .05 ACRE FOR HWY R/W (Geocode 12444109241010000); then along 1st St until the intersection with PARCEL BNRR #1 AMENDED PLAT, S09, T32 N, R16 E, BLOCK 002, Lot 001, 540668 AMENDED PLAT OF BLK 2 BNRR SUB #1 IN NWNW COS 540668, 494450 (Geocode 12444109241050000); then along the west and north boarder of that parcel and the north and eastern boundary of PARCEL BNRR #1 AMENDED PLAT, S09, T32 N, R16 E, BLOCK 002, Lot 002, BLK 2 BNRR SUB #1 IN NWNW (Geocode 12444109241080000); then east along 1st St until heading north along the border of PARCEL S09, T32 N, R16 E, C.O.S. 494450, PARCEL N/A, ALL BLK 3 BNRR SUB #1 IN NENW & NWNE 5.3438 AC INCLUDING A TRIANGULAR TRACT IN NENW CONTAINING 1717.65 SQ FT AND L (Geocode 12444109241110000); following the northern boundary of that parcel until heading north at the intersection of that parcel and PARCEL BNRR #1, S09, T32 N, R16 E, BLOCK 005, COS 494450, BN LEASE 40500757 4,675 SQ FT LOCATED IN NENW PT OF BLK 5 BNRR SUB #1 PAR BUILDINGS ON #20 (Geocode 12444109241182000); then east until the intersection with PARCEL BNRR #2, S04, T32 N, R16 E, Lot 003 - 005, & BNRR SUB #1 PT OF N2 SEC 9 & S2 SEC 4 (Geocode 12444104406020000); then along the boundary of that parcel, until the intersection with PARCEL BNRR #2, S04, T32 N, R16 E, Lot 007, COS 547012 AMEND PLAT OF BLK 4 BNRR SUB #1 (Geocode 12444104406060000); continue east, and then south, and then west along the boundary of that parcel; then across the road US Highway 2 NE until intersecting the boundary of PARCEL YOUNG THIRD ADD, S04, T32 N, R16 E, BLOCK 011, Lot 001 - 010, AND ABANDONED ALLEY (Geocode 12444104405010000); then along the boundary of that parcel to the east, and across 19th Ave NE until the intersection with PARCEL HETRICK TRACT, S04, T32 N, R16 E, Lot 004, 457912 TRACT B CONTAINS .55 ACRE (Geocode 12444104404050000); then south and diagonally west across 1st St NE until the intersection with PARCEL YOUNG THIRD ADD, S09, T32 N, R16 E, BLOCK 005, Lot 001, LOTS 1,2 & 3 (Geocode 12444109115020000) along the east and then south boundary; then west across 18th Ave to the intersection with PARCEL YOUNG THIRD ADD, S09, T32 N, R16 E, BLOCK 006, Lot 011, LOTS 11 & 12 (Geocode 12444109114050000); then west across 17th Ave to the intersection with PARCEL YOUNG SECOND ADD, S09, T32 N, R16 E, BLOCK 004, Lot 007, LTS 7-12 AND 70 FT S OF LTS AB ANDON MAIN ST (Geocode 12444109113010000) and along the eastern boarder until the intersection with Main St; then west along the north boarder of Main St, crossing 16th Ave, then along the south boarder of Main St and across 15th Ave and then south to the intersection with PARCEL PEPIN-DEMARS ADD, S09, T32 N, R16 E, BLOCK 001, Lot 002, N/2 OF LOTS 2 & 4 (Geocode 12444109239060000); then continue south to the intersection with PARCEL PEPIN-DEMARS ADD, S09, T32 N, R16 E, BLOCK 001, Lot 001, LOTS 1,3,5,7,9 & E/2 OF LOT 11 (Geocode 12444109239040000) and then west until the intersection with 14th Ave; then south along the west boundary of PARCEL PEPIN-DEMARS ADD, S09, T32 N, R16 E, BLOCK 001, Lot 019 (Geocode 12444109239010000) and then west across 14th Ave at the SW boarder of that parcel; then continue west across 13th Ave, then north along the east boundary of PARCEL PEPIN-DEMARS ADD, S09, T32 N, R16 E, BLOCK 003, Lot 001 (Geocode 12444109237070000); then west until diagonal NW crossing of 12th Ave to the southern boundary of PARCEL KEYSTONE ADD, S09, T32 N, R16 E, BLOCK 001, Lot 001 (Geocode 12444109236030000); then south along the western boundary of PARCEL KEYSTONE ADD, S09, T32 N, R16 E, BLOCK 001, Lot 002, LOT 2 & W/2 OF LOT 3 (Geocode 12444109236010000); then west until the intersection with PARCEL BROADWATER-PEPIN ADDITION, S09, T32 N, R16 E, BLOCK 007, Lot 001 (Geocode 12444109235090000); then north along that parcel's boundary; then west crossing 10th Ave;

continuing west until the intersection with PARCEL BROADWATER-PEPIN ADDITION, S09, T32 N, R16 E, BLOCK 008, LOTS 15,17 & 19 (Geocode 12444109234010000); then south and then west along that parcel's boundary; then south across 2nd St, continue south along 9th Ave, until parcels along 4th St; then east along 4th St until south at the intersection with 10th Ave; then continue south along PARCEL PEPIN FIRST ADD, S09, T32 N, R16 E, BLOCK 008, E 60 FT OF LTS 1-13 (Geocode 12444109207020000) and across 5th St, then west along the southern border of 5th St; then north at the intersection with 7th Ave; continue north along western border of 7th Ave, crossing 4th St; then west along the northern border of 4th St until the intersection with 6th Ave; then south along the eastern border of 6th Ave; until crossing west across 6th just north of the intersection with 5th St; continue west until the SW corner of PARCEL PEPIN SECOND ADD, S08, T32 N, R16 E, BLOCK 002, Lot 001, LTS 1-6 AND LTS 14-26 CITY HALL (Geocode 12444108120010000); then head north and then west along that parcel's boundary until the intersection with PARCEL PEPIN SECOND ADD, S08, T32 N, R16 E, BLOCK 002, Lot 007, LTS 7 AND 8 (Geocode 12444108120020000); then south and then west along that parcel's boundary, crossing 5th Ave and continuing west along the intersection of PARCEL PEPIN SECOND ADD, S08, T32 N, R16 E, BLOCK 001, Lot 013, LTS 13-15 (Geocode 12444108119030000) and PARCEL PEPIN SECOND ADD, S08, T32 N, R16 E, BLOCK 001, Lot 016, LOTS 16-22 (Geocode 12444108119040000); then north along the west boarder of PARCEL PEPIN SECOND ADD, S08, T32 N, R16 E, BLOCK 001, Lot 016, LOTS 16-22 (Geocode 12444108119040000) until heading west across the ally to the intersection of PARCEL PEPIN SECOND ADD, S08, T32 N, R16 E, BLOCK 001, Lot 01A, N 49' OF LOT 1A AMEND PLAT OF LOTS 4-9 (Geocode 12444108119060000) and PARCEL PEPIN SECOND ADD, S08, T32 N, R16 E, BLOCK 001, Lot 001, LTS 1-3 (Geocode 12444108119050000); continue west across 4th Ave and then north at the SW corner of PARCEL DECELLES, S08, T32 N, R16 E, BLOCK 002, Lot 023 - 024, & E 140' OF BLK 5 MEILI-ALMAS ADDN (Geocode 12444108118060000); then across the ally and west along the intersection of PARCEL MEILI-ALMAS ADD, S08, T32 N, R16 E, BLOCK 005, W 140' OF BLK 5, INCLUDING 5' OF VACATED ALLEY DECELLE FIRST ADDN BLK 2 LOT 1 LESS S 16.54' (Geocode 12444108118070000) and PARCEL DECELLES, S08, T32 N, R16 E, BLOCK 002, Lot 001, S 16.54' LOT 1, ALL OF LOT 2 (Geocode 12444108118080000); then south along the western boarder of the latter parcel and then west at the SW corner of PARCEL DECELLES, S08, T32 N, R16 E, BLOCK 002, Lot 003 (Geocode 12444108118090000) across 3rd Ave and continue west along the intersection of PARCEL MEILI-ALMAS ADD, S08, T32 N, R16 E, BLOCK 006, Lot 001, MEILI-ALMAS ADDN BLK 6 LOTS 1,2,3,4 DECELLES FIRST BLK 1 LOTS 21 & 22 (Geocode 12444108117050000) and PARCEL DECELLES, S08, T32 N, R16 E, BLOCK 001, Lot 20-1, AMENDED PLAT OF LOTS 16-20 (Geocode 12444108117040000); continue west across 2nd Ave, then north along the western boarder of 2nd Ave until the intersection with 3rd St 4th St, then west along the centerline of that street; then north at the SE corner of the northern section of PARCEL ANNEXATION PLAT GUSSENHOVEN, S08, T32 N, R16 E, BLOCK 9, Lot 11 - 13, 4A, 5A & PART OF ABN'D MONTANA AVE & 4TH ST (Geocode 12444108203150000); and follow the boundary of that parcel along the north and west sides; then continue west at the SE corner of PARCEL ANNEXATION PLAT (GUSSENHOVEN), S08, T32 N, R16 E, BLOCK 009, Lot 007 - 009, & LOT 6A, AND PART OF ABAND ALLEY AND MT AVE (Geocode 12444108203160000); then north along that parcel's western boundary; then continue north to the SE corner of PARCEL ANNEXATION PLAT (GUSSENHOVEN), S08, T32 N, R16 E, BLOCK 007, Lot 023 – 024 (Geocode 12444108206030000) and head west

and then north at the SW corner of PARCEL ANNEXATION PLAT (GUSSENHOVEN), S08, T32 N, R16 E, BLOCK 007, Lot 013 – 022 (Geocode 12444108206010000) and then west at the NW corner of that parcel across 1st Ave W; continue west until heading north along the empty lot in-between PARCEL ANNEXATION PLAT (GUSSENHOVEN), S08, T32 N, R16 E, BLOCK 005, Lot 001 (Geocode 12444108204050000) and PARCEL ANNEXATION PLAT (GUSSENHOVEN), S08, T32 N, R16 E, BLOCK 006, Lot 010 – 012 (Geocode 12444108205010000); continue north along the western side of 2nd Ave W, then west after crossing 1st St W; continue west along 1st St W until heading north along the intersection of PARCEL AUSTIN OUTLOTS, S05, T32 N, R16 E, BLOCK 006, 100 X 285' E 74.40 X 285' OF BLK 6 & W 22.11 X 260' BLK 7 (Geocode 12444105307120000) and PARCEL AUSTIN OUTLOTS, S05, T32 N, R16 E, BLOCK 007, A TRACT CONTAINING .9678 ACRES (Geocode 12444105307140000); continue north until reaching the point of beginning. Including all adjacent rights-of-way. Along with and subject to all easements of records or apparent on the ground. End of Description.

3 Documentation of Blight

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, thus adversely affecting economic health within municipalities. The City Council initiated the process to create the Havre Revitalization District to address blighted conditions in the area. As stated in §7-15-4209, MCA, a local government *“may formulate a workable program for utilizing appropriate private and public resources:*

- (a) to eliminate and prevent the development or spread of blighted areas;*
- (b) to encourage needed urban rehabilitation;*
- (c) to provide for the redevelopment of such areas; or*
- (d) 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”*
(Montana State Legislature, 2023a).

On June 2, 2025, the City Council adopted a resolution of necessity, Resolution No. 3927, per §7-15-4210, MCA, finding that the area under consideration displays at least three conditions as described in §7-15-4206, MCA (Montana State Legislature, 2023a). This action enabled the preparation of this Urban Renewal Plan and provides the rationale for investing public funds in redevelopment activities. The “Review of Conditions That Contribute to Blight,” completed in May and June of 2025, sets forth the blighted conditions that exist in Havre Revitalization District as a basis for establishing a new URD.

Defining Blight

Montana law defines specific conditions in regard to blight in §7-15-4206, MCA (Montana State Legislature, 2025d). A “blighted area” means an area that is determined to be detrimental to

public health, safety, or welfare due to the presence of at least three of the following characteristics or conditions:

- (a) an advanced state of disrepair or neglect of necessary repairs to the primary structural components of buildings or improvements in such a combination that a documented building condition analysis determines that major repair is required, or the defects are so serious and so extensive that the buildings must be removed.
- (b) structures that have become ill-suited for their original use.
- (c) deterioration of building structure components or infrastructure, such as roadways, alleys, curbs, gutters, and sidewalks.
- (d) buildings or structures that endanger the life, limb, health, property, or safety of the general public or their occupants.
- (e) inadequate utilities and infrastructure, such as storm sewers and storm drainage, sanitary sewers, water lines, power, roadways, alleys, curbs, gutters, sidewalks, and communication services, that are shown to be lacking, of insufficient capacity to serve the uses in the area, deteriorated, antiquated, obsolete, or in disrepair.
- (f) real property in the area that has incurred or may incur future planned Montana Department of Environmental Quality or U.S. Environmental Protection Agency remediation costs.
- (g) tax or special assessment delinquency exceeding the fair value of a majority of the land and improvements.
- (h) excessive vacancies occurring in buildings that are unoccupied and underutilized and that represent an adverse influence on the area because of the frequency, extent, or duration of the vacancies.

Conditions Identified in the Havre Area that Contribute to Blight

Blight associated with abandoned retail space is apparent within the boundaries of the proposed District. In addition, an examination of the area revealed blight due to substandard infrastructure. This includes crumbling sidewalks and streets that either do not have sidewalks, curbs or gutters, or storm channels. Neighborhoods, in some cases, suffer from lack of connectivity, which substantially limits access and reduces overall safety. Specific instances of conditions contributing to blight, as defined in §7-15-4206, MCA (2) (Montana State Legislature, 2025d), are described below.

§7-15-4206, MCA (2)(b): Structures that have become ill-suited for their original use

Structures that have become ill-suited for their original use can significantly deter economic vitality by limiting their functionality and appeal to potential investors, businesses, and residents. Such structures often fail to meet modern requirements, creating an environment of neglect and underutilization. This contributes to blight by reinforcing perceptions of decline, reducing property values, and discouraging economic activities in the affected area.

There are many examples of this in the Downtown Havre area, including warehouses and other buildings that have been repurposed as commercial businesses, or structures designed for one

type of commercial business but repurposed for a different use, which often leads to underutilization of the structure. An example of this is the vacant upper levels of many commercial businesses in the District, which could be used for housing. For instance, the upper floors of many Downtown commercial buildings on 1st Street appear to be vacant and could be developed or redeveloped as professional or living spaces.

§7-15-4206, MCA (2)(c): Deterioration of building structure components or infrastructure, such as roadways, alleys, curbs, gutters, and sidewalks

Deterioration of building structure components or infrastructure refers to the visible and functional decline of essential physical elements such as walls, roofs, and foundations, as well as public infrastructure like roadways, alleys, curbs, gutters, and sidewalks. This degradation can result from age, neglect, weather exposure, or lack of maintenance, and it often leads to safety hazards, reduced accessibility, and a negative visual impact on the surrounding area. Over time, such deterioration can contribute to broader community decline by discouraging investment and diminishing the overall quality of life in the neighborhood.

Examples of this can be found in the District as noted, but not limited to, below:

- Many sidewalks within the District are crumbling that need to be refinished and have awnings needing to be replaced. This building located on 2nd Street has a sidewalk that has deteriorated and could be replaced or repaired.

§7-15-4206, MCA (2)(d): Buildings or structures that endanger the life, limb, health, property, or safety of the general public or their occupants

Buildings or structures that pose a danger to life, limb, health, property, or public safety are considered hazardous and can significantly impact both their occupants and the surrounding community. These dangers may arise from structural instability, fire hazards, exposure to harmful materials, or other unsafe conditions that make the building or property unsafe to the general public. When such risks are present, they not only threaten the well-being of individuals but can also lead to broader public safety concerns, including emergency response burdens and neighborhood decline. Addressing these issues promptly is essential to protect residents and maintain a safe, livable environment.

Examples of this can be seen in the District, but are not limited to:

- This property located at 114 1st Street has been for sale/rent for some time and appears to have a facade that is starting to fall off, which could endanger the general public.

§7-15-4206, MCA (2)(e): Inadequate utilities and infrastructure, such as storm sewers and storm drainage, sanitary sewers, water lines, power, roadways, alleys, curbs, gutters, sidewalks, and communication services, that are shown to be lacking, of insufficient capacity to serve the uses in the area, deteriorated, antiquated, obsolete, or in disrepair

Inadequate utilities and infrastructure refer to essential systems—such as storm and sanitary sewers, water lines, power, roadways, alleys, curbs, gutters, sidewalks, and communication services—that are either missing, outdated, deteriorated, or insufficient to meet the needs of the area. When these systems lack capacity or fall into disrepair, they hinder daily operations, reduce quality of life, and can pose safety and environmental risks to the community.

§7-15-4206, MCA (2)(f): Real property in the area that has incurred or may incur future planned Montana Department of Environmental Quality or U.S. Environmental Protection Agency remediation costs

Properties affected by contamination, whether due to hazardous waste, chemical spills, or other environmental pollutants, face significant barriers to development. Developers may be discouraged by the high costs of remediation required to meet environmental safety standards, as well as the potential legal liabilities and prolonged timelines associated with cleanup efforts. Contaminated sites often remain undeveloped for extended periods, fostering neglect and disrepair. This not only diminishes the aesthetic and functional value of the area but also discourages investment and economic activity, perpetuating a cycle of blight that affects the broader community. Such properties can become eyesores and even health hazards, further exacerbating their adverse impact on neighborhood vitality and public welfare.

An example of this is the former El Toro Inn. Since it closed in 2019, the structure has been vacant and has fallen into disrepair. This site is a prime location for redevelopment, but the likely suspected presence of contaminated soil at the site has deterred redevelopment of this site.

§7-15-4206, MCA (2)(h): Excessive vacancies occurring in buildings that are unoccupied and underutilized and that represent an adverse influence on the area because of the frequency, extent, or duration of the vacancies

Conditions relating to excessive vacancies refer to situations where buildings remain unoccupied or underutilized for extended periods, either frequently or across large areas. These vacancies can negatively impact the surrounding neighborhood by creating a sense of neglect, reducing property values, and discouraging investment or development. When such buildings are left empty for too long or in significant numbers, they can become a visible sign of economic decline and contribute to broader social and environmental challenges in the area.

Conclusion

In conclusion, the findings presented in this review clearly demonstrate that the proposed area within the Downtown Havre Area meets the statutory criteria for designation as a URD. The presence of deteriorating infrastructure, unsafe structures, and excessive vacancies collectively contribute to conditions of blight that hinder the area’s economic vitality and public welfare. Establishing an URD will provide the City with the necessary tools to address these challenges through strategic reinvestment, infrastructure improvements, and community revitalization efforts. This designation marks a critical step toward realizing the goals outlined in the Downtown Havre Master Plan (High Plains Architects, 2022) and fostering a more vibrant, safe, and economically resilient Downtown core.

4 Planning Consistency

In accordance with §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 commission shall submit its written recommendations to the local governing body (Montana State Legislature, 2023a). The Hill County/Havre/Hingham Growth Policy Update was duly adopted as the current Growth Policy in March 2019 and is that basis of this analysis (Hill County, 2019).

The overall goals and objectives for Hill County identified in the Growth Policy (Vol II, p. 2.1) are:

- Community development.
- Economic development.
- Transportation and traffic.
- Natural environment.
- Public facilities.

In 2022, the City also adopted the Downtown Havre Master Plan (High Plains Architects, 2022) to augment the Growth Policy. By resolution, the City Council have adopted the goals, policies, and strategies included in the Master Plan to supplement those in the Growth Policy. Therefore, the Downtown Master Plan is an applicable plan. The stated vision of the Master Plan is “to create a vibrant, thriving downtown highlighting Havre’s rich history and the community at its core.” Specific objectives for Downtown Havre include:

- Improve the pedestrian experience.
- Develop Downtown identity/wayfinding/signage/art.
- Circulation and connectivity.
- Address architecture/design/infill conditions.
- Preserve community character, heritage, and culture.

The Havre Revitalization District encompasses much of the core Downtown business district, roughly bounded by the railroad tracks to the north, 2nd Avenue W to the west, portions of 5th Street to the south, and 19th Avenue NE to the east. It covers approximately 80 acres and encompasses 383 non-right-of-way parcels of property.

Specific excerpts and referenced sections applicable to the Havre Revitalization District URD Plan and that demonstrate conformance of the Plan to the Growth Policy and Downtown Master Plan follow in this chapter.

Growth Policy Supporting Goals and Objectives: Statements in the Growth Policy Encouraging Urban Renewal, Economic Development and Supporting the Development of Infrastructure

Table 2 includes key goals from the Growth Policy that apply to this Urban Renewal Plan.

Table 2. Growth Policy Supporting Goals and Objectives

Growth Policy Goal	Relevant Objective or Policy Encouraging Urban Renewal, Economic Development, and/or Developing Infrastructure
<p>Goal #1: Provide for the orderly development of the rural area of Hill County and improve development conditions around the existing communities of the County.</p>	<ul style="list-style-type: none"> • Encourage new developments and public facility improvements that reflect densities and development patterns identified in the Growth Policy. • Support efforts to preserve and revitalize the existing business district in Havre. • Encourage round-out and in-fill in the Havre vicinity and the existing communities of Box Elder, Inverness, Rudyard, Hingham, Gilford, and Kremlin • Promote adequate housing for low-income people and senior citizens in Hill County. Work to provide better opportunities for choices in housing type and location. • Work to provide better recreational opportunities as an integral part of community improvements.
<p>Goal #2: Improve the economy of Hill County by encouraging stable and diversified economic development.</p>	<ul style="list-style-type: none"> • Encourage local and tribal governments to continue to assist the economic development council and/or work toward joining an economic development corporation. • Promote tourism and cultural resources in the county both on and off the Rock Boy Indian Reservation. • Support tourism development and the need for properly planned highway commercial uses in strategic areas near communities on the U.S. Highway 2 corridor. • Encourage expansion of business in existing commercial areas.
<p>Goal #3: Maintain and improve the condition and operational level of service of the existing road system.</p>	<ul style="list-style-type: none"> • Identify and protect road corridors to serve future developments and public lands.

	<ul style="list-style-type: none"> • Establish safe pedestrian and bicycles access in designated areas of the Planning Area as part of the non-motorized circulation system. • All roads shall meet minimum standards adopted by the responsible jurisdiction. • Encourage the repair and upgrade of streets through maintenance districts.
Goal #4: Protect and conserve the natural resources, clean air and water, and environment by promoting land use patterns which balance economic benefits and environmental stewardship and preserve the quality of life for residents of Hill County.	<ul style="list-style-type: none"> • Preserve and maintain existing open spaces and parks. • Expand pedestrian and bicycle trail facilities to promote appreciation of the natural resources of Hill County.
Goal #5: Provide adequate and cost-effective public services, facilities, and infrastructure to serve the citizens of Hill County.	<ul style="list-style-type: none"> • Ensure high quality, coordinated community services. • Coordinate the recreational opportunities for County and City or town residents. • Require adequate storm water facilities to be designed, installed, and maintained. • Expand pedestrian and bicycle trail facilities.

The goals, objectives, and policies from the Growth Policy are clearly aligned with those of the Urban Renewal Plan, demonstrating conformance of the Urban Renewal Plan with the Growth Policy.

The Downtown Master Plan specifically identifies creating an URD with a TIF provision as “an opportunity to create a range of public improvements...” needed to achieve the vision and goals identified in the Downtown Master Plan. Table 3 includes key goals from the Downtown Havre Master Plan that apply to this Urban Renewal Plan.

Table 3. Key Goals from the Master Plan

Downtown Master Plan Goal	Relevant Goal, Strategy, or Action Item related to Urban Renewal, Economic Development, and/or Developing Infrastructure
Goal 1: Elevate and add to Downtown events programming	<ul style="list-style-type: none"> • Design the gathering space. “...create additional levels of development to Town Square Park.”

Goal 2: Improve wayfinding	<ul style="list-style-type: none"> • “Make Downtown more accessible and enjoyable by implementing clear and consistent wayfinding.”
Goal 5: Revitalize historic buildings	<ul style="list-style-type: none"> • “Remove/update/or replace dated/dilapidated signage especially for businesses no longer in operation.” • “Repair or replace windows at boarded-over locations.” • “Create a Revolving Loan Fund.”
Goal 6: Increase livable residential spaces and utilization	<ul style="list-style-type: none"> • “Identify community housing needs to prioritize housing opportunities.”
Goal 7: Improve the recreation experience	<ul style="list-style-type: none"> • “Increase the amount of open or recreation space.” • “Expand trail system.”
Goal 8: Improve pedestrian experience and increase safety	<ul style="list-style-type: none"> • “Restructure 1st Street through proposed Downtown District.” • “Build out improved pedestrian safety measures and overall experience throughout the Downtown area including but not limited to 1st Street.”

Land Use

The land use plan illustrates the vision of future development. In the Growth Policy, Havre, including the land included in the Revitalization District, is identified as an urban area. The Growth Policy defines an urban area as “a land use unit offering a living environment with a full range of urban services or a semirural living environment in an existing suburban community” (Hill County, 2019).

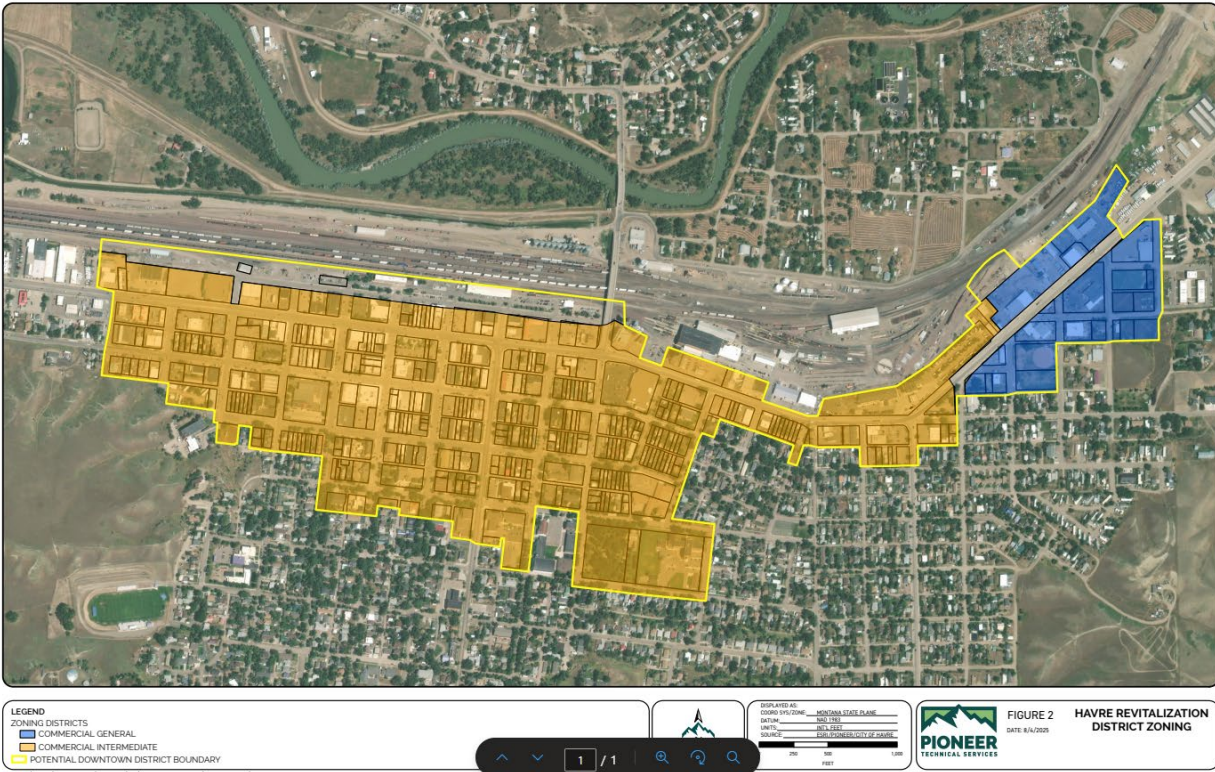
The Growth Policy also includes land use plans for public schools, parks, open spaces, and pathways, and recreation areas. The Growth policy promotes the expansion and improvement of each.

The objectives of the Revitalization District are aligned with and conform to the designated land uses in the Growth Policy.

Zoning Accordance: Regulation of Existing and Proposed Land Uses to Implement the Growth Policy

The land uses proposed by the Growth Policy are regulated by local zoning ordinances, codified at Title 11, Zoning and Subdivisions, Chapter 1, Zoning, of the City Code of Havre (City of Havre, 2024). The purpose of Title 11 Zoning is to promote public health, safety, comfort, convenience, and general welfare. For that purpose, Title 11 Zoning is divided into zoning districts. Per the provisions of the urban renewal law, the zoning within the Havre Revitalization District must be substantially in accordance with the Growth Policy. In the area covered by this Plan, most lots

(and acreage) are zoned as C-1, Commercial Intermediate, which affords a wide variety of commercial enterprises aligned with the goals and objectives of this Urban Renewal Plan. The balance of the properties is zoned as C-G, Commercial-General, which allows all the designated uses of C-1 and adds many more commercial uses.



Conclusions

1. The Havre Revitalization District Urban Renewal Plan has been evaluated with respect to the relevant goals and objectives of the Hill County Growth Policy (Hill County, 2019), and the District was found to be in conformance with the Hill County Growth Policy.
2. The zoning in the Havre Revitalization District has been evaluated with respect to the Hill County Growth Policy, and the zoning in the District was found to be in accordance with the Hill County Growth Policy.

The City Planning Board held a public meeting on _____ and forwarded a written recommendation to the City Council that the Havre Revitalization District Urban Renewal Plan is in conformance with the Hill County Growth Policy and the Havre Revitalization District Urban Renewal is zoned for uses in substantial accordance with the Hill County Growth Policy.

5 Goals and Strategies of the Urban Renewal Plan

Introduction

This chapter presents the goals and strategies for addressing conditions of blight within the Havre Revitalization District. They are based on the needs identified in the “Review of Conditions that Contribute to Blight” that was adopted on June 2, 2025, by the City under Resolution No. 3927. These goals and strategies reflect the urban renewal powers afforded to local governments in the Montana urban renewal statutes and meetings with the public and the City staff in August and September of 2025. Public comments are included in Appendix A. (if Any)

This URD Plan provides guidance for activities that will be undertaken by a variety of public and private entities. It suggests a variety of planning and program initiatives and capital projects that may be undertaken by the City to encourage investment in the District, which will in turn address conditions that have diminished its development potential over time.

Goals of the Urban Renewal Plan

The goals of this Urban Renewal Plan and associated strategies are listed below. These goals support the overall purpose and intent of the Havre Revitalization District as presented in Chapter 1 and restated here. The Havre Revitalization District is intended to create a more robust neighborhood featuring mixed uses and a thriving commercial center through:

- Investment in public infrastructure.
- Retention and recruitment of commerce.
- Leveraging limited resources.

The Plan is intended to support community stakeholders as they work together to address blighted conditions through a series of urban renewal programs and projects to:

- Renew economic vitality and improve quality of life within the Havre Revitalization District through investment in public infrastructure.
- Enhance opportunities for private investment to generate jobs and new taxable value through retention and growth.
- Bolster the District as a neighborhood centered around its key anchors, which include:
 - Pepin Park.
 - Lions Baseball Park.
 - Old Havre Post Office (Historically Registered).
 - Heltne Oil Service Station (Historically Registered).
 - Town Square.
 - Havre Masonic Temple (Historically Registered).

GOAL #1 Invest in Public Infrastructure

Rationale: Infrastructure is the backbone of the community. The development of infrastructure in the Havre Revitalization District area has occurred over time in an inconsistent and unconnected manner. Private development typically requires a corresponding public investment in infrastructure. Capital improvements in the District will help achieve economic vitality and address conditions that contribute to blight.

GOAL #2 Foster Economic Growth

Rationale: Growth in commerce in the URD strengthens the community with an increase in taxable value, decreases vacancy rates which emboldens reinvestment prospects, expands job availability, and decreases leap-frog sprawl, helping to eliminate conditions that contribute to blight.

GOAL #3 Leverage Resources

Rationale: Given the extent of blight in the Havre Revitalization District and limited financial resources available to the City, it will be necessary to utilize a variety of resources. These resources could include land, labor, capital, and entrepreneurship.

Strategies

The realization of these goals will depend on a strategic approach that includes planning, program design and implementation, and capital investment. The potential activities listed below encourage thoughtful and sustainable economic development to successfully eliminate conditions that contribute to blight.

Planning Initiatives

- Support area and issue specific planning efforts such as:
 - Transportation assessments.
 - Urban designs.
 - Capital improvements.
 - Housing needs assessments.
 - Feasibility studies and planning documents.
- Engage in an annual review of potential projected TIF revenues permitting the issuance of TIF bonds.
- Complete the annual work program and budget, listing the activities and costs of the activities for the coming fiscal year, as well as the method of financing those activities for review and approval by the City council.
- Complete the annual report, as required by state law, listing assets, liabilities, income, operating expenses, the amount of the tax increment as of the end of the fiscal year, and describe the expenditures of tax increment in the preceding fiscal year and how the expenditures comply with the approved URD plan.
- Engage in the ongoing evaluation of the City of Havre Growth Policy (Hill County, 2019) to ensure continuing support of urban renewal, TIF, and the use of alternative financing sources.

- Engage in the ongoing evaluation of land use codes to remove unnecessary obstacles to:
 - Lot aggregation.
 - Right-of-way vacation.
 - Higher density.
 - Mixed-use development.
 - Innovative approaches to parking provisions.
 - Use or location of technology advances.
 - Development in hazard areas.
- Encourage private investment to:
 - Leverage resources.
 - Foster symbiotic activities.

Program Initiatives

- Implement URD project review and approval process(es).
- Examine the usefulness of monetary stimulus programs such as:
 - Revolving loans that reduce the cost of debt service.
 - Employing economies of scale to reduce costs.
 - Reimbursement of developer financing of public infrastructure.
 - Cost sharing.
- Examine the usefulness of incentive programs such as:
 - Fast-track review.
 - Workforce training.
 - Cost mitigation.
- Implement monetary stimulus program(s) determined to be useful.
- Implement incentive program(s) determined to be useful.
- Enhance ongoing public participation.

Capital Projects

- Encourage the preparation of properties for redevelopment through investment in public infrastructure.
- Leverage public and private funds for public infrastructure.
- Leverage state and federal funds for public infrastructure.
- Encourage the accommodation of technological advances, such as the crucial infrastructure necessary for next generation fiber-optic connectivity.

6 Design and Implementation

Introduction

This Havre Revitalization District Urban Renewal Plan provides a direction for redevelopment and revitalization of the District. Upon its adoption, this Plan will serve as the official policy guide for public action. However, these policies can only be transformed to action through an effective implementation program.

The revitalization of the District is being undertaken in a manner that is reflective of rigorous public policy and thoughtful planning. To this end, the following defining elements have been identified that will characterize the projects and activities undertaken in connection with the revitalization and redevelopment of the Havre Revitalization District.

Phased Development and Leveraging Opportunities

The revitalization of the Havre Revitalization District has and will continue to be developed in stages as resources and opportunities become available. In some cases, specific projects will occur in support of private investment that would otherwise not occur without a corresponding investment in public infrastructure. Also, new program initiatives or funding opportunities may present themselves periodically, which can help bring certain urban renewal projects forward. Projects that can make use of a variety of public and private resources including state and federal grants, loans, and specialized tax credits, such as those for low-income housing, as well as tax increment funds will be encouraged.

Thoughtful Design

Where possible and feasible, urban renewal projects will incorporate design strategies that bolster the area's sense of neighborhood. Projects should demonstrate connectivity, continuity, and be area centric.

Transportation plans should feature traffic calming and multimodal transportation alternatives, such as pedestrian and bicycle paths. While the City was largely developed to accommodate automobiles, overall national trends indicate that non-motorized access has become increasingly important. Many U.S. cities are seeing an increase in bicycle commuters, according to the U.S. Census Bureau, and many communities have taken steps to support more transportation options, such as bicycling and walking (U.S. Census Bureau, 2024b).

Residents are more likely to select living units in close proximity to where they work. Project designs, therefore, should include features that foster the ability to walk and/or cycle to work.

Public Investment

The revitalization of the Havre Revitalization District will require cooperation between the public and private sectors. As noted above, the local government plans to invest in public infrastructure improvements in order to foster private investment. Public improvement projects will be undertaken in support of private development and with respect to area plans developed by property owners and investors. Funding for public infrastructure improvements will come from a number of sources including, but not limited to, TIF. Specific projects will be undertaken in accordance with the Montana Urban Renewal Law, §7-15-42 and §7-15-43, MCA (Montana State Legislature, 2023a and 2023b).

Evaluation Criteria

The following criteria will be used in evaluating urban renewal activities and setting priorities in the context of limited financial resources. While “public purpose” criteria must be met in all cases, the other criteria can be ranked based on the goals of particular projects and programs.

Public purpose

- Does the project serve the community and the District, or does the project support a singular entity?
- If the project is intended for public ownership, is it complying with public procurement rules and regulations?
- Does the public purpose expand/extend the project beyond the standard requirements imposed on all developments by the local government?
- Is the project paying a fair and equitable share of development costs?
- Will the project generate property taxes or are tax abatements, credits, or exemptions being requested?

Overall purpose and intent

- Does the project foster the goals stated in the Montana Urban Renewal statutes?
- Does the project support, rather than compete with, other community and economic development initiatives?
- Is the project consistent with applicable adopted plans?
- Is the project in conformance with the City of Havre Growth Policy (Hill County, 2019)?

Timing/project design and readiness

- Has due diligence been completed?
- Have necessary permits been obtained and fees paid?
- Does the project lend itself to phasing or segmentation that enables portions of the project to stand alone?
- What assurances have been provided that the project will come to fruition?
- What guarantees are in place to sustain and/or maintain the project over time?

Funding

- What is the percentage of public dollars invested in the infrastructure as compared to private dollars?
- Does the project take advantage of an initiative or funding source that can be matched or leveraged by urban renewal dollars and/or private investment?
- Will the project require ongoing support to be sustainable? Are other, longer-term funding strategies considered in project planning?

Conditions of blight

- Does the project address a condition of blight that endangers the health, safety, and welfare of the residents?

- Does it improve structures that have become ill-suited for their original use?
- Does the project enable improved connectivity of critical infrastructure within the URD and/or between the URD and the community?
- Does the project provide for increased efficiency in delivery of services, increase live-work opportunities, and/or community interaction?

Economic growth

- Does the project create new employment opportunities and/or opportunities for workforce training?
- Does the project improve the overall property tax base within the District?
- 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?

Community focus

- Does the project accentuate the area’s sense of neighborhood?
- Has the project received and addressed public input?
- Does the project enhance connectivity to the area’s anchors?
- Does the project reflect a local focus and human scale?

Administration

The implementation of the renewal effort outlined in this Plan will be directed by the Havre Revitalization District Renewal Agency (Agency), which will be created by resolution by the City Council as authorized under §7-15-4232, MCA (Montana State Legislature, 2023a). The City Council will appoint no fewer than five members to the Agency’s board, which must include one representative from the County Government and one representative from the school district with boundaries that overlap the urban renewal area §7-15-4234, MCA (Montana State Legislature, 2023a). The terms of the initial members will be staggered to comply with §7-15-4234(2), MCA (Montana State Legislature, 2023a). If deemed necessary, the Agency is responsible for hiring staff and developing and implementing programs. Each year, the Agency will prepare an annual work program and budget, listing the activities and costs of the activities for the coming fiscal year, as well as the method of financing those activities. This program and budget can be amended during the course of the fiscal year in light of funding and program opportunities and changes. All budgets and revised budgets shall be reviewed and approved by the City council. Urban renewal activities undertaken by the City and the Agency will be in accordance with Montana State Statute, §7-15-4233, MCA (Montana State Legislature, 2023a).

Urban Renewal Program Design

Once projects and programs are identified, the next step will be to develop the mechanisms to implement the overall urban renewal program. Given that private development will be necessary to generate tax increment funds, business development must occur simultaneously

with other community-based revitalization activities. The Havre Revitalization District will make use of a variety of approaches in achieving the goals of this Plan. Approaches might include:

Public Revitalization Projects

- Annual Tax Increment Appropriations – The City may finance smaller public infrastructure improvements and renewal programs from its annual tax increment receipts by appropriation. Funds available each year would be determined by the size of the annual increment and any prior commitments (such as bond debt service requirements and administrative costs).
- Tax Increment Bonds – The City may issue tax increment bonds in order to finance projects “up front” and then repay the tax increment debts over time.
- Conventional Financing – The City may borrow funds from commercial lending institutions in order to finance public infrastructure improvements. Annual tax increment revenues will pay principal and interest on the loan. A conventional loan agreement will not, however, extend the authorized 15-year time period of an urban renewal TIF provision.
- Local, State and Federal Programs – There are a number of funding resources available to communities to undertake planning and capital improvement projects. These are listed in the funding section below.

Business Recruitment

City staff and/or consultant services can be used to assist in the development of business plans, market studies, and general research to assist businesses in locating or expanding in the URD.

Private Sector Development

In addition to public sector investments, the Agency can assist property and business owners in specific renewal activities, including the following:

- TIF Revolving Loans – In §7-15-4292, MCA (Montana State Legislature, 2023a), the Montana TIF statute provides for the establishment of loan programs, whereby TIF funds may be loaned for the construction of private infrastructure in support of the goals of the URD. As principal and interest payments are made, the funds may be loaned again, even after the TIF provision sunsets.
- Tax Increment Grants – In some cases, urban renewal agencies can make grants to private entities to support projects that are in the community’s best interest and are in keeping with the purposes of the Montana Urban Renewal Law, such as public safety and the removal of blight. Examples include:
 - Stabilization of structures that have been neglected or abandoned.
 - Installation of life safety equipment such as sprinkler systems.
 - Addressing Brownfields.
- Other Assistance – The urban renewal program can assist private sector projects in a variety of ways by providing technical assistance and helping property owners access federal, state, and local resources and incentives for development.

Partnership Development

The urban renewal program will rely on cooperative efforts among the City, the Agency, District property owners, and economic development organizations to achieve its goal of fostering revitalization. In many cases, these cooperative partners will work jointly on market analyses, business recruitment, and capital improvements planning. Also, as noted above, it will be necessary to work with other local, state, and federal entities in providing additional financing and matching funds to undertake projects and programs in the URD. Potential partnerships can be forged using a variety of programs and funding mechanisms.

7 Financial Resources

As noted in Chapter 1, the implementation of the Havre Revitalization District Urban Renewal Plan will include a TIF provision. The base year for the purposes of measuring any incremental value will be January 1, 2025. Costs that may be paid using TIF dollars are listed in §7-15-4288, MCA (Montana State Legislature, 2023a), as follows:

- Land Acquisition.
- Demolition and removal of structures.
- Relocation of occupants.
- The acquisition, construction, and improvement of public improvements or infrastructure, 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.
- Costs incurred in connection with the redevelopment activities allowed under 7-15-4233 (Montana State Legislature, 2023a).
- Administrative costs associated with the management of the urban renewal area or TEDD.
- Assemblage of land for development or redevelopment by private enterprises or public agencies, including sale, initial leasing, or retention by the local government itself at its fair value.
- The compilation and analysis of pertinent information required to adequately determine the needs of the urban renewal area or TEDD.
- The connection of the urban renewal area or TEDD to existing infrastructure outside the area or district.

A tax increment provision is authorized for 15 years or longer if the tax increment revenue is pledged to the payment of tax increment bonds. §7-15-4289, MCA (Montana State Legislature, 2023a), provides for the use of tax increments for bond payments. The tax increment may be pledged to the payment of the principal of premiums, if any, and interest on bonds, which the municipality may issue to provide funds to pay such costs for a period not to exceed 25 years. Bonds sold during the first 15-year period may extend the TIF provision for up to an additional

25 years. Bonds sold after the 15th year must be retired within the period of time established by bonds sold within the first 15 years.

Per §7-15-4291, MCA (Montana State Legislature, 2023a), the City may enter into agreements with the other affected taxing bodies to remit to such taxing bodies any portion of the annual tax increment not currently required for the payment of the costs listed in §7-15-4288, MCA (Montana State Legislature, 2023a) or pledged to the payment of the principal of premiums, if any, and interest on bonds.

As noted in Chapter 5 of this Plan, TIF dollars can be directed to a revolving loan fund, which can continue in perpetuity, beyond the sunset of the TIF provision.

Other Financing Mechanisms

There are several financial assistance programs that can be used in the redevelopment of the Havre Revitalization District in addition to TIF. Financing strategies for addressing urban renewal needs identified in this Plan will likely include combining various funding sources. For example, a local special improvement district might be used in combination with a Montana Board of Investment INTERCAP loan to match federal or state dollars. The following is a summary of programs available to fund urban renewal projects:

Transportation Infrastructure

This section describes funds and funding sources that are available to finance urban renewal transportation related projects. These funding methods, such as local option taxes, improvement districts and other types of bonds, enable local citizens to participate in funding projects. In general, however, the ability to use additional property tax levies to fund urban renewal is governed by Montana Statute under §15-10-402, MCA (Montana State Legislature, 2023c) that limits taxes to 1996 levels.

A. Bridge and Road Mills (Property Taxes)

Montana law provides for cities (§7-14-4101, MCA [Montana State Legislature, 2023d]) to manage transportation infrastructure. Counties are specifically responsible for all the bridges in a county, including those within cities and towns, except those managed by the Montana Department of Transportation. Municipalities may establish a road fund under §7-14-4113, MCA (Montana State Legislature, 2023d).

B. Transportation Improvement Authority

Established under §7-14-1001, MCA (Montana State Legislature, 2023e), the purpose of a transportation improvement authority is to blend the interests of local, state, and federal governments with the interests of the public and the business community to build, modify, or improve transportation facilities and systems within its jurisdiction. A county and a municipality within a county may, by joint resolution, create a transportation improvement authority. The transportation improvement authority may enter into contracts and accept local, state, federal, and private funds to undertake transportation projects.

C. State Fuel Tax

Under §15-70-101, MCA (Montana State Legislature, 2023f), Montana assesses a tax on gasoline and diesel fuel used for transportation purposes. Each municipality receives a portion of the total tax funds allocated to cities and towns based on:

- 1) The ratio of the population within each municipality to the total population in all cities and towns in the state
- 2) The ratio of the street mileage within each municipality to the total street mileage in all incorporated cities and towns in the state. The street mileage is exclusive of the interstate, national highway, and primary systems.

All fuel tax funds allocated to local governments must be used for the construction, reconstruction, maintenance, and repair of rural roads or city streets and alleys. Priorities for the use of these funds are established by the cities receiving them.

Debt Financing – All Types of Projects

Local governments can make use of various kinds of debt financing to fund urban renewal projects. In addition to TIF bonds discussed above, these include revenue bonds, special improvement district bonds, and general obligation bonds. Debt financing enables local governments to finance major infrastructure projects using future revenue from special assessments, user fees, and other forms of revenue. Under §7-7-4101, MCA (Montana State Legislature, 2023g), a local government has power to incur indebtedness by borrowing money, issuing bonds, issuing notes, entering leases and lease-purchase agreements, or entering into installment purchase contracts for the following purposes:

- 1) Acquiring land for and designing and erecting public buildings.
- 2) Acquiring land for and designing and constructing sewers, sewage treatment and disposal plants, waterworks, reservoirs, reservoir sites, and lighting plants.
- 3) Supplying the municipality with water by contract and the construction or purchase of canals or ditches and water rights for supplying municipality with water.
- 4) Designing and constructing bridges, docks, wharves, breakwaters, piers, jetties, and moles.
- 5) Acquiring, opening, or widening any street and improving the street by constructing, reconstructing, and repairing pavement, gutters, curbs, and vehicle parking strips and to pay all or any portion of the cost relating to the project.
- 6) Purchasing or leasing fire apparatus, street and other equipment, and personal property, including without limitation, vehicles, telephone systems, and photocopy and office equipment, including computer hardware and software.
- 7) Building, purchasing, designing, constructing, and maintaining devices intended to protect the safety of the public from open ditches carrying irrigation or other water.
- 8) Funding outstanding warrants and maturing bonds.
- 9) Repaying tax protests lost by the local government or other municipal corporation.

The local government incurs various administrative costs in conjunction with issuing bonds. These costs include the retention of legal counsel and financial consultants, the establishment of reserve funds, and the preparation of the prospectus and various required documents. These bonds provide tax-free interest earnings to purchasers and are therefore subject to detailed scrutiny under both state and federal law. The citations in MCA are listed below for each type of bond described.

A. Special Improvement Districts

Under §7-12-4101 and §7-12-4102, MCA (Montana State Legislature, 2023h), cities and towns can create special improvement districts for a number of activities including:

- The acquisition, construction or reconstruction of public streets and roads.
- The acquisition, construction or reconstruction of sidewalks, culverts, bridges, gutters, curbs, steps, and parks, including the planting of trees.
- The construction or reconstruction of sewers, ditches, drains, conduits, and channels for sanitary or drainage purposes, with outlets, cesspools, manholes, catch basins, flush tanks, septic tanks, connecting sewers, ditches, drains, conduits, channels, and other appurtenances.
- The construction of sewer and water systems including fire hydrants.
- The acquisition and improvement of land to be designated as public park or open space land.
- The conversion of overhead utilities to underground locations in accordance with §69-4-311 through §69-4-314, MCA (Montana State Legislature, 2023i).
- The purchase, installation, maintenance, and management of alternative energy production facilities.

B. Business Improvement District including Tourism Business Improvement Districts

Business Improvement Districts are authorized under §7-12-1101, Et seq. MCA (Montana State Legislature, 2023j). This provision of the law allows the local governing body to assess properties upon the request of property owners within a district to fund the following activities as stated in §7-12-1102 (Montana State Legislature, 2023j):

- 1) Serve a public use.
- 2) Promote the health, safety, prosperity, security, and general welfare of the inhabitants of the district and of the people of this state.
- 3) Be of special benefit to the property within the boundaries of any district created pursuant to the provisions of this part.
- 4) Aid in tourism, promotion, and marketing within the district.

C. General Obligation Bonds

General obligation bonds are backed by the full faith and credit of the local government and must be approved by the voters in an election. General obligation bonds are generally payable from ad valorem taxes (based on the value of property) and expressed in mills. General

obligation bonds are attractive to bond buyers because they have voter approval and are not as vulnerable to fluctuations in revenue. Municipalities are assigned a bond debt limit based on a percentage of taxable valuation. General obligation bonds must fall within this limit.

D. Municipal Revenue Bonds

Under §7-7-4421, MCA (Montana State Legislature, 2023k), a municipality may issue revenue bonds to finance any project or activity authorized.

NOTE: Pursuant to §7-15-4218, MCA (Montana State Legislature, 2023a), voter approval of the urban renewal plan is required when general obligation bonds are to be used. If the Plan or any subsequent modification thereof involves financing by the issuance of general obligation bonds of the municipality as authorized in §7-15-4302(1), MCA (Montana State Legislature, 2023b) or the financing of water or sewer improvements by the issuance of revenue bonds under the provisions of Part 44 of Chapter 7 or of Part 43 of Chapter 13, the question of approving the Plan and issuing such bonds shall be submitted to a vote of the qualified electors of such municipality, in accordance with the provisions governing municipal general obligation bonds under Chapter 7, Part 42, at the same election and shall be approved by a majority of those qualified electors voting on such question.

Railroad Crossing Related Programs

A. Federal Surface Transportation Program - Rail/Highway Crossing Protective Devices Program

The purpose of the Federal Rail/Highway Crossing – Protective Devices Program is to identify high hazard rail crossing sites and install new rail crossing signals. Montana Department of Transportation’s Rail - Highway Safety manager is responsible for surveying, identifying, and prioritizing those railroad crossings that require new protective devices or upgrading existing devices. The funds are distributed on a statewide basis determined by a priority list ranked by a hazard index. The federal/state ratio is 90% federal and 10% state.

B. Federal Surface Transportation Program - Rail/Highway Crossing Elimination of Hazard Program

The purpose of the Federal Rail/Highway Crossing – Elimination of Hazard Program is to identify high hazard rail crossing sites and construct new rail/highway grade crossings. The program also uses funds to rehabilitate existing grade separations. Grade separation projects are funded with 90% federal funds and 10% state funds. Since funding for this program is limited, funds are often used in combination with other federal funding sources to fund costly grade separation projects. Eligible expenditures include the separation or protection at grade crossings, reconstruction of existing crossings, and relocation of highways to eliminate crossings. Projects for this program are selected by identifying those sites where only a grade separation will eliminate an identified hazard or where an existing grade separation exists but needs rehabilitation or replacement.

Funding for Public Improvements (Sewer, Water, Roads, Community Facilities, Parks)

A. Montana Coal Endowment Program - Montana Department of Commerce (MDOC)

The Montana Coal Endowment Program (MCEP) is a state funded program, authorized under §90-6-701 through 710, MCA, and is administered by the MDOC (MDOC, n.d.[a]). It is designed to help address the affordability of local infrastructure projects by providing grants to decrease the cost of constructing public facilities. Funds are derived from the Montana coal severance tax and made available to local governments as matching grants, loans, and grant/loan combinations. According to §90-6-702, MCA (Montana State Legislature, 2023l), the purpose of the MCEP program is to assist local governments in funding infrastructure project that will:

- 1) Create jobs for Montana residents.
- 2) Promote economic growth in Montana by helping to finance the necessary infrastructure.
- 3) Encourage local public facility improvements.
- 4) Create a partnership between the state and local governments to make necessary public projects affordable.
- 5) Support long-term, stable economic growth in Montana.
- 6) Protect future generations from undue fiscal burdens caused by financing necessary public works.
- 7) Coordinate and improve infrastructure financing by federal, state, local government, and private sources.
- 8) Enhance the quality of life and protect the health, safety, and welfare of Montana citizens.

Types of financial assistance available under this program include:

- 1) Matching grants for local infrastructure projects.
- 2) Matching grants for infrastructure planning.
- 3) Emergency grants for local infrastructure projects.
- 4) The department of commerce may provide local governments with emergency grants for infrastructure projects only if necessary to remedy conditions that, if allowed to continue until legislative approval could be obtained, will endanger the public health or safety and expose the applicant to substantial financial risk. The department shall report to the governor, the legislative fiscal analyst, and the local government interim committee in accordance with §5-11-210 (Montana State Legislature, 2023m) regarding emergency grants that are awarded during each biennium. The report must be provided in an electronic format.
- 5) The department of commerce may provide local governments with matching grants for infrastructure planning. The department shall report to the governor and the legislature in accordance with §5-11-210 (Montana State Legislature, 2023m) regarding infrastructure planning grants that are awarded during each biennium.

B. The Montana INTERCAP Program – Montana Board of Investments

“Since 1987, INTERCAP has been a valuable, low interest loan resource for eligible Montana government units as defined under §17-5-1604, MCA. The INTERCAP program is a variable rate loan program, where interest rates are adjusted on February 16th of each year. Eligible projects have wide flexibility, e.g. new and used equipment and vehicles, real property improvements, cash flow, preliminary engineering costs, and grant writing. Maximum loan term limit is 15 years, statutory limit, or useful life of the project, whichever is less” Montana Board of Investments, n.d.).

The INTERCAP Program is a low-cost, variable-rate program that lends money to Montana local governments, state agencies, and the university system for financing or refinancing the acquisition and installation of equipment or personal and real property and infrastructure improvements. The Board of Investments issues tax-exempt bonds and loans the proceeds to eligible borrowers. In addition to long-term financing, INTERCAP is an excellent source for interim financing.

C. Community Development Block Grant

The Community Development Block Grant Program is a federally funded grant program that assists communities with development needs such as housing, public facilities, and economic development and planning grants. All projects must be designed to principally benefit low and moderate-income families. The program was established by the Federal Housing and Community Development Act of 1974 (42 USC 5301) and is administered nationally by the U.S. Department of Housing and Urban Development. The Legislature authorized the MDOC to administer the program beginning in 1982. Eligible activities include planning, public facilities construction, housing, neighborhood renewal, and economic development (MDOC, n.d.[b])

D. Public Works Program - Economic Development Administration

The Economic Development Administration is an agency within the U.S. Department of Commerce. The purpose of the Public Works Program is to assist communities with the funding of public works and development facilities that contribute to the creation or retention of private sector jobs and to the alleviation of unemployment and underemployment. Such assistance is designed to help communities achieve lasting improvement by stabilizing and diversifying local economies and improving local living conditions and the economic environment of the area.

E. Water, Wastewater and Solid Waste Action Coordinating Team (W²ASACT)

In 1982, a group of professionals from state, federal, and non-profit organizations that finance, regulate, or provide technical assistance for community water and wastewater systems decided to start meeting in order to coordinate and enhance their efforts. This group calls itself the "Water, Wastewater and Solid Waste Action Coordinating Team," or W²ASACT for short. W²ASACT meets several times a year to find ways to improve our state's environmental infrastructure. All of the programs represented in W²ASACT have different missions and meet unique needs. However, it has been the common elements shared by the funding programs

that have been the driving force of W²ASACT. These programs provide money (grants or loans), take applications from communities to fund their projects, and administer that money once the project is funded. While W²ASACT cannot change all of the state or federal requirements, it can identify unnecessary duplication of requirements that make compliance difficult for communities.

8 Urban Renewal Program Evaluation and Plan Amendments

The Havre Revitalization District 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:

- Increases in the property tax base.
- Creation of jobs within the URD.
- Elimination of blighted conditions.

The Plan provides flexibility to accommodate a variety of approaches. However, changes over time may necessitate more formal amendments to the Urban Renewal Plan. The Urban Renewal Plan may be modified by ordinance under §7-15-4221, MCA (Montana State Legislature, 2023a)

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Appendix A. Public Comment