

CONFORM
COPY

CLIFFORD T. HAYES 148P I 2301602000
KOOTENAI CO. RECORDER Page 1 of 148
BBB Date 02/04/2011 Time 12:48:55
REC-REQ OF CITY OF HARRISON
RECORDING FEE: 0.00
2301602000 XX 11

ORDINANCE NO. 2010-440

011

AN ORDINANCE OF THE CITY OF HARRISON, A MUNICIPAL CORPORATION OF THE STATE OF IDAHO, APPROVING THE HARRISON URBAN RENEWAL PLAN; CONFIRMING THE DETERIORATED DECLARATION; ADOPTING A REVENUE ALLOCATION AREA; MAKING CERTAIN FINDINGS AND CONCLUSIONS IN SUPPORT THEREOF; PROVIDING AN EFFECTIVE DATE; AND PROVIDING FOR OTHER MATTERS PROPERLY RELATING THERETO, AND PROVIDING FOR THIS ORDINANCE TO BE EFFECTIVE UPON ITS PASSAGE AND APPROVAL.

WHEREAS the City of Harrison did on August 5, 2008 by Resolution No. 2008-5, declare that a specifically described portion of the city limits of the City of Harrison was deteriorated and deteriorating, and in need of remediation by an urban renewal agency, and

WHEREAS the City Council of the City of Harrison recommended that the Mayor of the City of Harrison appoint an urban renewal commission, and

WHEREAS the appointed Board of Commissioners of the Harrison Urban Renewal Agency has adopted By-Laws establishing its existence and has retained staff to assist it with its duties, and

WHEREAS the Harrison Urban Renewal Agency has prepared an urban renewal plan pursuant to Title 50, Chapters 20 & 29, Idaho Code, for remediation of the deterioration found to exist, hereinafter referred to as the Harrison Urban Renewal Plan, and

WHEREAS the Board of Commissioners of the Harrison Urban Renewal Agency conducted a special meeting on August 3, 2009, and adopted Resolution 2009-1 recommending approval of the Harrison Urban Renewal Plan and feasibility study by the City Council of the City of Harrison and to set a public hearing for the Plan, and

WHEREAS the Harrison City Council conducted a public hearing on December 1, 2009, and heard public comments on the Harrison Urban Renewal Plan and Feasibility Study,

NOW, THEREFORE, BE IT RESOLVED BY THE MAYOR AND CITY COUNCIL OF THE CITY OF HARRISON AS FOLLOWS:

Section 1: The City Council hereby makes the following findings of fact:

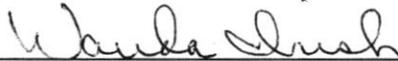
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- a. The area of the proposed plan has been previously declared by the City of Harrison to be a deteriorated and deteriorating area, and the Agency finds that the deterioration described by the City Council does in fact exist.
- b. The Harrison Urban Renewal Plan provides for varying methods to remediate the described deterioration and prevent future deterioration, and contains the necessary elements required by Idaho law, including a tax allocation feasibility study which finds that the estimated tax increment revenue is sufficient to repay the debt to be incurred to provide the improvements described within the Plan.
- c. The Harrison Urban Renewal Plan indicates the type of improvements and rehabilitation projects that are proposed to be carried out, including land uses, densities, building requirements, methods of financing, and a revenue allocation provision.
- d. The Harrison Urban Renewal Plan describes a revenue allocation area by metes and bounds description, as described in Exhibit 1 and displayed in Exhibit 2, attached and incorporated by reference herein, that does not exceed the limitations of I.C. 50-2904.(13).
- e. The Harrison Urban Renewal Plan conforms to the general plan of the City of Harrison, and is in conformance with the Comprehensive Plan.
- f. The Harrison Urban Renewal Plan does not anticipate the displacement of any families.
- g. The Harrison Urban Renewal Plan will enhance public recreational facilities and activities within the City, and encourage private sector participation.
- h. That unless the afore-mentioned conditions are improved, they will substantially impair the sound growth potential of the City of Harrison and will constitute an economic and social liability, and that further development in the area without such improvements will endanger the public health, safety and welfare.
- i. That improvement of the property and the City services in the plan area are necessary and appropriate to facilitate the proper growth and development of the City in accordance with sound planning standards and local community objectives.

Section 2: The Mayor and City Council of the City of Harrison hereby adopts the Harrison Urban Renewal and approves the revenue allocation area provided for in the Plan, and this Ordinance shall be effective immediately upon its adoption and approval.

ADOPTED AND APPROVED this 7 th day of December, 2010.

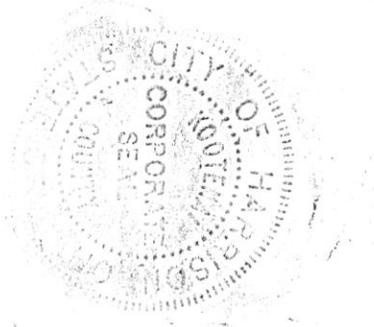


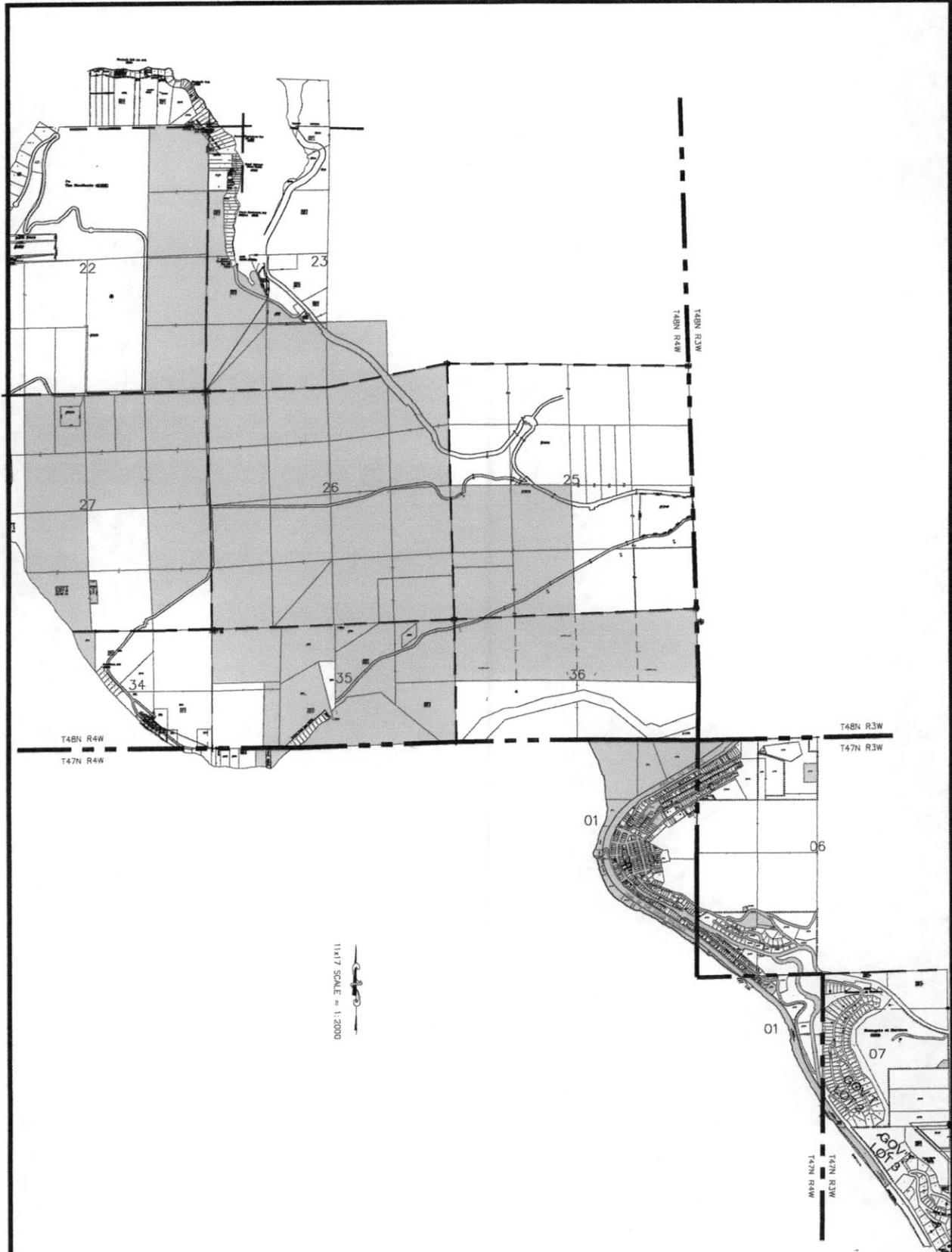
Wanda Irish, Mayor

ATTEST:



Jann Patterson, City Clerk





1 OF 2

HARRISON URBAN RENEWAL AGENCY

PROJECT NO.: 41031
 DESIGNED BY: TJC
 DRAWN BY: TJC
 CHECKED BY: M.L.H.
 DWG NAME: 41031-URB.DWG
 DATE: 11-10-10
 SHEET NO.:

URBAN RENEWAL DISTRICT BOUNDARY

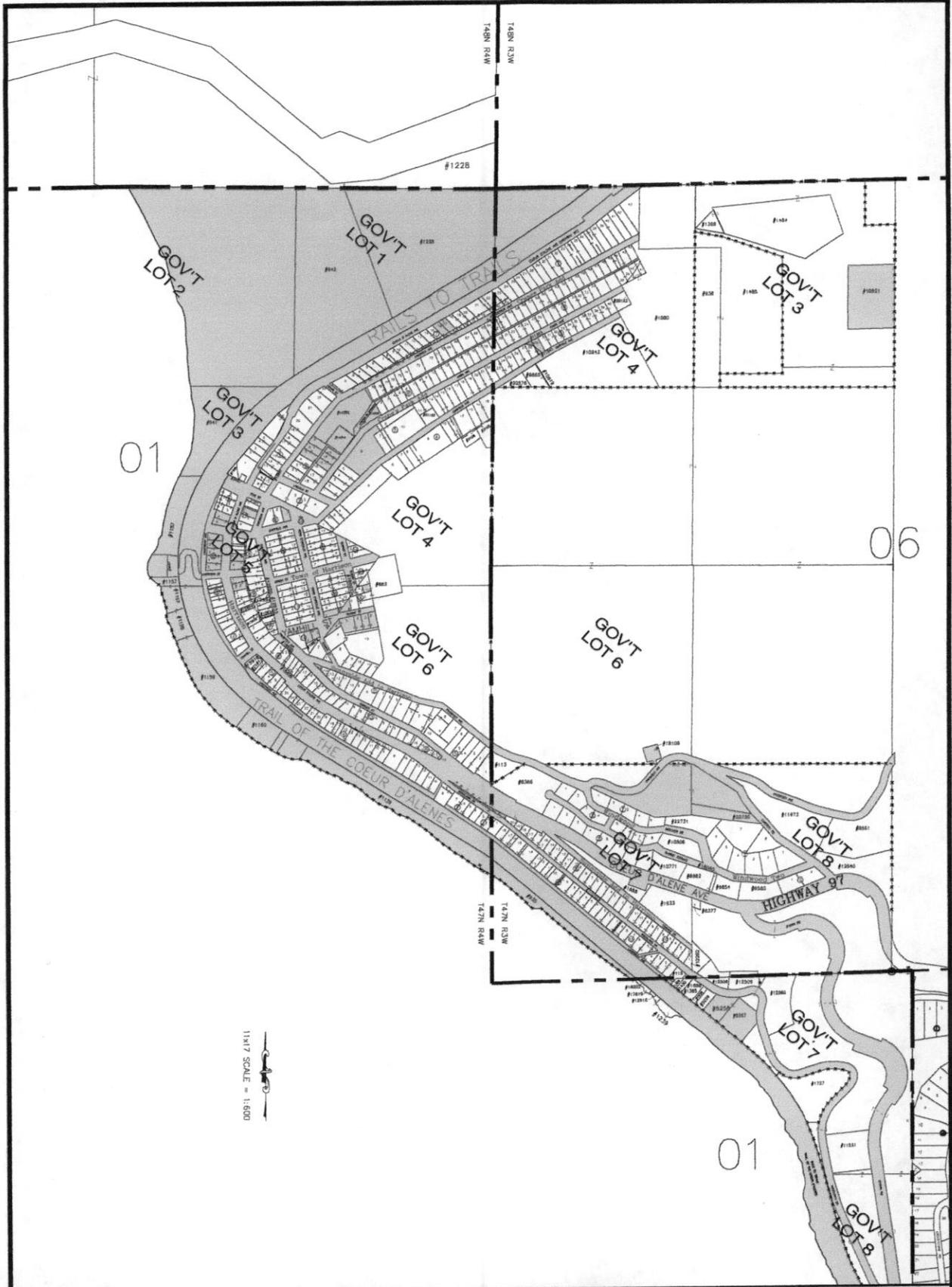
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 Coeur d'Alene, ID 83815 (fax) 208-664-5946

NO.	DATE	REVISION DESCRIPTION	BY

CONTRACT 01031

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HARRISON URBAN RENEWAL AGENCY

URBAN RENEWAL DISTRICT BOUNDARY

PROJECT NO.: 47031
 DESIGNED BY: TJP
 DRAWN BY: MLH
 CHECKED BY: MLH
 DWG NAME: PLANNING DWG
 DATE: 1-10-10
 SHEET NO.: 2 OF 2

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NO.	DATE	REVISION DESCRIPTION	BY

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**LEGAL DESCRIPTION
FOR
HARRISON URBAN RENEWAL DISTRICT**

Government Lots 4, 7 and 8 of Section 6, Township 47 North, Range 3 West, Boise Meridian, Kootenai County, Idaho;

TOGETHER WITH

Government Lot 1, 2, 3, 4, 5, and 6 of Section 1, Township 47 North, Range 4 West, Boise Meridian, Kootenai County, Idaho

TOGETHER WITH

That portion of Government Lot 3, of said Section 6 described as follows:

Tax Number 10921 (see attached description)

TOGETHER WITH

That portion of said Section 1 described as follows

Tax Numbers 941, 1139, 1157, 1158, 1159, 1160, 5257 and 5258 (see attached descriptions)

TOGETHER WITH

That portion of said Section 6 described as follows:

Tax numbers 935 and 18109 (see attached description);

TOGETHER WITH

The north half of the northeast quarter of Section 36, Township 48 North, Range 4 West, Boise Meridian, Kootenai County, Idaho

TOGETHER WITH

That portion of the former Union Pacific Railroad right of way, now known as the Trail of the Coeur d'Alenes within Government Lots 7 and 8 of Section 1, Township 47 North, Range 4 West, Boise Meridian, Kootenai County, Idaho and Government Lot 1 of Section 12 Township 47 North, Range 4 West, Boise Meridian, Kootenai County, Idaho;

TOGETHER WITH

That portion of said former Union Pacific Railroad right of way, now known as the Trail of the Coeur d'Alenes within Government Lots 2 and 3 of Section 7, Township 47 North, Range 3 West, Boise Meridian, Kootenai County, Idaho that lies within the current city limits of the City of Harrison;

TOGETHER WITH

Those portion of said Government Lot 2 of Section 7 lying westerly of said former Union Pacific Railroad right of way, and that portion of said Government Lot 3 of Section 7, that lies within the current city limits of the City of Harrison and westerly of said former Union Pacific Railroad right of way;

TOGETHER WITH

The existing and prescriptive right of way for O'Gara road, Woodland Drive, Sunset Terrace Drive, Westview Drive, Shadow Lane, Cemetery Road and Prospect Avenue located within said Government Lots 7 and 8 of Section 6 and said Government Lots 7 and 8 of said Section 1, Township 47 North, Range 4 West, Boise Meridian, Kootenai County, Idaho; It is the intent of this portion to include all roads within the said Government Lots that appear on the county assessor map but do not have a document of record specifically defining them;

EXCEPT

The following parcels within said Government Lot 4 of Section 6:

The north 421 feet of the East 371 feet of said Government Lot 4;

Tax numbers 1580, 9865, 10243, 10619, 20123, 20576 (see attached descriptions);

ALSO EXCEPT

That portion of said Government Lot 4 of Section 1 lying east of the Plat of the Town of Harrison, as recorded in Book A of Plats, at page 29, records of Kootenai County, Idaho and east of the Plat of Sunnyside Addition to the Town of Harrison as recorded in Book C of Plats, Page 65, records of Kootenai County and South of the Plat of Cranes Park Addition to the Town of Harrison, as recorded in Book C of Plats, Page 34, records of Kootenai County, Idaho;

ALSO EXCEPT

That portion of said Government Lot 6 lying easterly and northerly of said Sunnyside Addition;

ALSO EXCEPT

All lots within Blocks 1, 2, 3, 4, 5, 6 and 7 of the said Plat of Cranes Park Addition to the Town of Harrison and except all vacated alleys and vacated roads within said Plat;

ALSO EXCEPT

All lots within Blocks 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19 and 20 of said Plat of the Town of Harrison and except all vacated alleys and vacated roads within said Plat;

ALSO EXCEPT

All lots within Blocks A, B, 1, 2, 3, 4, 5, 6, 7, 8, 9, 10 and 11 of the said Plat of Sunnyside Addition and except all vacated alleys and vacated roads within said Plat;

ALSO EXCEPT

All lots within Blocks 1, 2 and 3 of the plat of Windwood, as recorded in Book E of Plats, Page 54, records of Kootenai County, Idaho;

ALSO EXCEPT

All lots within Blocks 1 and 2 of the plat of Windwood Two, as recorded in Book F of Plats, Page 25, records of Kootenai County, Idaho;

ALSO EXCEPT

The following parcels within said Government Lots 7 and 8 of Section 6 described as follows:

Tax Numbers 113, 115, 1309, 1430, 1688, 1933, 6377, 8366, 8981, 8982, 9560, 9654, 10506, 10771, 11973, 12282, 12508, 12509, 12940, 18090, 22731 (see attached descriptions);

That portion of said Government Lot 7 and 8 lying north of the existing and prescriptive right of way of Prospect Avenue and Skyline Drive;

That portion of said Government Lot 8 lying southerly of State Highway 97 right of way;

**AND TOGETHER WITH THE FOLLOWING PROPERTIES THAT ARE
INTENDED TO BE INCLUDED IN THIS LEGAL DESCRIPTION AREA**

TOGETHER WITH

The following parcels within said Plat of Cranes Addition:

Lots 16, 17 and 51 of Block 7;
Lots 5, 6, 7, 13, 14, and 15 of Block 2;
Lot 6 of Block 5;
The East half of Lot 11 of Block 4;
Tax numbers 11303, 14292, 14344 and 14345 (see attached descriptions);

TOGETHER WITH

The following parcels within said Plat of the Town of Harrison:

Lots 4 and 5 of Block 1;
Lot 2 and the South 8 feet of Lot 1 of Block 10;
Lot 3 of Block 11;
Lots 1, 2, 3, 4 and 5 of Block 2;
Lots 1 and 2, Block 8, except the East 10 feet
Lots 3 and 4, Block 9, except the East 10 feet
Vacated portion, if any, of Harrison Street between Lot 4 of Block 9 and Lot 1 of Block 8;
The east 10 feet of Lots 1, 2, 3 and 4 of Block 8 and the East 10 feet of vacated Harrison Street adjacent to Lot 1, Block 8;
Lot 7 of Block 16,
All of Block 15;
Lots 2 and 3 of Block 14 of said Plat of the Town of Harrison, except Tax No 18879 (see attached description)

TOGETHER WITH

The following property within said Plat of the Sunnyside Addition to Harrison:

Lots 1, 2, 3, 4, 5, 6, 7, 8 and 9 of Block 6;
Lots 2, 3, 4, 5 and 6, Block 1;
The East half of Lot 2, Block A;
Lot 6 of Block A;
Property as described in Quitclaim Deed to the City of Harrison recorded in Book 151 of Deeds, Page 591, records of Kootenai County, Idaho, (see attached description)

TOGETHER WITH

Lot 2, Block 4 of the Plat of Stonegate at Harrison, as recorded in Book K of Plats, Page 163 through 163F, records of Kootenai County, Idaho;

TOGETHER WITH the recently annexed Powderhorn Ranch area described as follows: (description provided by others)

That portion of Sections 15, 22, 23, 25, 26, 27, 34, 35 and 36, Township 48 North, Range 4 West, and that portion of Section 3, Township 47 North, Range 4 West, Boise Meridian, Kootenai County, Idaho, more particularly described as follows:

BEGINNING at the W1/4 corner of said Section 25, from which the NW corner of said Section bears $N01^{\circ}13'19''W$ a distance of 2,724.57 feet;

thence $S89^{\circ}20'55''E$ along the north line of the SW1/4 of said Section 25 a distance of 2,688.59 feet to the NE corner of said SW1/4;

thence $S01^{\circ}20'30''E$ along the east line of said SW1/4 a distance of 2,857.60 feet to the SE corner of said SW1/4;

thence $S01^{\circ}11'28''E$ along the east line of the NE1/4 of the NW1/4 of said Section 36 a distance of 1,311.58 feet to the NE corner of Government Lot 4 of said Section 36;

thence $S88^{\circ}13'23''W$ along the north line of said Government Lot 4 a distance of 2,678.78 feet to the NW corner of said Government Lot 4;

thence $S00^{\circ}31'07''E$ along the west line of said Government Lot 4 a distance of 1,355.80 feet to the SE corner of said Section 35, point being on the City of Harrison Municipal Boundary per City of Harrison Ordinance Number 284;

thence $S89^{\circ}49'38''W$ along the south line of said Section 35 a distance of 3,373.15 feet to the shoreline of Lake Coeur d'Alene, said point hereinafter referred to as Point "A";

thence along said shoreline approximately 950 feet to "Point B", for closure purposes the bearing and distance from Point "A" to Point "B" is $S51^{\circ}50'36''W$ a distance of 946.96 feet;

thence $N00^{\circ}19'23''W$ a distance of 474.82 feet;

thence $S89^{\circ}55'29''W$ a distance of 100.00 feet;

thence $S00^{\circ}19'23''E$ a distance of 418.76 feet to the shoreline of Lake Coeur d'Alene, said point hereinafter referred to as Point "C";

thence along said shoreline approximately 230 feet to Point "D", for closure purposes the bearing and distance from Point "C" to Point "D" is $N87^{\circ}59'42''W$ a distance of 224.30 feet;

thence N00°19'23"W a distance of 410.62 feet to a point on the north line of said Section 3;

thence N89°55'29"E along said north line a distance of 43.96 feet;

thence N00°37'09"E a distance of 1,308.21 feet to the south line of the NW1/4 of the NW1/4 of said Section 35;

thence N00°37'09"E a distance of 165.24 feet;

thence S87°30'20"W a distance of 950.50 feet to the west line of said Section 35;

thence N01°19'52"W along said west line a distance of 1,170.06 feet to the SW corner of said Section 26;

thence N01°32'53"W along the west line of said Section 26 a distance of 1,287.69 feet to a point on the northwesterly right-of-way line of Powderhorn Bay Road;

thence along said right-of-way line the following (3) three courses:

- 1) S24°17'22"W a distance of 85.26 feet;
- 2) S54°14'25"W a distance of 1,440.07 feet;
- 3) S67°15'53"W a distance of 85.73 feet to the west line of E1/2 of the SE1/4 of said Section 27;

thence N01°15'36"W along said west line a distance of 975.16 feet;

thence continuing along said west line, N01°05'24"W a distance of 1,335.73 feet;

thence S88°26'24"W along the north line of said SE1/4 a distance of 1,310.07 feet to the NW corner of said SE1/4;

thence S01°30'20"E along the west line of said SE1/4 a distance of 1,434.92 feet;

thence S88°37'20"E a distance of 165.12 feet;

thence S01°30'20"E a distance of 528.38 feet;

thence N88°37'20"W a distance of 165.12 feet to said west line of the SE1/4;

thence S01°05'13"E along said west line a distance of 647.90 feet to the N1/4 corner of said Section 34;

thence S01°10'14"E a distance of 883.84 feet to the shoreline of Lake Coeur d'Alene, said point hereinafter referred to as Point "E";

thence along said shoreline approximately 3,000 feet to the west line of the NE1/4 of the SW1/4 of said Section 27, said point hereinafter referred to as Point "F", for closure purposes the bearing and distance from Point "E" to Point "F" is N29°27'14"W a distance of 2,832.10 feet;

thence N01°19'40"W along the west line of the E1/2 of the SW1/4 of said Section 27 a distance of 992.04 feet, to the north line of said SW1/4;

thence N01°19'44"W along the west line of the SE1/4 of the NW1/4 of Section 27 a distance of 2,643.03 feet to the NW corner of the NE1/4 of the NW1/4 of said Section 27;

thence N88°28'38"E along the north line of said NW1/4 of Section 27 a distance of 635.46 feet to the southerly right-of-way line of East Point Road;

thence S69°01'09"E along said right-of-way line a distance of 65.95 feet;

thence continuing along said right-of-way line, N88°26'19"E a distance of 1,954.57 feet to the west line of the E1/2 of the SE1/4 of Section 22;

thence N00°01'13"E along said west line a distance of 2,981.75 feet to the north line said SE1/4;

thence N00°09'11"E along the west line of the E1/2 of the NE1/4 of said Section 22 a distance of 2,957.82 feet to the north line of said NE1/4;

thence N88°22'28"E along said north line a distance of 770.14 feet;

thence N49°24'44"E a distance of 206.81 feet to the southwesterly plat boundary of Jensen Powderhorn Bay, First Addition, according to the plat thereof recorded in Book "E" of Plats at Page 250, records of Kootenai County, Idaho;

thence S37°11'32"E along said southwesterly boundary a distance of 998.67 feet to the north line of Bates' Summer Home Tracts, according to the plat thereof recorded in Book "C" of Plats at Page 73, records of Kootenai County, Idaho;

thence S89°23'28"W along the north line of said Tracts a distance of 215.80 feet to the NW corner thereof;

thence S00°13'10"W along the westerly line of said Tracts a distance of 807.31 feet to the SW corner thereof;

thence N89°22'47"E along the south line of said Tracts a distance of 390.75 feet to a point on the westerly plat boundary of Jensen Powderhorn Bay Addition, according to the plat thereof recorded in Book "E" of Plats at Page 80, records of Kootenai County, Idaho;

thence along said plat boundary the following ten (10) courses:

- 1) S27°34'25"W a distance of 128.89 feet;
- 2) S01°55'06"E a distance of 320.18 feet;
- 3) S00°16'45"E a distance of 336.37 feet;
- 4) S04°28'05"E a distance of 167.20 feet;
- 5) S04°54'58"E a distance of 282.48 feet;
- 6) S10°36'41"E a distance of 180.72 feet;
- 7) S28°19'48"E a distance of 170.62 feet;
- 8) S36°58'47"E a distance of 93.34 feet;
- 9) S00°19'10"E a distance of 75.34 feet;
- 10) N61°30'36"E a distance of 154.34 feet to the shoreline of Lake Coeur d'Alene, said point hereinafter referred to as Point "G";

thence along said shoreline approximately 1,130 feet to Point "H", for closure purposes the bearing and distance from Point "G" to Point "H" is S64°52'19"E a distance of 456.46 feet;

thence S22°27'31"E a distance of 606.85 feet;

thence S69°44'23"E a distance of 147.99 feet;

thence S61°25'05"E a distance of 173.83 feet;

thence S53°22'03"E a distance of 128.58 feet;

thence S48°07'58"E a distance of 168.29 feet;

thence S54°55'47"E a distance of 101.71 feet;

thence S83°06'43"E a distance of 47.40 feet;

thence N83°39'47"E a distance of 62.15 feet;

thence S46°42'04"E a distance of 179.37 feet to the north line of the SE1/4 of the SW1/4 of said Section 23;

thence N88°09'33"E along said north line a distance of 490.99 feet to the west line of the SW1/4 of the SE1/4;

thence N83°23'40"E along the north line of said SW1/4 of the SE1/4 a distance of 1,323.33 feet to the east line of said SW1/4 of the SE1/4;

thence S00°09'45"W along said east line a distance of 1,412.45 feet to the south line of said SE1/4;

thence N79°13'10"E along said south line a distance of 1,330.98 feet to the SE corner of said Section 23;

thence S01°13'19"E along the east line of the NE1/4 of Section 26, a distance of 2,724.57 feet to the POINT OF BEGINNING.

EXCEPTING therefrom the following parcels:

Parcel A

Any point lying within Harlow Point Lots, according to the plat thereof recorded in Book "D" of Plats at Page 167, records of Kootenai County, Idaho.

Parcel B

COMMENCING at the N1/4 corner of Section 35, Township 48 North, Range 4 West, Boise Meridian, Kootenai County, Idaho, thence S00°13'40"W, along the east line of the NW1/4 of said Section 35 a distance of 746.48 feet to the POINT OF BEGINNING;

thence S00°13'41"W a distance of 1,153.97 feet to the shoreline of Lake Coeur d'Alene;

thence S37°08'35"W, along said shoreline a distance of 229.01 feet;

thence leaving said shoreline, N14°43'15"W a distance of 1,384.36 feet;

thence S89°43'15"E a distance of 494.66 feet to the POINT OF BEGINNING.

Parcel C

BEGINNING at the northerly most corner of Lot 1 of Harlow Point Lots according to the plat thereof recorded in Book "D" of Plats at Page 167, records of Kootenai County, Idaho;

thence N47°51'36"E a distance of 120.00 feet;

thence S37°50'00"E a distance of 137.62 feet to the northwesterly right-of-way line of Harlow Point Road;

thence S21°55'40"W, along said northwesterly right-of-way line a distance of 138.51 feet to the southeasterly most corner of said Lot 1;

thence N37°50'00"W a distance of 198.36 feet along the northeasterly line of said Lot to the POINT OF BEGINNING.

NOTE:

This legal description was prepared to depict an area for an Urban Renewal District area ONLY. All tax numbers descriptions were obtained from Kootenai County. No field work was completed in conjunction with this description.

Tax No. 10,921

Book 288, Page 648 - 1/30/78

A portion of Government Lot 3, Section 6, Township 47 North, Range 3 West, Boise Meridian, Kootenai County, Idaho, more specifically described as follows: Commencing at the North quarter corner of Section 6, Twp. 47 N., R. 3 W.B.M., Idaho; thence S. $01^{\circ}29'01''$ West a distance 559.60 feet to an iron pin on the existing fence line, said point being the point of beginning for this description; thence S. $0^{\circ}48'21''$ West along said existing fence line 425.94 feet to an iron pin; thence S. $89^{\circ}44'19''$ West 306.94 feet to an iron pin; thence N. $0^{\circ}48'21''$ East 425.94 feet to an iron pin; thence N. $89^{\circ}44'19''$ East 306.94 feet to the point of beginning, containing 3.0 acres.

Tax No. 941

Commencing at post No. 1, being 75 feet W. of center of right of way of main line of O.R.&N. Co., and 730.23 feet South of North line of Lot 3; Sec. 1-47-4W; thence W. to point on shore of Lake Coeur d'Alene at low water mark; thence Nly along shore of said Lake Coeur d'Alene at low water mark to NW corner said Lot 3; thence Ely along N. line said Lot 3, to NE corner thereof; thence SWly in straight line to beginning.

Tax No. 1139

Commencing at a point on the E. line of Lot 6, Sec. 1--
47-4W, 75 feet Sly on the center of the O.W.R.&N. R.R.
track; thence NWly along W. line of right of way of the
said O.W.R.&N. R.R. 1400 feet; thence at right angles
W. to low water mark on Coeur d'Alene Lake; thence SEly
1400 feet along low water mark of said lake to a point
thence Nly to place of beginning.

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Tax No. 1157

Commencing at a point 75 feet W. of the center of the W. W. R. & N. tract, 720.23 feet S. of the N. line of Lot 3, Sec. 1-47-4W; thence S. along the right of way of said O.W.R.&N. right of way, 700 feet; thence W. to the meander line of Lake Coeur d'Alene; thence N. along the meander line of lake Coeur d'Alene to a point directly W. of the place of beginning; thence E. to place of beginning.

Tax No. 1158

Commencing at a point 75 ft. W. of the center of the
W.W.R.&N, tract and approximately 1420.23 ft. S. of the
N. line of Lot 3; thence S. 200 ft.; thence W. to the
meander line of lake Coeur d'Alene; thence Nly along
the meander line of Lake Coeur d'Alene to a point
directly W. of place of beginning, thence E. to place
of beginning.

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Tax No. 1159

Commencing at a point 75 feet W. of the center of the right of way of the OWRMR. R. and approximately 1600 feet S. of the N. line of Lot 3, Sec. 1-47-4W, 75 feet; thence Sly 1600 feet along the right of way of said O.W.R.&N; thence W. along the meander line of Lake Coeur d'Alene; thence Nly along meander line of Lake Coeur d'Alene to a point directly W. of point of beginning; thence E. to place of beginning.

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BK. 94; PG. 321

Tax No. 1160

Commencing at a point 75 feet W. of the center of the O.W.R. & N. R'ly and 1600 feet NW'ly from the W. line of Lot 7, Sec. 1-47-4W intersects the W. line of the O.W.R. & N. right of way; thence N'ly 255 ft.; thence W'ly to meander line of Lake Coeur d'Alene; thence SWly along the meander line of lake Coeur d'Alene, 255 feet; thence Ely to place of beginning.

Tax No. 5257

Book 75^d Page 369

Beginning at a point on the East side of the O.W.R. & N. Ry., from which the witness corner to the meander corner between Section 6, Township #7 North, Range 3 W.B.M., and Section 1, Township 47 North, Range 4 W.B.M., bears N. 55°22' West 502.8 feet; thence South 52° East 200 feet along the Railroad right-of-way; thence N. 38° East to the county road; thence Northwesterly along the county road to its intersection with a line parallel and 218 feet distant from the Railroad right of way; thence N. 52° West 125 feet; thence South 38° West 218 feet to the point of beginning, being part of Lot 7, Section 1, Township 47 North, Range 4 W.B.M., and containing 1 acre. (Surveyed by Neil Coventry).

Tax No. 5258

Book 81, Page 174

Beginning at a point on the East side of the O.W.R. & N. Co. Ry., right-of-way from which the witness corner to the meander corner of Section 1, Township 47 North, Range 4 W.B.M., and Section 6, Township 47 N., R. 3 W.B.M., bears N. $55^{\circ}22'$ W. 502.8 feet, said point of beginning, being identical with beginning point of tract as described in deed recorded on page 369 of Book 75 of deeds in the County Recorder's Office; thence N. 52° W., parallel to right-of-way, 130 feet; thence N. 38° E. 142.5 feet to the county road; thence Southeasterly along the county road to the Northeast corner of above described recorded tract; thence S. 38° W. 218.0 feet to the point of beginning, being part of Lot 7, Section 1, Township 47 North, Range 4 W.B.M., Kootenai County, Idaho, and containing 0.54 acres. (Surveyed and staked by Neil S. Coventry).

Tax No. 935

Book 42, Page 176

Beginning at a point on Twp. line between Twp. 47-3W and Twp. 47-4W. 75 feet from center of O.R. & N. right of way on E. shore of Lake Coeur d'Alene; thence SEly along said right of way to Sec. line between Sec. 1-47-4W and 6-47-3W; thence W. to low water mark, thence NWly direction along line of low water mark on E. shore of Lake Coeur d'Alene to N. & S. line between Sec. 6-47-3W and Sec. 1-47-4W; thence N. to beginning, contains all water front on Lake Coeur d'Alene of Lot 7, Sec. 6-47-3W.

TAX# 18109

PAGE 1 OF 1

INSTR. REFERENCE:

WD

RECORDING INFO:

BK 222 PG 251

REC.DATE

06/27/68

A parcel of land lying in Government Lot 6, Section 6, Township 47 North, Range 3 West, Boise Meridian, described as follows:

Beginning at the Southwest corner of said Lot 6, thence, N 85° 03' 33" East, 1097.05 feet to a point in the existing cemetery roadway which is the true point of beginning for this description;

thence a strip of land 20 feet wide, 10 feet each side of a line which bears North 15° 55' 40" West, 56.3 feet;

thence a parcel 100 feet wide, 50 feet each side of the same line extended for a distance of 100 feet.

DEPUTY INITIALS - VMC

DATE 02/18/99

Tax No. 1580

Book 91, Page 490

Beginning at the SE corner of Lot 4, Sec. 6-47-3W; thence North along the East side of Lot 4-47-3W to a point 421 feet South of the NE corner of said Lot 4; thence in a Westerly direction parallel with the North boundary line of said Lot 4, a distance of 371 feet; thence in a Northerly direction and parallel with the East line of said Lot 4, a distance of 59 feet to a rock monument; thence in a SWly direction 56 feet to the NE corner of Lot 42, Block 6 of Crane's Park Addition to the Town of Harrison, Idaho; thence in a SEly direction along the East line of Lot 42 and 41 of said block to the SE corner of Lot 41 in said block; thence in a SWly direction along the South boundary line of lots 41, 40, 39 and 38 in said block 6, to the SW corner of lot 38 in said block 6, a distance of 185 feet; thence at right angles across Park Ave. a distance of 40 feet to a stake; thence in a SWly direction along the S. line of Park Ave. a distance of 100 feet to the NE corner of Lot 40; Blk. 5, Crane's Park Add.; thence S. 28° 20' E. to a point at the intersection of the S. boundary line of said Lot 4; thence E. along line to the P.O.B.

Tax No. 9865

Book 274, Page 73 - 11/4/75

A parcel of land beginning at a post on the South line of Garfield Avenue, 650 feet in a Southwesterly direction from a post marking the East end of the South line of Garfield Avenue; thence in a Southeasterly direction, at right angles to Garfield Avenue to South line of Lot 4; thence West along said line of Lot 4, to a post marking the Southeast corner of Tax No. 9309; thence in a Northwesterly direction along the East line of Tax No. 9309 to a post marking the Northeast corner of Tax No. 9309; thence in a Northeasterly direction for 100 feet to the point of beginning, being part of unplotted part of Lot 4, Section 6, Township 47 North, Range 3 W.B.M., of Kootenai County, Harrison, Idaho.

Tax No. 10,243

Made in Office—J. Johnston - 10/76

That part of Government Lot 4, Section 6, Township 47 North, Range 3 W.B.M., Kootenai County, Idaho described more particularly as follows: Beginning at the point of intersection of the South line of Garfield Avenue, and the extended Easterly line of Lot 40, Block 5, Cranes Park Addition to the City of Harrison, according to the recorded plat thereof; thence South $28^{\circ}20'$ East along the Westerly line of Tax No. 1580 to the South line of said Government Lot 4; thence West along the South line of said Government Lot 4, to the Southeast corner of that tract of land as described in Book 274 of Deeds, page 73, which tract is assessed as Tax No. 9865; thence Northwesterly along the Easterly line of said Tax No. 9865 to the South line of Garfield Avenue; thence Northeasterly along the South line of Garfield Avenue to the place of beginning.

Tax No. 10,619

Book 284, Page 672 - 8/2/77

A parcel of land lying Northwesterly of Tax #9865, being 5 feet in width and extending from the South line of Govt. Lot 4 and Northwesterly along the East side of and adjacent to Tax #9865 to the South line of Garfield Avenue, platted in the City of Harrison, said portion is neither occupied by a dwelling or building nor as a garden plot.

TAX # 20123 PAGE 1 OF 1
INSTRUMENT REFERENCE WD
RECORDING INFO: INSTRMT # 1884809
REC. DATE 06-28-04

That portion of Government Lot 4, Section 6, Township 47 North, Range 3 West Boise Meridian, Kootenai County, Idaho, described as follows:

BEGINNING at the Northeast corner of Lot 40, Block 5, CRANE'S PARK ADDITION, according to the plat recorded in the office of the County Recorder in Book C of Plats at Page 34, records of Kootenai County, Idaho; thence,
Northeasterly along the South line of Park Avenue, 100 feet; thence,

at right angles South 100 feet; thence,

Southwesterly parallel with Park Avenue, 100 feet to the East line of said Lot 40, Block 5, CRANE'S PARK ADDITION TO HARRISON; thence,

North along the East line of said Lot 40, a distance of 100 feet, to the TRUE POINT OF BEGINNING.

THIS TAX # REPLACES TAX #'S 11118 & 11229
DEPUTY INITIALS SLW DATE 07-22-04

TAX #	<u>20576</u>	PAGE	<u>1</u>	OF	<u>1</u>
DOCUMENT TYPE				<u>WD</u>	
INSTRUMENT #				<u>1944079</u>	
RECORDING DATE				<u>04-22-05</u>	

A portion of Government Lot 4, Section 6, Township 47 North, Range 3 West, Boise Meridian, Kootenai County, State of Idaho, more particularly described as follows:

Beginning at a point on the South line of Garfield Avenue, said point being 750 feet in a Southwesterly direction from a post marking the East end of the South line of said Garfield Avenue; thence

run in a Southeasterly direction at right angles to said Garfield Avenue to a point on the South line of Government Lot 4; thence

run West along the South line of Government Lot 4 to a point where the Southerly line of Garfield Avenue intersects said South line of Government Lot 4; thence

run Northeasterly along the South line of Garfield Avenue to the Point of beginning.

THIS TAX # REPLACES TAX #'S 8320 & 9309
DEPUTY INITIALS SLW DATE 05-04-05

Tax No. 113

A three cornered piece of land commencing at SW corner of Lot 6, Sec. 6-47-3W; thence running in N'y direction 200 ft. to County road; thence running in W'y direction 150 ft. to NE corner Lot 2, Blk. 5, Sunnyside Addition to Harrison; thence in S'y direction to place of beginning, said land adjoins the E. line of E. side of lot 1, Blk. 5, Sunnyside Addition to Harrison. (1-3 acre).

CONFORM
COPY

Tax No. 115

Beginning at SE corner of Lot 1, Blk. 11, Sunnyside Add.
to Harrison and running along E. line of said Lot 1,
100 ft.; thence in E'ly direction at right angles to E.
line said lot 1, 75 ft.; thence in S'ly direction at
right angles 100 ft.; thence in W'ly direction 75 ft.
to beginning, being lot 75 x 100 ft.

Tax No. 1309

Beginning at a point in Lot 7, Sec. 1-47-4W, from which
the witness corner to the meander corner of 6-47-3W
in Sec. 1-47-4W, bears N. $64^{\circ}33'$ W. 95.7 feet; thence
N. $40^{\circ}20'$ E. 55.3 feet to the section line; thence
N. $89^{\circ}28'$ E. 49.9 feet; thence S. $36^{\circ}53'$ W. 88 feet;
thence N. $50^{\circ}38'$ W. 43.8 feet to point of beginning,
being a part of Lot 7, Sec. 1-47-4W.

Traverse =
2,947'

Tax No. 1430

Book 75, Page 209

Beginning at a point in Lot 7, Sec. 1-47-4W from which the Witness corner to the meander corner of Sec. 6-47-3W, and Sec. 1-47-4W bears N. $60^{\circ}11'$ W. 138.6 feet; thence N. $36^{\circ}53'$ W. 88 feet; thence N. $89^{\circ}28'$ W. 55.8 feet; thence S. $51^{\circ}11'$ E. 6.67 feet; thence S. $37^{\circ}47'$ W. 123.2 feet; thence N. $50^{\circ}38'$ W. 48.3 feet to the point of beginning, being part of Lot 7, Sec. 1-47-4W.

Tax No. 1688

Book 95, Page 53

That part of Lot 7 in Sec. 6-47-3W which lies S. of the County Highway according to the official map thereof on file in the office of the County Recorder of said County, consisting of between 2 and 4 acres according to government survey of said lot.

Tax No. 1933

Book 70, Page 500

Beginning at a point on the North line Terrace Drive, 35 feet North of the NW corner of Lot 11, Block 10, Sunnyside Addition to the town of Harrison, and parallel with the West line of said Lot 11; thence 267 feet in a NEly direction to the East and West line of a piece or parcel of land owned by Angelo De'Luca; thence in an Ely direction along said E. and W. line approximately 208 feet to the East line of Lot 7, in Sec. 6-47-3W; thence South along said lot line to the North line of Terrace Drive; thence West along the North line of Terrace Drive to the place of beginning; and being a portion of Lot 7, Sec. 6-47-3W.

Tax No. 6377

Book 209, Page 411

A part of Lot 8, Section 6, Township 47 North, Range 3 W.B.M., Kootenai County, State of Idaho, described as follows: Beginning at a point where the Southerly line of the State Highway 95~~4~~ intersects the West line of said Lot 8; thence South along said Lot line a distance of 60 feet; thence East 60 feet; thence North 60 feet, more or less to said Highway right of way; thence following said Highway right of way in a Westerly direction 60 feet, more orless, to the place of beginning.

Tax No. 8366

Book 257, Page 834 - 8/8/72

That portion of Government Lot 7, Section 6, Township 47 North, Range 3 W.B.M., Kootenai County, State of Idaho, lying Northwesterly of Windwood Subdivision, Kootenai County, State of Idaho, according to the plat recorded in Book E of Plats, page 54, and lying North-easterly of State Highway 95A. EXCEPTING therefrom a culdesac 60 feet in diameter adjoining the Northwesterly terminus of Sunset Terrace, as said Sunset Terrace is shown on the plat of Windwood.

Tax No. 8981

Contract - Book 74, Page 361 - 8/16/73

A portion of Government Lot 8, Section 6, T. 47 N., R. 3 W.B.M., Idaho, more specifically described as follows: Beginning at the NE corner of Government Lot 8, Section 6, T. 47 N., R. 3 W.B.M., Idaho; thence S. 88°34' W. along the North line of said Government Lot 8, 15.0 feet more or less, to the East line of an existing roadway; thence along the East line of said existing roadway as follows: S. 28°40' W, 113.21 feet; thence S. 40°19' W, 243.75 feet; N. 87°12' W, 158.06 feet; thence S. 24°33' W, 302 feet more or less to a point on the Northeast line of an existing roadway, as is staked upon the ground and proposed to be deeded to the Kootenai County Eastside Highway District; thence S. 49°09' E. along the Northeast line of said existing roadway, 57.11 feet; thence S. 33°30' E, 112 feet more or less along the Northeast line of said existing roadway to its point of intersection with the Northeast

Cont'd.

Tax No. 8981, Cont'd.

line of the existing R/W for Highway 95A; thence Southeast along said Northeast line of Highway 95A, 550 feet more or less to a point on the East line of said Government Lot 8, Section 6; thence N. 0°02' W., along the East line of said Government Lot 8, 800 feet more or less to the Point of Beginning.

Tax No. 8982

Contract - Book 74, Page 470 - 9/7/73

A tract of land in Government Lots 7 & 8, Section 6, Township 47 North, Range 3 West, Boise Meridian, Idaho, more specifically described as follows: Beginning at the Southeast corner of Lot 8, Block Three of Windwood Subdivision as shown on the filed plat in the Kootenai County Recorder's Office in Coeur d'Alene; thence S. 71°20' E, along the NE line of the existing highway R/W, 196.23 feet to an iron pin which is the True Point of Beginning for this description; thence S. 69°49' E, along the NE line of said highway R/W, 209.80 feet to an iron pin; thence N. 18°55' E, 131.05 feet to an iron pin; thence N. 71°16' W, 189.30 feet to an iron pin; thence S. 27°58' W, 127.23 feet to the True Point of Beginning.

Tax No. 9560

Contract - Book 78, Page 736-3/5/75

A tract of land in Government Lot 8, Section 6, T. 47 N., R. 3 W.B.M., Idaho, more specifically described as follows: Beginning at the Southeast corner of Lot 8, Block 3, Windwood Sub-division as shown on the filed plat in the Kootenai County Recorder's office in Coeur d'Alene, said point also being on the Northeast line of the existing highway R/W; Thence along the Northeast line of said existing highway R/W as follows: S. $71^{\circ}20'$ E. 196.23 feet; S. $69^{\circ}49'$ E. 209.80 feet; S. $70^{\circ}24'$ E. 148.10 feet; S. $74^{\circ}21'$ E. 52.98 feet to an iron pin which is the True Point of Beginning for this description; Thence along said Northeast line of the existing highway R/W S. $87^{\circ}55'$ E. 176.05 feet to an iron pin; Thence continuing along said Northeast line of the existing highway R/W, N. $73^{\circ}15'$ E. 128.42 feet to an iron pin; Thence N. $21^{\circ}12'$ W. 102.00 feet to an iron pin on the South line of an existing access roadway;

Cont'd.

Tax No. 9560, Cont'd..

Thence along the South line of said existing access roadway S. $71^{\circ}02'$ W. 58.88 feet to an iron pin; Thence continuing along the said South line of the existing access roadway, N. $84^{\circ}37'$ W. 184.16 feet to an iron pin; thence S. $10^{\circ}31'$ W. 125.89 feet to the True Point of Beginning.

Tax No. 9654

Contract, Book 79, Page 448
5/19/75

A tract of land in Government Lot 8, Section 6, T. 47 N., R. 3 W.B.M., Idaho, more specifically described as follows: Commencing at the Southeast corner of Lot 8, Block 3 of WINDWOOD SUBDIVISION as shown on the filed plat in the Kootenai County Recorder's Office in Coeur d'Alene; thence S. $71^{\circ}20'$ E. along the NE line of the existing highway R/W 196.23 feet to an iron pin; thence S. $69^{\circ}49'$ E. along the NE line of the existing highway R/W, 209.80 feet to an iron pin which is the Point-of-Beginning for this description: Thence N. $18^{\circ}55'$ E, for a distance of 131.05 feet to an iron pin; Thence S. $63^{\circ}58'$ E. for a distance of 135.48 feet to an iron pin; thence S. $84^{\circ}37'$ E, for a distance of 50.0 feet to an iron pin; Thence S. $10^{\circ}31'$ W, for a distance of 125.89 feet to an iron pin on the NE line of the existing highway R/W; Thence N. $74^{\circ}21'$ W, along the NE line of the existing Highway R/W, 52.98 feet to an iron pin; thence N. $70^{\circ}24'$ W, along the NE line of the existing highway R/W, 148.10 feet to the Point of Beginning.

Tax No. 10,506

From Survey Notes - Russell - Fisher

4/13/77

A portion of Gov't. Lots 7 and 8, Section 6, T. 47 N., R. 3 W, B.M., Idaho, more specifically described as follows: Commencing at the Northeast corner of Lot 8, Block 2, Windwood Subdivision as shown on the filed plat in the Kootenai County Recorder's office in Coeur d'Alene; N. S. $30^{\circ}03'$ W. along the East line of said Lot 8, 4.49 feet to an iron pin which is the Point of Beginning for this description: thence S. $78^{\circ}50'$ E., a distance of 182.56 feet to an iron pin; thence S. $64^{\circ}54'$ E., a distance of 65.42 feet to an iron pin; thence S. $15^{\circ}00'$ E. a distance of 128.32 feet to an iron pin; thence S. $36^{\circ}21'$ E. a distance of 5.16 feet to an iron pin; thence N. $71^{\circ}16'$ W. a distance of 273.66 feet to an iron pin; thence N. $56^{\circ}24'$ W. a distance of 65.23 feet to an iron pin on the East line of said Block 2, Windwood subdivision; thence N. $30^{\circ}03'$ E. along the E. line of said Block 2, 77.66 feet to the Point of beginning.

Tax No. 10,771 Contract - Bk. 89, Pg. 943 - 9/29/77

A portion of Government Lot 7, Section 6, Twp. 47 North, Range 3 W.B.M., Idaho, more particularly described as follows: Beginning at an iron pin which is the Northeast corner of Lot 8, Block 3 of WINDWOOD SUBDIVISION as shown on the filed plat in the Kootenai County Records office in Coeur d'Alene; thence S. $7^{\circ}26'$ W. along the East line of said Lot 8, Block 3, 150.0 feet to an iron pin on the North line of Highway 95A; thence S. $71^{\circ}20'$ East along the North line of Highway 95A, 196.23 feet to an iron pin; thence N. $27^{\circ}58'$ E., 127.23 feet to an iron pin; thence N. $71^{\circ}16'$ W., 113.30 feet to an iron pin; thence continuing N. $71^{\circ}16'$ W., 53.40 feet to an iron pin; thence N. $56^{\circ}40'$ W., 81.73 feet to the Point of Beginning.

Tax #11973 Notice Of Agreement B-108/33 7/8/80

TRACT "A" A portion of Gov't Lot 8, Sec. 6, T47N, R3W, B.M., Idaho, more specifically described as follows: Commencing at the S1/4 Corner, Sec. 6, T47N, R3W, B.M., Idaho; Thence N20°16'58"W, 1108.79 feet to an iron pin on the South line of an existing road-way, said point being the Point-of-Beginning for this description; Thence along the South line of said road-way as follows: N76°53'00" W, 144.75 feet to an iron pin; N62°41'56" W, 45.24 feet to an iron pin; thence S29°23'35" W, 260.11 feet to an iron pin on the NE line of the existing Cemetery Road; Thence S54°51'18" E, along the NE line of said Cemetery Road, 212.73 feet to an iron pin; Thence N24°33'00"E, 326.41 feet to the Point-of-Beginning. The above described parcel being the subject to easements and/or rights-of-way of record as of this date. TRACT "B" A portion of Gov't Lot 8, Sec. 6, T47N R3W, B.M., Idaho, more specifically described as follows: Commencing at the South 1/4 Corner, Sec. 6, T47N, R3W, B.M., Idaho; thence N20°16'58" W, 1108.79 feet to an iron pin on the South line of an existing road-way; thence along said South line of the existing road-way as follows: N76°53'00"W, 144.75 feet to an iron pin; N62°41'56"W, 45.24 feet to an iron pin

CONT.

Tx#11973 CONT.

which is the Point-of-Beginning for this description; Thence N62°41'56" W along the South line of said existing road-way, 286.52 feet to an iron pin; Thence continuing along the South line of said existing road-way N53°58'20" W, 118.60 feet to an iron pin on the North line of said Gov't Lot 8; Thence S88°34'00" W, along the North line of said Gov't Lot 8, 190.14 feet to an iron pin on the NE line of existing Cemetery Road; Thence along the NE line of said Cemetery Road as follows: S65°24'59"E, 70.24 feet to an iron pin; S40°32'31" E, 98.61 feet to an iron pin; S38°23'26" E, 221.72 feet to an iron pin; S40°57'45"E 147.63 feet to an iron pin; S54°51'18" E, 60.86 feet to an iron pin; Thence N29°23'35" E, 260.11 feet to the Point-of-Beginning. The above described parcel being subject to easements and/or rights-of-way of record as of this date.

Tax # 12282 Warr. Deed Book 309 Page 633 11/5/80

A portion of Gov't lot 8, Sec. 6, T47N, R3W, B.M. Kootenai County, Idaho, specifically described as follows: Beginning at an iron pin which is the SW corner of Gov't Lot 8, Sec. 6, T47N, R3W, B.M., Kootenai County, Idaho said point being 1320.13 feet, S88°28'00"W of the South 1/4 corner of said Sec. 6; Thence N88°28'00"E along the South line of said Gov't Lot 8, 435.45 feet to an iron pin; Thence N10°17'52"W, 30.46 feet to an iron pin; Thence S88°28'00"W, 252.41 feet to an iron pin; Thence N33°01'29"W, 100.33 feet to an iron pin; Thence N45°55'48"W, 173.41 feet to an iron pin; Thence S0°26'40"E, 239.56 feet to the Point of Beginning.

Tax No. 12508 Warranty Deed 7-20-82 Book 318 Page 867
 Those portions ~~XXXX~~ of Tax Number 12,282 (Book 309, page 633, Records of Kootenai County) in Government Lot 8, Section 6, Township 47 North, Range 3 West, Boise Meridian, and Tax Number 1738 (Book 87, page 513, REcords of Kootenai County) in Government Lot 7, Section 1, Township 47 North, Range 4 West, Boise Meridian, all in Kootenai Count, Idaho, as surveyed and marked on the ground according to the Record of Survey of Meckel Engineering and Surveying dated August 17, 1981, described as follows:

Beginning at the Southwest corner of said Government Lot 8, being also the Southwest corner of Tax Number 12,282, from which the South Quarter corner of Section 6 bears North 88°28'08" East, 1321.65 feet; thence North 45°37'02" East, 43.40 feet to the North right-of-way line of Old O'Gara Road (County Road #283) and the True Point of Begining; thence continuing North 45°37'02" East, 129.63 feet to a point on the North line of Tax Number 12,282; thence along said North line as follows: South 33°39'34" East, 100.33 feet; thence North 88°49'29" East, 71.30 feet; thence leaving said North line, South 6°59'10" West, 128.84 feet to a Cont.

Tax No. 12508 Cont.
 point on the North right-of-way line of Old O'Gara Road (County Road #283) being also a point on the South line of said Tax Number 1738; thence Northwesterly along siad North right-of-way line 240 feet, more or less, to the true point of beginning, said point bears North 59°40'21" West, 236.19 feet from the aforesaid point, containing 0.5 acres, more or less;

Tax No. 12509 Warranty Deed 7-20-82 Book 318 Page 866
 Those portions of Tax Number 12,282 (Book 309, page 633, Records of Kootenai County) in Government Lot 8, Section 6, Township 47 North, Range 3 West, Boise Meridian, and Tax Number 1738 (Book 87, page 513, Records of Kootenai County) in Government Lot 7, Section 1, Township 47 North, Range 4 West, Boise Meridian, all in Kootenai County, Idaho, as surveyed and marked on the ground according to the Record of Survey by Meckel Engineering and Surveying dated August 17, 1981, described as follows: Commencing at the Southwest corner of said Government Lot 8, being also the Southwest corner of Tax Number 12,282, from which the South Quarter corner of Section 6 bears North 88°28'08" East, 1321.65 feet; thence North 45°37'02" East, 43.40 feet to the North right-of-way line of old O'Gara Road (County Road #283); thence Southeasterly 240 feet, more or less, along said North right-of-way line to the True Point of Beginning, said point bears South 59°40'21" East, 236.19 feet from the aforesaid point; thence North 6°59'10" East, 128.84 feet to a point on the North line of Tax Number 12,282; thence North 88°49'29" East, 181.67 feet along the North line of Tax number 12,282 to the
 Cont.

Tax No. 12,509 Cont.
 Northeast corner thereof; thence South 10°23'18" East, 87.01 feet to the Southeast corner of Tax Number 1738; thence Westerly 220 feet, more or less, along the North right-of-way line of said road to the true point of beginning, said point bears South 77°48'24" West, 217.91 feet from the aforesaid point containing 0.5 acres, more or less:

Tax No. 12940

Book 127, page 931

9/2/83
memo cont.

A portion of Gov't. Lot 8, Sec. 6, TWP 47 N. R. 3 W.B.M. Kootenai County, Idaho, more specifically described as follows; COMMENCING at the South quarter corner, Section 6, TWP 47N, Range 3 W.B.M.; thence North $0^{\circ}02'$ W, along the North-South centerline of said Section 6, 775.94 feet to an iron pin which is the POINT OF BEGINNING for this description; thence South $77^{\circ}20'$ W, 271.72 feet to an iron pin; thence North $77^{\circ}08'$ W, 244.93 feet to an iron pin; thence South $24^{\circ}33'$ W, 66.19 feet to an iron pin on the East line of the existing "Cemetery Road"; thence along said East line of the existing "Cemetery Road" as follows: South $49^{\circ}09'$ E, 57.11 feet to an iron pin; South $33^{\circ}30'$ E, 118.43 feet to an iron pin on the North right-of-way line of Hwy 95A; thence Easterly and Southerly along said right-of-way line of Hwy 95A, 550 feet, more or less, to a point on the North-South centerline of said Section 6; thence North $0^{\circ}02'$ W, along said North-South centerline, 260 feet, more or less, to the POINT OF BEGINNING.

parts do not coincide w # 8981

TAX# 18090 PAGE 1 OF 1INSTRUMENT REFERENCE QCDRECORDING INFO: INSTRMT # 1559164REC.DATE 10/20/98

A tract of land in Government Lot 8, Section 6, Township 47 North, Range 3 West, Boise Meridian, Kootenai County, Idaho, more specifically described as follows:

Commencing at the Southeast corner of Lot 8, Block 3 of WINDWOOD SUBDIVISION as shown on the filed plat in the Kootenai County Recorder's Office in Coeur d'Alene; thence South 71°20' East along the Northeast line of the existing highway right of way 196.23 feet to an iron pin; thence South 69°49' East along the Northeast line of the existing highway right of way, 209.80 feet to an iron pin which is the Point of Beginning for this description: Thence North 18°55' East for a distance of 131.05 feet to an iron pin; thence South 63°58' East for a distance of 20 feet to a point; thence South 18°55' West to the Northeast line of the existing highway right of way; thence along the existing line of said highway right of way, North 70°24' West to the Point of Beginning.

THIS TAX# ~~REPLACES/OVERLAPS~~ #9654DEPUTY INITIALS bc DATE 2/05/99

Tax No. 11,303 Quit Claim Deed 294/31 9-14-78

A portion of Lot 28 Blk 5, Crang's Park Addition to Harrison, Idaho, according to the recorded plat thereof, which portion is more particularly described as follows: Beginning at the East corner of said lot; thence along the northeasterly boundary line of said lot toward Park Avenue a distance of sixty-five feet to a point which is the true point of beginning for this description; thence continuin in the same direction along said boundary line a distance of thirty-five feet to the North corner of said Lot 28; thence continuing in a Southwesterly direction along the northwesterly boundary of said lot a distance of forty seven feet; thence in an easterly direction back to the point of beginning.

5234

TAX NO. 14292 PAGE 1 OF 2

INSTRUMENT REFERENCE Corporate Deed

RECORDATION INFO: INSTR. NO. 1159845

DATE 9/6/89

A part of Lots 8, 9 and 10, Block 2, a part of vacated Cedar Street, Lots 82, 81, 80 and a part of Lot 1, Block 6, and a part of the vacated alley between Lots 80, 81, 82, and Lot 1, Block 6, in CRANE'S PARK ADDITION TO THE TOWN OF HARRISON, according to the plat on file in Book C of Plats at page 34, in the office of the Recorder of Kootenai County, Idaho; situated in Section 1, Township 47 North, Range 4 West, B.M.; more particularly described as follows:

COMMENCING at the West corner of Lot 8, Block 2, on Frederick Avenue, monumented with an iron rod, 1/2 inch diameter, with a plastic cap marked PE/LS 3451, the POINT OF BEGINNING;

thence North 36°34'52" East, 278.00 feet along the northwesterly boundary of Lots 8, 9 and 10, Block 2 to an iron rod, 1/2 inch diameter, with a plastic cap marked PE/LS 3451;

thence North 63°38'18" East, 45.39 feet along the southeasterly right-of-way of Frederick Avenue and crossing vacated Cedar Street, to an iron rod, 1/2 inch diameter, with a plastic cap marked PE/LS 3451;

thence continuing North 63°38'18" East, 153.09 feet along the northwesterly boundary of Lots 82, 81, and 80, Block 6, to an iron rod, 1/2 inch diameter, with a plastic cap marked PE/LS 3451;

thence South 28°36'37" East, 105.89 feet, along the easterly boundary of Lot 80, Block 6, to an iron rod, 30 inches long, 5/8 inch diameter, with a plastic cap marked PLS 832 which is 20 feet northwesterly of the centerline of an existing road;

thence traversing parallel with and 20 feet northwesterly of said centerline as follows:

South 32°02'47" West, 89.17 feet, to an iron rod, 24 inches long, 1/2 inch diameter, with a plastic cap marked PLS 832;

thence South 37°13'17" West, 75.40 feet, crossing vacated Cedar Street to an iron rod, 24 inches long, 1/2 inch diameter, with a plastic cap marked PLS 832;

DEPUTY INITIALS RLF

DATE # ASSIGNED 10-27-89

TAX NO. 14344 PAGE 1 OF 1
 INSTRUMENT REFERENCE Deed
 RECORDATION INFO: INSTR. NO. 1145281
 DATE 4-11-89

A part of Lots 8, 9, and 10 and all of lots 11 & 12, Block 2 in CRANE'S PARK ADDITION TO THE TOWN OF HARRISON, according to the plat on file in Book C of Plats at page 34, in the office of the Recorder of Kootenai County, Idaho; situated in Section 1, Township 47 North; Range 4 West, B.M.; more particularly described as follows:

COMMENCING at the South corner of said Lot 12 on Park Avenue, monumented with an iron rod, 1/2 inch diameter, with a plastic cap marked PE/LS 3451;

thence North 54°33'31" West, 112.00 feet along the Southwesterly boundary of said Lot 12 to an iron rod, 24 inches long, 1/2 inch diameter, with a plastic cap marked PE/LS 3451;

thence South 35°26'29" West, 2.00 feet along the southeasterly boundary of said Lot 8, to an iron rod, 24 inches long, 1/2 inch diameter, with a plastic cap marked PE/LS 3451;

thence North 54°33'31" West, 10.00 feet along the southwesterly boundary of said Lot 8, to an iron rod, 30 inches long, 5/8 inch diameter, with a plastic cap marked PLS 832;

thence North 39°12'00" East, 153.09 feet to an iron rod, 30 inches long, 5/8 inch diameter, with a plastic cap marked PLS 832;

thence South 54°06'53" East, 112.00 feet to an iron rod, 30 inches long, 5/8 inch diameter, with a plastic cap marked PLS 832;

thence South 35°26'29" West, 149.90 feet along the southeasterly boundary of said Lots 10, 11 & 12 to the POINT OF BEGINNING.

This parcel contains .404 acre.

DEPUTY INITIALS Chase
 DATE # ASSIGNED 2-5-90

TAX NO. 14345 PAGE 1 OF 1
 INSTRUMENT REFERENCE Deed
 RECORDATION INFO: INSTR. NO. 1145281
 DATE 4.11.89

A part of Lot 10, Block 2, a part of vacated Cedar Street, a part of the vacated alley between Lot 1 and Lot 80, and a part of Lot 1, Block 6, in the CRANE'S PARK ADDITION TO THE TOWN OF HARRISON, according to the plat on file in Book C of Plats at page 34, in the office of the Recorder of Kootenai County, Idaho; situated in Section 1, Township 47 North, Range 4 West, B.M.; more particularly described as follows:

COMMENCING at the South corner of Lot 12, Block 2 on Park Avenue, monumented with an iron rod, 1/2 inch diameter, with a plastic cap marked PE/LS 3451;

thence North 35°26'29" East, 149.90 feet along the southeasterly boundary of Lots 12, 11 and 10, Block 2 to an iron rod, 30 inches long, 5/8 inch diameter, with a plastic cap marked PLS 832, the POINT OF BEGINNING;

thence continuing North 35°26'49" East, 50.54 feet along the southeasterly boundary of said Lot 10, Block 2 to a railroad spike;

thence North 61°23'23" East, 173.47 feet along the southeasterly boundary of said Lot 10, Block 2 and said Lot 1, Block 6 to an iron rod, 24 inches long, 1/2 inch diameter, with a plastic cap marked PE/LS 3451 at the East corner of said Lot 1;

thence North 28°36'37" West, 110.00 feet along the northeasterly boundary of said Lot 1, Block 6, and continuing to the northwesterly boundary of the alley to an iron rod, 24 inches long, 1/2 inch diameter, with a plastic cap marked PLS 832;

thence South 32°02'47" West, 89.17 feet to an iron rod, 24 inches long, 1/2 inch diameter, with a plastic cap marked PLS 832;

thence South 37°13'17" West, 75.40 feet to an iron rod, 24 inches long, 1/2 inch diameter, with a plastic cap marked PLS 832;

thence South 38°34'13" West, 54.35 feet to an iron rod, 24 inches long, 1/2 inch diameter, with a plastic cap marked PLS 832;

thence South 2°50'27" West, 42.75 feet to the POINT OF BEGINNING.

DEPUTY INITIALS Chase
 DATE # ASSIGNED 2.5.90

TAX# 18879

PAGE 1 OF 1

DOCUMENT TYPE:

QCD

INSTRUMENT#:

1660010

RECORDING DATE:

12/19/00

A portion of Lots 2 & 3 Block 14 Harrison original townsite, and the one third portion of the recently vacated Idaho Street adjacent to Lot 2. The area is bounded by a line which starts at the southeast corner of Lot 3, then running along the east lot line of lot 3 for 10 feet, then cutting across lots 3 & 2 to a point on the west lot line of lot 2, 30 feet north of the southwest corner of lot 2, then along the west lot line to the southwest corner of lot 2, then in a line perpendicular to the northeast lot line of lot 2 block B Sunnyside addition to Harrison, across the recently vacated portion of Idaho Street to the northwest lot line of lot 2 block B Sunnyside addition to Harrison, then along said lot line to the southeast corner of lot 3 block 14 Harrison Original Townsite, the point of beginning. Being approximately 2,925 square feet in size, all being located in the County of Kootenai, State of Idaho, and containing 0.07 acres, more or less.

DEPUTY INITIALS - VC

DATE: 01/26/01

Book 151, Page 591

COMPARED BY T.W.T. 267196 QUIT CLATE DEED

THIS INSTRUMENT, Made this Fifth day of February in the year of our Lord One Thousand Nine Hundred and Fifty three between Bert and Marie Russell, husband and wife, resident of Harrison County of Kootenai, State of Idaho parties of the first part, and the City of Harrison resident of...County of Kootenai, State of Idaho, party of the second part.

WITNESSETH, That the said parties of the first part, for and in consideration of the sum of One dollar Dollars in hand paid by the said part of the second part, the receipt whereof is hereby acknowledged, do by these presents demise, release and forever quit-claim unto the said party of the second part and to its heirs and assigns all the certain right of way lot piece or parcel of land, situated in the said City of Harrison County of Kootenai and bounded and particularly described as follows, to-wit:

A right-of-way fifteen feet in width the center of which begins seven and one half feet southeast of the Southwest corner of Lot Five at a point on Lakeshore Drive, extending to a point seven and one half feet northwest of the Northeast corner of Lot Four at a point on Woodlawn Drive, all in Block eleven, Sunnyside Addition to the City of Harrison. This right-of-way does specifically does not give to the City of Harrison the right to possess or cut any tree on this right-of-way without the specific written consent of the owner of Lot Five. Block eleven, Block 11 Sunnyside Addition to City of Harrison.

151-592

To avoid confusion it is hereby stated that this right-of-way deed is meant to cover the road now in use which at this point (Lots Five and Lot Four Sunnyside Addition to City of Harrison) connects Lakeshore Drive to Woodlawn Drive.

Together with all and singular the hereditaments and appurtenances, therunto belonging or in anywise appertaining, and the reversion and reversions, remainder and remainders, rents, issues and profits thereof.

TO HAVE AND TO HOLD said and singular the said premises, together with the appurtenances, unto said party of the second part and to its heirs and assigns forever, with this exception that should the City of Harrison abandon this road it, the right-of-way shall revert to the owner of Lot Five, Sunnyside Addition to the City of Harrison.

IN WITNESS WHEREOF, The said parties of the first part have hereunto set their hands and seals the day and year first above written.

Signed, Sealed and Delivered in the Presence of Bert Russell (Seal) Marie Russell (Seal)

STATE OF IDAHO) County of Kootenai) ss

On this 6th day of Feb. in the year 1953 before me, ...personally appeared Bert & Marie Russell husband & wife known to me to be the persons whose names... subscribed to the within instrument, and acknowledged to me that he executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.

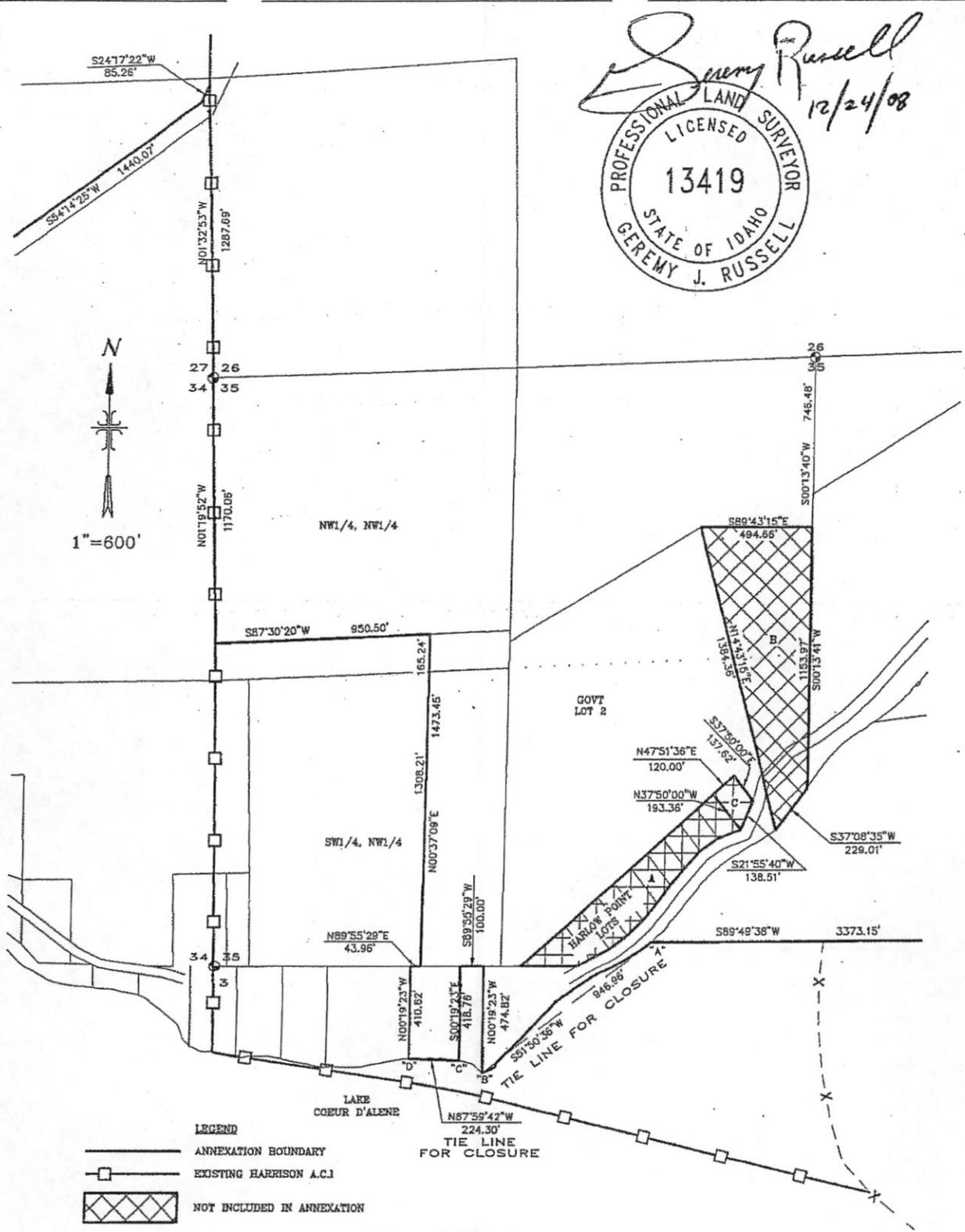
(Notarial Seal) Marguerite R Buff residing at Springton Ida.

State of Idaho) County of Kootenai) ss

Filed for record at the request of Tree Farms on the 7 day of February 1953 at 9:50 o'clock AM and recorded in book 151 of Deeds page 591.

James D Riggs County Recorder By Colweig Fisdell Deputy

Jeremy Russell
12/24/08



1" = 600'

- LEGEND**
- ANNEXATION BOUNDARY
 - EXISTING HARRISON A.C.I
 - NOT INCLUDED IN ANNEXATION

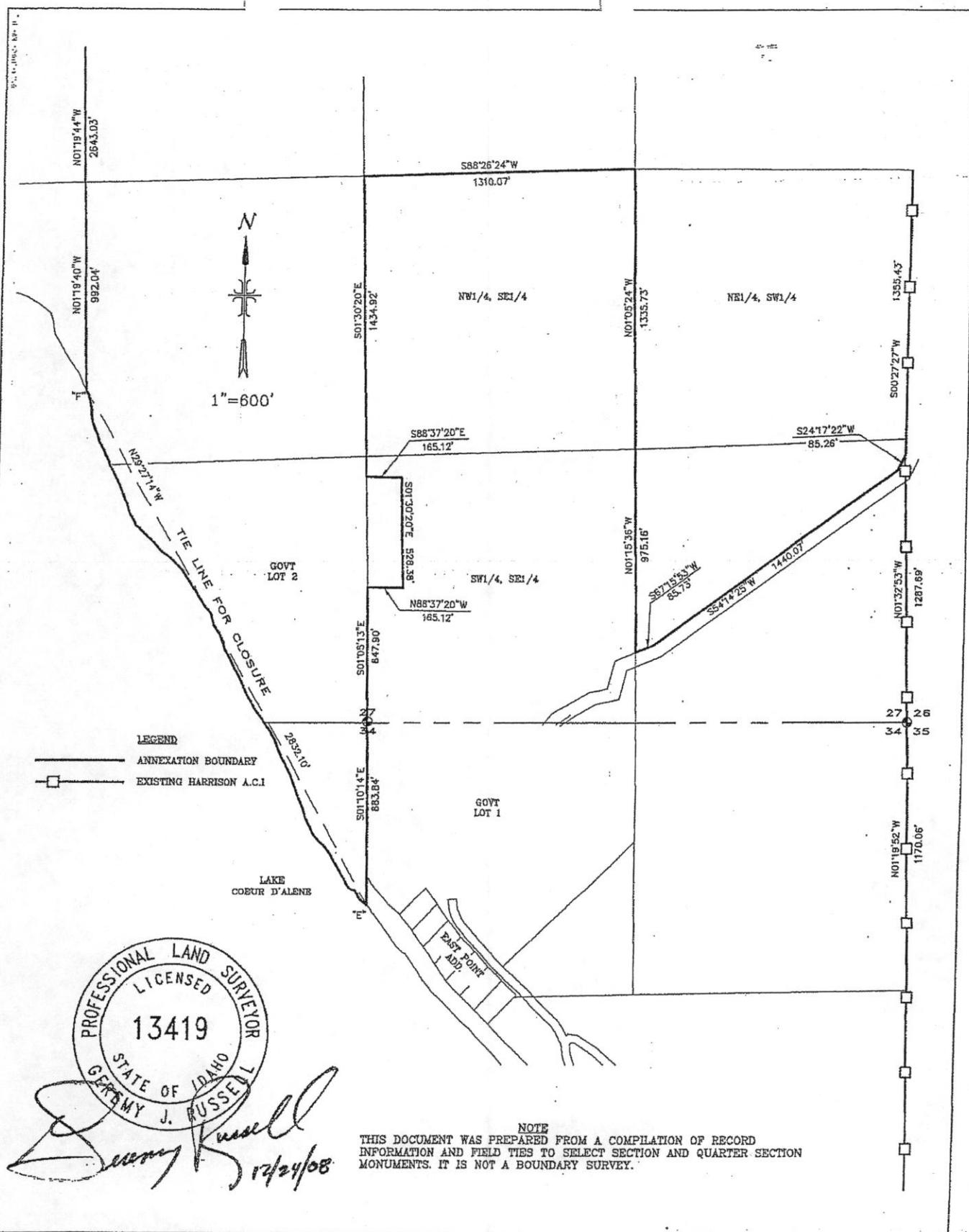
NOTE
THIS DOCUMENT WAS PREPARED FROM A COMPILATION OF RECORD INFORMATION AND FIELD TIES TO SELECT SECTION AND QUARTER SECTION MONUMENTS. IT IS NOT A BOUNDARY SURVEY.



CITY OF HARRISON
ANNEXATION ORDINANCE NO. _____

DETAIL A

F:\Projects\20-05-113 Heartland\SURVEYING\dwg\Annexation boundary.dwg, 12/24/2008 12:34:14 PM, \\CDA\CDA_9000_RPCS



LEGEND
 — ANNEXATION BOUNDARY
 □ EXISTING HARRISON A.C.I



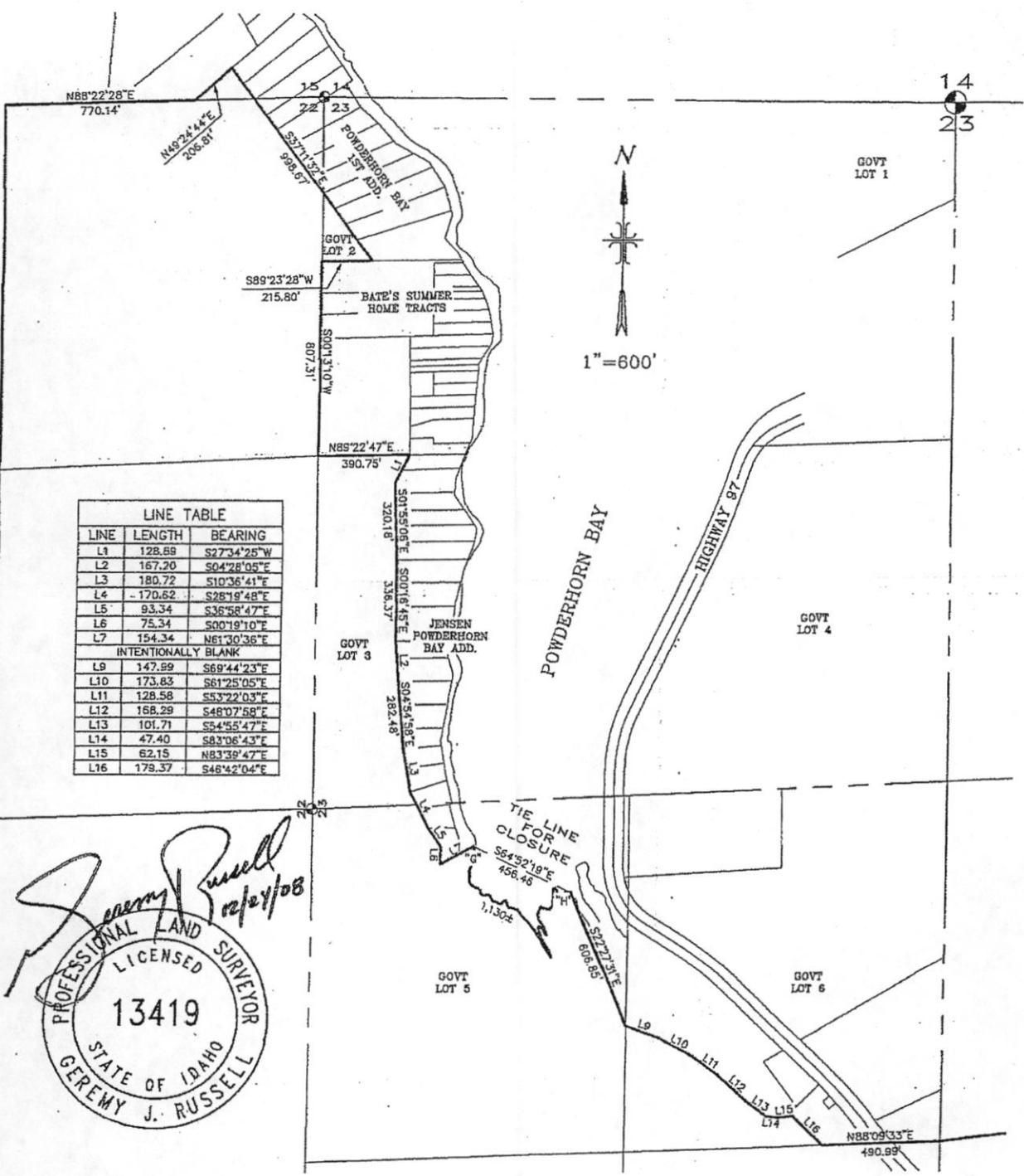
Jeremy Russell
 12/24/08

NOTE
 THIS DOCUMENT WAS PREPARED FROM A COMPILATION OF RECORD INFORMATION AND FIELD TIES TO SELECT SECTION AND QUARTER SECTION MONUMENTS. IT IS NOT A BOUNDARY SURVEY.



CITY OF HARRISON
 ANNEXATION ORDINANCE NO. _____

DETAIL B



LINE	LENGTH	BEARING
L1	128.89	S27°34'25"W
L2	167.20	S04°28'05"E
L3	180.72	S10°36'41"E
L4	170.62	S28°19'48"E
L5	93.34	S36°58'47"E
L6	75.34	S00°19'10"E
L7	154.34	N61°30'36"E
INTENTIONALLY BLANK		
L9	147.89	S69°44'23"E
L10	173.83	S61°25'05"E
L11	128.58	S53°22'03"E
L12	168.29	S48°07'58"E
L13	101.71	S4°55'47"E
L14	47.40	S83°06'43"E
L15	62.15	N83°39'47"E
L16	179.37	S46°42'04"E

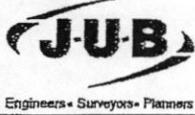
Jeremy Russell
12/24/08

PROFESSIONAL LAND SURVEYOR
13419
STATE OF IDAHO
GEREMY J. RUSSELL

LEGEND
 ANNEXATION BOUNDARY

NOTE
 THIS DOCUMENT WAS PREPARED FROM A COMPILATION OF RECORD INFORMATION AND FIELD TIES TO SELECT SECTION AND QUARTER SECTION MONUMENTS. IT IS NOT A BOUNDARY SURVEY.

CITY OF HARRISON
 ANNEXATION ORDINANCE NO. _____
 DETAIL C



F:\Projects\20-05-113 Heartland\SURVEYING\dwg\Annexation boundary.dwg, 12/24/2008 12:34:15 PM, \CDA\CDA_9000_RPC

CAD FILE: Annexation boundary

Exhibit A

HARRISON URBAN RENEWAL PLAN 2009

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RECEIVED
FEB 07 2011
TECHNICAL SUPPORT

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HARRISON URBAN RENEWAL AGENCY 2009

CHAIR: DENNIS IRISH

VICE-CHAIR RICH LUND

MEMBERS:

**JESSICA AUSMAN
HAL PATTERSON
SHARON YABLON
ARLEEN WOODSIDE**

CHAPTER 1
INTRODUCTION

HARRISON URBAN RENEWAL PLAN

INTRODUCTION:

The City of Harrison, a community with a 2000 population of approximately 270, is located in the panhandle of northern Idaho within Kootenai County. Harrison is situated on the south shore of scenic Lake Coeur d'Alene and is approximately 29 miles south of Coeur d'Alene, Idaho and 60 miles east of Spokane, Washington.

Harrison is part of an area of the northwest that is among the fastest growing in the nation. Within a 100-mile radius, considered as a comfortable distance for reaching business, industry, education, medical, etc., there is in excess of a half a million people. Using the same yardstick, Boise has a market population of 400,000, Idaho Falls 150,000, and Pocatello 130,000.

This increase in growth and development has been partially realized, especially in the Coeur d'Alene, Post Falls and Hayden areas, which have absorbed a large part of the commercial and residential development of the area. New residential areas are either under construction or anticipated in Harrison, which is a natural occurrence in former resource-based towns that are in transition to resort communities. At the entrance of both the Coeur d'Alene and St. Joe Rivers, the city is in the path of progress.

Unfortunately, infrastructure improvements in Harrison have not kept pace with the new residential development. This has led to the current deficiencies in the water and wastewater conditions within the city, as well as dangerous conditions for motorists and pedestrians. The Harrison Urban Renewal Agency has stated, and re-affirmed, that their number one concern is making improvements in these areas. This policy was indicated in the study of deterioration, the effects of which will be considered and hopefully remediated via this plan. In Harrison, most of the improvements will occur outside of the new residential developments, but in close proximity to the Harrison downtown.

The Downtown Harrison Area contains a mixture of historic but aging buildings and lots that are vacant or underused. Some areas are being renovated but the progress has been slow. Although the downtown is beautifully situated on Lake Coeur d'Alene, with boating access to hundreds of miles of waterways including two rivers, the city has areas that need remediation. A county marina is located on the waterfront, but upgrades and expansion of the city beach and campground would be welcome to the city as it visits issues of economic development.

GROWTH CONCERNS AND COMPREHENSIVE PLAN:

It is anticipated that with on-going residential and commercial development in the Harrison area, traffic problems such as congestion, coupled with a lack of signalization, roadways, lighting, sidewalks, and curbing will hamper the existing efforts to provide a safe environment for residents.

CONFORM
COPY

As depicted on the following maps, the Comprehensive Plan projects some of the area to develop as residential, with some additional commercial development along Highway 97.

THE PLAN:

This Urban Renewal Plan describes the project area and improvements, how those improvements will be funded and outlines the powers, duties and obligations of the Harrison Urban Renewal Agency (the Agency). This plan, by way of adopted ordinance, establishes the Harrison Urban Renewal Area and Tax Allocation District. The City has commissioned an economic feasibility study, which includes a fiscal impact statement. The economic feasibility study focuses on all aspects of the entire Harrison District, and aspects directly related to the project area. It is the intention of the Agency for much of the costs incurred by this plan to be funded by tax allocation financing, for a period not to exceed twenty (20) years.

The Harrison Urban Renewal district is proposed under the deteriorated urban renewal law. For instance, a phasing plan in these types of districts are usually unfeasible as improvements made in one part of the district, may provide benefits to another area of the district, by reducing traffic congestion, improving safety, and reducing unfavorable items such as vacant lots, crime, and poor public utilities, for example. This generally requires that the entire urban renewal district be adopted as a tax increment district because of interrelation of improvements and benefits with a deteriorated urban renewal district, and the inability to predict what areas exactly will benefit from an improvement made in a deteriorated urban renewal district

Under Idaho Local Economic Development Act (Municipal Corporations Code, Sec. 50-290 et. seq.) the city council has found and determined, on the basis of substantial evidence in the record, the project area as a "deteriorated area". The purpose of this detail of deterioration is to present the conditions of deterioration as set forth in the Local Economic Development Act (LEDA), to show how such conditions relate to categories of being deteriorated to illustrate and substantiate the various conditions of deterioration.

The LEDA defines a deteriorated area as an area which is characterized by one or more of the conditions set forth in Sections 50-2903(7), which conditions cause a reduction or lack of proper utilization of the area and place a burden on the community which cannot reasonably be expected to be reversed or alleviated by private enterprise acting alone. These conditions are to be found in Harrison and are addressed below. Section 50-2903(7) of the LEDA reads as follows:

“(7)(a) Any area, including slum area, in which there is a predominance of buildings or improvements, whether residential or nonresidential, which by reason of dilapidation, deterioration, age or obsolescence, inadequate provision for ventilation, light, air, sanitation, or open spaces, high density of population and overcrowding, or the existence of conditions which endanger life or property by fire and other causes, or any combination of such factors, is conducive to ill health, transmission of disease, infant mortality, juvenile delinquency, or crime, and is detrimental to the public health, safety, morals or welfare.

(b) Any area which by reason of the presence of a substantial number of deteriorated or deteriorating structures, predominance of defective or inadequate street layout, faulty lot layout in relation to size, adequacy, accessibility or usefulness, unsanitary or unsafe conditions, deterioration of site or other improvements, diversity of ownership, tax or special assessment delinquency exceeding the fair value of the land, defective or unusual conditions of title, or the existence of conditions which endanger life or property by fire and other causes, or any combination of such factors, results in economic underdevelopment of the area, substantially impairs or arrests the sound growth of a municipality, retards the provision of housing accommodations or constitutes an economic or social liability and is a menace to the public health, safety, morals or welfare in its present conditions and use.

(c) Any area which is predominately open and which because of obsolete platting, diversity of ownership, deterioration of structures or improvements, or otherwise, results in economic underdevelopment of the area, or substantially impairs or arrests the sound growth of a municipality. The provisions of section 50-2008(d), Idaho Code shall apply to open areas.

(d) Any area which the local governing body certifies is in need of redevelopment or rehabilitation as a result of a flood, storm, earthquake, or other natural disaster or catastrophe respecting which the governor of the state has certified the need for disaster assistance under any federal law.

(e) Any area which by reason of its proximity to the border of an adjacent state is competitively disadvantaged in its ability to attract private investment, business or commercial development which would promote the purposes of this chapter.”

DETERIORATION DEFINED

1. Existing Social Conditions

Unsafe and hazardous traffic and pedestrian conditions exist which endanger life. Buildings and structures have conditions which are unfit or unsafe to occupy.

I. Inadequate and Unsafe Public Rights of Way

Deterioration is evident in the surfacing of roadways on nearly all city streets, but clearly on Park and Frederick. Narrow and partially paved roadways are the norm in Harrison. Partially completed or dead-end rights-of-way are a detriment to the provision of curbs and sidewalks for safe pedestrian and bike traffic.

A significant slide on Frederick resulted in the condemnation of houses newly constructed on its right of way. This condition is evidence that the rights of way are unsafe at best and possibly a serious threat to motorized and pedestrian traffic.

Coeur d'Alene Avenue (Highway 97) is the main route through the city and has significant issues, including deteriorating sidewalks through downtown, some of which may not be ADA-compliant. Cosmetic improvements to Coeur d'Alene Avenue as well would enhance the experience of visitors to the city's core area. In cities throughout north Idaho, including Coeur d'Alene, Hayden and Post Falls, general improvements to a city's main street have shown marked improvement in retail, as well as a civic pride when acquaintances visit.

II. Dilapidation or Deterioration

In the area of deterioration, the structural conditions of buildings and poor site conditions are evident in comparison to the remainder of Harrison, particularly on or near the waterfront.

The historic nature of the city's buildings are beautiful in their design but could be updated via their facades to enhance the character of the downtown. Façade improvements in Coeur d'Alene, for example, have helped to beautify that deteriorated area, first described in 1997, the correction of which has led to the return of viable businesses in the downtown.

III. Age or Obsolescence

As stated in above, the age of buildings dating back one hundred years has contributed to not only the valuable historic designation of the city, but also to its deterioration. Obsolescence is mainly applicable to commercial buildings where original design features are no longer appropriate to current uses, especially if the cost to provide ADA compliant access proves too high to make a business venture viable in those buildings.

Another area of deterioration is in the city's wastewater facility. Whereas the city has done a remarkable job in recent years to address the concerns noted in the EPA's Enforcement and Compliance History, where findings of deficiency were noted in July 2003 and April 2008, the need for upgrades continues. The city could use a lab on site for testing purposes as well as their own tools, plus the addition of safety equipment.

The three-year compliance status reveals many instances of effluent violations. The city's discharge into the Anderson Slough may be at risk based on the findings. The effect of this deterioration is that existing city residents may be facing large costs to rectify the situation to the satisfaction of the governing agencies.

2. Existing Economic Conditions

Public Rights of Way, Buildings, Structures, and Conditions as described previously which result in economic underdevelopment of the area.

I. Inadequate and sub-standard traffic movements and flow

As noted above, many of Harrison's streets, sidewalks, curbs and gutters are non existent or in disrepair. Poor traffic circulation results from the narrow streets and the need for new pavement. Street lighting is non existent or in disrepair in many places within the area of deterioration.

Dead end roads are prevalent in Harrison, which promotes poor traffic circulation, with inadequate space to turn around large vehicles such as fire and utility trucks.

II. Substantially impairs or arrests the sound growth of a municipality.

In addition to streets and the wastewater facility, other public improvements are in poor physical condition, based mostly on their age and the lack of funds for their improvement over time. This is not reflective of inaction on the part of public officials but instead to the city's annual budget constraints.

In addition to streets and the wastewater facility, other public facilities, including city hall and its park facilities, are deteriorated. Adequate meeting space in an expanded city hall and additional park space and facilities would be beneficial to the community.

Better public access via improved parking would benefit the downtown area, and provide economic stimulus. Cities in north Idaho that have provided additional parking, and in some cases free parking, have seen an increase in visitors.

City Beach is a highly utilized public improvement, sometimes resulting in overcrowding. As a focal point of the downtown, the expansion of city beach would provide a significant boost to the economic vitality of the city. A city-owned marina would also promote the vitality of the downtown area and be a way to control the ever-shrinking moorage of boats on the south end of Lake Coeur d'Alene.

Inadequate utilities contribute to deterioration in the area. As noted above, the wastewater plant has seen findings of violations by governing agencies.

In addition, service lines are deteriorated in some areas, as evidenced by a local improvement district created to address that issue. Water facilities are also in need of enhancement in order to provide for the growth the city has approved in recent years. Storm water runoff is a concern, especially if it contributes to the degradation of Lake Coeur d'Alene. Storm drains and street gutters would help to assist in the direction and disposal of storm water.

III. Retards the provision of housing accommodations or constitutes and economic or social liability and is a menace to the public health, safety, morals or welfare in its present condition and use.

Upgrades in the deteriorated area might eliminate the shifting of uses currently observed, or rapid changes within the structures. An example is the conversion of some of the buildings to uses other than the original use, including the block of buildings near that occupied by One Shot Charlie's.

The change in Harrison from a resource-based economy to one dependent upon tourism has resulted in buildings changing use as well. Where once apartments or rooms for rent were the use, now boutiques and cafes are prevalent. While this transition is important for Harrison, the success of the tourism-based businesses is dependent upon the economic stimulus to be received from downtown revitalization, beginning with remediation of its deteriorated areas.

In addition, it's evident from recent assessments from the county assessor that there is a prevalence of depreciated values in the deteriorated area. Harrison's overall valuation dropped 5% despite the \$2.5 million annexation of property south of the city.

This often results when buildings are vacant for a period of time or have been offered for sale at lower prices. The Harrison Trading Company as an example has reduced their sale price in reflection of the declining market from economic conditions in the city.

Impaired investments appear to be evident as the majority of businesses in the deteriorated area are for sale. This indicates the return on the owners' equity is diminished and the equity itself is in danger of being partially or totally lost. The Gateway is evidence of a business which has experienced a decline in gross sales in recent years as well as an increase in expenses due to circumstances outside of their control, such as the flood conditions that occurred recently.

These conditions have contributed to increasing vacancy rates as evidenced by empty storefronts next to the Post Office. Increased public safety related issues are evident as well, as sidewalks are in poor shape or non-existent in these locations.

Economic maladjustments are prevalent in the deteriorated area, including business failures and move-outs resulting in vacant stores and buildings (Rose's Café is evidence of this.)

There is also evidence of property owners' inability to bear special assessments, particularly the local improvement district (LID) initiated for service line upgrades. The dispute over that LID, and another LID being considered for improvements to Frederick Avenue, have been met with opposition in part because of the financial impact on those involved.

The percentage of low to moderate income residents (LMI) is 37%. Harrison is not unlike other waterfront communities in Kootenai County in that higher assessed values on the water have typically forced values higher elsewhere in the city. This results in a lower LMI population because more affluent people can afford to live there. However, as deterioration has increased in Harrison even waterfront values have declined. This may ultimately lead to a higher LMI rate in the future.

There are also existing land uses that are inappropriate to the needs of businesses, industries and residents of city. This is evidenced by the existence of buildings that lack areas sufficient for expansion or proper access for customers & deliveries.

The lack of adequate parking in the deteriorated area of Harrison is evident, especially during busy summer weekends.

3. Other Factors

The lack of comprehensive and readily-available internet access hinders business development, as evidenced by a coffee wholesaler who has sought relocation to Harrison but was unable to access the internet, and therefore coordinate with her office in Denver. Another factor is the relative remoteness of the city, accessible by inadequate roads such as Highway 97. A transportation plan that includes the possibility of a ferry system from the west side of Lake Coeur d'Alene to Harrison was included in the Highway 97 Corridor study. This would greatly alleviate the access issues facing the city.

Finally, it must be noted that conditions of deterioration affect the entire project area. Non-blighted properties have been included in the area of deterioration because their inclusion is necessary for effective redevelopment and to fund the improvements necessary to remediate the deterioration.

This includes areas outside of the current city limits but within the five-mile radius allowed for inclusion in the urban renewal district. It also includes all city property with the potential to be improved, and all streets in the city.

Summary:

Conditions of deterioration exist in many areas of the city, especially concerning the condition of its buildings, streets and wastewater facility. A district boundary details the area of deterioration as well as areas of potential development whose incremental increase in property value will pay for the infrastructure needs of the city.

This urban renewal plan and feasibility study will detail the projects requiring funding to remediate their deterioration, as well as funding options to be utilized. A feasibility study is also included to prove the viability of the funding options and a timeline for their implementation.

CHAPTER 2
BOUNDARY DESCRIPTION

CHAPTER 3
PROPOSED DEVELOPMENT ACTIONS

PROPOSED DEVELOPMENT ACTIONS:

General

The major objective of this urban renewal plan is to provide traffic improvements and other public improvements, which implement the goals of the Harrison Urban Renewal Agency (HURA), and the City. To fulfill the mission of the Agency, the following Project Goals are integral to the Agency, which will work to:

1. Identify community-wide resources, conduct assessments, maximize their values, and the applications to create opportunities for community enhancement.
2. Promote employment with competitive wages, benefits, workforce training opportunities, and job advancements to assure sustainability of the economy, wellbeing of the community residents.
3. Target inadequate basic structure and infrastructures for value added improvements for the "Quality of Life" in the community.
4. Promote community improvement projects that will encourage opportunities for a healthy lifestyle as recreational, for youth and adults, safety conditions, traffic management and street enhancement.
5. Promote community members input through communication such as new media, public meetings, volunteers and partnerships to improve community spirit and achievements.

The proposed projects include:

- **Streets**
Construct improvements to the downtown area of the city, including curbs, sidewalks and landscaping to create a more attractive and safe area. Construct roadway and utility improvements to allow for better traffic and pedestrian use.
- **Upgrade of the Wastewater Plant**
Construct improvements to the plant as well as existing sewer line replacement. Construct new lines to serve potential developments in the city.
- **Water Improvements**
Construct improvements to the system, including system delivery, to enhance the ability of the city to provide sufficient water pressure and flows for fire protection.
- **Public Facilities**
Construct improvements in the city, including municipal offices, parks improvements, city marina, senior center, parking and wetland rehabilitation, as well as to existing parks in the city.
- **Rebates and Preservation Trust**
A portion of the tax increment funds would be rebated back to the City to allow for the increased operating and preservation costs associated with new development.

Streets:		
Street Repair, Paving	\$3,500,000	
Landscaping	500,000	
Sidewalks	500,000	
Curbs, Gutters	750,000	
Streetlights	<u>750,000</u>	
TOTAL STREETS		\$6,000,000

Workforce Housing		
Land	\$1,000,000	
Homeowner Assist.	<u>1,000,000</u>	
TOTAL WORKFORCE HOUSING		\$2,000,000

Infrastructure Improvements:		
Wastewater Plant	\$4,500,000	
Wastewater Lines	2,000,000	
Water	3,000,000	
Water Lines Upgrade	<u>2,000,000</u>	
TOTAL INFRASTRUCTURE		\$11,500,000

Public Facilities:		
Harrison City Hall	\$1,000,000	
Parks/Cemetery	2,000,000	
City Beach	2,000,000	
Senior Center	500,000	
Parking	1,000,000	
Marina	2,000,000	
Wetlands	<u>500,000</u>	
TOTAL PUBLIC FACILITIES		\$9,000,000

Rebates/ Preservation Trust		
For City Operations and Preservation Trust		<u>\$3,000,000</u>
TOTAL REBATES/PRESERVATION TRUST		\$ 3,000,000

TOTAL COSTS VIA URBAN RENEWAL INCREMENT:		\$31,500,000
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Conformance with State and Local Requirements

The proposed redevelopment as proposed in this plan conforms to the Comprehensive Plan for the City of Harrison. This plan was reviewed by the Harrison City Council and the City's Planning and Zoning Commission, stating that this plan is in conformity with the Harrison Comprehensive Plan.

Property Acquisition

Pursuant to State Code Section 50-2008 the URA may acquire (by purchase, lease, option, gift, grant, bequest, devise, eminent domain or otherwise) real property to hold, improve, renovate, rehabilitate, clear, or prepare such property for redevelopment.

Absent the consent of the property owner, the URA will not acquire any property, which will not require modification or the imposition of restrictions. In conjunction with the acquisition of a site, the URA shall accomplish the relocation of existing businesses and tenants.

Property Management

The URA may convey property it has acquired for less than market value. The URA may clear or move buildings, structures or improvements from any real property acquired, and the URA may develop a building site by constructing streets, utilities, parks, playgrounds and other public improvements in order to carry out the urban renewal plan. The URA may acquire land or other public improvements and construct facilities within and/or outside the plan area if it can determine that the improvements are of benefit to the plan area. However, the URA shall not pay for maintenance or operation of said improvement.

Relocation of Businesses, Persons and Others

If as a result of pursuing this plan individuals, families, businesses, non-profit organizations or others are required to relocate, the URA shall prepare a plan for the relocation of same. The URA shall be responsible to assist those individuals and entities in full accordance with state and federal statutes, including finding a new location and providing relocation payments.

Owner Participation Agreements

The Owner Participation Agreements are the legal documents that form Public/Private partnerships. They are used by the URA when entering into an agreement with a private developer for a specific project. The list below is merely illustrative (not all inclusive) and does not prevent the Agency from including or excluding any of the commitments below:

1. The Agency's Commitments
 - a) What it will do:
 - site acquisition
 - site improvements
 - parking
 - off-site improvements, etc.

- b) Determines how much the public investment is, and how it will be financed

2. The Developer's Commitments

- a) A specific development concept:
 - Emphasis on residential use
 - Public site improvements
 - Number of parking spaces
 - Quality of development, etc.

- b) Payments to the Agency, which can be in the form of:
 - payment for fee simple sale of land
 - land payment for ground lease
 - lease payments for public facilities
 - commitments towards paying other sources of public financing, such as special assessment bonds
 - participation - percentage of future cash flows
 - loans and advances
 - tax increment guarantees

- c) Firm time schedules and contingencies affecting the timing

- d) Guarantee of the bonds or loans by Harrison developers.

CHAPTER 4

USES PERMITTED IN PROJECT AREA

USES PERMITTED IN PROJECT AREA:

Comprehensive and Urban Renewal Plans

The primary objectives for the Urban Renewal Agency are to improve the quality of life, bring economic vitality and improve the aesthetics of the Harrison Area through development and redevelopment. There are two (2) differing sets of land use issues involved in this Plan. The first set of issues deal with the designated or planned land uses of the comprehensive plan and the second set of issues revolve around existing non-conforming land uses, meaning uses which don't conform to the planned uses in the comprehensive plan.

Designated Land Uses of The Comprehensive Plan

The Urban Renewal District land uses are consistent with the Generalized Land Use Map of the Harrison Comprehensive Plan. If the necessary resources are available, the Urban Renewal Agency will assist any project that desires support, but that project must be consistent with this urban renewal plan and the comprehensive plan of the city. The following is a list of the land uses in the Urban Renewal Plan as it is described in the comprehensive plan. All proposed uses must comply with the appropriate land use designation in which it will be located.

Regional / Community Commercial / Office:

Commercial designation is found in the urban renewal plan area along Highway 97 and in the downtown area. The function of this designation is to provide regional, local and tourist needs in readily accessible locations. Existing compatible land uses within the plan area consists of a mixture of office, retail and service commercial uses as well as vacant properties.

Public Rights-Of-Way:

With few exceptions, most of the public rights-of-way in the area are deficient in terms of development and are poorly maintained. Curbs, gutters and sidewalks are in need of repair. Street infrastructure is inadequate and is a major drawback to most kinds of beneficial development. The Urban Renewal Agency deems these infrastructure needs as being most critical to the attraction of new development. The Agency intends to use its resources, plus any additional assistance, which may be derived from any other public or private source for the completion of this critical component.

Interim Uses:

There may be a need for the temporary use of vacant properties, wetlands and/or structures within the plan area. If these uses are to be supported and/or assisted by the Urban Renewal Agency, they shall be compatible with the current zoning and land use designations of the comprehensive plan.

Non-Conforming Uses:

Uses which do not conform to the Harrison Urban Renewal Plan and/or the City of Harrison Comprehensive Plan and/or zoning map are not eligible for support or assistance from the Urban Renewal Agency.

General Controls and Limitations

Construction:

All construction which is funded or partially funded by the Urban Renewal Agency as a part of this plan will be required to meet all applicable city and state specifications. In addition, each project must meet any requirements made by the URA as a condition of assistance. Such requirements may be in the form of additional performance and development standards. Construction may be by the Agency independently, or in conjunction with any other public agency or by a developer through an Owner Participation Agreement (OPA.)

Rehabilitation and Retention Of Property:

Rehabilitation of dilapidated commercial structures is an objective of the URA, in as much as the use of the structure complies with the plan and revenues available for assistance. Except in extenuating circumstances, ownership retention will always be a priority for most projects undertaken by the URA.

CHAPTER 5
PROJECT FINANCING METHODS

PROJECT FINANCING METHODS:

General Description Of Financing Methodology

State law provides that urban renewal agencies have the power to finance urban renewal (redevelopment) activities and related costs. Agencies can issue both short and long term debt with existing and projected revenues. The debt of an urban renewal agency can be its own, or, it can include any assignments of revenues from others. For the most part, urban renewal agencies utilize tax increment financing (TIF) as the financing tool. However, Idaho Code Section 50-2008(f) allows other financing mechanisms, as well. The following are merely illustrative, and is not an all inclusive list, nor do they bind the Urban Renewal Agency to use one or any of the following financing mechanisms:

1. Advances
2. Loans
3. Grants
4. Contributions
5. Any other form of financial assistance from public or private sources

Bond Anticipation Notes

Bond Anticipation Notes (BANs) are utilized when an agency needs to raise higher levels of financing than possible with a standard financing mechanism. The basic assumption of BAN financing is that tax increments will grow substantially over several years, due in part or whole to the application of the BANs funding to agency programs, and the agency will subsequently be able to afford a standard financing to refinance the BANs when the whole principal balance becomes due. BANs will typically have interest only payments for the short duration of the financing term, with all principal coming due in anticipation of a fully amortized standard bond financing that will refinance or take out the BANs. BANs can raise substantial capital in advance of tax increment generation and project development. These notes can provide funding which can encourage private development in the early stages of the project when "seed" capital is needed most.

The customary BAN structure calls for the forecasting of tax increment revenues several years into the future, making an assumption about what interest rates will be at the end of the forecast / finance period, and then issuing short (two to three year) to medium (four to six year) notes. The financing program anticipates that the notes will be fully amortized standard bonds when the notes mature. Ban financing often includes a large component of capitalized (prepaid from note proceeds) interest, as the agency can typically not support full interest payments on the notes with tax increment funds. Thus, for \$100.00 of program funding, a BAN financing will require two sets of costs of issuance (both the BAN and permanent bond financing) totaling approximately \$7.00 per hundred, plus at least \$20.00 per hundred of capitalized interest. When the takeout bonds are issued, the agency will be borrowing over \$127.00 (plus reserves) to pay for \$100.00 of initial project funding.

Despite the higher financing costs, in a relatively stable legal, political and financial climate BANs can prove to be quite effective. The URA can borrow substantial additional funds compared to a standard financing mechanism and after investing these funds in project improvements, cause further tax increment revenue growth. The concept is an attractive and convenient one that answers the problems facing any project area. Subsidies and public investment are needed up front to spur development that generates tax increment within twelve to eighteen months following construction.

The risk is straight forward - if the tax increment does not grow as projected and is not adequate to support a standard financing to take out the BAN when it comes due, the agency faces a number of unpleasant choices, including borrowing funds from the city to help retire the note debt, rolling the BAN with a second BAN issue, or default. That is why the Harrison Urban Renewal Agency will require that the developer guarantee the public financing, in case the projected tax increment fails to materialize.

The accuracy of the tax increment forecast is absolutely critical to the success of the program, market / interest rate fluctuations are also a significant variable, and the ability to "take-out" the BAN with bonds is subject to legal and political factors which are beyond the control of the URA. A successful BAN financing must take these variables fully into account.

A taxable BAN which is to be taken out with taxable bonds make more sense than tax-exempt notes because one of the primary risks, alterations of the tax law, is essentially removed. Because taxable financing is typically utilized as bridge financing, waiting for private repayments, the short-term nature of a BAN can be most effective.

Tax Increment Funds

Tax increment financing is the principal method of financing the public costs of redevelopment. "Ad Valorem" property taxes generated from the increase in assessed valuation of property values, created by new development within a specified project area, is the major source of tax increment revenue. The assessed valuation at the time of adoption of the urban renewal plan becomes the base year value and is frozen at that level for the purpose of distribution of taxes to the various affected taxing entities. Each fiscal year, following the adoption of an urban renewal plan, the taxes generated by the assessed valuation that exceeds the base year level (known as tax increment) is paid to the urban renewal agency. The URA in turn utilizes these funds for the repayment of debt incurred by the URA in connection with redeveloping the project area.

When an urban renewal project is approved, there isn't any tax increment immediately available to the agency. The fiscal year following the adoption of the project there is an opportunity for some tax increment to be generated, but only if the assessed valuation of the area has increased from the prior year.

Normally very little funding is available within the first two years of a project. Therefore, funding for the initial cost of a project and the costs of implementation must be provided from other sources.

Many times the city will loan funds to the URA, or provide the capital improvements in the project area with the URA agreeing to reimburse the city when the agency receives its revenues.

In Harrison's situation, a developer may wish to loan the agency the necessary startup funds, and also guarantee any loans or bonds that are sold for the infrastructure improvements. A portion, or all of the funds advanced would then be repaid by the agency pursuant to an agreement with the developer, as funds from the increment are generated.

Loans and Grants

Community Development Block Grants:

The Community Development Block Grants (CDBG) program replaced a number of specific aid programs (such as the former federal Urban Renewal program) to allow local communities broader discretion in the administration of community development funds. Eligible activities include acquisition of property, clearance and demolition, relocation, public facilities and historic preservation. The funds must be targeted to specific areas to benefit low and moderate-income persons or to eliminate slums and blight. CDBG funds are widely used throughout the state for economic development and senior facilities.

Local Improvement Districts:

Local Improvement Districts (LID) have been used to fund public improvements that benefit private development. LID's place upon the benefited property the costs which are not borne by the urban renewal agency (or city). The State of Idaho has determined that LID's are a legal means for the city to fund such improvements. Formation of an LID requires the approval of a majority of the property owners in the affected area. The costs of the improvements are determined, and each property is assigned its prorata share. The LID expenses are paid off via the tax rolls over a predetermined period of time.

Loans and Advances:

The URA may borrow funds for a project from the city or a lending institution. In addition, developers may advance or loan working capital to urban renewal agencies for preliminary redevelopment activities. Generally the developer is at risk with these advances and will be repaid only if the project goes forward and increment is created.

Tax Increment Guarantees:

The willingness, or ability, of an urban renewal agency to incur project financial obligations for a specific development may be based on a projection that the development will produce tax increments in a certain amount, within a definite period of time.

As an inducement to the urban renewal agency to proceed with its part of the development activities, such as paying for the costs of public facilities to serve the development, a developer may agree to guarantee to the URA the receipt of tax increments from the development in the amount and by the time projected. As stated above, it would be wise for the Agency to ask developers to guarantee any public financing included in this plan.

Certificates of Participation:

Certificates of Participation (COP's) provide long term financing through a lease with an option to purchase, (also called a conditional sale agreement). This financing method is used for long term financing of major projects such as public facilities, parking garages, and recreational activities.

Where applicable, this financing method can also be used to finance the acquisition of motorized equipment, communications equipment, computers, and other major items of equipment.

When a public sale of a lease, or COP's in a lease, is planned the principle parties include:

1. The public agency
2. A bank, financial institution or lender (buys the present value of future lease payments)
3. Purchasers or investors (purchase the COP's)
4. A trustee (holds security for payment of lease - if any)
5. An escrow agency (the trustee may also be the escrow agency)

Lease agreements are for one year at a time resulting in the COP's commanding a higher interest rate. The URA would also have to comply with state public bidding for construction laws, usury and legal interest rate laws authorizing the lease and disclosure requirements.

Joint Powers Authority:

By agreement multiple public entities with common powers may form a Joint Powers Authority (J.P.A.) when it is to the advantage of those agencies to consolidate their forces to construct a public use facility or issue debt for public purposes that when done separately would be less advantageous. A joint exercise of power agreement must be approved by the participating entities in order to utilize a J.P.A. The security of any issue of a J.P.A. will depend upon the existing or projected cash flows, reserves, and other capital resources of the participating agencies and the approved obligations of each agency. In some cases it may be advantageous for the URA to form a J.P.A. before debt obligations are approved by the individual agencies.

63-20 Debt:

States and political subdivisions are authorized, under federal tax law, to issue obligations, the interest on which is exempt from federal income taxation ("Tax-exempt bond"). Each state has statutes and administrative rules that outline the terms under which tax-exempt bonds may be issued. There are circumstances, however, when a political subdivision would prefer not to issue bonds for a project. These reasons may be legal, practical or political. A facility may qualify for tax-exempt financing, because of its use by a governmental entity; nevertheless, the governmental entity elects not to finance the project with its own tax-exempt bonds.

An alternative method of obtaining tax-exempt financing is available under the Internal Revenue Code. This method of financing is commonly referred to as "63-20" financing. The term "63-20" comes from the Department of Treasury Revenue Ruling which first described and authorized this type of tax-exempt financing (in 1963).

In a 63-20 financing, a nonprofit corporation may issue tax-exempt debt for the purpose of financing facilities as long as certain requirements are met. The most well known requirement is that title to the facilities must be transferred to a governmental entity when the debt is retired. Interest on 63-20 debt is exempt from federal income taxation. Therefore, the cost of capital is, lower than it would be in the conventional capital markets.

Historically, 63-20 debt was primarily used for nonprofit corporations, qualified under Section 501(c)(3) of the Internal Revenue Code, to access the tax-exempt bond market. 63-20 debt is sold as tax-exempt bonds generally in the same financial markets as governmental tax-exempt bonds. The interest rates may be comparable, depending upon the credit strength of the collateral security.

If the financed facility is leased to an entity other than the nonprofit issuer of the debt, the tenant is required to be either a governmental entity or a charitable organization. An underwriter may underwrite long term (20 years or more) bonds issued by the nonprofit corporation. The credit support of the bonds may derive from the lease of the facility to the governmental agency. The bonds may be issued on a non-recourse basis to the nonprofit corporation, i.e., the bonds would be secured solely by lease revenues. In a non-recourse financing, the owners of the bonds would have no recourse against any other assets of the corporation.

CHAPTER 6

TAX ALLOCATION DISTRICT

PARCELS AND LEGAL DESCRIPTION

URBAN RENEWAL DISTRICT

THE TAX ALLOCATION DISTRICT FOR THE HARRISON URBAN RENEWAL PROJECT AREA AS DEFINED BY THE FOLLOWING DESCRIBED PARCELS:

OWN	PARCEL #	NET TAXABLE VALUE
<u>Powderhorn Ranch LLC</u>		
	48N04W159500	\$ 199
	48N04W227400	118,316
	48N04W220500	71,008
	48N04W233400	422
	48N04W235200	3,441
	48N04W235600	73,667
	48N04W236800	48,235
	48N04W255600	172,600
	48N04W264400	836,299
	48N04W264000	244,916
	48N04W270700	136,594
	48N04W271300	335,447
	48N04W272400	21,163
	48N04W272850	54,319
	48N04W274500	45,219
	47N04W030075	3,332
	48N04W254800	88,895
	48N04W269000	107,263
	48N04W275200	23,458
	48N04W342475	1,369
	48N04W352700	96,421
	48N04W354425	265,704
	48N04W355150	1,968
	48N04W256400	19,757
	48N04W266600	63,376
	48N04W268900	16,428
	48N04W350125	7,768
	48N04W350175	433
	Total Powderhorn	\$ 2,858,017

Keith Shannon

Y00000063200	\$	31
Y00000010100		128
Y00000010800		117

Total Keith Shannon	\$	276
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Gateway

Y00000011700 - parking lot	\$	75,000
Y00000011680 - improv. lake lease		511,005
Y00000011681 - leased land		-

Total Gateway	\$	586,005
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Miscellaneous Owners

Y00000012500 - Kindler	\$	341
Y00000015275 - Kroetch		7
Y1900002008A - Cd'A S. Shore (old school)		266,387
Y00000071500 - Cd'A Tribe		80,480
Y00000071000 - Vue Du Lac LLC		1,000
Y00000066375 - Russell		10
Y00000018150 - Union Pacific Railroad		482,450

Total Misc. Owners	\$	830,675
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State of Idaho

48N03W360650	\$	-
48N04W352175		-
Y00000066150		-
Y00000010150		-
Y00000063150		-

Total State of Idaho	\$	-
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City Parcels

Y1900002010A - Old Gym	\$	-
Y19000050060 - Crane Park		-
Y00000011675 - RV Park & City Beach		-
Y3800002001A - City Park		-
Y00000064900 - City Cemetery		-
Y00000062900 - Sewer Plant		-

Total City Parcels	\$	-
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<u>TOTALS</u>	\$	4,274,973
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Others

Y3800001004A - Grant Bldg (Steamboat Trader)	\$	211,591
Y3800009003A - Grange, Library		-
Y3800008001A - Crane Historical Society		-
	\$	<u>211,591</u>
 <u>TOTALS</u>	\$	<u><u>4,486,564.00</u></u>

Affected Agencies

The following is a list of agencies which are affected by the "Harrison Urban Renewal Plan".

- Kootenai County
- City of Harrison
- Eastside Highway District
- Eastside Fire District
- Consolidated Library Dist.
- Kootenai County EMS
- North Idaho College

CHAPTER 7

ACTIONS BY THE CITY COUNCIL

ACTIONS BY THE CITY COUNCIL:

The City shall aid and cooperate with the URA in carrying out this plan and shall take all actions necessary to ensure the continued fulfillment of the purposes and objectives of this plan. The City shall assist and support the URA in preventing and eliminating the spread and/or recurrence of conditions causing blight in the plan area. Actions by the City shall include, but are not limited to, the following:

1. Institution and completion of proceedings necessary for changes and improvements in private and publicly owned utilities within or affecting the project area.
2. Revising of zoning or other standards (if necessary) within the project area to permit the development authorized by this plan.
3. Imposition, wherever necessary, through the use of special use permits or other means of appropriate controls within the limits of this plan upon parcels of land within the project area to ensure their proper development and use.
4. Where possible, preservation of historical sites, and wetlands, shall have a high priority in achieving development objectives.
5. Performance of the above actions and all other functions and services relating to public health, safety, and physical development normally rendered in accordance with the schedule which will permit the redevelopment of the project area to be commenced and carried to completion without unnecessary delays.
6. If necessary, institution and completion of proceedings for the establishment of a Local Improvement District, or districts under Chapter 17, Title 50, Idaho Code.
7. Administration of Community Development Block Grants and/or other state/federal funds that may be available and are used for the purposes of this plan.
8. The undertaking and completion of any other proceedings necessary to carry out the plan.
9. Appropriate agreements with the URA for administration, supporting services, funding sources, and other similar needs.
10. The actions listed above which are to be taken by the City do not constitute any commitment of financial outlay by the City.

CHAPTER 8
ENFORCEMENT

ENFORCEMENT

The enforcement and administration of this plan, including the preparation and execution of all the documents used for the implementation of the Harrison Plan, shall be performed by the URA and/or the City of Harrison. The provisions of the Harrison Plan and other documents used pursuant to this plan may also be enforced by court litigation instituted by either the City or the URA. Remedies include, but are not limited to the following:

1. Specific performance
2. Damages
3. Injunctions
4. Other appropriate remedies

CHAPTER 9

DURATION OF THE PLAN

DURATION OF THE PLAN

The duration of the various segments which make up this urban renewal plan for the Harrison Area are as follows:

- A. The non-discrimination and non-segregation provisions of this plan shall be effective in perpetuity.
- B. Other provisions of this plan shall be effective for twenty (20) years from the date of adoption of this plan by the Urban Renewal Agency.
- C. The Tax Allocation District and its respective revenue allocation financing shall be in effect for a period not to exceed twenty (20) years.

CHAPTER 10

PLAN AMENDMENT PROCEDURES

PLAN AMENDMENT PROCEDURES

The Harrison Urban Renewal Plan may be further modified at any time by the URA, provided that the modification, if made after disposition of real property by the URA in the plan area, must be consented to by the developer(s) or successor(s) of interest of such real property if their interest is substantially affected by the proposed modification.

Where the proposed modification substantially alters the adopted plan, the modifications must be approved by the Urban Renewal Agency Board, the City Planning and Zoning Commission (if one is by then formed) and the City Council in the same manner as the original plan. Substantial changes for Council purposes shall include revisions to the following:

1. Project area boundaries
2. Length of the Term of the District
3. Land Acquisition
4. Changes to plan objectives

CHAPTER 11
TAX FEASIBILITY STUDY

City of Harrison

**Tax Allocation Feasibility Study
For
The Harrison Redevelopment Area**

August 2009

Tax Allocation Financing Feasibility Study For The Harrison Redevelopment Area

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**Tax Allocation Feasibility Study
For The Harrison Redevelopment Area**

Executive Summary

The use of the Tax Allocation Financing Provision in the proposed Harrison Redevelopment Area Urban Renewal District is feasible under the existing taxing laws. Financing of the listed projects is projected by increment received through tax increment financing.

The investments listed here are in major part the result of expected development in the Harrison project, an investment expected to total \$487,500,000 over twenty years. Increment received has been reduced in this schedule to ensure the viability of the tax increment financing.

The following table shows the dollar amount of improvements for the total Urban Renewal Plan.

**TABLE 1
SUMMARY OF INFRASTRUCTURE INVESTMENT**

Improvement	Cost
Public Facilities/Rebates	\$13,000,000
Public Works	18,500,000
Total Project Costs	\$31,500,000

Source: City of Harrison

Methodology

Tax allocation financing is a method of providing revenue for economic development projects in urban renewal areas. As part of an urban renewal plan, a revenue tax allocation financing provision is approved. Within the urban renewal area, a tax allocation area is created. Within the tax allocation area, a base assessment roll is established which is equal to the assessment rolls for all classes of taxable property as of January 1st of the year the urban renewal plan is adopted; in this case, 2009. As new investment increases the assessed value within the tax allocation area, the increase in tax revenues is allocated to paying off bonds issued for public improvements. By using this form of financing, local taxing districts make a short-term sacrifice in receipt of added tax revenues in exchange for a long-term tax revenue increase due to added investment in the urban renewal area. This is partly mitigated by caps on increases in spending for tax districts. However, the beneficiaries are taxpayers. With added revenues and a ceiling on increased spending, the result for taxpayers can be decreased taxes.

To determine the feasibility of a tax increment financing provision for improving the Harrison Redevelopment Area, the first task was to list all properties by parcel number. Then, for each parcel within the taxing area a market value of each, with exemptions.

With a complete inventory of properties and their existing market values, a baseline projection of tax revenues was created. This projection was based on the projected build out in the district, as estimated based on proposed development.

Growth trends in the balance of the district not included in the Harrison development were not included, since expectations are that the deteriorated area will require several years to recover, even after the project infrastructure improvements are completed.

Next, a projection of tax revenue was prepared assuming that a tax allocation provision is approved. This projection assumes a "freeze" on the amount of revenue each taxing district will receive while the bonds are being paid. It also shows the tax increases that will result when the bonds are paid and the entire tax revenue amount is allocated to reduce tax levy rate. Part of this measurement determined how long the increment would need to be in place before the improvement project could be financed with a positive cash flow. Of course, if new investment in the area occurs above the normally anticipated growth, the length of time required to create sufficient revenue decreases proportionate to the amount of new investment.

Determination of feasibility will be made by the City of Harrison in their action to either approve or disapprove the urban renewal plan and the tax allocation provision. However, a statement of feasibility has been prepared which indicated whether a tax allocation provision is financially feasible. **That statement affirms that the tax allocation provision is financially feasible.**

Redevelopment Planning Area

Existing Conditions

Size and Parcels

The Kootenai County Assessor has identified the parcels within the redevelopment area. The value of each parcel constitutes the basis of the total property tax revenue the taxing districts will receive during the project build out. The value of approximately \$4.48 million is within the allowable ten percent of the total Harrison City valuation.

A complete listing of parcels is provided in Exhibit 1.

Vacant Land

Within the redevelopment area there is a total of about 1,800 acres of undeveloped and vacant land. Most of this property is within the Powderhorn development and as such will be developed as residential property.

Planned Development and Infrastructure Extensions

Planned infrastructure development includes improvements to streets, extension of water and sewer facilities and lines, parks and parking lots, and other miscellaneous items that will also be funded. The timing of these improvements depends upon the demand for services in the area and the amount of incremental investment made in the area. The incremental investment will provide the tax revenue necessary for issuing bonds to pay for the improvements.

Baseline Build-out Potential

Resident Population

Nearly all of redevelopment area is residential. With this in mind, most of projected build out in the plan will be based on residential construction, as estimated based on discussions with potential developers.

Development Acreage and Timing Projection

A projection of development acreage and timing has been prepared to provide an overview of the likely future development of the Harrison Redevelopment Area.

The following table shows the timing projection by year. A full projection, by year is provided in Exhibit 5.

**TABLE 2
HARRISON REDEVELOPMENT AREA
DEVELOPMENT PROJECTION, 2009 TO 2029**

Year	Housing Units
2009	0
2010	0
2011	20
2012	30
2013	50
2014	75
2015	0
2016	0
2017	0
2018	0
2019	0
2020	0
2021	0
2022	0
2023	0
2024	0
2025	0
2026	0
2027	0
2028	0
2029	0

Source: Harrison Urban Renewal Agency and Developers' Estimate

Private Sector Investment Potential

A projection of private sector investment (and market value) has been prepared for the build-out of the redevelopment area.

The developers are confident that the build out projection is reliable, and even conservative in nature. In the unlikely event that the projections are not achieved, the amount of debt financing for the projects may be reduced, or the developer may work with the Urban Renewal Agency to find alternate funding methods.

The following table shows the growth in investment through the year 2027.

**TABLE 3
HARRISON REDEVELOPMENT AREA
PRIVATE SECTOR INVESTMENT GROWTH, 2009 TO 2029**

Year	Residential
2009	50,000,000
2010	50,000,000
2011	75,000,000
2012	125,000,000
2013	187,500,000
2014	0
2015	0
2016	0
2017	0
2018	0
2019	0
2020	0
2021	0
2022	0
2023	0
2024	0
2025	0
2026	0
2027	0
2028	0
2029	0

TOTAL \$487,500,000

Source: Harrison Urban Renewal Agency and Developers' Estimate

Property Tax Generation

As investment occurs in the Harrison Redevelopment Area, additional taxes will be generated. The following table shows a summary of the tax generation anticipated at normal growth rates within the redevelopment area. Of course, as new infrastructure investment occurs in the area, the development rate will increase.

**TABLE 4
HARRISON REDEVELOPMENT AREA
PROPERTY TAX GENERATION, 2009 TO 2029**

Year	Total
2009	305,850
2010	641,850
2011	1,145,850
2012	1,985,850
2013	3,245,850
2014	3,245,850
2015	3,245,850
2016	3,245,850
2017	3,245,850
2018	3,245,850
2019	3,245,850
2020	3,245,850
2021	3,245,850
2022	3,245,850
2023	3,245,850
2024	3,245,850
2025	3,245,850
2026	3,245,850
2027	3,245,850
2028	3,245,850
2029	<u>3,245,850</u>
TOTAL	84,793,156

Source: Harrison Urban Renewal Agency and Developers' Estimate

Tax Allocation Projection Calculation

The following projection is based on the projected growth rates described in the section above. Of course, these are merely projections and unanticipated changes in the area or economic growth rates can accelerate or slow down the estimates. However, they are made with the best available projections from the developer and the City of Harrison.

Urban Renewal District Improvements

Improvements will be thoroughly described in the Urban Renewal Plan. These improvements include curbs and gutters, sidewalks, streets, water and sewer systems, drainage and street trees. The timing of these improvements will depend upon the growth in the area and the demand for urban services. This projection is prepared to describe a scenario based on the assumptions described previously in this report.

Projection Assumptions

Several assumptions have been made regarding the future. These assumptions are described in the following paragraphs.

Levy Rates

It is assumed that levy rates for all taxing districts affected by the Tax Allocation District will remain constant. These rates are shown in the following table.

**TABLE 5
LEVY RATES**

Taxing Entity	Rate/ \$1,000
City of Harrison	\$1.97
Kootenai County	2.45
Eastside Highway	.63
Eastside Fire	.56
Consolidated Library	.19
Kootenai County EMS	.12
North Idaho College	.81
<hr/>	
Total	\$6.72

Source: Kootenai County Clerk and Estimated from 2008

Coverage Ratio

The coverage ratio applied to the Harrison Urban Renewal Project's Tax Increment Revenues is 110%. Application of a coverage ratio greater than 100% has the effect of reducing the projected amount of revenue that can be applied to serving the bonds.

Coverage ratios are applied to create a margin of safety should tax revenues fall short of expectations. In this projection, actual revenue collected is used in the year following the year it was collected. In this way, actual revenue is accounted for and not the amount available for debt service due to the coverage ratio.

Personal Property Investment

No value is added for personal property (equipment, fixtures, etc.) although it's also subject to tax increment. It is omitted from the projections to provide an added measure of margin.

School Payments

Tax law changed in 2006 to remove operations and management costs from taxpayers. As such, no O and M taxes from school districts come to the URA.

Determination of the Timing of the Required Incremental Tax Base

As development occurs within the Harrison Redevelopment Area, additional investment will add incremental tax revenues. Based on the Idaho Economic Forecast's growth assumptions, there will be sufficient increment added to the redevelopment area by the year 2010. Since taxes are not collected until the following year, the tax required to pay for bonds will be available in January, 2011. The following table shows the amount of incremental taxes expected.

**TABLE 6
HARRISON REDEVELOPMENT AREA
TAX INCREMENT 2009 TO 2029**

Year	Residential
2009	0
2010	641,850
2011	1,145,850
2012	1,985,850
2013	3,245,850
2014	3,245,850
2015	3,245,850
2016	3,245,850
2017	3,245,850
2018	3,245,850
2019	3,245,850
2020	3,245,850
2021	3,245,850
2022	3,245,850
2023	3,245,850
2024	3,245,850
2025	3,245,850
2026	3,245,850
2027	3,245,850
2028	3,245,850
2029	3,245,850

TOTAL \$84,793,156

Source: Harrison Urban Renewal Agency and Developers' Estimate

Improvement Financing

The interest rates established for the repayment of the bonds will be according to the municipal bond market standards at the time the bonds are issued. This project anticipates an interest rate of 5%. An estimated bond schedule and annual debt service is provided in Exhibit 3.

Fiscal Impact on Taxing Districts and Taxpayers

The fiscal impact on taxing districts will be to increase available revenue to the districts by collection of forgone taxes and a reduction in the levy rate applied to the valuation of their property.

Limits on Budget Increases

Limits are placed on the increase in budget a taxing district can spend even with a substantial increase in the tax base. This limitation on receipt of additional revenue is partially mitigated by the collection of "Foregone Taxes"; taxes which the district has a right to collect but has not. These taxes, which would normally be collected during the tax increment financing period, may be collected after the bonds have been paid, assuming the law remains the same. The amount of foregone taxes for any given year can be obtained by requesting the *Dollar Certification of Budget Request to Board of County Commissions L-2*, for the year in question.

Taxing districts can recover foregone taxes at any point without voter approval. However, it is more reasonable to do so if they have a sufficient source of assessed value to produce tax revenues. The Urban Renewal Project can create these sources of additional tax revenue.

Levy Rate Calculation

Idaho State law limits the increase in budgets of each taxing district. In our assumption, however, we anticipate constant levy rates because of the use of foregone taxes and new construction within each district

Feasibility of Tax Increment Financing Improvements

As a result of this analysis, the feasibility of using the Tax Allocation Financing Provision for improvements within the Harrison Redevelopment Area is positive given the assumptions included in this report.

Growth assumptions applied to the development within the redevelopment area indicate that there will be sufficient incremental tax revenues to pay for the improvements if development in the area occurs as demonstrated in this projection.

The impact on taxing districts is also positive, with \$3,245,850 in new increment going to them once bonds are paid off and the district is retired. This is shown in Exhibit 4.

Conclusion

The City of Harrison is facing increasing pressure to accommodate the demand for new growth in the area. Their deteriorating infrastructure only adds to the pressure faced by the City. As a burgeoning resort community, Harrison needs to address its current deteriorated infrastructure and plan for the future expansion requirements.

With the availability of the Tax Increment Financing provision in the City of Harrison, a suitable area where public investment in infrastructure can enhance residential growth and a positive financial outlook for application of Tax Increment Financing, the Harrison Redevelopment Area is a good candidate for use of this financing method.

**Exhibit 1
Tax Valuation by Parcel**

OWNER	PARCEL #	NET TAX VALUE
<u>Powderhorn Ranch LLC</u>		<u>2009</u>
	48N04W159500	199
	48N04W227400	118,316
	48N04W220500	71,008
	48N04W233400	422
	48N04W235200	3,441
	48N04W235600	73,667
	48N04W236800	48,235
	48N04W255600	172,600
	48N04W264400	836,299
	48N04W264000	244,916
	48N04W270700	136,594
	48N04W271300	335,447
	48N04W272400	21,163
	48N04W272850	54,319
	48N04W274500	45,219
	47N04W030075	3,332
	48N04W254800	88,895
	48N04W269000	107,263
	48N04W275200	23,458
	48N04W342475	1,369
	48N04W352700	96,421
	48N04W354425	265,704
	48N04W355150	1,968
	48N04W256400	19,757
	48N04W266600	63,376
	48N04W268900	16,428
	48N04W350125	7,768
	48N04W350175	433
	Total Powderhorn	<u>2,858,017</u>
<u>Keith Shannon</u>		
	Y00000063200	31
	Y00000010100	128
	Y00000010800	117
	Total Keith Shannon	<u>117</u>

276

Gateway

Y00000011700 - parking lot	75,000
Y00000011680 - improv. lake lease	511,005
Y00000011681 - leased land	-

Total Gateway 586,005

Miscellaneous Owners

Y00000012500 - Kindler	341
Y00000015275 - Kroetch	7
Y1900002008A - Cd'A S. Shore (old school)	266,387
Y00000071500 - Cd'A Tribe	80,480
Y00000071000 - Vue Du Lac LLC	1,000
Y00000066375 - Russell	10
Y00000018150 - Union Pacific Railroad	482,450

Total Misc. Owners 830,675

State of Idaho

48N03W360650	\$	-
48N04W352175		-
Y00000066150		-
Y00000010150		-
Y00000063150		-

Total State of Idaho \$ -

City Parcels

Y00000011675 - RV Park and City Beach	\$	-
Y00000062900 - Sewer Plant		-
Y00000064900 - Cemetery		-
Y1900002010A - Old Gym		-
Y19000050060 - Crane Park		-
Y3800002001A - City Park		-
47N03W064950		-
Y00000019535		-
Y00000066775		-
Y1900002005A		-
Y1900004011A		-
Y1900005028A		-
Y1900007016A		-

Y19000070170	-
Y3800008001B	-
Y3800010002A	-
Y38000110030	-
Y3800014002A	-
Y38000150000	-
Y38000160070	-
Y5700001002A	-
Y5700006001A	-
Y570000A002A	-
Y570000A0060	-
YK1630040020	-
Total City Parcels	\$ -
<u>TOTALS</u>	<u>\$ 4,274,973</u>

Others

Y3800001004A - Grant Bldg (Steamboat Trader)	\$ 211,591
Y3800009003A - Grange, Library	-
Y3800008001A - Crane Historical Society	-
Total Other Parcels	<u>\$ 211,591</u>
<u>TOTALS</u>	<u>\$ 4,486,564.00</u>

Exhibit 2
Baseline Property Tax Generation , 2009 to 2029

Residential

2009	0
2010	305,850
2011	641,850
2012	1,145,850
2013	1,985,850
2014	3,245,850
2015	3,245,850
2016	3,245,850
2017	3,245,850
2018	3,245,850
2019	3,245,850
2020	3,245,850
2021	3,245,850
2022	3,245,850
2023	3,245,850
2024	3,245,850
2025	3,245,850
2026	3,245,850
2027	3,245,850
2028	3,245,850
2029	3,245,850

Total \$84,793,156

Exhibit 3 Debt Service Schedule, Margins and Discounts

Bond/Loan 2010	\$5,000,000
Interest Rate	5.0%
Term	20 Years
Debt Service Margin	10%
Present Value Discount	3%
Bond/Loan Payment	\$395,964
Bond/Loan 2014	\$22,000,000
Interest Rate	5.0%
Term	15 Years
Debt Service Margin	10%
Present Value Discount	3%
Bond/Loan Payment	\$2,087,688
Total Payments	\$39,332,468
Debt Service Margin 10%	2,700,000
Total Debt Costs	\$39,332,468

Note: Estimates only. Third party, such as a developer, could guarantee payments or provide improvements via an Owner Participation Agreement, subject to reimbursement if and when TIF is available.

Exhibit 4
Impacts and Taxes to Districts

	Amount After Debt <u>Service Paid</u>
Kootenai County	\$1,178,553
City of Harrison	951,536
Eastside Highway	304,298
Eastside Fire	270,488
Consolidated Library	91,773
County EMS	57,962
North Idaho College	<u>391,241</u>
TOTAL	\$3,245,851

Exhibit 5
Feasibility Study and Projections

CHAPTER 12
APPENDIXES

APPENDIX A
PROJECT COSTS

**HARRISON TAX INCREMENT PROJECTS
ESTIMATED COSTS**

Project:	Estimated Costs:
1) Streets	\$ 6,000,000
2) Workforce Housing	\$ 2,000,000
3) Infrastructure	\$11,500,000
4) Public Facilities/Rebates	<u>\$12,000,000</u>
<u>GRAND TOTAL OVERALL COSTS:</u>	<u>\$31,500,000</u>

COST ESTIMATES
FOR
TAX INCREMENT FINANCING
HARRISON PROJECT

Project:

Streets

Description:

Construct improvements to the streets within downtown, including street construction, roadway widening, sidewalks, curbing, drainage, street lighting, traffic signal upgrades, and utilities extensions. Miscellaneous items.

Estimated Costs:

\$6,000,000

COST ESTIMATES
FOR
TAX INCREMENT FINANCING
HARRISON PROJECT

Project:

Workforce Housing

Description:

Obtain land (via donation) and provide discount on housing construction. Miscellaneous items.

Costs:

\$2,000,000

COST ESTIMATES
FOR
TAX INCREMENT FINANCING
HARRISON PROJECT

Project:

Infrastructure Improvements

Description:

Construct improvements to the Wastewater Plant and Wastewater service lines. Construct Water improvements and upgrade existing lines to increase pressure and fire flow capacities. Miscellaneous items.

Costs:

\$11,500,000

COST ESTIMATES
FOR
TAX INCREMENT FINANCING
HARRISON PROJECT

Project:

Public Facilities and Rebates

Description:

Construct Improvements to the Harrison Waterfront and City Parks, plus new parking lots and rehab of existing lots, and senior center/municipal services buildings, cemetery and RV park. Also rebate a portion of the TIF to affected agencies. Miscellaneous items.

Costs:

\$12,000,000

APPENDIX B

IDAHO CODE SECTION 50-2008

State Code Section 50-2008

50-2008. Preparation and approval of plan for urban renewal project. (a) An urban renewal project for an urban renewal area shall not be planned or initiated unless the local governing body has, by resolution, determined such area to be a deteriorated area or a deteriorating area or a combination thereof and designated such area as appropriate for an urban renewal project.

(b) An urban renewal agency may itself prepare or cause to be prepared an urban renewal plan, or any person or agency, public or private, may submit such a plan to an urban renewal agency. Prior to its approval of an urban renewal project, the local governing body shall submit such plan to the planning commission of the municipality, if any, for review and recommendations as to its conformity with the general plan for the development of the municipality as a whole. The planning commission shall submit its written recommendations with respect to the proposed urban renewal plan to the local governing body within thirty (30) days after receipt of the plan for review. Upon receipt of the recommendations of the planning commission, or if no recommendations are received within said 30 days, then without such recommendations, the local governing body may proceed with the hearing on the proposed urban renewal project prescribed by subsection (c) hereof.

(c) The local governing body shall hold a public hearing on an urban renewal project, after public notice thereof by publication in a newspaper having a general circulation in the area of operation of the municipality. The notice shall describe the time, date, place and purpose of the hearing, shall generally identify the urban renewal area covered by the plan, and shall outline the general scope of the urban renewal project under consideration.

(d) Following such hearing, the local governing body may approve an urban renewal project and the plan therefore if it finds that (1) a feasible method exists for the location of families who will be displaced from the urban renewal area in decent, safe and sanitary dwelling accommodations within their means and without undue hardship to such families; (2) the urban renewal plan conforms to the general plan of the municipality as a whole; (3) the urban renewal plan gives due consideration to the provision of adequate park and recreational areas and facilities that may be desirable for neighborhood improvement, with special consideration for the health, safety and welfare of children residing in the general vicinity of the site covered by the plan; and (4) the urban renewal plan will afford maximum opportunity, consistent with the sound needs of the municipality as a whole, for the rehabilitation or redevelopment of the of the urban renewal area by private enterprise: Provided, that if the urban renewal area consists of an area of open land to be acquired by the urban renewal agency, such area shall not be so acquired unless (1) if it is to be developed for residential uses, the local governing body shall determine that a shortage of housing of sound standards and design which is decent, safe and sanitary exists in the municipality;

That the need for housing accommodations has been or will be increased as a result of the clearance of slums in other areas; that the conditions of blight in the area and the shortage of decent, safe and sanitary housing cause or contribute to an increase in and spread of

disease and crime and constitute a menace to the public health, safety, morals, or welfare; and that the acquisition of the area for residential uses is an integral part of and essential to the program of the municipality, or

- (e) (2) if it is to be developed for nonresidential uses, the local governing body shall determine that such nonresidential uses are necessary and appropriate to facilitate the proper growth and development of the community in accordance with sound planning standards and local community objectives, which acquisition may require the exercise of governmental action, as provided in this act, because of defective or unusual conditions of title, diversity of ownership, tax delinquency, improper subdivision, outmoded street patterns, deterioration of site, economic disuse, unsuitable topography or faulty lot layouts, the need for the correlation of the area with other areas of a municipality by streets and modern traffic requirements, or any combination of such factors or other conditions which retard development of the area.
- (f) An urban renewal plan may be modified at any time: Provided that if modified after the lease or sale by the urban renewal agency of real property in the urban renewal project area, such modification may be conditioned upon such approval of the owner, lessee or successor in interest as the urban renewal agency may deem advisable and in any event shall be subject to such rights at law or in equity as a lessee or purchaser, or his successor or successors in interest, may be entitled to assert.
- (g) Upon the approval by the local governing body of an urban renewal plan or of any modification thereof, such plan or modification shall be deemed to be in full force and effect for the respective urban renewal area, and the urban renewal agency may then cause such plan or modification to be carried out in accordance with its terms.
- (h) Notwithstanding any other provisions of this act, where the local governing body certifies that an area is in need of redevelopment or rehabilitation as a result of a flood, fire, hurricane, earthquake, storm, or other catastrophe respecting which the governor of the state has certified the need for disaster assistance under Public Law 875, Eighty-first Congress, or other federal law, the local governing body may approve an urban renewal plan and an urban renewal project with respect to such area without regard to the provisions of subsection (d) of this section and the provisions of this section requiring a general plan for the municipality and a public hearing on the urban renewal project. [1965, ch. 246, § 8, p. 600.]

Compiler's notes. For words "this act" see
Compiler's notes, § 50-2001.
Public Law 875, Eighty-first Congress, referred to in this
section, was repealed.

Sec. to sec. ref. This section is referred to in §§ 50-
2018, 50-2903 and 50-2906.

APPENDIX C

NOTICE OF PUBLIC HEARINGS

APPENDIX D

**RESOLUTION
OF FINDINGS OF DETERIORATION
AND CREATION OF THE
HARRISON URBAN RENEWAL AGENCY**

CITY OF HARRISON
RESOLUTION NO. 2008-05

A RESOLUTION OF THE CITY OF HARRISON, A MUNICIPAL CORPORATION OF THE STATE OF IDAHO, RESTATING AND AMPLIFYING FINDINGS THAT DETERIORATED AND DETERIORATING AREAS EXIST WITH THE CITY AND DECLARING A NEED FOR AN URBAN RENEWAL PLAN FOR THIS PURPOSE.

WHEREAS, the city of Harrison is an Idaho municipal corporation with the authority to declare all or a portion of its city limits as a deteriorated or deteriorating area pursuant to the Idaho Urban Renewal Law of 1965 (codified as Chapter 20, Title 50, Idaho Code, and

WHEREAS the Mayor and City Council of the City of Harrison has directed city representatives to study the magnitude of the deterioration and city representatives have reported to the City Council the nature of the deterioration and the area of the deterioration, and

WHEREAS the City Council of the City of Harrison desires to begin to remediate existing deterioration and prevent future deterioration, in order to protect the public health, safety, morals and welfare of the residents of the municipality, and

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF HARRISON AS FOLLOWS:

Section 1. That there are areas within the city limits of the City of Harrison that are deteriorated and/or deteriorating as defined in I.C. 50-2018 (h) and (i), as herein described without limitation and as more fully depicted in Exhibit A, attached hereto and incorporated by reference herein, and hereinafter referred to as the area of deterioration, and as more fully described in Exhibit B, attached hereto and incorporated by reference herein, and hereinafter referred to as the detail of deterioration:

- a. Buildings, land and improvements, both residential and non-residential which by reason of dilapidation, deterioration, age and obsolescence are detrimental to the public health, safety and welfare.
- b. Inadequate public services and public buildings which substantially impairs the sound growth of the municipality and constitutes a social and economic liability, to wit:
 - i. An inadequate wastewater collection and treatment system.
 - ii. An inadequate domestic water supply system.
 - iii. Inadequate public streets, sidewalks, curbs, and street lighting.
 - iv. Inadequate public safety facilities.
 - v. Inadequate public administration facilities.
 - vi. Inadequate public parks and recreation facilities.

ADOPTED AND APPROVED THIS 5TH DAY OF August 2008

Josephine Prophet, Mayor

ATTEST:

Jann Patterson, City Clerk

DETAIL OF DETERIORATION

INTRODUCTION:

Under Idaho Local Economic Development Act (Municipal Corporations Code, Sec. 50-290 et. seq.) the city council has found and determined, on the basis of substantial evidence in the record, the project area as a “deteriorated area”. The purpose of this detail of deterioration is to present the conditions of deterioration as set forth in the Local Economic Development Act (LEDA), to show how such conditions relate to categories of being deteriorated to illustrate and substantiate the various conditions of deterioration.

The LEDA defines a deteriorated area as an area which is characterized by one or more of the conditions set forth in Sections 50-2903(7), which conditions cause a reduction or lack of proper utilization of the area and place a burden on the community which cannot reasonably be expected to be reversed or alleviated by private enterprise acting alone. These conditions are to be found in Harrison and are addressed below. Section 50-2903(7) of the LEDA reads as follows:

“(7)(a) Any area, including slum area, in which there is a predominance of buildings or improvements, whether residential or nonresidential, which by reason of dilapidation, deterioration, age or obsolescence, inadequate provision for ventilation, light, air, sanitation, or open spaces, high density of population and overcrowding, or the existence of conditions which endanger life or property by fire and other causes, or any combination of such factors, is conducive to ill health, transmission of disease, infant mortality, juvenile delinquency, or crime, and is detrimental to the public health, safety, morals or welfare.

(b) Any area which by reason of the presence of a substantial number of deteriorated or deteriorating structures, predominance of defective or inadequate street layout, faulty lot layout in relation to size, adequacy, accessibility or usefulness, unsanitary or unsafe conditions, deterioration of site or other improvements, diversity of ownership, tax or special assessment delinquency exceeding the fair value of the land, defective or unusual conditions of title, or the existence of conditions which endanger life or property by fire and other causes, or any combination of such factors, results in economic

underdevelopment of the area, substantially impairs or arrests the sound growth of a municipality, retards the provision of housing accommodations or constitutes an economic or social liability and is a menace to the public health, safety, morals or welfare in its present conditions and use.

(c) Any area which is predominately open and which because of obsolete platting, diversity of ownership, deterioration of structures or improvements, or otherwise, results in economic underdevelopment of the area, or substantially impairs or arrests the sound growth of a municipality. The provisions of section 50-2008(d), Idaho Code shall apply to open areas.

(d) Any area which the local governing body certifies is in need of redevelopment or rehabilitation as a result of a flood, storm, earthquake, or other natural disaster or catastrophe respecting which the governor of the state has certified the need for disaster assistance under any federal law.

(e) Any area which by reason of its proximity to the border of an adjacent state is competitively disadvantaged in its ability to attract private investment, business or commercial development which would promote the purposes of this chapter.”

DETERIORATION DEFINED

1. Existing Social Conditions

Unsafe and hazardous traffic and pedestrian conditions exist which endanger life. Buildings and structures have conditions which are unfit or unsafe to occupy.

I. Inadequate and Unsafe Public Rights of Way

Deterioration is evident in the surfacing of roadways on nearly all city streets, but clearly on Park and Frederickson. Narrow and partially paved roadways are the norm in Harrison. Partially completed or dead-end rights-of-way are a detriment to the provision of curbs and sidewalks for safe pedestrian and bike traffic.

A significant slide on Frederick resulted in the condemnation of houses newly constructed on its right of way. This condition is evidence that the rights of way are unsafe at best and possibly a serious threat to motorized and pedestrian traffic.

Coeur d’Alene Avenue (Highway 97) is the main route through the city and has significant issues, including deteriorating sidewalks through downtown, some of which may not be ADA-compliant. Cosmetic improvements to Coeur d’Alene Avenue as well would enhance the experience of visitors to the city’s core area. In cities throughout north Idaho, including Coeur d’Alene, Hayden and Post Falls, general

improvements to a city's main street have shown marked improvement in retail, as well as a civic pride when acquaintances visit.

II. Dilapidation or Deterioration

In the area of deterioration, the structural conditions of buildings and poor site conditions are evident in comparison to the remainder of Harrison, particularly on or near the waterfront.

The historic nature of the city's buildings are beautiful in their design but could be updated via their facades to enhance the character of the downtown. Façade improvements in Coeur d'Alene, for example, have helped to beautify that deteriorated area, first described in 1997, the correction of which has led to the return of viable businesses in the downtown.

III. Age or Obsolescence

As stated in above, the age of buildings dating back one hundred years has contributed to not only the valuable historic designation of the city, but also to its deterioration. Obsolescence is mainly applicable to commercial buildings where original design features are no longer appropriate to current uses, especially if the cost to provide ADA compliant access proves too high to make a business venture viable in those buildings.

Another area of deterioration is in the city's wastewater facility. Whereas the city has done a remarkable job in recent years to address the concerns noted in the EPA's Enforcement and Compliance History, where findings of deficiency were noted in July 2003 and April 2007, the need for upgrades continues. The city could use a lab on site for testing purposes as well as their own tools, plus the addition of safety equipment.

The three-year compliance status reveals many instances of effluent violations. The city's discharge into the Anderson Slough may be at risk based on the findings. The effect of this deterioration is that existing city residents may be facing large costs to rectify the situation to the satisfaction of the governing agencies.

2. Existing Economic Conditions

Public Rights of Way, Buildings, Structures, and Conditions as described previously which result in economic underdevelopment of the area.

II. Inadequate and sub-standard traffic movements and flow

As noted above, many of Harrison's streets, sidewalks, curbs and gutters are non existent or in disrepair. Poor traffic circulation results from the

narrow streets and the need for new pavement. Street lighting is non-existent or in disrepair in many places within the area of deterioration.

Dead end roads are prevalent in Harrison, which promotes poor traffic circulation, with inadequate space to turn around large vehicles such as fire and utility trucks.

II. Substantially impairs or arrests the sound growth of a municipality.

In addition to streets and the wastewater facility, other public improvements are in poor physical condition, based mostly on their age and the lack of funds for their improvement over time. This is not reflective of inaction on the part of public officials but instead to the city's annual budget constraints.

In addition to streets and the wastewater facility, other public facilities, including city hall and its park facilities, are deteriorated. Adequate meeting space in an expanded city hall and additional park space and facilities would be beneficial to the community.

Better public access via improved parking would benefit the downtown area, and provide economic stimulus. Cities in north Idaho that have provided additional parking, and in some cases free parking, have seen an increase in visitors.

City Beach is a highly utilized public improvement, sometimes resulting in overcrowding. As a focal point of the downtown, the expansion of city beach would provide a significant boost to the economic vitality of the city. A city-owned marina would also promote the vitality of the downtown area and be a way to control the ever-shrinking moorage of boats on the south end of Lake Coeur d'Alene.

Inadequate utilities contribute to deterioration in the area. As noted above, the wastewater plant has seen findings of violations by governing agencies. In addition, service lines are deteriorated in some areas, as evidenced by a local improvement district created to address that issue. Water facilities are also in need of enhancement in order to provide for the growth the city has approved in recent years. Storm water runoff is a concern, especially if it contributes to the degradation of Lake Coeur d'Alene. Storm drains and street gutters would help to assist in the direction and disposal of storm water.

III. Retards the provision of housing accommodations or constitutes and economic or social liability and is a menace to the public health, safety, morals or welfare in its present condition and use.

Upgrades in the deteriorated area might eliminate the shifting of uses currently observed, or rapid changes within the structures. An example is the conversion of some of the buildings to uses other than the original use, including the block of buildings near that occupied by One Shot Charlie's.

The change in Harrison from a resource-based economy to one dependent upon tourism has resulted in buildings changing use as well. Where once apartments or rooms for rent were the use, now boutiques and cafes are prevalent. While this transition is important for Harrison, the success of the tourism-based businesses is dependent upon the economic stimulus to be received from downtown revitalization, beginning with remediation of its deteriorated areas.

In addition, it's evident from recent assessments from the county assessor that there is a prevalence of depreciated values in the deteriorated area. Harrison's overall valuation dropped 5% despite the \$2.5 million annexation of property south of the city.

This often results when buildings are vacant for a period of time or have been offered for sale at lower prices. The Harrison Trading Company as an example has reduced their sale price in reflection of the declining market from economic conditions in the city.

Impaired investments appear to be evident as the majority of businesses in the deteriorated area are for sale. This indicates the return on the owners' equity is diminished and the equity itself is in danger of being partially or totally lost. The Gateway is evidence of a business which has experienced a decline in gross sales in recent years as well as an increase in expenses due to circumstances outside of their control, such as the flood conditions that occurred recently.

These conditions have contributed to increasing vacancy rates as evidenced by empty storefronts next to the Post Office. Increased public safety related issues are evident as well, as sidewalks are in poor shape or non-existent in these locations.

Economic maladjustments are prevalent in the deteriorated area, including business failures and move-outs resulting in vacant stores and buildings (Rose's Café is evidence of this.)

There is also evidence of property owners' inability to bear special assessments, particularly the local improvement district (LID) initiated for service line upgrades. The dispute over that LID, and another LID being considered for improvements to Frederick Avenue, have been met with opposition in part because of the financial impact on those involved.

The percentage of low to moderate income residents (LMI) is 37%. Harrison is not unlike other waterfront communities in Kootenai County in that higher assessed values on the water have typically forced values higher elsewhere in the city. This results in a lower LMI population because more affluent people can afford to live there. However, as deterioration has increased in Harrison even waterfront values have declined. This may ultimately lead to a higher LMI rate in the future.

There are also existing land uses that are inappropriate to the needs of businesses, industries and residents of Harrison. This is evidenced by the existence of buildings that lack areas sufficient for expansion or proper access for customers & deliveries.

Another factor is the lack of adequate parking in the deteriorated area of Harrison, especially during busy summer weekends, which could be remediated if vacant property could be converted to that use, or if existing open spaces devoted to a particular use could be utilized to supplement the lack of parking.

3. Other Factors

The lack of comprehensive and readily-available internet access hinders business development, as evidenced by a coffee wholesaler who has sought relocation to Harrison but was unable to access the internet, and therefore coordinate with her office in Denver. Another factor is the relative remoteness of the city, accessible by inadequate roads such as Highway 97. A transportation plan that includes the possibility of a ferry system from the west side of Lake Coeur d'Alene to Harrison was included in the Highway 97 Corridor study initiated by the Kootenai Metropolitan Planning Organization. This would greatly alleviate the access issues facing the city.

Finally, it must be noted that conditions of deterioration affect nearly the entire project area. Some properties have been added in the area of deterioration because their inclusion is necessary for effective redevelopment and to fund the improvements necessary to remediate the deterioration.

This includes areas outside of the current city limits, including areas as defined in Idaho Code 50-2903(8)(c) which are "predominately open and which because of obsolete platting, diversity of ownership, deterioration of structures or improvements, or otherwise, results in economic underdevelopment of the area or substantially impairs or arrests the sound growth of a municipality. "

Deterioration in this area is evident because of the lack of utilities to the area, including water for irrigation and/or treated effluent for the same purpose. Roadways are also

deficient in the area, particularly East Point Road, which sees heavy traffic due to the recreational use of an Idaho State Parks campground (Bells Bay) and its waterfront improvements.

Another portion outside the city limits fitting this description is included so the area could potentially be used as parkland for the city, or for protected wetlands devoted to the preservation of wildlife.

It also includes all city property with the potential to be improved and all streets in the city so the deterioration of each could be adequately addressed.

Summary:

Harrison is a very beautiful town, perhaps the last remaining jewel on Lake Coeur d'Alene, historic in its nature but facing growth issues in its future. Coeur d'Alene realtors have noted that the city is a 'hidden asset' that can't stay unnoticed any longer.

Because of its history, location and changing industries, conditions of deterioration exist in many areas of the city, especially concerning the condition of its buildings, streets and utilities. This is not a reflection of inaction on the city or its elected officials but more a result of low property tax increases over the years.

A district boundary, an assessed area which is less than 10% of the city's total property tax assessment, depicts the area of deterioration as well as areas of potential development whose incremental increase in property values will pay for the infrastructure needs of the city.

An urban renewal plan and feasibility study will detail the projects requiring funding to remediate their deterioration, as well as funding options to be utilized. A feasibility study will also be conducted to prove the viability of the funding options and a timeline for their implementation.

All of this effort is being undertaken to provide a forward-thinking City Council with the tools they can use to keep Harrison as the quaint and functional place it has been in the past, and will remain to be into the future.

APPENDIX E

RESOLUTION

SETTING A PUBLIC HEARING

TO CONSIDER THE CREATION OF

THE HARRISON URBAN RENEWAL DISTRICT

APPENDIX F

RESOLUTION 2009-01

HARRISON URBAN RENEWAL AGENCY
RESOLUTION NO. 2009-01

A RESOLUTION OF THE CITY OF HARRISON'S URBAN RENEWAL AGENCY,
RECOMMENDING AN URBAN RENEWAL PLAN FOR REMEDIATING AREAS OF
DETERIORATION:

WHEREAS, the city of Harrison is an Idaho municipal corporation with the authority to declare all or a portion of its city limits as a deteriorated or deteriorating area pursuant to the Idaho Urban Renewal Law of 1965 (codified as Chapter 20, Title 50, Idaho Code, and

WHEREAS the Mayor and City Council of the City of Harrison has its Urban Renewal Agency to study the magnitude of the deterioration and the same have reported to the City Council the nature of the deterioration and the area of the deterioration, and

WHEREAS the City Council of the City of Harrison desires to begin to remediate existing deterioration and prevent future deterioration, in order to protect the public health, safety, morals and welfare of the residents of the municipality,

NOW, THEREFORE, BE IT RESOLVED BY THE URBAN RENEWAL AGENCY OF THE CITY OF HARRISON AS FOLLOWS:

The Agency has studied the area of deterioration as identified by the City of Harrison and developed a plan for remediation as shown in the Harrison Urban Renewal Agency Urban Renewal Plan, attached as Exhibit 1 and incorporated by reference herein.

The Agency recommends approval of the Urban Renewal Plan as indicated herein by the Harrison City Council and recommends that the Council take the appropriate steps required to adopt the plan and set a public hearing for its adoption and creation of the Harrison Urban Renewal District.

ADOPTED AND APPROVED THIS 29 DAY OF July 2009.

Dennis Irish, Chairman

ATTEST:

Jann Patterson, City Clerk

APPENDIX G

**ORDINANCE 02-XX
ADOPTING THE URBAN RENEWAL DISTRICT,
PLAN, MAP AND FEASIBILITY STUDY**