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# Beyond the Façade: layering downtown spillover investment

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## ABSTRACT

In a time when funding for small communities is limited, an analysis of investment strategy is critical. Façade improvement grant programs are thought to spur spillover of both direct and indirect investment in downtown districts by leveraging built capital and harnessing a sense of place. Through case study, with interviews and observational analysis, we empirically analyze this phenomenon in three U.S. communities in the state of Montana; Helena, Kalispell, and Anaconda. Findings show that direct public-private investment through downtown façade grants, administered by downtown-focused organizations in accordance with long-range plans and visions, leverages positive indirect spin-off via supplementary privately initiated renovations and building maintenance. This implies that strategic downtown investment through façade grants generates a multiplier effect, creating layers of return on investment.

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## Introduction

Downtown main streets are vital for smaller cities both as a space for economic activity and as a place for fostering a sense of community (Pendola & Gen, 2008). Historic main streets often compete with newer climate-controlled indoor shopping malls and auto-oriented strip centers, usually located toward the peripheries of a town (Southworth, 2005). Yet, main streets remain important to communities due to their unique and often historic architectural significance and civic-social activities (Francaviglia, 1996; Kenyon, 1989; Robertson, 1999). However, when building disinvestment occurs, negative perceptions of main street and downtown tend to keep people away (Robertson, 1999). One way to combat negative perceptions of downtown disinvestment is through the strategy of esthetic façade improvements.

Façade improvement programs are thought to spur direct and indirect investment in downtown districts by harnessing a sense of place by improving authentic historic buildings (Montana Main Street Program, 2019). We explore how façade improvement grants (FIGs) ignite a multiplier effect of spillover investment in the built environment and correlate with wider community improvements. Using case study, including participant

interviews, observational analysis, and property assessment data, we assess qualitative and quantitative examples from three communities with diverse revitalization challenges and opportunities in the state of Montana, USA.

Our aim is to clarify the importance of FIGs as part of larger community revitalization goals and strategies. Reviewed FIG programs spawned from downtown master plans and growth policy documents. Conclusions discuss how direct investment in downtown building facades, as part of a broader community planning process, leverages positive direct and indirect spin-off of public and private capital.

## Background context

A growing but rural state known for scenic landscape and open spaces, Montana seeks efforts to invest in and revitalize their smaller historic towns, with dedication to harnessing local sense of place. The Montana Main Street Program (MMSP) within the Montana Department of Commerce, a Coordinating Program of the National Main Street Center, actively forges state and local partnerships to support momentum of collaboration and innovation aimed at transforming downtowns into healthy, vibrant places that attract and allow development, preservation, and entrepreneurship. State-level requirements emphasize long-range planning efforts and local Main Street programs work with municipalities to aid in developing downtown visions and strategies for redevelopment. As a result, Main Street organizations have benefitted from an increasing role that not only forward promotion and organizational efforts, but also incorporates local planning and economic development (MMSP, 2019).

The MMSP state-level attention supports local governments and stakeholders in the development of programs and ideas by offering competitive grant funding opportunities which provides the financial investment, and the ability to ultimately realize the local community vision. As a result of past mining operations and railroad connections, Montana has several towns with clusters of historically significant structures. In consult with the Montana State Historic Preservation Office, Montana Main Street has funded and guided multiple façade improvement programs in correlation with community long-range planning and local design standards to foster revitalization. Foundational planning, design work, and professional consult are considered especially important since communities may be enthusiastic to advance on brick-and-mortar work for demonstrable and tangible improvements in the downtown district and could unwittingly spur a negative showcase example that impedes the ability to highlight the successful impact and local interest in the project. Successful programs work in coordination with City codes and ordinances or design standards and ideally these should be noted and detailed in downtown master plans or other plans, indicating such efforts have established community buy-in and support (Montana Main Street Program, 2019).

The Montana communities in our study include Helena, Kalispell, and Anaconda; all have downtown core areas which have seen ups of downs over the years in terms of occupancy and care. Helena, the state capital, is a government town with historic mountain mining roots, its downtown grew along miners' trails and is now located slightly off the beaten path of modern growth. The Helena downtown covers several blocks and is home to multiple historic sites and iconic structures showcasing past legacies. Helena's 2018 population is estimated at 32 k, with approximately 69 k in Lewis and Clark County

(U.S. Census, 2018). Kalispell is a gateway community to Glacier National Park and other area attractions, located in the Flathead Valley on the north end of Flathead Lake, abundant with history and historic structures. Kalispell's 2018 population is estimated at 24 k, with approximately 102 k in Flathead County, one of the fastest growth rates in Montana in the last decade. Anaconda is lesser in population, but as a former company mining town is part of a historic district comprising over 4,000 contributing structures, many vacant and/or need significant repair. The U.S. Census Bureau (2018) estimates a consolidated population of about 9 k for Anaconda-Deer Lodge County. While all three have seen suburban-style peripheral development in more recent decades, their downtowns have identified potential for remaining the heart of these communities.

All three case study examples began local revitalization efforts with a downtown or community-wide plan, either addressing the value and need of downtown building renovations or with more targeted building-specific needs or wider-scale improvements such as façade improvement programs or urban renewal districts that open tax increment financing opportunities. MMSP grants to local districts are coupled with additional leveraged public and private funds. The MMSP has issued a series of downtown building facade grants, for properties within designated local program districts (Montana Main Street Program, 2019). As a result, spillover effects began to be noticed regarding other façade improvements from non-grantees.

Helena and Kalispell façade grants have been garnered from the MMSP, with matching funds, administered through the city's local Main Street organizations, which in both cases is the downtown Business Improvement District (BID). Local building/business owners may apply for a grant from the administering BID, which requires additional matching funds from the grantee. For example, if the grantee has a 2000 USD project and is willing to contribute 1000 USD of their own funds, they may apply for a 1000 USD grant (a minimum 1:1 match). Applicants in these cities may receive a max of 5000. USD Projects are monitored by the local Main Street organization and grantees reimbursed upon completion. As well, the local grantor (the city's local Main Street organization) is reimbursed at the end of the grant cycle, from their associated city and the state MMSP, after program evaluation takes place at the upper administering levels; a multi-tiered process with checkpoints along the way (Montana Main Street Program, 2019).

The FIG initiative in Kalispell derived in part as the result of the community's 2012 Core Area Plan. This document was a revitalization plan for the area just north of the Kalispell BID and the 2012 Core Area Plan encourages facade and exterior amenities improvements, although does not go as far as recommending a FIG program for the BID. Kalispell later developed and adopted a Downtown Plan in 2017, the first formal downtown plan directly referencing the BIDs FIG program, which started in 2013 following the 2012 Core Area Plan. There is another indirect mention about downtown FIGs in a 2013 adopted Growth Policy for the City, which predated the FIG program and Downtown Plan. A couple of pages from the 2013 document, while not naming a FIG program directly, encouraged such an initiative as aspects of that plan stated creating incentives for development and redevelopment of properties. Thus, the Kalispell FIG program predates the 2017 plan, indirectly emerging from the 2013 document, and the 2017 plan recognized the ongoing effort in a more formalized manner (City of Kalispell, 2012; 2013; 2017a; 2017b).

Helena developed and adopted their Downtown Master Plan in 2016. Language in their plan directly called for the downtown to "Develop a facade improvement program"

(p. 41) to address their robust stock of historic buildings, and the Helena BID did so in 2018 mimicking the format and procedures of the Kalispell BID (City of Helena & Helena BID, 2016).

Anaconda's FIGs are also issued through the local Main Street organization, and the process is similar for the grantee (with 1:1 private funding match), but their funding for the FIG program comes from a Tax Increment Financing District (TIFD). While these funds do not derive directly from the annual MMSP budget cycle as in the case of other two case cities, the establishment of the downtown Anaconda TIFD was a precursor to later efforts funded by the MMSP, including a 2016 Downtown Master Plan and multi-modal transportation plan, complemented by the creation of a local placemaking strategy and community walkability design. Another difference in Anaconda is that while matching funds are still required from a property applicant, an applicant may apply for additional property grants to address non-façade improvements as well, like bringing a building up to code or for technical services. Due to the dedicated TIFD funding source and local autonomy of the FIG program in Anaconda, there is more flexibility. For our study, façade grant recipients in Anaconda are the primary focus (Montana Main Street Program, 2019). Notably, "façades" are mentioned 16 times in the Anaconda Downtown Master Plan (Anaconda-Deer Lodge County & Anaconda Land Development Corporation, 2016).

## Theoretical framework

The Community Capitals Framework (CCF) is a construct for facilitating community change, describing a bundle of resources, or assets, communities have which they might leverage for community development; a process known as "spiraling up" (Emery & Flora, 2006; Flora, Flora, & Gasteyer, 2016). The CCF includes seven asset-based "capitals" – natural, cultural, human, social, political, financial, and built. To maximize potential, advocates suggest it is best for a community to utilize resources from all the capitals in the CCF; doing so strategically has the potential to foster synergies of "traditions" for local "character," in turn creating distinctive, attractive places (Molotch, Freudenburg, & Paulsen, 2000). It is also thought that these seven capitals relate to, work with, and sometimes pull against each other; so, addressing any one capital is not done so in isolation. Building façades are best described as built capital, "human-constructed infrastructure" (Flora et al., 2016, p. 16). Our operational hypothesis is that by investing in a community's downtown built capital via FIGs, the district will not just realize improvement to the grantee's property, but additional spillover effects in the form of spin-off projects throughout the district will too be realized. This may be akin to a positive, reverse cycle of the "broken window theory" for built capital (Kelling & Wilson, 1982); a building gets a visually significant face lift and then neighbors will start to fix up their store fronts too, and so on. While built capital is the asset receiving the direct treatment in this instance, via a façade improvement, it is suspected multiple aspects of the CCF will be impacted in variously ways; thus, the spillover effects will come in many forms, or layers.

City planning initiatives might simplistically be categorized as "positive" or "negative" for community development, in terms of the overall effect. While planning scholarship, practice, and related law has a lengthy history of focusing on and attempting to mitigate negative spillover effects via zoning and nuisance laws, less attention has been paid to positive spillover effects (Glaeser, Kallal, Scheinkman, & Shleifer, 1992; Mankiw, 2012;

Parchomovsky & Siegelman, 2012). Authors such as Jacobs (1969) and Glaeser et al. (1992) have explored social and economic spillovers, but most scholarship of positive city planning spillover focuses on mega projects such as stadiums, corporate headquarters, or constructed public amenities like parks, with little attention paid to smaller spillovers, such as the benefit of one's neighbor sweeping their sidewalk, adding a new storefront awning, or painting their building façade (Chapin, 2004; Crompton, 2001; Gibson & Canfield, 2016; Parchomovsky & Siegelman, 2012). We argue these small spillovers add up and are important for community development.

Social theories have been constructed around inherent human greed and the “tragedy of the commons,” but what happens when the opposite occurs, when the commons produce a societal favor (Hardin, 1968; Parchomovsky & Siegelman, 2012)? Scholars of cities and urban economics have long theorized about why individuals will choose where to locate and how much to pay based on fixed neighborhood effects, while asset-based ripple effects are less understood beyond theoretical speculation and perhaps common sense (Emery & Flora, 2006; Tiebout, 1956). Conventional wisdom states that if your neighbors mow their lawns and maintain their houses, it is probably good for your neighborhood, your own property value, and you are more likely to mow your lawn and maintain your home; there are studies that prove this phenomenon (Ioannides, 2002). How exactly “keeping up with the Joneses” matriculates down Main Street though is less explored, at least from an empirical sense, although expectations are similar. There is a difference however between assuming and empirical evidence; therefore, our research question is: *Do downtown façade improvement grants generate spillover effects on Main Street?* Our hypothesis is that they do, and our findings support this sentiment.

## Analytic strategy

To investigate if downtown FIGs generate spillover effects, we conducted a mixed-methods case study involving the cities of Helena, Kalispell, and Anaconda, Montana, USA. For each city, we involved the local Main Street program organizational lead, as the individual who oversaw the administration of the local FIG process. In each case, the local contact helped provide historical and process context, data, and narrative regarding their view of investment spillover and overall community change. All three communities utilized the relationship with their local Main Street director to help bridge and bond social capital for FIG marketing and placement. All grantees receiving funds from 2016 to 2018 in these three locations were reviewed, and three comparable projects in each city were identified for a more detailed understanding, which included a total of nine semi-structured face-to-face grantee interviews. Focus coding of interview transcripts was completed, and codes were then divided into conceptional categories related to the spillover effect (Saldaña, 2016). To supplement the analysis of the interview data, authors reviewed before and after photographs for all grantee improvements, and when available for spillover improvements as well. In cases where before spillover photographs were not available, an oral history was provided by the local Main Street program organizational director and after images were recorded. In addition, in the case of Kalispell, tax assessor data for downtown commercial parcels were reviewed to better understand economic impacts of FIGs.

Helena, Kalispell, and Anaconda all required a minimum of one-to-one matching funds from grantees, but in most cases the private investment outspent the amount of public grant funds received. Tables 1–3 outline the grantees included in this study. Helena revitalized their program in 2018 and allocated 18,743.31 USD in façade grant funding that year, funding three grantees, all included for analysis. Kalispell allocated 27,909.82 USD in façade grant funding in 2016; of these eight grantees, three were chosen for analysis. These three were chosen due to their similarity to Helena. Due to working on their BID creation (renewal), Kalispell did not facilitate façade grants in 2017 or 2018. Anaconda paid out approximately 76,914.50 USD in façade grant funding between 2016 and 2018, 51,124.00 USD in 2016, 20,808.50 USD in 2017, and 4,982.00 USD in 2018 (as of 9 October); of these 18 grantees, three were chosen for analysis. The nine grantee interviews and primary observational analysis took place in all three case cities during the week of 10 September 2018, concluding on the morning of Friday the 14th. The interviews were conducted on location in a face-to-face setting by authors Gibson and Zurcher.

For quantitative analyses we focused on Kalispell due to the structure and length of the Kalispell FIG program. Property value records for commercial parcels in the downtown Kalispell BID were provided from the city, dating from 2013 through 2017. Adjusting for changes in millage rates, taxable values were analyzed, serving as a proxy (percent of) for market value and to evaluate rate of return to the city. The Kalispell BID saw several additions in 2016 to the N/S/E/W peripherals; only parcels in the BID dating back to 2013 were included for analysis. In addition, outlier properties were dropped to normalize the sample; buildings larger than 20,000 square feet were dropped as were buildings with taxable value greater than 40,000, USD and tax-exempt properties. Then parcels were coded as Grantees ( $n = 18$ ), those who received a FIG; Neighbors ( $n = 25$ ), those directly adjacent to a Grantee; both ( $n = 7$ ); or Controls ( $n = 61$ ), those neither a Grantee nor a Neighbor, but in the study subset meeting all other criteria (see Figure 1).

**Table 1.** Helena façade grantees.

Grantee	Completed	Amount Received	Private Investment
Eclectic Boutique	7/18/2018	\$3,743.31	\$3,743.31
Alternative School	10/1/2018	\$10,000.00	\$27,324.64
Pottery Studio	10/3/2018	\$5,000.00	\$10,041.70

**Table 2.** Kalispell façade grantees included.

Grantee	Completed	Amount Received	Private Investment
Lighting & Home Décor	2/10/2016	\$5,000.00	\$13,455.46
Gourmet Bottle Shop	8/11/2016	\$3,007.09	\$3,008.00
Apartment Building	7/21/2016	\$4,474.95	\$9,247.33

**Table 3.** Anaconda façade grantees included.

Grantee	Completed	Amount Received	Private Investment
Brewery & Taproom	8/18/2016	\$7,500.00	\$66,500.00
Coffee Shop & Bakery	9/11/2016	\$15,845.00	\$17,555.00
Taxidermy	5/8/2017	\$5,709.00	\$5,709.00

Note. When grantee applied for and received multiple grants, only façade grants included in table.





**Figure 1.** Quantitative study sample, Kalispell, MT. Derived from Flathead County GIS Department parcel data (2019).

## Findings

### *Helena grantee interviews*

The first set of interviews were conducted with the three Helena grant recipients. Zurcher is the Executive Director of the Helena BID and Downtown Association, which houses the local Main Street program. Our first interview was with Christopher and Mike of an alternative school and associated building. Mike owned the building and has worked in various capacities in downtown Helena for decades, he shared some historical context regarding changes in the downtown during that timeframe. Christopher was a partner in the school, ran by his wife, daughter of Mike, which occupied the building. Mike did not own the building when the grant was applied for, at that time he was the building's real estate agent, but he subsequently purchased the property. The school then secured a five-year lease for the space. Christopher defined the school as a K-12 downtown "store front" school. Christopher has a degree in architecture and was able to donate



his design skills and construction management time to the project. The school had been open approximately one year, starting in a temporary space and migrating to the current location. Christopher thought favorably of the current location because of its proximity to the city library, parks, and other intown amenities the students could utilize. They had planned to make building renovations with or without grant funding, but not to the same extent. They felt the grant money helped “tip them over the edge,” allowing higher quality improvements, such as a custom-made historically accurate door, which generated much excitement from the two. Mike commented that “façades provide a public benefit but do not pay the rent.” Thus, while they clearly saw benefits of high-quality design, they were also necessarily pragmatic regarding costs.

The door itself was a spillover, esthetically and economically. While Mike, and especially Christopher, were excited about the potential look of the custom historically accurate door, improving the overall streetscape, it was made clear that without the help of the FIG this door would not have happened. Thus, there is arguably one spillover onto the streetscape. Also, the fact this door was being crafted locally by a Helena woodworker, there is an immediate economic effect to area business beyond the grantee. Symbolically, this doorway is the beginning of several similar stories which unveiled.

While many custom improvements were taking place at this building, the owner and tenant both understood the importance that these renovations serve not only themselves, but possible future occupants. This sentiment became a recurring theme during our interviews, adding another spillover significance. At the end of the day, this grantee would have done needed improvements for the purpose of making the school attractive for potential students (and perhaps the parents of those potential students) but the façade grant allowed them to expand beyond minimums and add “extras” allowing more of a community, public benefit. Even though the façade was still under construction at the time of the interview, they claimed to already be regularly hearing positive feedback. The school was located across from a local Montana bank and Christopher noted that about half of the current kids enrolled in the school came from parents going through the bank and seeing the new façade from across the street. The façade improvements primarily included removal of stone which had been added a few decades earlier and a re-creation of a historical entry and doorway. The building enhancements were thought to engage people with the structure, with the construction signaling to the community that something was “happening” at the location. Mike felt FIGs encouraged further economic investment on a block, adding, “old empty buildings don’t pay taxes.”

Our second interview was with Neil, Kathleen, and Brie of a pottery studio. Brie owns and manages the business with her mom Kathleen. Kathleen is co-owner of the building with her husband and Brie’s father, Neil. The pottery studio had been in operation for approximately 13 years with this being their third location in Helena. They had not always been in downtown. As described by Kathleen, their previous location was in a “derelict” suburban mall. When they bought the current building, they liked the location but not the color. Then, their neighbor painted the building next door, and this made them dislike their own façade even more, claiming they looked worse by comparison. This is when they decided to apply for a FIG, to paint and buy a new awning. They chose their new color by searching online for historic paint colors and liked the chosen blue. Interestingly, their neighbor on the back side (a bicycle shop) used the exact same blue to repaint his

façade immediately afterward (we spoke with this store owner the next day and his comments are noted later in this section).

The family team were pleased with the improvements and felt the building received more attention resulting in more customers. They noted the FIG helped with added expenses of doing a detailed, high-quality paint job; details such as ornamental window frame trim they might have skipped if they did not have the financial help, details they were happy with and received positive comments about. They claimed to have “noticed the [historic] windows for the first time after the painting” and commented that the windows now “pop” and “standout.” This is a reoccurrence of an emerging spillover theme, façade grants incentivizing higher quality improvement than what might otherwise have taken place, in turn, enhancing the overall streetscape.

People had told them the blue they chose was a “pretty” color. Furthermore, they were already noticing a “domino effect” of stores on their block making façade improvements, not just the bicycle shop behind them, but two other storefronts on their front street painted their exteriors since they painted theirs. Notably, these other façade improvements were not with grant funding, but privately expensed.

The third Helena FIG recipient, Michelle, ran an eclectic boutique she described as an “intercultural shopping experience.” While not limited to, the goods largely focused on the Celtic ancestry of Michelle and the Native American ancestry of her husband, Major. Although, as a partial consignment shop, the products had variety. It was explained that both store owners had previous careers, and this was a “dream” shop of theirs. Major, who was not present for the interview, was able to draw on his design skills for the building’s renovation. The couple did not own the building, rather they had a one-year lease for their new business. Per grant requirement, the building owner was on board with the renovations and FIG application, however the shop owners financed the matching renovation funds.

One of the primary reasons indicated for applying for the grant was because they were on a so-called “back alley” and felt the storefront was previously uninviting. The previous business at that location sold children’s goods and the facility had decades of old paint and logos that did not reflect the ambiance of the new store owners. Not only did the décor not match their new market theme, they also felt it was important to send an external message to a passerby that they were a “new” business. Michelle felt changing the façade helped deliver this message (see [Figure 2](#)). They spent less money than estimated on the façade, this plus the help of the grant allowed for further improvements to the space’s interior, such as rehabilitating a ghost sign on one of the store’s (now) interior walls (see [Figure 3](#)).

In terms of the façade improvements, they were “absolutely!” happy according to Michelle. She claimed to hear regularly from people who were “amazed” by the “incredible” transformation. She had watched “people do a double take.” According to her, the only [slight] drawback was that people told her they wished she had done the work on the front side of the building, rather than the “back alley” (technically their business is not in a back alley but it is on the back side of the main street.) She, too, mentioned a “ripple effect” in façade investment, pointing out her neighbor to the north, the previously mentioned bicycle shop, and multiple neighbors to her south who had since painted their façades. The owner of the bicycle shop, Dan, told her she was “cleaning up the back alley.”



**Figure 2.** “Back alley” façades of eclectic boutique and bicycle shop, Helena, MT (9/11/18).



**Figure 3.** Interior ghost sign, Helena, MT (9/11/18).

One concern Michelle had was about longevity in their current location. With a one-year lease, and even after all the renovation work, they were already debating moving to a more well-traveled location. In terms of city benefit, the building will remain renovated for the next tenant and the adjacent spillover improvement will remain. Thus, regardless of the longevity of the eclectic boutique at this location, the impact to the building, block, and community will stand.

Hearing twice about the bicycle shop, we walked next door and chatted with the building and business owner, Dan. This business had been around for 35 years. Dan

started working there in 2012 and bought both the business and building in 2014. He indicated he had wanted to paint the exterior for a while and applied for a FIG at the same time as the eclectic boutique and the pottery studio, but his application was not funded. While he indicated being understanding of the result, and happy for his neighbor, he was also admittedly disappointed he had not received a grant.

As the story goes, he walked out one morning, and the eclectic boutique façade was being painted “nicely” which made his façade look like “crap.” This spurred him into immediate action, approaching the painter and arranging to have his bicycle shop façade painted that same day from orange to blue, saving him money in prep costs. Dan chooses the same color as the pottery studio, since he liked the way the color looked. In addition, the historic blue color matched his tools. Dan paid for the paint improvements out of pocket, as well as changing out some metal around the windows and doors.

Dan added that for a business like his, one that has been in business for a long time with a dedicated clientele, it is hard to take time and money to redo a façade. He felt new businesses will fix up façades because the new business owners will want their store to stand out, look good, and so forth. He concluded his thought by stating it is hard for an established business to take the time and money to fix up a façade. An opportunity for grant funding provided convincing to make changes for proud but prudent business/building owners. Dan excitedly shared some historic photos of the building. As a note, the pottery studio, the eclectic boutique, the bicycle shop, and a fourth store (not included in the study), were all part of a four-plex building condo association.

### ***Kalispell grantee interviews***

Prior to meeting with Kalispell grant recipients, we met with Pam of the Kalispell BID and Downtown Association, which houses the local Main Street program. Kalispell was the first Main Street FIG program in Montana implemented using MMSP funding, and as previously noted, served as a model for the program in Helena. Pam initiated Kalispell’s program.

Our first grantee interview in Kalispell was with Karen, proprietor of a gourmet bottle shop, which she described as a “gourmet wine shop” that also sold craft beers, cheeses, and other related items (found in a bottle shop). Additionally, the shop had a tasting room to host small events. She had been in business for six years but only in the current building for approximately two years. She previously rented a space close by, but her rent had been increasing and she wanted to buy a building in downtown. She found this location but the space needed work and maxed out her budget. She ended up selling her house (in Portland, Oregon) to buy the building and applied for the FIG to help with the renovations. She started walking a thin budgetary line and needed to be “creative” to make the numbers work. She felt the grant was one of the reasons she could invest in the space. Pam originally told Karen about the space when it went up for sale, as Pam knew she was looking to buy. This is an example of how local program directors leverage their social capital to successfully implement a FIG program.

Karen’s biggest façade expense was a new awning, but she also painted the exterior and updated the front door. The space had previously been a gun store, and similarly as with the eclectic boutique in Helena, Karen wanted to make a dramatic façade change so people knew it was a different business. She has received positive feedback on the

updates from her regular customers, too. Other business owners on her new block thanked her for improving the block. Since she has moved in and made the improvements, several other transformations have happened nearby, including a new neighbor, a regional coffee chain which spent upwards of 2 USD million on their space next door to her shop. She felt “Main Street is changing, and it is looking good” and called what was happening a “trigger effect.” A brewery also had recently opened about a block to the south, and these other investments made her feel more secure about her own investment, “a critical mass is forming” she proclaimed. On the day we were visiting, several façades (non-grant funded) were being improved on the street, as evidenced by painters and construction workers. She thought façade enhancements help “spread the word” to the public that something is happening downtown, and this helps bring in new customers. She is now on Main Street in downtown Kalispell, where traffic is high, and accordingly her store façade is visible to many.

Our second grantee interview in Kalispell was with Stacey, who ran a lighting and home décor retail store on Kalispell’s Main Street. Originally only a lighting store, her business was adapting to a changing market by expanding into more general home décor including, furniture, gifts, cards, and even taxidermy. Stacey opened the store in 2002, upon moving back “home” to Kalispell after time away. At first, she rented the building she now owns. She indicated much had changed on Main Street since, noting it “use to be vacant but now there is a parking problem!” One of the important aspects of her building is that she, in her words, described it as “huge” which she went on to say was a “*huge* blessing and curse.”

With the lightning business yielding less profits due to e-commerce, she had to get creative. One way she was coping was by evolving the focus of her business. Her other focus was capitalizing on her “huge” downtown building. She fixed up her storefront in 2016 with a new awning. Stacey explained curb appeal and signage are important for store owners, so façades are essential to businesses like hers. On several occasions she proclaimed that “people don’t want to walk into a dilapidated building.” She also noted much of her more recent business was simply from people “walking Main Street.” She described how it is a different feel for someone to walk and shop on Main Street versus a strip mall in the suburbs, and these types of shoppers do not typically “price” her. Just that morning a couple visiting town from North Carolina stopped in while walking Main Street and bought a 2,000 USD bear hide. She strongly felt this type of Main Street activity kept her business going, explaining that downtown is a niche, unique, a fun walking environment, but only if the buildings are not dilapidated looking. Stacey saw the added value in her building looking nice in terms of community perception and resale.

She has applied for and received multiple FIGs over the years, for paint, windows, and other improvements. Because she had been able to receive matching funds, she was able to extend her personal funds to fix up indoor spaces. As stated earlier, maximizing her building was another way she had been creative. She started by transforming the third floor into an event space for renting out parties and receptions. Her current project was fixing up a section of the second floor to lease to a subtenant. These interior spillover effects serve the wider community by creating more space for lease, increasing the critical mass of downtown business and services, and by providing space for the public to enjoy the older buildings in their city’s core, connecting with Main Street via a wedding or birthday party.

Our third grantee interview in Kalispell was with Chuck, who operated an apartment building serving as a low-income housing facility, holding about 50–60 people in 46 individually rented rooms. The structure was constructed in 1897 and since had been a hotel, brothel, morgue, hospital, and speculated other unknown uses in addition to what it was today. Chuck was the business owner, and formerly was a resident. He is a recovering addict, and this facility was home to many in this situation. Chuck described the facility as a “nice place to get on your feet.” This was the location where he personally found sobriety and when the chance to own it came around about five years prior to the interview, he made the investment. He told a story of starting with nothing, working his way up. He lived in the facility for the first five years of ownership but had just moved out “to live a normal life.” He said he wasted no time applying for the FIG and described the building previously being an eye sore. He found out about the FIG program from the business next door, a custom class company who had previously received a FIG from the Kalispell BID in 2015. Chuck mainly painted, did stucco work, replaced windows and doors, and added an awning.

Chuck was happy with the funds received but had more work to do; he needed to replace about 12,000 USD in windows. Since the façade improvement he claimed hearing “nothing negative” and people “regularly” said how good it looked. Jokingly, people asked him “where is the Rosebriar?” (the former name of the apartment building). Like Stacey from the lighting and home décor store, Chuck viewed his building as an investment and knew these types of enhancements helped instill confidence in downtown real estate. Subsequently, he gained more confidence in his own investment. He suspected his neighbor told him about the FIG program for a similar reason, and therefore he has told a third building owner on the block about the program, a bookstore, but they didn’t want to work on their building at the present time. Chuck said, “that is okay, he may come around one day on his own terms.”

### ***Anaconda grantee interviews***

Our third case study city was Anaconda, which upon arriving displayed a street mural front and center proclaiming, “Where Main Street Meets the Mountains.” Upon arriving we met Jim, the Executive Director of the Anaconda Local Development Corporation, which houses the local Main Street program. The process in Anaconda was different than the other two cities. In 2013, Anaconda received funding from the MMSP to develop a master plan for a downtown urban renewal district, as part of this plan a TIFD was established for downtown grants for façade and other improvements. FIGs in Anaconda are financed through TIFD dollars, rather than via matching city funds with the MMSP as done in Helena and Kalispell. The TIFD grant program started as low-interest loans but evolved into dollar-for-dollar matching grants, similar with the other two cities. Here applicants may apply for multiple grants and there were more than just façade improvement grants available, there were grants for infrastructure, professional services, and so forth. For our analysis, only façade improvement grant recipients were interviewed, but in most cases the façade grantee was also a recipient of other types of funding for the renovation process, the taxidermist being an exception.

Our first grantee interview in Anaconda was during “happy hour” at the local brewery, in the tap room with Gary. Gary was owner of the building and part owner of the business,

his son Luke (not present) was also part owner of the business. The brewery had been in operation since July 2017. They bought the vacant building at the time from an absentee owner. Renovation started shortly after the sale and the project was substantial, well beyond the façade. They applied and received four grants for roof repair, code compliance, utilities, and façade. The bulk of the façade money went to window replacement. Gary reiterated a few times that they “did it right.” Gary was happy with the improvements, saying, “people are excited about it.”

The original site for the brewery was going to be in an industrial park on the edge of town. Jim, bridging social capital, connected the owners with the centrally located downtown building. The result created a downtown community center on Main Street. As an anecdotal observation, by five o’clock on a Thursday evening, this brew pub on Main Street was a hub of community activity. Jim noted when he wanted to find certain people he’d drop in for a pint. This is an example of spillover from built to human and social capital and evidence that sometimes the smallest projects and the simplest exchanges can lead to profound impacts and social transformations. Every seat was full of folks spanning varying ages, including children, and there was a town fund raiser going on. The place was so a buzz with social capital that Jane Jacobs (1961) and Studs Terkel (2008) would have been proud.

One immediate built capital spillover effect was seen at another older pub which sat across the street from the brewery, the older pub had recently repainted and fixed up their exterior without grant funding since the brewer opened. Perhaps the biggest indicator of the brewery’s spillover came from Jim, who said he, “never thought Anaconda would have a problem with parking,” as a response to the popularity of the downtown brewery. The older pub across the street was not the only façade on the block that was being renovated, evidence of an ongoing domino-effect up and down the street was rampant.

The next morning, we met with Kim, owner of a local coffee shop and bakery. She described the focus of her business as “keeping our community caffeinated,” but she also kept them fed with homemade-baked goods, soups, and sandwiches. Upon moving back “home” to Anaconda where her husband grew up, friends encouraged them to pursue a sit-down coffee shop downtown which the community lacked. They have been in business since 2004. They first rented another building down the street. When the property they were now located in went up for sale in 2012, they saw the potential as there was already a kitchen in the back and it “snowballed from there.” Like Stacey’s building in Kalispell, Kim’s building has multiple units they rent out to additional tenants, both commercial next door and an apartment above.

Kim and her husband also applied for several TIFD grants to help fix up the property. They started with the interior first, to make it functional and up to code, then turned their focus to the exterior. With their FIG they painted, installed a new awning, new windows, point patched the mortar and brick, and with another grant they addressed water damage in the foundation and replaced some wood. She felt all the grants were a “huge bonus” and they “would not be able to do half of what they did” without them. Interestingly, while they felt positive about the front’s façade improvements, they received more comments about the alley façade, which they also painted with FIG money. This is due to a stop light on the street, where stopped cars see the alley façade very clearly. After painting the side façade, people told them the building looks “clean,” “fresh,” “etcetera.”



Our final interview took place with Don at his taxidermy business. Don specializes in “African Taxidermy” and explained he catered to the “one percent” – meaning exotic big game hunters. He had been in business since 1980 and stated having more business than he could handle. Most of his business was from the internet not walk-ins. Accordingly, the front door usually read “closed” and the front interior lights are kept off as the space is used more for storage than retail. We went to see Don via the back door, off the service alley. This was significant in that Don really was not at all focused on the importance of his façade, as the other grantees were. In fact, Don rarely saw his front façade.

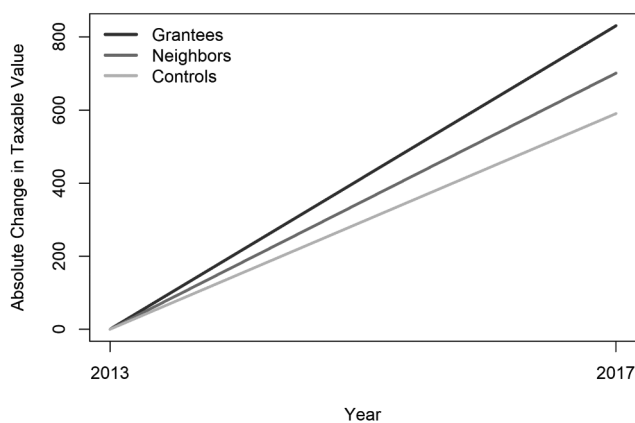
Don did not “need” to be located downtown, but when he went to open his business in 1980 his dad, a local insurance agent, wanted to see downtown fill some vacancies. His building came for sale at a price too affordable to justify locating elsewhere and so Don’s taxidermy “opened” on one of Anaconda’s main streets. Don was clear that he did not “care” how his façade looked. He explained his façade improvements happened because he received pressure from one of his larger clients who insisted he needed to do something. Don knew it looked “scrubby.” Thus, Don applied for a FIG and “spruced it up” with some paint and a new sign. It was suggested he put lights out front, too, but he did not want to have to change bulbs, so he didn’t.

“Everyone likes it,” he said, in terms of the improvements. He followed by saying this project was for the town, not for his business. He was happy with the process, and even though he said he did not “care,” he took pride in giving back to the community via his façade improvement. As a relevant side note, one of the town’s nicer restaurants was located immediately next to Don’s and the taxidermy facelift arguably improved the ambiance of the downtown dining experience as an added spillover.

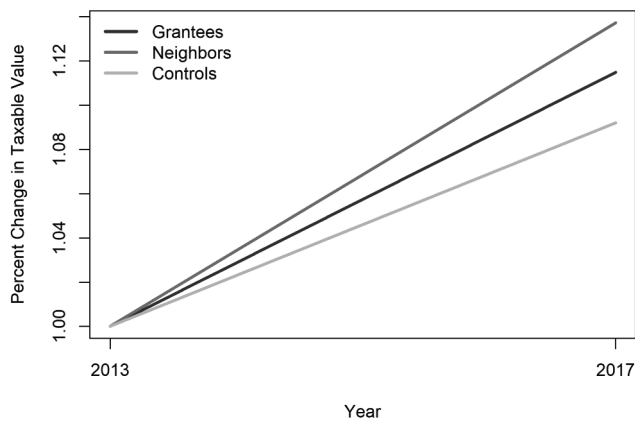
### ***Economic indicators***

As a supporting indication of spillover from façade improvements, property tax values for commercial parcels in the downtown Kalispell BID were examined. From 2013 to 2017, properties in the Kalispell BID saw an overall increase in taxable value, with FIG grantees and their neighbors seeing slightly larger increase in taxable value (percentage of appraised market value). See [Figures 4 and 5](#), and [Table 4](#).

The FIG grantees and their neighbors received an additional 0.07 USD per square foot increase on average. The 0.16 USD total average increase per square foot for grantees and their neighbors, 12% and 13% respectively, is almost double the 0.09 USD increase in absolute value for the sample controls, at 10%. While this extra taxable value collectively amounts to only a fraction of FIG funding allocated in the same period, this is an empirical indicator and economic proxy for positive benefits of the FIG program. In addition, realized benefits will multiply into future years, and when added to other observed spillovers, collectively the impacts begin to add up. Other hypothesized community economic benefits not captured include potential increased retail sales and rents, decreased vacancy rates and real estate transaction length, leveraged private investment in the district, and varied quality of life factors making Kalispell’s downtown a place residents and tourist enjoy. While there are many economic spillover effects not captured in this model, this snapshot illustrates another potential impact from FIGs, leveraging financial capital via increased taxable value. Importantly, however, increased tax/property value could be viewed as a positive or negative outcome.



**Figure 4.** Absolute change in taxable value for Kalispell BID sample (n = 97) from 2013–2017.



**Figure 5.** Percentage change in taxable value for Kalispell BID sample (n = 97) from 2013–2017.

**Table 4.** Price per square foot (sqft) in Kalispell BID sample (n = 97) from 2013 to 2017.

Group	Year	Taxable Value	Square Feet	Price per Sqft	Change in Sqft
Grantees	2013	\$7,233.92	5,250	\$1.38	
	2017	\$8,064.94	5,250	\$1.54	\$0.16
Neighbors	2013	\$5,105.06	4,260	\$1.20	
	2017	\$5,805.72	4,260	\$1.36	\$0.16
Control	2013	\$6,410.61	6,813	\$0.94	
	2017	\$7,001.44	6,813	\$1.03	\$0.09

**Conclusion**

Downtown FIGs are hypothesized to have several tangible and intangible benefits on Main Street, yet they are still regularly questioned by local and state officials, and taxpayers of both levels, to their value. Recognizing every decision has trade-offs, we recap our major take-aways from this study for discussion. Our driving research question

was: *Do downtown façade improvement grants generate spillover effects on Main Street?* Our working hypothesis was they do, and our findings support this sentiment.

Façade appearances are clearly important to downtowns and community Main Streets in terms of overall public perception and enhancing sense of place; yet, they can be seen as an added “luxury” expense for building and shop owners when budgets and time are tight. The importance of curb appeal was understood by store owners, sensing customers prefer nicer esthetics to less inviting deteriorating storefronts; it was also clear that facades don’t pay the bills. Thus, perhaps the first community benefit of a façade improvement grant (FIG) program is simply an incentive to help entice merchants to keep their section of Main Street looking kept, thereby helping to improve overall downtown appearance.

Even when merchants may make needed renovations, such as a new business wanting to show the world they have arrived in town, FIGs help incentivize higher quality esthetics that otherwise may have been corners cut, such as custom historically accurate doors or windows. Project enhancement spillover is not limited to exteriors, and, too, trickles inward for increased building renovations that may have otherwise not occurred, such as the restoration of a ghost sign. This further enhances the niche downtown experience shoppers likely will not find in a new suburban plaza. Such improvements and renovations do not just benefit current occupants either but enhance the experience for generations of merchants and patrons. While we clearly heard these programs help current building owners improve personal investments, they also improve the overall state and confidence in downtown real estate.

Respectively, perhaps the largest spillover, whether called a “domino,” “ripple,” or “trigger” effect (we heard all), is the occurrence of neighbors enhancing properties, on their own dimes, to keep up with the proverbial Jones’ on Main Street. In all cases, it was seen when one façade spruced up, others followed. Used strategically, FIGs may be catalysts to revive not just buildings, but blocks.

FIGs do not just improve existing businesses, or help new ones already relocated. FIGs assist in recruiting new store/building owners by helping make the numbers work when deciding to purchase in a downtown location. Older buildings typically require more work than newer ones. When penciling costs, a little help can go a long way, as we saw with the bottle shop in Kalispell. And, not only the FIG program, but the administrator is a key component to successful implementation. Overwhelmingly, the community development professionals were catalysts for their community’s successes.

In Kalispell, FIG grantees, and their neighbors, saw slightly larger increases in taxable value (percentage of appraised market value) comparatively; and, in all cities private investment was greater than FIG funding allocated. Thereby, overall, the FIG programs are thought to promote public confidence in downtown real estate and prompt private investment. We also overheard some concern with increasing taxes associated with being downtown, and a Kalispell business in the same block as the apartment building was reported to refuse an offer of a FIG due to concern their taxes and thereby their operating costs would increase. Chuck explained this was an established bookstore, claiming not to need an improved façade for business generation. As well, the owner was nearing retirement and indicated possibly waiting until ready to sell before renovating.

Research has looked at how BIDs might foster gentrification (Elmedni, Christian, & Stone, 2018). Our study cases are not about gentrification; the authors view occupation of

vacant, often boarded up buildings and the renovation of local businesses by local business not as gentrification but as placemaking. However, the notion of gentrification should not be ignored, neither should the perceived cons of increasing taxable value on a downtown building. We also question when such “lines” might be crossed, from local placemaking to gentrification, and when this activity becomes undesirable from a community standpoint? Nonetheless, local placemaking was indeed occurring in the cases we studied; our qualitative findings offer ample evidence of this phenomenon.

In all cases, the local FIG programs derived from plans and a planning process. Our analysis of investment strategy related to plan-making helps provide empirical evidence to why community planning is important, and why we should continue current and future planning efforts. We argue towns that complete interconnected, impactful projects immediately following a plan will foster momentum and community buy-in, translating into investment. Our study offers evidence of local asset-based development resulting from planning and plan implementation.

Through our study we were presented with an overwhelming amount of evidence to answer our research question and support our hypothesis, that downtown façade improvement grants do in fact generate spillover effects on Main Street, and these spillover effects may arrive in various forms. We also uncovered additional areas where we see potential for future study. First, from a community development practice perspective, we found indication to demonstrate that the local professionals coordinating these FIG program efforts were often the change agents behind the successes, bridging individual stakeholders and overall community interests. We hypothesize that when local downtown organizational leaders made it their business for these programs to happen, and work, not acting as solely an administrator reviewing applications, but as a conduit linking applicants with the program, and in some cases the physical building, they were the “trigger” for successful implementation. This indicates enormous value to not only the programs, and the plans they derived from, but the people and the community. Building on foundational work of Molotch et al. (2000) which suggests community “character” and “tradition” stem not from a single intervention, or a hodgepodge of multiple interventions, rather from a culture of coordinated, systemic efforts led by “change agents” with community support (p. 818), we suggest future study to investigate the nuances of the roles played by local program leaders in community successes. Duly, understanding the relationship between community and economic development, linked to leveraging community capital, such as social capital, and how bottom-up asset-based approaches improve quality of life in a community is essential in advocating for the role and importance of the practicing, professional community developer working to leverage local opportunities (Fitzgerald & Meyer, 1986; Pittman, Pittman, Phillips, & Cangelosi, 2009; Squazzoni, 2008).

We, too, advise expanding an economic analysis component related to façade improvement grants and financial spillover. Our inclusion of the Kalispell tax sample is meant only as a particular glimpse into further possible added spillover impact. Our primary research methods rely on case study with interviews and observation. Expanding and deepening an economic analysis will provide a more nuanced understanding of financial impacts. Property value and economics were not the aim of our study, instead we took a broader view of community asset building, with financial capital being one.

Economically speaking, our monetary findings are minor, yet we advocate minor changes can have major influence; they can help move a downtown and community forward. Especially in smaller towns, such figures help change the economic narrative of places, shifting from a building or downtown or community of decline to one of growth and vitality relative and impactful to each community. Thus, even a minor increase in tax revenue can be an immense perceptual increase for a smaller, rural community; getting locals to say, “things are happening here.”

In summation, to spiral upward, communities are called to embrace and leverage their assets (Emery & Flora, 2006; Flora et al., 2016). Main Streets, and downtowns in general, typically have older buildings; by enhancing the architectural integrity often associated, investing in this built capital, communities can build beyond the façade; fostering enhanced places to live, work, play, and shop.

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No potential conflict of interest was reported by the authors.

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