Exhibit 7- M

ANTI-DISPLACEMENT AND RELOCATION ASSISTANCE PLAN

Montana CDBG Program
Montana Department of Commerce

1. The Montana Department of Commerce (DOC) encourages applicants to design their project so as to displace as few persons as necessary to meet the goals and objectives of the State CDBG program and critical local community development needs.

2. DOC will carefully consider any proposed relocation and/or displacement activities during application ranking.

3. When a proposed CDBG project could result in direct or indirect involuntary displacement of community residents (including businesses), the applicant must prepare a plan which describes the actions to be taken to assist such persons to remain in their neighborhoods, when they prefer, and to provide equitable and reasonable benefits to those persons who will be involuntarily and permanently displaced. The adequacy of any displacement mitigation plan will be assessed by the Department of Commerce on the basis of:
   -- its responsiveness to displaced persons;
   -- the timeliness of the remedy; and
   -- the reasonableness of projected costs, including safeguards that will be established to assure prudent use of scarce public resources.

4. Grant recipients must replace on a one-for-one basis all occupied and vacant habitable low and moderate income dwelling units demolished or converted to a use other than as low and moderate income housing. The one-for-one replacement requirement will not apply if the U.S. Department of Housing and Urban Development (HUD) finds there is an adequate supply of available, vacant low and moderate income dwelling units in standard condition in the area.

5. DOC will require CDBG recipients to provide benefits to any person involuntarily and permanently displaced as a result of CDBG funded activities in accordance with Title V of the federal Housing and Community Development Act.

6. DOC will require all CDBG recipients to certify that they will comply with this residential anti-displacement and relocation assistance plan.