



**Tillamook Urban Renewal Agency  
210 Laurel Avenue  
Tillamook, Oregon 97141**

**Phone: 503-842-2472**

**Fax: 503-842-3445**

**TURA GRANT - LOAN PROGRAM  
Guidelines and Overview**

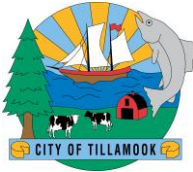
The Tillamook Urban Renewal Agency (TURA) offers City of Tillamook property owners and business owners loans and grants for the purpose of renovating and improving the exterior look of the property. Funds can be used for structural and aesthetic building improvements, but must include façade improvements. A renovation plan should provide wheelchair accessibility from at least one entrance at street level, if one is not currently available. This program does not provide funds for work previously completed. Loan and grant funds are subject to TURA's availability of annual funding.

**Eligibility requirements are:**

- 1) Subject properties must fall within the Urban Renewal boundary. The TURA's current funding priorities are within the Town Center boundary.
- 2) Eligible activities: including, but not limited to, rehabilitation of building facades, including masonry cleaning, cornice restoration, new siding, exterior painting, canopies and window awnings, repair to gutters and downspouts, removal of old signs and replacement with new conforming signs and improvements which enhance the pedestrian environment. At TURA discretion, funds may also be used for structural upgrades, code compliance, and minor additions.
- 3) Ineligible activities: including, but not limited to, working capital, refinancing of existing debt, security systems, personal property, furnishing inventory, billboards.

**Program Objectives are:**

- 1) Exterior facades shall be updated and integrated into a design that complements adjacent structures to provide a harmonious composition of masses, materials, colors, and textures conforming to the standards of the Tillamook Zoning Ordinance and/or the Tillamook Town Center Plan.
- 2) The TURA adopted color palette shall be used in the selection of colors used by the applicant.
- 3) Lighting standards and fixtures shall be of design and size compatible with the building and adjacent areas.
- 4) Building components, such as windows, doors, eaves and parapets, shall have good proportions and relationships to one another.
- 5) Design attention shall be given to mechanical equipment or other utility hardware so as to screen them from view to the extent feasible.



**Tillamook Urban Renewal Agency  
210 Laurel Avenue  
Tillamook, Oregon 97141**

**Phone: 503-842-2472**

**Fax: 503-842-3445**

- 6) Signs will be a part of the architectural concept. Size, materials, color, lettering, and location shall be harmonious with the building design and the number of signs shall be minimized.
- 7) The TURA Proposal Committee, at its discretion, may consider other conditions or building appurtenances.

Funds are awarded by application only, unless part of a TURA generated special program.

Annual application deadline – January 11, 2012

### **PROPERTY OWNERS**

TURA may provide up to \$100,000 in loan or grant funds or a combination of both. The interest rate for a loan will be recommended by the TURA Proposal Committee of the TURA Board of Directors. Loan processing and closing costs will be paid by the borrower. Terms of the loans are ten (10) year payback, fully amortized through monthly payments. In addition to the above maximum limit, the property owner may receive up to twenty (20) hours of free professional design consultation upon TURA Board approval with a maximum value of \$1,200. Multiple loans for multiple properties having the same owners are available.

### **BUSINESS OWNERS**

A business owner who does not own the property on which their business is located may also qualify for the program. TURA may provide up to \$5,000 in loan or grant or a combination of both. If a loan is awarded, it will be a personally guaranteed loan by the business owner. The interest rate for a loan will be recommended by the TURA Proposal Committee of the TURA Board of Directors. Loan processing and closing cost will be paid by the borrower. Terms of the loans are five (5) year payback, fully amortized through monthly payments. In addition to the above maximum limit, the business owner may receive up to ten (10) hours of free professional design consultation upon TURA Board approval for a maximum of up to \$600.



**Tillamook Urban Renewal Agency  
210 Laurel Avenue  
Tillamook, Oregon 97141**

**Phone: 503-842-2472**

**Fax: 503-842-3445**

## **PROCESS**

Agency staff will determine if an application is substantially complete and meets with program eligibility requirements. The application will then be presented to the TURA Proposal Committee for tentative evaluation against the program objectives and approval to proceed. TURA may require credit reports or alternative procedures to determine the credit worthiness of the applicant and the project.

Applicants may provide a fee appraisal that is less than twelve (12) months old to be used as the current valuation of the property.

The Proposal Committee shall function as the body that determines whether the project meets the mission and purpose statements of the Grant-Loan Program. Their grant-loan approval recommendations will be sent to the TURA Board for final approval. The Board will endeavor to render its decisions regarding applications within two months of submission.

- \* Applications are available at the TURA office: 210 Laurel Avenue, Tillamook, Oregon or on line at:  
<http://www.tillamookor.gov/abouttillamook/urbanrenewal.html>
- \* Completed application will include the information/application form, evidence of property and/or business ownership, a plot plan, preliminary design drawings, and a description of methods and materials to be used.
- \* The applicant will also provide itemized cost estimates from a licensed contractor, the amount being applied for, and estimated project completion time.
- \* Submit application to the TURA office at 210 Laurel Avenue, Tillamook.
- \* Application will be reviewed by the Proposal Committee.
- \* This process may include (but is not limited to) an interview, site inspection, preliminary title report, credit report and appraisal/evaluation report. This information will be summarized and forwarded to the Proposal Committee.
- \* Professional design consultation is then available to applicant (upon TURA Board approval)
- \* Applicant finalizes cost estimates with a licensed contractor.
- \* Proposal Committee and City staff meets and make recommendation to TURA Board
- \* TURA Board approves, modifies, or rejects the application
- \* When Agency approves the application; construction phase will be administered and monitored by the TURA Contract Committee.
- \* Construction must begin within six (6) months and completed within twelve (12) months of TURA approval.
- \* Repayment begins after the first draw request, with payments based on the entire loan amount, unless otherwise agreed upon by TURA and borrower.



**Tillamook Urban Renewal Agency  
210 Laurel Avenue  
Tillamook, Oregon 97141**

**Phone: 503-842-2472**

**Fax: 503-842-3445**

- \* Processing and closing fees are paid by the borrower and not included in the loan amount.

## **CONDITIONS AND CONSIDERATIONS**

1. The TURA shall have the sole authority to approve an application.
2. The borrower must demonstrate the ability to repay the loan in a timely manner.
3. The bank loan is to be a construction type loan. Funds are disbursed as work is completed and verified by the TURA Contract Committee.
4. The program contracts with local design professionals for design services.
5. Projects that do not comply with submitted plans will not qualify and the TURA has the authority to issue a stop order and the applicant will be required to meet with the TURA Contract Committee.
6. Commercial and business applicants must be current with all City taxes, licenses and fees and must provide wheelchair accessibility from at least one entrance at street level.
7. If the applicant is not the owner of the property to be renovated, written authorization from the property owner must be submitted with the application.
8. Minor addition(s) to an existing structure do not increase the square footage of the existing structure by more than 50%.
9. Note is due and payable upon the sale or refinance of the property or business.

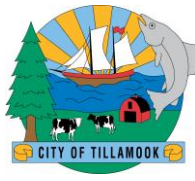
## **COLLECTION POLICY**

All liens will be a Deed of Trust, Promissory Note and/or Demand Note with default terms specified on the note. All borrowers will sign a Tillamook Urban Renewal Agency Grant-Loan (TGL) Program Agreement. All loans will become due and payable in full, upon sale of or transfer of lease of the property. Delinquencies, collection procedures, and foreclosures will be in accordance with existing bank procedures. The TURA reserves the right to place additional terms upon the Applicant should it deem necessary.

**FOR MORE INFORMATION PLEASE CONTACT THE  
TILLAMOOK URBAN RENEWAL AGENCY**

**503-842-2472**

**City Manager Paul Wyntergreen – Ext. 3460  
Executive Assistant Debbi Reeves – Ext. 3463**



**Tillamook Urban Renewal Agency**  
**210 Laurel Avenue**  
**Tillamook, Oregon 97141**

**Phone: 503-842-2472**

**Fax: 503-842-3445**

**Tillamook Urban Renewal Agency**  
**Grant-Loan Program Application**

Date of Submission \_\_\_\_\_

**1) Applicant**

Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

\_\_\_\_\_

Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

Email address: \_\_\_\_\_

**2) Business or Property Needing Improvement**

Business Name or Description: \_\_\_\_\_

\_\_\_\_\_

Property Address: \_\_\_\_\_

Owner's Name: \_\_\_\_\_

Owner's Address \_\_\_\_\_

\_\_\_\_\_

Owner or Business Phone: \_\_\_\_\_

**3) Brief Description of Renovation Project and Costs**

\_\_\_\_\_

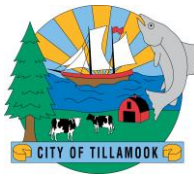
\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



**Tillamook Urban Renewal Agency**  
**210 Laurel Avenue**  
**Tillamook, Oregon 97141**

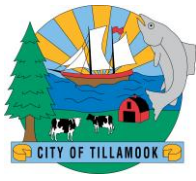
**Phone: 503-842-2472**

**Fax: 503-842-3445**

**Please complete the Project Budget below:**

Expenses	Amount
Permits	
Architect	
Materials	
Labor	
Other Project Expense	
Other Project Expense	
<b>Total Expense</b>	

Project Funding Sources	Amount
Amount of TURA Loan Request	
Amount of TURA Grant Request	
Owner Contribution	
Other Source of Funds	
Other Source of Funds	
<b>Total Cost of Project</b>	



**Tillamook Urban Renewal Agency**  
**210 Laurel Avenue**  
**Tillamook, Oregon 97141**

**Phone: 503-842-2472**

**Fax: 503-842-3445**

Where did your estimated costs come from? \_\_\_\_\_

**4) If applicant is not the owner of the subject property, does applicant:**

Rent or Lease \_\_\_\_\_ Lease Expires \_\_\_\_\_

**5) To be included with application**

- \_\_\_ Evidence of Ownership
- \_\_\_ Property Owner Consent Form
- \_\_\_ Plot Plan
- \_\_\_ Preliminary Design Drawings (rough design showing approximate improvements)
- \_\_\_ Cost Estimate from Licensed Contractor
- \_\_\_ Copy of Lease (if applicable)

**6) Certification by Applicant**

The applicant certifies that all information in this application, and all information furnished in support of this application, is true and complete to the best of the applicant's knowledge.

If the applicant is not the owner of the property to be renovated, or if the applicable business is a partnership corporation, etc. rather than an individual, the applicant certifies that he/she has the authority to sign and enter into an agreement to perform the renovation work on the property.

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

Return Completed Application to: Tillamook Urban Renewal Agency  
 210 Laurel Ave  
 Tillamook, OR 97141

**TILLAMOOK URBAN RENEWAL AGENCY  
GRANT - LOAN PROGRAM (TGL) AGREEMENT**

THIS AGREEMENT, is made and entered into this \_\_\_\_\_ day of \_\_\_\_\_ the year 20\_\_\_\_\_, by and between the TILLAMOOK URBAN RENEWAL AGENCY (“TURA”), and \_\_\_\_\_, of the \_\_\_\_\_ building (“RECIPIENT”).

**WITNESSETH:**

**THAT WHEREAS**, the TURA and the RECIPIENT desire that the \_\_\_\_\_ building, located on tax lot number: \_\_\_\_\_, at the street address \_\_\_\_\_, Tillamook, Oregon 97141 and legally described in Exhibit “A” attached hereto and made a part hereof, be enhanced in its exterior condition, restored in its historic character, revitalized in its aesthetic distinctiveness and structural integrity, and provided accessibility if not currently available; and

**WHEREAS**, the TURA and the RECIPIENT have agreed to the project proposal plans as identified in the TURA approval of some or all of Exhibits 1, 2, 3, and 4 attached hereto and made a part hereof; and

**WHEREAS**, the TURA and the RECIPIENT on this day have made and entered into a Maintenance Covenant, Exhibit \_\_\_\_\_, which is incorporated in this TGL Program Agreement and the provisions herein; and

**NOW, THEREFORE**, the RECIPIENT, as his or her own expense, and in consideration of the sum of \$ \_\_\_\_\_ in grant-in-aid loan assistance provided by a bank (the “Bank”) through the TGL Program (the “Loan”), agrees to enhance said building through means of preservation, rehabilitation, restoration or reconstruction according to the following terms, conditions and deadlines, adequate consideration having been acknowledged.

**DEADLINES**

By \_\_\_\_\_ 20 \_\_\_\_\_, the RECIPIENT shall complete all project work to make the property comply with this Agreement (the “Completion Date”). However, upon the RECIPIENT’s written request, made prior to the Completion Date, the TURA may allow an extension of up to 180 days. Failure to complete the project by the deadline date shall constitute material default in the Loan and shall entitle Bank and TURA to exercise any and all contractual, legal, and equitable remedies, including acceleration of the Loan, making it immediately due and payable.

**MAINTENANCE COVENANT**

For the purposes of enhancing, preserving and protecting the building located in the TURA boundary area, the RECIPIENT (or property owner, if different from RECIPIENT) has (as the declarant) executed the Declaration of Covenants And Restrictions, a copy of which is attached hereto and made a part hereof declaring that the property, and every part thereof, shall be held, sold and conveyed subject to certain covenants running with the land for a period of five years after successful loan payoff, and that the covenants shall be binding on all parties having any right, title, or interest in the property and every past thereof, their heirs successors, and assigns.

**REQUIREMENTS FOR PROJECT WORK**

1. **PROJECT DESCRIPTION:** The proposed project of the property is described and shown in Exhibits 1, 2, 3 and 4 of the TGL Program Application. Any changes to the proposed project must first be requested by the RECIPIENT in writing and approved by the TURA in writing prior to commencement of construction.

2. **RESPONSIBILITY OF THE RECIPIENT.** The RECIPIENT must strictly comply with the Policy and Guidelines section of the TGL Program. Within ten (10) days of completion of the project, the RECIPIENT must submit itemized final costs and verification of payment and inspection request by the TURA. RECIPIENT acknowledges that the approved project must be completed, inspected, and approved by the TURA.
3. **LIEN WAIVERS.** The RECIPIENT shall be responsible for obtaining executed lien waivers from the project contractor and material providers when payment is made and to deliver a copy of the lien waivers to the TURA.
4. **PROJECT PRIORITIES** The RECIPIENT shall give priority to project repairs needed to prevent deterioration of the building.
5. **PROJECT APPEARANCE** The RECIPIENT shall exercise best efforts to maintain a clean and neat construction site while the project work of the property takes place.

**MISCELLANEOUS PROVISIONS:**

1. **MODIFICATIONS TO AGREEMENT.** The terms and conditions of this Agreement may be changed with the approval of both the TURA and the RECIPIENT as new and unforeseen circumstances arise. Changes in the terms and conditions of this Agreement shall be made in writing and signed by both parties.
2. **TIME OF THE ESSENCE.** Time is of the essence of this Agreement.
3. **HOLD HARMLESS.** RECIPIENT shall indemnify and hold the TURA harmless for, from and against any and all claims, demands, suits, actions or judgments, and all expenses (including attorney’s fee incurred by the TURA), arising from or in any way related to the proposed project.
4. **ATTORNEY FEES.** If a dispute arises in connection with this agreement, including any rescission thereof, the prevailing party in such dispute shall be entitled to receive reasonable attorney fees and costs from the other party, including the costs of any appeal.
5. **WAIVER.** No failure on the part of the TURA to enforce any term herein nor the waiver of any right hereunder by the TURA shall discharge or invalidate such term or other term, condition of deadline hereof, or affect the right of the TURA to enforce the same in event of a subsequent breach or default.

IN WITNESS WHEREOF, the parties hereto have set their hands and seals as the dates set forth below:

<b>“TURA”</b>	<b>“RECIPIENT”</b>
Print Name:	Print Name:
Signature:	Signature:
Date:	Date: