
Lovington Master Plan



prepared for

Nelson County
Mr. Stephen A. Carter
Post Office Box 336
Lovington, VA 22949

prepared by

Land Planning and Design Associates
310 East Main Street, Suite 200
Charlottesville, Virginia 22902

May 1, 2006

Table of Contents

| | |
|---------------------------|------------|
| Existing Conditions | 1 |
| The Vision for Lovington | 2 |
| The Purpose of This Study | 3 |
| Analysis of Lovington | 5 |
| Principles of Good Design | 8 |
| Blight Removal | 9 |
| LMI Housing | 23 |
| Economic Development | 35 |
| Utility Infrastructure | 45 |
| CBDG Grant Opportunities | 46 |
| The Lovington Master Plan | 50 |
| Grant Sources | Appendix 1 |

Existing Conditions

Lovingson Virginia is a quaint village in the center of Nelson County. This small village was created as the county seat when Nelson County was formed from part of Amherst County in 1807. Lovingson was named for James Loving Jr., who donated land for the construction of the courthouse. The town lies at the intersection of Routes 29 and 56. A high bluff and ridge form the north and east boundaries respectively and Route 29 effectively creates the western boundary. Additional developable land is scarce given the topography so it is imperative that Lovingson plan for the future.



Main Street at Courthouse Lawn
Looking West



Front Street
Looking North



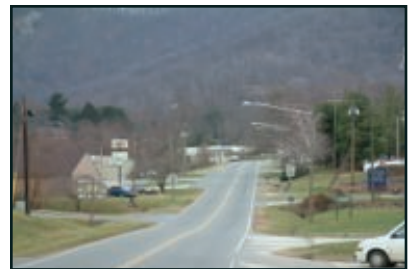
Courthouse Square
Looking East



Front Street at Main Street intersection
Looking South



Front Street far north side of town
Looking North



Front Street, south of town by Rt. 29
Looking North

The Vision for Lovingston

The vision for downtown Lovingston is to create a pedestrian and business friendly environment that allows for safe and efficient transportation and access to downtown businesses, neighborhoods and services. The project would showcase the village's character, history, services and people by physically enhancing the infrastructure and aesthetic character of the area. The plan will increase the opportunity for economic development and business opportunities.

The themes and proposals of this master plan have been on the minds of Lovingston citizens for some time. This report is being coordinated with several other planning studies that are currently underway or have been completed. They include:

"Lovingston Safety Study"

by the Thomas Jefferson Planning District Commission.

Sales Gap and Market Analysis

prepared by The Clue Group

"Target Business Study"

prepared by 310 LTD.

"Nomination for Historic District"

prepared by the Virginia Department of Historic Resources

"Space Study for Nelson County Government Center"

prepared by Wiley and Wilson

The completion of this master plan has been a cooperative effort between the Village of Lovingston, Nelson County the Thomas Jefferson Planning District Commission, the citizens of Nelson County, business owners, and planning consultants. The planning process for this master plan was developed to allow input and encourage involvement from the Village of Lovingston, private organizations and property owners.

Several public meetings were held to understand the needs of the citizens and to solicit ideas for needed improvements.

What people said that was important:



Public Meeting on May 31, 2005

- Preservation of rural character
- Preserve small town lifestyle and feeling
- Enhancement of business opportunities
- Increased pedestrian safety
- Provision of bike facilities
- Connections to neighborhoods and services
- Increase tourism
- Make façade improvements, visual appeal
- Add landscape improvements
- Improve lighting and add period fixtures
- Traffic control
- Greater variety of shops
- Improve parking

The Purpose of This Study

The purpose of this study is to provide detailed recommendations for economic development of downtown Lovington as it relates to infrastructure and design. The study outlines specific recommendations for the location of improvements such as streetscape improvements, new sidewalk connectors, traffic calming, façade renovation and gateways. The study will serve to guide final design and construction of the project and includes input from property owners and the community at large. The project would provide improvements in the following key areas:

Pedestrian Facilities & Safety

Sidewalks will be enhanced to provide appropriately designed widths and accessible features such as curb ramps. Connections will be made to adjacent neighborhoods, services, historic landmarks and parks. Sidewalks widths and aesthetic character will be enhanced in the downtown core. The goal will be to provide safe and convenient access to downtown amenities and to minimize or mitigate pedestrian and vehicle conflicts.

Creation of Gateways

The “welcome mats” and the “front doors” of the community will be enhanced to create a better sense of arrival and to make folks very aware that they are entering a small village environment where lower traffic speeds are required. The gateways will include traffic calming elements as well as entrance signage, landscape and architectural elements. The gateways will serve a functional purpose as well as provide aesthetic improvements and improve a visitor’s first impression of the village.

Historic Interpretation & Preservation

Downtown Lovington is a historic village that serves as the county seat for Nelson County. The village grew around

the Nelson County Courthouse and the governmental functions. The village houses many historic and significant structures worthy of preserving and enhancing.

Traffic Calming

Traffic calming is proposed in several areas in the plan and focuses on providing physical and visual cues that clearly communicate to a driver where vehicle travel lanes are, where parking areas are, what appropriate speeds are and where pedestrians are likely to be encountered.

Blight Removal

As part of the project requirements, individual properties were identified as “blight” and classified to levels of “blight”. Recommendations were given as to how areas of blight were to be corrected, renovated or removed.

Facade Improvements

Facades and signage for buildings in the downtown business areas create a lasting impression on visitors and residents of the area. They are a component that improves the overall appearance of the village and influence people’s decision to do business or visit. The goal of this plan is to examine what improvements might be made to provide for better upkeep and presentation of building facades and entrances as well as making signage more appropriate, visually attractive and effective.

Way Finding and Signage

Signage can be an effective way to guide people and inform people. It can also create visual clutter and create conflicts and confuse people. The goal of this plan will be to minimize sign clutter and to identify means to implement a unified way finding system for the village.

The planning process for this master plan was developed to allow input and involvement from the Village of Lovington, private organizations and property owners. Several public meetings were held, residents received notification in both the paper and flyers throughout the town. Public comments have formed the basis for this plan.

Goals and Objectives

Several discussions about project goals were held with residents. Strategies for achieving those goals were also discussed. The following information is the result of those discussions and an outline of specific goals related to implementation of the plan.

Overall Goals:

Improve the economic vitality of our downtown

Enhance and improve pedestrian safety

Preserve and enhance the historic character & heritage

Enhance the beauty of downtown for residents & visitors

Objectives:

Implement traffic calming measures such as curb extensions and chokers.

Provide sidewalk connectors and improved pedestrian facilities.

Renovate decaying infrastructure and buildings.

Take back unused asphalt and other spaces for pedestrians, landscape or buildings.

Encourage infill and strengthening of urban edges.

Improve facades of downtown businesses.

Interpret the history of the downtown area through educational signage, and markers.

Enhance pedestrian environments with themed landscape and architectural elements.

Create landscaped gateways and identity and way finding signage.

Analysis of Lovingston

The first phase of this project was to inventory the streets and buildings that define downtown Lovingston. The result of that inventory was an understanding of what made Lovingston work and what did not, as it relates to the downtown aesthetic. The following information will serve to outline observations made during that process. Solutions to the constraints and opportunities are explained in the master plan narrative chapter.

Gateways to Lovingston on Route 29

The southern and northern edges of Lovingston are in intersections of Front Street and State Route 29, a limited on grade access, divided highway. Many problems exist with the crossing of Route 29 for residents on Nelson County. This was the subject of a study by the Thomas Jefferson District Planning Commission entitled “Lovingston Safety Study”. Route 29 is the major corridor entry into village.

Constraints:

- Wide road lanes
- High-speed traffic on Route 29
- Poor definition of the village boundaries along Route 29

Opportunities:

- Major corridor for entry into village

Secondary Gateway at Route 56

A secondary, less used entrance to village for residents who live east and south of village is State Route 56 which intersects Front Street between Route 29 and downtown.

Constraints:

- Poor intersection design
- Excess pavement at the intersection
- Multiple exit points are unclear for drivers
- Route 56 is not perpendicular to Front Street

Opportunities:

- Accesses village in only one location
- Route 56 is a rural feeling road
- Travelers on Route 56 must pass through Lovingston to get onto Route 29

Commercial Corridor

Front Street is developing as a typical commercial corridor with “strip mall” development along a central spine south of downtown. Businesses are accessed via individual driveways and have parking that dominates the front facades of the buildings.

Constraints:

- Travelers from south must pass through this area to get to village
- Architecture is poor and does not relate to the historic village center
- There are no sidewalks along the street in this area
- There are few landscape improvements for businesses along Front Street
- Gaps exist in building frontage along the street
- Multiple entrances create confusion for drivers

Opportunities

Travelers from south must pass through this area to get to village
Businesses seem to be doing well in this area
There are a variety of services available along this corridor

Downtown Core

The core of downtown is the intersection of Front and Main Streets. The downtown core extends for several buildings in either direction from the intersection. The area has varied architectural styles.

Constraints:

The streets are very wide in this area
The area lacks a designation as the “center”
There is a lack of streetscape or landscape

Opportunities:

This area is the center of Lovingston
There are several thriving businesses
The post office is in the core
There are opportunities for businesses to development

Symbolic Center

The symbolic center of downtown Lovingston is the intersection of Main and Court Streets and the green associated with the Courthouse complex. This area is the highest point of land in the area and contains memorials to confederate soldiers and the victims of Hurricane Camille. The symbolic center is the classic village green.

Constraints:

There is an excess of pavement at the intersection
Parking is undefined
Sight lines are not clear for drivers

Opportunities:

The foundation for a great central space exists
There is a beautiful wall along Court Street
Strong visual connections

Governmental Center

The governmental center is a major contributor to the economic viability of downtown. This area serves as the center for all of the county government functions including the health department, sheriff, and court system. The governmental center is in need of expansion space and alternative sites are being considered. Because of the traffic it generates for Lovingston, the Governmental center needs to stay in its present location.

Constraints:

Expansion space is tight

Opportunities:

The governmental operations generate a lot of traffic for downtown
Associated businesses need to be located near the governmental center

Downtown Commercial

Several businesses are located just outside the core of town along Tan Bark Plaza. These businesses should be incorporated into the downtown fabric and not made to seem isolated.

Constraints;
Excess pavement
Parking poorly defined
Facades are poor

Opportunities:
Vital businesses exist in this area

Residential/Commercial

Along Front Street north and south of the downtown core, many good examples of architecture exist. Nice front yards and a good neighborhood village feeling exists.

Constraints:
Some degraded properties along the street

Opportunities:
A lack of a unified streetscape feeling

Suburban Residential

The residential development north of the village not along Front Street has been developed with a more suburban feeling. The lots are larger, and the setbacks are further back than other areas of the village.

Constraints:
A lack of sidewalks
Neighborhood feels more suburban

Opportunities:
Infill potential exists

Principles of Good Design

Good Neighborhoods

- Are walkable
- Have attractive architecture
- Are connected



Good Businesses

- Have attractive facades
- Preserve what exists, renovates, and fills in where needed



Good Streets

- Have sidewalks
- Are planted with street trees
- Area an appropriate width and scale
- Are pedestrian friendly
- Have parking on them
- Have building frontage, not parking lots



Blight Removal

When many people hear the word blight, they think of areas in large cities in which buildings are falling in, there is little business activity, and crime is prevalent; places you would not want to visit.

However, this is a very limited and narrow view of blight. Blight is not limited to urban areas but can be in any city, town or rural area, and can occur in homes and buildings that are lived in everyday. The Code of Virginia defines blight as:

§ 36-48. Finding and declaration as to blighted, etc., areas.

It is hereby found and declared: that there exist in many communities within this Commonwealth blighted areas (as herein defined) which impair economic values and tax revenues, cause an increase in and spread of disease and crime, and constitute a menace to the health, safety, morals and welfare of the residents of the Commonwealth.

There is no need to panic when you see the word blight.

By the definition, blight can be as simple as peeling paint and missing roof shingles. In most cases, blight starts out as a maintenance issue, which when left unattended causes additional problems starting a downward spiral. For example, peeling paint can lead to rotting siding and interior structure; a missing shingle can create an interior leak causing roof damage. These issues are directly related to the health, safety and welfare of the housing occupants and neighbors.

It is the goal of this plan, and a goal of the Code of Virginia to prevent the deterioration of property and protect the welfare of the residents. Blighted properties affect the entire community, not just the property owners.

If a property is found to be blight, there may be simple fixes that can be done to fix the problem. In addition, if a property determined to be “blighted”, there may be assistance to fix the problem. State Grants, low interest loans, and tax credits are available to fix blighted properties, if the owner qualifies.

Goals of Blight Removal:

Protect the health, safety, and welfare of residents

Enhance and improve pedestrian safety

Preserve and enhance the historic character & heritage of town

Enhance the beauty of downtown for residents and visitors

The first step in Blight removal is to identify the structures in the area that are in need for some sort of repair. For this report, the identification of Blight was done by the County Building Inspector. The county inspector drove and walked the downtown area to determine if a structure was blighted.

The condition of the structure was generally the most common factor in determining blight. Structures in need of some repairs were the most prevalent cause of the blight determination. These conditions effect the safety or health of the building occupants or the general public.

From the condition of the structure and the extent of damage, the action was determined. As we have stated before, most of the structures are simply in need of some minor renovation due to a lack of maintenance.

The following table summarizes these findings of the county inspector.



Minor Renovation



380 Front Street

Issues: excessive curb cut

Action: Minor Renovation - Complete

Many homes and structures are classified as blighted but need only minor renovation. The following are a list of these properties in the downtown Lovington area.



78 Brookside Lane

Issues: maintenance (railing, roof, rot)

Action: Minor Renovation



463 Front Street

Issues: excessive curb cut

Action: Minor Renovation



37 Tanbark Plaza

Issues: excessive curb cut

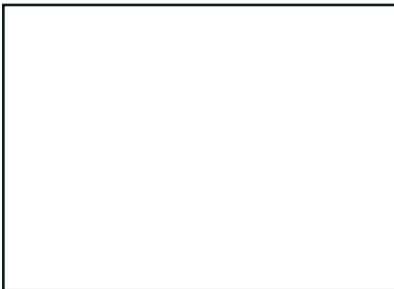
Action: Minor Renovation



526 Front Street

Issues: maintenance (roof)

Action: Minor Renovation - Complete



476 Main Street

Issues: Paint

Action: Minor Renovation



119 Tanbark Plaza

Issues: excessive curb cut

Action: Minor Renovation



571 Front Street

Issues: maintenance (rot)

Action: Minor Renovation



658 Front Street
Issues: maintenance (rot)
Action: Minor Renovation - Complete



750 - 753 Front Street
Issues: outside storage
Action: Minor Renovation



956 Front Street
Issues: maintenance (railing, roof)
Action: Minor Renovation



714 Front Street
Issues: maintenance (soffit, paint)
Action: Minor Renovation



906 Front Street
Issues: maintenance
Action: Minor Renovation - Complete



978 Front Street
Issues: maintenance (painting, roof)
Action: Minor Renovation



751 Front Street
Issues: maintenance
Action: Minor Renovation



911 Front Street
Issues: drainage, coverage
Action: Minor Renovation - Complete



189 Main Street
Issues: maintenance (railing, roof)
Action: Minor Renovation - Complete



750 Front Street
Issues: outside storage
Action: Minor Renovation



934 Front Street
Issues: maintenance
Action: Minor Renovation - Complete



14398 James River Road
Issues: outside storage
Action: Minor Renovation - Complete

Major Restoration

More serious cases of blight may require more remediation, including, extensive renovation, restoration, or demolition. These properties include:



31 Orchard

Issues: safety issues

Action: Major Restoration



115 Main Street

Issues: structural problems

Action: Major Restoration



559 Front Street

Issues: structural problems

Action: Major Restoration



123 Main Street

Issues: safety issues

Action: Major Restoration



200 Main Street

Issues: safety issues

Action: Major Restoration



605 Front Street

Issues: structural problems

Action: Major Restoration



179 Main Street

Issues: structural problems

Action: Major Restoration



291 Court Street

Issues: structure, safety issues

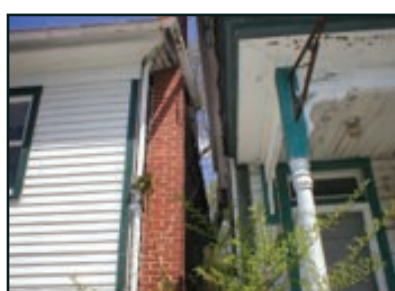
Action: Major Restoration



994 Front Street

Issues: outside storage

Action: Major Restoration



177 Main Street

Issues: structural problems

Action: Major Restoration



735 Front Street

Issues: Remove addition - paint

Action: Major Restoration

Facade Renovation

Several downtown commercial buildings could use a face-lift. The improvement of their facades would be a major improvement for the village core. These properties include:



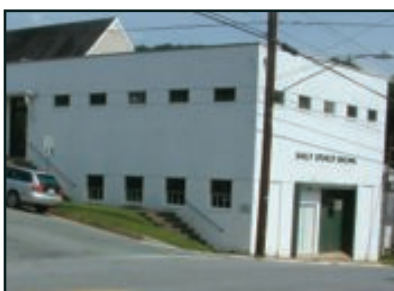
96 Main Street
Action: Facade Renovation



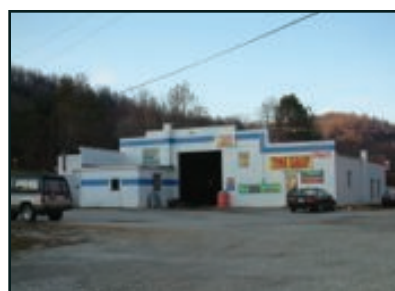
526 Front Street
Action: Facade Renovation



121 Main Street
Action: Facade Renovation



584 Front Street
Action: Facade Renovation



119 Tanbark Plaza
Action: Facade/Street Renovation
- Complete



124 Main Street
Action: Facade Renovation



163 Main Street
Action: Facade Renovation



83 Tanbark Plaza
Action: Facade/Street Renovation
- Complete



131 Main Street
Action: Facade Renovation



Pleasant Street Apartments
Action: Facade Renovation



64 Tanbark Plaza
Action: Facade/Street Renovation

Facade Improvements

The Downtown Core

The architecture in Lovings-ton varies greatly in style and age. Styles include contemporary style “strip centers” to late nineteenth century and early 20th century commercial buildings.

The main “core” of Lovings-ton occurs around the intersection of Front and Main Streets. This area is the most densely built area along Front Street.

To visitors and residents alike, this “core” defines the Village of Lovings-ton. And so, it is important to begin here with rejuvenating the architecture and the uniqueness of Lovings-ton’s downtown. According to Virginia Main Street, a part of the Virginia Department of Housing and Community Development, “studies in four states have shown that facade improvements are likely to increase sales, employ local contractors using locally purchased materials and generate overwhelming owner approval ratings.” Improving the buildings and the overall appearance of downtown is an integral part of community redevelopment and economic growth.

Historic District

A historic district, as defined by the National Register of Historic Places is comprised of a group of private homes, churches, and public buildings that together form a significant resource of the community. Nelson County has received a historic district designation for Lovings-ton comprised of the downtown area. This area has a wonderful wealth of architecture and culture that uniquely defines downtown Lovings-ton as a rural commu-nity.

With the historic district designation, there are significant advantages to the building owners and the community itself. There is a general misconception if the area is designated a historic district, it will restrict the building owners usage of the building and its value. This is not correct. Property owners are free to alter, demolish or dispose of property as they see fit. Listing on the register is not a regulatory program. There are no restrictions placed on historic properties by the state or federal government. The advantages to the building owners come in the form of tax credits for renovation and the distinction of being a historic district. Tax credits can be obtained for renovations that meet the Secretary of Interior Standards or Rehabilitation. State tax credits are 25% of the rehabilitation cost and federal tax credits are 20% of the rehabilitation cost. Being a historic district enhances tourism and generates community pride in an area.



The old Church on the southwest corner Front and Court Streets



A residential house on Court Street



The Nelson County Courthouse



The northwest corner of Front and Court Streets

Excellent examples of good architecture exist in the village of Lovings-ton

Architectural Styles of Lovington

Commercial Vernacular Style

Commercial Vernacular retail/commercial buildings are typically one or two stories in height. The first floor typically has a high percentage of glass windows or storefront (often with transoms overhead) and a glass entry door. The second floor has more traditional windows, most often double hung. The amount of ornamentation varies greatly from building to building, but each building typically has a cornice at the top of the façade, a cornice dividing the first and second floors, piers at either side of the building (sometimes smaller secondary piers at defined intervals) and a base below the windows and piers.

Commercial Vernacular offices or institutional buildings are similar to the retail/commercial buildings in overall configuration, although they typically do not have large areas of glass on the first floor. Frequently, the entries are more pronounced and are often in the center of the façade and may be delineated by columns or piers.

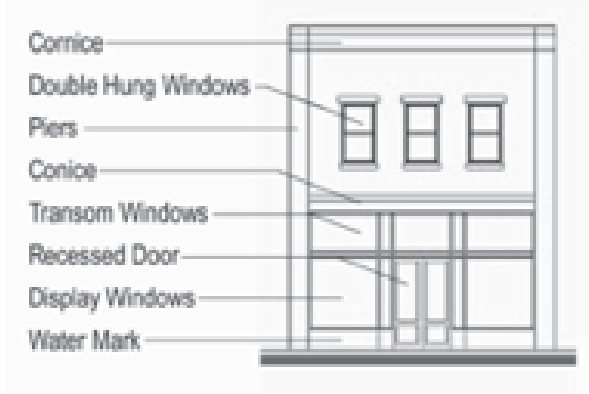
Renovation

In renovating existing buildings, it is important to maintain the character of the original design as well as the character of the street façade as a whole. To maintain this character the elements that comprise the façade must be retained. These elements include the piers, storefront, doors, cornices, windows etc. If there is significant damage to these elements, repair and/or replace the element with a similar material. Where details once were and are no longer existing, replace with elements to match if documentation can be found of the original condition, otherwise design to be in kind with the building and its adjacent buildings. It is best to remove any inappropriate elements that have been added over time to the building façade. Many past renovations do not remove the original materials, but cover over them. Exploratory demolition will help determine what exists beneath. The following is just an example on how a building can be renovated. The building owner's needs and the true history of the building would dictate a final design

Commercial Building Elements

Storefront/Entry

The storefront should act as an integral yet unique part of the overall building to create a cohesive and dynamic design. The storefront should maximize transparency and provide high visibility to the interior and/or merchandise. Ideally, storefront glazing should be of clear glass. Use of quality materials such as wood, stone, metals, and tile are encouraged and help with the overall feel of the building and the streetscape. Based on traditional retail storefronts of the past, eighty percent (80%) of the ground level should be transparent. For other commercial spaces including offices, the transparency may be less but the exterior materials should be more articulated. The doors were either single or double. Doors were typically recessed and had



The store front on the corner of Front and Main Streets is a perfect example of good storefront architecture. Each of the elements described above is present on this one story building.



Grove Avenue
Richmond

wood panels below.

Details and Building Materials

The exterior materials, usually brick for commercial buildings, provide a relatively maintenance free exterior that adds color and texture to the streetscape. Details such as an ornate cornice and entablature, decorative brick patterning, the addition of accent colors, bay windows, true divided lites in the storefront all



This storefront uses true materials - brick, wood cornices, and ornamental iron railings. The divided bay windows and decorative brackets under the cornice are a nice added feature.



The Theatre in Scottsville is painted block and stucco



The Catholic Church in Lovingson is painted brick

enhance the building's identity and create an active streetscape

Awnings and Canopies



Awnings and canopies can add variety to a streetscape and express the individual identity of each tenant. They provide shelter for the prospective shopper from rain and sun and provide an opportunity for signage through color and text. The awning should not overwhelm the façade nor hide the architectural features of the building. The color shall not clash with adjacent buildings, but they do not need to match. Individuality for each store should be maintained which also creates vitality for the streetscape.



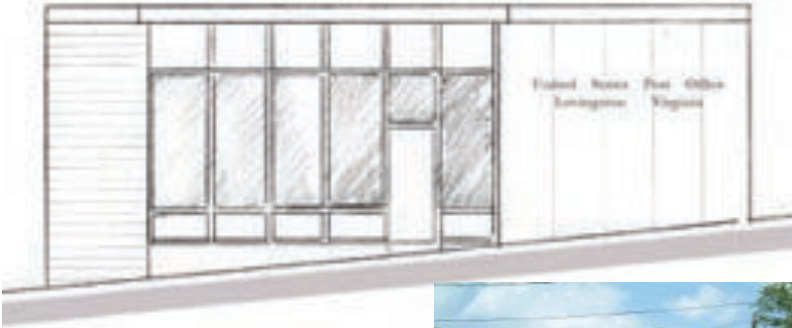
An example of a blade sign

Signage

A variety of signage can enhance the vitality of the streetscape. Wall signs, blade signs, window signs can be combined to address all patrons. Well-crafted signs that integrate with the overall building design can enhance the village fabric rather than conflict with it. Signs should not only incorporate the text that identifies the tenant, but also graphics which aid in identifying the tenant, its character and image. The architecture in Lovingston has quite a history. The variety of styles, age and uses along Front Street make Lovingston a unique village. With the rejuvenation of the building façades and smart growth for new construction, along with other economic stimulus, Lovingston has tremendous opportunity

Post Office

131 Main Street



The Post Office is a key building in any town, and Lovingsston's is no exception. The current post office located on Main Street is a modern building probably designed in the 1960's or 1970's. The facade has a dated appearance.

The current facade is a mix of brick, marble and glass. As one looks at the building, light tan brick covers the entire left side for the first 6'. A brick ledge two feet at the highest point supports the 5 large windows, approximately 3' wide by 8' tall. Under the windows, but above the brick, are 3' wide by 2' tall metal panels. The door is off-center in the field of large windows. The right side of the building is granite.



Improvements could be made to the facade that are more context sensitive to the other historic structures in town. The facade improvements could incorporate the following proposed elements:

- A. Remove the tan brick and replace with a more historically appropriate red clay brick.
- B. Add a watermark to give the building more "weight" at the base. Incorporate a bull-nose brick at the top of the watermark.
- C. Center the door in the field of windows.

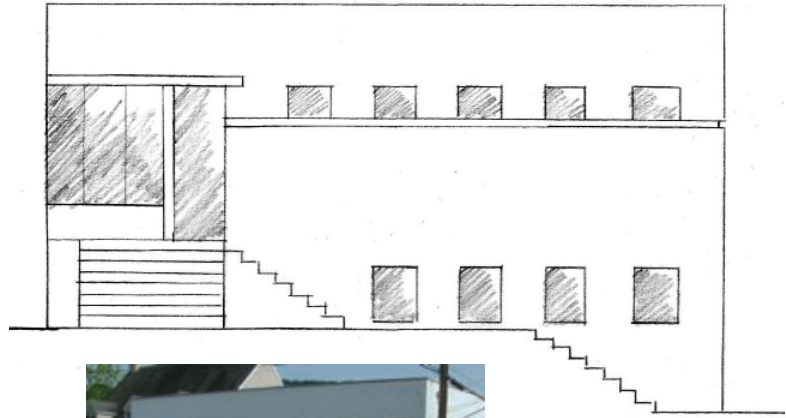
- D. Remove the metal panel and metal window surroundings and replace with wood. Paint an appropriate trim color.
- E. Add a cornice to the facade.
- F. Incorporate a planter into the front facade to bring some green to the building.

Corner Building

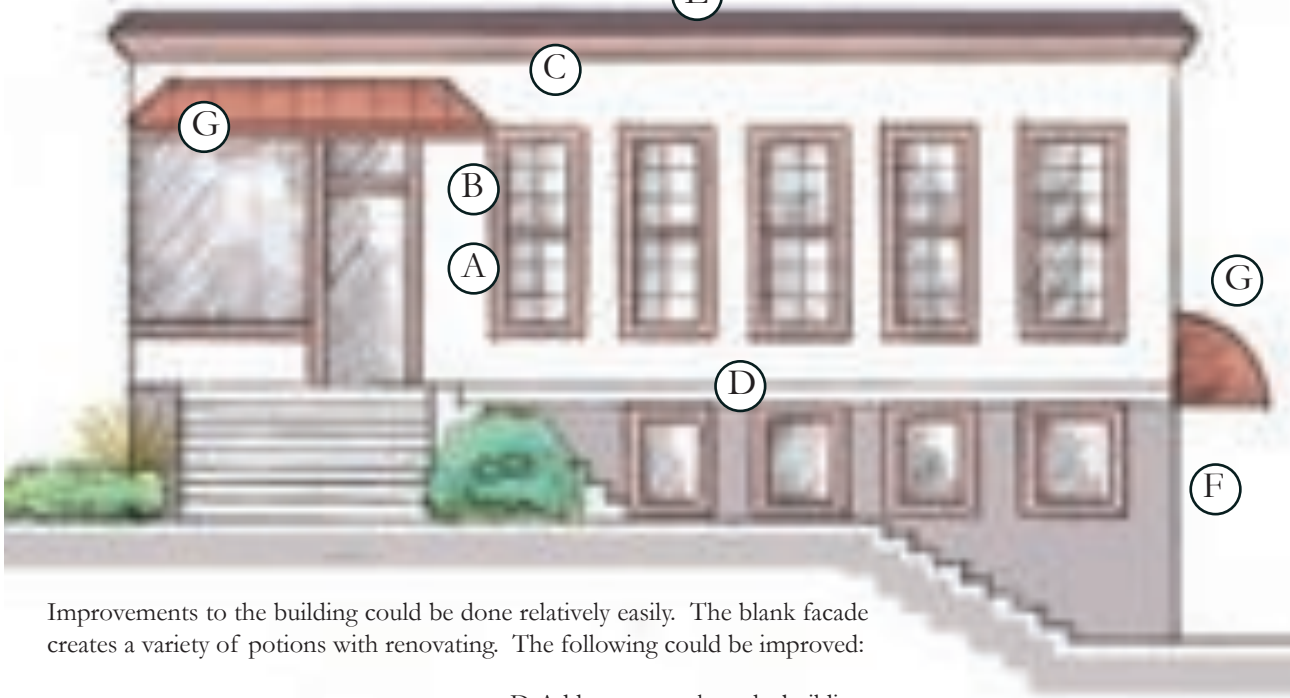
Main Street

The white building on the corner of Main and Front Streets is located in the middle of downtown, making it a strong candidate for facade improvements.

The proportion of top narrow windows makes the building seem dark and cold. The plain concrete block exterior is hardly worthy of a downtown building. The steep slope makes the building one story on the Main Street side, the main entry into the structure. On the Front Street Side the building is two stories, and not inviting to potential visitors.



(E)



Improvements to the building could be done relatively easily. The blank facade creates a variety of options with renovating. The following could be improved:

- A. Remove the narrow windows and add larger divided windows.
- B. Add wood trim to the proposed windows and paint an appropriate color. Trim around the bottom windows as well.
- C. Add a cornice to the top of the structure.

- D. Add a watermark on the building. Paint two tones, one above and one below.
- E. Add a small standing seam metal roof above the cornice.
- F. Replace the door on the Front Street side of the building.
- G. Add awnings on both sides.
- H. Add signage.

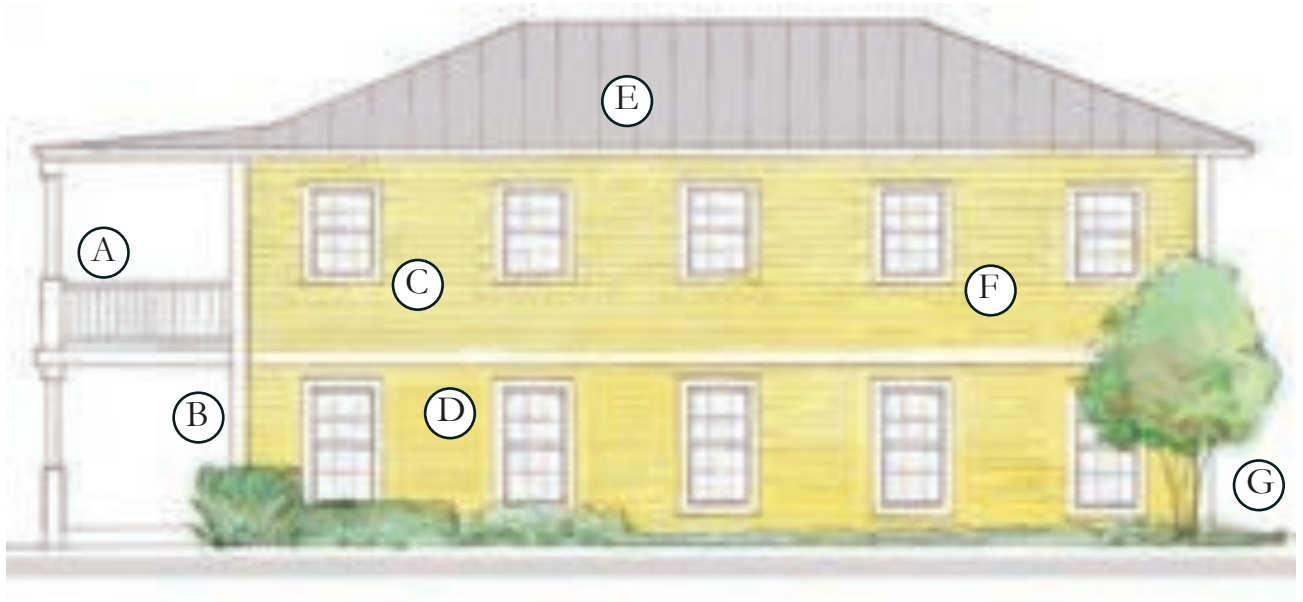
Region 10 Office

96 Main Street



The Region 10 office on Main Street is a candidate for facade improvements. The building's location as the first building on the right hand side of the road, makes it an important gateway element for the village.

The building lacks a unifying theme. The faux stone and the individual air conditioning units are unsightly. The access to the building is via a front set of steps. Alternate access options should be further studied. The sea of asphalt and gravel surrounding the building is an uninviting streetscape.



- A. Renovate the front porch
- B. Add wood trim to the proposed windows and paint an appropriate color. Add corner boards as well.
- C. Replace the windows with a more appropriate style.
- D. Replace the faux stone and aluminum siding with hardiplank or similar product.

- E. Replace the roof and shingles. Add a standing seam metal roof over the structure and renovated porch.
- F. Remove all the window air conditioning units and replace with a central system.
- G. Add low maintenance foundation planting around the building.
- H. Add signage.

Residential Buildings

New residential homes built in Lovingston should be of quality materials and design similar to historic homes currently found in Lovingston. Floor plan designs and some materials have changed over the years however, the overall exterior appearance should be similar.

Siding

A variety of exterior treatments can be used on new homes in Lovingston. Wood siding, cement hard board siding, brick, and stucco are all appropriate materials for Lovingston. These materials are relatively low maintenance, and hard board siding, brick and stucco all have a long life span. Additional details such as an cornices and trim boards, add pattern and when painted a complimentary color, offer attractive accent.

Windows

Windows have come a long way since the single pane glass found on historic structures in historic homes. Current models are less drafty and reduce heat loss and are easier to maintain. Window manufacturers make modern windows in historic styles and patterns with divided lites, appropriate sashes and trim.

Roof Materials

In many homes around Lovingston roofs are covered in metal, a great material that is virtually maintenance free and has extremely long life. New homes would fit into the character of Lovingston if they were designed with metal roofs. In addition architectural 3 tab shingles with a thicker dimension offer a nice appearance with reasonably long life spans.

Porches

Front porches are a southern tradition and should be designed on all new homes in Lovingston. They help to add variety to a streetscape and offer residents a place to sit outdoors and watch life on the street. They provide shelter for the homeowner in rain and provide a light in the evening or nighttime. The porch style should compliment the facade and not hide the style of the home.

Garages

If homes are designed with garages, they should be behind the home out of sight from the street. Garages tend to be cluttered places and detract from the overall streetscape appearance, as well as the appearance of the home.



Nice Residential Facades in Lovingston
Wood Siding, Metal Roof, Historic Windows,
Front Porch, Garage in Back



New Residential Homes Currently Being Built
Hard Board Siding, Metal Roof, Historic
Windows, Front Porch, Garage in Back

LMI Housing

In October 2005, the County and the Nelson County Community Development Foundation conducted a survey of the 58 houses in the project planning area. The return rate on the written survey was nearly 40%. While the survey indicated no low to moderate-income qualified participants, the process for creating a Housing Rehab Program Design was begun. The management team of the Lovingston Revitalization Project has given guidance and input into the Program Design and project goals. The Program Design includes policy on all facets of the housing program and includes procedures to be followed to implement the program in a fair and consistent manner. Once the program design is approved by DHCD, the Nelson County Board of Supervisors will adopt it.

The Nelson County Community Development Foundation has the experience and expertise to manage the housing program for the Lovingston project area. If needed, the board of directors of the Community Development Foundation will serve as the Housing Rehab board for the Lovingston project. Their bylaws outline the same goals and objectives that will guide the work in Lovingston. A Housing Rehab Specialist from Albemarle Housing Improvement Program (AHIP) will be retained to prepare cost estimates to qualified structures. AHIP has worked in Nelson County on other projects; they are familiar to the work of the Community Development Foundation and to County staff.

The strategy for improving the housing stock in Lovingston is two-fold: to encourage density in the already-zoned town center with appropriate infill development, and to focus on affordable housing opportunities, in order to target all levels of income. There is already a good mix of residential and commercial properties, with mixed use encouraged.

Demographic Overview of Lovingston, Virginia (source- 2003, Experian/Applied Geographic Solutions)

| | | <i>1990</i> | <i>2000</i> | <i>2003</i> |
|---|--------------------------------|-------------|-------------|-------------|
| Total Population – 1652 | Total Households – | 521 | 665 | 704 |
| Percent Male- 48.4% | Median Income | \$24,842 | 34,924 | 37,332 |
| Percent Female – 51.6% | Per Capita Income | \$11,297 | 19,222 | 21,559 |
| Median Age – 44.7 | Average Household Income | \$29,869 | 47,007 | 49,390 |
| Population Density (Pop/Sq Mi)– 46.5 | Total Household Expenditure | N/A | N/A | 42,683 |
| Average Household Size – 2.3 | Owner Occupied Housing Units | 405 | 484 | 501 |
| Employees – 255 | Renter Occupied Housing Units | 116 | 181 | 203 |
| Establishments – 52 | Vacant Housing Units | 80 | 73 | 78 |
| Average Commute Time – 32 minutes | Average Vehicles Per Household | 1.95 | 1.91 | 1.92 |
| | Median Home Value | \$55,112 | \$103,673 | n/a |
| | Monthly Cash Rent | \$220 | \$334 | n/a |
| | Length of Residence | 1990 | 2000 | 2003 |
| | Stable- in res. 5+ yrs | 62.6% | 60% | 27.5% |
| | Turnover (% yearly) | 11.9% | 10% | 24.4% |

Draft Program Design for Housing

Purpose and Objective

To provide safe and affordable, permanent year-round housing for low to moderate income qualified households. The phrase “housing rehabilitation” applies to all residential improvements made on private property with CDBG funds. Improvements include housing repairs, bathrooms, wells and septic systems, and residential water and sewer connections. All rehabilitation work must be done in conformance with DHCD standards.

The Program Administrator will oversee the day-to-day program activities to ensure that they are performed in a fair and consistent manner and in conformance with the adopted Housing Rehabilitation Program Design (Program Design). He will conduct the initial DHCD Housing Quality Standards inspection; oversee the work of the rehab specialist; review and approve all pay requests and change orders; receive all complaints and investigate and make recommendations to solve them; oversee the application process and the rehabilitation loan packaging process; serve as Intake Surveyor, whose main responsibility is to screen applicants, fill out applications and inform the applicants of the program requirements prior to the signing of the applications; serve as Loan Officer, whose responsibilities include: collection, recordation and forgiving payments monthly, maintenance of loan balances, final payment due dates, issuance of annual statements to beneficiaries and making a good faith effort to collect delinquent loans.

The Rehabilitation Specialist’s primary responsibilities include: designing, bidding and controlling the quality of work completed by the housing contractor and ensuring the timely completion of all housing construction contracts. He also assures the compliance with lead paint requirements.

The Financial Manager for the Lovington Project is Debra McCann, Director of Finance and Human Resources for Nelson County. She will ensure that the Grantee adequately budgets and tracks expenditures.

Project Area Boundaries

The project boundaries for the Housing Rehab Program are the same as those of the Lovington Revitalization Project.

Applicant Eligibility

The purpose of the program is to provide safe and affordable, permanent year-round housing for low to moderate income qualified households. Eligibility criteria include:

Allowable income and asset limits for applicants; fairness and equitable distribution of benefits; prioritization of applicants; and application procedures. All income and assets will be counted and verified according to DHCD requirements and HUD Section 8 Income Guidelines.

The Program shall not set aside funds or specify goals that adversely affect the benefit of low-income, minority, elderly or female headed households. CDBG funds may be used only to directly benefit LMI households; however, the Program shall not benefit moderate-income to the exclusion of low-income households.

Prioritization of Applicants

Applicants will be given priority for approval based on housing types and household characteristics. A weighted system for determining beneficiaries who meet the eligibility criteria will be used:

- 5 points if the house lacks indoor plumbing facilities
- 2 points for elderly (62 years or older) head of household (not to the exclusion of other households)
- 2 points for each person with a handicap that relates to the need for accessibility improvement (other than elderly)
- 2 points if the household income is below 50% of the locality's median household income
- 2 points if very substandard dwelling unit (major structural and mechanical deficiencies)
- 1 point if female head of household (other than elderly) –requires one or more legal dependents under 18 years of age
- 1 point for each dependent child (under 18 years of age)

Application Procedures

Application will be accepted on an ongoing, first-com, first-served basis. The procedures will be simple enough so as not to discourage participation in the program. However, they must contain enough safeguards to ensure each application is judged by the same set of standards.

All households within the designated project area will be directly informed of the availability of assistance, procedures on how to apply, and the criteria and procedures for providing assistance.

Nelson County will provide all residents of the project area, in writing, with information about the project. Such information should describe the program, the written complaint and appeals procedure and list the dates, selection procedures and criteria, and locations of neighborhood meetings at which further questions can be asked

Screening Applicants

Nelson County will use a short-form application that determines whether a household appears to meet the basic eligibility criteria. The applicant fills out and submits the short form to the Program Administrator, who determines whether the applicant proceeds to the full application stage or, based on the information provided, is ineligible for assistance.

Completing the Application

Once preliminary eligibility has been established, a person is ready to complete a full formal application.

The application will contain the following information:

- Name, address and phone number;
- Household composition (identified by name, age, relationship to applicant and employment status);
- Race, ethnicity, and disability status of household members;
- Source and amount of income for all household members, including the name, address, and phone number of all employers to all household members;
- Description and amount of all household assets, including name and account number of financial institutions;

- Length of homeownership;
- Mortgage and or lien holders, including the terms and monthly payments and account numbers;
- Homeowners insurance coverage, including the name of insurance company and annual premiums and policy expiration date;
- Medical and other program allowed deductions;
- Utility types and average monthly cost;
- List of property improvements needed;
- Above the signatures a statement stipulating the right to verify all information given with warning: “It is a violation of Federal Law and a Criminal Offense to make willful false statements or misrepresentations in the completion of this application for assistance;” and
- Signature of applicant(s) and persons completing the applications.

The application must also include tenant information on rent and utility expenses in the case of investor-owned properties.

Income and Asset Verification

All income and asset information must be verified by third party documentation. Gross income of the household from the previous year must be used. Ten percent of liquid assets or actual interest earned must also be counted as income and added to the gross income of a household.

For each type of verification, the program will develop a form letter, which explains that the applicant wishes to participate in the program, and verification of income and assets is required for participation.

Federal Equal Credit Opportunity Act

Along with the application and income verification letters, applicants must sign an Acknowledgement of Receipt of ECOA Notices and Disclosures form.

Selection of Applicants

The Rehab Board must review and approve eligible applicants based on the priority criteria outlined in the Program Design. All eligible applicants must be notified in writing and advised of the next step in the rehabilitation process.

Ineligible applicants will be notified immediately in writing that they are ineligible and given the reasons for this determination.

Recordkeeping

Grantees must maintain records available to the public that indicates rating criteria and justification for assistance for all applicants.

Records must be maintained which indicate age, income, disability status, household size, female-headed households, race, and ethnicity of all applicants and families that receive or applied for assistance.

All application and verification information must be kept confidential except to appropriate officials.

Nelson County will set up a file for each household that receives housing rehabilitation assistance.

Properties Suitable for Rehabilitation

An LMI-occupied unit that can be rehabilitated to DHCD Housing Quality Standards (HQS) with a base CDBG investment of \$25,000 or less is considered suitable for rehabilitation. In the event that extra bedrooms, a bathroom, well or septic or handicap accessible structures are required, these “exceptions” may exceed the base \$25,000 limit.

Properties Unsuitable for Rehabilitation

An LMI occupied unit that has major structural deficiencies such that it can be documented that rehabilitation is not feasible, desirable and/or cost effective as rehabilitation costs would exceed the base \$25,000, not including in this cost the cost of “exceptions,” is considered unsuitable for rehabilitation.

Properties deemed Unsuitable for Rehabilitation will be handled in one of three ways: Permanent Relocation, Partial Rehabilitation, and Substantial Reconstruction.

Eligible Property Types

1. Investor-Owned Properties. These guidelines prohibit windfall profits to landlords and substantial rent increases for the tenant. The following policies will be adopted:

Eligibility is based upon the income of the tenant residing in the structure at the time of application;

Houses that receive CDBG investment must include execution of a legally-recorded Landlord Rental Commitment to provide the improved housing units to LMI households for no less than 10 years at affordable rates;

Investor-owners can reduce the number of years of required LMI benefit at a rate of one (1) year per ten percent (10%) of owner funding provided, up to a maximum of five (5) years and fifty percent (50%);

Rent charged to tenants of properties that have been rehabilitated with CDBG funds may not be raised for five (5) years or for the term of the loan, if longer, unless the costs to the owner have increased and these costs are directly attributable to the rehabilitation work i. e., monthly payments on a rehabilitation loan, increased insurance costs, or increased property taxes;

Regardless of direct costs incurred by the landlord, rent may not exceed 35% of gross income of the tenant’s household for rent plus utilities;

The rent amount charged to the tenant must be clearly established in the contract agreement and in a written lease with a one-year minimum; and

The rent amount shall be maintained at the same level for all subsequent tenants during the ten (10) year time frame.

Landlord Rental Commitment

This document requires landlords to inspect and insure maintenance of their improved property. If a tenant is found to have vandalized the structure, the landlord should be required to warn the tenant and then evict, if necessary. The landlord will be required to replace the tenant with another LMI resident.

2. Contract Purchase Properties. Contract Purchases allow the occupant of

the house to purchase the property directly from the owner at a moderate interest rate with little or no down payment. The owner of the property finances the purchase. Terms and conditions for each sales contract may differ. The increase in value of the house after it is rehabilitated may encourage the financing owner to enforce the terms of the contract, thereby forcing a default by the occupant. The Program Design includes guidelines that assure continued occupancy by the family for which eligibility was established.

3. Heir Properties. The applicant must prove he is one of the heirs and has control over the property. DHCD does not require that the occupant own the property free and clear, but the Grantee must verify ownership status and must determine the likelihood of continued occupancy by the applicant.

In cases where ownership is clouded by questions of inheritance (heir properties), the following requirements are in effect:

A reasonable effort must be made to identify all heirs and the Program must document the effort to contact each heir in writing to request transfer of their interest to the beneficiary. The Title must be recorded with the local government in the intended beneficiary's name or the landlord's name;

Where heirs are unknown or unable to be contacted, proof of control of the property for the previous three (3) years by the resident must be documented. Proof must include continued residence, payment of property taxes, payment of homeowners insurance or other house payment by the resident; and

Where heirs or co-owners are known but unwilling to convey the property or it is undesirable to convey interest in the property to the intended beneficiary, a legally recorded Life Estate will be provided that the grantor(s) will execute an agreement to either (a) repay the outstanding balance upon death or removal of the resident or (b) agree to reside in the property and take over the obligations of the resident if the grantor(s) meet program qualifications.

4. Life Rights. Properties held by occupants who have "life-rights" to the property are eligible if both the owner(s) of the property and the occupant who has the life-rights sign the Deed-of-Trust. Should the individual who has life-rights cease to live in the property during the mandatory ten (10) year term of the loan, the owner(s) of the property must either buy-out the loan at full value, less what has been paid or forgiven, or find an eligible LMI occupant for the property.

5. Vacant Property. CDBG funds may not be used to rehabilitate vacant properties unless an LMI household has agreed to purchase the property and reside in the property full-time. Prior written approval must be received from DHCD.

6. Manufactured (Mobile) Homes. Localities may not exclude mobile home owners from the benefits of the program. Vacated manufactured homes must be demolished.

The Program Design will include the Mobile Home Cost Limits and policy requirements as found in Chapter 9: Housing.

Property Ownership (owner-occupied properties or investor-owned (renter-occupied) properties.

Nelson County will ensure that public expenditures are protected from fraud, waste and mismanagement. Safeguards will be in place to prevent benefit to persons unintended to receive program benefit. To wit:

All improvements must be secured by a recorded lien which extends for at least ten (10) years;

Ownership for all properties must be verified and documented; and

Properties with unclear titles due to questions regarding inheritance and/or liens and judgments, must be dealt with by the Program to ensure that applicants are given the opportunity to prove their ability to participate in the program. Please see "Heir Properties" above for more details.

Rehabilitation Standards

The following standards and policies will be in place when CDBG funds are used to rehabilitate a property:

All properties receiving CDBG assistance must be rehabilitated to DHCD HQS; and

Cosmetic improvements are not eligible for CDBG funding.

DHCD HQS include:

All properties must be inspected for termite and other structural infestation by a licensed exterminator (if infestation is discovered, treatment must be provided);

All chimneys must be inspected thoroughly for structural damage, including loose masonry units and open mortar joints, and for blockage of flue. All damaged chimneys must be repaired. Chimneys with substantial blockage must be cleaned;

All debris, abandoned vehicles, and derelict buildings must be removed from property. The owner should remove whatever he or she is physically able to remove;

All electrical components including service, a qualified electrical inspector must inspect meter, wiring, and fixtures. Unsafe components must be replaced. All exposed wiring, switches, and light bulbs in living areas must be encased;

All homes must be equipped with a smoke detector installed in conformance with the one and two family dwelling code;

All homes must be weatherized with at least R-19 ceiling insulation and all windows and doors be caulked and weather stripped;

All homes to be rehabilitated must be tested before and after rehabilitation for air infiltration by means of a Blower Door. Air infiltration through sidewalls must be mitigated where found. Weatherization measures should be designed to meet the minimum air flow of 1,500 CFM and weatherization targets established by the Weatherization Guidelines;

Homes inhabited by handicapped or elderly persons must be analyzed as to the special physical needs of such persons. Improvements such as widened doorways, ramps, level entry and doorways, and grab bars in bath areas must be installed if appropriate;

Houses built prior to 1978 will be presumed to contain lead-based paint (LBP). All repairs will be designed to eliminate these hazards using interim controls to any defective paint surface, and any breached friction, impact or chewable surface showing excessive dust and/or deterioration e. g, window sill, window trough, flooring or stair treads. All rehabilitation involving the elimination of LBP hazards shall receive a passing Clearance Examination documented by a licensed Risk Assessor; and

Section 8 HQS requirements.

Permanent Relocation

This policy allows the relocation of homeowners or tenants residing in substandard housing to housing that meets or will meet, after rehabilitation, DHCD HQS. If the property to which a family is being relocated will require repairs to meet DHCD standards, the cost of the repairs and the relocation payments (excluding moving expenses) may not exceed the base cost of \$25,000. In undertaking the permanent relocation option, Nelson County will adopt policies as dictated by Chapter 7: Acquisition and Relocation and Chapter 9: Housing.

Temporary Relocation

This policy will apply to temporary relocation in the event that occupants will be displaced while their abode receives rehabilitation work. Temporary Relocation should be provided either because of an inconvenience to the occupant or possible lead paint.

Financial Assistance Available Policies regarding the financial assistance that will be made available to beneficiaries will incorporate DHCD's "Minimum Repayment Requirements," as found in Chapter 9: Housing.

Ability-to-Pay Calculation

Ability-to-pay calculations must be performed for all applicants. To determine an applicant's ability-to-pay, the following calculation must be performed:

Step 1: Gross Household Income – dependents – elderly – other deductibles = Adjusted Gross Income

Step 2: Adjusted Gross Income / 12 = Monthly Income

Step 3: Owner-Occupied Units

Monthly Income * 25% = Income Available for Housing on a monthly basis
Renter's Monthly Income * not to exceed 35% = Income Available for Housing on a monthly basis

Step 4: Income Available for Housing – (any current mortgage payments + home insurance + real estate taxes + utilities) = Ability-to-Pay

Dependents: \$480 for each dependent under the age of 18. Do not include head of household or spouse.

Elderly: \$400 for any elderly Family (age 62 years and older).

Other Deductibles: Mortgage or rent and medical expenses in excess of 3% of gross household income.

Utilities: Use the "Utility Fee Schedule" as found in Appendix 45.

The difference between the actual amortized loan and the results of Step 4 is the amount forgiven each month.

Types of Financial Assistance

Within the parameters of the cost limits, the following types of financial assistance may be used:

1. Amortized Loans. A straight amortized loan using only CDBG funds must meet the requirements as described above.

2. Loan Leveraging. CDBG funds may be used to leverage other public or private funds to increase the amount of the overall loan and increase the amount of work to be completed on the property, thereby increasing the value of the property. To do this, CDBG funds may be "blended" with the leverage funds. The security and re-payment of the leveraged funds may extend beyond the life and amount of the CDBG requirements, but CDBG funds must be secured by the Grantee for ten (10) years and for the value of the work that is being funded by CDBG. In certain circumstances, DHCD will, upon request by the Grantee, allow the Grantee to accept a second position on the Deed of Trust behind the entity offering the loan. It should be noted that the resident's ability-to-pay cannot increase as a result of the additional leverage funds. However, payments may extend beyond ten (10) years.

DHCD does not require the Grantee to take a second or other position to facilitate mortgage refinancing after rehabilitation is complete.

3. Program Income. Program Income received from residents may be rolled into a loan that will be used for improvements to the structure, thereby leveraging extra funds beyond the allowable CDBG cost limits. As the locality is the recipient of the program income, it should act as an intermediary in using the program income to access the home improvement loan.

Note: CDBG funds may not be used for deferred loans.

Contracting Procedure

The process for bidding and awarding contracts for the rehabilitation of houses must abide by the Virginia Public Procurement Act, including:

Selecting and Qualifying Contractors;

Bidding and Construction Process, including how bids will be phased;

Contracts and Agreements, including the policy regarding the number of contracts to be awarded to a single contractor who can complete all of the contracts within a 60-day construction period;

Final Completion and Acceptance, including the policy that all completed work must be inspected and approved by the appropriate permitting entities, the home owner/occupant, the Program Administrator and Rehabilitation Specialist. The Program Design should also contain a provision allowing the Program Administrator to sign in case the homeowner refuses to sign on grounds not related to the construction contract;

Payment, including if an escrow account will be used to pay the contractors. See “Alternative Payment Option for Housing Rehab Invoices,” as found in Chapter 5: Financial Management, for more details; and

Retainage must be held until the home owner/occupant and the Program Administrator have visited the home and found the work to be satisfactory.

Loan Servicing

A detailed outline of the local policy/process used to track, manage and properly address delinquent loan payments from rehab beneficiaries will be maintained.

Home Maintenance Education Program

Home Maintenance Education Program (HMEP) will be incorporated into the process. The program will include the following components:

An explanation of how the heating system, the plumbing system, the electrical system, and the water heater functions, description of the proper use of these systems, and a description of potential common problems and solutions;

An explanation and, if necessary, demonstration of how to properly clean and maintain these systems on a routine, seasonal and annual basis; and

Instruction on household budgeting and personal financial management. It must explain how to establish and use checking and savings accounts, how to select and purchase insurance coverage, and how to establish and follow a household budget.

It is expected that each training session shall be “hands on” in nature and take at least four hours, including one hour on budgeting. This training should be conducted in a group setting and provide, at a minimum, a tool kit, a cleaning kit and the Housekeeping: A Guide to Caring for Your Home and Home Maintenance handbooks to recipients of the training. As part of the HMEP, predatory lending and the importance of having a will with your beneficiaries will be discussed.

At least one (1) member of each household receiving assistance must attend the HMEP. The sign-in sheet must be kept in the project file, along with a signed certification listing all handouts and warranties given to the attendee. A copy of an agenda that outlines the topics covered, the name of the individual(s) who taught each topic, and the length of time allocated to each topic must also be placed in the project file.

Complaint and Appeals Procedures

All written complaints and appeals must be addressed within fifteen (15) days of receipt and resolved within thirty (30) days. A response to all written complaints

and appeals must be in writing and must include an explanation of the reason(s) for the decision reached, information on the next step in the appeals process and how many days from receipt of notice the complainant has to appeal any decision.

Appeals of the Program Administrator's decision should be addressed to the Rehab Board whose decisions should be addressed to the Chief Administrative Official. Appeals of that decision should be addressed to the local governing body. Final appeals should be addressed, in writing, to DHCD. The appeal should include a copy of all correspondence that has taken place to date. The appeal should identify the problem and the desired solution. DHCD will investigate the complaint and respond, in writing, in a timely manner. All involved parties will be copied.

If the complainant requires assistance in putting his or her complaint in writing, staff will make assistance available. The same is true for appeals.

As a part of the intake process, applicants will be informed that if their application is denied, they will be notified, in writing, of this decision and that they have fifteen (15) days from receipt of the notice to make a written appeal. The person and address to which a complaint should be addressed must be identified.

Appeals involving contractor disputes may employ local building code review committees to resolve said disputes.

Revising the Program Design

Because the Program Design is an official contract document, all revisions must be reviewed and approved by DHCD and amended by formal action by the local governing body.

Cost Estimates for Rehabilitation

Minor Renovation

| | | |
|--|---|--|
| 380 Front Street – renovations completed | 906 Front Street – renovations completed | 179 Main Street \$75,000 for structural issues and roof \$10,000 paint |
| 78 Brookside Lane \$20,000 roof \$5000 railings | 978 Front Street \$4000 paint roof \$5000 paint house \$2000 deck | 994 Front Street \$500 paint \$5200 porch repair |
| 463 Front Street \$1250 curb and gutter | 751 Front Street \$100,000 roof | 177 Main Street - \$1500 \$1000 remove chimney \$500 gutters |
| 37 Tanbark Plaza \$1000 fence \$200 gutter \$3000 curb and gutter | 911 Front Street – renovations completed | 31 Orchard \$2500 remove outside storage |
| 526 Front Street – renovations completed | 189 Main Street – renovations completed | 115 Main Street - \$7000 demolish and dispose of structure |
| 119 Tanbark Plaza – renovations completed Streetcape - Part of a \$50,000 parking/design | 189 Main Street – renovations completed | 200 Main Street – restoration completed |
| 571 Front Street - \$336,638 including interior renovations not listed \$20,000 roof \$1500 siding \$10,000 soffits \$1500 deck \$2500 windows \$15,000 paint \$1000 doors \$600 downspouts \$2500 awning | 750 Front Street \$1200 remove and recycle outside storage | 559 Front Street \$3000 roof |
| 658 Front Street – renovations completed | 735 Front Street \$500 remove outside building \$5500 paint \$700 gutters | 123 Main Street – \$2000 remove trailers |
| 750-753 Front Street \$750 removal of outside storage | 934 Front Street – renovations completed | 291 Court Street \$45,000 demolish and dispose |
| 956 Front Street \$25,000 roof \$10,000 railing | 14398 James River Road – renovations completed | Facades <i>Numbers to be determined based on program guidelines</i> |
| 714 Front Street \$5000 paint \$3000 remove chimney | 645 Front \$3000 remove outside building | 83 Tanbark Plaza – renovations completed |
| | Major Restoration | 131 Main Street Pleasant Street Apartments - \$3000 paint |
| | 605 Front Street -\$40,000 \$74,000 roof and gutters \$3500 paint \$500 deck | 64 Tanbark Plaza - \$2500 paint, \$500 awning, |
| | 476 Main Street \$5000 paint \$500 stairs \$500 landscape | 96 Front Street 562 Front Street 121 Main Street 584 Front Street 119 Tanbark Plaza 124 Front Street 163 Main Street |

Economic Development

Once a thriving village with hotels, restaurants and service businesses, Lovington is now ready to restructure its economy around its strengths – its location as the county seat, with clusters of service, back office operations and unique retail. While the grant funds from the Virginia Community Development Block Grant will assist in the implementation of the economic restructuring plan, Nelson County is committed to the revitalization of the village. The community believes that property devaluation and cycle of disinvestment can be halted with the implementation and continued efforts of a comprehensive economic development plan.

In the fall of 2004, 310 Marketing was hired by the Nelson County Office of Economic Development and the Nelson County Economic Development Authority to conduct a target business study to provide direction to the Office for business development strategy. This information formed the basis of a plan for Nelson County to make specific improvements to attract new business and industry, as well as to improve the business climate for existing businesses.

The major assets of Lovington and the County were articulated in the 310 report:

- Lovington is the county seat of Nelson County
- The Lovington courthouse facility is the oldest courthouse in continuous use in the Commonwealth
- Proximity to two nationally known colleges in central Virginia.
- Close to the urban amenities of Charlottesville
- Scenic area
- Low crime
- Highway 29 access
- Strong tourism based economy based on assets – wineries, orchards, and outdoor recreation

One specific goal from the 310 report was to continue the progress of the Lovington Revitalization Project. In June 2004, the County contracted with The Clue Group to conduct a market analysis of Lovington. The report outlines a market-based strategy– a strategy that is based on the Lovington’s specific economic opportunities and that has a specific economic goal. Successfully implementing market-based strategies involves thinking and acting locally, regionally, and, in some instances, globally; marketing the district and its businesses creatively and collaboratively; creating and implementing a long-term, district-wide business development plan; and integrating each strategy into the four broad areas of work represented by the Main Street four-point approach (Design, Organization, Promotion, Economic Restructuring), so that all the revitalization program’s activities reinforce its market-based strategies.

Lovington has a “captive market” of workers who spend hours there every workday and who represent largely untapped markets for downtown businesses (and potential businesses). Downtown Lovington has approximately 450 full-time-equivalent workers. Assuming these households’ average income is equivalent to the County’s average household income level, the households of Lovington’s downtown workers spend about \$6.1 million annually on products and services one might expect to find in a traditional downtown.

While Lovingston is undoubtedly capturing a portion of these workers' households' purchases, it could capture much more. Consumer intercept surveys (which measure the percentages of district workers and non-workers, among other things), will determine what percentage of district workers' household purchases businesses in Lovingston are capturing. It is estimated that downtown Lovingston is capturing no more than 15 percent of district workers' household.

There are a number of actions that can help Lovingston's businesses capture a larger percentage of the purchases made by captive markets – actions like shifting store hours, making deliveries, offering “insider” loyalty benefits (such as frequent purchaser bonuses or routine discounts), actively promoting the businesses' convenience to workers, maintaining ongoing e-mail contact with workers, and organizing special events and activities primarily for Lovingston workers.

The Clue Group report recommended that Lovingston be positioned as a daytime business center and evening destination for Nelson County residents, for people from Charlottesville and Albemarle County, for people from Lynchburg and Amherst County, and, to an extent, for US Route 29 travelers.

Restaurants meet both of these needs, serving the district's daytime population as well as forming the core of an evening entertainment district. Rapunzel's and the Lovingston Café already establish a restaurant foothold for the district. Rapunzel's is a destination for music lovers; their nightly schedule of music and art draws customers from a 60-mile radius. In addition, the former Saint Mary's Catholic Church has been purchased and will house the Lovingston Opry House.

It is reasonable for downtown Lovingston to absorb between \$859,000 and \$1,302,000 in additional restaurant sales to downtown workers, Lovingston residents, and other Nelson County residents, depending upon the aggressiveness of the marketing plan. This represents enough to support at least one additional restaurant – probably two - in downtown Lovingston, as well as strengthening sales in the district's existing restaurants.

Restaurants alone are not enough to build a successful evening destination district, of course – Lovingston will also need a few specialty retailers and service providers. People who live within a 60-mile radius of Lovingston spend millions of dollars annually on groceries, home furnishings, and apparel, among other things, and it is reasonable to expect that, with careful planning and marketing, downtown Lovingston could capture at least 1.5- 2.0 percent of these purchases. One and one-half percent of the Charlottesville MSA's home furnishings sales, for example, would total more than \$900,000 – enough to support at least two new businesses, assuming no additional customers from outside the MSA.

Another recommendation for Lovingston is to strengthen the supply of community-serving businesses in the County. There is substantial unmet market demand for practical, moderately priced clothing and general household goods in Nelson County. That business would have to fit into Nelson County's environmental and quality-of-life goals. As Nelson County is almost alone among Virginia counties in having no discount superstore, this offers the County a highly advantageous marketing niche that will become even more valuable as shoppers grow increasingly weary of commercial sprawl and big-box superstores along US Route 29 both north and south of Nelson County.

Business recruitment recommendations from the report included:

1. Develop a general store – not a “theme” store focusing on nostalgia and catering primarily to tourists, but a genuine general store offering a wide range of practical goods and services of interest to community residents (work clothes, shoes and boots; kitchen accessories; hunting and fishing gear; etc).

2. Recycled products and recycling consulting- used tires refabricated into door mats and pseudo-leather fabric, license plates made into notebook covers, refurbished mid-20th-century kitchen appliances, synthetic fleece clothing made from recycled plastic grocery bags. This retail niche will grow rapidly within the next decade – but, at this point, there are still very few businesses specializing in manufacturing or retailing recycled products, with little global competition.

2. “Green” building and alternative energy supplies, books, architectural services, construction, and consulting services. Bird-friendly wind turbines, building supplies made from recycled materials, environmentally-friendly paints, solar energy converters, As with the global market for recycled products is growing, the market for green building and alternative energy supplies and services is set to grow dramatically within the next decade.

3. Professional and consumer wine making supplies and services. Wine testing labs, custom wine labels, engraved wine bottles for special occasions, vine grafts, custom-designed wine cellars, wine glassware. With the growth in central Virginia’s wine industry in recent years, there are strong opportunities to both better serve the regional professional market as well as provide specialty wine- related products to consumers.

4. An inn. Historically, downtown Lovingston was home to several inns. The County lacks a small- or mid-size upscale inn or hotel catering to business travelers, corporate executives, or upscale tourists and offering high-tech, high-quality facilities for small corporate meetings. A 10- to 20-room inn with restaurant, catering and meeting facilities would fill a growing niche in Nelson County, and that a location in a historic building near the County’s government center and with easy access to US Route 29 would be most advantageous.

Urban Design Recommendations:

1. Intensify ground-floor business density. Districts function best when they have a concentration of contiguous businesses; ground- floor businesses create synergy for one another, drawing people along the sidewalk as they move from storefront to storefront.

2. Identify a core group of contiguous storefront spaces in each district that will serve as the district’s focus, with new business development gradually radiating out from this core.

3. Intensify business activity in downtown Lovingston before developing new commercial space outside the downtown area. Once all the ingredients in place (business profiles, entrepreneurs, business plans, financing, space availability) it will take two to three years, at a minimum, for a strong business core to take root in downtown Lovingston. In order to give this core a solid opportunity to establish itself, it is important to limit new commercial development in Lovingston until this new business core is in place.

4. Develop a development strategy that makes maximum use of existing buildings in existing commercial centers is also consistent with the County's emphasis on rural life and natural beauty, which residents and visitors highly value.

In 2004 and 2005, Nelson County obtained Phase 1 and Phase 2 Project Planning Grants for the business district revitalization of the village of Lovingston. Phase 1 funds allowed Nelson County to conduct preliminary activities such: development of a management team, hold facilitated planning strategy sessions and determine a future track. As a Virginia Main Street Affiliate Community, we have developed collaboration with potential partners and stakeholders, conducted numerous community meetings and visioning sessions. Phase 2 planning funds have moved us to create a master plan to address the elimination for both physical and economic blight in the business district.

Broadband is already available in the village. The Central Virginia Small Business Development Center and the Service Corps of Retired Executives currently serve Lovingston and Nelson County with entrepreneurial training. Recreational sites, including bike and walk greenways are included in the Lovingston master plan. While workforce training was discussed during the public meetings, there was no real demand cited for workforce programs. Nelson County is served by the Region 2000 incubator in Lynchburg.

The planning grants have helped us build a framework for an economic restructuring plan that is comprehensive, builds on incremental success and strong public-private partnerships. The two years that we have spent preparing for and working on the planning activities have created a momentum for moving from planning to execution of the plan. Focus has been placed on the Main Street Approach during the planning process. As noted, Lovingston is a Virginia Main Street Affiliate Community. The Main Street Approach is practical and specific. It thrives on visible results and broad community support. The success of the revitalization strategy depends on the quality of local leadership, the characteristics that make the village unique, and the willingness of the community to rally around a common goal- the improvement of the downtown area. All of these factors are in place in Lovingston

The Main Street Approach advocates economic development within the context of historic preservation. The Approach fosters the economic and physical revitalization of downtown based on its traditional assets: unique architecture, personal service, local business ownership, a sense of place and community. We are working to address all the interrelated factors - economic, marketing, organizational as well as physical - that ultimately impact investor confidence in and shopper preference for downtown.

From an organization and promotion perspective, we continue to engage stakeholders and built community support for the project with well-attended public meetings, surveys, website and media coverage that created the vision for the plan; the management team serves as a public outreach committee and spark plugs. Every effort has been made to include low to moderate income residents in the process and plan. From the public meetings and input sessions with citizens and merchants, the design elements were created, following the citizens' comments and current zoning. The current draft zoning ordinance further addresses the formation of districts that preserve and protect the rural landscape, encourages the construction of buildings sensitive to surrounding historic structures, as well

as promotes historic resources in concert with environmental resources. The Planning District Commission/Virginia Department of Transportation study gives us a strong framework for the infrastructure improvements. The commissioned market and sales gap analysis provide the overall framework for the economic restructuring plan.

Other County-commissioned studies have spurred the revitalization efforts. In 2004, the Board of Supervisors committed \$10,000 to make application to the Department of Historic Resources cost share grant program to complete a nomination for listing Lovingston on the National Register of Historic Places and the Virginia Landmarks Register. Lovingston was placed on the state register in September 2005 and the national register in November 2005. The Thomas Jefferson Planning District Commission's rural transportation study of Route 29 and the Lovingston area was completed in June 2005. As a result of that study, VDOT has pledged to make \$74,000 in improvements to the gateway corridor project and other safety and infrastructure improvements as outlined in the transportation plan. Further, the County made application to the federal transportation enhancement program in the amount of \$348,00 in November 2005 to begin the improvements in the village. The County is making progress in the renovation of the 1809 courthouse, the center of the Lovingston village and the County seat. In addition, the County and Economic Development Authority (EDA) commissioned a target business study in 2004 to focus recruitment efforts in specific growth areas, including Lovingston. In December 2005, the EDA commissioned a survey with partners like the Center for Innovative Technology and the Piedmont Technology Council to ask residents about their access and the need for broadband. Most importantly, in 2005, the County contracted with Kennedy Smith and the Clue Group, to complete a sales gap analysis for Lovingston. The market analysis is the centerpiece for the proposed economic restructuring plan.

Tourism is the primary economic engine for Nelson County. The County was among the first in the Commonwealth to create a rural tourism program; Virginia Tourism Corporation uses Nelson County as a model for like communities seeking to create a tourism development strategy. In December 2005, the County purchased a property in downtown Lovingston at a cost of \$87,000. The proposed fiscal year 2007 budget included more than \$336,000 in capital expenditures to renovate that facility. Having the visitor center at that location (the corner of Main and Front Streets) translates to more than 12,000 more visitors to Lovingston. Nelson County tourism works with regional partners to extend the stay of travelers. In April 2006, Nelson County will convene a regional discussion about collaborative marketing and branding. Charlottesville just completed a research and re-branding initiative. From that information, we will work with Charlottesville and other regional partners to create a unique, yet compatible brand for Lovingston.

You can see the public-private partnerships that have been forged during the planning grant process. From VDOT, the PDC and EDA to the County's own Community Development Foundation, who assisted with the housing surveys for the planning grant, the citizens and County leadership are ready to implement an economic restructuring plan to revitalize Lovingston. The political will is in place, and residents and business owners are ready for the economic restructuring to occur. This means that buildings will be made ready to be occupied, that sites will be available for sale to businesses, and that the County will work to address vacant or underutilized properties.

Already the cycle of reinvestment is beginning. From the sale of the former Catholic Church to the new visitor center, there is an energy and sense of excitement about the revitalization efforts.

We believe that we are developing a comprehensive plan for the revitalization of the Lovingston community. The planning grants have helped us to update and expand the body of knowledge and work completed in the last decade and gives Nelson County a plan for the economic restructuring necessary to make this village a vibrant place. The Business District Revitalization grant will assist in beginning the implementation phase of the process. The grant will serve as the catalyst for long term, sustainable economic change for Lovingston.

Lovingston Economic Restructuring Plan

Mission:

To ensure the long-term viability of the downtown area the village of Lovingston as a center of commerce, a source of civic activity and pride, and a resource to attract new businesses and residents. Critical to this effort is promoting small town quality of life, preserving historic and cultural resources, and capitalizing on the village's geographic and natural setting.

Goal 1:

To stabilize and expand the business base in the downtown area. Ten (net) businesses will be established over the coming 5 years and consumer attitudes will be improved.

Goal 2:

To improve capture of local travel spending by 15% over the next 5 years.

Goal 3:

To develop a unique "theme" for redevelopment that distinguishes Lovingston in a competitive environment and becomes a guiding element for physical improvements and promotional activities.

Goal 4:

To improve the physical appearance of the village. The County will seek private and public investments of \$3 million over the next 5 years.

Goal 5:

To ensure the long-term completion of the improvement plan.

Economic Restructuring

This element of the Main Street Approach concentrates on strengthening the district's existing economic base while finding ways to expand its economy and introduce compatible new ones. The process includes retaining and expanding existing businesses to provide a balanced commercial mix, converting unused or underutilized space into productive property, and sharpening the competitiveness and merchandising skills of the business community.

Goals:

- Learn about the district's current economic conditions and identifying opportunities for market growth
- Strengthen existing businesses and recruiting new ones
- Find new economic uses for traditional downtown buildings
- Develop financial incentives and capital for building rehabilitations and business development
- Monitor the economic performance of the district

Programs:

- From the market analysis – develop a market position statement and economic development vision
- Complete additional consumer intercept surveys
- Implement a facade improvement program

- Create a low interest loan program
- Establish a real estate relief program
- Support and promote the Small Business Development Center
- Utilize the SCORE office (Service Corps of Retired Executives) that offers free and confidential counseling
- Develop an implement a business recruitment strategy, with a published recruitment package
- Maintain a prioritized target list of desirable businesses
- Assist with distributing information on available properties
- Develop a visitation program to support business retention efforts
- Establish a schedule of businesses seminars on topics such as window decorating, advertising and customer service
- Track program impact of these programs:
 - Changes in sales tax revenues
 - Changes in property tax revenue
 - Net new jobs
 - Net new businesses
 - Amount of private investment
 - Number of volunteer hours

Promotions

This element of the Main Street Approach deals with marketing the district's assets to residents, visitors, investors and others through special events, retail promotions and activities that improve the way the district is perceived. Promotion takes many forms, but the aim is to rekindle community pride in the commercial area by changing public perceptions of it from negative to positive. Promotion increases sales through special retail events, brings new audiences to the district for festivals and celebrations, and builds the downtown's image through marketing campaigns. All of these serve to attract shoppers, but they equally serve to attract investors, developers, and new businesses.

Goals:

- Promote the village as the center of commerce, culture and community life for residents and visitors alike.
- Understand the change market- identifying both potential shoppers and the competition
- Identify downtown assets - people, buildings, heritage and institutions
- Define the market niche - its unique position in the marketplace

Create new image development campaigns, retail promotions and special events-to bring people to Lovingston

Programs:

- Tie promotions to market analysis
- Create an image development campaign – with logo, slogan and marketing materials
- Work with Tourism office to increase capture of visitors
- Develop a downtown newsletter
- Work with Nelson County Times to create a monthly newspaper page
- Develop and distribute community bulletins as needed
- Schedule quarterly business socials
- Create a media resource list
- Update the www.nelsoncounty.com/economicdev/lovingston web page
- Form a speakers bureau
- Develop a press kit
- Develop an annual calendar of events for the village of Lovingston
- Promote the walking tour
- Create a new business packet
- Organize and promote ribbon cuttings and business openings
- Create a downtown business directory - with map
- Evaluate promotional events

Design Committee

This element of the Main Street Approach involves improving the physical environment by renovating buildings, constructing compatible new ones, improving signs and merchandise displays, creating attractive and usable public spaces and ensuring that planning and zoning regulations support downtown revitalization. Design takes advantage of the visual opportunities inherent in Lovingston by directing attention to the improvement of all its physical elements: public and private buildings, storefronts, signs, public spaces, landscaping, merchandising, window displays, parking, and traffic circulation. Its aim is to stress the importance of design quality in all of these areas, to educate people about design quality, and to expedite improvements in the downtown.

Goals:

- Shape the physical image of Lovingston as a place attractive to shoppers, investors, business owners and visitors. To succeed this plan must persuade business owners, building owners, and civic leader to adopt a specific approach for physical improvements to buildings, businesses and public improvements.
- Educate others about good design - enhancing the image of each business as well as that of the village district
- Provide good design advice - encouraging quality improvements to private properties and public spaces
- Plan and guide future growth and shape regulations
- Motivate others to make changes - creating incentives and targeting key projects
- Establish and implement a capital improvement plan
- Pursue historic preservation as a strategy for design development
- Improve the overall image and functionality of Lovingston

Lovingston’s biggest needs are:

(a) to capture more of each district’s captive markets

(b) to develop tight clusters of specialty retail businesses that are somewhat unique; that are connected to Nelson County interests, traditions, and industries; and that have very little competition within the region

(c) to effectively establish a marketing identity that distinguishes each district from other business districts in the mid-Virginia region (and beyond)

(d) to expand multi-channel retailing opportunities

(e) to provide a full range of financial, training and technology resources to cultivate and support independent businesses.

Programs:

- Create a Facade Improvement Program
- Conduct a traffic/parking study to evaluate the traffic flow and improve pedestrian friendliness
- Conduct an inventory of the built environment
- Complete and expand existing building inventory
- Coordinate Virginia Main Street architect design assistance visits – create renovation/before and after displays
- Work with property owners to improve visual merchandising in occupied storefronts
- Implement design and progress awards
- Implement a storefront window display program for available buildings

- Review existing sign, building and zoning ordinances and ordinance enforcement practices
- Develop a downtown logo, banner program, and improve signage and window displays
- Develop a way finding program

Organization

This element of the Main Street Approach involves creating an organization to sustain the economic restructuring efforts. This is an intense, ongoing effort that requires diligent work to recruit and develop new leadership, establish consensus and cooperation by building partnerships with those who have a stake in Lovingson's commercial core who will foster development of a consistent and ongoing revitalization program.

Goals:

- Recruit leadership for the downtown revitalization process
- Establish a funding base to adequately finance downtown revitalization efforts
- Develop a long-term fund raising plan to include: sustained and diverse income base, private contributions, and fund raising events
- Establish, administer and evaluate programs to achieve a financially sound and effective organization

Programs:

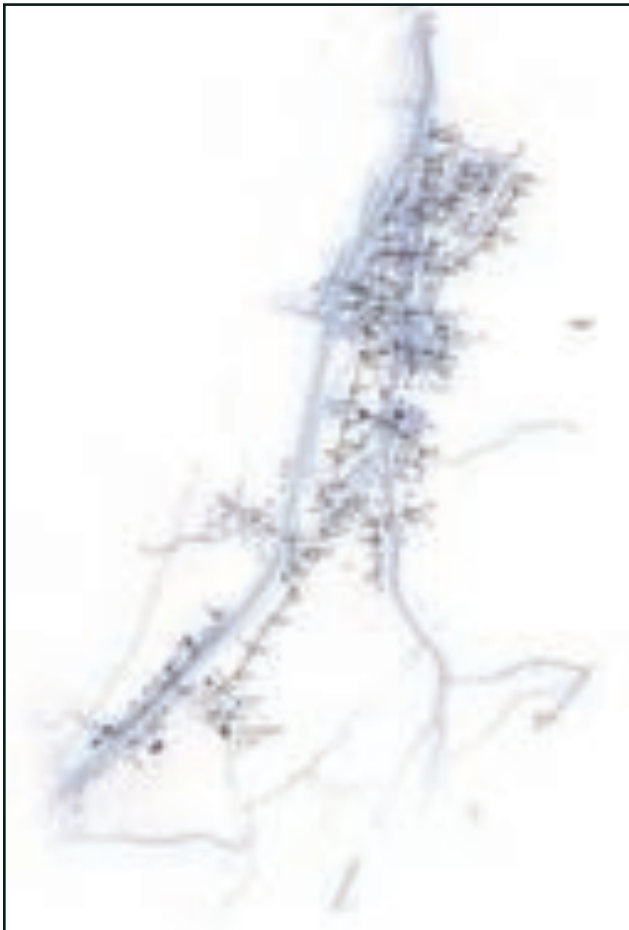
- Recruit and Train Board of Directors
- Create Bylaws, articles of incorporation and 501(c)(3) status
- Form Committees
- Hire Program Director
- Draft job descriptions for staff and volunteers
- Create volunteer database
- Create an annual work plan
- Develop an annual budget, with an annual audit
- Raise funds for the program's ongoing operation through annual fund-raising activities.
- Host an annual recognition event
- Develop a long term funding strategy

Utility Infrastructure

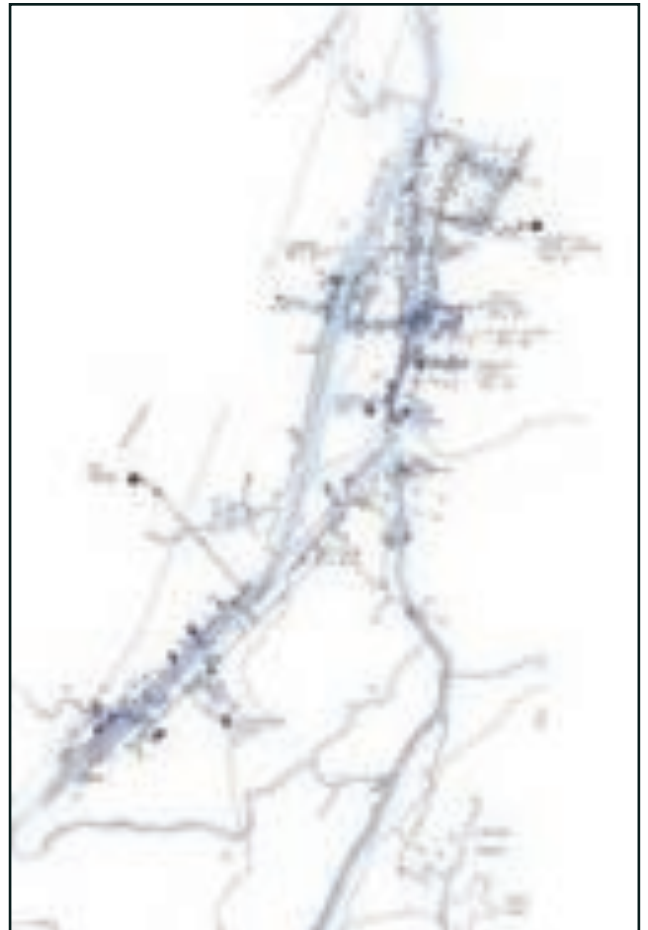
A site meeting was held with the Lovington Service Authority to review issues surrounding the existing water and sewer system. The meeting reviewed the condition and needs of the authority with the purpose of guiding recommendations.

Current capacity of the water system in Lovington is 150,000 gallons per day with a current average daily use of 85,000 per day. Current capacity of the sewer system is 220,000 gallons per day, with an average daily use of 85,000 gallons per day currently. The water and sewer capacity currently in Lovington is more than adequate to accommodate additional residential and commercial development; the town could almost double in size and still meet the demand. However, the water capacity is not currently adequate to handle large-scale industrial development in the down town area, a use that is not recommended.

The water and sewer available capacities suggest that the redevelopment recommendations that have been suggested are an appropriate fit for the utility infrastructure.



Current Sewer System in Lovington



Current Water System in Lovington

CDBG Grant Opportunities

The following CDBG eligible projects may be derived from the analysis and the Lovington Master Plan.

CDBG Goal A: Economic Development - Business District Revitalization to improve economic vitality and long-term sustainability of the community.

Lovington Grant Opportunity 1. To improve Physical Blight i.e. disrepair of infrastructure, buildings and other physical elements, which detract from appearance and identity of the district, depress property values and ability to market and attract investment through façade improvements.

Lovington Grant Opportunity 2. To improve economic blight i.e. to address the existence of vacant, disinvested or underutilized buildings and parcels which represent unrealized commercial potential and project a negative image through façade improvements.

According to the Lovington Master plan, in most cases, blight starts out as a maintenance issue, which when left unattended causes additional problems starting a downward spiral. For example, peeling paint can lead to rotting siding and interior structure; a missing shingle can create an interior leak causing roof damage. These issues are directly related to the health, safety and welfare of the housing occupants and neighbors. It is the goal of this plan, and a goal of the Code of Virginia to prevent the deterioration of property and protect the welfare of the residents. Blighted properties affect the entire community, not just the property owners. If a property is found to be blight, there may be simple fixes that can be done to fix the problem. In addition, if a property determined to be “blighted”, there may be assistance to fix the problem. State Grants, low interest loans, and tax credits are available to repair blighted properties, if the owner qualifies.

The Lovington Master Plan target area for façade improvements focuses on the Main and Front Street Corridors – the downtown business core. A detailed matrix is included in the plan which identifies 25 blighted structures. All the structures were evaluated by seventeen criteria including status of dilapidation, obsolescence, overcrowding, occupancy/vacancy, lighting, venting, safety, health, etc. In summary, all but two were determined to have safety issues; 9 structures were recommended for demolition or redevelopment and 11 were vacant.

To help achieve this goal the following CDBG eligible program is recommended.

Establish a loan fund for facade improvements. The terms of the loan fund must be approved by CDBG with substantial involvement of the target area residents. In other areas such loan funds are forgivable after 5 years if the façade improvement projects have been completed according to standards.

Lovingston Grant Opportunity 3. To support a business district organization, marketing efforts to secure private investment, branding theme development, and minimal cosmetic improvements to non-blighted elements.

With an Economic Restructuring Plan in place and as a part of a successful Business District Revitalization grant, 5% of the grant may be used to support a business district organization, for the completion of design elements, branding and marketing efforts to secure private investments and for minimal cosmetic improvements to non-blighted elements for the target area.

The Sales Gap Analysis Market Study finds that Lovingston's biggest needs are:

- (a) To capture more of each district's captive markets;
- (b) To develop tight clusters of specialty retail businesses that are somewhat unique; that are connected to Nelson County interests, traditions, and industries; and that have very little competition within the region;
- (c) To effectively establish a marketing identity that distinguishes each district from other business districts in the mid-Virginia region (and beyond);
- (d) To expand multi-channel retailing opportunities; and
- (d) To provide a full range of financial, training and technology resources to cultivate and support independent businesses.

While the Sales Gap Analysis Market Study is a starting point in developing local market based businesses, the study recommends further research is performed such as a consumer survey to determine and strengthen the viability of the study's initial recommendations.

In the short term, the study recommends that the County focus on developing more restaurants and specialty retail businesses in each of the districts. That Lovingston's best potential for the next decade and beyond is as a mid/upscale destination for Rt. 29 travelers and for Charlottesville and Lynchburg residents. (Regional residents in Buckingham, Afton and Amherst should be included in market efforts, as well.) Downtown Lovingston also has potential to develop more community-serving businesses (such as a general store).

CDBG Goal B: Entrepreneurial Development to create a local entrepreneurial environment and develop market-based strategies for business development in the downtown area by low to moderate-income residents.

As stated in the Sales Gap Analysis Market Study, the keys to rebuilding a downtown's economic viability is to ensure (a) that the community is directing new development into the downtown area and discouraging new commercial development outside the district, (b) restructuring the economy toward a market based economy based on demand rather than supply of goods and services and (c) focusing on two or three economic development goals, rather than a broad range of goals to provide goods and services. These recommendations would draw people on foot downtown along the sidewalk as they move from storefront to storefront. (The Downtown Master Plan focuses heavily on the need for streetscape, pedestrian amenities, lighting, etc – all directed toward making downtown a more inviting livable, walkable area.)

The study further recommends capturing sales to travelers along the Route 29 corridor from Charlottesville to Lynchburg and providing more goods and services to local residents who now travels to nearby urban areas to shop.

To help direct and achieve this goal, the following projects are recommended:

Lovingston Grant Opportunity 4. To establish a revolving loan fund or micro enterprise loan fund for small business development in the Business District. The stipulation is that the business must be located within the downtown area, must be locally owned, non chain or franchised businesses and

Lovingston Grant Opportunity 5. To establish an entrepreneurial training program to assist low to moderate income residents to start their own locally owned businesses.

In conjunction with the Nelson County Department of Economic Development, Piedmont Housing Alliance and the Central Virginia Small Business Development Center, develop an on site Entrepreneurial Development training program linked to the target market needs in the Sales Gap Analysis Market Study. The training would include developing traditional business skills such as how to write a business plan, how to obtain a business loan, sources of business loans, start-up expenses, financial statements and plans, legal structures, tax implications, hiring and firing, effective cash management, obtaining permits and insurance, etc. The training might also include non-traditional, creative solutions to help meet the demand of residents and travelers such as sales of locally grown farm products such as fruit, wine, agricultural products and micro credit and peer-to-peer lending principles.

Summary

Based on the Lovington Master Plan, other CDBG projects such as low income housing rehab and construction, second story housing, industrial site development, water and sewer and facilities construction were found not to be viable projects for Lovington at this time. However, since the County has made great strides over the years to address water and sewer needs, low income housing and facility construction, it could make a strong case for obtaining funding for blight removal and entrepreneurial development as the most important community development and economic development needs in the community based on the analysis and recommendations in the master plan.

The Master Plan for Lovingston

The master plan for Lovingston adds pieces into the existing village fabric to create a unified plan for Lovingston.

Areas of the plan:

Commercial Development

Central Core

Governmental Center

Residential Infill

The Green Network

A. Commercial Development:

There are several opportunities for commercial development in downtown Lovingston. These areas should be developed as small commercial and retail businesses in keeping with the downtown character. Two main areas exist, the downtown commercial area, and the commercial corridor.

B. The Central Core

Punctuate the center of town by improving the streetscape and creating an actual center. Add pedestrian friendly amenities such as curb bump-outs and streetscape improvements.

C. The Governmental Center

Keep the governmental center in downtown Lovingston. Purchase additional land if necessary to expand.

D. Residential Infill

Add additional housing units to create more opportunities for people to live in town. Fill in where possible.

E. The Green Network

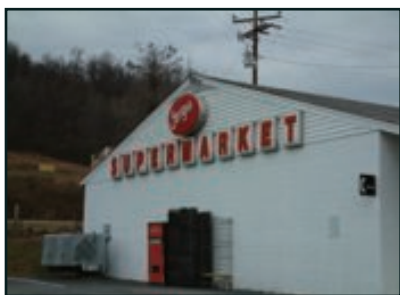
The town stream is an excellent opportunity to create parkland that connects town while preserving the importance of the floodway.



Commercial Development



A



B



C



D



Commercial Development

A. Corner of northern Front Street

This entry into downtown currently lacks the any definition as a gateway. The northwestern corner of the intersection is a parking lot. The southwest corner is an open area. Currently the north end of town is home to a car wash, a florist, and Rapunzal's coffee shop. Because these businesses exist, there is the potential to attract others. Both corners of the intersection have development potential. New buildings should be located close to the street with parking screened.

B. The Tanbark Plaza Corridor

The downtown commercial corridor between lies between George's Store and the auto repair garage. These buildings are very close to downtown, just outside the main core area. These businesses lack the enclosure and building architecture of the core. Facades of the structures in this area should be improved so that the downtown core is extended.

The street should be made narrower and sidewalks and street trees added, so that the edges are better defined. Public input from the meetings expressed an interest in having added Jaunt service to the Nelson County and an area for the Greyhound bus to pick up. This area would provide an opportunity for these services and should be planned.

C. The Co-op Building

Renovate the facade and interior of the old Co-op building to create a more lively business center.

D. The Front Street Commercial Corridor

The Front Street Corridor is developing as a typical corridor development with strip mall and business development along a central spine. Businesses are access via individual driveways, and have parking areas that dominate the front facades of the architecture. This area should be improved with street trees, sidewalks, and facade improvements so that as this area continues to develop, they are incorporated into the downtown fabric. When new buildings are constructed, place them close to the street.

The Central Core



Parking

Parking Counts for Downtown Lovington

Front Street stone wall to
Wells Funeral Home
Total 136

Court Street
from Main to Health Dept.
Total 25

Berry Law Office (402 Court Street)
10 spaces

Main Street
from Route 29 to Court Street
Total 62

Nelson Counseling (Region 10)
8 spaces

Pleasant Street
from Front Street to Court Street
Total 18

In front of the Court House
Total 12

- On street parking should be encouraged.
- Future improvements and development should to create shared parking.
- Parking should be adequate for the purposes, but not overbuilt.
- Parking lots should be on the edges of the central core, behind buildings.

The Central Core

Phase I improvements for the Lovington revitalization project will focus on much needed pedestrian and gateway improvements along the Main Street Corridor. Improvements will be phased in order to create achievable construction and budget goals. Proposed improvements are broken into the following phases.

A. Main and Front Street Intersection

The main intersection at Main and Front Streets needs improvement to be the central focal point of Lovington. Bulb outs at intersection corners to define parking and reduce crossing widths. New sidewalks, curb ramps, the addition of decorative pavers in the crosswalks, pedestrian scale streetlights, and site furniture create a pedestrian friendly and appealing town center.

Implement the design for the pocket park to including landscaped area, sculpture, shade trees and sitting areas on the southwest corner. This corner is currently a gravel parking lot and can serve as the town green. In conjunction with the new town green, the old church next to the pocket park is being developed into a new visitor center. Look to create shared parking with the bank and reserve spaces for visitors along the street out front.

B. Main Street

Improve the Main Street corridor by altering the road section. Curb and gutter, sidewalks on both side of the road, pedestrian scale lighting, gateway banners, street trees and additional pavement markings are included as improvements.

C. Route 29 Entry

Improve the entry into Lovington and create a gateway. Improvements include the addition of street trees, landscaping, and signage.

Public input during the planning session highlighted the need for pedestrian and traffic safety measures at this gateway. The Traffic improvements along Route 29 were recommended in the TJPDC report, and include the addition of refuge islands for pedestrians, realigned turn lanes, and lengthened deceleration lanes.

Additional improvements include:

D. Expand the government center in its existing location. This hub of activity is important for the village proper.

E. Add pedestrian improvements at the intersection of Main and Court Streets. These improvements should match those at the intersection of Main and Front Streets and include, new sidewalks, curb bulb-outs, curb ramps, the addition of decorative pavers in the crosswalks, pedestrian scale street lights, and site furniture.

F. Add pedestrian improvements at the intersection of Pleasant Street and Court Street. These improvements should match those at the intersection of Main and Front Streets and Main and Court Streets.

G. Add pedestrian improvements along Front Street.

H. Create additional parking behind the post office.

I. Create green space along the floodplain. Refer to “The Green Network” section for more information.

J. Improve Tanbark Plaza. Refer to the “Commercial Development” section for more information.

The Central Core

Lovington residents have expressed a resounding desire for improvements to their Village. This has included a desire for a balance between increased business opportunities, safe transportation, affordable housing opportunities and recreation. The Lovington Revitalization project envisions a vibrant village environment that facilitates community, recreation and commerce in a safe and attractive environment.

Phase I improvements for the Lovington revitalization project will focus on much needed pedestrian and gateway improvements along the Main Street Corridor. Improvements will be phased in order to create achievable construction and budget goals. Proposed improvements include:



*Existing Streetscape
Main Street Looking East*



*Proposed Sketch
Main Street Looking East*

Phase 1. Improvements to the Front and Main Intersection to include:

- Bulb outs at intersection corners to define parking and reduce crossing widths
- New sidewalks and curb ramps
- Paver crosswalks Pedestrian scale street lights
- Site furniture (benches, trash receptacles, and planters)
- Development of a pocket park to include landscaped area, sculpture, shade trees and sitting areas
- Development of a new visitor center adjacent to the pocket park

The Central Core

Phase 2. Improvements to Main Street to include:

- Curb and gutter
- 5' sidewalks on both sides of the road
- Pavement markings
- Pedestrian scale lighting
- Gateway banners
- Street trees

Phase 3. Redesign of the Main Street/Rt. 29 intersection to include:

- Pedestrian crosswalks and islands
- Gateway signage
- Landscaping
- Trimming and limbing up of vegetation along the Rt. 29 right of way Sidewalk connections to Main Street



*Existing Streetscape
Main Street Looking West*



*Proposed Sketch
Main Street Looking West*

Residential Infill



Residential Infill

A. Suburban Residential Infill

The “suburban” development in Lovington is concentrated north of town. In this area, lots are generally bigger; the homes are setback off the street further and most generally have off-street parking in garages and individual driveways. Continue to fill in homes as lots become available.

B. Long Lots

Lots in the Lovington village are very long and narrow. Streets are therefore single loaded, meaning homes front only one street. In places, the back yards are visible from the street. Encourage the subdivision of these lots, through zoning regulations, to create development opportunities in the village.

C. Residential Development

Create residential development opportunities in town on the larger existing parcels.

The Green Network



The Green Network

A. Create Flood Mitigation Areas

Along Village Creek, create, through grading, areas where storm water can be detained. These areas allow water from storms a place to collect when it overflows the banks, without going into developed areas.

B. Add Parks Improvements

Where possible add park amenities, such as play fields, shelters and picnic areas for greenway users to enjoy.

C. Add Trails

Throughout the floodplain, create a trail system that serves as an alternative route for bikes and walkers.

D. Improve the Channelized Stream

Where possible remove the channelized stream and create a natural system.

Appendix 1
Grant Sources
