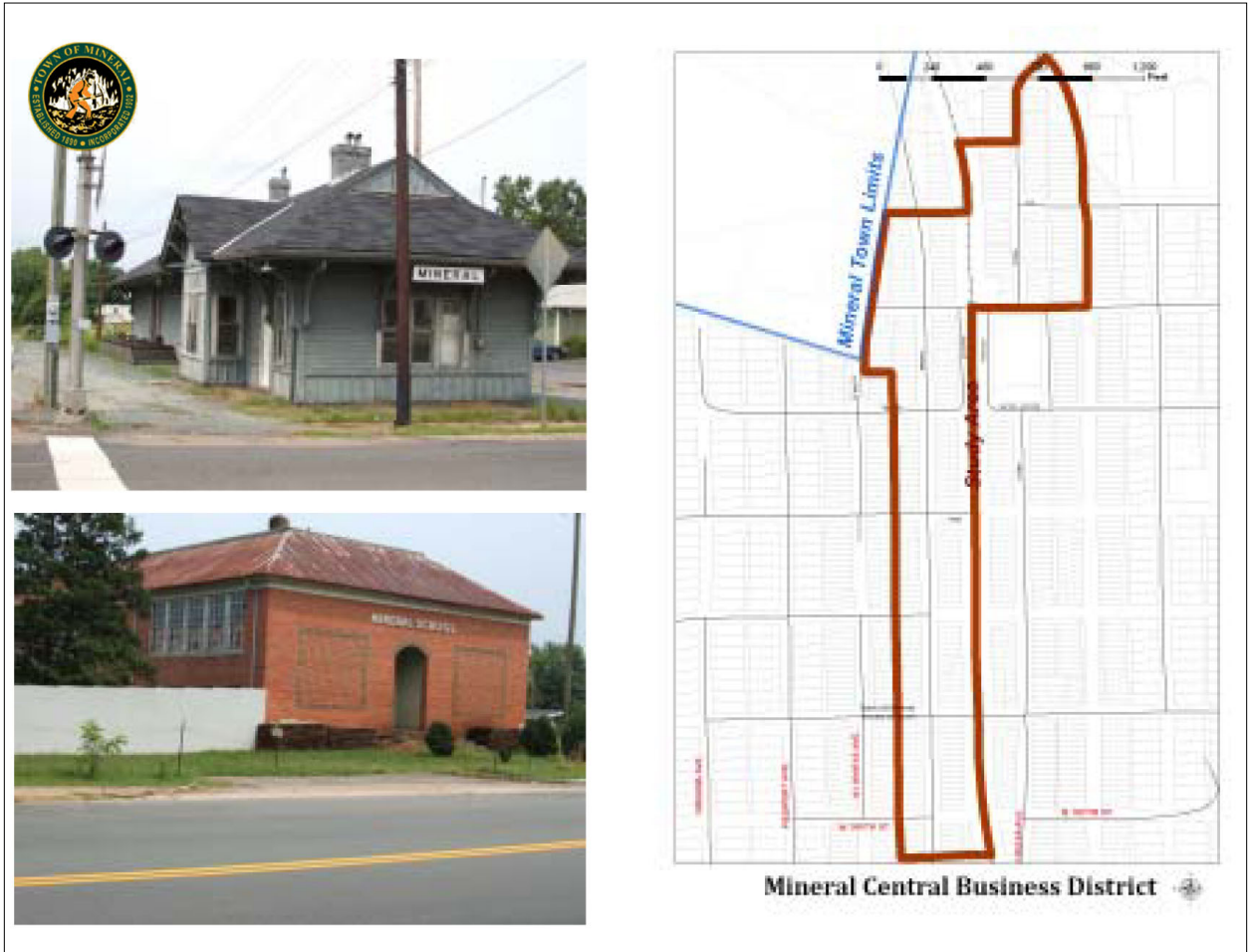


Town of Mineral

Economic Restructuring Study

July 27, 2010



Economic Restructuring Study

Prepared by the:

Thomas Jefferson Planning District Commission

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Thomas Jefferson
Planning District Commission

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Economic Restructuring Study

The Economic Restructuring Study was prepared by the Thomas Jefferson Planning District Commission (TJPDC) as part of the Community Development Block Grant Planning Grant for the Town of Mineral. The goal of this study is to assess the current condition of Mineral’s economy and present ideas for how Mineral would improve its central business district and overall economic welfare. This study includes a Market Analysis of Mineral’s current economy; a Marketing Plan for Mineral Businesses; and a Physical Improvements Plan, which includes a strategy for achieving the Mineral “Town To Be.”

Market Analysis

The Market Analysis provides the background information for the Marketing and Branding Plan and sets the stage for the Economic Restructuring Implementation Plan. The Market Analysis defines the structure of Mineral’s current economy, outlines existing challenges and impediments to increased economic activity, assesses its potential for sustainable growth, and identifies the actions essential for development of a sustainable economy for the “Town To Be.”

Structure of the Current Economy

The following section defines the structure of Mineral’s current economy by identifying the trade area, assessing Mineral’s business environment, and analyzing results of the Business and Merchants Surveys and Consumer Surveys.

Trade Area

Mineral is situated at the crossroads of Rt. 522 and Rt. 22, within a ten minute drive to the Town of Louisa and Lake Anna. The Town of Mineral is about 40 miles west of Richmond, 30 miles south of Fredericksburg, and 20 miles east of Charlottesville. Because it sits at the junction of 2 major arterials, Mineral sees a significant amount of through traffic –about 11,000 trips per day on Rt. 22 alone. These commuters are most likely travelling to Lake Anna and Spotsylvania County, Orange County, Zion Crossroads, the Town of Louisa, and elsewhere in Louisa County.

The trade area of Mineral includes the 2000 Census tracts 9501, block groups 2, 3, 4, and 9502, block groups 1 and 5. There are approximately 6,747 people who live within these block groups, and many

others who travel through on a daily basis. This trade area excludes retail centers in nearby towns (such as Louisa) that may compete with Mineral businesses. All locations in this area are within a 10 minute drive of Mineral, which is as far as most people are willing to travel for convenience items.

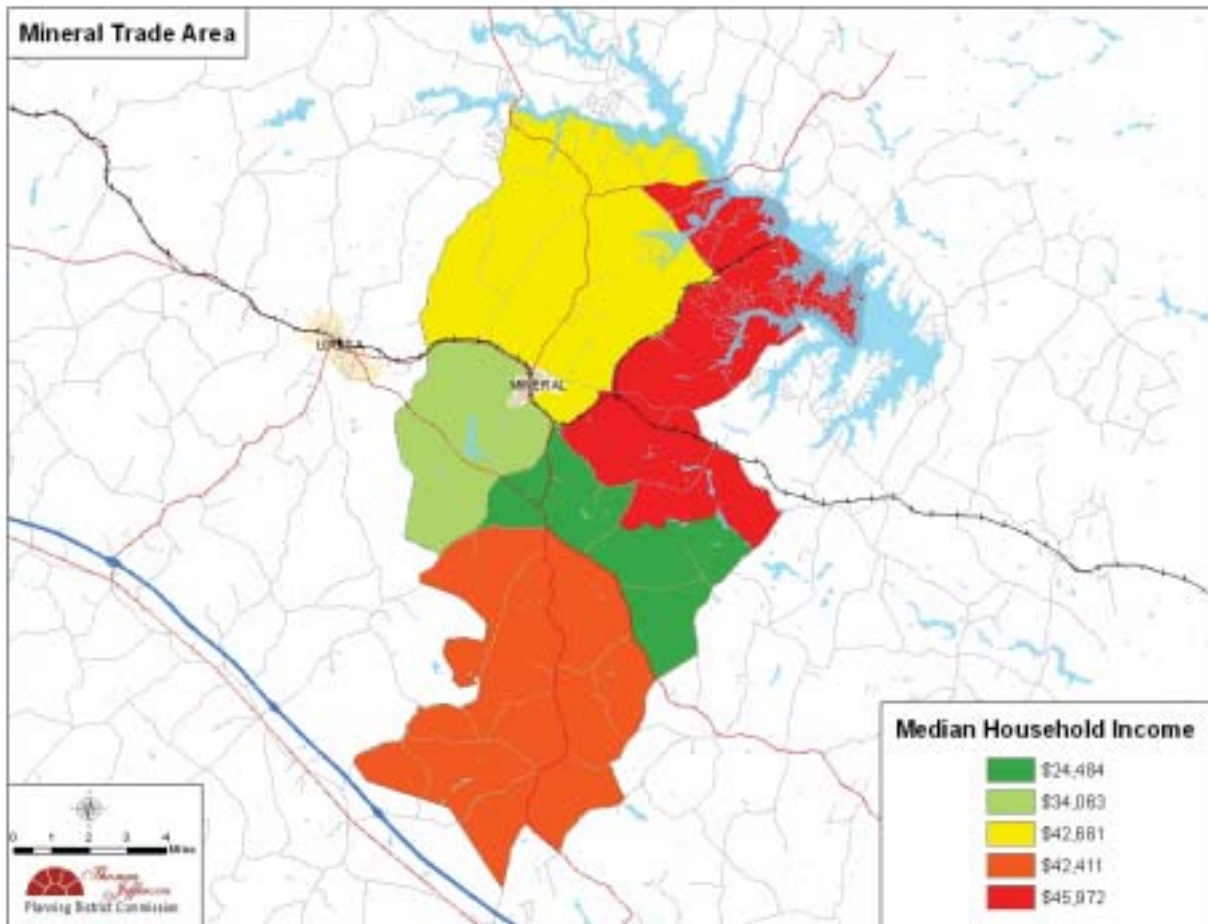
This trade area was also drawn to include key areas of Lake Anna nearest to Mineral. As can be seen in the table below, there are currently 679 seasonal homes in the Mineral trade area (total of CT 9501 BG 2, 3, 4, and CT 9502 BG 1,5), 90% of which are concentrated around Lake Anna (CT 9501 BG 2; CT 9502 BG 1). The census tracts around Lake Anna have the highest median household income, as well as the highest median home value, which suggests that these households may have more disposable income than surrounding areas. Currently, the south side of Lake Anna does not have any major commercial development, and in order for Lake Anna residents to do their shopping, they must visit or pass through Mineral. This represents an opportunity for Mineral businesses to capture Lake Anna consumers by tailoring to their needs.

There is, however, a planned commercial shopping center scheduled to be built on the south side of Lake Anna, with a Food Lion as the anchor tenant. Once the shopping center is built, Lake Anna residents will most likely purchase convenience items at the shopping center, and traffic from Lake Anna will decrease. Mineral businesses may wish to take this into consideration, and market goods that will not be offered at the new development. This new shopping center will also draw a considerable number of western Louisa County residents, forcing them to pass through Mineral on the way to the new grocery store. This added traffic from Louisa County presents another market that Mineral may wish to capture.

	Louisa Co.	Trade Area	Trade Area Census Tracts and Block Groups				
			CT 9501 BG 2	CT 9501 BG 3	CT 9501 BG 4	CT 9502 BG 1	CT 9502 BG 5
Vacant Housing Units	1,910	815	355	35	57	311	57
Percent Vacant	16.1	21.22	13.1	25.0	10.3	16.0	41.7
For Seasonal Recreational or Occasional Use	1,226	679	347	12	40	267	13
Median Household Income	39,402	37,922	45,972	24,484	42,411	42,681	34,063
Median Home Value	96,400	93,460	123,000	74,300	91,700	100,000	78,300

Source: 2000 Census Summary File 3

Mineral Trade Area



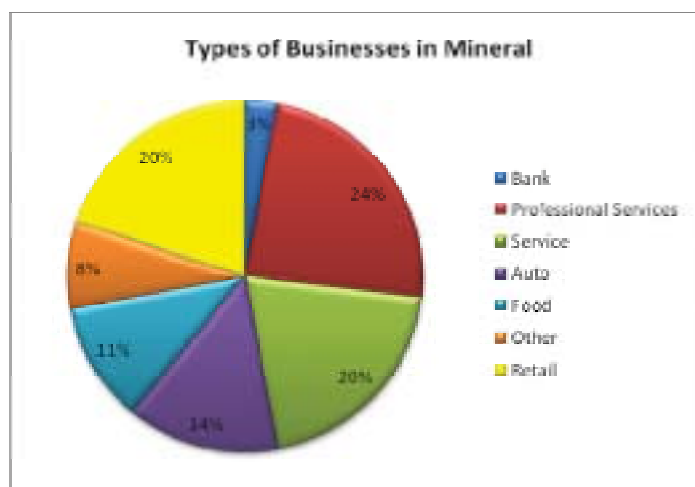
Source: 2000 Census Summary File 3

Current Business Environment

The 2000 U.S. Census provides the most recent specific demographics for the Town. The 2000 population for the Town of Mineral was split exactly in half between males and females, and the racial constitution was predominantly white (98.9%). The age distribution is slightly skewed toward an older population, with 17% of the population over the age of 65, compared to 11.2% for the state as a whole. At the same time, there is a sizable number of younger families, with 27% of the town under the age of 18, as compared to 24.6% of the State as a whole. This leaves a fairly high proportion of the population traditionally considered to be wage-dependent.

The Town of Mineral had a median household income of \$37,500 in 1999. This was \$1,902 per year below the average for Louisa County, but \$7,981 above the median household income of neighboring Town of Louisa. When the 1989 median household income for Mineral is adjusted for inflation according to a Consumer Price Index, it reveals that the median income fell by \$2,400 over the decade. During the same period of time, incomes rose at the county and state level.

Mineral has over 50 businesses within the town limits, most of which belong to the Mineral Business Association. The largest sectors of Mineral’s economy are professional services, personal services, and retail. There are a large number of salons and auto shops for the size of the town, but a dearth of restaurants and entertainment venues. As seen in the consumer survey, a large number of consumers go to Mineral for personal services (such as hairdresser), auto repair, and banking, but the majority of residents go elsewhere for restaurants, entertainment, and retail.

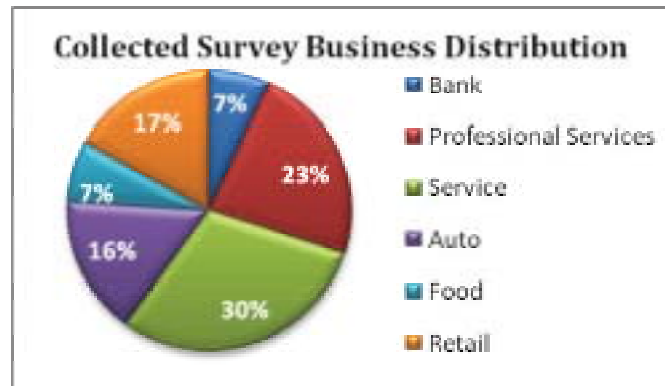


Mineral’s estimated buying power is significant; however, Mineral’s lack of retail facilities and restaurants forces many residents to buy their goods in the Town of Louisa or other locales. According to the sales gap analysis, Louisa County and Mineral are experiencing a significant sales gap in multiple categories, including groceries, food away from home, apparel and services, gas stations, and entertainment. To capture these lost sales, Mineral would need to target residents and commuters by expanding its restaurants, entertainment, and retail markets.

Business and Merchants Survey

The purpose of the Mineral Business Survey was to obtain information to help in preparing this Marketing Study and Physical Improvement Plan for downtown Mineral. Specifically, the survey sought to: obtain basic information on each business; identify desired community services and facilities and ideas on new businesses; and, determine the interest of merchants and business owners in participating in an improvement program. The survey was administered in conjunction with the Mineral Business Association, and was sent to 57 businesses located in the Mineral Area and additional businesses that are members of the Mineral Business Association on April 27th, 2010. There were a total of 30 surveys collected between May 10th and 24th, yielding a 53% response rate. Only a portion of these surveys were completed in their entirety, while a significant amount of respondents completed certain questions and left others blank. All surveys, whether fully or partially completed, are included in this analysis.

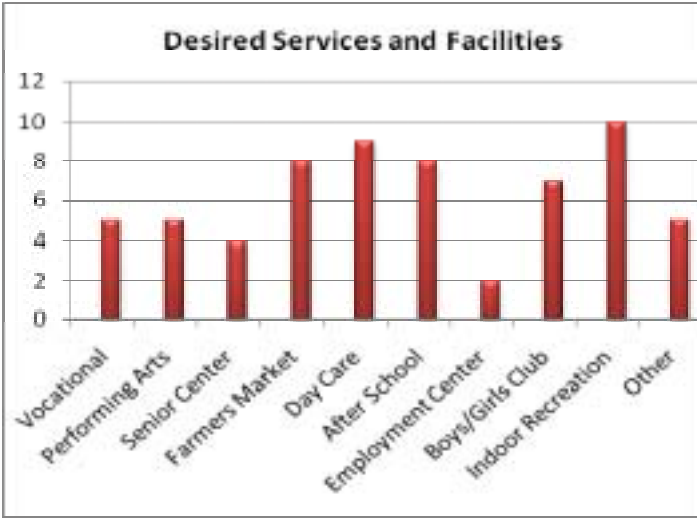
The largest sectors of the Mineral economy are personal services (ex: salons), professional services (ex: law office) and retail.¹ All respondents indicate that they are busiest during the work week (Monday-Friday), which is typical of service and professional industries. 48% of respondents have been in business for over 20 years, all of which are either service (such as Talk About Nails) or professional businesses (such as Lake Anna Land Corp). The longevity of these two industries may indicate that service and professional businesses are able to thrive in Mineral.



There are no 'big box' stores in Mineral -most businesses are small, rented properties. Low rent, few employees, and small customer base is evidence of relatively small establishments. 37% of respondents have only one full time employee, and the majority of businesses see less than 50 customers per week. Size will need to be taken into account when recruiting new businesses. The current small businesses may be wary of losing customers, and may fight competition. New businesses may also have a hard time finding employees, or drawing customers away from existing loyalties to current businesses.

Mineral businesses primarily serve residents of Louisa County, followed by residents of Lake Anna and Mineral. Each business's target demographic differs, but most businesses cater to both genders of all adult ages. None of the respondents indicated that they cater to children; however, business owners expressed a strong desire for day care, after school programs, and a boys and girls club. This may suggest a lack of facilities for young families and school-age children in the town and county. Other desired community facilities include an expanded Farmer's Market, and an indoor recreation center.

¹ Please note that this breakdown is for surveys collected, and does not represent the actual business distribution in the Town of Mineral.



Service/Facility	Count	Percentage
Vocational	5	24%
Performing Arts	5	24%
Senior Center	4	19%
Farmers Market	8	38%
Day Care	9	43%
After School	8	38%
Employment Center	2	10%
Boys/Girls Club	7	33%
Indoor Recreation	10	48%
Other	5	24%

Service/Facility suggestions

Service/Facility suggestions

Business owners were also asked to rank a series of factors that need the most improvement in downtown Mineral. The top factors were safety, traffic circulation/congestion, physical appearance of the town, and special events/festivals. These responses indicated that the physical environment is of importance to Mineral business owners and is in need of improvement. Moreover, by ranking special events/festivals as an area of needed improvement, respondents have reemphasized a recurring desire for additional community and entertainment venues.

In addition to community facilities, respondents were asked what kinds of new businesses they would like to see in Mineral. The most popular suggestions were a restaurant and drug store, followed by a hardware store and fast food restaurant. This question highlights trends in business owner’s perspective of the town. Although restaurants already exist in downtown Mineral, there is clearly a demand for additional venues. Several of the surveys specified type of restaurant desired, with multiple respondents articulating that they would like a “nice, family” restaurant. There is also a clear desire for a drug store or pharmacy in town. Without significant medical facilities or drugs stores, residents have to travel to the Town of Louisa or elsewhere for their pharmaceuticals.

New Business Ideas	Count	Percentage
None	2	9%
Fast Food	3	14%
Restaurant	10	45%
Drug Store	7	32%
Hardware store	5	23%
Coffee Shop	2	9%
Medical Facility	2	9%
Other	8	37%

New Business Suggestions

Several questions assessed the quality and upkeep of commercial properties in Mineral. Over 3/4 of business owners made some kind of alteration to their property over the last two years. Although the majority of completed and planned improvements are modest, they suggest that business owners take pride in the appearance and quality of their buildings. Moreover, the desire and ability to improve the aesthetic appeal and structural safety of a building indicates both relative financial stability, and dedication to the continued success of their business.

Although most businesses are relatively stable, Mineral businesses are doing less business than they were five years ago. This may be the result of the economic downturn, and may represent a decrease in consumers' buying power. This may also indicate that Mineral residents are going elsewhere for their goods and services. There is a clear need and desire for additional services in Mineral—specifically, new restaurants and a drug store. Despite resistance towards a financial assistance program, Mineral businesses would benefit from improvements to their business district.

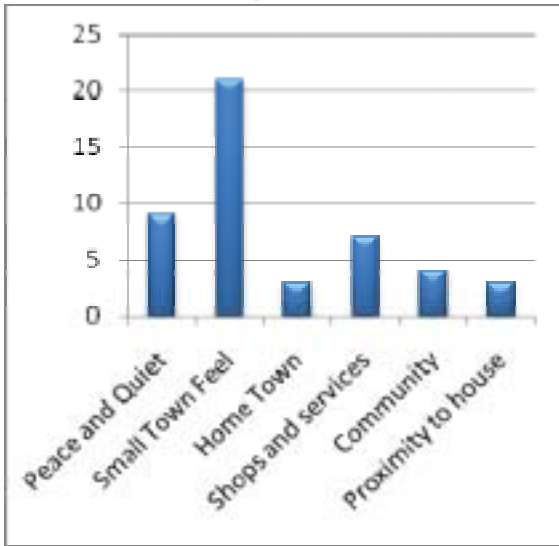
Consumer Interest Survey

The Mineral Consumer Survey sought to obtain information from residents of the greater Mineral area, in order to strengthen Mineral's ability to identify consumer habits and better meet residents' needs. The survey was administered by the Thomas Jefferson Planning District Commission (TJPDC), and was sent to 315 Mineral residents. There were a total of 54 surveys collected between June 7th and June 22nd, yielding a 17% response rate. Recipients were anonymous, and were chosen randomly based on the Town's PO Boxes.

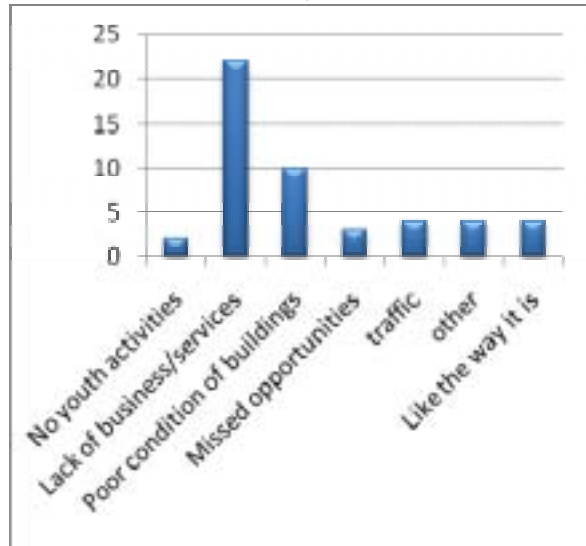
Responses show that respondents purchase goods and services in Mineral when they are provided. For example, the majority of respondents go to Mineral for personal services and auto repairs, because there are multiple salons and auto shops in Mineral. However, they travel to Louisa, Short Pump/Richmond, and Fredericksburg for the majority of their retail, restaurant, and entertainment needs. This may be due to the fact that Mineral does not provide these services, or cannot compete against stores in other regions (ex: groceries are bought in Louisa because they are cheaper).

Respondents cited many positive aspects of Mineral, such as size, small-town feel, and sense of community. However, respondents' also listed aspects in need of improvement, the most common of which were the lack of businesses/services, and the poor condition of businesses/homes. When looking at this and other responses, we can see that residents appreciate and use what currently exists in town, but would like more variety of goods and services.

Favorite Aspects of Mineral

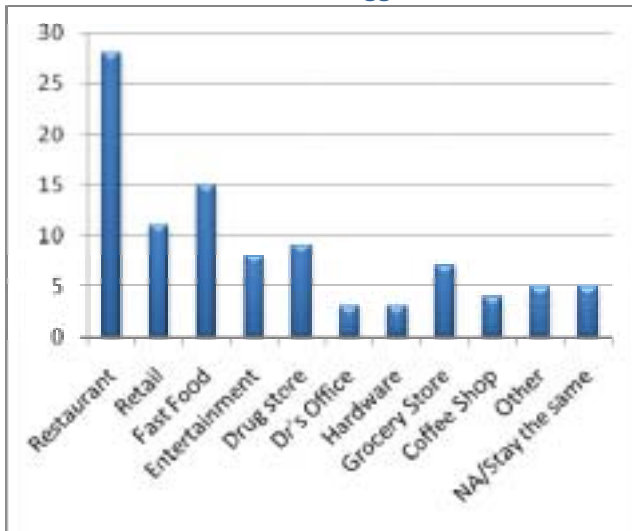


Least Favorite Aspects of Mineral

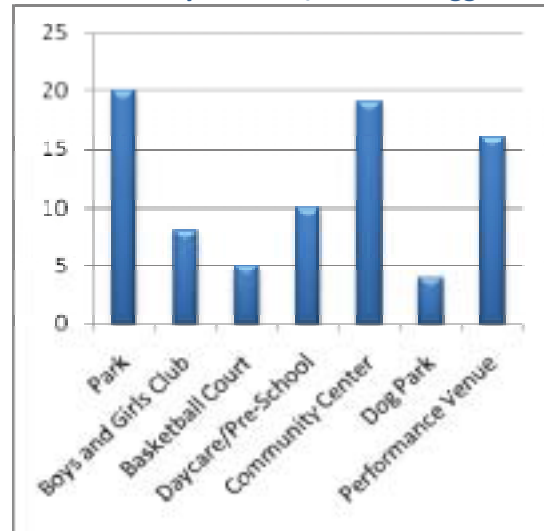


When asked what new businesses residents would like in Mineral, the most popular responses were a sit-down restaurant, fast food chain, drug store and retail. Many respondents also offered suggestions for specific types of entertainment venues, the most popular being a bowling alley and movie theater. Moreover, respondents expressed an interest in establishing a central gathering space in the community, whether in the form of a park, community center, or performance venue. The high response rate to these questions and numerous specific suggestions for fast food and entertainment venues show that respondents are interested in bringing new business and amenities to Mineral.

New business suggestions



New community facilities/services suggestions



Challenges and Impediments

Several challenges face the Town of Mineral that may slow development efforts. The Town's demographics, infrastructure, and aesthetics all present barriers to maintaining the existing consumer base and attracting new businesses. For example, a high percentage of vacant lots along Mineral Avenue separate businesses from one another and create a poorly defined central business corridor. This fragmentation results in an ill-defined streetscape, and hinders Mineral from creating a unique sense of place.

The following challenges will have to be addressed to a degree sufficient to keep them from being impediments to success.

Challenges:

- A high percentage of Mineral's residents are either under 18 or over 65, age cohorts that are often dependent on others for financial support.
- Mineral lacks the streetscape improvements that define a unique sense of place.
- Mineral suffers from inadequate pedestrian infrastructure, including complete sidewalks and curb-cuts, street trees, benches, and trash receptacles.
- Crossing the street can be dangerous since there are no crosswalks.
- There is a predominance of automotive related businesses and relatively few of the establishments identified as desired by consumers.
- The Town lacks a cohesive architectural style. New construction does not blend in with the old and buildings have not been restored in a style consistent with the building's or Town's history.
- The many vacant lots along Mineral Avenue result in a poorly defined central business corridor. There are large expanses of vacant land separating existing businesses and setbacks are not consistent.
- Inconsistent signage, in particular the cluster of traffic signs at the Routes 22/522 intersection, results in a cluttered and disjointed appearance.
- Street lighting illuminates the roadways but not pedestrians.

Potential for Sustainable Growth

Mineral both desires and is capable of achieving sustainable growth. The town exhibits numerous characteristics that will help Mineral succeed in its revitalization and development efforts, including:

- The Town has a unique history and historic value due in large measure to its heritage as a mining town.
- The Mineral Business Association is active, with over 40 members representing businesses in the Town and in the immediate vicinity.

- Mineral is at the intersection of two major arterials with access to major state and interstate highways.
- Mineral acts as the gateway to Lake Anna and can effectively serve this population with appropriate businesses and amenities.
- Over 11,000 vehicles pass through Mineral each day.
- The sales prices of homes in Mineral are low, as are rents, making Mineral an affordable place to live.
- There are numerous local events, including the Mineral Bluegrass Festival is held at Walton Park every year, attracting between 10,000 and 12,000 people.
- Mineral's traditional neighborhood design and architectural features are pedestrian oriented.
- Louisa and Spotsylvania counties have seen significant population increases and, in particular, the greater Lake Anna area.
- The Lake Anna Nuclear Power Plant is slated to expand its operations, bringing more residents and employment opportunities.
- Private development of a "seniors only" residential neighborhood in Mineral will create a greater immediate customer base and attract new businesses.
- The Sales Gap Analysis indicates that Mineral could support more businesses than currently exist.

Its active business community, exemplified by the Mineral Business Association, invests in their businesses and wants additional amenities to come to town. Consumers echo this desire, and have expressed a need for aesthetic improvements and additional businesses. Mineral has the capacity to support these additional businesses by marketing towards commuters, neighboring communities, and residents of Mineral. The following sales gap analysis shows that Mineral and Louisa County has the capacity to support more businesses and encourage sustainable growth.

Sales Gap Analysis

A sales gap occurs when a population buys their goods and services elsewhere. Individuals may choose to purchase items in locations other than where they live because: the commodity isn't available in their district; the prices in their district are not competitive; or, they work or habitually travel through an area which provides the desired commodity. A sales surplus occurs when local businesses are selling more than community residents are spending, thereby capturing customers from other localities.

Below is a retail sales analysis for the Town of Mineral. Due to lack of sales receipts and recent buying power data for the Town of Mineral, the sales gap analysis is augmented with data for Louisa County.

Mineral has a relatively weak retail concentration, at only 16% of the total. The service industry is by far the largest sector of Mineral's economy, and includes multiple auto supply/mechanics, salons, a fitness center, and a laundry mat. Other businesses in town include restaurants, banks, legal services, doctor's offices, and a grocery. Mineral's estimated buying power is significant; however, Mineral's lack of retail

facilities and restaurants forces many residents to buy their goods in the Town of Louisa or other locales.²

Composition of Businesses in Mineral		
Category	Number	Percent
Service Businesses	12	38.7%
Professional Offices	6	19.4%
Retail	5	16.1%
Restaurant/Grocery	4	12.9%
Government	1	3.2%
Health Care	3	9.7%
Total	31	100.0%

Category	Estimated Buying Power, Mineral VA*
Food at home	\$479,063.89
Food away from home	\$358,543.81
Alcoholic Beverages	\$53,335.96
Apparel and Services	\$242,959.71
Gas Stations	\$402,693.37
Entertainment	\$344,421.43
Personal care products and services	\$79,524.06
Tobacco products and smoking supplies	\$44,423.78
Miscellaneous	\$101,873.06

Taxable sales have grown overall by 80% in the past four years, which indicates that Louisa County businesses are growing. This dramatic increase is most likely a response to the new Wal-Mart, which opened in Zion Crossroads in November, 2009. The categories whose sales have grown most significantly were clothing stores (324% increase), building material and garden equipment and supplies dealers (159%), and accommodation (106%). Gas stations were the only category that experienced a decline from 2006 to 2009 (-20%).

Category	Louisa County Taxable Sales		%Change
	2006	2009	
Motor vehicle and parts dealers	\$5,033,670	\$5,070,004	.7%
Building Material and Garden Equipments and Supplies Dealers	\$13,468,371	\$34,878,339	159%
Food and Beverage Stores	\$27,652,176	\$35,926,945	30%
Clothing Stores	\$255,185	\$1,081,258	324%
Gas Stations	\$15,151,855	\$12,055,609	-20%
General Merchandise Stores	N/A	\$11,170,614	N/A
Accommodation	\$1,419,270	\$2,919,860	106%
Food Services and Drinking Places	\$11,425,913	\$16,703,896	46%

² Data on gross retail sales in Mineral not available

However, when comparing Louisa County’s average sales per business to those of surrounding counties, metropolitan areas, and the state, the data shows that Louisa County lags behind neighboring jurisdictions. This is most likely due to: the significantly smaller population of Louisa County; and, the fact that Louisa County does not have a highly populated urban area. Both Spotsylvania and Albemarle counties touch cities, which function as both work and leisure destinations.³ The businesses in these counties therefore support both a sprawling residential population and visitors. Similarly, the average sales per business for the Commonwealth of Virginia are higher than Louisa County, because of the large number of urban centers throughout the state.

Average Sales Per Retail Business	
Area	Average Sales per Business
Louisa County	\$2,166,549
Spotsylvania County	\$5,164,694
Charlottesville Metropolitan Statistical Area	\$3,073,068
Richmond Metropolitan Statistical Area	\$3,870,240
Commonwealth of VA	\$3,565,730

Average Sales Per Business by Business Classification				
	Louisa County	Spotsylvania County	Albemarle County	Commonwealth of Virginia
Motor vehicle and parts dealers	\$316,875	\$883,427	\$1,053,066	\$769,991
Building Material and Garden Equipments and Supplies Dealers	\$2,491,309	\$3,893,956	\$2,610,054	\$2,988,475
Food and Beverage Stores	\$1,796,347	\$3,124,797	\$3,452,588	\$2,675,705
Clothing Stores	\$108,125	\$853,683	\$672,667	\$1,127,502
Gas Stations	\$524,156	\$353,100	\$909,163	\$532,209
General Merchandise Stores	\$2,234,122	\$9,550,825	\$8,042,537	\$14,760,085
Accommodation	\$291,986	\$651,467	\$1,665,760	\$1,290,477
Food Services and Drinking Places	\$477,254	\$639,140	\$556,631	\$743,025

When comparing estimated buying power with actual sales receipts from Louisa County, it was determined that a sales leakage exists. Louisa County is experiencing a sales gap in all major retail sales categories: groceries, food away from home, apparel and services, gas stations, and entertainment. This indicates that Louisa County residents are going elsewhere to purchase their goods and services.⁴

³ County figures do not include businesses within city limits.

⁴ Please note: the estimated buying power is based on aggregate household income, which was gathered from a survey and projected for the population of Louisa County. More accurate data will be available when the results of the 2010 US Census becomes available.

	Louisa County		
Category	Estimated Buying Power*	-Actual Sales **	=Gap/Surplus
Groceries	\$50,011,470.26	\$35,926,945.00	\$14,084,525.26
Food away from Home	\$37,429,878.29	\$16,703,896.00	\$20,725,982.29
Apparel and Services	\$25,363,573.36	\$1,081,258.00	\$24,282,315.36
Gas Stations	\$42,038,834.62	\$12,055,609.00	\$29,983,225.62
Entertainment	\$35,955,584.80	\$723,214.00	\$35,232,370.80

Source: *US Census American Community Survey Three-Year Estimates, 2006-2008; 2008 Consumer Expenditure Survey; **2009 Virginia Taxable Sales Reports.

This gap presents an opportunity to capture a significant amount of sales in both Louisa County and the Town of Mineral. To do this, Mineral should take advantage of its captive markets: commuters, workers, and Mineral-area residents. While there are currently only 31 businesses in Mineral’s downtown and 457 residents, Mineral sits at the junction of Routes 22 and 522, and sees over 11,000 trips per day on Route 22 alone. This high number means that there is the potential to capture a percentage of the 11,000 consumers per day that travel through Mineral.

There are also a high number of seasonal homes around Lake Anna. As described above, the census blocks surrounding Lake Anna have a higher household income than elsewhere in the county, indicating that those households have more disposable income. Mineral should take advantage of this prosperous community by catering to its needs. According to a recent study by the National Association of Home Builders and National Association of Realtors, as well as the Bureau of Labor Statistics Consumer Expenditure Surveys, second-home owners exemplify similar characteristics and buying patterns. The surveys show that second-home owners:

- Spend, on average, five times as much as those with one home on lawn care, home security, pest control, and housecleaning;
- Spend three times as much as people with one home on transportation for trips, hotels, and other travel-related expenses;
- Spend less on food at home, utilities, and far less on tobacco;
- Spend an average of \$3,200 a year on such expenses as mortgage interest payments and property taxes, as well as maintenance, utility, security and insurance costs;
- Are on average 55 years old; 24% are retired;
- More than half graduated from college, and one in five earned advanced degrees.

This information tells us that Lake Anna seasonal residents will most likely spend their money on home maintenance and entertainment (such as restaurants and travel-related items). According to the 2002 Economic Census, there are currently two “Building Material and Garden Equipment and Supplies Dealers” and one “Lawn and Garden Equipment and Supplies Stores” in the Mineral trade area, as well as several restaurants in downtown Mineral. By providing additional home-maintenance services, advertising existing restaurants and attracting new ones, Mineral will be able to capture business from Lake Anna residents who live within the Mineral trade area.

Expanding on its restaurant, entertainment, and retail markets will also attract additional Mineral-area residents and commuters. Current businesses could capture a larger percentage of the retail purchases made by captive markets by taking simple measures, such as shifting store hours, making deliveries, offering “loyalty” benefits, maintaining an online marketing campaign, or organizing special events for downtown workers. Establishing new businesses should also be encouraged to lessen the sales gap. According to the business and consumer surveys, a significant development opportunity exists in Mineral for fast food restaurants and retail. The town may also benefit from convenience or “general” stores, which would encourage commuters to stop for items on their way home.

Both the Town of Mineral and Louisa County have significant buying power that is currently being lost to other jurisdictions. To capture both residents and commuters, Mineral must expand its retail trade. They could do this by opening an additional restaurant, pursuing a niche market, such as a Lawn and Garden Supply store, or opening an entertainment venue. Mineral must encourage residents to buy products locally, and entice visitors to stop on their way through town in order to achieve sustainable growth.

Actions Needed

In order to develop a sustainable economy, Mineral must provide goods and services those residents and commuters generally buy elsewhere. As noted above, a significant amount of sales are being lost to surrounding communities, which demonstrates that residents of Louisa County and the Town of Mineral are making purchases elsewhere. To capture their buying power, Mineral must present an attractive downtown with a variety of retail options. In response to high demand depicted on the business and consumer surveys, Mineral should add several amenities, such as a family restaurant, fast food restaurant, and drug store. Mineral should also pursue a niche market that would attract people from surrounding communities to the town, such as a specialty retail store or entertainment venue.

In addition to new business, Mineral should improve the aesthetic quality of their downtown by participating in the façade improvement program, landscaping Mineral Avenue, and making their downtown more parking and pedestrian friendly. Improving the appearance of buildings via the façade improvement program will make a more attractive downtown, where visitors will want to spend time. Moreover, making the streetscape more appealing and pedestrian friendly will allow individuals to window-browse, thus improving business. Both aesthetic and business changes are needed in order for

Mineral's economy to sustain itself. These options are further explored in the Marketing Plan, and Implementation Plan.

Marketing and Branding Plan

The Marketing and Branding Plan identifies the historic structures and design elements to be defined, preserved, and emphasized as Mineral's "public face," and provides preliminary design guidelines for all future external public and business construction and repair in Mineral.

Historic Structures

The Town of Mineral has a rich history firmly rooted in its early start as a mining town. Mining operations began adjacent to the current Town boundaries as early as 1730, but the Town was not established until 1890, when it was officially platted. From the 1890s to the 1930s it was a booming community with a peak population of over 3,000. This highly active period of the Town's history is apparent in its historic building stock throughout the Town. In the CDBG study area alone there are 48 historic structures. Mineral's historic building stock was officially placed on the Virginia Landmark Register (VLR) in 2004 and the National Register of Historic Places (NRHP) in 2005.

Mineral's historic building structures, both residential and commercial, are stylistically diverse. Prominent residential styles throughout the town include Queen Anne, Colonial Revival, Gothic Revival, American Foursquare and Late Victorian. The dominant commercial styles include, Colonial Revival, Classical Revival, and Modernist. There are also numerous commercial structures with architectural elements that can be classified as Art Deco.

Art Deco



Colonial Revival



American Foursquare



Late Victorian



Mineral's historic structures are not only numerous, but are also vital to the Town's appeal. Buildings are what people see when they arrive in a new location -if the structures are in disrepair it reflects poorly on the community. Historic structures can not only augment the character of the Town, but also improve the Town's economic viability. Historic buildings enhance the visual appeal of the community, which draws visitors to town and promotes opportunities for new businesses. Designation as an historic structure also results in faster appreciation of property values, and increases the value of surrounding properties. Preservation of historic structures is therefore a significant element in Mineral's efforts to enhance its economic viability.

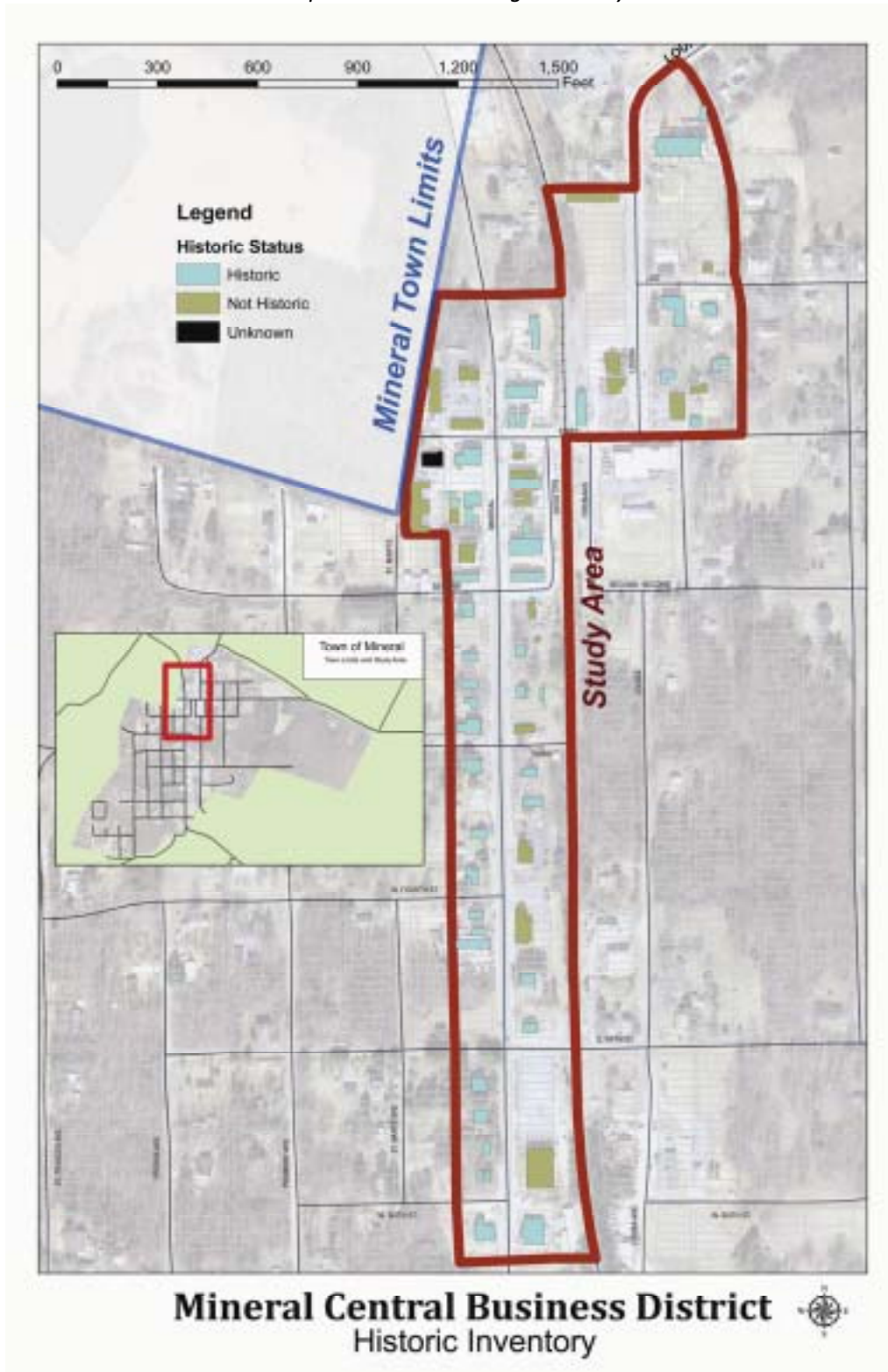
12 historic properties have been identified within the study area that should be preserved and emphasized as Mineral's "public face" (see Appendix 4 for a list and description of historic properties). These properties were chosen based on their previous designation as an historic structure, their location within the study area, and their condition. Properties within the study area were classified as historic if they were built between 1880-1920. Once historic properties were identified, they were narrowed down based on their proximity to the intersection of Rt. 522 and Rt. 22 (on Mineral Avenue between 1st and 3rd street, or on 1st street between Mineral Ave and Louisa Ave). Properties in this location were targeted for two reasons. First, this area was identified in work sessions with Mineral residents as a 'priority area' for redevelopment efforts. Second, this is the current economic center of Mineral, where the majority of businesses are located, and where two major roads meet. Thus, this area is prone to heavy traffic, and is the most visible area of town. As such, it should convey the character of the town, and act as the face of Mineral.

Properties near this intersection were then sorted by building condition. To assess condition, each building within the study area was surveyed and given a rating of 'good,' 'fair,' 'poor,' and 'very poor.' Properties with a rating of 'fair' or 'poor' were targeted for renovation efforts because they are in need of repair, but would not require a complete structural overhaul. One commercial property with a rating of 'very poor' was also selected, because it is located near the junction of Rt. 522 and Rt. 22 (see Appendix 4).

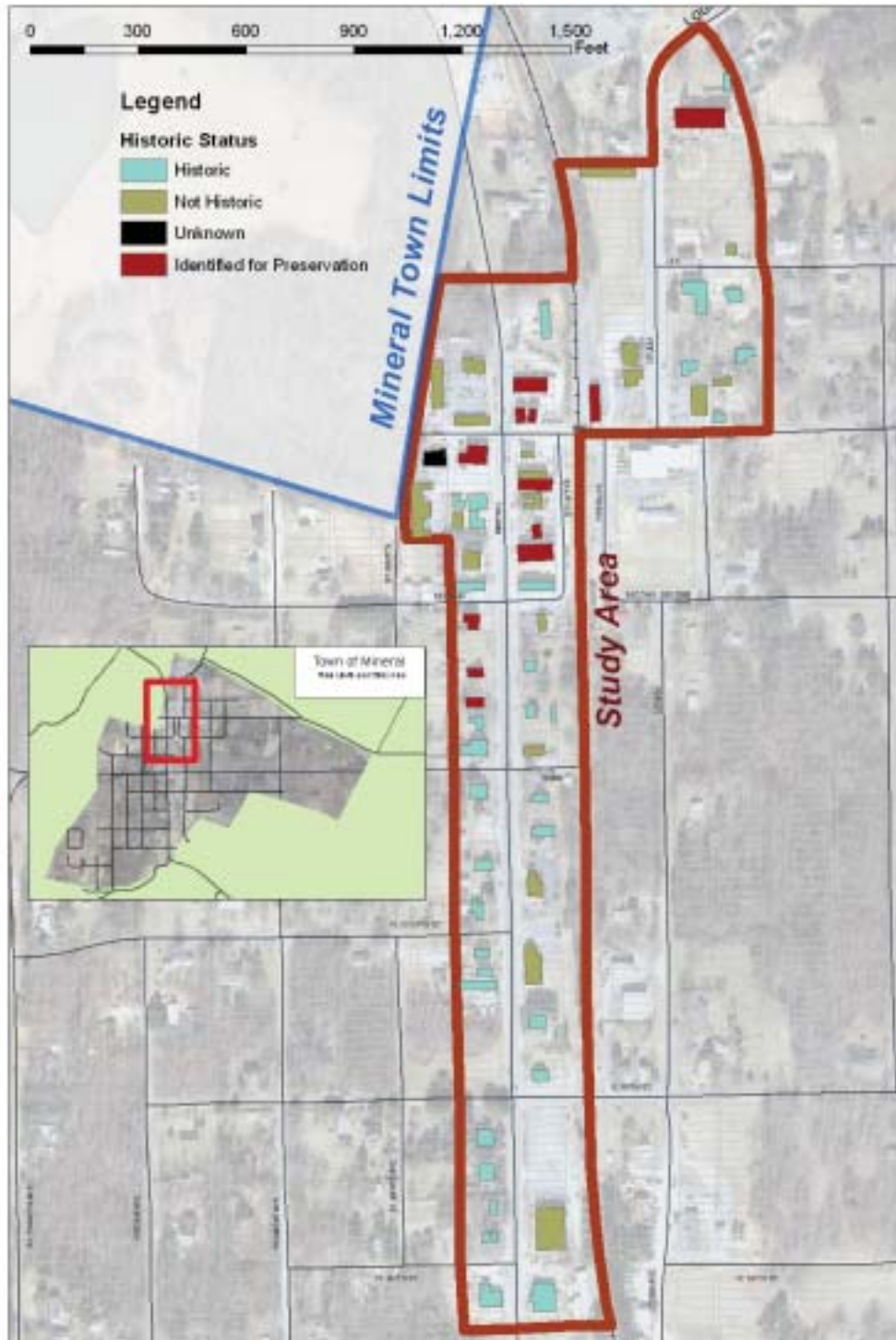
One additional property –the Mineral School –was added to the list. Although Mineral School is located in another area of town, and received a condition rating of ‘very poor,’ the building was identified in public meetings as an important landmark within the town. This school is perceived as an integral part of Mineral’s heritage, and if renovated, could be a historical destination and a source of pride for Mineral residents. Moreover, its location next to Luck Field and proximity to the Farmer’s Market presents an opportunity to create a neighborhood gathering space.

Mineral School was added to the list of identified properties because of its proximity to existing amenities, historical significance, and potential for future use. The remaining buildings were identified as properties that should be defined, preserved, and emphasized because they are designated ‘historic,’ are located near the junction of Rt. 522 and Rt. 22, and are in ‘fair’ or ‘poor’ condition. The following maps illustrate all historic properties within the study areas (map 1), and highlight the 12 properties identified for preservation (map 2).

Map 1: Historic Building Inventory



Map 2: Properties Identified for Preservation



Mineral Central Business District
Properties Identified for Preservation

Design Elements & Guidelines

The appearance of a town creates a sense of place for both residents and visitors. Downtowns with continuity along the street, rehabilitated storefronts, up-kept signage, and an attractive and functional streetscape have a sense of character that is stimulating and invites the visitor to linger. These downtowns serve as a neighborhood gathering place, as well as a destination, where residents want to spend time, run errands, and socialize. They also serve as the area's economic hub, drawing individuals at all times of the day and night for both business and pleasure.

Downtowns also have the potential to drive residents away. Downtowns that resemble strip-malls, with run-down, vacant, monotonous buildings leave the visitor disenchanted. Residents will visit these downtowns to run errands, but because of the poor appearance of the storefronts and lack of amenities, pedestrians are not compelled to stay. These characteristics are often indicative of a town that is struggling to survive, with a loose sense of community, dependent on other regions for necessities.

Mineral is capable of reviving its downtown and creating a thriving commercial center by implementing structural and aesthetic improvements to both the previously identified buildings, and other businesses within the commercial district. Design elements, such as enhancing the town's storefronts, landscape, and signage can be emphasized to create an inviting place where visitors will want to spend time. Moreover, altering the streetscape to make downtown more pedestrian friendly with accessible parking will encourage people to visit.

Design guidelines can be established to enforce these design elements and ensure that properties in downtown Mineral maintain their historically significant and aesthetically pleasing features. Design guidelines define the standards by which a property is reviewed if the property is located within a historic district –in this case, downtown Mineral. If a property owner would like to repair or alter his or her property, they must conform to the established guidelines as outlined by the town. For example, if all of the buildings along Mineral Avenue are set-back from the road by five feet to allow for a sidewalk, and a property owner wants to set his storefront back twenty feet from the road, this creates discontinuity along the road and disrupts the aesthetic appeal. Design guidelines can prevent this incongruence by creating a mandatory built-to line of five feet. These guidelines are not intended to infringe on property owners rights, but are meant to help a property owner develop their property in a manner consistent with the vision of the town.

Design guidelines are established by a qualified architect with additional input from local officials, staff, local stakeholders and the public. As part of this report, design elements have been identified that

should be incorporated into new and renovated buildings, and have offered a set of example design guidelines that may be used to enforce the design elements.⁵

Element	Guideline
Avoid themes and stay true to the town’s history	Reveal the original façade
Create compatibility between new and existing buildings	Set a height restriction
Maintain continuity along the street	Set a standard setback or built-to line for buildings
Make parking more accessible	Require on-street parking downtown; require parking lots to be placed behind the store
Make downtown more pedestrian friendly	Decide on a design for windows; require lighting along street
Create a more unified streetscape	Set color restrictions; set size standards for awnings; set size and design standard for signs

Avoid Themes and Stay True to the Town’s History: While design guidelines create standards for structural and cosmetic renovation, they are not intended to create a uniform ‘look’ for the town. It is not the intention for the grocery store to look the same as the bank. Rather, these standards are designed to ensure a level of quality while bringing out the individual character of each business. This may be done by ensuring that all buildings are constructed with materials native to the area; reviving a color scheme from a particular era; or requiring all structures to have a uniform setback. These techniques will not create identical buildings, but will rather guide certain aspects of renovation to ensure continuity with the character of the town.

Reveal the Original Façade: Restoring the original façade will uncover the character and improve the aesthetic of the building. If there is an old building and the owner wishes to restore the original façade, he should gather old photographs and study how it once looked. He can then determine what elements have been covered up, removed, or need to be replaced, and tailor restoration efforts. Various tools can be used to rehabilitate a façade, including color choice, use of awnings, as well as windows, lighting, and sign regulations.

⁵ Detailed design guidelines will be developed later as part of the CIG Construction Grant.

Before



After



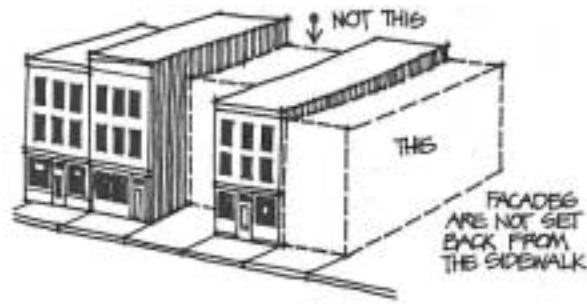
Create Compatibility Between New and Existing Buildings: Infill of undeveloped lots should be encouraged downtown; however, new buildings should conform in style and appearance to the existing aesthetic to preserve the character of the town.

Height Restriction: Setting a height minimum or maximum (example: maximum three stories) will create an even skyline and maximize visual appeal.



Continuity Along the Street: Compatibility between new and existing buildings helps achieve continuity. However, it is also important to achieve continuity along the street so as to not disrupt pedestrian traffic flow and ensure visual appeal. Continuity along the street can be achieved by requiring a standard setback, implementing a height restriction, and enforcing sign regulations.

Setback: Creating a uniform setback will ensure an even street-front and ease pedestrian flow. Keeping facades close to the road will invite pedestrians to stop in.



Make Parking More Accessible: Proximity of parking to destination is a concern to many drivers. With new on-street parking designs, off-street facilities, and increased presence of crosswalks, parking can be made more accessible and encourage a ‘park once and shop’ district. On-street parking is preferable because it costs less, and provides a buffer between traffic and pedestrians. Off-street parking, however, is also necessary to accommodate visitors during peak periods.

On-Street Parking: Allow on-street parking 7-8’ wide to comfortably accommodate vehicles. On street parking will be more cost effective than separate parking lots. Parked cars also slow traffic and create a feeling of safety for pedestrians on the sidewalk.

Off-Street Parking: Place parking to the side or rear of buildings, allowing buildings to be adjacent to the street. This creates an attractive storefront easily accessible to pedestrians, and still allows the driver to park close to their destination.



Make Downtown More Pedestrian Friendly: Pedestrian activity should be encouraged downtown to increase vitality and promote business activity. Creating a comfortable, safe place to walk will entice visitors to walk to their destination instead of drive. Several strategies can be employed to make a

downtown more pedestrian friendly including: bring storefronts up to the sidewalk; make sidewalks wide enough for pedestrians to comfortably pass one another; plant trees to provide shade; and orient signs towards pedestrians, rather than cars.

Windows: Windows should be used to inject vitality and open the storefront up to the street. Selecting windows of the appropriate size and shape can help a new building conform to the existing storefronts and will engage the pedestrian.



Large windows allow adequate light inside the store



Street-level windows invites the pedestrian into the store. Upper-level windows create a 'look' for the building

Lighting: Developing focal points with lighting can call attention to merchandise, signs and architectural details with unobtrusive lights. Lights will engage the pedestrian, and will provide a feeling of safety at night.



Create a Unified Streetscape: A unified streetscape communicates the town's character. As discussed above, façade renovations, setbacks, height restrictions, and pedestrian friendliness all contribute to communicating this character. Other design elements can also be used to maintain a building's identity within the context of the larger town. Examples of such elements are color choice, use of awnings, as well as windows, lighting, and sign design.

Color choice: Color choice can dramatically change perception of a building, and can help hide façade problems such as poorly patched or painted walls. Below is a list of recommendations that may help guide color choice and enhance the building façade.

Awnings: Awnings are an important design element in a traditional storefront, and can disguise inappropriate storefront alterations.

Signs: Signs should communicate a simple, easy to read, direct message. Placement, proportion, colors, material and style should reflect the building and business image. Size and placement can also be used to effectively engage both a driver and pedestrian.



A stylish, simple sign can communicate the businesses' purpose



Hanging signs above a sidewalk engages the pedestrian

Brand

Placeholder

Economic Restructuring Study, 6a: Marketing and Branding Plan for Downtown Businesses.

Façade Improvement Program

Mineral businesses can improve the appearance of their buildings by participating in the CDBG Façade Improvement Program. The purpose of the program is to aid the Town's economic redevelopment efforts by providing funds to business owners to refurbish their building's facades. These façade improvements are intended to enhance the appearance of the town by emphasizing Mineral's historic character, and stimulate reinvestment in commercial properties, thus developing the economic viability within the project area.

The Town can elect to make CDBG funds available to business owners to make improvements under the Façade Improvement Program for up to \$15,000 for building facades, visible from the public right of way (such as rear, front, and side). Under this program, rental properties are considered a business, and rental property owners are encouraged to apply. Funds for businesses and rental properties are for exterior work only, and may include refurbishing cornices, gutters, downspouts, doors, windows, signs, exterior lighting, canopies, masonry cleaning & repair, and painting.

To apply for these funds, business owners within the study area may submit an application to the Town of Mineral for a 0% interest deferred loan. The loan is forgiven at a rate of 20% each year for five years, and is completely forgiven at the end of the five year term after completion of the improvements, provided certain conditions are met (see appendix for detailed loan application). The loans available under the Façade Improvement Program also require the building owner to match the loan amount dollar for dollar with expenditures on other exterior and/or interior building improvements. Improvements made prior to the grant application may be counted towards the matching fund amount.

Under the conditions of the Façade Improvement program, CDBG funds will provide additional design development assistance in the form of an architect for the Town's façade improvements. This architect will oversee construction and will provide services such as site inspection, owner consultation, façade improvement design and color rendering, preliminary cost estimate, work write-up for purposes of construction bidding, and may offer additional consultation to the building owner as needed.

This program will allow the Town to make cost-effective aesthetic improvements that will help to increase customer volume to local businesses. As noted earlier in the report, a significant amount of traffic passes through Mineral every day, but few drivers stop to make purchases. Improving Mineral's visual appeal may attract some of these passers-by, and encourage people to stop and spend time in the downtown area.

Before



After



Appendix

Appendix 1: Business and Merchants Survey

There were a total of 30 surveys collected between May 10th and 24th, yielding a 53% response rate. Only a portion of these surveys were completed in their entirety, while a significant amount of respondents completed certain questions and left others blank. All surveys, whether fully or partially completed, are included in this analysis. Certain questions asked the respondent to only circle one option, but multiple were selected. In those cases, all of those responses were still included in this analysis with each option recorded. The survey also asks for the name of the person interviewed and name of business; however, three completed surveys did not divulge any information that would identify the business or business owner. These surveys were still included in the analysis. Below is a detailed review of the survey responses, broken down by each question, with a summary of the results and their significance.

Basic Information

The first section of the survey, prior to the questions, asked for basic information about the respondent, including: Name of the Person interviewed or completing survey and title; Name of Business; Street Address; Mailing Address (if different); Phone Number; Type of Business (Professional, Apparel, Drug Store, etc.); and Form of Business. In response to "Type of Business," respondents generally listed the exact type of business, rather than a category (example: Fitness Center instead of Service). For this analysis, responses were put into six categories: Bank, Professional Services, Service, Auto, Food, and Retail. These surveys show that 30% of respondents provide services; 23% are in the professional services; 17% are in retail; 16% are in the auto industry; 7% are banks; and 7% are in the food industry. Please note that this breakdown is for surveys collected, and does not represent the actual business distribution in the Town of Mineral.

The last question in the identifying information section asked the respondent to circle their Form of Business (Sole Proprietor, Partnership, Corporation, and Other). For Form of Business, there were a total of 29 valid responses, the majority of which were corporations.

Basic Information



Figure 1: Type of Business

	Count	Percent
<u>Number of Valid Responses</u>	29	
Sole Proprietor	10	35%
Partnership	1	4%
Corporation	15	51%
Other	3	10%

Table 1: Form of Business

Question 1: Do you own your building?

This was a two-part question. The respondent would reply either “yes” or “no.” If the response was no, then the respondent had to list their landlord and his/her contact information. There were 26 valid responses for this question, where 13 (50%) responded that they did own the building, and 13 (50%) responded that they did not. Of those who did not own their building, there were 13 valid responses of those who listed their landlord. Of the 13 businesses whose property is not owned by the business owner, 7 of the properties are owned by Fred Byrd, 2 by Robert Whitlock, and the remainder split between other landlords.

These findings indicate that a majority of business owners in Mineral rent their property from a select few individuals. Fred Byrd and Robert Whitlock own a significant amount of property in town, which minimizes competition for tenants between property owners, and may also work to artificially increase or decrease commercial real estate value in the town.

Question 1 Responses

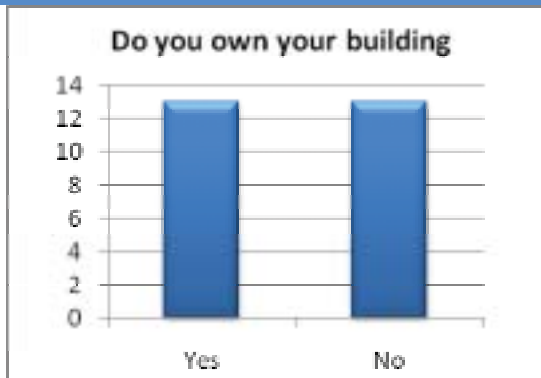


Figure 2: Building Ownership

Count	Owner
7	Fred Byrd
2	Robert Whitlock
1	Massy, Wood, West
1	Charlottesville Oil Company
1	Joyce Talley
1	Lois and Roger Payton

Table 2: Landlords

Question 2: Length of time at this location (years/months)? Length of time in business (years/months)?

This was a two part question, in which the respondent wrote both the length of time at their current location, and the length of time in business. The length of time at this location had 29 valid responses, and ranged from 3 months (TechServ) to 46 years (Duke Oil Company). The length of time in business has 28 valid responses, and ranged from 16 months (Donna’s Bakery) to 138 years (BBT) in business.

48% of respondents have been in business for over 20 years, and have long-standing ties to the Town of Mineral. Longevity of business may indicate loyalty to a particular shop or person rather than to the merchandise itself. Business patrons may also remain loyal to Mineral businesses because they are conveniently located. Moreover, all of the ten establishments that have been in business for over twenty years are either Service (such as Talk About Nails) or Professional businesses (such as Lake Anna

Land Corp). This also may indicate that service and professional industries have a strong consumer base in Mineral, rather than retail.

Question 2 Responses

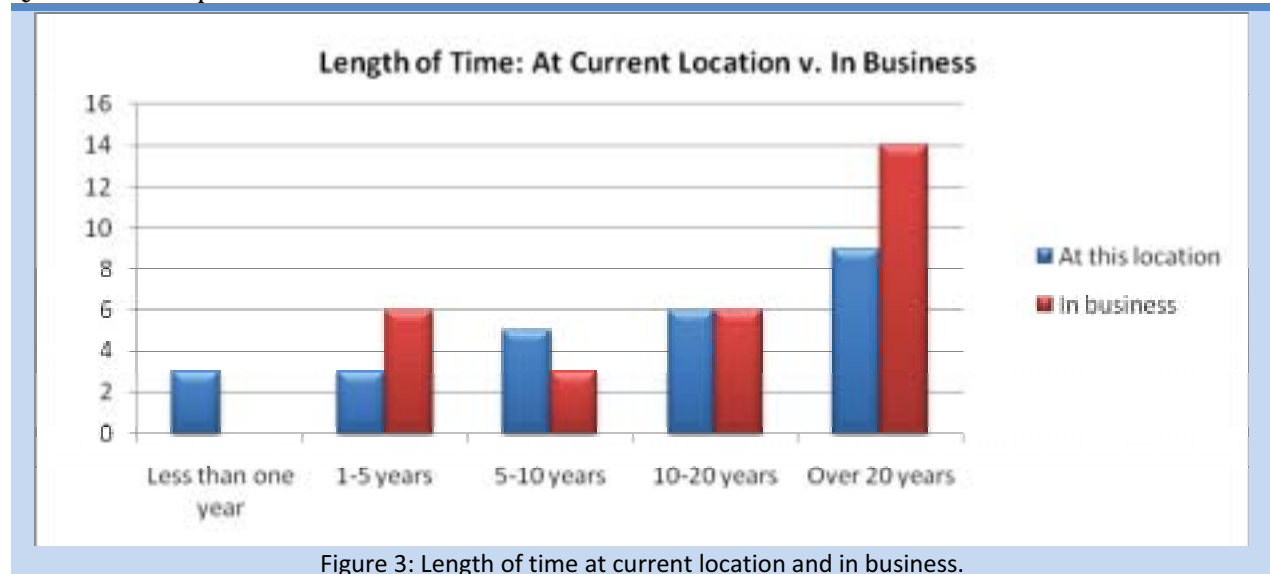


Figure 3: Length of time at current location and in business.

Question 3: What is your estimated gross floor area used for business (in feet)?

This question attempts to collect data on the size of businesses in Mineral. Of the 16 valid responses to this question, 4 businesses were less than 1000 square feet; 9 businesses were between 1001-3000 square feet; and only 2 were over 3001 square feet. The average size business is 1869 square feet. This data reveals that there are few, if any, 'big box' stores in Mineral -most businesses are small, rented properties.

Question 4: Are there any secondary uses, such as 2nd floor apartments, storage space, etc.?

This is a two part question. The respondent would reply either 'yes' or 'no.' If the respondent replies 'yes,' they are asked to specify the number and type of uses. For the first part of the question, there were 27 valid responses, of which 7 (26%) responded yes, and 20 (74%) responded no. Of those that had a second use, there were 7 valid responses, with 10 specified uses. This discrepancy exists because respondents listed more than one secondary use. Secondary uses include: storage, commercial, and garage. Storage is by far the most common secondary use for a building.

¾ of businesses that responded do *not* have a secondary use in their building. Of those that do have a secondary use, none of the secondary uses include residential use. This indicates that there are little, if any, mixed-use buildings in downtown Mineral, and that no residents live in the commercial district.

Question 4 Responses

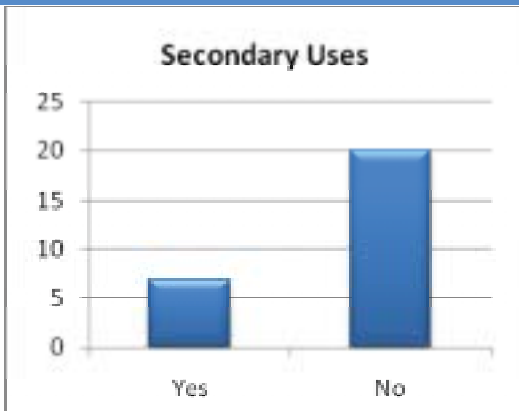


Figure 4: Secondary Uses

	Count	Percent
Number of Valid Responses	27	
Yes	7	26%
No	20	74%
<i>If Yes, the response is as follows</i>		
Storage	6	86%
Commercial	4	57%
Garage	1	14%

Table 3: Secondary Uses

Question 5: What are your monthly overhead costs?

This is a three part question that asks the respondent to write-in their monthly Mortgage/Rent (15 valid responses), Utilities (17 valid responses), and "Other" (9 valid responses). The average monthly rent in Mineral is \$816; the average utilities cost is \$404; the average 'Other' cost is \$1822. Low rent and utilities costs is most likely a reflection of the small building size.

Question 6: Total number of employees (including you)?

This is a two part question, in which the respondent is asked to write-in the number of full time employees and the number of part time employees. There were 28 valid responses to this question. 37% of respondents have *only one* full time employee, and all but one business has *one or more* full-time employees. However, only 33% of businesses have one or more part-time employees. This may indicate that the majority of Mineral businesses are relatively small.

Question 6 Responses

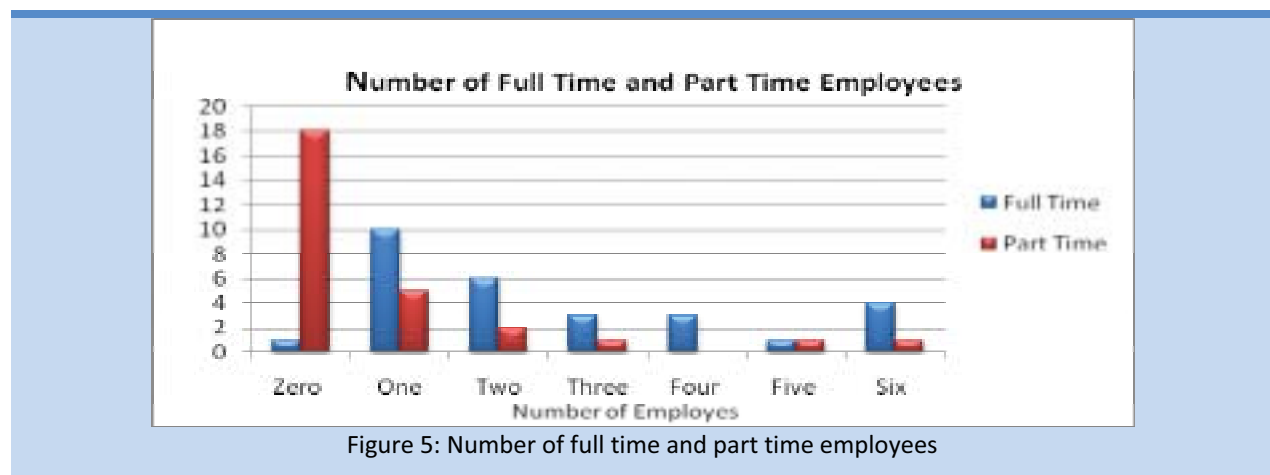


Figure 5: Number of full time and part time employees

Question 7: How many clients/customers do you see in a particular week?

This question aims to gather information on the size of the customer base in Mineral. With 22 valid responses, respondents were asked to write in the number of customers per week. Responses ranged from as low as 6 per week to as high as 2,300.

Although there is a wide range of responses, the majority of businesses see less than 50 customers per week. This small customer base is in keeping with the small businesses in Mineral. The outlier with 2,300 customers per week is Virginia Community Bank, and may service individuals travelling through town on their way home from work.

Question 7 Responses



Figure 6: Number of customers seen per week

Question 8: Business operating hours and busiest days: please list hours, please check days.

This question was designed to establish common business hours in Mineral and identify busiest days of the week. There were 29 valid responses to business operating hours, and 23 valid responses for busiest days. The vast majority of stores are open normal business hours Monday through Friday. 17 of 29 are open on Saturday, and only 3 are open on Sunday. 3 stores are closed one day of the work week.

There were 23 valid responses to busiest days. A majority of respondents listed Monday and Friday as their busiest days. No respondents listed Sunday as their busiest day, and only 6 listed Saturday. This may indicate a prevalence of professional businesses, as opposed to retail: people tend to take care of their errands during the week, but shop and take advantage of services (such as restaurants) during the weekend.

Question 8 Responses

Business Operating Hours	
	Number of Businesses Open
Monday	28
Tuesday	28
Wednesday	28
Thursday	29
Friday	29
Saturday	17
Sunday	3

Table 4: Business Operating Hours

Busiest Day	
	Count
Monday	14
Tuesday	6
Wednesday	5
Thursday	6
Friday	17
Saturday	6
Sunday	0

Table 5: Busiest Days

Question 9: What is your busiest time of year?

Like question 8, this question sought to identify consumer trends by ascertaining what were businesses' busiest times of year. There were 22 valid responses, several of which listed multiple seasons. The responses broke down as follows: 8 said that spring was their busiest time; 13 said summer; 6 said fall; 4 said winter; and 2 said that they were continuously busy all year. These results show that the majority of businesses in town are busy during the warm months –the remainder are specialty stores (such as the pack and ship store, which is busiest around the holidays).

Question 10: Please describe your target customer group

This question asked the respondent to check the box that best describes their target customer gender (male, female, or both), and target customer age groups (Under 18; 18-29; 30-49; 50-64; 65 and over). Of the 29 valid responses, 24 said that their target genders were both men and women; 3 said their target gender was men; and 2 said their target gender was women. The majority of businesses checked multiple boxes, almost all of which indicated that middle-aged adults are their target demographic. There were no businesses that cater strictly to customers under age 18. This may represent a market that has yet to be explored in Mineral.

Question 10 Responses

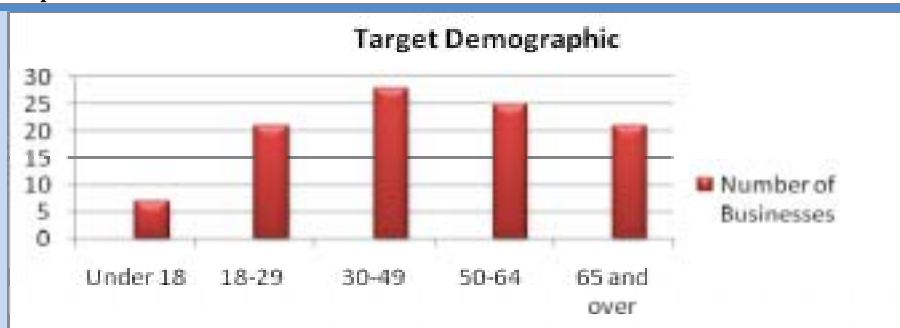


Figure 7: Target Customer Age Group

Question 11: Please indicate the percentage of your customers who come from the following market area

This question was intended to assess how many customers are from the Town of Mineral versus a surrounding community. The question asked respondents to indicate the percentage of their customers that come from: Town of Mineral, Lake Anna, Louisa County, Region, State, or Out of State. Responses to this question were varied, and often the percentages did not add up to 100%. Others simply checked which areas their customers came from, not indicating a percentage. Those that did respond with percentages show that 26% of customers come from the Town of Mineral; 35% come from Lake Anna; 51% come from Louisa County; 31% come from the region; 44% come from the state; and 4% come from out of state.

Several discrepancies exist within the data. For example, respondents indicated that 44% of their customers come from the state of Virginia, while only 4% come from out of state; this leaves 52% unaccounted for. The data is helpful, however, in indicating how many customers are from the Town of Mineral. If only 26% of customers are from Mineral, then the remainder are from elsewhere in Louisa County or other locations.

Question 11 Responses

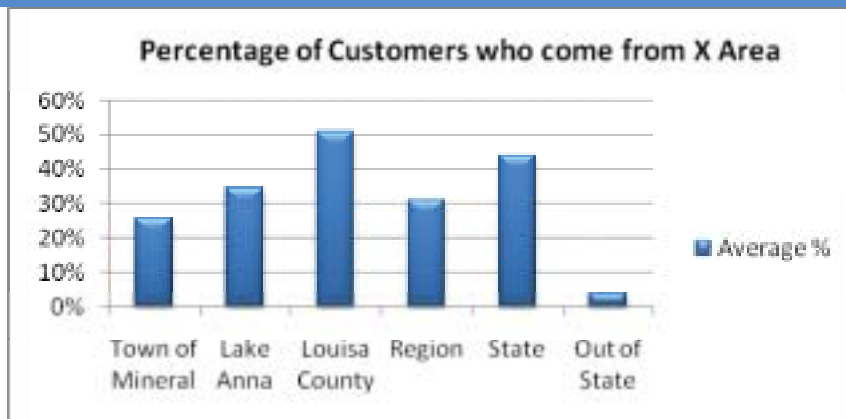


Figure 8: Geographic Customer Base

Geographic Area	Average %
Town of Mineral	26%
Lake Anna	35%
Louisa County	51%
Region	31%
State	44%
Out of State	4%

Table 6: Geographic Customer Base

Question 12: What is the general size of your business in terms of sales/business receipts in the past year?

The next series of questions was designed to assess the economic vitality of Mineral businesses. There were 23 valid responses to this question, and five possible answer choices: less than \$50,000; \$50,000-\$100,000; \$100,000-\$500,000; \$500,000-\$1,000,000; and over \$1,000,000. 6 of the respondents answered that they made less than \$50,000; 2 made between \$50,000-\$100,000; 9 made between \$100,000-\$500,000; 4 made between \$500,000-\$1,000,000; and 2 made over \$1,000,000.

Question 12 Responses



Figure 9: Sales Receipts of Mineral Businesses

Question 13: Have your sales or gross receipts gone up, down, or stayed the same in recent years?

This is a two part question, which asked the respondent to indicate whether their gross receipts had gone up, down, or stayed the same in both the past year and last five years. If their gross receipts went up or down, they were asked to indicate the percentage increase or decrease. There were 23 valid responses for this past year's gross receipts, and 18 for the last five years' gross receipts. The results show that there was a smaller average percent increase in the past year than in the last five years, and a larger average percent decrease in the past year than in the last five years. This change indicates that Mineral businesses are doing less business than they were five years ago. This may be the result of the economic downturn, and may represent a decrease in consumers' buying power. A decrease in consumers' buying power, represented by a decrease in gross receipts, may act as a disincentive for new businesses to establish in Mineral.

Question 13 Responses

	Past Year Count	Last Five Years Count	Percentage Change	Percentage Change
Up	5	8	13%	29%
Down	11	6	-35%	-21%
Stayed the same	7	5	N/A	N/A

Table 7: Sales Receipts

Question 14: Do you have plans to change your present business operation within the next two years?

There were 22 valid responses to this question: 5 respondents plan to expand; 1 may have to close; 2 plan to relocate within Downtown; 0 plan to relocate out of town; 12 have no plans; and 3 responded with 'other.' As can be seen in the graph below, the majority of businesses have no plans to change their business operation. About 23% of respondents plan to expand, which may indicate their relative

economic success. The fact that only one business may have to close also indicates that the existing businesses in Mineral are relatively stable.

Question 14 Responses

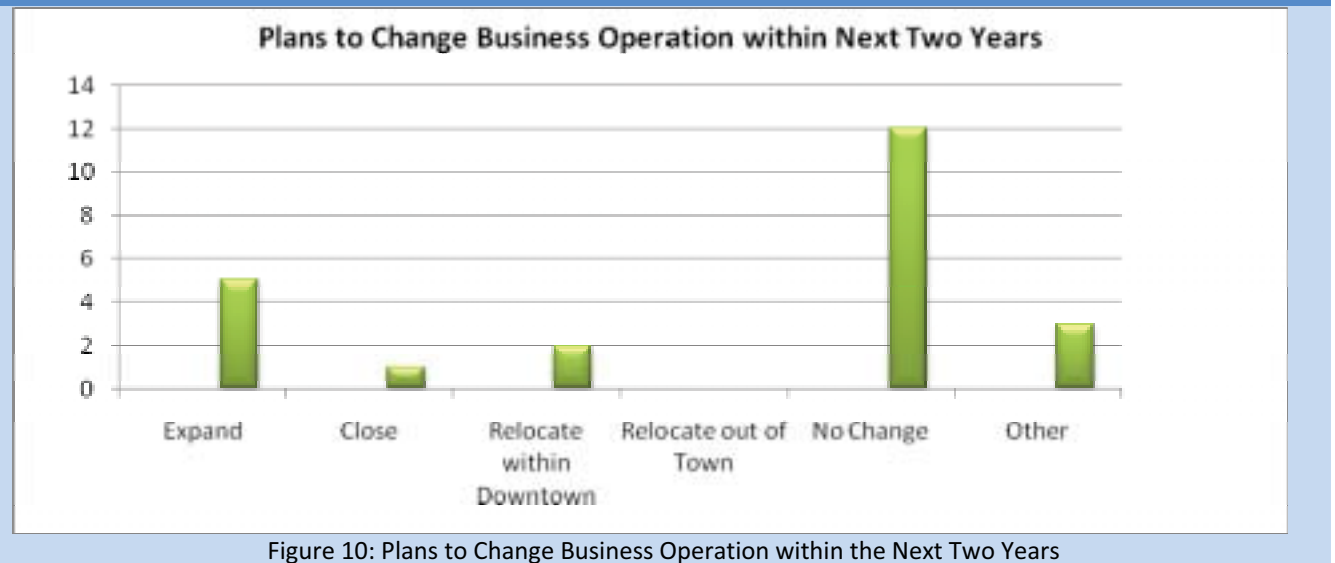


Figure 10: Plans to Change Business Operation within the Next Two Years

Question 15: What are your most successful marketing/advertising mediums?

This question asked respondents to indicate what advertising medium worked best for their business. They were able to circle one or more of the following: national publications; radio; television; website; direct mail; storefront displays; participation in festivals/group promotions; word of mouth; and other. 27 of the 28 valid responses said that word of mouth was a successful marketing medium for their business, and 7 out of the 12 'other' responses indicated that newspapers were also a successful marketing tool. Reputation, or 'word of mouth,' is obviously important for small town businesses, and responses show that it is by far the most used advertising tool.

Question 15 Responses

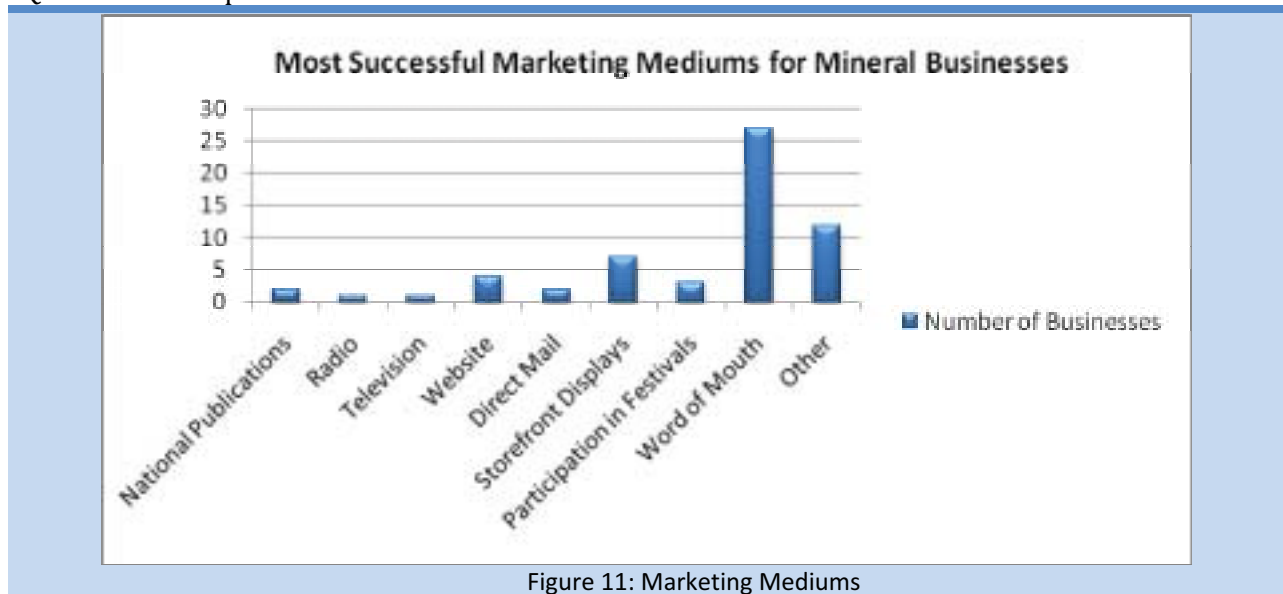


Figure 11: Marketing Mediums

Question 16: Does your business have a need for high-speed internet access?

There were 30 valid responses to this question, in which respondents could choose ‘yes’ or ‘no.’ 21% of respondents said that they did not need high-speed internet access, and 79% said that they did need high-speed internet access.

Question 16 Responses

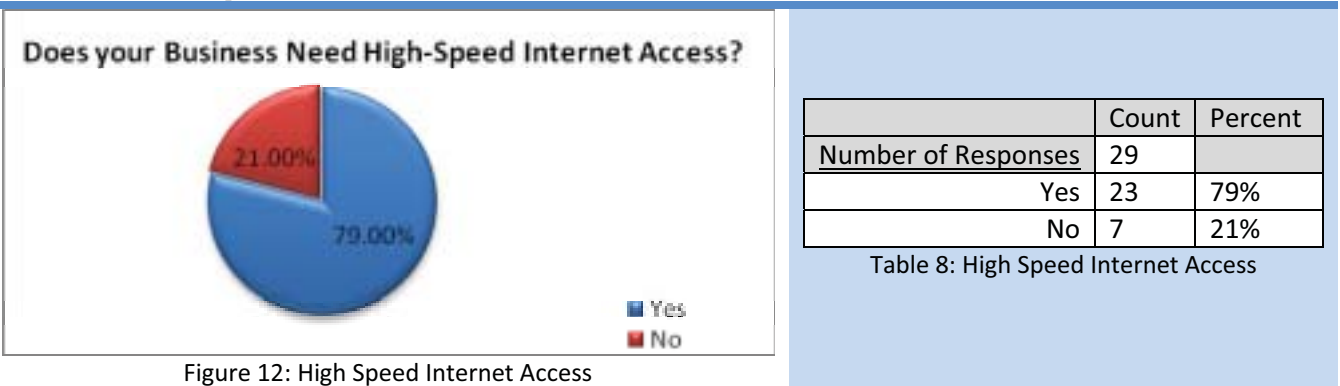


Figure 12: High Speed Internet Access

Table 8: High Speed Internet Access

Question 17: What kind of new businesses (goods and services) are needed in downtown Mineral?

This question was designed to ascertain what businesses are currently needed in downtown Mineral, from the business owner’s perspective. No answer options were provided; the respondent was allowed to write-in their answer. There were 22 valid responses to this question; however, there is a

discrepancy between the number of valid responses and the number of suggested new businesses, because respondents provided multiple suggestions.

The most popular suggestions were a restaurant (45%) and drug store (32%), followed by hardware store (23%), fast food (14%), no improvement necessary (or make existing businesses stronger) (9%), and a smattering of “other” suggestions. Other suggestions include a dry cleaners, medical facility, instructional, coffee shop, larger grocery store, basketball court, professional counseling, and office complex.

This question highlights trends in business owner’s perspective of the town. Although restaurants already exist in downtown Mineral, there is clearly a demand for additional venues. Several of the surveys specified type of restaurant desired, with multiple respondents articulating that they would like a “nice, family” restaurant. There is also a clear desire for a drug store or pharmacy in town. Without significant medical facilities or drugs stores, residents currently have to travel to the Town of Louisa or elsewhere for their pharmaceuticals.

Question 17 Responses

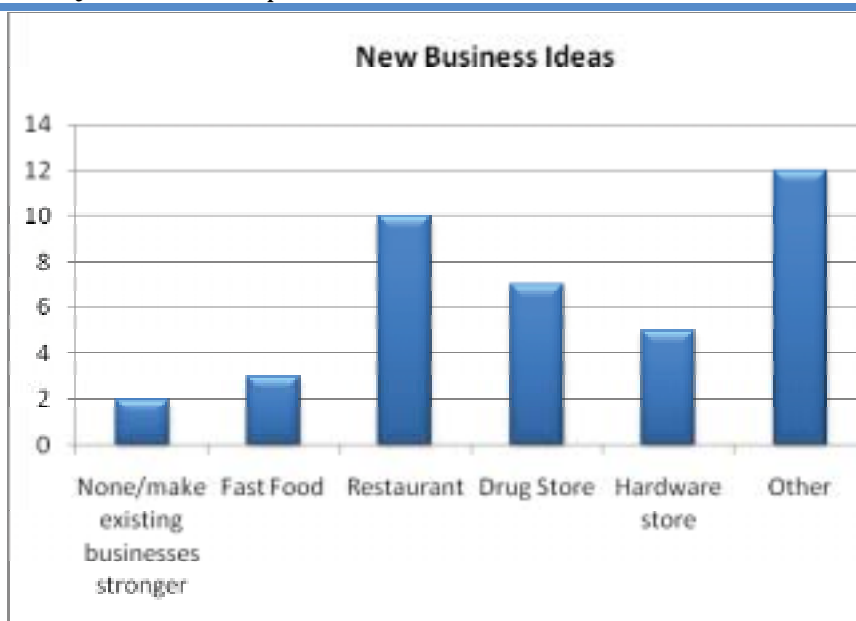


Figure 13: New Business Suggestions

New Business Ideas	Count	Percentage
None	2	9%
Fast Food	3	14%
Restaurant	10	45%
Drug Store	7	32%
Hardware store	5	23%
Other	12	52%

Table 9: New Business Suggestions

Question 18: Are there services or facilities not now available in the Town of Mineral, the Town of Louisa, or Louisa County that would fit in the currently vacant Mineral School?

As opposed to the previous question, which assesses business demand, this question surveys what community facilities are most desired or needed, and would most benefit from a central location. Respondents could choose from ten answer options: vocational training/workforce center; performing

arts center; senior center; year-round farmers’ market; day care center; after school program; one-stop employment center; boys/girls club; indoor recreation; and ‘other.’ There were 21 valid responses to this question; however, there is a discrepancy between the number of valid responses and the number of suggested facilities, because respondents provided multiple suggestions.

The most popular options were indoor recreation (48%), day care (43%), a farmer’s market (38%), and after school programs (38%), followed by boys and girls club (33%), vocational (24%), performing arts (24%), senior center (19%), employment center (10%), and ‘other’ (24%). All ‘other’ suggestions were for businesses, including a pharmacy, office space, restaurants, and specialty stores.

These answers show a high demand for activities for school-age children, with a high percentage of respondents favoring day care, after school programs, and a boys and girls club. This may suggest a lack of facilities for young families and school-age children in the town and county. This question also highlights a demand for an expanded farmer’s market. If the farmer’s market is moved to the school site, it may encourage expansion and, if the building is maintained, it would be able to function year-round.

Question 18 Responses



Figure 14: Service/Facility suggestions

Service/Facility	Count	Percentage
Vocational	5	24%
Performing Arts	5	24%
Senior Center	4	19%
Farmers Market	8	38%
Day Care	9	43%
After School	8	38%
Employment Center	2	10%
Boys/Girls Club	7	33%
Indoor Recreation	10	48%
Other	5	24%

Table 10: Service/Facility suggestions

Question 19: What factors do you feel need the most improvement in downtown Mineral?

This question asked respondents to rank a series of 18 factors (such as parking, safety, quality of goods and services, etc.) from 1 to 10, with 1 being the most important. Results from this question are difficult to calculate, since respondents answered the question in a variety of ways: some respondents ranked every option, others ranked only a few options, and some did not rank each factor but merely put a

check mark next to the factors that they deemed important. Nonetheless, any survey with a ranking or check mark was counted.

There were 25 valid responses to this question. Below is a chart which lists the factors in order of most needed improvement to least needed improvement: a low score denotes a factor that needs the most improvement, while a high score denotes a factor which needs little improvement.

Question 19 Responses

Rank from Most to Least Important	Count
Safety	47
Special events/festivals	55
Traffic circulation/congestion	55
Physical appearance of buildings	60
Financing for business startup/expansion	60
Friendliness of sales people	65
Business development assistance	66
Downtown vacancy rate	72
Quality of goods and services	72
Variety of goods and services	72
Public utilities/drainage	73
Shopping hours	75
Parking	80
Sidewalks and Crosswalks	80
Physical condition of buildings	86
Mix of retail stores/other uses	92
Appearance of streetscape	93

Table 11: Factors that need the most improvement in Mineral

Question 20: Have you and/or the building owner made any improvements to the building you occupy in the last two years?

This is a three part question, which asks the respondent to circle ‘yes’ or ‘no.’ If the respondent answers ‘yes,’ they are asked to describe the improvements, and write the approximate costs of the improvements. There were 27 valid responses to this question. 78% of respondents answered ‘yes,’ they did make improvements in the last two years, and 22% answered ‘no.’ Of those who answered ‘yes,’ the most common improvements were expansion, painting, and landscaping. Only 9 of the 21 ‘yes’ answers wrote an approximate cost. The total estimated costs of all building improvements in Mineral was \$422,000, with estimates ranging from \$1000 to \$250,000 (the \$250,000 improvement was

for BBT). Although the majority of improvements were modest, they suggest that business owners take pride in the appearance and quality of their buildings. Attention to structural integrity and appeal also indicates relative financial stability, and dedication to the continued success of their business.

Question 21: What major improvements does the building need?

This is a three part question, which asks the respondent to write down needed improvements, planned building over the next two years, and estimated expenditure. There were a total of 19 valid responses, half of which said that they had no needed improvements. The remainder needed work on windows, roofs, landscaping, additional parking, better lighting, and additional utilities. Only two respondents wrote what they planned to build over the next two years (need to paint, improve chimneys, add a building out back, and do some interior work), and only three respondents estimated their expenditures (\$12,000, \$7,500, and \$60,000-\$70,000 respectively). Like the previous question, these responses indicate a dedication to the quality and appearance of Mineral businesses. However, only 3 of the 19 total respondents plan on improving their building over the next two years. This may indicate either lack of financial resources, or that no improvements are needed at this time.

Question 22: If a financial assistance program for building/site improvements was available to downtown property owners, such as low-interest loan/grant program, would you be interested in participating?

This question asked the respondent to either circle 'yes' or 'no.' There were 24 valid responses to this question, of which 46% answered yes, they would be interested in such a program, and 54% answered no. The answers to this question most likely stem from a lack of information about the potential financial assistance program. Answers to previous questions show that Mineral business owners frequently improve their properties, and have an earnest desire to improve the appearance of their town. Moreover, the Town of Mineral decided to apply for a community development block grant specifically so that they could improve the aesthetic character of their town, and the quality of life of their citizens. If business owners were informed about the nature of the program –and it's intended benefits - they would most likely favor financial assistance.

Appendix 2: Consumer Survey

The purpose of the Mineral Consumer Survey was to obtain information to help in preparing this Marketing Study and Physical Improvement Plan for downtown Mineral. Specifically, the survey sought to obtain information from residents of the greater Mineral area, in order to strengthen Mineral’s ability to identify consumer habits and better meet residents’ needs. The survey was administered by the Thomas Jefferson Planning District Commission (TJPDC), and was sent to 315 Mineral residents. Recipients were anonymous, and were chosen randomly based on the Town’s PO Boxes.

There were a total of 54 surveys collected between June 7th and June 22nd, yielding a 17% response rate. Each survey asked 15 questions. Questions 1-3 sought to identify consumer trends; questions 4-8 identified consumer preferences; and questions 9-15 identified consumer demographics. There was also a section for additional comments. Only a portion of these surveys were completed in their entirety, while a significant amount of respondents completed certain questions and left others blank. All surveys, whether fully or partially completed, are included in this analysis.

Question 1: Where do you go most often to shop for the following?

This question was designed to identify whether people do the majority of their shopping in Mineral, or if they go elsewhere. Respondents were asked to check one box for each category (see table 1). There is a discrepancy between number of respondents and number of answers, because respondents often checked multiple boxes per category.

Table 1: Response categories for question 1

	Town of Mineral	Town of Louisa	Louisa County	Lake Anna area	Zion Crossroads	Short Pump/Richmond	Fredericksburg	Charlottesville	Other
Groceries									
Convenience items									
Clothing and accessories									
Large items such as furniture and appliances									
Auto related items and repairs									
Hardware and building supplies									
Sporting goods									
Restaurant meals									
Entertainment									
Personal care such as hairdresser									
Business and legal services									
Medical services and supplies									
Banking, insurance, and financial services									

Results show that respondents purchase goods and services that are provided in Mineral (such as auto shops, restaurants, and salons). However, they travel to Louisa, Short Pump/Richmond, and Fredericksburg for the majority of their retail needs. This may be due to the fact that Mineral cannot provide these services, forcing consumers to make purchases elsewhere. Consumers may also purchase goods outside of Mineral because Mineral retailers are not competitive (ex: groceries are bought in Louisa because they are cheaper).

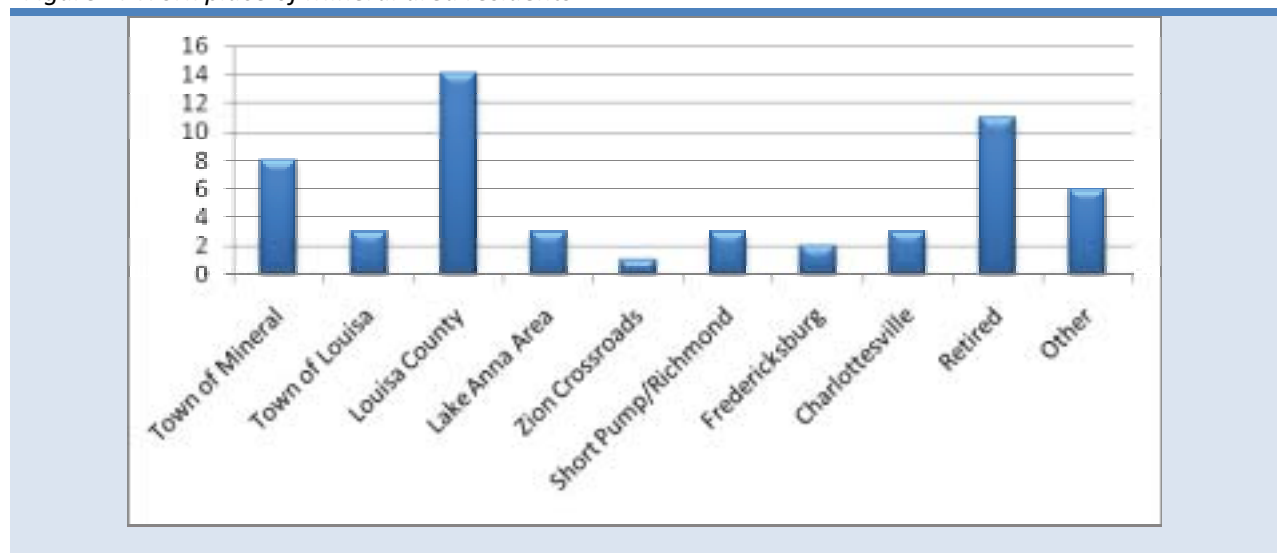
Table 2: Where Mineral consumers purchase goods and services

Location	Item
Town of Mineral	Auto related items and repairs; restaurant meals; personal care such as hairdresser; banking, insurance, and financial services
Town of Louisa	Groceries; convenience items; hardware; restaurant meals; business and legal services; medical services and supplies; banking, insurance, and financial services.
Short Pump/Richmond	Clothing and accessories; large items such as furniture and appliances; sporting goods; entertainment
Fredericksburg	Sporting goods

Question 2: Where do you work?

Question 2 attempted to ascertain whether Mineral area residents worked in Mineral. There were a total of 52 valid responses to this question. Only 15% of respondents work in Mineral. 26% work in Louisa County, and the remainder work in surrounding areas. However, 20% of respondents are retired, which may indicate that: a large number of residents in Mineral are senior citizens; or, retired individuals are more likely to respond. Census data of the area support these findings, and show that Mineral is an aging population.

Figure 1: Work place of Mineral area residents



Question 3: Approximately how often do you come to Mineral for the following?

There were 53 valid responses to this question. Respondents were asked to check one box per category (see table 3 below).

Table 3: Response categories for question 3

	5 or more times per week	2-4 times per week	Once per week	1-2 times per month	1-2 times every few months	Never
Grocery shopping						
Non-grocery retail shopping						
Personal care such as hairdresser						
Professional services						
Business with the Town of Mineral						
Business with the DMV						
Eating out						
Entertainment						
Passing through/going elsewhere						

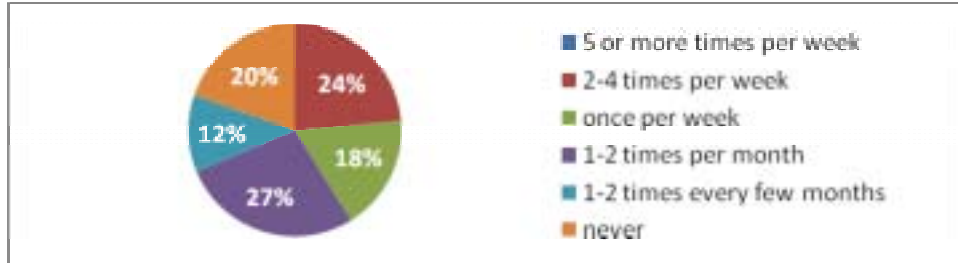
Results show that Mineral area residents do not regularly visit town for most errands. The respondents were closely split on frequency of trip for grocery shopping, with responses ranging from ‘2-4 times per week’ to ‘never’ (see figure 2 below). This may indicate that people use the local grocery store, but may go elsewhere for their weekly grocery run. 40% of residents never come to town for personal care; another 25% only come 1-2 times every few months, and 32% come once or twice per month. 81% never come to town for professional services, with another 17% coming 1-2 times every few months. These last two categories are surprising, given the number of salons and banks in Mineral. This may indicate that people are taking care of personal errands near their place of work. They may also choose to go elsewhere for a variety of goods and services, or cost considerations.

45% never come to town for business with the Town of Mineral, with 29% coming 1-2 times every few months, and 18% coming 1-2 times per month. 73% come to Mineral 1-2 times every few months for business with the DMV. 29% of respondents say they eat in Mineral at least once per week; however, 79% say they never come to town for entertainment. This shows that people do frequent the existing restaurants, but there is a dearth of entertainment options. Later in the survey, respondents will also note that they would like more restaurants and entertainment venues. 1/3 of respondents say that they never come to town for non-grocery retail shopping, but another 25% say they come to town at least once per week. Finally, over half of respondents answered that they pass through town five times or

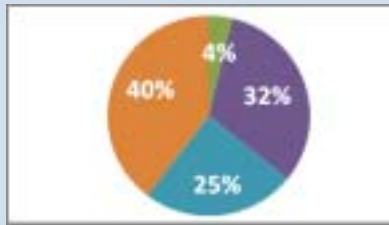
more per week. This is consistent with the traffic count of over 11,000 trips per day along Mineral Avenue. This also represents a market that could be explored: attracting commuters with retail that meets their needs.

Figure 2: Frequency of trips to Mineral

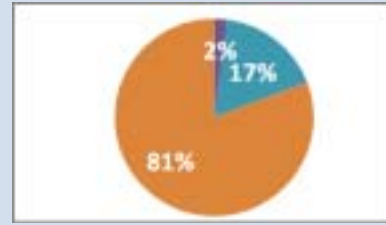
Grocery Shopping



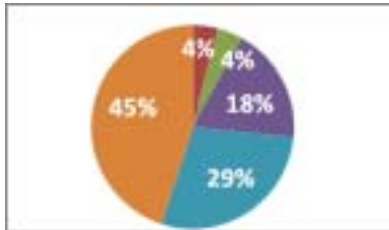
Personal Care such as Hairdresser



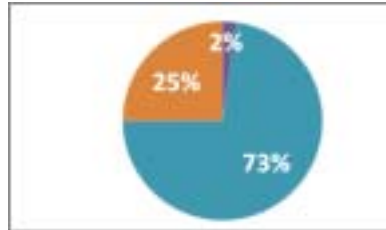
Professional Services



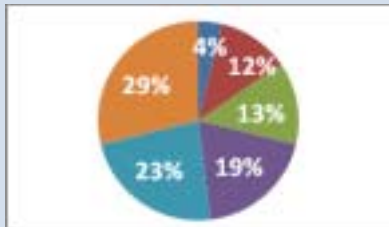
Business with the Town of Mineral



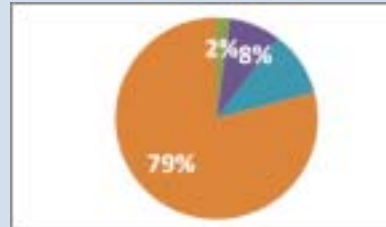
Business with the DMV



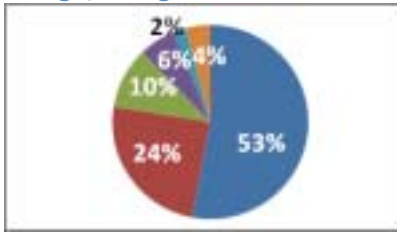
Eating Out



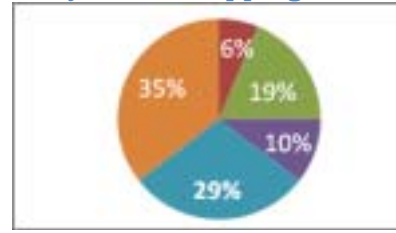
Entertainment



Passing Through/Going Elsewhere



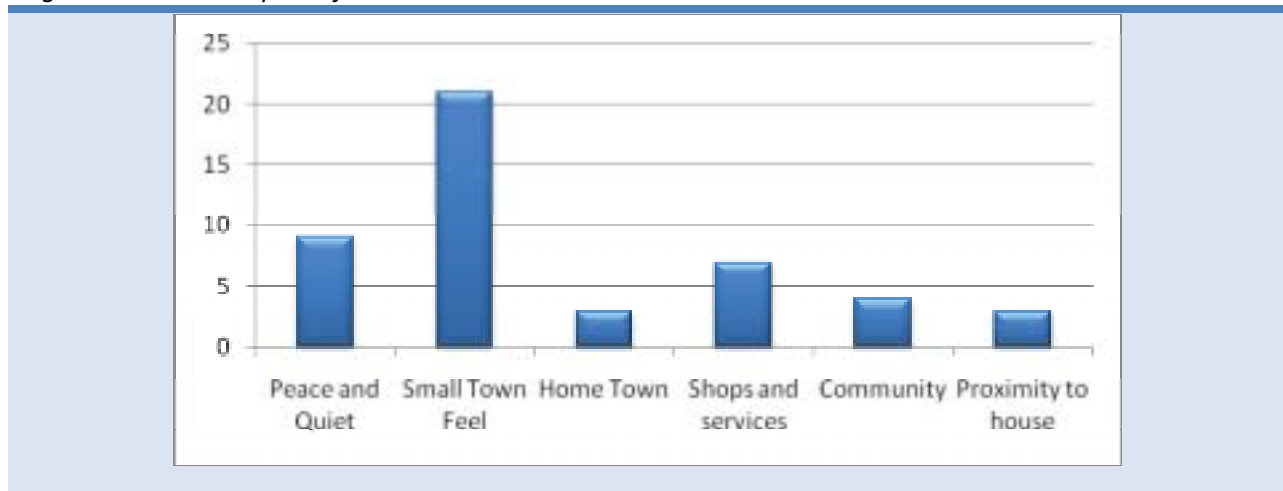
Non-Grocery Retail Shopping



Question 4: What do you like best about Mineral?

This question asked respondents to write-in their favorite aspect of Mineral. There were 45 valid responses to this question; however, multiple respondents wrote down multiple answers. Answers varied widely, but the majority of answers fell into six categories: liked the peace and quiet; liked the small town feel; it was their home town; liked the shops and services; liked the community; downtown was close to their house. The most popular answers were 'small town feel,' 'peace and quiet,' and 'shops and services.' This shows that residents like the size and feel of their town, and that they are pleased with the existing goods and services.

Figure 3: Favorite aspect of Mineral

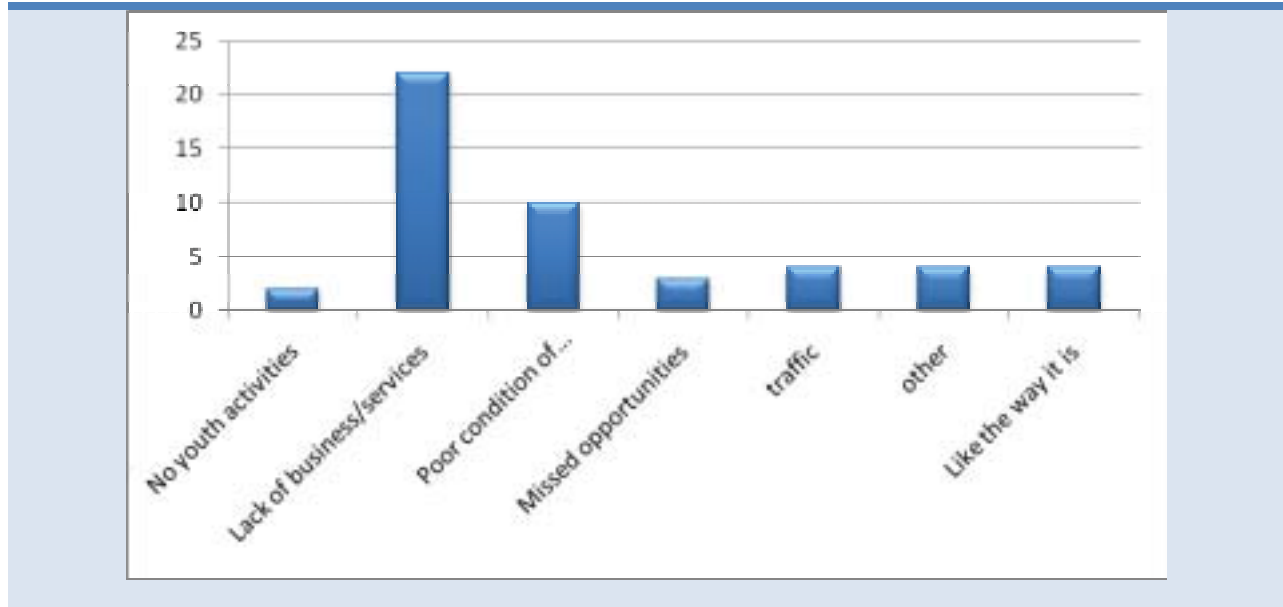


Question 5: What do you like least about Mineral?

This question asked respondents to write-in their least favorite aspect of Mineral. There were 47 valid responses to this question; however, multiple respondents wrote down multiple answers. Answers varied widely, but the majority of answers fell into five categories: no youth activities; lack of business/services; poor condition of businesses/homes; missed opportunities; and traffic. Several respondents commented that they liked the town as it is, and many offered suggestions that did not fall into these five categories. As can be seen in the graph below, respondents' two least favorite things

about the town are the lack of businesses/services, and the poor condition of businesses/homes. When looking at the responses of both this question and question 4, we can see that residents like what currently exists in town, but would like more variety of goods and services. There is also a clear demand for building and aesthetic improvements.

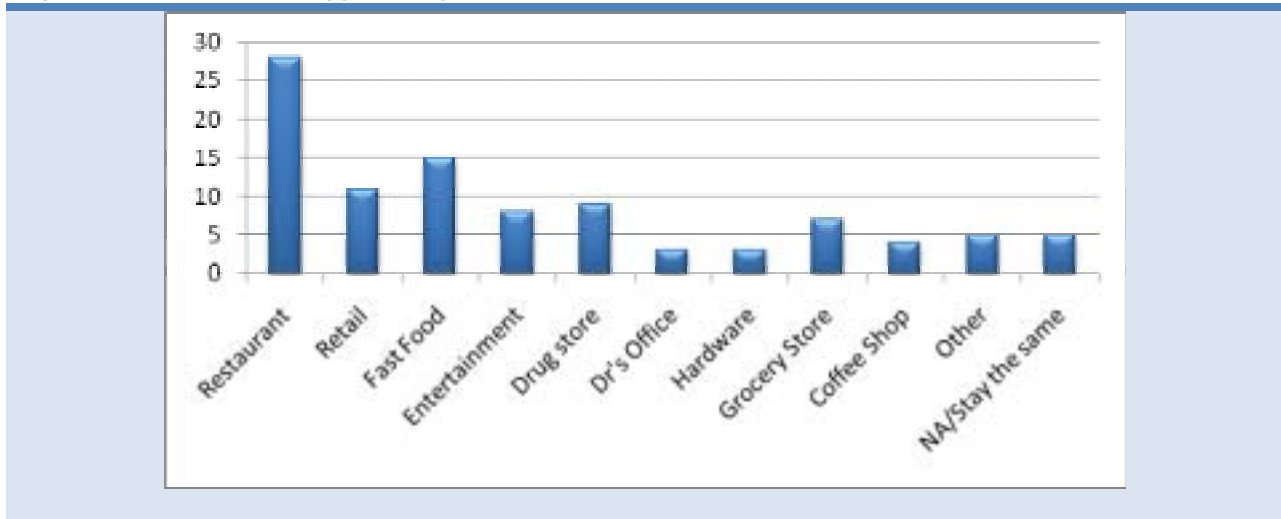
Figure 4: Least favorite aspects of Mineral



Question 6: What types of businesses (retail, restaurant, services, etc.) would you like to see come to Mineral that currently are not there?

This question asked respondents to write-in what types of new business they would like to see in Mineral. There were 48 valid responses to this question; however, multiple respondents wrote down multiple answers. Answers varied widely, but the majority of answers fell into nine categories: restaurant; retail; fast food; entertainment; drug store; Dr’s office; hardware store; grocery store; and coffee shop. There were multiple ‘other’ suggestions, which included a laundry, Wal Mart, bookstore, ABC, and bed and breakfast. Several respondents also commented that they like Mineral the way it is. As can be seen in figure 5 below, the most popular responses were a restaurant, fast food, drug store and retail. Several respondents offered specific suggestions for fast food (such as Wendy’s and Arby’s). Many respondents also offered suggestions for specific types of entertainment venues, the most popular being a bowling alley and movie theater. The high response rate to this question and numerous specific suggestions for fast food and entertainment venues show that respondents are interested in bringing new business to Mineral.

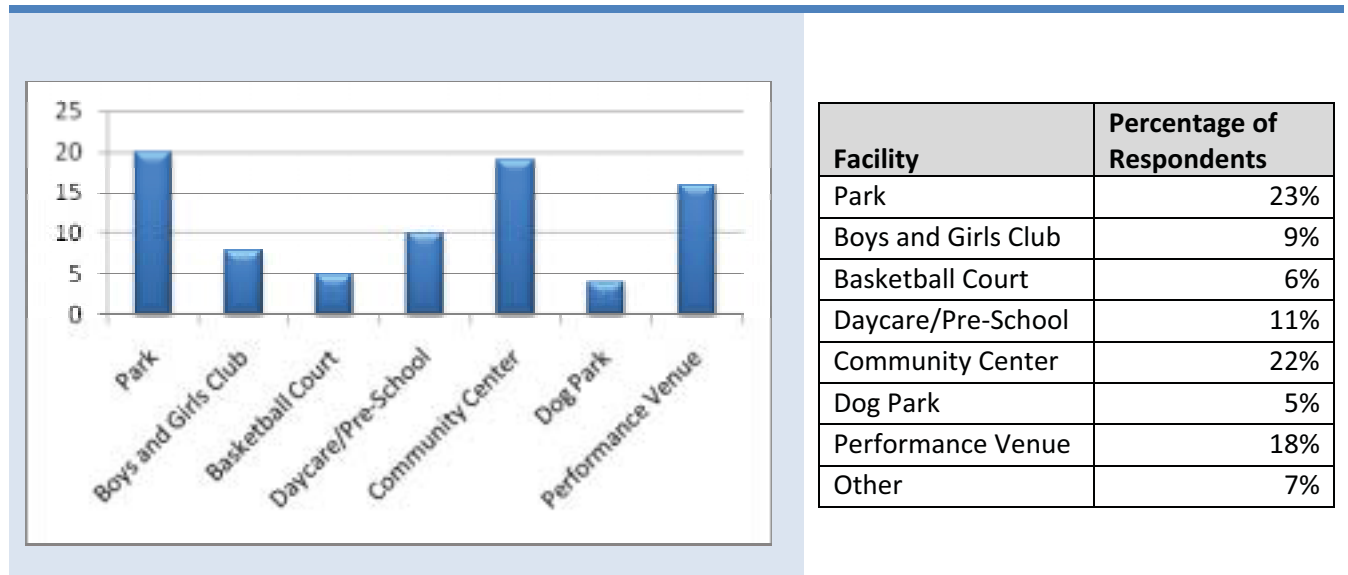
Figure 5: New business suggestions for downtown Mineral



Question 7: What community facilities would make Mineral more appealing?

This question asked respondents to circle community facilities they feel would benefit Mineral. Respondents could choose from: park; boys and girls club; basketball court; daycare/pre-school; community center; dog park; performance venue; and 'other.' There were 44 valid responses to this question. The most popular options were a park, community center, and performance venue, followed by a day care/pre-school, boys and girls club, basketball court, dog park. The popularity of 'park' is surprising, given that Mineral already has a park with playground downtown. However, the three top responses all demonstrate a desire for a central gathering space, whether in the form of a park, community center, or performance venue.

Figure 6: Desired community facilities

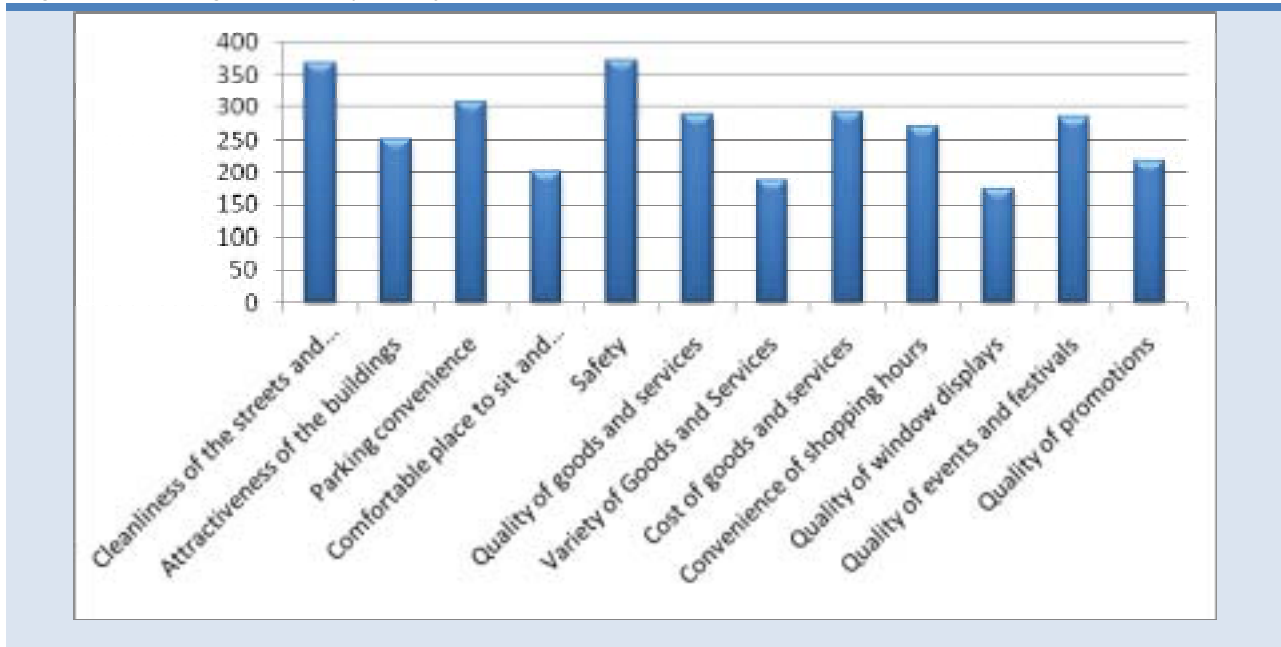


Question 8: Using the rating scale below, how would you rate Mineral concerning the following items?

This question asked respondents to rate a series of factors from 1-10 (1 = very poor; 10 = very good). Factors included: cleanliness of the streets and sidewalks; attractiveness of the buildings; parking convenience; comfortable place to sit and relax; safety; quality of goods and services; variety of goods and services; cost of goods and services; convenience of shopping hours; quality of window displays; quality of events and festivals; and quality of promotions. There were 53 valid responses to this question; however, not all respondents circled an answer for every category. Therefore, some categories may be artificially higher/lower than others. This should be taken into account when analyzing the results.

The results show that cleanliness of the streets and sidewalks, safety, and parking convenience were all highly ranked, while quality of window displays, variety of goods and services, and comfortable place to sit and relax received the lowest scores. These results echo earlier responses, showing that Mineral consumers want more businesses and nicer aesthetics in the downtown area.

Figure 7: Ranking various aspects of downtown Mineral



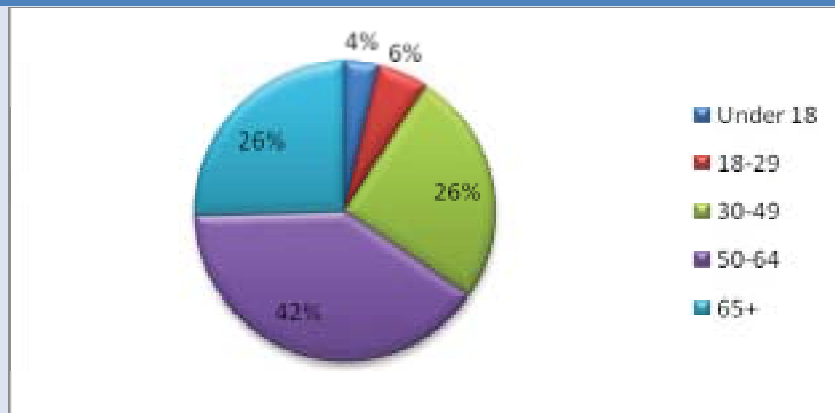
Question 9: Circle your gender.

There were 53 valid responses to this question. 64% of the respondents were female; 36% were male. This may indicate that: there are more females in Mineral; or, females are more likely to respond to surveys. The later is most likely the case, since data from the 2000 Census shows that there are an equal number of men and women in Mineral.

Question 10: Circle your age.

There were 53 valid responses to this question. Respondents could circle either: under 18; 18-29; 30-49; 50-64; or over 65. There is some discrepancy in the numbers, since several respondents checked multiple boxes. As can be seen in figure 8, 26% of respondents were over 65; 42% were between 50-64; 26% were between 30-49; and only 10% were under 29 years old. This shows that the majority of respondents were older adults.

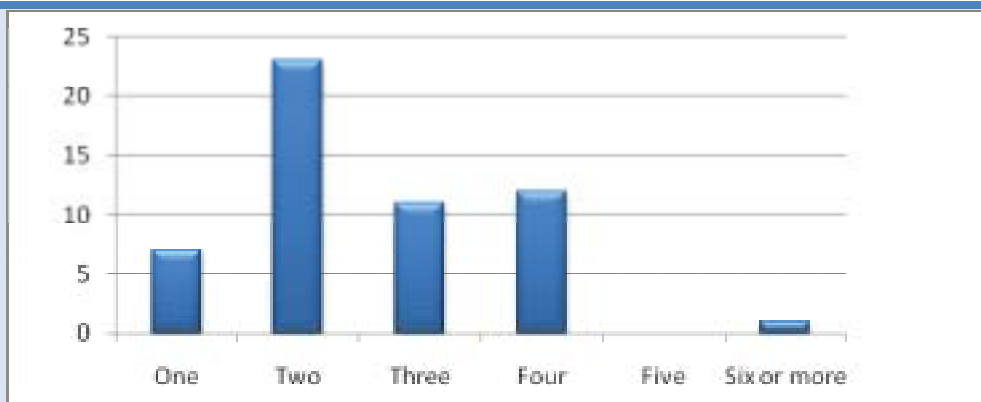
Figure 8: Age of respondents



Question 11: Circle the number of people living in your home including yourself

There were 54 valid responses to this question. Respondents could circle either: one, two, three, four, five, six or more. Results show that 43% of respondents have two people living in their household; 20% have three people; 22% have four people; 13% have only one resident, and one household has six or more people. This may indicate that there are a number of couples or ‘empty nesters’ in Mineral, or that couples without children are more likely to respond to surveys.

Figure 9: Number of people per household



Question 12: Circle the number of adults living in your home.

There were 54 valid responses to this question. Respondents could circle either: one, two, three, four, five, six or more. Results show that 74% of respondents have two adults living in their household. 13%

have only one adult; 11% have three adults; and only one household has 4 adults. This may also show that there are many couples or 'empty nesters' in Mineral.

Question 13: Circle the number of children under 18 years old living in your home.

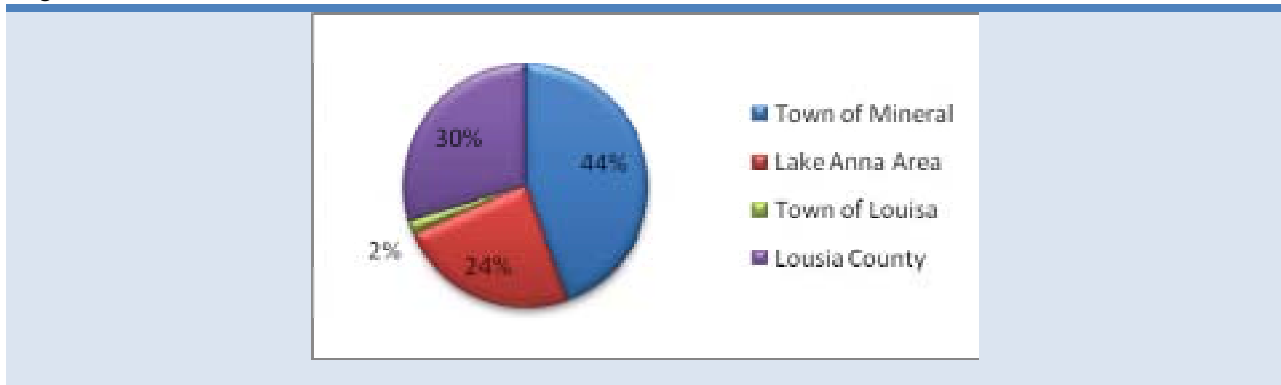
There were 18 valid responses to this question. Respondents could circle either: one, two, three, four, five, six or more. A number of respondents wrote in 'zero,' or left the question blank. If the question was left blank, we assume that no children live in the household. Results show that 10 out of the 18 households only have 1 child; 7 households have 2 children; and 1 household has 5 children. These results show that survey respondents were primarily empty nesters or older couples.

Question 14: Circle the area that best describes where you live. Do you live in your Mineral area home year round?

This is a two part question. The first part asks the respondent to circle the area where they live: Town of Mineral; Lake Anna area; Town of Louisa; or Louisa County. There were 54 valid responses to this question. 44% of respondents live in the Town of Mineral; 24% live in the Lake Anna area; 2% live in the Town of Louisa; and 30% live in Louisa County. This tells us that many Mineral-area residents who have a PO Box in Mineral do not live in the Town of Mineral. Furthermore, it shows that the Town of Mineral is an important urban hub for Lake Anna residents.

The second part of this question asks respondents if they live in their Mineral area home year round (circle yes or no). There were 45 responses to this question. 43 of the 45 respondents said yes, they live here year round. The two that do not live in the area year round reside in Lake Anna.

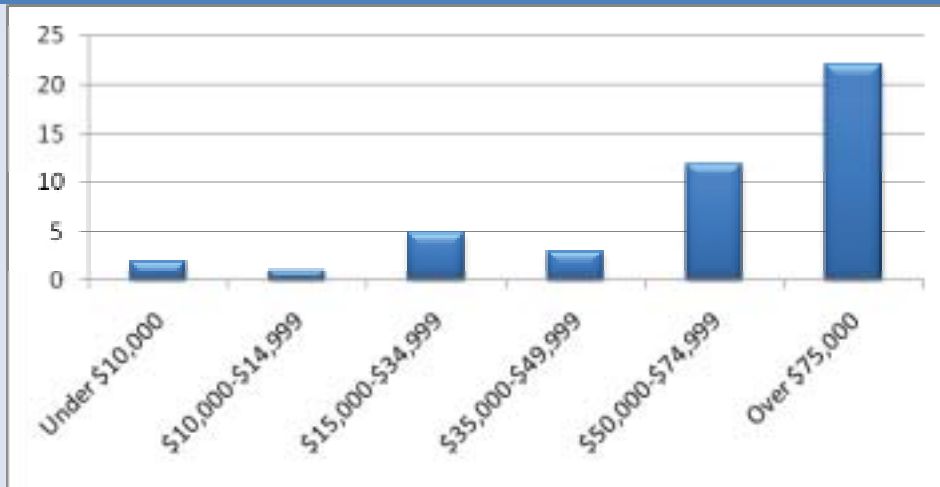
Figure 10: Where Mineral area residents live




Question 15: Circle the yearly income of your household.

There were 45 valid responses to this question. Respondents were asked to circle either: under \$10,000; \$10,000-\$14,999; \$15,000-\$34,999; \$35,000-\$49,999; \$50,000-\$74,999; and over \$75,000. 49% of respondents said they make over \$75,000 per year; 27% make between \$50,000-\$74,000; 7% make between \$35,000-\$49,999; 11% make between \$15,000-\$34,000; and the remainder make below


\$15,000. These numbers may reflect the high response rate from Lake Anna, or may take into account social security and pensions from retired residents.




Appendix 3: Historic Structures Inventory


HISTORIC INVENTORY	100 First Street
Current Title	Total Body Fitness (Gym)
Materials	Brick, Concrete, Plywood
Year Built	1900-1920
Resource Status	Commercial Building
Virginia Dept. of Historic Resources ID	054-5029-0055
Condition	Poor
<p>Building Description: This is a one-story, brick commercial building, laid in six-course American bond on a poured concrete foundation, which banks to the rear. The front of the building is sheathed in plywood. The façade has storefront windows with a pent roof above. The wood windows along the east, west, and north elevations are 6/6-light, double-hung sash. The shed roof with parapet is covered with standing-seam metal. Additions to the rear include a one-story, common-bond brick, shed-roof section and a one-story, concrete-block shed-roof addition.</p>	
	

HISTORIC INVENTORY	102 East First Street
Current Title	Mineral Town Offices
Materials	Brick, Stone
Year Built	1909
Resource Status	Government
Virginia Dept. of Historic Resources ID	054-5029-0081
Condition	Poor
<p>Building Description: This is a handsome one-story brick building on a banked basement. Pilasters trimmed with stone divide each of its bays and support a stone cornice topped by a brick parapet. Round-headed arches top all openings with stone keystone over the entrance and Palladian windows located in the center of each side. The fanlight over the front windows has been filled with brick but the side windows survive intact.</p>	
	

HISTORIC INVENTORY	104 East First Street
Current Title	Mineral Depot
Materials	Wood
Year Built	Mid 1880's, 1900
Resource Status	Railroad Depot
Virginia Department of Historic Resources ID	054-5029-0082, 054-0108
Condition	Poor
Building Description: This is a one-story, frame building with weatherboard siding and board-and-batten at the foundation level and in the roof peaks. Composition shingles cover the hip roof with heavy brackets supporting the overhanging eaves. There is a gable-roofed, box bay window on the west side of the depot and a triple window on the south end. There is a loading dock on both sides of the northern half of the building.	

HISTORIC INVENTORY	124 Mineral Avenue
Current Title	Graves' Garage/Johnson's Garage/Gibson's Auto Service
Materials	Wood, Concrete
Year Built	1900-1920
Resource Status	Commercial Building
Virginia Department of Historic Resources ID	054-5029-0058, 054-0308
Condition	Poor
Building Description: This is a one-story, frame commercial building sheathed in vinyl siding on a poured concrete foundation. Standing-seam metal covers the gambrel roof. There is a flat-roof porch above the entrances. The metal windows are fixed with multiple lights and there is a metal garage door with three fixed lights. There is one interior-end, common-bond brick flue.	


HISTORIC INVENTORY	201 Mineral Avenue
Current Title	Louisa VFW Post 8947
Materials	Brick
Year Built	1900-1920
Resource Status	Commercial Building
Virginia Department of Historic Resources ID	054-5029-0053
Condition	Poor
<p>Building Description: This is a one-story commercial building of brick, laid in five-course American bond. The shed roof is covered with rolled asphalt and has a front parapet and decorative brick cornice. There are large, storefront metal windows across the façade with metal casement windows on the north, south, and west elevations. There is one central-exterior brick flue and one interior-end brick flue. There is a one-story, brick, shed-roof addition laid in three-course American bond on the rear.</p>	
	


HISTORIC INVENTORY	210 Mineral Avenue
Current Title	Vacant
Materials	Brick
Year Built	1906
Resource Status	Commercial Building
Virginia Department of Historic Resources ID	054-5029-0052, 054-0458
Condition	Poor
<p>Building Description: This is a two-story, brick commercial building laid in a combination of Flemish bond with glazed headers and six-course American bond on a poured concrete foundation. The building has a decorative brick cornice at the roof level. The shed roof is covered with standing-seam metal with a parapet. Pilasters that extend above the roof are located at each front corner. The first floor has a glass storefront with decorative cornice. The second floor windows are 2/2-light, double-hung sash with concrete or stone lintels. Brick segmental arches are found above the windows on the south, east, and north elevations. There is one interior-end brick flue and one exterior-end brick flue. There is a one-story, shed-roof brick addition laid in six-course American bond to the rear.</p>	
	


HISTORIC INVENTORY	301 Mineral Avenue
Current Title	Lewis A. Keller House
Materials	Brick, Vinyl Siding
Year Built	1898
Resource Status	Historic
Virginia Department of Historic Resources ID	054-5029-0042
Condition	Poor


Building Description: This is a two-story, frame dwelling with 1-1/2 story wing. Sheathed in vinyl siding it sits on a common-bond brick foundation. The cross-gable roof on the two-story portion is covered with standing-seam metal while the gable roof on the wing has asphalt shingles. There are decorative bargeboards on two of the gable ends of the two-story section. Three gable dormers pierce the wing roof. The Mineral Street entry has a brick stoop with a recessed door framed by a Colonial Revival-style surround. The wood windows are 9/9 and 2/2-light, double-hung sash. There is one central-interior brick chimney, one interior-end brick flue, and one exterior-end, common-bond brick chimney. Originally, the dwelling had a north-south orientation but with the addition of the 1-1/2 story wing the house attained an east-west orientation. Other changes include a one-story, frame, hipped roof, addition on the west elevation and a one-story, hipped-roof, screened porch on the south elevation. To the rear of the dwelling, outbuildings include a one-story, frame, gable-end entry shed sheathed in vinyl siding; a one-story, frame, gable-end entry garage sheathed in vinyl siding; a one-story, frame, gable-end entry shed sheathed in weatherboard with a one-story shed-roof addition along the north elevation.



HISTORIC INVENTORY	226 Mineral Avenue
Current Title	Mineral Auto Parts
Materials	Concrete
Year Built	1900-1920
Resource Status	Commercial Building
Virginia Department of Historic Resources ID	054-5029-0045, 054-0458
Condition	Fair
Building Description: This is a two-story, concrete-block commercial building on a poured concrete foundation. Standing-seam metal covers the gable roof with front stepped parapet. The metal windows are single, fixed light on the first floor façade and metal, 2/6, double hung sash on the second floor facade. The metal windows on the north, south, and east elevations are fixed with two lights.	

HISTORIC INVENTORY	313 Mineral Avenue
Current Title	J.C. Randolph House
Materials	Good
Year Built	1918
Resource Status	Single Dwelling
Virginia Department of Historic Resources ID	054-5029-0038/054-0295
Condition	Fair
Building Description: This is a two-story, two-bay, frame dwelling sheathed in vinyl siding on common-bond brick piers with concrete-block infill. The gable roof is covered withstanding-seam metal. The one-story, three-bay porch has turned wood posts and a hip roof. The wood windows are 6/6 and 2/2-light, double-hung sash. There is a one-story, shed-roof addition on the rear with central-interior, concrete-block flue. There is a one-story, two-bay, gable-roof frame shed sheathed in vinyl siding to the rear of the dwelling.	

HISTORIC INVENTORY	321 Mineral Avenue
Current Title	Odd Fellows Hall/Masonic Lodge
Materials	Wood, Brick, Concrete, Vinyl Siding
Year Built	1894
Resource Status	Masonic Lodge
Virginia Department of Historic Resources ID	054-5029-0038/054-0295
Condition	Fair
Building Description: This is a two-story, frame building sheathed in vinyl siding, on common-bond brick piers with concrete-block infill. The pedimented gable roof is covered with asphalt shingles. There is a pedimented hood supported by plain brackets above the double-leaf front door. The wood windows are 2/2-light, double-hung sash.	

HISTORIC INVENTORY	214 Mineral Avenue
Current Title	Seaberry's Garage
Materials	Concrete, Metal Siding
Year Built	1950s
Resource Status	Commercial Building
Virginia Department of Historic Resources ID	054-5029-0047
Condition	Very Poor
Building Description: This is a one-story, concrete-block commercial building partially clad with decorative metal siding. A large metal storefront window wraps around one front corner. There are two metal garage doors. The flat roof is composed of standing-seam metal. A chain link fence encloses the lot.	

HISTORIC INVENTORY	70 /74 Louisa Avenue
Current Title	Mineral School
Materials	Brick
Year Built	1926
Resources Status	School, Industrial Building
Virginia Department of Historic Resources ID	054-5029-0126, 054-0216
Condition	Very Poor

Building Description: The Mineral School is a one-story building on raised basement built of brick laid in five-course decorative bond with a hip roof of standing-seam metal. The front walls are blank save for the arched recessed entrance and rectangles of decorative Flemish-bond brickwork outlined with a soldier course. Ranks of five 9/9-light sash windows light each classroom. To the rear of the property is a low brick building with flat roof with parapet and tall square chimney that served as the heating building.



Appendix 4: Façade Improvement Program Application

I, _____, own commercial property at _____ in the Project Area which is currently targeted for Community Development Block Grant (CDBG) assistance.

I understand that for a limited time, the Town of _____ will make CDBG funds available for building owners to make improvements under the Façade Improvement Program up to a maximum range of \$7,500 - \$15,000 for building facades (visible from the public right of way such as rear, front, and side).

I understand that the funds are made available in the form of 0% interest deferred loan. The loan is forgiven at a rate of 20% each year for five years; and is completely forgiven at the end of the five year term after completion of the improvements, provided that I meet certain conditions, such as:

- The improvements are completed in accordance with design plans originally approved by the Town.
- I retain ownership of the building during the five year period or the loan must be repaid for any remaining unforgiven portion of the loan.
- I must match the loan amount with expenditures on other exterior and/or interior building improvements and provide documented proof of match or I must contribute an equal dollar amount for the improvements.
- I must keep the building occupied with a business or if currently vacant, I must obtain a tenant within one year of the completion of improvement work.

I understand that CDBG funds will provide design development assistance for an architect for the façade improvements. All work will be bid out by the Town and require compliance with local, state and federal regulations. I must enter into a three-party construction contract between the Town, the contractor and myself before the work begins.

I understand that a deed of trust and a deed of trust note (promissory note) will be executed for the 0% interest deferred loan for the amount of the improvements.

I understand that the architecture services provided through CDBG funds include site inspection, owner consultation, façade improvement design & color rendering, preliminary cost estimate, and work write-up for purposes of construction bidding. The architect, upon my request, may also assist me in generally identifying other needed improvements for consideration in order to meet the matching investment requirement. I may contract by separate agreement at my expense for additional services or plans from the architect.

I understand that local banks may offer low interest loans for downtown building owners to assist them in meeting obligations to match the loan amount. I may borrow funds at a favorable rate of interest in order to make improvements or pay for my share of the facade improvements to the buildings. I may count expenditures already made to the buildings since July 1, 2004 as my matching funds. I must present cancelled checks, invoices or other appropriate information to document the matching investment.

I understand that Town Council has appointed a Façade Improvement Advisory Board to review, approve and monitor the façade improvement project and loans.

I understand that if I do not comply with the general terms of this agreement at any time during the specified loan period, then I will be responsible for repaying the unforgiven balance of assistance I received from this program to improve the property.

I UNDERSTAND THAT THIS STATEMENT OF INTEREST IS NON-BINDING. IT IS ONLY VALID IF THE TOWN OF _____ RECEIVES CDBG FUNDING AND IF I SUBSEQUENTLY AGREE TO PARTICIPATE IN THE PROGRAM WITH THE COMPLETION OF A FAÇADE IMPROVEMENT PROGRAM APPLICATION WHICH IS APPROVED BY THE FAÇADE IMPROVEMENT ADVISORY BOARD.

If you are interested in participating in the program, please sign below.

_____	_____
Owner Signature	Building Address
_____	_____
Date Owner	Mailing Address
_____	_____
Name of Owner (please print)	Owner phone # / email

ADDITIONAL INFORMATION

Type of Building Improvements since July 1, 2008 _____

Amount of Building Improvements since July 1, 2008 _____

Proposed New Façade Improvements _____

Estimated Costs _____

The Façade Improvement Program is subject to availability of funds and approval by the Façade Improvement Advisory Board and the funding agency, Virginia Department of Housing and Community Development.

RECENTLY CUT:

Market Position Statement

The Town of Mineral is in the excellent position as the “Gateway to Lake Anna.” With over 11,000 vehicles passing through Mineral, many destined to Lake Anna, the potential to capitalize on this market is great. The Sales Gap Analysis reveals a significant unmet need that the Town can meet through expansion of existing businesses and recruitment of new ones.

Vision Statement

History

Mineral developed to meet the needs of the local mining community and is named for the mineral deposits mined from the surrounding area. Mineral’s heyday was the late 19th century into the early 20th century. Mining activity effectively ceased by the 1930’s.

The earliest record of mining in the area dates to 1728 – 1731. Mining for gold began as early as 1831 with mining for iron ore, sulfur, copper, lead and zinc following thereafter. In the 1880’s the mines produced primarily pyrite and was used as a source of sulfur. Sulfur was used to make paper, vulcanized rubber, medicines and explosives.

At its peak, the mines employed an estimated 900 – 1200 miners and Mineral served as the economic, trade, transportation and social centers for the mines and miners. In 1890 the Mineral City Mining, Manufacturing and Land Company prepared a layout of the Town. It was designed and platted by Walter Bishop, an engineer and surveyor, in a grid pattern of 151 blocks with long narrow lots and alleys running the length of the block. This layout continues to be the structure of the Town to this day. The Mineral City Mining, Manufacturing and Land Company contracted with the Staunton Building Company to build 1500 homes per year. However, neither company survived the “Panic of 1893”, a depression resulting from the crash of the New York Stock Exchange. Nonetheless, mining operations continued and Mineral prospered. By 1910, Mineral had approximately 3,200 residents, about half of them connected to the mining industry.

As a result of a major cave-in at an ore mine and competition from other areas, the mines experienced reduced production in the 1920s that eventually forced them to close. The lumber industry and agriculture continued to support the Town to a degree, but Mineral’s decline had begun. In the 1970s the construction of a nuclear plant and the development of Lake Anna provided Mineral with a modest boost but Mineral has not successfully capitalized on this development. In 2000, Mineral’s population fell to 424 persons.

Consistent with the historical progression of growth in Mineral, the existing housing stock is relatively old. Of the existing buildings, 36% were built before 1939 when the U.S. census started recording construction data. The construction activity in town matches very closely both historic trends in economic development and population growth