

# LAKEWOOD

*a plan for economic revitalization*

Prepared with the Assistance of:

**Metropolitan Government of Nashville Davidson County**  
Richard H. Fulton, Mayor

**Metropolitan Development and Housing Agency**  
Carleen Waller, Chairperson  
Gerald Nicely, Executive Director  
Cecil Herrell, Assistant Director for Planning

**Metropolitan Planning Commission**  
Edward C. Owens, Community Planner

The Citizens of Lakewood

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**GRESHAM, SMITH AND PARTNERS**  
3310 West End Avenue • Nashville, Tennessee 37203 • 615/385-3310

# **LAKEWOOD ECONOMIC REVITALIZATION STUDY**

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# LAKEWOOD ECONOMIC REVITALIZATION PLAN

## I INTRODUCTION

### PURPOSE AND SCOPE

The Economic Revitalization Study for Lakewood, Tennessee was undertaken primarily to assess the economic potential of the community's commercial area and to develop a strategy plan for achieving this potential. Secondary objectives of the study included the provision of an organizational tool for Lakewood merchants, property owners and City officials, and the development of a preliminary data base for future growth.

Lakewood and the Old Hickory area in general were early targets of Nashville's Community Development Block Grant Program. The study was funded through the Metropolitan Development and Housing Agency (MDHA) which had been working with local residents during the past year. The study focuses on economic factors, and is not intended to prescribe specific design or visual improvements. However, since the physical attributes of the community—amenities and building facade conditions—have a strong interrelationship with its economic structure, general design recommendations have been included.

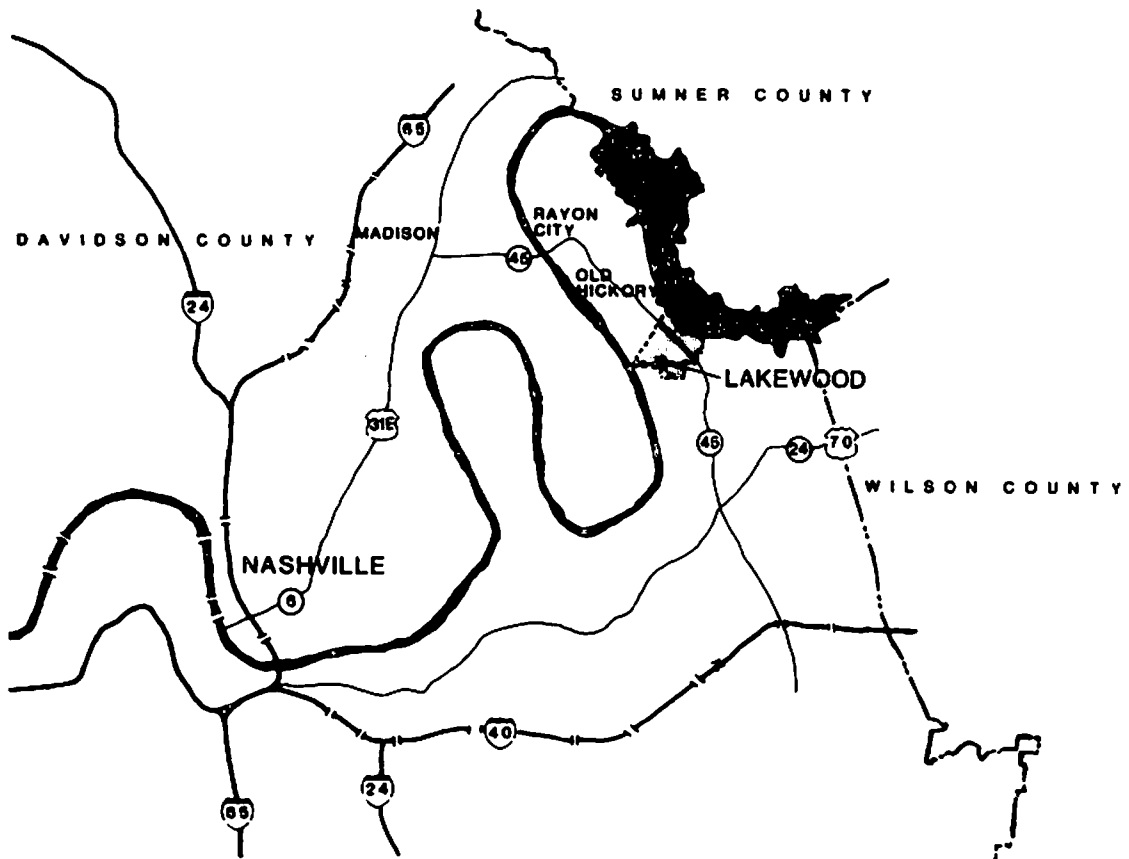


FIGURE 1: Project Location

## PROJECT LOCATION

Lakewood, Tennessee is an incorporated City of 2,325 residents (1980 census). It is located on Old Hickory Lake in northeastern Davidson County, approximately 16 driving miles from downtown Nashville. The City is accessible via Tennessee Highway 45, also known as Old Hickory Boulevard and Hadley Avenue, and which is the main street in Lakewood. (Figure 1)

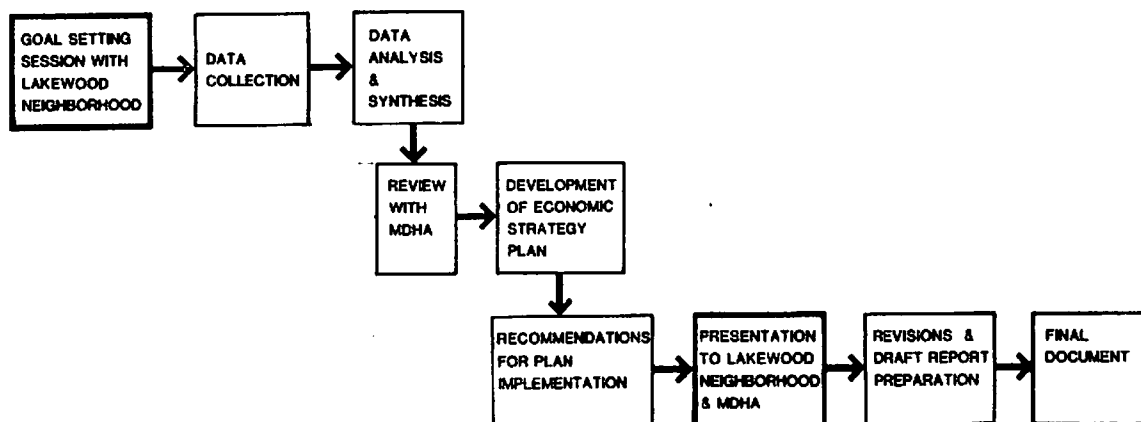
## PLANNING PROCESS

The Economic Revitalization Study consisted of a simple step-by-step process over a three-month period of time. (Figure 2). Because economic restructuring will require the ideas and cooperation of business proprietors, City officials, neighborhood residents and area property owners, the involvement of these groups was invited at key points in the process.

In December 1983, an initial **GOAL-SETTING SESSION** with merchants and residents established the following general goals for the community:

- Define and build a better image for Lakewood
- Improve existing businesses
- Attract new businesses
- Cooperate with adjacent communities
- Organize for change
- Improve the "Livability" of Lakewood

**FIGURE 2: Planning Process**



Planning Process for  
**LAKEWOOD COMMERCIAL REVITALIZATION**

Following the definition of goals, the consultant planning team began a **DATA COLLECTION** phase. Both primary and secondary data sources were used to develop an understanding of the existing economic and physical conditions in Lakewood.

Primary data sources included local merchants and residents, Metro, State and Federal agencies, and site visits by the planning team. An MDHA Merchant's Survey, conducted in 1979, as well as a new survey designed by the planners (Appendix A) were used to obtain a profile of the business community. Information about the Lakewood resident profile was obtained from input during the goal-setting session and from the observations of the Lakewood City Beautiful Committee. A resident's survey was circulated in the local newspaper, but the response rate was too low to provide significant data. General zoning, land-use, and property data was obtained from the Metro Planning Commission. The Metropolitan Historical Commission's publication entitled Neighborhood Commercial Buildings provided a useful overview of the historic context of Lakewood's Commercial District.

Secondary data sources included 1980 Census Data (both Tract 105 statistics for the Bend area and block data for Lakewood), the 1977 Census of Retail Trade for the Nashville Metropolitan Statistical Area, the 1983 Market Profile Analysis Director (Davidson County data summary) and the 1978 Handbook of Labor Statistics. These publications are referenced in the Bibliography section of this report.



**Aerial View of Lakewood**

After assembling all relevant data, a **DATA ANALYSIS** phase was initiated. Relatively little specific data exists for Lakewood because most statistics are broken into units which include the City but which do not treat it separately. There was sufficient data, however, to permit a preliminary Market Analysis which determined (1) the primary and secondary trade areas for Lakewood, (2) the type of demand for goods and services, (3) the appropriateness of the existing business mix and future economic potential.

The scarcity of data suggests that, as the City becomes more involved in planning for the future, additional surveys specific to Lakewood should be undertaken. These would be particularly significant to target business tenants as they are identified. They would also provide a way to monitor progress toward a stronger local economy.

At this point in the process, initial study findings were reviewed with MDHA. With their approval, the planning team began to formulate an overall **STRATEGY PLAN**. The plan defines an approach which the City can use to understand and encourage economic revitalization. It presents a strategy for the organization of people and the coordination of public improvements to provide a sound economic foundation for revitalization. With the overall strategy established, the planning team developed specific **RECOMMENDATIONS FOR PLAN IMPLEMENTATION**. These are day-by-day actions which must be undertaken so that the Strategy Plan will be effective. The actions or tasks were divided into immediate and long-range priorities and were assigned to various groups within the City.

The planning team then held a second meeting with merchants and residents to present the study findings, the strategy plan and recommendations. These were discussed and approved and are fully documented in this report.



**Lakewood Public Meeting**

## **II EXISTING CONDITIONS**

### **THE STUDY AREA**

Initially, the identified study area was the Lakewood Commercial District, a zone which is located on the north side of Old Hickory Boulevard and which extends from 32nd Avenue to the DuPont Junior High School. As the study progressed, however, it became apparent that the economics of the Lakewood Commercial District were interrelated not only with other businesses outside the district, but also to businesses throughout the Hadley Bend Area. The Bend area is also physiographically isolated because it is surrounded by water on three sides. (Figure 3). The study area was, therefore, expanded to include a general survey of the communities of Rayon City and Old Hickory, while maintaining Lakewood as the primary focus of the planning process.

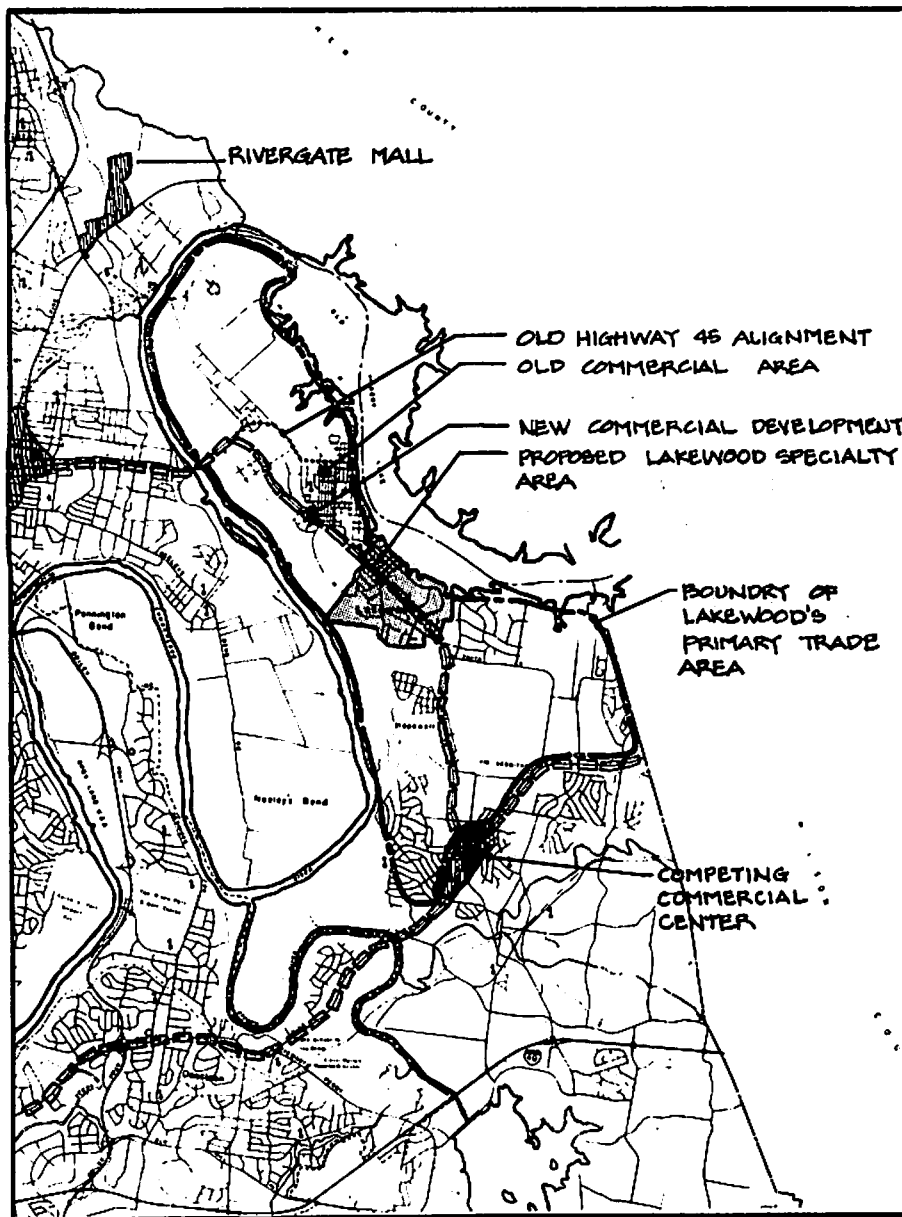
In recent years, Highway 45 was improved from Interstate 40 North to Madison. This resulted in a 45 MPH speed limit through downtown Lakewood. In addition, it resulted in a change in traffic circulation patterns just north of Lakewood. Traffic which once followed Hadley Avenue to Old Hickory Boulevard now remains on Highway 45 (formerly Robinson Road) and crosses the bridge into Madison. (Figure 3). This has caused a shift in commercial activity from the old commercial center of Old Hickory to Highway 45. A major department store has moved out of Old Hickory; a convenience commercial center has now developed on Highway 45. The average daily traffic (1983 ADT) through Lakewood is 12,260 vehicles; this number increases to 21,500 at the bridge, primarily because of the traffic to and from the DuPont Plant.

An L&N railroad line also cuts through the center of Lakewood, to the south of Highway 45. It is in use two to three times per day to serve the DuPont facility. The railroad bed is separated from the highway by a retaining wall which is 10 feet high in places.

### **THE ECONOMIC HISTORY OF THE AREA**

Hadley Bend (originally Jones Bend) has a colorful history which dates back to 1786 when much of the area was granted to Samuel Jones. Later, the families of Colonel John Donelson and Andrew Jackson came to live there. Jackson's home, the Hermitage, was built in 1804. Dr. John Hadley came to the area in the early 1800's and became one of the largest land owners; by 1840 the area was commonly known as Hadley Bend. The land was farmed by descendants of the early settlers and remained sparsely populated.

It was not until the U. S. Government purchased 5,600 acres in the Bend in 1918 that the local population began to increase dramatically. The site was developed as the largest self-contained munitions plant in the World and was used to support the war effort. Reportedly, about 30,000 people lived in the community at one point in time. When the war ended, however, the population dwindled to approximately 500 people.



**FIGURE 3: The Study Area**



In 1923, the DuPont Company decided to return to Hadley Bend; it purchased 500 acres on which to build a plant to produce "artificial silk". The DuPont Company owned, operated and maintained all properties in the village of Old Hickory until 1947. Two other communities grew around Old Hickory Village; to the north was Rayon City; to the south was Dupontonia—now the City of Lakewood.

Dupontonia rapidly became the business district which served the area. In 1926 a developer built a department store building; soon other buildings were attached. They are still standing between 22nd Avenue and the Junior High School. Early businesses included a drug store, shoe store, furniture stores, a bakery, a grocery, a theater and a dry cleaner; the Hillcrest Hotel was opened in 1927. Dupontonia was a community where residents owned their own homes and businesses.

In the 1940's Hadley Bend became a prosperous industrial area which was completely self-contained: employment, recreation, shopping, religious, education and health care facilities were all readily available in close proximity to residential areas.

Prosperity continued through the 1950's, as Old Hickory Dam was constructed and the DuPont plant expanded; the population of the area reached its peak. Dupontonia was incorporated in 1959; its name was changed to Lakewood in 1961.

In the late 50's and early 60's, increased mechanization of the DuPont Plant resulted in lower employment levels. Modern shopping centers in Donelson and Madison began to compete with businesses in Lakewood and Old Hickory. This has resulted in the present state of vacancy and decline. The 1970 census indicated that Hadley Bend had a population with a majority of citizens over 65 years of age.

## **THE CURRENT ECONOMY**

Lakewood no longer has the vital economy it once enjoyed. To determine the causes of the economic downturn, it is necessary to understand the market or "trade area" of the city, which is the area from which it draws its customers; it is also necessary to understand the local business mix and the characteristics of the existing businesses and customers.

### **The Trade Area**

Market trade areas are defined according to general behavioral characteristics of shoppers. Trade areas are delineated by distance, physical barriers, changes in ethnic/racial character, and the characteristics of comparative competitive businesses. As rules of thumb:

- Shoppers will travel as short a distance as possible for **convenience** goods (groceries, gasoline, etc.); they will consider quality and price along with distance before purchasing **shopping** goods (clothing, appliances, etc.).

- Shoppers will travel established routes and will tend not to cross physical barriers; they also may not cross "perceived" barriers such as city boundaries.
- If other factors are equal, shoppers will avoid areas in which they feel "different"; therefore ethnic or racial boundaries will not be crossed.
- If other factors are equal, shoppers will then compare the quality and price of goods before purchasing.

In Lakewood, physical barriers are the chief factors determining the "natural" trade area. The river and the lake are both boundaries that are difficult to entice shoppers to cross. On the southern portion of the Bend, Lebanon road presents another physical barrier since busy, wide streets tend to define areas. Further, at the edge of each of these physical barriers is a strong competitive shopping center (Figure 3). These shopping centers tend to serve residents who do not live in the Bend, and also tend to attract Bend area residents out of the Bend for shopping. The primary trade or market area for Lakewood then is confined to the Bend.

Secondary markets depend entirely on the individual goods and services sold by Lakewood merchants. In the secondary markets Lakewood merchants are competing with all Nashville area merchants and those in Sumner and Wilson Counties. There is currently no strong secondary market for Lakewood goods and services; it is this expanded trade area which must be developed through economic restructuring.

#### **Characteristics of the Lakewood Trade Area**

Within the defined trade area, merchants should be concerned with the population characteristics and the demand or buying power the population exhibits.

The 1980 Census counted 8,319 individuals in the Bend, with an average age of 34.6 years. This is a significant change from 1970 census data in which the average age was much older. The total number of families is 2,437 with each family averaging 3 members. The median household income was \$15,050. "Households" also include non-family residential units.

The "buying power" of this population was extrapolated from expenditure data compiled by the Bureau of Labor Statistics on a Nashville family with a comparable intermediate income level. Table 1 illustrates the percentage of income a typical family would spend on various items.

**TABLE 1**

**EXPENSE BREAKDOWN FOR TYPICAL MEDIAN INCOME FAMILY**

Food	25%
Housing Costs, including furnishings	25%
Transportation	10%
Clothing	8%
Personal Care	2%
Medical	5%
Other	10%
Taxes	15%

Source: Bureau of Labor Statistics

Note: The "buying power" of a median income family for a specific product or service can be determined by estimating what portion of the general category listed above the product or service would represent. That percent would then be multiplied by the median income of \$15,050, and then multiplied by the estimated number of families or households needing the product.

In general, consumers in the Bend have only about 30% of their annual income to spend on discretionary items, or \$1 million total. Further, the statistics indicate that the Bend consumer is a very careful shopper since he or she has a limited budget.

**Business Mix**

For study purposes it is useful to categorize businesses into **convenience goods and services** and **shopping goods**:

- **Convenience Goods and Services** are consumables that require little "shopping around". Usually shoppers will purchase from the closest and most convenient merchant. Individual items are usually inexpensive and standard. Examples of businesses selling convenience goods and services are groceries, gas stations, drug stores, dry cleaners.
- **Shopping Goods** are items that people tend to "shop around" for; they are usually non-essentials. Higher quality and price tend to differentiate products in this category.

In Lakewood, convenience goods and services businesses that identified themselves by participating in the 1983 Merchants Survey are: a liquor store, a produce/wood market, a flower shop, boat slip rentals, a barber shop, a beauty shop, and an automotive repair shop.

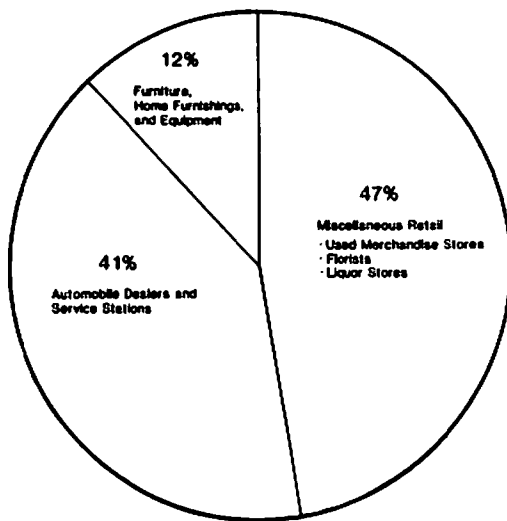
Shopping goods identified include used autos, new autos, auto parts, furniture, antiques, used items, crafts, lamps and lamp shades, and major household appliances.

A variety of other merchants are currently established in the Bend area including groceries, drug stores, restaurants, fast food, laundries, and dry cleaners. These are, however, located in Old Hickory as opposed to Lakewood. In general, most convenience needs of the Bend residents are now met by some merchant in the Bend.

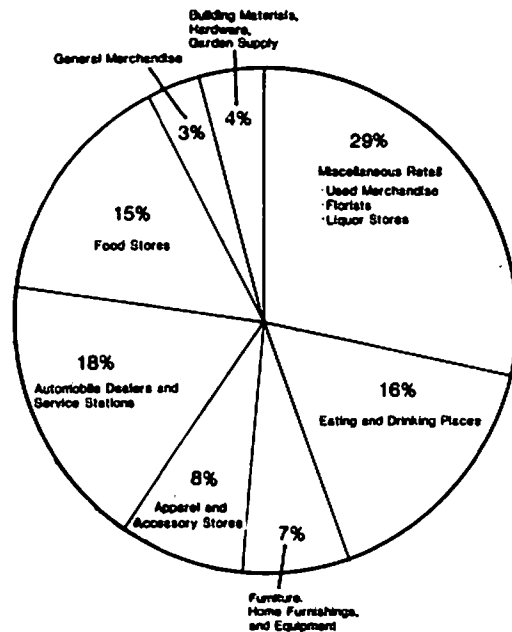
Generally, the more **diversified** a local economy is, the greater are its chances to weather economic downturns. An analysis of the mix of businesses in Lakewood reveals that there is not a great deal of diversity. Figure 4 illustrates a comparison between the retail business mix in Lakewood and in Nashville.

In addition, there is also not a strong compatibility between types of businesses in Lakewood. Over half of the shops deal with non-essential items, and items that are typically purchased on impulse at a high per unit cost. Another strong group of merchants is automotive dealers. Consequently, there is no unifying theme or image to the Lakewood Business District. Most of the businesses are sole proprietorships with no staffs. Major competitors are located in Lakewood or, in the case of automotive, used goods and home furnishing businesses, just outside the primary trade area.

#### Retail Mix



Lakewood



Nashville

FIGURE 4: Retail Trade Comparisons

## **The 1984 Merchant's Survey**

In order to obtain more detailed information about the characteristics of businesses, business owners and customers in Lakewood, the planning team designed a Merchant's Survey which was distributed with the assistance of the City Beautiful Committee. The survey was divided into 3 sections: (1) Business Profile, (2) Customer Profile and (3) Owner Profile. A total of 51 potential merchants were identified to receive the survey; 28 completed surveys were received, yielding a 55% response rate. Based on this data, the following economic profiles could be established for Lakewood. (A copy of the survey form can be found in Appendix A).

### **Business Profile**

Most of the businesses in Lakewood (61%) are engaged in retail trade. The main area of retail trade is automotive (47%) used vehicles, parts and repair. There is also a significant amount of service trade in Lakewood (54%) which for the most part is automotive or appliance repair.

The day of the week with the highest sales volume is Saturday especially for non-automotive sales. Automotive related sales tended to be high on Monday and Tuesday. The highest dollar volume of sales (53%) is made between 1 to 4 PM, but a significant volume also occurs between 10 and 1 PM (40%). The worst hours for business in Lakewood were thought to be 7 to 10 AM on Wednesday and Thursday.

52% of the respondents said their closest competitor was in Lakewood. This is probably due to the predominance of two trade groups—used automotive products and antiques/used furniture.

The Lakewood businesses employ 54 people on a part-time and full time basis. 43% of the businesses use a combination of full time and part-time employees.

Approximately 77% of Lakewood merchants rely on word-of-mouth advertising and 82% felt this was the most effective means of advertising they used. Direct mail, special events, and TV were the least used and were believed to be the least effective. 40% of the merchants responding to the survey do not budget any money for advertising each year. 20% use less than 1% of their annual budget, and 25% use between 5% and 1% of their budget for advertising.

The sales potential of most of the Lakewood businesses is small scale. For example, in Nashville sole proprietors in used automobiles average \$97,000 per year, used merchandise average \$22,000 per year, and florists average \$30,000 per year. In Lakewood these figures are much lower. Not all businesses indicated their annual sales volume on the survey so exact averages could not be determined. (Appendices B and C provide comparative statistics for the information of Lakewood Merchants).

During the next 5 years, 50% of the merchants plan no product changes; and 68% plan no staff level changes. While 57% plan to expand their physical size, 43% have no plans for changes in the physical size of their establishments. As in any sound business planning, this expansion should be based on tested product and customer bases.

### Customer Profile

The typical customer in Lakewood is between 30 and 50 years old. Most of the current customers come from Old Hickory and Nashville and they prefer to shop on Saturday afternoon (72%). Since 47% of the business owners said that 75% to 100% of the people visiting the store purchase something, it must be assumed that the customer is not browsing, but is coming to the store with a purchase in mind. This assumption is supported by the response that for 84% of Lakewood merchants over one-half of the customers are repeat business.

### Business Owner Profile

Only one-third of the owners of Lakewood businesses live in Lakewood, 1/3 live in Nashville and 1/3 outside the Nashville area. Nearly 70% of the business owners attend to their Lakewood business on a daily basis; for two-thirds of them the Lakewood business is their only business. Among the business owners, 54% own the property on which their business is located.

## **THE ECONOMIC OUTLOOK**

Lakewood merchants do have undeveloped potential for increasing their businesses individually and as a group. The key for Lakewood residents and merchants is to use the resources available to them to attract potential customers from outside the physical barriers described previously. One technique for building this secondary market would be to strengthen the used furniture/antiques businesses to make them more competitive with antique malls in Nashville and in outlying communities. In addition, the **diversity** of business types within the City should be increased. Careful attention must be given, however, so that new businesses are **compatible** with the primary business attractions. For example, if the antique stores were to be developed as a theme, compatible uses would include a restaurant or cafe, specialty retail shops, a convenience store, a bookstore, or a theater.

Lakewood merchants and residents must also begin to understand the entire Bdnd area as an economic unit. With this functional relationship in mind, and with the fact that so many convenience stores are located just north of the City Limits, Lakewood's economic development goal might be that of a specialty area working in conjunction with the convenience stores in Old Hickory. Specific techniques for building this diversified economic base are detailed in Section III and IV of this report.

## **PHYSICAL OPPORTUNITIES AND CONSTRAINTS**

An assessment of the non-economic factors affecting the potential for revitalization in lakewood revealed both **constraints** and **opportunities**.

## **Constraints**

Other than along Highway 45, Lakewood projects the image of a pleasant residential community. Its public image, however, is that which is seen from the Highway. Vacant stores, trailer parks, the absence of business signs and the deteriorated condition of many of the buildings present the image of a community in transition. This image is not attractive to businesses looking for a new location or to the tourists who pass through the area — two of the greatest potentials for economic revitalization. There is also no evidence of the proximity of the lake as one drives through the town.

Parking is a major need in a thriving commercial area. The Lakewood commercial area is served only by on street parking on the north side of Highway 45; some businesses have limited parking areas and there are a few vacant lots where shoppers could park if the lots were designated. MDHA will, however, be providing a 25 car parking area immediately adjacent to the play fields at the Junior High School. (Appendix D). This will begin to alleviate the present situation.

The existing 45 M.P.H. speed limit through the commercial area also complicates matters; at that speed it is difficult to see the commercial area and to know where to turn into parking areas or side streets. Many motorists continue through the area when it is not convenient for them to stop. Additionally, the high speed is a safety hazard and it creates a noise impact on pedestrians. Since it is a state highway, however, it is unlikely that the speed limit can be reduced in the near future. Businesses outside the central commercial area suffer less from these constraints, but have a problem with their identity as businesses since many of them occupy residential structures.

Utility problems in Lakewood center around storm water and sanitary sewer systems which are either undersized or which have been damaged by incorrect use. Both types of sewers have flooded buildings in the main commercial area, particularly near Twenty-Second Avenue. Flooding is also a problem on Highway 45 near the Junior High School. Planning for the improvements and expansion of local utilities is complicated by jurisdictional overlaps for different utility types.

Presently about 20% of the commercial structures fronting Highway 45 are vacant. Several businesses have changed location in the last year; they have merely relocated elsewhere along Highway 45 so the percentage has not increased greatly. However, the fluctuation is further indication to the public of an unstable business climate. The mix of vacant and operating storefronts also detracts from a unified image in the main commercial district.

Although it is located within the Nashville Metropolitan Area, Lakewood is an incorporated town. This status gives it certain controls over land use and zoning practices within its boundaries. However, these powers have not been exercised in recent years. In addition, local interest groups, with a few exceptions, are not organized to identify community needs and to take action to accomplish desired community goals. Lakewood also has a City Ordinance which prohibits liquor by the drink; this is thought to have been a deterrent to potential restaurant operations. A further source of confusion to potential visitors, businesses and customers is the fact that Lakewood shares a zip code and telephone listing with Old Hickory.

## **SUMMARY OF CONSTRAINTS**

- Weak community image and identity
- Limited parking in commercial areas
- Excessive traffic and speed limit
- Inadequate utility systems
- Building vacancies
- Absence of commercial focus
- Lack of organizational structure

## **OPPORTUNITIES**

Its scenic location on Old Hickory Lake presents a real opportunity for revitalization in Lakewood. Tourism attractions and tourism-related retail establishments, combined with the Lake as a focal point, have the potential to provide a cohesive direction for local economic restructuring. Much of the lakefront property is privately owned, but there are options for at least occasional public access.

The direct access from I-40 and its proximity to the Hermitage coupled with the high average daily traffic volumes, are positive elements which can be made to work for the community, provided that parking and traffic circulation are improved. With a focused marketing effort, Lakewood has the potential to capture a portion of the regional tourism market.

Although the buildings in the core commercial district are not notable in and of themselves, when viewed in the context of the entire Bend area they have a unique potential for designation as a Thematic or Multiple Resource Historic District. A member of the recently reorganized Lakewood Planning Commission has undertaken extensive research in cooperation with the Metropolitan Historical Commission in this regard. National Register status would provide the much needed visibility which would greatly enhance the possibilities for revitalization. Lakewood has taken the lead in the effort to acquire this designation, and could reasonably provide the local focus for such a project.

As an incorporated City, Lakewood has certain powers at its disposal, including the power to develop a General Plan, to establish rehabilitation ordinances and design guidelines and to levy special assessments. The Planning Commission and Zoning Board of Appeals have recently been reorganized; this will bring an increased vitality to the economic restructuring effort.



The enthusiasm and on-going activities of many of the citizens and merchants are another resource opportunity for Lakewood. The Community Theater is expanding, the City Beautiful Committee has begun a tree planting program, and last year's highly successful Harbor Lights Festival is in the planning stages as a repeat event.

Additionally, MDHA will make special loan programs available to owners wishing to upgrade their buildings; the Metro Historical Commission will provide design guidelines (Appendices, E, H, and I).

#### **SUMMARY OF OPPORTUNITIES**

- The Lake as a major amenity
- Ease of access
- Regional tourism
- Historic district potential
- Powers as an Incorporated City
- Local enthusiasm and special events



**Lakewood Business District**

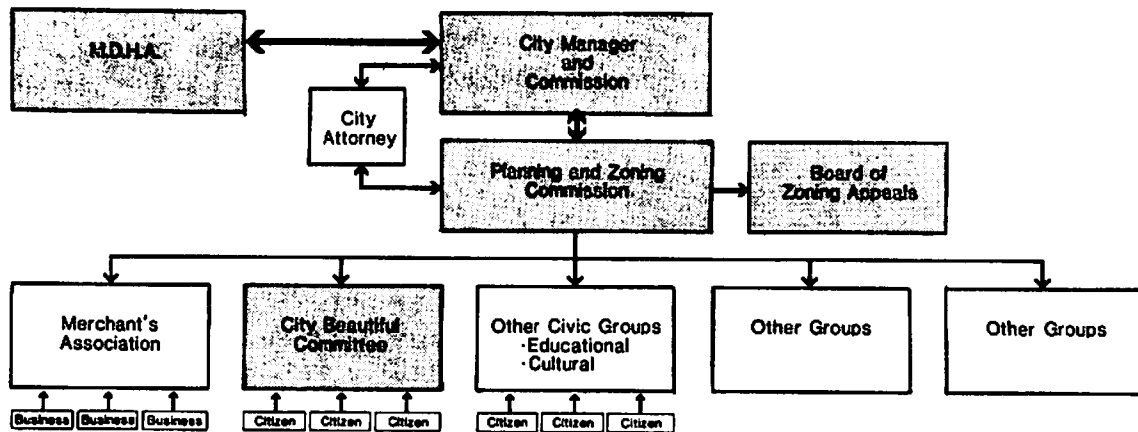
### III. ECONOMIC STRATEGY PLAN

Economic revitalization is the first step toward community revitalization. The Economic Strategy Plan for Lakewood is patterned after a program developed by the National Trust for Historic Preservation. Although it was founded on preservation goals, the Trust's "Main Streets" program brings together both economic and physical improvement strategies based on "shopping mall technology" management techniques which are currently in use on a nationwide basis. Because of its small population, Lakewood is not eligible to participate in the Main Streets program. However, the program concept suggests an approach which would be very workable in Lakewood. In addition, the program has a proven record of success in other communities across the country.

The Economic Strategy Plan for Lakewood, then, calls for a partnership between private and public interests which can be developed to facilitate and manage economic restructuring. It must be understood as an ongoing process; economic revitalization will not happen overnight. The plan is developed around the interrelationship of three elements — **organization, promotion and design** — all of which are vital to the success of the ultimate goal: **economic restructuring**.

#### ORGANIZATION

Revitalization in Lakewood will require a move away from an undirected approach to a well-coordinated planning effort. The attention of a diverse group of participants—residents, merchants, property owners, city officials, lending institutions, civic groups and state and metropolitan agencies—must be focused on the issues so that their respective needs can be met. Interaction with other communities will also be required.



Lakewood Economic Revitalization  
Organizational Structure

FIGURE 5: Proposed Organizational Structure

Figure 5 illustrates a proposed organizational structure by which Lakewood might operate to insure communication and the flow of information between the various participants. The diagram indicates the entities which are now in existence as well as those which could be formed to strengthen the organizational structure. Other agencies in Lakewood and neighboring communities could eventually be added to the chart; lending institutions must also be brought informally into the structure. Because of its status as an incorporated City, Lakewood should take the lead in organizing the Bend area.

A solid organizational framework is also necessary to insure quality in the **promotion** and **design** aspects of the plan for revitalization because the critical ingredient is presenting a unified appearance. Specific tasks which will help the City develop its organizational structure are presented in Section IV of this report.

## **PROMOTION**

Promotion means projecting a desired image and increasing consumer awareness of particular products as well as an awareness of the community as a whole. Promotion requires a committee, advance planning and a budget; it will be necessary if Lakewood is to gain the competitive edge it needs to develop a secondary market and to attract new business.

There are many levels at which promotion is appropriate. The commercial core of Lakewood can be promoted as an identifiable unit; Lakewood can be promoted as a tourist attraction in the region. Merchants can undertake joint promotional activities in which they coordinate their advertising to draw consumers to the area. Sidewalk sales and a Merchant's brochure and map are effective joint promotional tools. The City can organize special events to generate community impact and enthusiasm; parades, farmer's markets, and crafts fairs are ways to bring groups together to promote the idea of economic revitalization. Individually, merchants can promote with television or radio advertising, with brochures and with quality merchandising techniques. Recommendations for more specific activities are included in Section IV.

## **DESIGN**

Design is an equal partner, with organization and promotion, in the realization of economic revitalization. Design is a technique used to enhance the physical aspects of a commercial area, making it an attractive place for people to shop. It is also a means of organizing the mixture of architectural styles which characterize most commercial areas and of providing guidelines for the construction of compatible new storefronts.

The general goal of design in economic revitalization is to provide a uniform look to an area. This make the area more competitive with the regional shopping malls which now attract great numbers of people. Most importantly, a well-maintained and organized appearance is attractive to desirable types of business which might locate in an area because they are assured that their investment will be protected.

The design of a commercial area must be consistent with the overall land use goals of the community; the best commercial areas are living environments. Coordinated guidelines must be developed for sign types and sizes, storefront materials and colors, lighting, benches, street trees, and general public improvements such as parking and utilities. Standards for building maintenance must also be established. Quality design should be carried through to window displays and interior store layouts. Figure 6 identifies general design concepts which would be appropriate for the main Lakewood commercial district. A centralized commercial area is necessary to build the unified image which Lakewood must develop. Businesses located at some distance from this area should, however, be related to this central focus area through promotional activities.

#### **General Design Recommendations for Lakewood:**

- Develop a new parking system including:
  - additional parking which is convenient to stores and which does not block traffic circulation
  - planted buffer areas to screen the visual impact of parking lots, to gain greenspace for pedestrians and to provide a transition from residential areas to commercial
  - dispersed small lots to maintain the existing scale of the city
- Develop a streetscape program for the main commercial focus area including consistent:
  - signage
  - plant materials
  - lighting
  - benches
  - bus stops
- Use the main commercial focus area to anchor the "market place" image, but use design elements to include outlying businesses.
- Screen or eliminate obtrusive land uses in the main commercial area to maintain an appropriate character and scale.
- Require that all new buildings be the same scale as existing buildings
- Use existing zoning to develop more commercial use along 22nd Avenue and strengthen the visual and physical connection to the Lake.
- Develop the potentials of the alleyways behind the buildings along Old Hickory Boulevard, to provide pedestrian scale commercial activities away from the heavily traveled roadway.
- Investigate and correct the sources of utility problems.

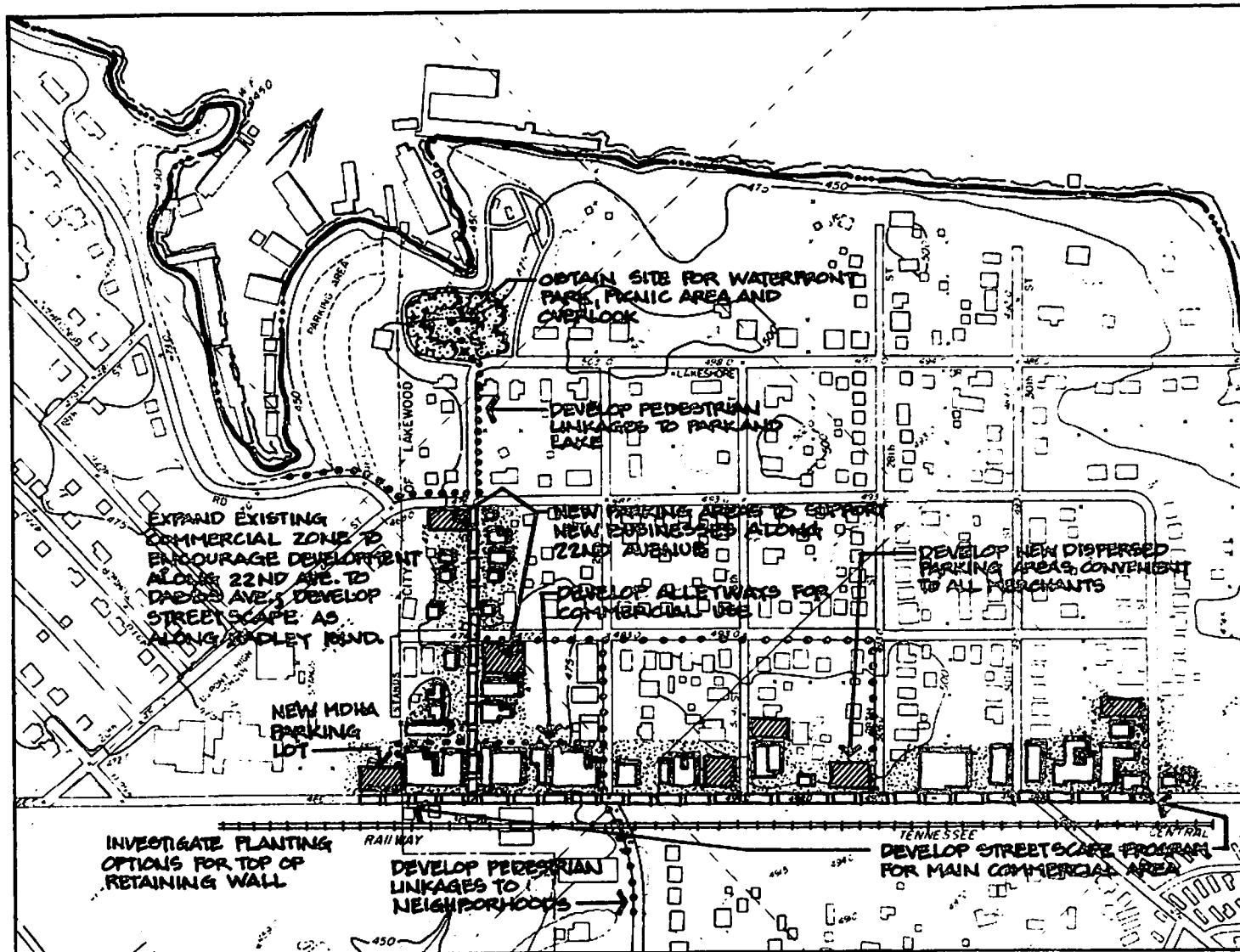


FIGURE 6: Proposed Design Concepts

- Locate parcels with development or improvement potential and work with the Owners to obtain funding.
- Develop a walking tour along Lakeshore Drive
- Locate a site for a community park which will connect the commercial area with the Lake.
- Investigate the design alternatives for upgrading the railroad corridor and retaining wall.
- Develop maintenance plans and financial strategies to support them for all improvements.
- Comply with guidelines established by the Metropolitan Historical Commission (See Appendix E).

It is important to remember that design improvements in Lakewood should not be undertaken all at once. They should be coordinated with organizational and promotional tasks, and should therefore be based on identified priorities and available funding. Detailed design recommendations will be presented in another study which is now underway.

## **SUMMARY**

The Economic Strategy Plan for Lakewood is based on three elements working together: **organization, promotion and design.** Economic revitalization is a dynamic process during which the City will continually review and update its goals and objectives. Results will develop incrementally, based on the depth of planning and available funding. Working at first on a local level and then moving outward, the City will build on its successes and learn from its setbacks. Specific recommendations to guide this process are detailed in the following section.

#### IV. RECOMMENDATIONS — THE ACTION PLAN

It is important to keep in mind that this preliminary economic revitalization study is only a small part of a comprehensive development process. The process will first involve an area study, such as this, which assesses general needs and opportunities. It will then move to various site studies which assess the more specific potentials of a particular business. Other steps in the process might include:

- Formulate a development team or task force
- Produce a City-wide development plan
- Obtain land use and zoning changes
- Define target tenants
- Develop tenant recruitment strategy
- Undertake major market and financial analysis
- Site and streetscape plan(s)
- Finalize tenant commitments
- Secure financing
- Develop architectural/engineering drawings
- Obtain building department approvals
- Begin construction process
- Begin marketing and promotion
- Develop long-range management structure

As previously stated, there are many participants in the economic revitalization process. Given the present organizational structure in Lakewood, however, there are three primary groups which should provide leadership, in conjunction with the City Council, for implementation of the Action Plan. Two of these, the **Planning Commission** and the **City Beautiful Committee**, are functioning entities. The third, a **Lakewood Merchant's Association**, has yet to be organized.

The following recommendations for Plan implementation, therefore, have been assigned to these groups. In addition, because individual merchants are so critical to the success of this Plan, a set of task recommendations has also been developed for them. All recommendations are listed under the headings of **organization**, **promotion** and **design** and, where appropriate, they are delineated as immediate (0-2 years) or long range (2-5 years) actions.

## **PLANNING COMMISSION: ACTION PLAN**

### **I. IMMEDIATE TASKS**

#### **A. Organization**

1. Develop a policy statement which defines the Commission's goals and its measurable objectives
  - a. Develop a written statement
  - b. Publicize the statement in the local newspaper
2. Obtain legal counsel to determine the extent of the powers (under the current Charter) of the Planning Commission and of the City Council; consider available options such as taxation, enterprise zoning and special assessment districts
3. Develop a General Plan for Lakewood as a blueprint for the future (See Design)
4. Develop a network of resources which can provide planning assistance at low cost
  - a. Municipal Technical Advisory Service (MTAS); a public service of the University of Tennessee; provides free advice on finance and accounting, legal issues, codes, annexation and general public works engineering; they also have a planning library (Contact Mr. Meisenhelder at 256-8141).
  - b. Tennessee State Planning Office (TSPO); provides local planning assistance, but charges a fee; (Contact Philip Maples at 741-1534).



- c. Tennessee Department of Economic and Community Development; could assist in targeting specific businesses once Lakewood has developed its recruitment strategy.
- d. Develop a list of consultants for various needs
- e. Track local seminars and lectures on business related issues
- f. Contact local professional associations to learn about public service programs (ASLA, AIA, APA, ASCE, TRPA).
- g. Obtain technical assistance information from State and Federal Agencies:
  - (1) Department of Housing and Urban Development (through MDHA).
  - (2) National Development Council \*
  - (3) National Neighborhood Reinvestment \*
  - (4) National Trust for Historic Preservation \*
  - (5) Tennessee Historical Commission \*

\*Note: Addresses available in Neighborhood Commercial Buildings, published by the Metro Historical Commission.

- 5. Appoint a Special Revitalization Task Force (with its own Project Manager) to work with the City Council, the Merchant's Association, local lending institutions, and MDHA to develop an "incentives package" to attract and assist new businesses; Consider:
  - a. Rebates
  - b. Revenue Bonds
  - c. Interest or principal reduction subsidies
  - d. Deferred loans
  - e. Tax planning services

- f. Facade loan program (through MDHA)
  - g. Special Assessment Districts
  - h. Maintenance funds
  - i. Shop-steading (similar to urban home-steading)
  - j. Physical Amenities
6. Develop a strong working relationship with other Lakewood and Metro agencies as well as surrounding communities
  7. Assist the City Beautiful Committee and other communities in the Bend in seeking Historic District status for the Bend area in the Thematic or Multiple Resource Category
  8. Undertake or contract for an in depth resident's survey to assess local needs and priorities; use results as input for General Plan.
  9. Function as a clearing house for all planning data
  10. Monitor and evaluate progress (toward "measurable" goals) regularly.
  11. Keep momentum going, but work within a realistic timeframe.

#### **B. Promotion**

1. Regularly inform the Old Hickory Bend Community and the Merchant's Association about relevant planning activities and zoning changes in Lakewood and in Metro Nashville
2. Facilitate the adoption and distribution of the Lakewood General Plan, when it is completed

#### **C. Design**

1. Continue to build and update data base including:
  - a. Resident needs and priorities (survey)

- b. Aerial photographs and topographic maps (most recent Metro update)
  - c. Existing Land Use (map)
  - d. Environmental Constraints (map)
  - e. Traffic volumes and circulation patterns
  - f. Parking supply and demand
  - g. Building appearance, significance condition
  - h. Property values
  - i. Retail trade area square footage
  - j. Pedestrian routes
  - k. Related planning studies for the Metro Nashville area
2. Complete a General Plan for Lakewood including:
- a. Community goals and priorities
  - b. Conceptual Land Use Plan detailing type, quality and amount of available land and commercial space
  - c. Design guidelines for historic and non-historic structures; See Appendix E, Metropolitan Historical Commission Design Guidelines
  - d. Signage ordinance
  - e. Rehabilitation ordinance
  - f. Timetable for Phasing and Implementation
3. Use the Lakewood General Plan
- a. As a long range guide for evaluating future proposals for physical change
  - b. To strengthen the image and identity of Lakewood

## **II. LONG RANGE TASKS**

### **A. Organization**

1. Continue to collect information and update data base
2. Enforce and implement General Plan
3. Monitor progress
4. Update Market Study
5. Assist Special Task Force in ongoing recruitment activity

### **B. Promotion**

1. Continue to publicize Planning Commission activities
2. Distribute General Plan to potential business investors

### **C. Design**

1. Update General Plan as needed
2. Develop design and maintenance guidelines for new structures; See Appendix E, Metropolitan Historical Commission Design Guidelines

## **CITY BEAUTIFUL COMMITTEE: ACTION PLAN**

### **I. IMMEDIATE TASKS**

#### **A. Organization**

1. Develop an updated membership list; identify community leaders
2. Develop and publicize a written description of the Committee's goals for the future of Lakewood
3. Identify and contact other groups and individuals in the Bend area to assist in data collection for Historic Register status; serve as the focus of this information for the Metropolitan Historical Commission

#### **B. Promotion**

1. Plan and execute two special events in 1984 such as the Harbor Lights Festival and a Farmer's Market
2. Compile information (including photographs) on tourist attractions in Lakewood and the Bend
3. Send press releases to local newspapers (Messenger, Tennessean and the Banner) covering special activities and events; nurture connections with reporters once they are established

#### **C. Design**

1. Assist Planning Commission with
  - a. Data collection for the General Plan
  - b. Mapping land use data
  - c. Development of design guidelines and explanation of guidelines to merchants and property owners
2. Continue to develop tree planting program

## **II. LONG RANGE TASKS**

### **A. Organization**

1. Establish a monthly newsletter and circulate to all local groups
2. Coordinate special events with other groups in the Bend

### **B. Promotion**

1. Repeat special events on an annual basis
2. Develop a promotional brochure for tourist attractions in the Bend
3. Schedule seminars/lectures on historic preservation, beautification, long-range planning

### **C. Design**

1. Monitor compliance with design guidelines
2. Provide ongoing design education for the community

## **LAKEWOOD MERCHANTS ACTION PLAN**

### **I. IMMEDIATE TASKS**

#### **A. Organization**

##### **1. Organize a Lakewood Merchant's Association**

###### **a. Purpose of Merchant's Association:**

- (1) Represent merchant's interests to Lakewood Planning Commission**
- (2) Facilitate communication between Lakewood businesses**
- (3) Research, and make available to the membership, opportunities for improving skills in management and merchandising**
- (4) Serve as a clearing house for information on loans and other financing opportunities**
- (5) Represent merchant's interests outside Lakewood—in Bend Area and Middle Tennessee**
- (6) Study business mix in Bend to identify and plan methods for attracting new businesses to the area**
- (7) Promote the area businesses as a group—emphasize assets of personalized service and community identity**
- (8) Organize a unified approach to the facade development program to advertising, and to management**

###### **b. Reasons for Organizing a Merchant's Association:**

- (1) Chief competition is "mall structure"—centralized management and effective promotion**

(2) Obtain clout in dealing with the City of Lakewood to accomplish specific objectives

(3) Planning is necessary for stable growth

**c. Specific Tasks**

(1) Have an organizational meeting

- Use mailing list provided
- Invite all business owners
- Invite an expert in organizing Merchant's Associations to chair meeting
- Approve a Charter including annual dues
- Elect officers - President, Secretary, Researcher
- Determine/Discuss Goals, include:
  - Production of Merchant's Directory
  - Development of Group Promotional Strategies and Identification of Target Markets
  - Group Image Development
  - Identifying Educational Resource Opportunities

(2) Produce a Merchant's Directory

- Include all Businesses in Lakewood with business name, owners name, managers name, business address, business phone, product/service description, and a map of Lakewood locating all businesses
- Distribute it free to Merchant's Association members
- Sell it to others



- Keep it up-to-date and reissue it annually
- (3) Develop a Task Plan for identifying zoning/planning problems for the Planning Commission
  - (4) Develop a Task Plan for Promotional Activities
  - (5) Develop a Task Plan for Development of Shopping Center Technology
  - (6) Maintain a list of resources available to merchants
    - Economic and community development
    - Courses on management, merchandising, selling, display
    - Consultants for planning studies, market analysis, design development
    - Nashville Chamber of Commerce (Appendix F)
    - Small Business Administration (Appendix G)
    - Financial Assistance Programs
      - Business District Revitalization Program (currently available through MDHA, see Appendix H)
      - Facade Loan Program (could be made available through MDHA, see Appendix I)
      - Revolving Loan Funds (could be established by City of Lakewood)
  - (7) Plan a get-together for all Bend area merchants:
- d. Work together to allocate commercial mix throughout the Bend

## **B. Promotion**

### **1. Promote Lakewood Merchants as a Group of Specialty Shops**

#### **a. Purpose for Joint Promotion:**

- (1) Educate the consumer about Lakewood products/services, especially secondary markets**
- (2) Direct local merchandising techniques to project a unified image**
- (3) Plan group promotional activities**

#### **b. Reasons for Joint Promotion:**

- (1) As an isolated specialty area, Lakewood Merchants have a particularly difficult task in attracting new customers**
- (2) Share the responsibility for creating an economically strong marketplace**
- (3) Pool financial resources**

#### **c. Tasks**

- (1) Produce a brochure or flyer advertising Lakewood as a specialty area. (Joint merchandising)**
  - Inventory the products/services available in Lakewood**
  - Decide on days and hours everyone will be open (suggest Saturday 10-4)**
  - Identify places frequented or newspaper read by existing customers - i.e., auto shows, auto races, flea market, The Hermitage**
  - Design the flyer so it can be used in a variety of media**

- Keep it up-to-date and reissue it annually
- (2) Purchase a Group ad in the Nashville Yellow Pages; or design a location ad that all Lakewood businesses can use in the Yellow Pages
- (3) Develop guidelines for selling and visitor relations; view each visitor as a potential customer or advertiser
- (4) Plan group promotional activities
  - Develop a Lakewood Mail Order Catalog or flyer with a "sampling" of products and specialties
  - Participate in the Harbor Lights Festival
    - Send flyers announcing the festival to your customers
    - Offer "special deals" during the festival
    - Set up a booth or display at the festival site
  - Designate one day per month as Lakewood Shopping Day and target new customer areas
    - Offer regular customers 10% off on an item of equal value that a new customer they bring purchases
    - Organize free boat rides from Hendersonville to Lakewood on special days
    - Offer free T-shirts to everyone from Bellevue (as an example) who purchases something in Lakewood on a certain day

#### **C. Design**

1. Provide Design Guidelines to the membership of the Association

- a. Purpose of Design Guidelines
  - (1) Create a pleasant environment for customers
  - (2) Help visitors find what they are looking for in Lakewood
  - (3) Create an environment that will attract people as visitors
- b. Tasks
  - (1) Appoint an Association member to attend all Planning Commission meetings to make sure merchant's interest are expressed
  - (2) Take an active role in developing design guidelines and recommendations for buildings and encouraging all merchants to follow them
    - Standards for facade changes
    - Store sign guidelines
    - Organize a "clean up" effort on streets and alleys
    - Develop financial incentives to make above improvements affordable to merchants
  - (3) Provide training in merchandising techniques
    - Display windows
    - Shopping layout or circulation patterns inside the store
    - Product display
  - (4) Identify sources of assistance in developing appropriate printed advertising
  - (5) Work with Planning Commission to locate parking areas and sidewalks for customer use

## **INDIVIDUAL BUSINESSES: ACTION PLAN**

### **I. IMMEDIATE TASKS**

#### **A. Organization**

##### **1. Prepare a 5 year Business Plan**

###### **a. Purpose**

- (1) Anticipate changes so you can deal with them effectively**
- (2) Identify current customers and potential customers**
- (3) Identify existing inventory and appropriate changes to inventory**
- (4) Identify financial needs**
- (5) Identify business strengths and weaknesses**

###### **b. Tasks**

- (1) Prepare a product/customer matrix as your business exists now**
- (2) Prepare a product/customer matrix as you'd like to see it in 5 years**
- (3) Write a Task List of how you can move from 1 to 2**

##### **2. Join The Merchant's Association**

###### **a. Purpose**

- (1) Lobby for a group image into which your business will fit over next 5 years**

###### **b. Tasks**

- (1) Participate in group promotional activities to keep your merchandise moving and your customer base growing**

- Participate in the design to make sure your interests are served
  - Participate in the execution to benefit financially
- (2) Participate in the development of design guidelines to contribute to the strength of the district

## **B. Promotion**

### **1. Promote your business individually**

#### **a. Purpose**

- (1) Move merchandise

#### **b. Tasks**

- (1) Keep an up-to-date mailing list of your customers (get the information on your invoices) so you can have a "Preferred Customer" list
- (2) Train your sales personnel in products and customer relations
- (3) Maintain regular, advertised business hours
- (4) Offer products your customers want
- (5) Maintain a neat, easy to find, easy to shop in store
- (6) Advertise

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**CONFIDENTIAL SURVEY  
LAKEWOOD MERCHANT'S SURVEY**

\_\_\_\_\_  
Respondent's Position Title

\_\_\_\_\_  
Respondent's Name (optional)

**I. BUSINESS PROFILE**

1. Name of Business (optional) \_\_\_\_\_

2. Address of Business (optional) \_\_\_\_\_

3. What type of Business is this (check one):

a. Retail

\_\_\_\_ Food  
\_\_\_\_ Antiques  
\_\_\_\_ Clothing

\_\_\_\_ Furniture  
\_\_\_\_ Automobiles  
\_\_\_\_ Other \_\_\_\_\_

b. Services

\_\_\_\_ Restaurant  
\_\_\_\_ Drug Store  
\_\_\_\_ Gas  
\_\_\_\_ Repair  
\_\_\_\_ Other \_\_\_\_\_

\_\_\_\_ Dry Cleaners  
\_\_\_\_ Laundry  
\_\_\_\_ Professional Services  
\_\_\_\_ Entertainment

c. Wholesale

\_\_\_\_ Consumer Goods  
\_\_\_\_ Industrial Goods

d. Manufacturing \_\_\_\_\_

4. What do you sell primarily? \_\_\_\_\_

5. Which day of the week do you usually have the most sales?

\_\_\_\_ Monday  
\_\_\_\_ Tuesday  
\_\_\_\_ Wednesday  
\_\_\_\_ Thursday

\_\_\_\_ Friday  
\_\_\_\_ Saturday  
\_\_\_\_ Sunday

6. What time of day do you usually make the most sales in dollars?

\_\_\_\_ 7-10 a.m.  
\_\_\_\_ 10 a.m. - 1 p.m.

\_\_\_\_ 1-4 p.m.  
\_\_\_\_ after 4 p.m.

7. How many sales transactions do you have per year on average? \_\_\_\_\_

8. What is your average annual gross sales in dollars? \_\_\_\_\_

9. Is your closest competitor (check one):

\_\_\_\_ in Lakewood  
\_\_\_\_ in Nashville, explain: \_\_\_\_\_  
\_\_\_\_ outside Nashville



10. How many full-time employees do you have? \_\_\_\_\_

11. How many part-time employees do you have? \_\_\_\_\_

12. How did you advertise this past year and how effective was each advertising method? (rate each type of advertising used with a 1 for most effective and a 7 for least effective)

_____ word-of-mouth	_____ direct mail
_____ radio	_____ special events
_____ TV	_____ other _____
_____ newspaper; magazine	

13. What percent of your budget do you spend on advertising annually? \_\_\_\_\_

14. In the next 5 years, do you plan:

- a. Major product changes?
- \_\_\_\_\_ additional products/services
  - \_\_\_\_\_ change existing product/service with new ones
  - \_\_\_\_\_ decrease the existing offerings
  - \_\_\_\_\_ no change
- b. Changes to the physical size of your business?
- \_\_\_\_\_ expand
  - \_\_\_\_\_ decrease
  - \_\_\_\_\_ no change
- c. Changes in the level of employment?
- \_\_\_\_\_ increase
  - \_\_\_\_\_ decrease
  - \_\_\_\_\_ no change
- d. To open new stores?
- \_\_\_\_\_ in Lakewood
  - \_\_\_\_\_ in Nashville
  - \_\_\_\_\_ outside Nashville
  - \_\_\_\_\_ No

## II. CUSTOMER PROFILE

1. Is your typical customer (check all appropriate boxes):

_____ Male	_____ 18-30
_____ Female	_____ 30-50
_____ under 18	_____ over 50

2. What portion of your customers come from:

Lakewood	_____ %
Nashville	_____ %
Outside Nashville	_____ %
Total	100%

3. Which day of the week do you have the most customers, typically?

\_\_\_\_\_ Monday  
\_\_\_\_\_ Tuesday  
\_\_\_\_\_ Wednesday  
\_\_\_\_\_ Thursday

\_\_\_\_\_ Friday  
\_\_\_\_\_ Saturday  
\_\_\_\_\_ Sunday

4. What hours during a day do you usually have the most customers?

\_\_\_\_\_ 7-10 a.m.  
\_\_\_\_\_ 10 a.m. - 1 p.m.

\_\_\_\_\_ 1-4 p.m.  
\_\_\_\_\_ after 4 p.m.

5. What percent of the people that visit your business buy something?

\_\_\_\_\_ less than 25%  
\_\_\_\_\_ 25% - 50%

\_\_\_\_\_ 50% - 75%  
\_\_\_\_\_ 75% - 100%

6. What percent of your customers represent repeat business?

\_\_\_\_\_ less than 25%  
\_\_\_\_\_ 25% - 50%

\_\_\_\_\_ 50% - 75%  
\_\_\_\_\_ 75% - 100%

### III. OWNER PROFILE

1. Is the owner of this business a resident of (check one):

\_\_\_\_\_ Lakewood  
\_\_\_\_\_ Old Hickory  
\_\_\_\_\_ Nashville  
\_\_\_\_\_ Other \_\_\_\_\_

2. Does the owner manage or work at this business on a daily basis? \_\_\_\_\_ Yes \_\_\_\_\_ No

3. Is this business the owner's only business concern? \_\_\_\_\_ Yes \_\_\_\_\_ No

If no, check one:

\_\_\_\_\_ she/he owns similar business in Nashville  
\_\_\_\_\_ she/he owns similar businesses outside Nashville  
\_\_\_\_\_ she/he owns other types of businesses in Nashville  
\_\_\_\_\_ she/he owns other types of businesses outside Nashville

4. Is the property in Lakewood on which this business is located \_\_\_\_\_ owned or  
\_\_\_\_\_ rented by the business owner?

5. If rented, who is the owner? \_\_\_\_\_

6. Are there any special problems with your building? What are they?

\_\_\_\_\_  
\_\_\_\_\_

**CONFIDENTIAL SURVEY  
LAKEWOOD RESIDENT'S SURVEY**

1. Do you live in

\_\_\_\_\_ Lakewood

\_\_\_\_\_ Rayon City

\_\_\_\_\_ Old Hickory

\_\_\_\_\_ Hermitage

2. How long have you lived there? \_\_\_\_\_ years

3. How far does the head of your household drive to work one way?

\_\_\_\_\_ less than 5 miles

\_\_\_\_\_ 10-25 miles

\_\_\_\_\_ 5-10 miles

\_\_\_\_\_ over 25 miles

4. Does he/she pass a shopping district on the way to work? \_\_\_\_ Yes \_\_\_\_ No

a. If yes, which one? \_\_\_\_\_

b. Does he/she shop there regularly? \_\_\_\_ Yes \_\_\_\_ No

c. What does he/she shop for on a regular basis? (check as many as appropriate)

\_\_\_\_\_ Groceries

\_\_\_\_\_ Coin Laundry

\_\_\_\_\_ Clothing

\_\_\_\_\_ Liquor

\_\_\_\_\_ Hardware

\_\_\_\_\_ Drug Store

\_\_\_\_\_ Entertainment

\_\_\_\_\_ Restaurant

\_\_\_\_\_ Dry Cleaner

\_\_\_\_\_ Other \_\_\_\_\_

5. Who does most of the family shopping for:

	Husband	Wife	Teenager	Other Adult	Child
--	---------	------	----------	-------------	-------

a. Groceries

b. Clothes

c. Hardware

d. Movies

e. Dry Cleaner

f. Coin Laundry

g. Liquor

h. Drug Store

i. Restaurant

6. Does anyone in your household shop at stores in Lakewood once a month or more? ☐ Yes ☐ No

a. If yes, who? (check all that are appropriate)

☐ Husband  
☐ Wife  
☐ Teenager

☐ Child  
☐ Grandparent  
☐ Other \_\_\_\_\_

b. Which types of store? (check all that are appropriate)

☐ Restaurant  
☐ Furniture  
☐ Antiques

☐ Automotive  
☐ Liquor  
☐ Other \_\_\_\_\_

7. What types of stores/services would you like to see in Lakewood?

☐ Restaurant  
☐ Furniture  
☐ Antiques

☐ Liquor  
☐ Automotive  
☐ Other \_\_\_\_\_

8. Does your family use the boat ramp in Lakewood? ☐ Yes ☐ No

a. If no, would you if it were available? ☐ Yes ☐ No

b. If yes, how often do you use it? (check one)

☐ less than 5 days per year  
☐ weekends only

☐ both weekdays and weekends  
☐ during the week only

**APPENDIX B****RETAIL TRADE IN NASHVILLE**

<b><u>SIC CODE</u></b>	<b><u>TYPE OF BUSINESS</u></b>	<b><u># OF STORES</u></b>	<b><u>GROSS SALES 1977</u></b>
52	Building Materials, Hardware Garden Supply, Mobile Home Dealers	291	\$ 130,506,000
53	General Merchandise - Group Stores	175	\$ 388,569,000
54	Food Stores	992	\$ 585,467,000
55	Automotive Dealers and Gasoline Service Stations	1239	\$ 990,965,000
56	Apparel and Accessory Stores	542	\$ 128,118,000
57	Furniture, Home Furnishings, and Equipment Stores	498	\$ 124,585,000
58	Eating and Drinking Places	1110	\$ 240,869,000
59	Miscellaneous Retail Stores	1650	\$ 226,175,000
591	Drug and Proprietary Stores	<u>219</u>	<u>\$ 82,096,000</u>
	<b>TOTAL NASHVILLE RETAIL</b>	<b>6716</b>	<b>\$2,897,312,000</b>

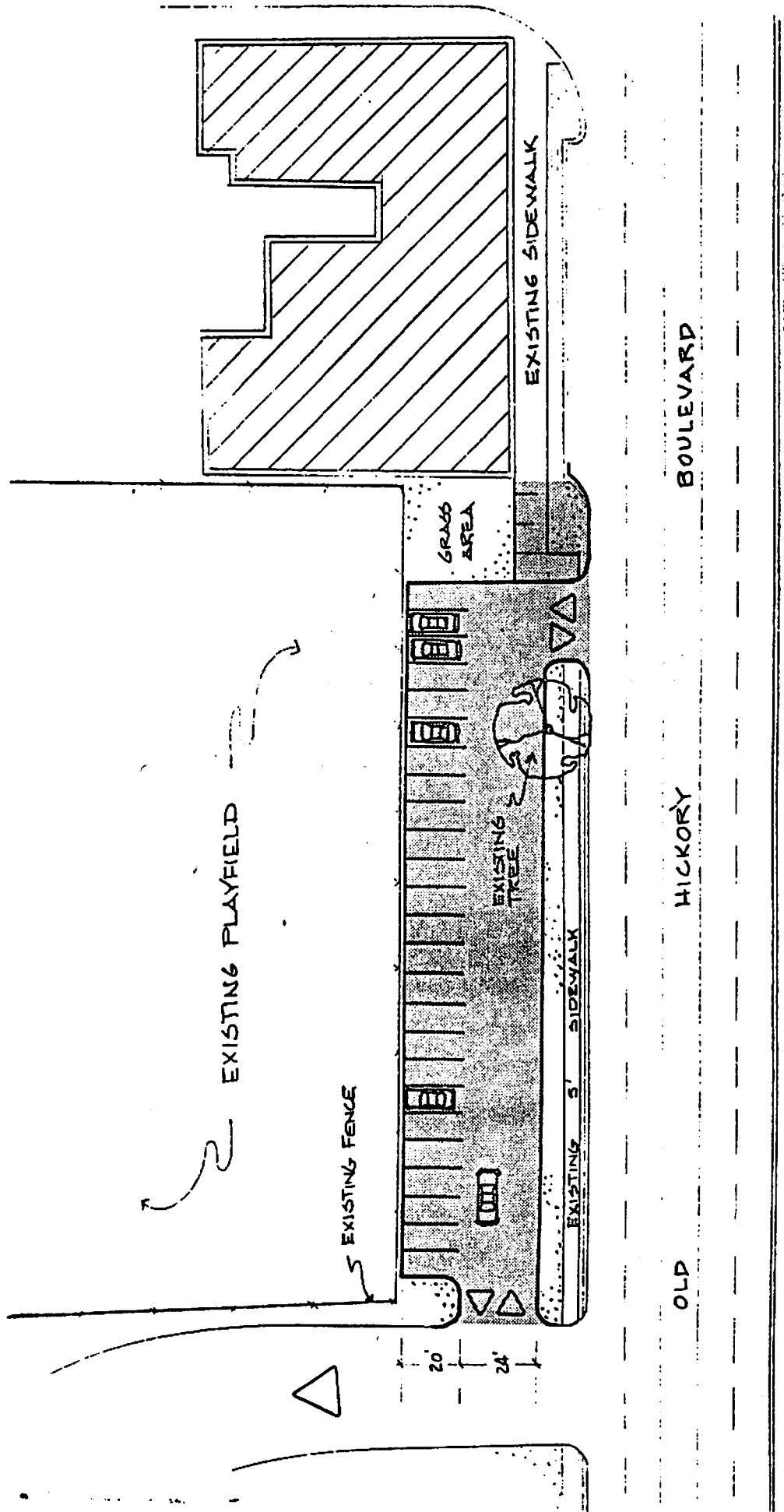
**Source:** Census of Retail Trade, 1977

# APPENDIX C

## RETAIL TRADE IN NASHVILLE (Subcategories that include Lakewood Business Types)

<u>SIC CODE</u>	<u>TYPE OF BUSINESS</u>	<u># OF STORES</u>	<u>GROSS SALES 1977</u>
55	All Automotive, excluding gas stations	564	\$ 748,296,000
551	Dealers of new and used Automobiles (all have payroll)	91	\$ 607,655,000
552	Dealers of used Autos <u>only</u>		
	-with payroll	77	\$ 28,512,000
	-without payroll	102	\$ 9,862,000
553	Tire, battery, other auto and home supplies		
	-with payroll	167	\$ 66,696,000
	-without payroll	43	\$ 1,657,000
554	Gas Sservice Stations		
	-with payroll	594	\$ 234,832,000
	-without payroll	81	\$ 7,837,000
5712	Furniture Stores		
	-with payroll	126	\$ 58,212,000
	-without payroll	31	\$ 1,097,000
5722	Household Appliances		
	-with payroll	33	\$ 11,118,000
	-without payroll	14	\$ 765,000
5912	Liquor Stores		
	-with payroll	109	\$ 40,173,000
	-without payroll	15	\$ 1,428,000
593	Used Merchandise		
	-with payroll	68	\$ 8,795,000
	-without payroll	224	\$ 4,937,000
5992	Florists		
	-with payroll	86	\$ 9,937,000
	-without payroll	45	\$ 1,336,000

Source: Census of Retail Trade, 1977



22<sup>5</sup> AVE.

PARKING AREA  
DU PONT JR. HIGH SCHOOL  
M.P.C. 6/9/83

# MAIN STREET

*A Publication of the National Trust for Historic Preservation*

## Keeping Up Appearances *Storefront Guidelines*

**W**hat makes for a successful Main Street business? It can't be measured exactly; there is no single success formula. Product, price, display, service, location and market all play a part. So too does the appearance of the store, the outside image of the business.

Many store owners seem to regard appearance as secondary to the more immediate concerns of running a business. Too often, the building is neglected or mishandled.

Yet experience shows, time and again, that appearance is important to a healthy business downtown. With merchants working together to create an attractive image, downtown as a whole can benefit.

The 20th century brought changes for Main Street. The automobile brought new competition from commercial strips and shopping centers. Downtown merchants turned their attention to passing cars, erecting shiny new storefronts and eye-catching signs. Main Street stores tried to imitate their modern competitors.

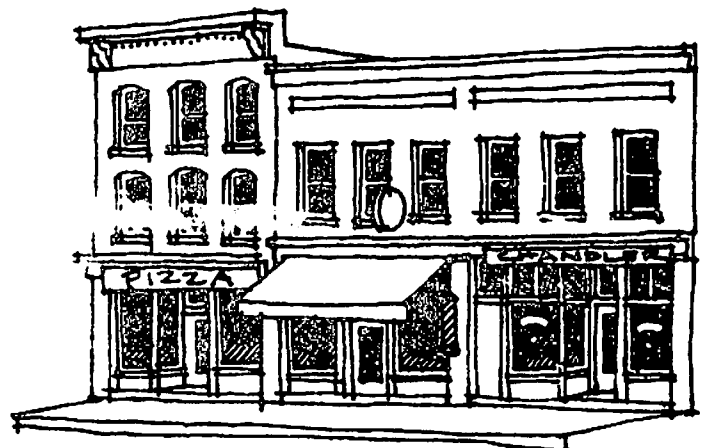
In many ways, the result has been a sorry one. Down-

town now appears as a curious cross between neglected old buildings and a commercial strip. It presents a confused image to the shopping public.

The idea of visual relatedness is crucial to the goal of an integrated Main Street. Historically, Main Street facades complemented and reinforced one another. Compare the drawings on this page. Notice how the remodeling of the old facades has destroyed their continuity. They are no longer visually tied together. Each facade is unrelated to the next, and the character of the building group as a whole suffers.

With its buildings, history, setting and place within the community, downtown is unique and special. It makes sense to acknowledge these resources and take full advantage of them—to develop the qualities that are already present downtown.

What improvements can make your building work better for you? How can you make it more attractive to shoppers? The following pages present suggestions for improving appearances as well as ideas for prolonging the life of old buildings.





The traditional commercial storefront can be considered the cornerstone of Main Street. Dating from the 19th and early 20th centuries, these buildings share a remarkable similarity—a consistency that creates a strong visual image for the downtown.

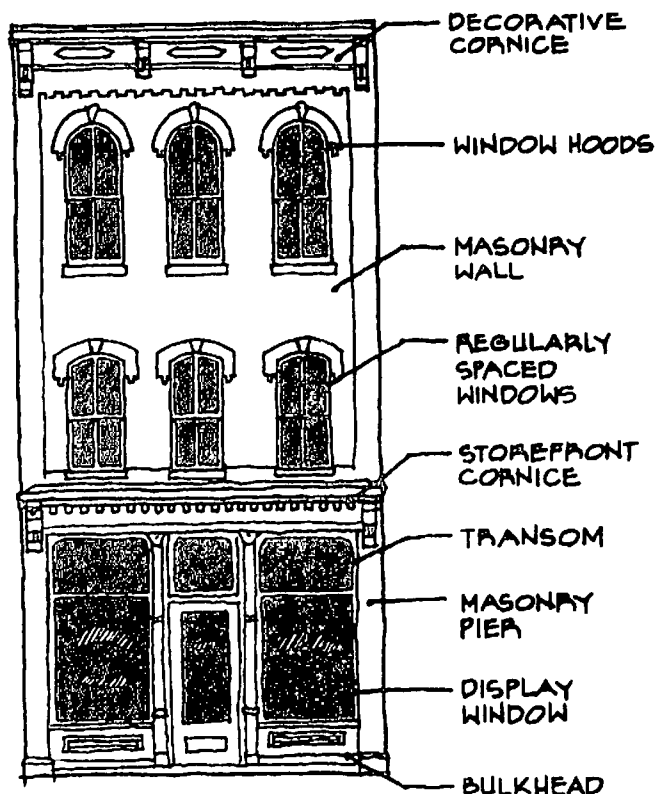
Because they were composed of similar parts, the blocks have a consistent, organized and coordinated appearance. Any one facade is visually related to its neighbors.

The parts of the facade were often compatible enough to be interchangeable. A commercial building from the mid 1800s could be easily modernized by inserting a new 1900s storefront. Although the styles and details changed, the proportions remained the same.

Technological developments, coupled with changing tenants and merchandising trends, encouraged frequent storefront changes, while the upper facade stayed the same, deteriorated or was covered over.

The storefront became increasingly transparent, but it still fit into the framed opening provided by the original building.

When a storefront is not contained within this frame, it looks out of proportion with the upper facade. The basic commercial facade consists of three parts: the storefront with an entrance and display windows, the upper facade usually with regularly spaced windows and the cornice that caps the building. These components appear in many shapes, sizes and styles but result in essentially the same facade.



## TYPICAL UPPER FACADES



*Early to Mid 1800s*

- SIMPLE CORNICE
- LINTELS OVER WINDOWS
- SMALL WINDOW PANES



*Mid to Late 1800s*

- BOLDLY DECORATED CORNICE
- WINDOW HOODS
- 2 OVER 2 WINDOWS



*Late 1800s to Early 1900s*

- CORBELLED BRICK CORNICE
- LARGE, ARCHED WINDOWS



*Early 1900s to 1930s*

- SIMPLE BRICK CORNICE
- LARGE WINDOW OPENINGS WITH MULTIPLE UNITS

## TYPICAL STOREFRONTS



*Early to Mid 1800s*

- POST AND BEAM FRAME
- DIVIDED DISPLAY WINDOWS
- SIMPLE DECORATION



*Mid to Late 1800s*

- BOLDLY DECORATED CORNICE
- CAST IRON COLUMNS
- LARGE DISPLAY WINDOWS



*Late 1800s to Early 1900s*

- SIMPLE CORNICE
- TRANSOM WINDOWS
- RECESSED ENTRANCE



*Early 1900s to 1930s*

- METAL WINDOW FRAMES
- STRUCTURAL GLASS
- RECESSED ENTRANCE

The appearance of downtown is the result of an evolutionary process in which buildings either stay the same, are altered or are completely replaced. This process is continuous and inevitable. But its success or failure depends on how sensitive these changes are to the existing framework of buildings.

The typical Main Street facade inherently exhibits some basic qualities resulting from its architectural style, construction materials and composition.

Sensitive change accepts these facade qualities and builds on them. The result is a harmonious blending of

new design elements within the existing facade. Insensitive change, on the other hand, ignores and often eliminates the design qualities of the original building and creates an unnecessary clash between new and old.

The series of drawings below shows how a typical facade might have changed over time.

Changes happen gradually and have a cumulative effect on a building's appearance. While some alterations are hardly noticeable, change upon change over the years can completely ignore the original facade.

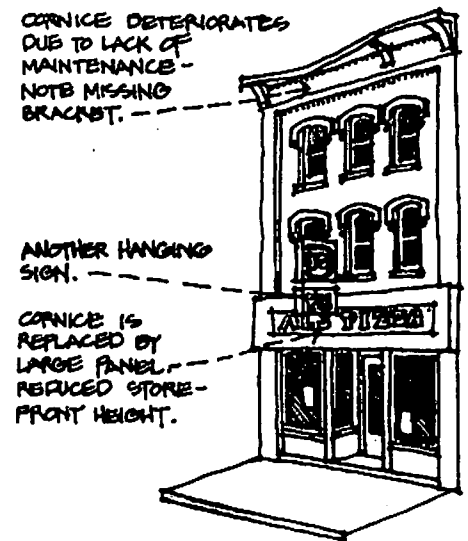
1. THE ORIGINAL FACADE—  
THE VISUAL RESOURCE



2. MINOR FACADE CHANGE



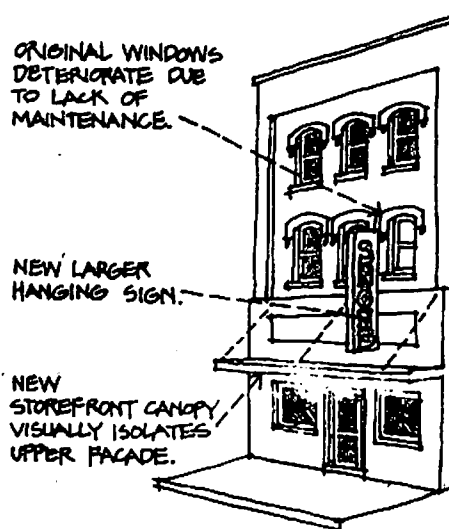
3. MORE MINOR FACADE CHANGE



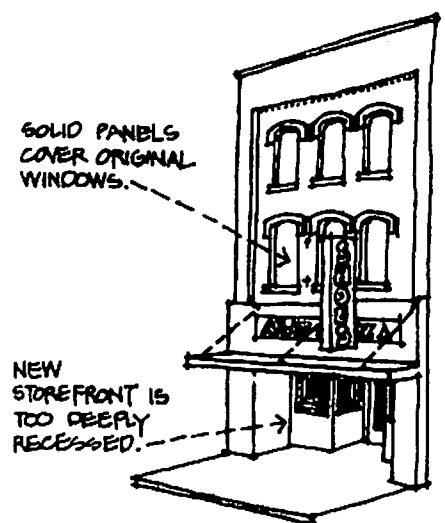
4. STOREFRONT REMODELING—  
THE FACADE LOOKS  
CUT IN HALF.



5. MORE STOREFRONT CHANGE



6. ANOTHER STOREFRONT REMODELING



## MAINTENANCE

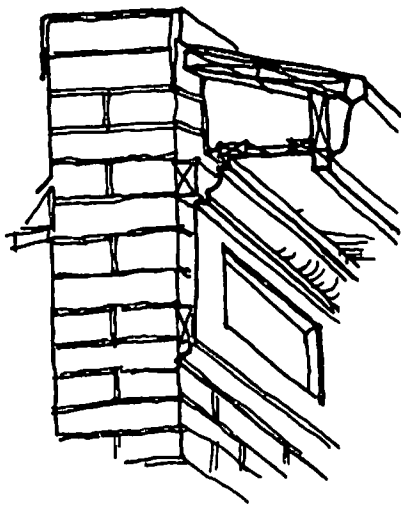
Improper maintenance often results in an insensitive change. Broken windows are boarded over; deteriorated cornices are removed rather than repaired; and walls with peeling paint are covered with aluminum. Proper maintenance is better than any quick-fix approach. It prolongs the life of the building while relying on the quality of the original materials and intended design.

A typical commercial building is composed of a number of materials, each with its own characteristics and problems.

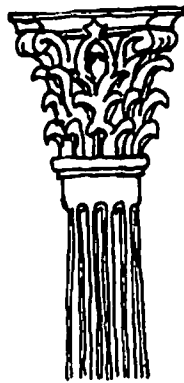
### CAST IRON AND SHEET METAL

Cast-iron and sheet metal decorations were often applied to a brick facade; sometimes entire facades were made of a combination of the two.

Cast iron is quite permanent and has been used extensively for storefront columns and window lintels. Regular painting will prevent corrosion. A chemical paint remover or low pressure dry grit blasting (80-100 psi) can be effective for removing built up paint and rust. Missing parts can be recast in aluminum or fiberglass from existing pieces or substituted by wooden pieces.



**SHEET METAL  
CORNICE**



**CAST IRON  
COLUMN**

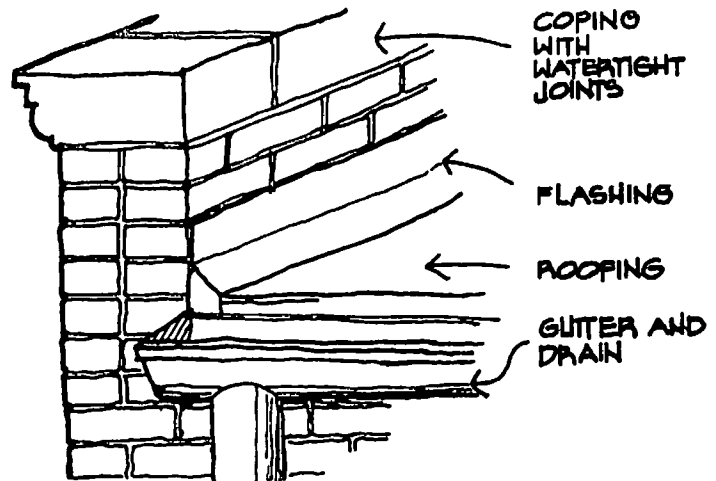
Stamped metal is much lighter and bends easily. Elaborate cornices are often made of stamped metal nailed to a wooden framework attached to the building. Stamped metal usually is coated with zinc to retard rusting although it is very susceptible to rust if the surface is scratched or left exposed. It must always be painted. If stamped metal must be cleaned, use a chemical paint remover. Never use dry grit blasting.

Missing parts can be duplicated by a sheet metal shop.

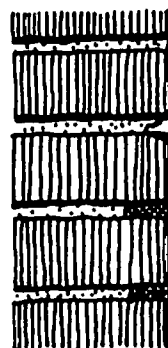
## MASONRY SURFACES

Brick or stone walls can be very durable although they are susceptible to moisture, pollution and age. The most frequent problems to look for are deeply recessed mortar joints and crumbling masonry units.

**Moisture.** The appearance of mold or discoloration of a masonry surface may indicate a moisture problem. Moisture commonly enters through the top of a wall or where the wall meets the roof. Damage can also be caused by moisture from a clogged drain spout, a broken gutter or from water splashing up from the pavement. The roof, flashing, wall coping and drainage system should be periodically checked for water tightness.



**Repointing.** Mortar disintegrates with age and weathering. When the mortar joints are loose or crumbling, or have recessed more than a half inch, they should be repointed with new mortar to keep out water and continue to hold the masonry units in place. Repointing deteriorated sections should be done with care; new mortar joints should match the style, size, composition and color of the originals. Typical mortar for older buildings contains one part Portland cement to two parts lime to nine parts sand. Never allow a high content of Portland cement to be used. It is very hard and can crack older brick, which is softer. Pick a reputable masonry contractor and examine other repointing jobs the contractor has completed.



**SOUND MORTAR**

**DETERIORATED  
MORTAR JOINT**

**REPOINTED MORTAR  
MATCHING ORIGINAL  
STYLE, SIZE, COLOR  
AND COMPOSITION**

**Cleaning Masonry.** High pressure water or steam cleaning should be considered for unpainted masonry buildings. Masonry cleaning can give the surface of a building new life by removing pollutants and restoring the natural qualities of the brick or stone.

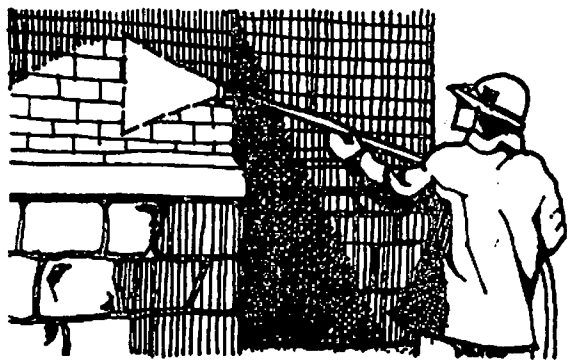
Improper cleaning can result in further deterioration of masonry. Sandblasting or other abrasive cleaning methods should never be used. They erode the surface of the masonry material and can permanently damage the building. Once the outside skin of the brick has been removed, water can saturate the surface and deteriorate the brick. Sealants can not effectively replace this outer surface.

### ABRASIVE CLEANING



Low pressure water cleaning (not more than 600 psi), scrubbing with a bristle brush and the use of gentle detergents is usually sufficient to clean dirt and grime from a masonry surface. Be sure to use only natural bristle brushes, not metal. Metal can disturb the mortar and damage masonry.

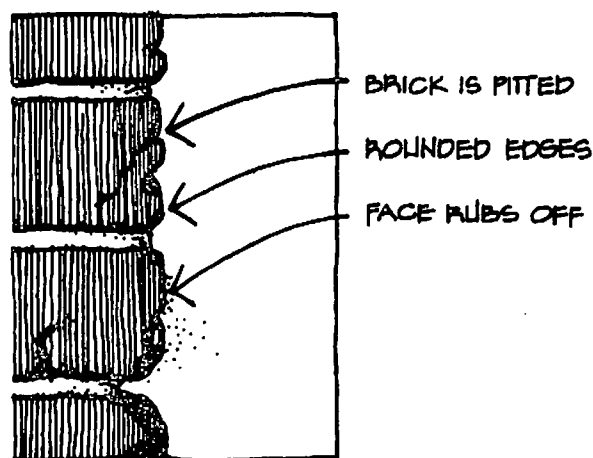
### HIGH PRESSURE WATER CLEANING



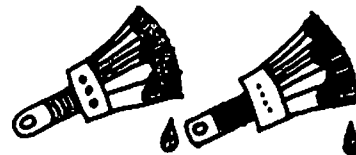
In some instances, a chemical cleaner is required if paint or heavy grime must be removed. The masonry is usually prewet to soften any dirt. Then a chemical paint remover is applied and allowed to remain on the building surface. Finally, the chemical is rinsed off, usually with water. This process may be repeated several times to remove built up paint.

Finding the right chemical for the job is the biggest challenge. Every company seems to have its own solution. One thing to remember is that chemical cleaners can be either alkaline or acidic. Be sure the right chemical is chosen for your building. Acidic products should never be used on limestone or marble.

Cleaning should only be undertaken by experienced professionals. It may be necessary to look outside of your town for the right company. Check the Yellow Pages under "Building Cleaning—Exterior." After identifying potential contractors, investigate examples of their work and ask for a test patch on your building in advance to see how effective the cleaning method will be. Look for possible damage to the mortar joints and any residue on the wall surface caused by the cleaning process. Also look for any damage to the masonry units. Are the edges more rounded? Does the face rub off? Some masonry surfaces may be too soft to be cleaned.



Remember never to clean a building if there is any possibility of frost because the moisture may crack the masonry if it freezes.



**Painting.** Unless it is necessary to protect the surface, exposed masonry should be left unpainted. A previously painted surface should be repainted rather than chemically cleaned.

Before painting a masonry surface, the mortar should be checked and repointed as needed. Loose paint should be scraped off. The building may be cleaned with a low pressure water wash. Then a masonry primer should be applied to the entire area and one or two final coats of semigloss or flat latex paint applied to the wall surface.

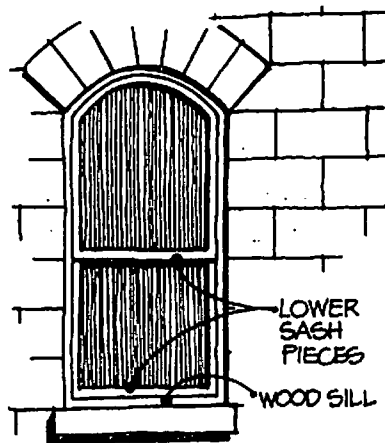
# UPPER-STORY WINDOWS

The visual importance of upper-story windows is evident in their steady march down Main Street. They give buildings an appearance of vitality and use, even if the upper floors are vacant. They create a repeated pattern that helps tie together the facades.

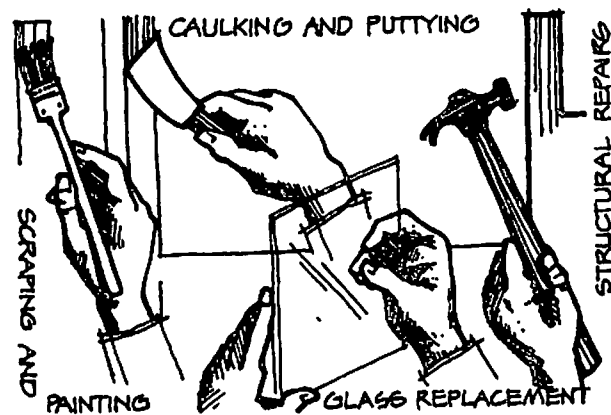
Often, deteriorated upper-story windows have been inappropriately replaced or boarded up. This treatment cheapens not only the character of the building but the streetscape as well—a negative image that can be avoided through proper maintenance.

## Window Maintenance Checklist

- Check the wood parts of the window. Are there portions that are soft, cracked or split? Pay particular attention to the window sills and bottom of the window sashes where water has collected. If sashes or frames are deteriorated, window glass can fall out and endanger pedestrians below.



- To maintain the windows properly, all deteriorated wood should be replaced with new pieces and the old paint scraped off. All cracks should be filled with caulk or wood putty and the surfaces sanded. Loose glazing put-

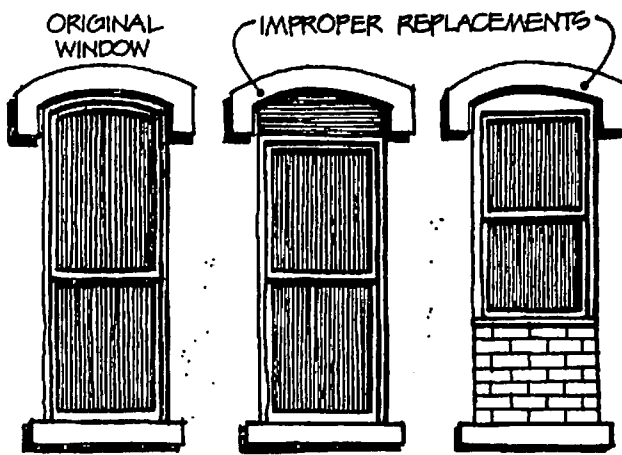


ty should be replaced and the frames primed with a good quality oil-based primer and painted with one or two coats of latex or oil-based paint.

- Loose or broken window panes can be easily fixed. First remove all broken glass and old glazing putty. Replace the glass with new panes similar to the existing glass and, using glazier's points and putty, reglaze both the new glass and loose panes. It may be easier to remove the window sash from the frame to perform these activities.
- The joints between the window frame and the masonry opening should also be checked. Loose caulk should be removed and the joints recaulked to prevent air and water infiltration.

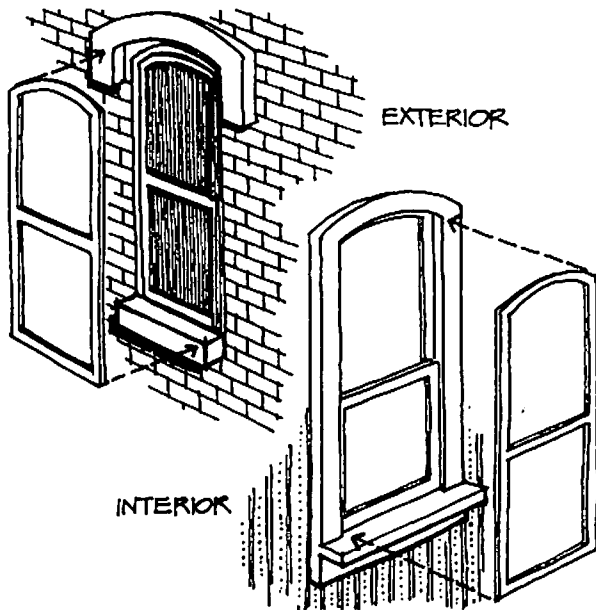
## Window Replacement

- If a window has deteriorated beyond repair or is missing, the replacement should match the original window. Replacement windows should always fill the entire opening and duplicate the original pattern. For example, a double hung sash window should not be replaced by a single fixed pane of glass. Avoid the use of windows and shutters that are not in keeping with the style of the building.
- If possible, match the material as well as the design of the original windows. Standard wood windows are relatively easy to buy or have made. They may not be as expensive as you might think, averaging between \$100 and \$350 each. More unusual styles can be custom ordered.



- In some instances double-glazed aluminum frame windows may be desired. If aluminum must be used, it should duplicate the design of the original window. It should be in a dark anodized or baked enamel finish rather than a light metallic color.

**Storm Windows.** Storm windows are a good idea for conserving heat and energy, especially on upper floors. When mounted on the exterior, these windows should be painted to match the color of the window sash and should duplicate the shape. On the front of a building, it may be desirable to install storm windows on the inside where they will not be seen. Care must be taken that they are ventilated to prevent moisture from accumulating and damaging the wood.



## WOOD

Wood is often used for cornices and storefronts and sometimes for upper wall surfaces. Always try to retain any original exterior woodwork. Deterioration can be prevented with regular maintenance, and decayed portions can be repaired. Check for soft, rotted areas, areas where the wood has split and places where nails have corroded. Up to a point, these problems can be fixed by re-nailing, filling and caulking the wood and then by using an oil primer and painting the wood with latex or oil-based paint.



Sometimes it will be necessary to have a carpenter replace some pieces that have rotted or are missing. Any replacements should match or at least complement the existing details.

## DOORS

Every storefront has a door or pair of doors that enter into the place of business. Traditionally, the entrance door was made of wood with a large glass panel. Every effort should be made to maintain and repair an original door, if possible.

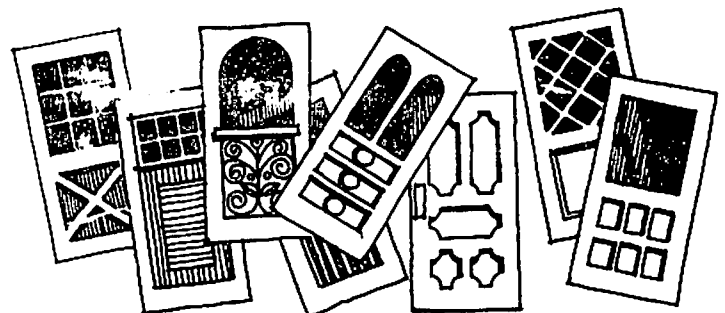
**Painting Aluminum.** Many original doors have been replaced by standard aluminum and glass commercial doors. Although lacking in historical character, they are generally unobtrusive. Aluminum doors and storefronts can be made more compatible by painting them a dark color. An exposed aluminum surface must be cleaned and prepared for a zinc chromate primer or metal primer, followed by appropriate finish coats as recommended by the primer manufacturer. New aluminum should be exposed to weather for at least two months before painting.



**Door Replacement.** If a door is to be replaced there are three basic options:

- Have a new door built with the same design and proportions of the original.
- Find a manufactured wooden or steel door that resembles the traditional store door.
- Use a standard aluminum commercial door with wide stiles and a dark anodized or baked enamel finish.

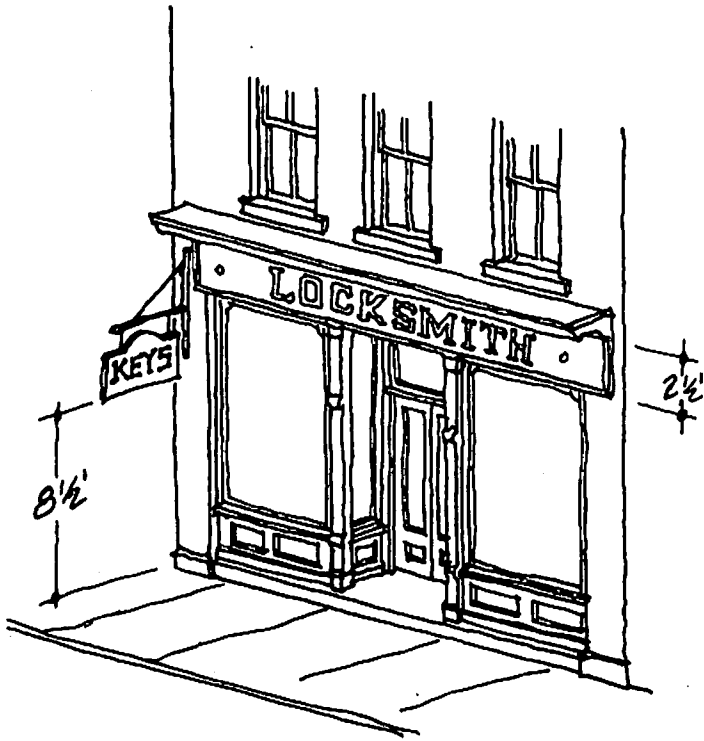
Do not use doors decorated with moldings, cross bucks or window grills. These doors are more residential in character and can look out of place on commercial buildings.



## SIGNS

Signs are a vital part of any Main Street. With a sign, you call attention to your business and create an individual image for your store. But it is often forgotten that signs contribute to an overall image as well. Merchants try to out-shout one another with large, flashy signs. A successful sign can reinforce the image of the downtown as well as serve the needs of the business. Consider the following guidelines:

- A sign should express an easy to read, direct message: Keep it simple.
- A storefront should not have more than two signs—one primary and one secondary.
- A flush-mounted sign board may extend the width of the storefront but should not be more than 2½ feet high. The sign should be mounted somewhere above the storefront display windows and below the second-story window sills. Generally, lettering should be 8 to 18 inches high and occupy only about 65 percent of the sign board.



- A hanging sign should be mounted at least 8½ feet above the sidewalk and should project no more than 5 feet. The size and location of a hanging sign should be carefully considered so that it does not interfere with neighboring signs.
- Window signs should not obscure the display area. The color of the letters should contrast with the display background. Light colored letters or gold leafed letters with dark borders are effective.

- Awnings can also serve as signs with contrasting letters painted or sewn onto the valance. Usually, 6 to 8-inch letters are sufficient.
- There are hundreds of letter styles available. A letter style should be chosen that is easy to read and that reflects the image of the business it represents.

**Helvetica Palatino**

**Benguiat Korinna**

**Arnold Franklin**

**Clarendon Goudy**

**Bookman Souvenir**

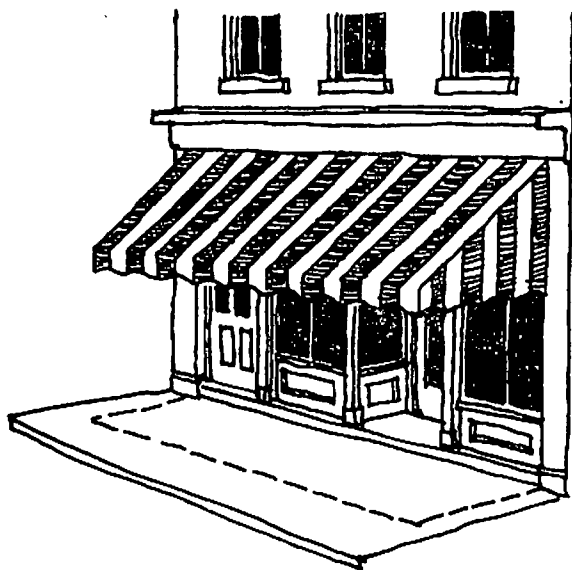
**Broadway**

- Letters can be painted or mounted directly on a sign board, storefront or wall. Three dimensional letters are available from sign makers in wood, marine plywood, metal and plastic. Remember, letters should not be too large.
- Sign colors should complement the colors of the building. Light colored letters on a dark background are easier to read.
- Illuminated signs can be appropriate downtown if they respect the proportions of the storefront and the guidelines outlined above. Painted signs can be directly illuminated with florescent or incandescent lights. Internally lit signs are most effective with light letters on a dark opaque background. Exposed neon letters can also be effective, adding color and vitality to the street.
- Choose a sign maker carefully. Quality of workmanship and construction is as vital as any of the considerations just discussed. Ask where you can see examples of previous work.

## AWNINGS

The canvas awning was an important design element in the traditional storefront. It provided cover, added color and served as a transition between the storefront and the upper facade. Most buildings that face the sun had awnings. Look at old pictures of your building to see how awnings were used.

A standard street-level awning should be mounted so that the valance is about 7 feet above the sidewalk and projects out between 4 and 7 feet from the building. A 12-inch valance flap is usually attached at the awning bar and can serve as a sign panel.



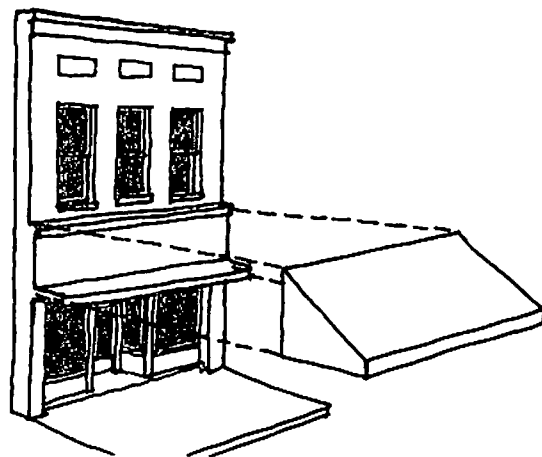
An awning can be attached above the display windows and below the cornice or sign panel. Sometimes it is mounted between the transom and the display windows, allowing light into the store while shading the merchandise and pedestrians from the sun.



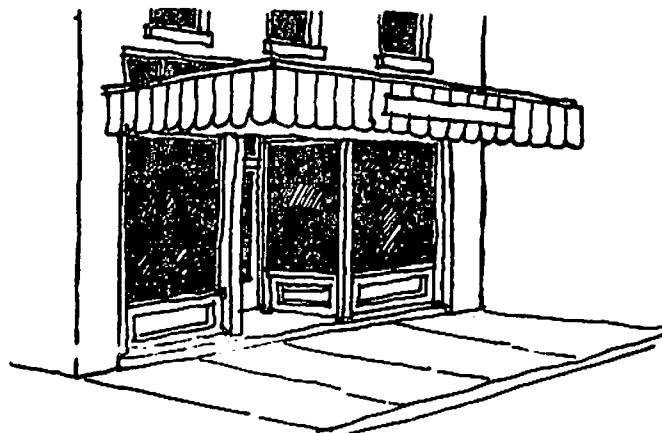
An awning should reinforce the frame of the storefront and should not cover the piers or the space between the second-story window sills and the storefront cornice.



Inappropriate storefront alterations can be effectively disguised by mounting an awning over the alterations while maintaining the proportions of a traditional storefront.



Aluminum awnings or canopies generally detract from the historic character and should not be erected. If a flat canopy exists, it can be dressed up with a 12- to 24-inch awning valance.



Various awning materials offer different colors and patterns. There are several to choose from: canvas, vinyl-coated canvas and acrilan, a synthetic material. Each varies in cost and relative durability.



## COLOR

Painting can be one of the most dramatic improvements you make to your building. Choosing the right combination of colors can unify the building elements within the facade as well as relate the building to others on the street. Three colors are sufficient to highlight any facade.



The base color appears on the upper wall and piers flanking the storefront. Often this color will be natural brick and will not require paint. If the building has been painted, a color should be selected that relates to the surrounding buildings.

The major trim color defines the decorative elements of the building, tying together the upper facade trim and the storefront. The trim color should complement the base color. If there is a natural stone or terra-cotta trim on the facade, it should serve as a trim color. Major trim elements include the building cornice; storefront cornice; window frames, sills and hoods; and storefront frame, columns and bulkheads (including aluminum framing).

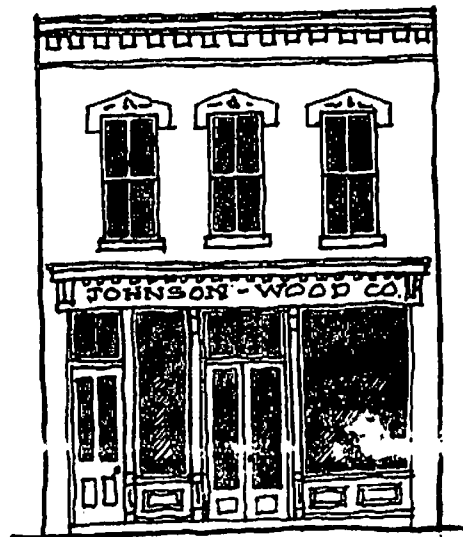
The minor trim color should enhance the color scheme established by the base and major trim. Often a darker shade of the major trim can be used to highlight the window sashes, doors and selective cornice and bulkhead details. Care should be taken not to over decorate the facade.

Color can also be used to minimize facade problems visually. A poorly patched and repointed wall is not as noticeable when it is painted; a missing upper cornice can be re-created with a one dimensional paint scheme; and inappropriate materials can be made more compatible with paint color.

Historic color schemes varied by availability of pigments, the stylistic preferences of a particular period and by regional differences dictated by climate. To get an idea of which colors were appropriate to your building, use a sharp pen knife carefully to scrape away the layers of paint from small areas where the base color and trim colors may have been. Lightly sand the scraped area and wet the surface. These colors can serve as a guide when choosing new colors.

### MINOR TRIM

- WINDOW SASH
- DOORS
- STOREFRONT FRAME
- SMALL DETAILS ON CORNICES, WINDOW HOODS AND BULKHEADS



### MAJOR TRIM

- CORNICE
- WINDOW CAPS
- WINDOW FRAMES
- STOREFRONT CORNICE
- STOREFRONT COLUMNS
- BULKHEADS

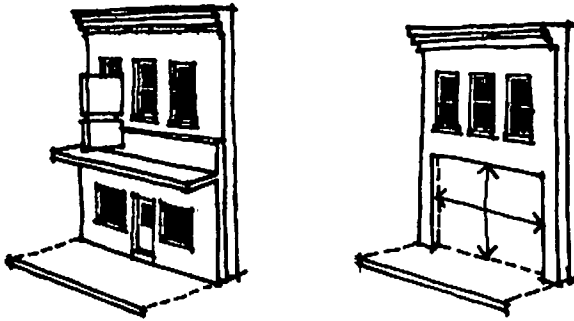
### BASE COLOR

- WALL SURFACES
- STOREFRONT PIERS

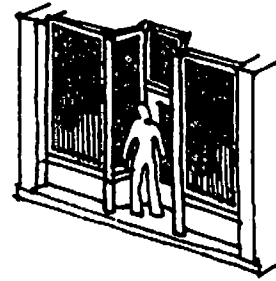
## STOREFRONT DESIGN

Every traditional Main Street facade has a well-defined opening that the original storefront filled. The area is bounded by a pier on either side, the sidewalk on the bottom, and the lower edge of the upper facade on top.

Many problems with facades today are a result of this fact: The storefront has been allowed to stray out of its natural place within the facade. It no longer looks contained; instead it appears pasted on.



To emphasize this feeling of containment, a storefront might be set back slightly (6 to 12 inches) from the front.



### ● *Make It Transparent*

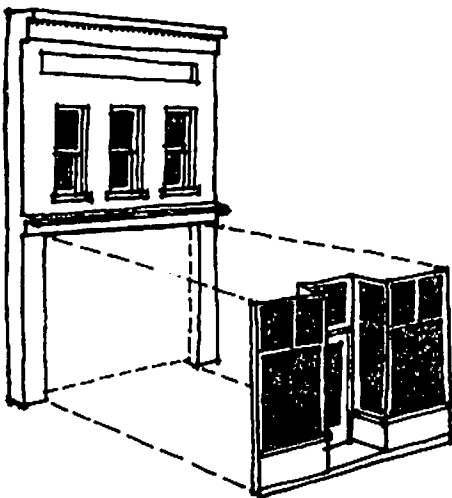
The traditional storefront was composed almost entirely of windows, providing maximum light and display. This large glass area creates a visual openness that is part of the overall proportional system of the facade and is as valid today as it was in the past.

Whether you are considering a restoration or more contemporary treatment, the storefront should be based on a traditional storefront design. The basic configuration can often be derived from old photographs of the building.

The following ideas suggest ways to think about a change in your storefront. Each is founded in the design of the traditional storefront; however, these ideas are not historical in nature. They are functional and make the storefront more attractive and accessible to shoppers.

### ● *Contain the Storefront*

A general rule for future remodeling can be stated as follows: A storefront should be designed to fit inside the original opening and not extend beyond it.



With the storefront closed in, the building on the right looks disjointed. The storefront does not relate to the facade; it is pasted on. As a result the building is not as inviting.

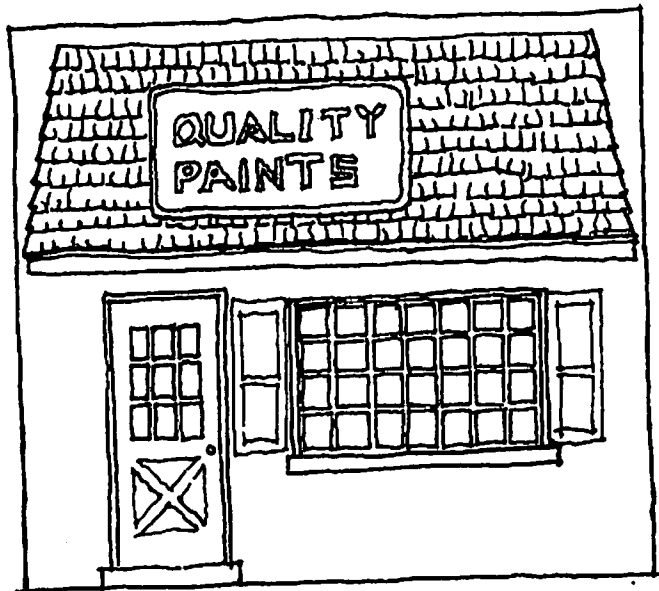
The traditional ratio of window to wall area is significantly less than it should be. Generally there should be more glass and less wall at the storefront level, balanced by more wall and less glass on the upper facade.

### ● Storefront Materials

The color and texture of the storefront materials should be simple and unobtrusive: (1) The storefront frame can be wood, cast iron or anodized aluminum; (2) the display windows should be clear glass; (3) transom windows can be clear, tinted or stained glass; (4) the entrance door should have a large glass panel and can be made of wood, steel or aluminum; (5) the bulkheads can be wood panels, polished stone, glass, tile or aluminum-clad plywood panels; (6) the storefront cornice can be made of wood, cast iron or sheet metal or sometimes the horizontal supporting beam can serve as the storefront cap; (7) the side piers should be the same material as the upper facade, or stuccoed and painted to look the same.

Certain materials and design elements should never be used on a traditional commercial building. A mansard roof with wooden shingles, rough textured wood siding, fake bricks or stone and gravel aggregate materials are not appropriate.

Inappropriate historical themes should be avoided. Small window panes, a colonial door and storefront shutters are 18th-century elements that do not belong on most 19th or 20th-century facades.



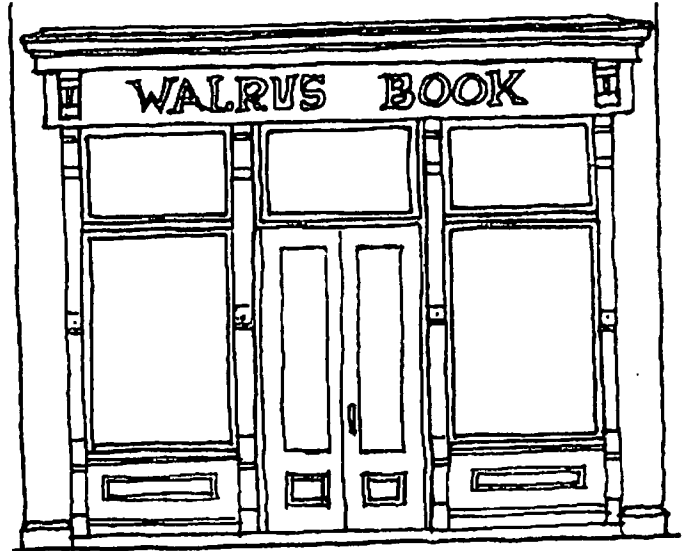
INAPPROPRIATE HISTORICAL THEME

### ● Keep It Simple

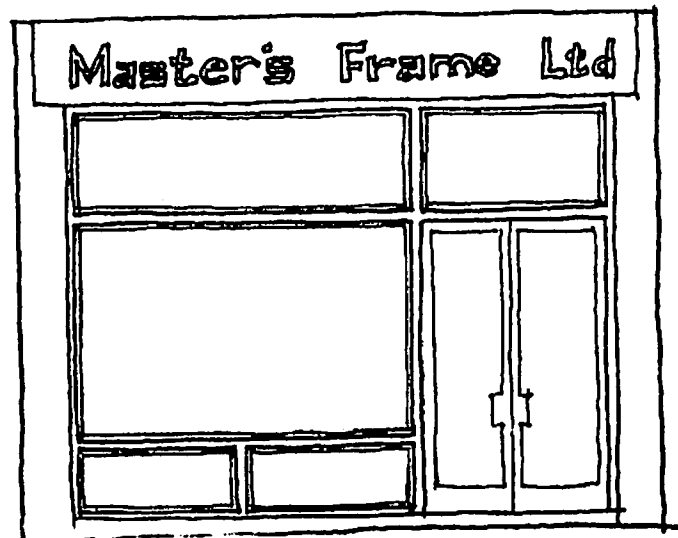
When designing a new storefront or renovating an existing storefront, remember the emphasis should be on transparency. The basic storefront design should include large display windows with thin framing, a recessed entrance, a cornice or a horizontal sign panel at the top of the storefront to separate it from the upper facade and

low bulkheads at the base to protect the windows and define the entrance.

This basic configuration can be constructed from traditional or contemporary materials, achieving the same result.



TRADITIONAL STOREFRONT

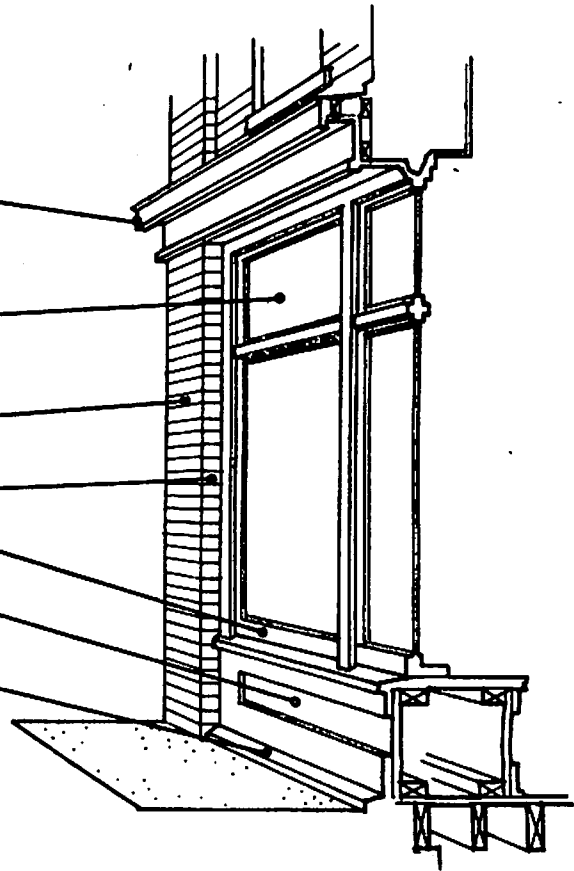


CONTEMPORARY STOREFRONT

The following page illustrates the construction techniques for a traditional wooden-framed storefront and for a more contemporary aluminum-framed storefront.

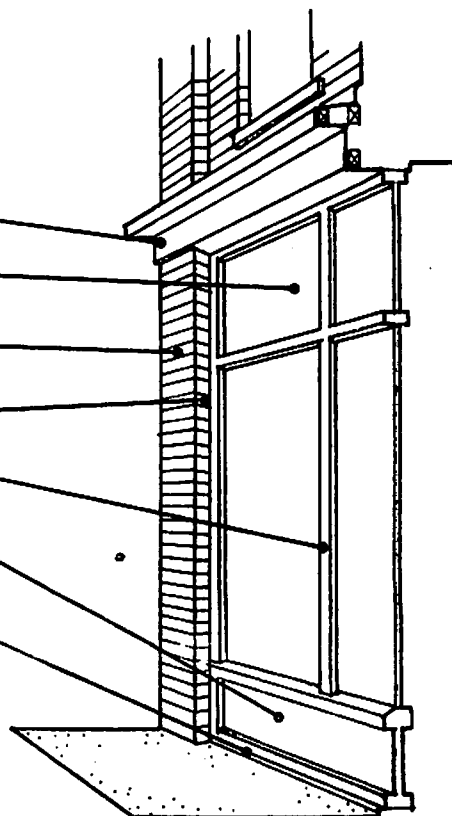
### STOREFRONT WITH TRADITIONAL MATERIALS

- A cornice can be constructed with wood framing, plywood and moldings with a sloping sheet metal cap to shed water. The cornice spans the top of the storefront, often covering a structural beam or unfinished brick.
- Transoms are optional design elements that help to break up the massive effect of very large sheets of glass. Transom windows can be clear, tinted or stained glass.
- Masonry piers are uncovered and match the upper facade.
- The storefront is recessed 6 inches into the opening.
- The storefront and windows are framed in wood. The sill slopes forward for drainage.
- The bulkheads are constructed with wood framing and a plywood back with trim applied to it.
- The storefront rests on a masonry or concrete base to prevent water damage.

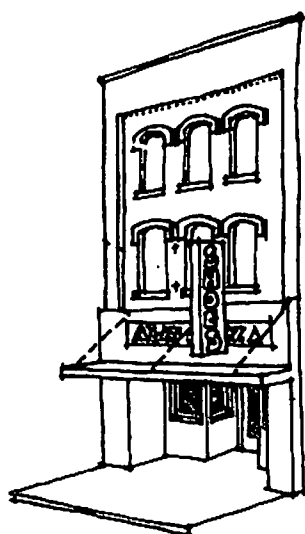


### STOREFRONT WITH CONTEMPORARY MATERIALS

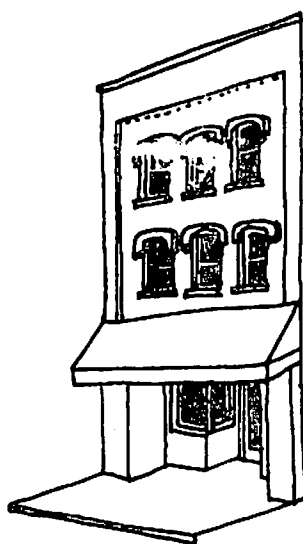
- A cornice is made with sheet metal over a wooden frame.
- Optional transoms can be stained glass, clear glass or opaque.
- Masonry piers are uncovered and match the upper facade.
- The storefront is recessed 6 inches into the opening.
- The storefront and windows are framed with dark anodized aluminum or painted aluminum.
- Bulkheads are constructed of aluminum framing and a plywood panel clad with aluminum.
- The storefront rests on a masonry or concrete base.



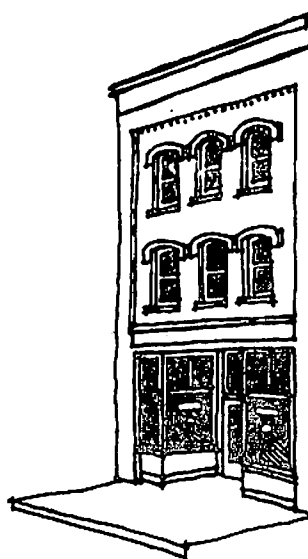
## FACADE IMPROVEMENTS



EXISTING FACADE



MINIMAL  
REHABILITATION  
\$3-5,000



MAJOR RENOVATION  
\$8-15,000



RESTORATION  
\$10-20,000

### What to Do?

If you wish to improve your storefront, a good place to start is by finding old photographs of the building and studying how it originally looked. Determine what changes have been made and how they have affected the appearance of the facade. Investigate to see if the original storefront and facade elements have been covered over or removed. (Sometimes parts may have been removed and stored in the basement or on the upper floors.)

Depending on the condition of the building and the amount of money you have budgeted, there are three basic approaches you may want to consider.

### Minimal Rehabilitation

This preservation approach to rehabilitation requires basic maintenance, necessary replacement (missing windows), removal of extraneous materials (over-sized signs, and tacked-on storefront coverings) and simple design improvements (properly proportioned sign, new paint scheme and new awning). Cosmetic treatments can help to unify the building by covering over a blocked down storefront with an awning or painting a contemporary storefront a dark receding color to minimize its effect.

### Major Renovation

This approach retains the existing original elements of the facade while using contemporary as well as traditional design and materials for replacement of inappropriate elements. For instance, when installing a new storefront any of these three alternatives would be appropriate: (1) a contemporary design constructed in wood or anodized aluminum; (2) a simplified version of a traditional storefront in wood or aluminum; or (3) a traditional period storefront constructed in wood. In all major renovations, care must be exercised to insure that the design of any improvement is understated so as not to compete with the overall character of the facade.

### Restoration

This approach requires that the facade be brought back to its original condition. It involves the exact duplication of the original storefront, detailing, color schemes and sign placement. If a building has undergone only minor alterations, restoration may be inexpensive and desirable.

In considering each of the above approaches, always remember to retain as much of the original facade as possible and to analyze carefully the effects of any improvement both to your building and to the streetscape.

## INFILL CONSTRUCTION

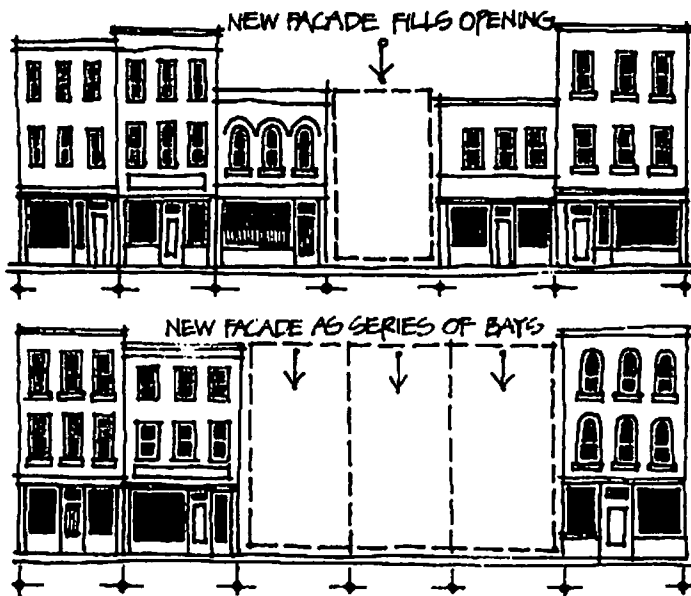
The construction of new buildings on vacant lots in downtown should be encouraged. The design of a new infill building, particularly its front facade, is a special problem. The new facade should be designed to look appropriate and compatible in the midst of the surrounding buildings.

What is good infill design? There is no absolute answer; a good design will vary according to its setting. Because an infill building is new, it should look new. However, its appearance must always be sensitive to the character of its neighbors without mimicking them.

There are several ideas that should govern the visual relationship between an infill building and its neighbors.

### • Proportions of the Facade

The average height and width of the surrounding buildings determines a general set of proportions for an infill structure or the bays of a larger structure.



The infill building should fill the entire space and reflect the characteristic rhythm of facades along the street.

If the site is large, the mass of the facade can be broken into a number of smaller bays, to maintain a rhythm similar to the surrounding buildings.

### • Composition

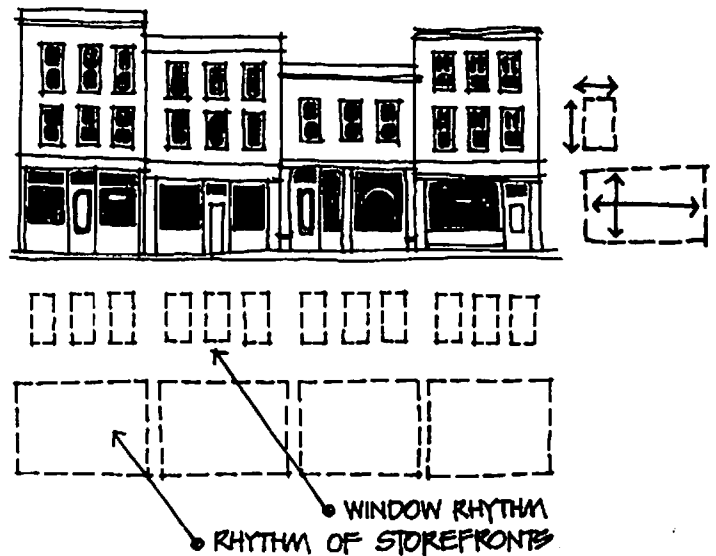
The composition of the infill facade (that is, the organization of its parts) should be similar to that of surrounding facades.

Rhythms that carry throughout the block (such as window spacing) should be incorporated into the new facade.

### • Proportions of the Openings

The size and proportion of window and door openings of an infill building should be similar to those on surrounding facades.

The same applies to the ratio of window area to solid wall for the facade as a whole.



### • Detailing

Infill architecture should reflect some of the detailing of surrounding buildings in window shapes, cornice lines and brick work.

### • Materials

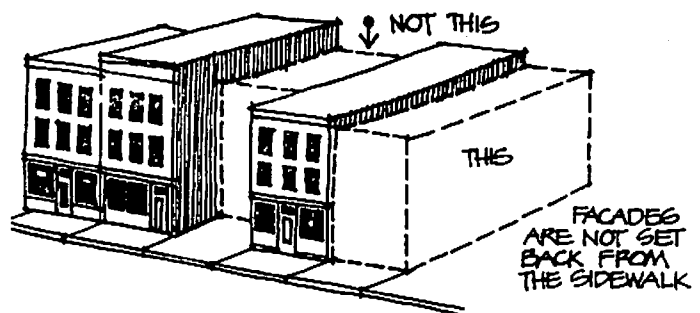
An infill facade should be composed of materials similar to the adjacent facades. The new building should not stand out against the others.

### • Color

The colors chosen for an infill facade should relate to the building's neighbors.

### • Building Setback

The new facade should be flush to its neighbors.



## REAR ENTRANCES

As parking areas are developed behind stores, the backs of buildings are becoming more visually important. By improving the appearances and developing rear entrances, this back facade can serve for more than just deliveries. A rear entrance can provide direct customer access to your store from parking areas as well as improve circulation between the parking lots and the street.

In considering a rear entrance, think about some of these ideas:



- You may have to rearrange your display and storage area to handle the change in circulation.
- The rear facade should be clean and well-maintained. It should welcome customers, not threaten them.
- A small sign at the rear door should identify the store.

- An awning can be added for visual identification and convenience.
- Back windows can serve as secondary display windows.
- If there is enough sun, planter boxes might be added.
- Refuse containers should be hidden with a fence or simple enclosure.

## KEEPING UP APPEARANCES

These guidelines are not restoration guidelines. They are based on simplicity and quality of design, they are intended to help you make improvements that are appropriate to older commercial districts and can apply to most commercial buildings, both old and new.

You should consult your state historic preservation office and *The Secretary of the Interior's Standards for Rehabilitation* when considering a restoration or a project in which you intend to take the 25 percent investment tax credit for rehabilitating a certified historic structure.

These guidelines were prepared by B. Clarkson Schoettle, at the National Main Street Center, National Trust for Historic Preservation. This publication was made possible by a grant from the National Endowment for the Arts.

The guidelines were developed from the *Galesburg Building Improvement File*, by Preservation Urban Design Incorporated, published by the National Trust in 1978. The drawings and some of the text are by Preservation Urban Design Incorporated.

The opinions expressed in this publication are not necessarily those of the National Trust.

The National Trust for Historic Preservation is the only national, private nonprofit organization chartered by Congress with the responsibility for encouraging public participation in the preservation of sites, buildings and objects significant in American history and culture. Support for the National Trust is provided by membership dues, endowment funds, contributions and matching grants from federal agencies, including the U.S. Department of the Interior, National Park Service, under provisions of the National Historic Preservation Act of 1966. For information about membership in the National Trust, write Membership Department, National Trust for Historic Preservation, 1785 Massachusetts Avenue, N.W., Washington, D.C. 20036.

## **THE SECRETARY OF THE INTERIOR'S STANDARDS FOR REHABILITATION**

The Secretary of the Interior is responsible for establishing standards for all programs under Departmental authority and for advising Federal agencies on the preservation of historic properties listed or eligible for listing in the National Register of Historic Places. In partial fulfillment of this responsibility, the Secretary of the Interior's Standards for Historic Preservation Projects have been developed to direct work undertaken on historic buildings.

Initially used by the Secretary of the Interior in determining the applicability of proposed project work on registered properties within the Historic Preservation Fund grant-in-aid program, the Standards for Historic Preservation Projects have received extensive testing over the years—more than 6,000 acquisition and development projects were approved for a variety of work treatments. In addition, the Standards have been used by Federal agencies in carrying out their historic preservation responsibilities for properties in Federal ownership or control; and by State and local officials in the review of both Federal and nonfederal rehabilitation proposals. They have also been adopted by a number of historic district and planning commissions across the country.

The Standards for Rehabilitation (36 CFR 67) comprise that section of the overall historic preservation project standards addressing the most prevalent treatment today: Rehabilitation. "Rehabilitation" is defined as the process of returning a property to a state of utility, through repair or alteration, which makes possible an efficient contemporary use while preserving those portions and features of the property which are significant to its historic, architectural, and cultural values.

The Standards for Rehabilitation are as follows:

1. Every reasonable effort shall be made to provide a compatible use for a property which requires minimal alteration of the building, structure, or site and its environment, or to use a property for its originally intended purpose.
2. The distinguishing original qualities or character of a building, structure, or site and its environment shall not be destroyed. The removal or alteration of any historic material or distinctive architectural features should be avoided when possible.
3. All buildings, structures, and sites shall be recognized as products of their own time. Alterations that have no historical basis and which seek to create an earlier appearance shall be discouraged.
4. Changes which may have taken place in the course of time are evidence of the history and development of a building, structure, or site and its environment. These changes may have acquired significance in their own right, and this significance shall be recognized and respected.



5. Distinctive stylistic features or examples of skilled craftsmanship which characterize a building, structure, or site shall be treated with sensitivity.

6. Deteriorated architectural features shall be repaired rather than replaced, wherever possible. In the event replacement is necessary, the new material should match the material being replaced in composition, design, color, texture, and other visual qualities. Repair or replacement of missing architectural features should be based on accurate duplications of features, substantiated by historic, physical, or pictorial evidence rather than on conjectural designs or the availability of different architectural elements from other buildings or structures.

7. The surface cleaning of structures shall be undertaken with the gentlest means possible. Sandblasting and other cleaning methods that will damage the historic building materials shall not be undertaken.

8. Every reasonable effort shall be made to protect and preserve archeological resources affected by, or adjacent to any project.

9. Contemporary design for alterations and additions to existing properties shall not be discouraged when such alterations and additions do not destroy significant historical, architectural or cultural material, and such design is compatible with the size, scale, color, material, and character of the property, neighborhood or environment.

10. Wherever possible, new additions or alterations to structures shall be done in such a manner that if such additions or alterations were to be removed in the future, the essential form and integrity of the structure would be unimpaired.

In the past several years, the most frequent use of the Secretary's "Standards for Rehabilitation" has been to determine if a rehabilitation project qualifies as a "certified rehabilitation" pursuant to the Tax Reform Act of 1976, the Revenue Act of 1978, and the Economic Recovery Tax Act of 1981, as amended. The Secretary is required by law to certify rehabilitations that are "consistent with the historic character of the structure or the district in which it is located." The Standards are used to evaluate whether the historic character of a building is preserved in the process of rehabilitation. Between 1976 and 1982 over 5,000 projects were reviewed and approved under the Preservation Tax Incentives program.

As stated in the definition, the treatment "Rehabilitation" assumes that at least some repair or alteration of the historic building will need to take place in order to provide for an efficient contemporary use; however these repairs and alterations must not damage or destroy the materials and features—including their finishes—that are important in defining the building's historic character.

In terms of specific project work, preservation of the building and its historic character is based on the assumption that (1) the historic materials and features and their unique craftsmanship are of primary importance and that (2), in consequence they will be retained, protected, and repaired in the process of rehabilitation to the greatest extent possible, not removed and replaced with materials and features which appear to be historic, but which are--in fact--new.

To best achieve these preservation goals, a two-part evaluation needs to be applied by qualified historic preservation professionals for each project as follows: first, a particular property's materials and features which are important in defining its historic character should be identified. Examples may include a building's walls, cornice, window sash and frames and roof; rooms, hallways, stairs, and mantels; or a site's walkways, fences, and gardens. The second part of the evaluation should consist of assessing the potential impact of the work necessary to make possible an efficient contemporary use. A basic assumption in this process is that the historic character of each property is unique and therefore proposed rehabilitation work will necessarily have a different effect on each property; in other words, what may be acceptable for one project may be unacceptable for another. However, the requirement set forth in the definition of "Rehabilitation" is always the same for every project: those portions and features of the property which are significant to its historic, architectural, and cultural values must be preserved in the process of rehabilitation. To accomplish this, all ten of the Secretary of the Interior's "Standards for Rehabilitation" must be met.

## **BUILDING EXTERIOR**

### **Masonry: Brick, stone, terra cotta, concrete, adobe, stucco and mortar**

Masonry features (such as brick cornices and door pediments, stone window architraves, terra cotta brackets and railings) as well as masonry surfaces (modelling, tooling, bonding patterns, joint size, and color) may be important in defining the historic character of the building. It should be noted that while masonry is among the most durable of historic building materials, it is also the most susceptible to damage by improper maintenance or repair techniques and by harsh or abrasive cleaning methods. Most preservation guidance on masonry thus focuses on such concerns as cleaning and the process of repointing. For specific guidance on this subject, consult Preservation Briefs: 1, 2, 5, 6, and 7. (See Reading List and Ordering Information on pg. 58.)

#### **Recommended**

**Identifying, retaining, and preserving** masonry features that are important in defining the overall historic character of the building such as walls, brackets, railings, cornices, window architraves, door pediments, steps, and columns; and joint and unit size, tooling and bonding patterns, coatings, and color.

**Protecting and maintaining** masonry by providing proper drainage so that water does not stand on flat, horizontal surfaces or accumulate in curved decorative features.

#### **Not Recommended**

Removing or radically changing masonry features which are important in defining the overall historic character of the building so that, as a result, the character is diminished.

Replacing or rebuilding a major portion of exterior masonry walls that could be repaired so that, as a result, the building is no longer historic and is essentially new construction.

Applying paint or other coatings such as stucco to masonry that has been historically unpainted or uncoated to create a new appearance.

Removing paint from historically painted masonry.

Radically changing the type of paint or coating or its color.

Failing to evaluate and treat the various causes of mortar joint deterioration such as leaking roofs or gutters, differential settlement of the building, capillary action, or extreme weather exposure.

## **Storefronts**

Storefronts are quite often the focus of historic commercial buildings and can thus be extremely important in defining the overall historic character. Because storefronts also play a crucial role in a store's advertising and merchandising strategy to draw customers and increase business, they are often altered to meet the needs of a new business. Particular care is required in planning and accomplishing work on storefronts so that the building's historic character is preserved in the process of rehabilitation. For specific guidance on the subject Preservation Briefs: 11 should be consulted. (See Reading List and Ordering Information on pg. 58.)

### **Recommended**

**Identifying, retaining, and preserving storefronts--and their functional and decorative features--that are important in defining the overall historic character of the building such as display windows, signs, doors, transoms, kick plates, corner posts, and entablatures.**

**Protecting and maintaining masonry, wood, and architectural metals which comprise storefronts through appropriate treatments such as cleaning, rust removal, limited paint removal, and reapplication of protective coating systems.**

**Protecting storefronts against arson and vandalism before work begins by boarding up windows and installing alarm systems that are keyed into local protection agencies.**

### **Not Recommended**

Removing or radically changing storefronts--and their features--which are important in defining the overall historic character of the building so that, as a result, the character is diminished.

Changing the storefront so that it appears residential rather than commercial in character.

Removing historic material from the storefront to create a recessed arcade.

Introducing coach lanterns, mansard overhangings, wood shakes, nonoperable shutters, and small-paned windows if they cannot be documented historically.

Changing the location of a storefront's main entrance.

Failing to provide adequate protection to materials on a cyclical basis so that deterioration of storefront features results.

Permitting entry into the building through unsecured or broken windows and doors so that interior features and finishes are damaged through exposure to weather or through vandalism.

Stripping storefronts of historic material such as wood, cast iron, terra cotta, carrara glass, and brick.

## STARTING A NEW BUSINESS IN NASHVILLE

In response to frequent inquiries from persons interested in establishing a business in Nashville, the Research Department of the Nashville Area Chamber of Commerce has attempted in these pages to identify the most commonly needed contacts.

We cannot guarantee that other officials should not be contacted since there are an almost infinite number of possible businesses and situations but it is hoped that this list will provide a convenient and helpful start. While some of these sources may not be required contacts for your business, it is recommended that they all be contacted and given details as to the type of business you plan to start, number of employees, type of building to be constructed or leased, anticipated sales volume, etc. so that the individual organization can determine whether you need further assistance from them.

The Nashville Area Chamber of Commerce is delighted to be of assistance to any new business in the city, as well as the established ones, and is available should you need further assistance or information.

## MOST FREQUENT CONTACTS FOR NEW NASHVILLE BUSINESSES

### PRIVILEGE LICENSE (all businesses)

County Court Clerk  
Howard Office Complex  
700 2nd Ave., South 37210  
Phone: 259-5731

### CHARTERS (corporations only)

Ken Thompson  
Director of Corporations  
Office of Secretary of State of Tennessee  
C1 101 Central Services Bldg. 37219  
Phone: 741-2286

### FRANCHISE AND EXCISE TAXES (corporations only)

Allan Curtis, Director of Franchise & Excise Tax  
Tennessee Department of Revenue  
813 Andrew Jackson State Office Bldg.  
Fifth and Deaderick 37219  
Phone: 741-3133

### INCOME TAX

Tax Information - Internal Revenue Service  
Room 201 U.S. Courthouse  
801 Broadway 37203  
Phone: 259-4601

### LIQUOR PERMIT

Tennessee Alcoholic Beverage Commission  
226 Capitol Blvd. Bldg. 37219  
Phone: 741-1602

### BEER PERMIT

Metropolitan Beer Permit Board  
403 Stahlman Bldg.  
Third Ave., North & Union Street 37201  
Phone: 259-6339

### DEPARTMENT OF REVENUE, TENNESSEE

Commissioner Martha B. Olsen  
927 Andrew Jackson State Office Bldg. 37219  
Phone: 741-2461

### STATE SALES TAX

Jim Jamerson, Supervisor of Registration  
Sales Tax Division - Tennessee Department of Revenue  
511 Andrew Jackson State Office Bldg. 37219  
Phone: 741-3581

### REAL AND PROPERTY TAX

Metro Tax Assessor  
Room 309 Metro Courthouse 37201  
Phone: 259-6080

## **DEPARTMENT OF LABOR, TENNESSEE**

501 Union Bldg. 37219  
Phone: 741-2582

### **UNEMPLOYMENT COMPENSATION**

Jim Vaughn, Assistant Commissioner  
Unemployment Compensation  
Tennessee Dept. of Employment Security  
500 Cordell Hull Building 37219  
Phone: 741-3178

### **WAGE & HOUR DIVISION**

U.S. Dept. of Labor  
Room 610  
1720 West End Bldg. 37203  
Phone: 251-5452

### **SPECIAL LICENSES**

L.M. Richmond, Director  
State Regulatory Board - Tennessee Dept. of Insurance  
506 Capitol Hill Bldg. 37219  
Phone: 741-3449

### **BUILDING PERMITS AND ZONING**

Elmer Young, Acting Director  
Metropolitan Department of Codes  
Howard Office Complex  
700 2nd Ave., South 37210  
Building Permits & Zoning Phone: 259-6750  
Electrical & Plumbing Permits Phone: 259-6380  
Housing Inspection Phone: 259-5701

### **LICENSE AND INSPECTION, LABOR**

J.B. Richesin, Commissioner  
Tennessee Dept. of Labor  
501 Union Bldg. Suite A 37219  
Phone: 741-2582

### **LICENSE AND INSPECTIONS, PUBLIC HEALTH**

Tennessee Department of Public Health  
Bureau of Environmental Health Services  
349 Cordell Hull Bldg. 37219  
Phone: 741-3657

### **HOTEL AND RESTAURANT INSPECTION**

Walter Nannie, Director  
Tennessee Dept. of Tourism  
601 Broadway  
Associates Bldg.  
P. O. Box 23090 37202  
Phone: 741-2511

**ADVICE AND ASSISTANCE CONTACTS**

**BETTER BUSINESS BUREAU OF NASHVILLE/MIDDLE TENNESSEE**  
1006 Nashville Trust Bldg. 37201  
Phone: 254-5872

**METROPOLITAN PLANNING COMMISSION**  
Lindsey Hall  
730 Second Ave., South 37201  
Phone: 259-6349

**MIDDLE TENNESSEE SMALL BUSINESS DEVELOPMENT CENTER (MTSBDC)**  
Tennessee State University  
Tenth & Charlotte 37203  
Phone: 251-1505

**MID-CUMBERLAND COUNCIL OF GOVERNMENTS**  
501 Union Bldg. Suite 600 37219  
Phone: 244-1212

**NASHVILLE AREA CHAMBER OF COMMERCE**  
161 Fourth Ave., North 37219  
Phone: 259-3900

**SMALL BUSINESS ADMINISTRATION (U.S. GOV'T)**  
Parkway Towers, Suite 1012  
404 James Robertson Parkway 32719  
Phone: 251-5881

**TENNESSEE MANUFACTURERS ASSOCIATION**  
708 Fidelity Federal Bldg. 37219  
Phone: 256-5141

**TENNESSEE RESTAURANT ASSOCIATION**  
1451 Elm Hill Pike 37210  
Phone: 361-8755

**TENNESSEE RETAIL MERCHANTS ASSOCIATION**  
814 Sudakum Bldg. 37219  
Phone: 242-5111

**TENNESSEE TAXPAYERS ASSOCIATION**  
Donald W. Jackson  
1070 Capitol Hill Building 37219  
Phone: 242-1854

Research Department  
Nashville Area Chamber of Commerce  
161 Fourth Ave., North  
Nashville, Tennessee 37219  
Phone (615)259-3900



# TAXES

Compiled by the Economic Development Department, Nashville Area Chamber of Commerce, from official sources.\*

## REAL AND PERSONAL PROPERTY TAX

General Services District (Davidson County) GSD - \$4.92 for each \$100 of assessed valuation.

Urban Services District (USD) - \$6.83 for each \$100 of assessed valuation.

## ASSESSMENTS FOR TAXES IN METROPOLITAN NASHVILLE

State law requires that property be classified and assessed at the following ratios:

Industrial & Commercial Real Property	40%
Industrial & Commercial Personal Property	30%
Residential and Farm Real Property	25%

Property values have increased so rapidly in recent years that actual assessment ratios are lower than the law mandates. It is estimated that for 1979 actual assessment ratios are:

Industrial and Commercial Real Property	30%
Industrial and Commercial Personal Property	25%
Residential and Farm Real Property	20%

## EXCISE TAX

All corporations organized under the laws of the State of Tennessee or any other state for profit, and doing business in Tennessee, are required to pay an annual excise tax equal to 6% of net earnings for the next preceding fiscal year, from business done within the state. Net earnings apportioned to Tennessee are the base of this tax. Federal income taxes are not deductible in computing net earnings subject to tax. Apportionment of earnings of multi-state corporations shall be as follows:

- (1) If the principal business in this State is manufacturing, or if it is any form of collecting assembling, or processing of goods or materials,

\*NOTE: This is 1980 data which has been included for informational purposes only; please contact the Nashville Area Chamber of Commerce for their latest statistics.

the entire net earnings shall be apportioned to Tennessee on the basis of the ratio contained by taking the arithmetical average of the following three ratios:

(a) The ratio of the value of its real estate and tangible personal property in this State on the date of the close of the fiscal year to the value of its entire real estate and tangible personal property, with no deduction on account of encumbrances thereon.

(b) The ratio of the total payroll within this State, to the total payroll within and without the State.

(c) The ratio of the sales to customers within Tennessee to the total sales everywhere.

If because of peculiar or unusual circumstances inherent in a particular case, the application of the above formulas would work a hardship or injustices, the Commissioner, upon application of the taxpayer and upon such showing is authorized with approval of the Attorney General to adopt such other method of apportionment as would be fair and just under the facts of the case.

Tax payable in quarterly installments to the State Commissioner of Revenue during the taxpayer's fiscal year.

### FRANCHISE TAX

Domestic and foreign corporations are required to pay a franchise tax at the rate of 15¢ on each \$100 of the issued and outstanding capital stock, surplus and undivided profits of such corporations at the close of its last calendar or fiscal year, which is declared to be for the privilege of engaging in business in corporate form in Tennessee. The minimum tax is \$10.00. The measure of the tax can be no less than the book value of property owned, plus value of property rented which is to be determined by multiplying net annual rental times eight for real property, three for machinery and equipment, two for office furniture and equipment, and one for delivery or mobile equipment.

In case of corporations doing business in Tennessee and elsewhere; the measure of tax shall be apportioned to Tennessee for the purpose of taxation in the following manner:

(1) If the principal business in this State is manufacturing or if it is any form of collecting, assembling or processing of goods or materials, the capital stock, surplus and undivided profits shall be apportioned to Tennessee on the basis of the ratio obtained by taking the arithmetical average of the following two ratios:

(a) The ratio of the value of its real estate and tangible personal property in this State, on the date of the close of the fiscal year to the value of its real estate and tangible personal property, with no deductions on account of encumbrances thereon.

(b) The ratio of the total payroll within the State, to the total payroll within and without the State.

Tax payable to the State Commissioner of Revenue on or before the first day of the fourth month following the close of the taxpayer's fiscal year. Quarterly payments of the estimated tax are required.

#### UNEMPLOYMENT COMPENSATION TAX

The standard rate of tax for unemployment compensation in this state is 2.7 per cent. A new employer is assigned this rate until his individual account has been chargeable with benefits throughout the 36 consecutive calendar-month period ending on the computation date. After the 36-month period his rate is determined by his reserve ratio. It may drop as low as 0.3% or may go as high as 4.0% (penalty rate).

The computation date is defined as December 31, of each calendar year with respect to rates of contribution applicable for the twelve-month period beginning with the following July 1.

The estimated average rate for 1978 is 1.0% of total wages. As of December 31, 1978, the trust fund was \$240,762,162.00.

The following schedules are now in effect:

<u>Rate (per cent)</u>	<u>Reserve Ratio (per cent)</u>
..40	+14% and over
.50	+12% and less than 14%
.75	+11% and less than +12%
1.0	+9½% and less than +11%
1.2	+8% and less than +9½%

Rate (per cent)

1.5  
1.8  
2.1  
2.4  
2.7  
3.0  
3.3  
3.5  
3.8  
4.0

Reserve Ratio (per cent)

+7% and less than +8%  
+6% and less than +7%  
+5% and less than +6%  
2.7% and less than 5%  
0% and less than +2.7%  
Less than 0% and more than -2%  
-2% and more than -4%  
-4% and more than -6%  
-6% and more than -10%  
-10% and under

The employer's reserve ratio is determined by taking the total of all contributions paid by each employer for all years during which he has been subject to the Act minus the total of all benefits charged to his account for all years, divided by his taxable payroll for the most recent calendar year ending on the computation date.

The employer's tax rate is protected by a scrutiny of all claims for unemployment compensation. Claims for voluntary quitting and misconduct are subject to disqualification. Claimants found to have been discharged for gross misconduct are penalized by having all benefit rights cancelled.

RETAIL SALES USE TAX

The state government levies a sales tax of  $4\frac{1}{2}\%$  on substantially all retail sales. In addition, the Metropolitan Government of Nashville and Davidson County levies a sales tax of  $2\frac{1}{2}\%$ . The base for the local sales tax is identical with the state tax with two exceptions: (1) the amount of local tax may not exceed \$7.50 on the sale of any single article of personal property, and (2) electricity, gas, coal and fuel oil are exempt.

The combined state and local tax of  $6\frac{3}{4}\%$  is payable at one time. The State government actually collects the local tax, and remits the proceeds to Metro. Sales of from 1¢ to 10¢ are exempt. One cent must be charged on purchases of from 11¢ to 24¢; 2¢ on purchases from 25¢ to 41¢; 3¢ on purchases from 42¢ to 58¢; 4¢ on purchases from 59¢ to 74¢. Five cents on purchases from 75¢ to 91¢; 6¢ on purchases from 92¢ to \$1.00. On sales of more than one dollar, the tax will be computed at a straight rate of 6%, one half cent or more being treated as 1¢.

The use tax, levied at the same rates, covers tangible or personal property which is not sold in Tennessee, but which is used, consumed, distributed or stored for use or consumption within the state. It also includes tax on gross

proceeds of rentals of tangible personal property imported into the state, such as motor vehicles, machinery and equipment.

The state sales and use tax is reduced to a rate of 1% and the metro tax to 1/2 of 1%, on industrial machinery, repair parts, and equipment for air or water pollution control. A special state rate of 1½% is also applicable to use, by manufacturers, of energy fuels. If these substances come into direct contact with the manufactured article and are expended, they are completely exempt from the sales and use tax.

The following commodities are exempt: (1) industrial materials which become a part of a finished manufactured product or which are used in the manufacturing process, containers, etc., used for packaging. (2) Agricultural products sold direct from the farm by the producers, agricultural commodities sold for further processing for ultimate consumption, feeds, seeds, fertilizers, herbicides, and fungicides sold to farmers. (3) Caskets and burial vaults up to \$500.00. (4) Gasoline, motor vehicle fuel, newspapers, religious publications, prescription drugs, school books and lunches. (5) Sales made directly to federal, state or local governments, charitable and religious institutions. (6) Property on which a 4½% or greater tax has been paid in another state. Organizations claiming exemptions are required to secure a certificate from the Department of Revenue.

Services subject to the sales tax include: Room rental accommodations furnished by hotels, motels, parking privileges offered by parking and storage of automobile vehicles, repair of personal property, laundry, dry cleaning and utilities including telephone, water, gas, and electricity.

Dealers are required to remit to the Commissioner of Revenue on or before the twentieth of each succeeding month the full amount of tax collected, but are allowed to retain two per cent of the amount of the state and local tax collected for administration. They must keep accurate records for a period of three years subject to inspection and examination, as must whole sale dealers and jobbers.

Every dealer must obtain a Certificate of Sales Tax Registration. Manufacturers wishing to avail themselves of 1% use tax on industrial machinery and 1½% rate on energy fuel must secure a certificate from the state.

Any out of the state dealer importing tangible personal property into the State of Tennessee for sale, use or consumption:

- (1) Shall apply for and receive a Certificate of Sales Tax Registration.
- (2) Post cash bond to guarantee payment of sales tax liability.
- (3) Apply for and receive a permit for the operation of each vehicle used in such importation. No charge for permit.

#### DOMESTIC CORPORATIONS - CHARTER FEES

A corporation organized under the laws of Tennessee is required to pay a privilege tax for the granting of a charter as follows:

<u>Number of Par Value Shares</u>	<u>Fee</u>
First 20,000	1¢ per share
Next 180,000	1/2¢ per share
Over 200,000	1/5¢ per share

<u>Number of No Par Value Shares</u>	<u>Fee</u>
First 20,000	1/2¢ per share
Next 1,980,000	1/4¢ per share
Over 2,000,000	1/5¢ per share

#### FOREIGN CORPORATIONS - DOMESTICATION FEE

Foreign corporations are required to pay the Secretary of State a flat fee of \$305.00 for filing a certified copy of charter, upon entering Tennessee to do business. Must also file form designating a statutory agent in Tennessee.

All domestic and foreign corporations are required to file with the Department of Revenue on the first day of the fourth month following the close of the taxpayer's fiscal year a written statement and pay a fee ranging from \$5.00 on capital stock of less than \$25,000 up to \$150.00 on \$1,000,000 or more actual capital stock of the corporation. The corporation has the privilege of paying the fee on the basis of its gross receipts on business done wholly within Tennessee at the rate of one-half of one per cent with a minimum of \$25.00.

#### BUSINESS GROSS RECEIPTS TAX

Local governments in Tennessee are authorized to levy a tax on the gross receipts of specified types of businesses including retailers, wholesalers, restaurants, real estate

companies, contractors and small loan companies. Businesses are classified into five groups in which the rate of the tax varies from 1/8 of 1% to 1/60 of 1%. Due dates vary by classification of taxpayers. The tax is levied as a substitute for a property tax on inventories. Businesses exempted include manufacturers, all professional men, utilities, banks, savings and loan, insurance companies, commercial office buildings and apartment houses.

January 1980

SMALL BUSINESS ADMINISTRATION  
 1012 Parkway Towers  
 404 James Robertson Parkway  
 Nashville, Tennessee 37219

SBA BUSINESS LOAN PROCEDURES

1. Prepare current business profit and loss statements and balance sheets. You should also have profit and loss statements for your last two or three fiscal years. For a new or proposed business, prepare a profit and loss statement projection for the first year of operation.
2. Prepare current personal financial statements of the owner, or each partner, or each principal stockholder of the business.
3. Take the above financial statements with you and see your banker. Discuss the amount of the loan, specific purposes for which it will be used and the maturity. If a direct bank loan cannot be made, ask the bank to make the loan under an SBA guaranty. If the bank is interested in making an SBA loan, ask your banker to contact the office applicable to the county in which the bank is located as indicated below.
4. The proper application forms will be furnished you and your bank. After completion by you or your accountant, submit the application, financial statements and other required information to your bank. The bank will send the application to SBA for processing. In most cases of guaranty or bank participation loans, SBA will deal direct with the bank.

\*\*\*\*\*

CONTACT:

Small Business Administration  
 Fidelity Bankers Building - Room 307  
 502 South Gay Street  
 Knoxville, Tennessee 37902  
 Phone: (615) 637-9300

for the following counties:

Anderson	Hamblen	Morgan
Bledsoe	Hancock	Polk
Blount	Hawkins	Rhea
Bradley	Jefferson	Roane
Campbell	Johnson	Scott
Carter	Knox	Sevier
Claiborne	Loudon	Sullivan
Cocke	McMinn	Unicoi
Fentress	Meigs	Union
Grainger	Monroe	Washington
Green		

FOR ALL OTHER COUNTIES CONTACT: The Nashville District Office  
 Phone: (615) 251-5881

CONTACT:

Small Business Administration  
 Federal Building - Room 211  
 167 North Main Street  
 Memphis, Tennessee 38103  
 Phone: (901) 521-3588

for the following counties:

Fayette  
 Hardeman  
 Haywood  
 Lauderdale  
 Shelby  
 Tipton



## PROCEDURES FOR OBTAINING SBA LOANS

### General Credit Requirements:

A loan applicant must:

Be of good character.

Show ability to operate his business successfully.

Have enough capital in an existing firm so that, with SBA assistance, he can operate on a sound financial basis.

Show that the past earnings record and future prospects of the firm indicate ability to repay the loan and other fixed debt, if any, out of profits.

Be able to provide from his own resources sufficient funds to have a reasonable amount at stake to withstand possible losses, particularly during the early stages, if the venture is a new business.

### Maturity:

SBA business loans may be for as long as ten years, except funds to be used for construction purposes which may have a maturity of 20 years. However, working capital and inventory loans usually are limited to six years or less.

### Interest:

Within certain limitations, bank sets the interest rate on guaranteed loans.

### Collateral:

Security for a loan may consist of one or more of these:

Real estate, equipment and/or marketable merchandise (inventory), and/or an assignment of current accounts receivable.\*

Guarantees or personal endorsements.

\*Inventories and accounts receivable only are usually not satisfactory collateral.

\*\*\*\*\*



# Publications

SBA 115B

U.S. Small Business Administration  
Office of Management Assistance

April 1980

## For-Sale Booklets

The management assistance booklets on this list are published by the Small Business Administration and are sold by the **Superintendent of Documents**, not by the Small Business Administration.

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## Small Business Management Series

The booklets in this series provide discussions of special management problems in small companies.

No.		Stock No.	Pages	Price
1. —	<b>An Employee Suggestion System for Small Companies</b> Explains the basic principles for starting and operating a suggestion system. It also warns of various pitfalls and gives examples of suggestions submitted by employees.	045-000-00020-6	18	\$1.10
9. —	<b>Cost Accounting for Small Manufacturers</b> Assists managers of small manufacturing firms, producing a broad range of products, establish accounting procedures that will help to document and to control production and business costs.	045-000-00162-8	180	4.25
15. —	<b>Handbook of Small Business Finance</b> Written for the small business owner who wants to improve financial management skills. Indicates the major areas of financial management and describes a few of the many techniques that can help the small business owner.	045-000-00139-3	63	3.00
20. —	<b>Ratio Analysis for Small Business</b> Ratio analysis is the process of determining the relationships between certain financial or operating data of a business to provide a basis for managerial control. The purpose of the booklet is to help the owner/manager in detecting favorable or unfavorable trends in the business.	045-000-00150-4	65	2.20
22. —	<b>Practical Business Use of Government Statistics</b> Illustrates some practical uses of Federal Government statistics, discusses what can be done with them, and describes major reference sources.	045-000-00131-8	28	1.40
25. —	<b>Guides for Profit Planning</b> Guides for computing and using the break-even point, the level of gross profit, and the rate of return on investment. Designed for readers who have no specialized training in accounting and economics.	045-000-00137-7	59	2.50

No.		Stock No.	Pages	Price
27. —	<b>Profitable Community Relations for Small Business</b> Practical information on how to build and maintain sound community relations by participation in community affairs.	045-000-00033-8	36	\$1.50
28. —	<b>Small Business and Government Research and Development</b> An introduction for owners of small research and development firms that seek Government R and D contracts. Includes a discussion of the procedures necessary to locate and interest Government markets.	045-000-00130-0	41	1.25
29. —	<b>Management Audit for Small Manufacturers</b> A series of questions which will indicate whether the owner-manager of a small manufacturing plant is planning, organizing, directing, and coordinating the business activities efficiently.	045-000-00151-2	44	1.60
30. —	<b>Insurance and Risk Management for Small Business</b> A discussion of what insurance is, the necessity of obtaining professional advice on buying insurance, and the main types of insurance a small business may need.	045-000-00037-1	72	3.00
31. —	<b>Management Audit for Small Retailers</b> Designed to meet the needs of the owner-manager of a small retail enterprise. 149 questions guide the owner-manager in a self examination and a review of the business operation.	045-000-00149-1	50	1.80
32. —	<b>Financial Recordkeeping for Small Stores</b> Written primarily for the small store owner or prospective owner whose business doesn't justify hiring a full-time bookkeeper.	045-000-00142-3	135	4.00
33. —	<b>Small Store Planning for Growth</b> A discussion of the nature of growth, the management skills needed, and some techniques for use in promoting growth. Included is a consideration of merchandising, advertising and display, and checklists for increase in transactions and gross margins.	045-000-00152-1	99	2.40
34. —	<b>Selecting Advertising Media—A Guide for Small Business</b> Intended to aid the small business person in deciding which medium to select for making the product, service, or store known to potential customers and how best to use advertising money.	045-000-00154-7	133	3.75
35. —	<b>Franchise Index/Profile</b> Presents an evaluation process that may be used to investigate franchise opportunities. The Index tells what to look for in a franchise. The Profile is worksheet for listing the data.	045-000-00125-3	58	2.00
36. —	<b>Training Salesmen to Serve Industrial Markets</b> Discusses role of sales in marketing program of small manufacturer and offers suggestions for sales force to use in servicing customers. Provides material to use in training program.	045-000-00133-4	85	2.20
37. —	<b>Financial Control by Time-Absorption Analysis</b> A profit control technique that can be used by all types of business. A step-by-step approach shows how to establish this method in a particular business.	045-000-00134-2	138	2.75
38. —	<b>Management Audit for Small Service Firms</b> A do-it-yourself guide for owner-managers of small service firms to help them evaluate and improve their operations. Brief comments explain the importance of each question in 13 critical management areas.	045-000-00143-1	67	1.80
39. —	<b>Decision Points in Developing New Products</b> Provides a path from idea to marketing plan for the small manufacturing or R&D firm that wants to expand or develop a business around a new product, process, or invention.	045-000-00146-6	84	1.50
40. —	<b>Management Audit for Small Construction Firms</b> Written to help top executives of small construction firms to make a self-appraisal of their management practices. Recommends ways to improve existing practices and introduce effective new ones.	045-000-00161-0	53	2.50

## Starting and Managing Series

This series is designed to help the small entrepreneur in the effort "to look before leaping" into a business. The first volume in the series—*Starting and Managing a Small Business of Your Own*—deals with the subject in general terms. Each of the other volumes deals with one type of business in detail, and their titles are designed to inform of their contents. Available titles are listed below.

No.	Stock No.	Pages	Price
1. — <i>Starting and Managing a Small Business of Your Own</i>	045-000-00123-7	97	\$3.50
20. — <i>Starting and Managing a Small Retail Music Store</i>	045-000-00107-5	81	1.30

## Nonseries Publications

— <i>Export Marketing for Smaller Firms</i> A manual for owner-managers of smaller firms who seek sales in foreign markets.	045-000-00158-0	84	2.20
— <i>U.S. Government Purchasing and Sales Directory</i> A directory for businesses that are interested in selling to the U.S. Government. Lists the purchasing needs of various Agencies.	045-000-00153-9	169	5.50
— <i>Managing for Profits</i> Ten chapters on various aspects of small business management, for example, marketing, production, and credit.	045-000-00005-2	170	2.75
— <i>Buying and Selling a Small Business</i> Deals with the problems that confront buyers and sellers of small businesses. Discusses the buy-sell transaction, sources of information for buyer-seller decision, the buy-sell process, using financial statements in the buy-sell transaction, and analyzing the market position of the company.	045-000-00164-4	122	3.50
— <i>Strengthening Small Business Management</i> Twenty-one chapters on small business management. This collection reflects the experience which the author gained in a life time of work with the small business community.	045-000-00114-8	158	4.00
— <i>Small Business Goes to College</i> Subtitled "College and University Courses in Small Business Management and Entrepreneurship," this booklet traces the development of small business management as a college subject and provides samples of courses offered by some 200 colleges and universities. It should be useful to educators as well as to counselors who seek sources to recommend for their clients' self-development.	045-000-00159-8	82	3.25



*"The small business community constitutes the single most important segment of our free enterprise system. It accounts for forty-eight percent of our gross national product, more than half of the American labor force, and continues to be the major source of inventions and new jobs. Small business is truly the backbone of the American economy."*

— President Jimmy Carter  
February, 1980

# Small Business Management Series

No.	Stock No.	Price	No.	Stock No.	Price
1.	045-000-00020-8	\$1.10	31.	045-000-00149-1	1.80
9.	045-000-00162-8	4.25	32.	045-000-00142-3	4.00
15.	045-000-00139-3	3.00	33.	045-000-00152-1	2.40
20.	045-000-00150-4	2.20	34.	045-000-00154-7	3.75
22.	045-000-00131-8	1.40	35.	045-000-00125-3	2.00
25.	045-000-00137-7	2.50	36.	045-000-00133-4	2.20
28.	045-000-00128-1	1.10	37.	045-000-00134-2	2.75
27.	045-000-00033-8	1.50	38.	045-000-00143-1	1.80
28.	045-000-00130-0	1.25	39.	045-000-00146-8	1.50
29.	045-000-00151-2	1.60	40.	045-000-00161-0	2.50
30.	045-000-00037-1	3.00			

# Nonseries Publications

Stock No.	Price
045-000-00158-0	\$2.20
045-000-00153-9	5.50
045-000-00005-2	2.75
045-000-00159-8	3.25
045-000-00164-4	3.50
045-000-00114-8	4.00

# Starting and Managing Series

No.	Stock No.	Price
1.	045-000-00123-7	\$3.50
20.	045-000-00107-5	1.30

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The publications listed above may also be purchased from U.S. Department of Commerce field offices. If one is located in your city, consult your telephone directory for the address.

A Companion Form, SBA-115A, Lists Current Free Publications and Is Available Without Charge From SBA, P.O. Box 15434, Fort Worth, Texas 76119 or by calling toll free 800-433-7212.



U.S. Small Business Administration  
Office of Management Assistance

October 1980

## Free Management Assistance Publications

**MA**s (Management Aids) and **SMA**s (Small Marketers Aids) recommend methods and techniques for handling management problems and business operations. Usually **MA**s are aimed at manufacturing businesses and **SMA**s at retail and service businesses. Both, however, have information that is useful to owner-managers of any business.

**SBB**s (Small Business Bibliographies) list key reference sources for many business management topics. These sources include books, pamphlets, and trade associations' data.

### MA

- 170. The ABC's of Borrowing
- 178. Effective Industrial Advertising for Small Plants
- 186. Checklist for Developing a Training Program
- 187. Using Census Data in Small Plant Marketing
- 189. Should You Make or Buy Components?
- 190. Measuring Sales Force Performance
- 191. Delegating Work and Responsibility
- 192. Profile Your Customers to Expand Industrial Sales
- 193. What Is the Best Selling Price?
- 195. Setting Pay for Your Management Jobs
- 197. Pointers on Preparing an Employee Handbook
- 200. Is the Independent Sales Agent for You?
- 201. Locating or Relocating Your Business
- 203. Are Your Products and Channels Producing Sales?
- 205. Pointers on Using Temporary-Help Services
- 206. Keep Pointed Toward Profit
- 207. Pointers on Scheduling Production
- 208. Problems in Managing a Family-Owned Business
- 209. Preventing Employee Pilferage
- 212. The Equipment Replacement Decision
- 214. The Metric System and Small Business
- 216. Finding a New Product for Your Company
- 217. Reducing Air Pollution in Industry
- 218. Business Plan for Small Manufacturers
- 219. Solid Waste Management in Industry
- 220. Basic Budgets for Profit Planning
- 221. Business Plan for Small Construction Firms
- 222. Business Life Insurance
- 223. Incorporating a Small Business
- 224. Association Services for Small Business
- 225. Management Checklist for a Family Business
- 226. Pricing for Small Manufacturers
- 229. Cash Flow in a Small Plant
- 230. Selling Products on Consignment
- 231. Selecting the Legal Structure for Your Business
- 232. Credit and Collections
- 233. Planning and Goal Setting for Small Business
- 234. Attacking Business Decision Problems With Breakeven Analysis
- 235. A Venture Capital Primer for Small Business
- 236. Tips on Getting More for Your Marketing Dollar
- 237. Market Overseas With U.S. Government Help
- 239. Techniques of Time Management
- 240. Introduction to Patents
- 241. Setting Up a Pay System
- 242. Fixing Production Mistakes
- 243. Setting Up a Quality Control System
- 244. Product Safety Checklist
- 245. Exhibiting at Trade Shows
- 246. Developing New Accounts

- 247. Negotiating International Sales Contracts
- 248. Can You Make Money with Your Ideas or Invention?
- 249. Should You Lease or Buy Equipment?
- 250. Can You Use a Minicomputer?
- 5.008. Managing Employee Benefits

### SMA

- 71. Checklist for Going Into Business
- 119. Preventing Retail Theft
- 123. Stock Control for Small Stores
- 126. Accounting Services for Small Service Firms
- 129. Reducing Shoplifting Losses
- 130. Analyze Your Records to Reduce Costs
- 133. Can You Afford Delivery Service?
- 134. Preventing Burglary and Robbery Loss
- 135. Arbitration: Peace-Maker in Small Business
- 137. Outwitting Bad Check Passers
- 140. Profit By Your Wholesalers' Services
- 142. Steps in Meeting Your Tax Obligations
- 143. Factors in Considering a Shopping Center Location
- 144. Getting the Facts for Income Tax Reporting
- 146. Budgeting in a Small Service Firm
- 147. Sound Cash Management and Borrowing
- 148. Insurance Checklist for Small Business
- 149. Computers for Small Business—Service Bureau or Time Sharing?
- 150. Business Plan for Retailers
- 151. Preventing Embezzlement
- 152. Using a Traffic Study To Select a Retail Site
- 153. Business Plan for Small Service Firms
- 154. Using Census Data to Select a Store Site
- 155. Keeping Records in Small Business
- 156. Marketing Checklist for Small Retailers
- 157. Efficient Lighting for Small Stores
- 158. A Pricing Checklist for Small Retailers
- 159. Improving Personal Selling in Small Retail Stores
- 160. Advertising Guidelines for Small Retail Firms
- 161. Signs and Your Business
- 162. Staffing Your Store
- 163. Public Relations for Small Business
- 164. Plan Your Advertising Budget
- 165. Checklist for Profit Watching
- 166. Simple Breakeven Analysis for Small Stores
- 167. Learning About Your Market
- 168. Store Location: "Little Things" Mean a lot
- 169. Do You Know the Results of Your Advertising?
- 170. Thinking About Going into Business?

## SBBs

- |   |   |
|---|---|
| 1. Handicrafts  | 55. Wholesaling                           |
| 2. Home Businesses                                      | 64. Photographic Dealers and Studios      |
| 3. Selling by Mail Order                                | 67. Manufacturers' Sales Representative   |
| 9. Marketing Research Procedures                        | 72. Personnel Management                  |
| 10. Retailing   | 75. Inventory Management                  |
| 12. Statistics and Maps for National Market Analysis    | 79. Small Store Planning and Design       |
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| 29. National Mailing-List Houses                        | 88. Manufacturing Management              |
| 31. Retail Credit and Collections                       | 89. Marketing for Small Business          |
| 37. Buying for Retail Stores                            | 90. New Product Development               |

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BUSINESS DISTRICT REVITALIZATION PROGRAM  
(EXISTING)

1. Purpose

The Business District Revitalization Program was initiated in areas of concentrated Community Development Block Grant public improvements. Through high risk loans the program will:

- a. stimulate revitalization of small businesses
- b. provide an incentive for reinvestment in areas of general commercial deterioration and eliminate slumming and blighting influences
- c. enable older commercial areas to redevelop a district identity and marketing strategy
- d. stabilize, repair, and improve the physical appearance of substandard structures
- e. create new jobs as well as provide a means for job retention

2. Eligible Areas

- a. Commercial Districts in designated Neighborhood Strategy Areas
- b. Jefferson Street Business District
- c. Richland Park Business District
- d. Ft. Nashboro Historic Business District
- e. Buchanan Street Business District

3. Types of Assistance

- a. Direct Loans
- b. Matching Loans
- c. Subsidizing the interest rate on business improvement loans

4. Eligible Activities for Assistance

- a. Renovation of structures
- b. Inventory
- c. Capital investment

5. Eligible Applicants

- a. Property Owners
- b. Long Term Lessees
- c. Prospective Businesses

6. General Provisions of the Program

- a. The maximum amount of a loan or subsidy is not to exceed \$15,000.
- b. Past operating statements and a business proforma will be provided by the applicant.



- c. Material will be reviewed by a loan committee appointed by the Executive Director of the Metropolitan Development and Housing Agency (MDHA).
- d. The amount of loan or subsidy will be based on a determination of need.
- e. The Direct loans will be administered by the Mid South Mortgage Co. for a fee in a similar manner to the CD Loan and Grant Program.
- f. The applicant will secure major financing from a private source and use the CD loan or subsidy to make the entire package workable.
- g. Pay back of CD loans shall be made to MDHA by the primary lender on a semi-annual basis.
- h. The amount and terms of repayment of CD funds will vary with each agreement.
- i. If property changes ownership CD loan becomes due and payable to MDHA unless new owner is reviewed by committee and determined eligible for the loan.
- j. The money earned and paid back to MDHA will revolve back into the Business District Revitalization Program fund.
- k. The applicant will chose their own contractor. If needed, a list will be provided by MDHA.
- l. If the CD assistance is for rehabilitation of a building a codes report is required on the structure.
- m. The applicant is responsible for obtaining all necessary permits.
- n. Before final payment, a rehabilitated building must have a codes inspection to insure compliance with all local codes.

## 7. Procedures

- a. Potential applicants shall be referred to the MDHA Urban Development office (259-5442.)
- b. A representative of this office will:
  - (1) make an initial determination of eligibility for assistance.
  - (2) make a brief preliminary presentation to the committee to determine eligibility of project.
  - (3) work with the applicant in the preparation of a loan package.
  - (4) assist the applicant in securing private financing.
  - (5) present the loan package, including the sources of funding to the loan review committee.
- c. The loan committee will review the request and award the CD money based on the total package - feasibility, need, work to be done, and time schedule.
- d. The money will be funded concurrently with the closing of the private lender's loan.

LAKEWOOD FACADE LOAN PROGRAM  
POLICIES AND PROCEDURES  
(PROPOSED)

Loan Allocation

The Lakewood Business District Loans are a part of the Community Development Block Grant Program which is administered locally by the Metropolitan Development and Housing Agency (MDHA).

Purpose of the Program

The purpose of the Loan Program is to provide an incentive for exterior renovation and preservation of commercial buildings in the Lakewood Commercial District. The Facade Loan and other improvements in Lakewood are a part of a community development program to eliminate blighting conditions and to assist low and moderate income residents of these areas and the small businesses serving their needs.

Loans will be made to upgrade exterior store fronts of buildings in accordance with the Secretary of the Interior's Standards for Rehabilitation so that a positive visual impact will be made on the district's buildings.

Eligible uses of loan funds generally include:

- cleaning and/or painting exterior store fronts
- repairing and reinstating windows
- appropriate awnings, signage, lighting and landscaping.

Loan Stipulations

Lakewood Loans will be made in the following manner:

1. for 5 years for up to \$5,000 per building
2. at no interest
3. repayable in annual installments beginning at the end of the second year
4. to owners or long-term lessees on a reimbursable basis
5. for compatible exterior work only
7. receiving such a loan will not preclude the applicant from being eligible for any other CD or rehab assistance, providing the requirements of those programs are met
8. the loan will be due immediately if the property is used for illegal purposes or other activities detrimental to the revitalization of the district.

Eligibility of Structures

Commercial buildings in the Lakewood Commercial District, provided they are not slated for demolition and will not be used for illegal or detrimental purposes after renovation, will be eligible for a facade loan.

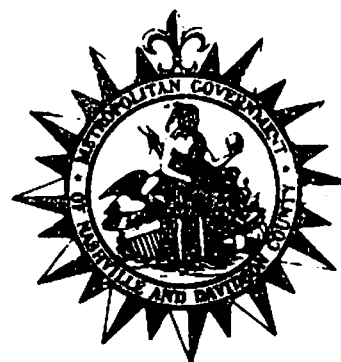
Loan Application Procedures (Proposed)

The procedure for securing a Lakewood Facade Loan will be as follows:

1. MDHA staff mails letters to owners announcing availability of funds.
2. Owner makes application.

3. Meetings set with each prospective applicant to:
  - a. discuss purpose and process of program
  - b. visit building with applicant
  - c. give applicant Secretary's Standards and other pertinent information
  - d. discuss in detail work applicant is interested in doing on facade
  - e. arrive at tentative agreement, to be signed by applicant, of work to be done and methods to be used if building is chosen to receive loan.
4. MDHA staff consider applications in consultation with other Metro Agencies such as the Metropolitan Historical Commission (MHC). When loan funds available are insufficient to meet applications, priorities will be assigned based on
  - a. significance of building
  - b. appropriateness of proposed work
  - c. impact on district
  - d. approximate cost
5. MDHA (or MHC) hears recommendations of staff and acts on applications.
6. MDHA (or MHC) staff contacts applicants. Process is begun of owners and staff meeting with contractors to discuss proposed work, methods, and costs. This results in a detailed work write-up and cost estimates for each building. Staff will offer technical assistance in finalizing the write-up.
7. Staff approves final work write-up based on terms of loan approval and Secretary's Standards.
8. Applicant signs an agreement which outlines:
  - a. improvements to be made with the Facade Loan,
  - b. other renovation plans
  - c. projected renovation costs
  - d. intended use after renovation
9. Applicant signs financial agreement with MDHA including a lien on the property.
10. Staff inspects completed work items before payment is made with CD funds to ensure that it is undertaken in a compatible manner.

# INFORMATION FOR PROFIT



Vol. IX, no. 2 Winter 1981

## MONEY MANAGEMENT

We are all having to cut back during this period of spiraling inflation, unemployment, increased Federal deductions, as well as the resulting high interest rates. Because of this it is of increasing importance to get the most out of each dollar.

Closer scrutiny is required on personal spending, saving, and investment patterns to monitor one's finances and plan wisely.

The following titles are recent aids for more efficient money management, estate planning, and investing. They are available for circulation and may be requested from the Business Information Department, 244-4700, ext. 46.

## PERSONAL FINANCE

Clay, William, ed. DOW JONES-IRWIN GUIDE TO ESTATE PLANNING (Dow Jones-Irwin) 1980  
Bus. 332.024 C6ld Aimed at three questions in estate planning: why should you have one, which type, and when to review and revise.

*Business  
Information  
Division  
of the  
Public  
Library  
of  
Nashville  
and  
Davidson  
County  
8th & Union*

Hours  
Mon-Fri 9-8  
Saturday 9-5  
Phone  
244-2700  
Ext. 46

## INVESTING

- Bridwell, Rodger W. THE BATTLE FOR FINANCIAL SECURITY:  
HOW TO SURVIVE IN THE RUNAWAY 80's (Times Books) 1980  
Bus. 332.024 B85b With the rise of inflation and the  
fall in the purchase of valuable shares, this is an  
unmatched opportunity for the investor, contends  
author Bridwell.
- Casey, Douglas R. CRISIS INVESTING (Stratford Press)  
1980 Bus. 332.678 C33c In this controversial best-  
seller author Casey thinks that a major crash of the  
U.S. Economy is inevitable, with tips on how to avoid  
being "wiped out."
- Creedy, Judith REAL ESTATE INVESTMENT BY OBJECTIVE  
(McGraw-Hill) 1979 Bus. 332.6324 C91r
- Devine, Ronald L. ed. SUCCESSFUL INVESTING: A COMPLETE  
GUIDE TO YOUR FINANCIAL FUTURE (Simon & Schuster)  
1979 Bus. 332.678 U58s
- Hagin, Robert L. THE DOW JONES-IRWIN GUIDE TO MODERN  
PORTFOLIO THEORY (Dow Jones-Irwin) 1979  
Bus. 332.6 H14d
- Hardy, C. Colburn, ed. DUN & BRADSTREET'S GUIDE TO YOUR  
INVESTMENTS 1980-81 (Crowell) 1980 Bus. 332.67 D897  
With use of diagrams and charts, Hardy shows how to  
take advantage of money making situations such as  
fixed income securities and real estate.
- Touhey, John STOCK MARKET FORECASTING FOR ALERT INVESTORS  
(AMACOM) 1980 Bus. 332.6322 T72s
- United Business Service Co. SUCCESSFUL INVESTING: A  
COMPLETE GUIDE TO YOUR FINANCIAL FUTURE (Simon &  
Schuster) 1979 Bus. 332.678 U58s
- VanCaspel, Venita MONEY DYNAMICS FOR THE 1980's  
(Prentice-Hall) Bus. 332.024 V22m Advice on how to  
meet the financial challenges of the decade with an  
aim of "winning the money game."

(continued on next page)

Hardy, C. Colburn YOUR MONEY AND YOUR LIFE: HOW TO PLAN  
YOUR LONG-RANGE FINANCIAL SECURITY (AMACOM) 1979  
Bus. 332.024 H26y

Hayes, Michael MONEY: HOW TO GET IT, KEEP IT, AND MAKE  
IT GROW (AMACOM) 1979 Bus. 332.024 H41m  
Tips for the person living from paycheck to paycheck  
but seeking financial independence. Offered is a  
systematic plan for investing as little as \$3.00 a  
day.

Kinevan, Marcos E. PERSONAL ESTATE PLANNING (Prentice-  
Hall) 1980 Bus. 332.024 K51p  
Financial and legal aspects of accumulating, pro-  
tecting, and disposing of your personal estate.

Rifenbark, Richard K. HOW TO BEAT THE SALARY TRAP:  
8 STEPS TO FINANCIAL INDEPENDENCE (McGraw-Hill)  
1978 Bus. 332.024 R56h

Spiro, Herbert T. FINANCIAL PLANNING FOR THE INDEPENDENT  
PROFESSIONAL (Wiley) 1978 Bus. 332.024 S75f  
Professionals with degrees that earn large incomes  
often have very little financial knowledge. This  
work is aimed at the key issues for these people --  
security growth and income protection.

Sprinkel, Beryl W. WINNING WITH MONEY: A GUIDE FOR YOUR  
FUTURE (Dow Jones-Irwin) 1977 Bus. 332.024 S76w

Stillman, Richard MONEYWISE: THE PRENTICE-HALL BOOK OF  
PERSONAL MONEY MANAGEMENT (Prentice-Hall) 1978  
Bus. 332.124 S854m

Tobias, Andrew P. GETTING BY ON \$100,000 A YEAR, AND  
OTHER SAD TALES (Simon & Schuster) 1980  
Bus. 332.024 T62g

Walker, Glenn CREDIT WHERE CREDIT IS DUE: A LEGAL GUIDE  
TO YOUR CREDIT RIGHTS AND HOW TO ASSERT THEM.  
(Holt, Rinehart, & Winston) 1979 Bus. 332.743 W17c  
Using case histories and anecdotes, this work trans-  
lates the often complex Federal and State credit laws  
into practical guidelines free of legal jargon.

\* FIFTY YEARS \*

The Business Information Department of the Nashville Public Library is observing its fiftieth year.

First opened in 1931, the Business Branch of the Carnegie Library was housed in the Chamber of Commerce Building, with a budget of fifty dollars a month for maintenance. One of the first of its kind in the nation, this Branch was applauded in a personal letter from President Herbert Hoover.

In 1937 the collection was moved to the Carnegie Library Building, finally receiving full department status in 1953. Presently located in the North Reading Room of the Ben West (Main) Library, downtown at 8th. and Union, the Department is now designed to provide a variety of specialized information services to the Business and Industrial Community of Nashville.

\*\*\*\*\*

We are currently expanding our mailing list of people who want to receive our quarterly newsletter. Should you know of anyone who would be interested in being informed of recent business publications available, please have them fill out and return the blank below. Or, if you prefer, call 244-4700, ext. 46.

NAME: \_\_\_\_\_

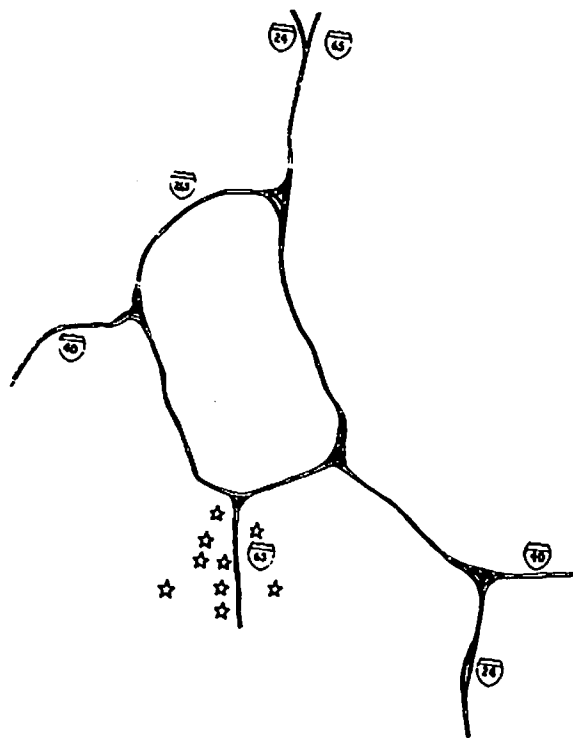
COMPANY: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

Zip

Return to: BUSINESS INFORMATION DEPARTMENT  
Nashville Public Library  
8th. & Union  
Nashville, Tn.  
37203

# **South Nashville Antique District** *Heart of Antique Country*



**EXIT WEDGEWOOD AVENUE OFF I-65**

**EXIT BRILEY PARKWAY WEST  
OFF I-24 or I-40**

Welcome to Nashville and the heart of antique country. The South Nashville Antique District is the marketplace for almost 500 dealers. Nashville loves company, so please come visit all nine antique malls — each one unique — each one glad to have you.

The nine malls shown on the map on the reverse side are as follows:

**1 ANTIQUE ASSOCIATES MALL**

2116 8th Avenue South  
Nashville, Tennessee 37204  
Phone (615) 297-5514  
Hours: 10-6 Monday-Saturday  
1-5 Sunday

**2 ANTIQUE EXCHANGE MALL**

—2 Locations—  
2019 8th Avenue South  
2108 8th Avenue South  
Nashville, Tennessee 37204  
Phone (615) 269-9638  
Hours: 10-5 Monday-Saturday  
1-5 Sunday

**3 ANTIQUE MERCHANTS MALL**

2015 8th Avenue South  
Nashville, Tennessee 37204  
Phone (615) 292-7811  
Hours: 10-5 Monday-Saturday  
1-5 Sunday

**4 DOUGLAS CORNER ANTIQUE MALL**

2110 8th Avenue South  
Nashville, Tennessee 37204  
Phone (615) 385-3626  
Hours: 10-5 Monday-Saturday  
1-5 Sunday

**5 GREEN HILLS ANTIQUE MALL**

3716 Hillsboro Road  
Nashville, Tennessee 37215  
Phone (615) 292-4691  
Hours: 9:30-5:30 Monday-Saturday  
2:00-5:00 Sunday

**6 NASHVILLE ANTIQUE MALL**

657 Wedgewood Avenue  
Nashville, Tennessee 37203  
Phone (615) 256-1465  
Hours: 10-5 Monday-Friday  
10-6 Saturday 1-6 Sunday

**7 NOLENSVILLE ROAD ANTIQUE MALL**

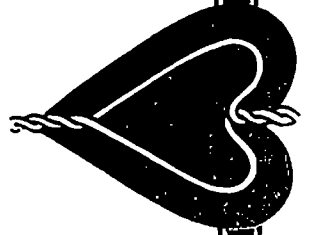
2921 Nolensville Road  
Nashville, Tennessee 37211  
Phone (615) 832-3563  
Hours: 10-5 Monday-Friday  
10-6 Saturday 1-6 Sunday

**8 WHITE WAY ANTIQUE MALL**

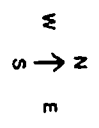
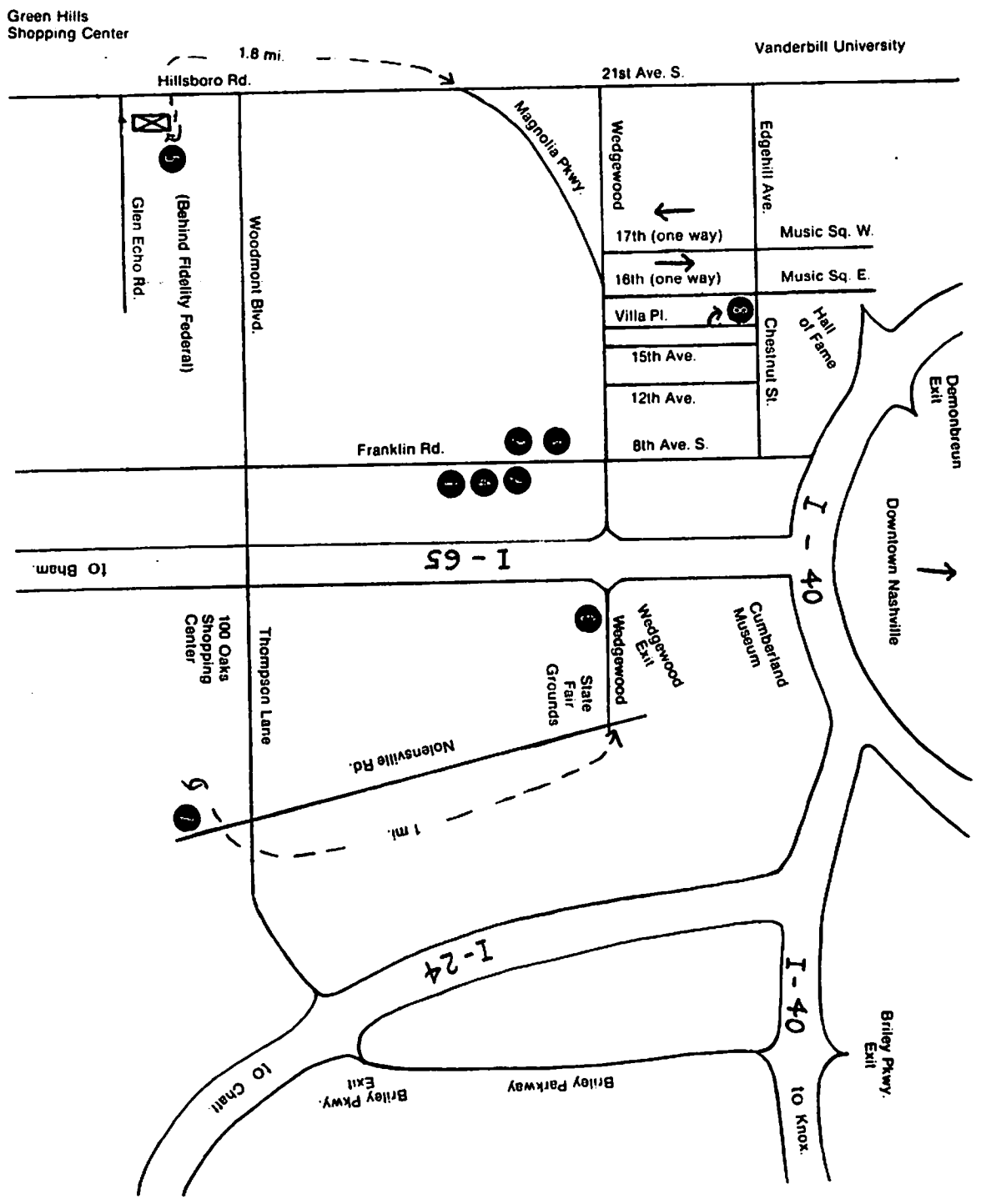
Edgehill and Villa Place (above White Way Laundry)  
Nashville, Tennessee 37212  
Phone (615) 327-1098  
Hours: 10-5 Monday-Saturday  
1-5 Sunday

Most of the malls have extended hours on the weekend of the Nashville Flea Market.





VISIT ALL NINE MALLS IN THE SOUTH NASHVILLE ANTIQUE DISTRICT



## **APPENDIX L**

### **APPENDIX L ADDITIONAL RESOURCES**

1. Volunteer State Community College  
Business and Industrial Institute  
Gallatin, TN 37066  
615-452-8600 or 615-741-3215  
Service: Continuing Education
  
2. SCORE  
Service Corps of Retired Executives  
Small Business Administration  
615-251-5881  
Service: Free Counseling for Small Businesses
  
3. MADC  
Mid-Cumberland Area Development Corporation  
Suite L-100, 501 Union St.  
Nashville, TN 37219  
Service: Loans to Small Businesses