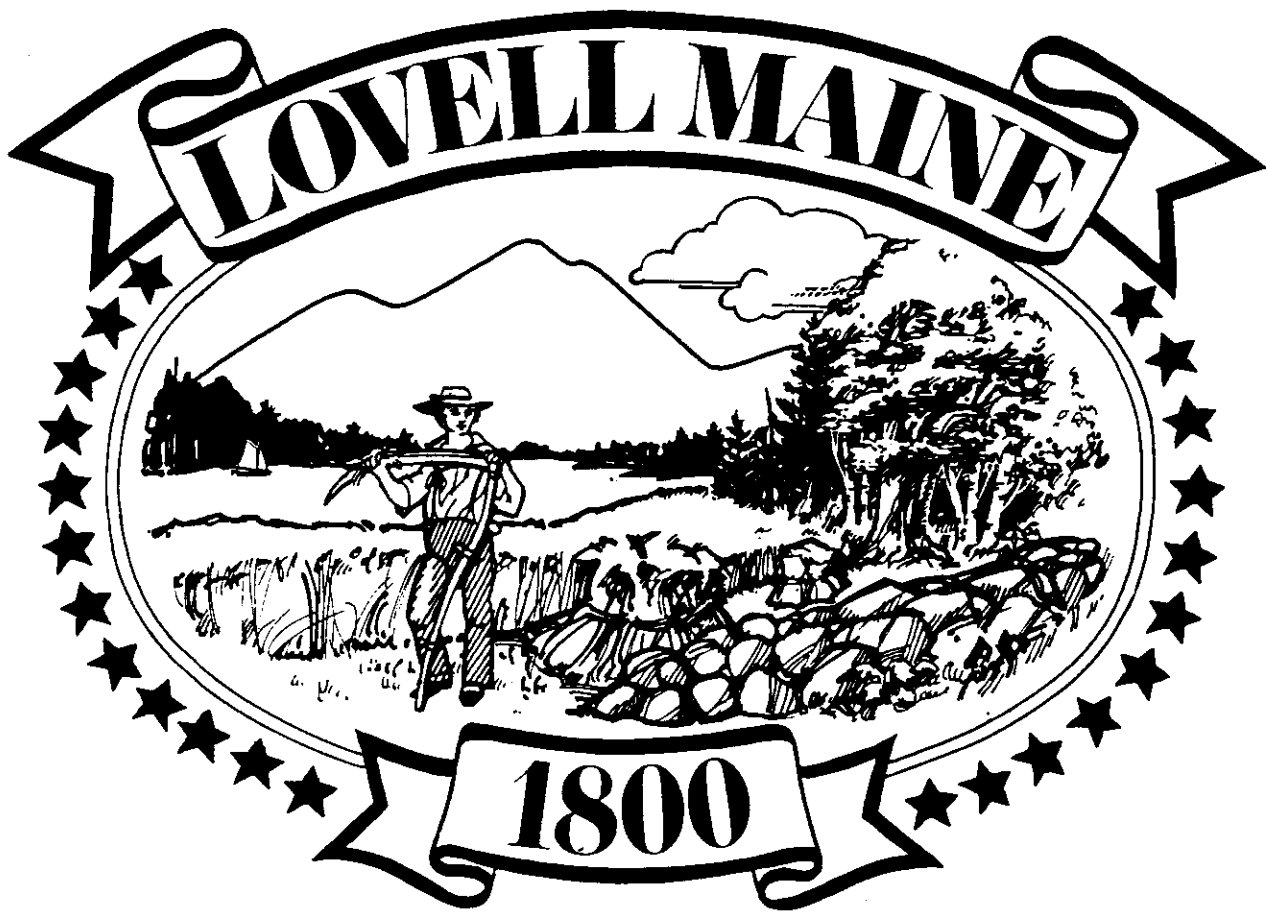


**TOWN
OF
LOVELL**



**COMPREHENSIVE
PLAN**

Adopted March, 1992

Town of Lovell Comprehensive Plan

Adopted March, 1992

Comprehensive Plan Committee:

**Sally Davey
Gordon Eastman
Edward Nista
Edward Ryan
Judy Ryan**

TABLE OF CONTENTS
TOWN OF LOVELL
COMPREHENSIVE PLAN FOR 1991

Introduction.....1

Inventory and Analysis

 A. Population.....1

 B. Economy.....8

 C. Housing.....10

 D. Transportation.....14

 E. Public Facilities and Services.....17

 1. Water supply and sewage disposal.....17

 2. Solid waste.....17

 3. Law enforcement.....18

 4. Ambulance.....18

 5. Fire protection.....19

 6. Education.....19

 7. Health care.....21

 8. Cultural Facilities.....21

 a. Libraries.....21

 b. Music.....22

 c. Churches.....22

 d. Masonic Hall.....22

 e. Veterans of Foreign Wars Hall.....23

 F. Municipal Facilities and Services.....23

 G. Recreation.....24

 1. Water sports.....24

 2. Tennis.....25

 3. Ice skating.....25

 4. Golf.....25

 5. Natural preserves.....25

 6. Playgrounds.....26

 7. Snowmobile trails.....26

 8. Scenic Views.....26

 9. Organized recreation.....27

 H. Marine Resources Industry.....27

 I. Water Resources.....27

 1. Aquifers.....27

 2. Water classification.....28

 3. Groundwater.....28

 J. Critical Natural Resources.....29

 1. Topography.....29

 2. Soils.....29

 3. Waterbodies.....30

 Kezar Lake.....31

 Cushman Pond.....34

 Bradley Pond.....35

 Farrington Pond.....36

 Dan Charles Pond.....37

 Heald Pond.....37

 Horseshoe Pond.....38

Town of Lovell

Table of Contents (cont.)

Noah Eastman Pond.....	39
Moose Pond.....	40
Back Pond.....	40
Middle Pond.....	41
Mud Pond.....	42
Mud Pond #2.....	42
Mill Pond.....	43
K. Agricultural and Forest Resources.....	43
L. Historic and Archeological Resources.....	44
M. Existing Land Use.....	46
1. Zoning.....	47
2. Subdivisions.....	48
3. Housing & Residential Development.....	48
4. Industrial & Commercial Uses.....	49
5. Lakes and ponds.....	49
6. Land Conservation.....	50
7. Mining activities.....	50
8. Mapping.....	50
9. Conclusions.....	50
N. Fiscal Capacity.....	51
1. Revenues and expenses.....	51
2. Projected capital expenditures.....	52
a. Town office.....	52
b. Fire truck.....	52
c. Heavy equipment.....	52
d. Salt/sand storage shed.....	53
e. Stump dump.....	53
f. Septage land spread area.....	53
g. Land trust.....	53
h. Recreation field.....	53
i. Cemeteries.....	53
O. Regional Policies.....	54
Policies of Southern Maine Regional Planning Commission.....	54
P. The Public Opinion Survey.....	55
Summary.....	55
Planning Implications of Survey Results.....	56
Summary of Inventory and Analysis.....	57
Goals and Policies.....	59
A. Orderly Growth and Development.....	59
B. Public Facilities and Public Services.....	60
C. Economic Climate.....	60
D. Affordable Housing.....	61
E. Water Resources.....	61
F. Other Natural Resources.....	61
G. Open Land and Forest Resources.....	62
H. Historic Resources.....	62
I. Outdoor Recreation.....	62
Strategies for Implementation - The Plan	
Introduction.....	64
Index for Requirements Title 30-A, MRSA, Sec 4326.....	64
A. Land Use.....	66

Town of Lovell

Table of Contents (cont.)

1. Village.....	66
2. Medium Density Limited Commercial.....	67
3. Route 5 - Rural.....	67
4. Commercial/Industrial Zone.....	67
5. North Lovell Hamlet.....	68
6. Medium Density Residential.....	68
7. Rural.....	68
8. Resource Protection Zone.....	69
9. Limited Residential Zone.....	69
10. Stream Protection Zone.....	69
B. Impact Fees.....	70
C. Housing.....	71
D. Water Quality.....	71
E. Economic Development.....	73
F. Roads and Transportation.....	74
G. Public Safety.....	75
H. Solid Waste Management.....	76
I. Recreation and Open Space.....	77
J. Historic Preservation.....	77
K. Town Government.....	78
L. Continuous Community Planning.....	79
Appendix A.....	A-1
Appendix B.....	B-1 to B-35
Appendix C.....	C-1 to C-31
Appendix D.....	D-1 to D-7

**TOWN OF LOVELL
COMPREHENSIVE PLAN FOR 1991**

INTRODUCTION

In 1988, through the Comprehensive Planning and Land Use Act (30 M.R.S.A., Section 4960), the Legislature directed every city and town in Maine to prepare a comprehensive growth and development plan for state review and provided state funds to help get the job done. Lovell must submit a completed draft of its comprehensive plan by the fall of 1991.

As a town, we last took a good look at ourselves in 1973. Much of what was found then still holds true. In several respects, major changes have occurred, however. Evergreen Valley, which then seemed to be a big factor in our future became a dead issue soon after. The New Suncook School has been expanded to more than twice its original size. Our year-round population of over 600 was expected to reach 644 in 1990. We have grown to 900 residents since that time and could reach 1,000 by the end of the century.

The 1973 Comprehensive Plan addressed the following topics: history, natural resources, existing land use, community facilities and organizations, utilities, transportation, housing, and finally, population and economy. The 1988 law requires consideration of some topics not addressed in 1973, such as fiscal capacity of the town, and in-depth treatment of several topics given only cursory coverage in 1973, such as housing, population and land use planning.

In addition, our new plan must include statements of policy relating to town growth over the next ten years and recommendations to the town as to how these policies might be implemented.

As noted in the 1973 Plan, "Planning for a community is not a static thing. As conditions change --- this Plan will have to be reviewed and modified or altered as new situations dictate. The effort must be a continuous process if the best interests of the Town and its citizens are to be served." Good advice then and even more appropriate today.

INVENTORY AND ANALYSIS

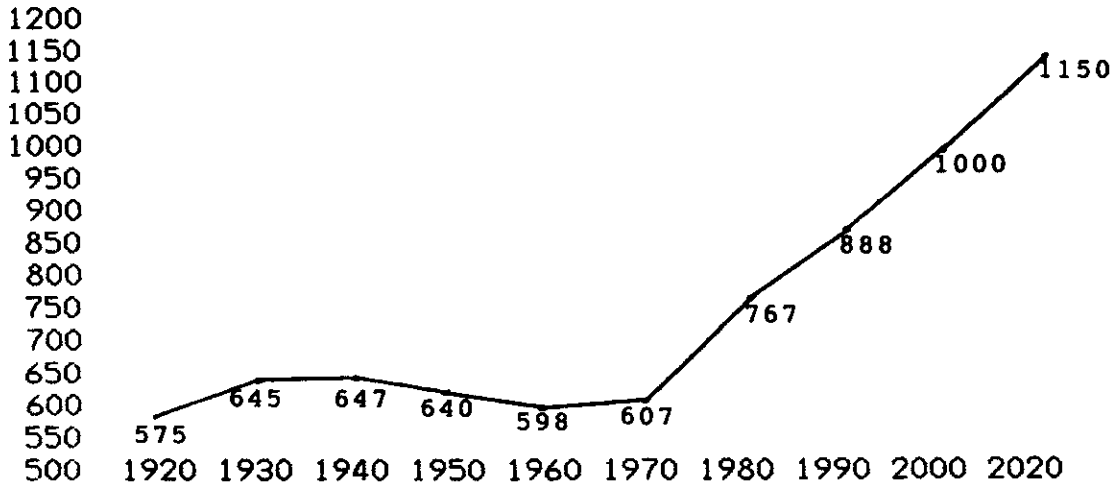
A. Population

The population of Lovell peaked at 1,339 in 1860, and thereafter declined steadily until it reached a low of 575 in 1920. For the next 50 years, the population hovered around 600. The town started to grow again in 1970 and averaged a 2.6% gain each year between 1970 and 1980. In the 1980s the increase slowed to an average of 1.6% per year. The town's growth rate over the past twenty years compares to an average of 3.4% per year for the Southern Maine Region as a whole. Given the economic conditions of the moment, it is reasonable to project a further slackening

of growth over the decade of the 1990s. A gain of 1 % per year would still put us over 1,000 people by the year 2000. Table #1 reflects this expectation.

Table #1 *****

POPULATION OF LOVELL



In-migration has been and will continue to be the dominant factor in our growth, as the average number of live births for the town since 1970, 9 per year, has barely exceeded the number of deaths, an average of 8.3 per year.

TABLE #2*****

BIRTHS AND DEATHS FOR LOVELL

	1989	1988	1987	1986	1985	1984	1983	1982	1981	1980	total
Births	2	7	9	8	5	11	12	11	14	10	89
Deaths	9	8	11	8	8	9	7	10	10	11	91

In the 70s the average birth rate was 9 per year; the death rate was 7.5 per year.

For comparison purposes we might look at the other towns in our school district, Maine School Administrative District #72, and add in Bridgton for good measure. In all of the towns in this region, except for Bridgton, growth slackened between the 1970s and the 1980s, while Oxford County as a whole increased its

growth from an annual rate of 2.3% for the 1970s to 2.7% for the 80s.

Table #3 illustrates what has happened regionally.

Table #3*****

SCHOOL ADMINISTRATIVE DISTRICT #72 plus BRIDGTON
COMPARATIVE POPULATION GROWTH - 1970 to 1990

town	change 1970 - 1980				change 1980 - 1990		
	1970	1980	number	APGR	1990	number	APGR
Lovell	607	767	160	2.6	888	121	1.6
Bridgton	2,967	3,528	561	1.9	4,307	779	2.2
Brownfield	478	767	289	6.1	1,034	267	3.5
Denmark	397	672	275	6.9	855	183	2.7
Fryeburg	2,208	2,715	507	2.3	2,968	245	0.9
Stoneham	160	204	44	2.8	224	20	1.0
Stow	109	186	77	7.1	283	97	5.2
Sweden	110	163	53	4.8	222	59	3.6

APGR = Annual % growth rate

Annual % Growth Rate 1970-1980

Stow	7.1
Denmark	6.9
Brownfield	6.1
Sweden	4.8
Stoneham	2.8
Lovell	2.6
Fryeburg	2.3
Bridgton	1.9

Annual % Growth Rate 1980-1990

Stow	5.2
Sweden	3.6
Brownfield	3.5
Denmark	2.7
Bridgton	2.2
Lovell	1.6
Stoneham	1.0
Fryeburg	0.9

Source: U.S. Census, SMRPC

The population of Lovell is aging, as is the case generally statewide and nationally. Table #4 shows the distribution of resident population by age groups, while 4-1 shows what may happen to the region in the future.

Tables 4-2, 4-3 & 4-4 show the level of educational attainment among resident adults for Lovell, the type of occupations in which they are employed, and the types of industries which employ them. This data is taken from the Maine Census Users Group.

Table #4*****

LOVELL POPULATION DISTRIBUTION BY AGE

	under 5	5-18 yrs	18-64 yrs	65 + yrs
1980	53	189	415	110
1989	47	184	532	148
PROJECTED (2020)	55	195	685	195

Table 4-1; LOVELL REGION PROJECTED POPULATION*****

	1991	1995	2001	2005
Lovell	900	950	1000	1050
Brownfield	970	1050	1150	1250
Denmark	820	880	960	990
Fryeburg	3100	3250	3450	3500
Stoneham	220	230	240	250
Stow	220	230	240	250
Sweden	190	210	230	240
Waterford	1250	1300	1400	1450

For Age Group under 5				
Lovell	49	50	50	49
Brownfield	84	84	89	92
Denmark	61	62	62	61
Fryeburg	150	150	150	140
Stoneham	8	8	8	8
Stow	17	17	17	17
Sweden	11	11	12	11
Waterford	79	79	80	79

For Age Group 5 - 17				
Lovell	160	170	170	170
Brownfield	200	230	260	270
Denmark	120	140	150	150
Fryeburg	510	500	480	570
Stoneham	32	31	30	29
Stow	45	44	43	42
Sweden	30	35	38	37
Waterford	230	250	260	260

For Age Group 18 - 44				
Lovell	350	360	370	360
Brownfield	350	360	380	400
Denmark	320	330	340	330
Fryeburg	1300	1300	1300	1250
Stoneham	91	93	91	86
Stow	82	84	86	84
Sweden	77	79	81	79
Waterford	530	540	560	550

For Age Group 45 - 64				
	1991	1995	2001	2005
Lovell	180	210	260	300
Brownfield	190	220	280	320
Denmark	190	220	280	320
Fryeburg	650	760	930	1050
Stoneham	40	46	56	64
Stow	45	52	64	74
Sweden	43	50	62	62
Waterford	240	270	340	390

For Age Group 65 and over				
	1991	1995	2001	2005
Lovell	150	160	170	170
Brownfield	150	160	170	170
Denmark	120	130	140	140
Fryeburg	510	540	570	580
Stoneham	53	56	59	61
Stow	32	34	36	36
Sweden	33	35	36	37
Waterford	170	180	190	200

Table 4-2; LOVELL POPULATION EDUCATIONAL ATTAINMENT*****

did not finish school 169}
 completed high school 462} in 1980
 completed college 136}

In 1980, of the 415 people who were of working age, only 22 were unemployed. In 1989, of the 532 who are of working age, the unemployment rate remains unchanged.

Table 4-3; LOVELL WORKFORCE BY OCCUPATIONAL TYPES 1980*****

Executive, administrative - 27 Professional specialty - 25
 Technicians - 5 Sales people - 39
 Administrative support - 34 Protective services - 3
 Private household occupation - 11 Farming, forestry - 25
 Other services - 17
 Precision production, craft & repair - 42
 Machine operators, assemblers & inspectors - 46
 Transportation & material movers - 25
 Handlers, equipment cleaners, laborers & helpers - 8

Table 4-4; LOVELL WORKFORCE BY INDUSTRY TYPES*****

Agricultural, forestry, fisheries & mining - 14	
Construction - 30	Manufacturing - 83
Transportation - 18	Public Utilities - 3
Wholesale trade - 8	Retail trade - 46
Finance, insurance & real estate - 8	Business & repair - 11
Personal, entertainment & recreation - 48	
Health services - 5	Educational services - 12
Other professional services - 12	Public administration - 9

Estimated personal income figures from the United States Census Bureau for 1987, the last year for which data is available, show that per capita income among the 39 towns in the Southern Maine Region ranged from \$16,059 per year down to \$7,622. Lovell ranked fifth from the highest at \$14,482. The median for the region was \$10,494.

Our year-round population consists in the main of households of moderate incomes with a fair representation of lower and upper income households.

The median household income for the town is not available for any recent year, but it is fair to assume that it is substantially above the \$28,300 figure for Oxford County. In light of Census Bureau per capita income figures, it is safe to assume that the current median household income for Lovell is around \$30,000. This means that half of our year-round households have annual incomes below \$30,000 and half exceed \$30,000.

The latest per capita income figures available to us are for 1987. Table #5 illustrates how we compare to the other towns in our region. While we lead our region by a substantial margin, over 12% of our residents have annual incomes below the poverty level, as Table #5-1 shows.

Table 5*****

	PER CAPITA INCOME - LOVELL REGION			
	1979	1983	1985	1987
Lovell	\$8,276	\$10,837	\$12,306	\$14,482
Brownfield	5,403	6,813	8,194	9,642
Denmark	6,518	8,490	9,756	11,434
Fryeburg	5,459	7,354	8,485	10,024
Stoneham	5,618	7,613	8,570	9,658
Stow	4,589	5,989	6,756	7,622
Sweden	6,021	8,020	9,038	10,190

Source: SMRPC

Table 5-1*****

LOVELL POPULATION BY:

Poverty status in 1979 by age & group

Count of persons for whom poverty status is determined

	Poverty Level Status	
	Above	Below
Under 55 years	510	63
55 to 59 years	39	8
60 to 64 years	43	4
65 years and over	96	12

Poverty Status in 1979 by Household Relationship & Age

Persons in Families Excluding Householders

	Poverty Level Status	
	Above	Below
Related Child Under 5 years	41	0
Related Child 5 years	12	0
Related Child 6 to 17 years	148	20
Other Family Member	231	18

Poverty Status in 1979 - Count of Persons for Whom Poverty Status is Determined

Income in 1979

Below 75% of Poverty Level	62
Between 75 & 124% of Poverty Level	47
Between 150 & 199% of Poverty Level	196
200% of Poverty Level & Above	409

Seasonal Population Change

Lovell experiences a dramatic population change in the summer months. Seasonal population is difficult to analyze because of rapid turnover, but it does appear that this segment of our community is growing at least as fast as the year-round population. In 1980, there were 364 nonresident households in Lovell. In 1990, that figure reached 477 or more. Assuming that the nonresident household size is typically about the same for residents (2.1 persons per household), the seasonal population, not including transients occupying hotel rooms or campsites, would be approximately 1000. It is probably higher, however.

Household Size

While the population of Lovell is increasing, the average household size is declining. In 1970, our average year-round household consisted of 2.73 persons. By 1980 the figure had dropped slightly to 2.72 persons. However, the figure declined sharply to 2.12 persons by 1990. Table 6 shows how we compare to other towns in the area in mean household size.

Table 6 *****Data- US Census & SMRPC**

Town	MEAN HOUSEHOLD SIZE - LOVELL REGION		
	1970	1980	1990
Lovell	2.73	2.72	2.12
Bridgton	2.94	2.62	2.63
Brownfield	2.80	2.48	2.62
Denmark	2.79	2.56	2.70
Fryeburg	3.27	2.77	2.59
Stow	2.79	3.00	2.80
Sweden	2.97	2.30	2.81

This reduction in the average household size has an impact on the rate at which vacant land will be converted to residential use as the population grows. Typically in recent years, new building lots in approved subdivisions have exceeded 6 acres. If this trend continues and our anticipated growth of 112 year-round residents by 2000 were all to be housed in new dwelling units, we would see at least 53 new homes built and over 318 acres consumed in their construction. If our household size had remained at 2.72 persons we would need to see 41 new homes built and 246 acres consumed.

Lovell will continue to grow, perhaps not as fast as some of our neighboring communities, but with proportionately greater pressures on the available land suitable for construction than may be generally true in the other towns. How and where this growth occurs will have an important bearing on the character of our town.

B. Economy

A wide range of occupations is represented in the Lovell work force. Carpenters, electricians, plumbers, accountants, engineers, artisans, real estate brokers, a medical doctor, a dentist, a lawyer, mechanics, nurses and teachers are all included in our population.

There are no large scale shopping facilities in Lovell. Residents look to Fryeburg, North Conway (New Hampshire), Norway-South Paris or the Bridgton, Windham and greater Portland areas for most of their major needs for food, clothing and household supplies.

The town has one small factory, a lumber mill producing finished, kiln-dried lumber, primarily of pine and hemlock. The town has no large scale business enterprises. Local businesses include the following:

Manufacturing

1 lumber mill

Automotive Services

3 garages