

---

# Comprehensive Plan

## Town of Cherokee, Alabama





---

## Table of Contents

I. Introduction..... 1.

II. Development Plan..... 3.

III. Town Profile: History and Natural Resources..... 9.

IV. Town Profile: Transportation and Land Use..... 18.

V. Town Profile: Public Services and Capital Facilities..... 27.

VI. Growth Models for Cherokee’s Population..... 31.

VII. Plan Implementation..... 33.

Appendix: Market Opportunities for the Town of Cherokee, Alabama..... 36.

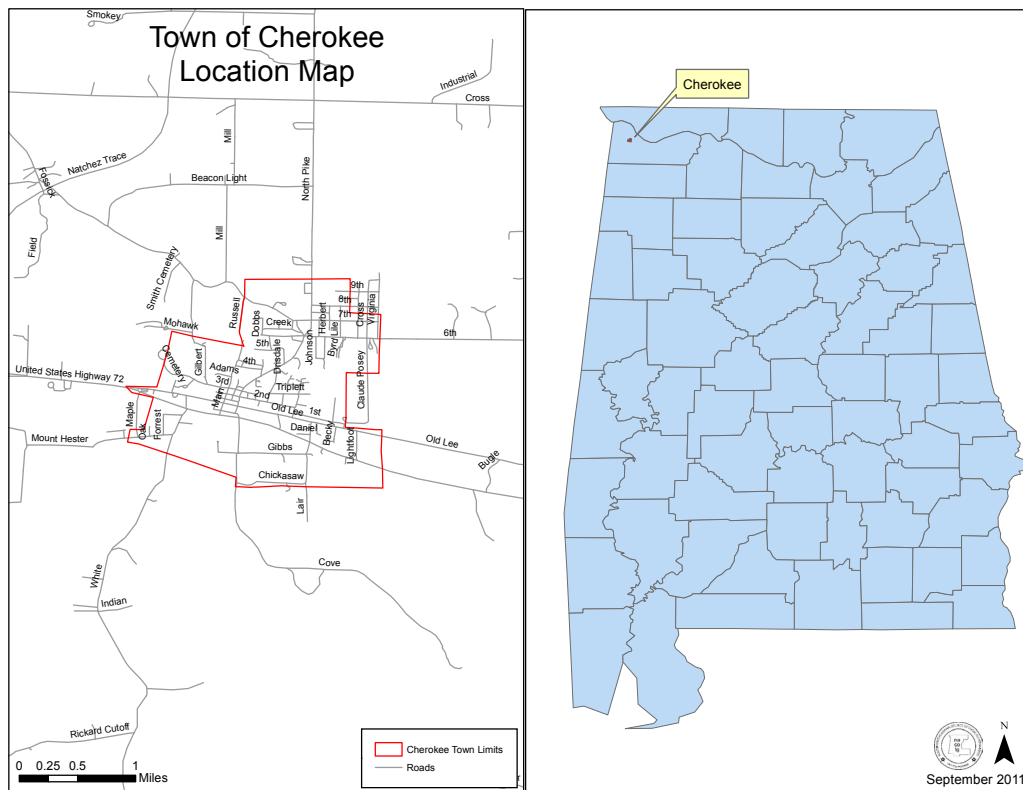
October 10, 2011. This plan was funded in part by the Alabama Department of Economic and Community Affairs and the Town of Cherokee (Grant Agreement LR-PL-PF-09-012).

---

---



## I. INTRODUCTION



Map 1. Cherokee, Alabama is located in Northwest Alabama adjacent to Highway 72 near the Tennessee River and the Shoals.

The Comprehensive Plan for Cherokee, Alabama is based on the unique aspects and challenges that characterize the Town of Cherokee. Like many other small rural towns, Cherokee faces enormous challenges. Economics, public finance, infrastructure, education, transportation, demographic changes- and others- are issues that must be assessed and addressed in order to sustain and support the Town of Cherokee in the future. The Comprehensive Plan is the best tool to coordinate this task. Through an assessment of the town's history, culture, character, assets, and issues, the Comprehensive Plan offers a realistic inventory of the challenges and resources available to the Town of Cherokee and the ultimate solutions to the most important of Cherokee's challenges. The Comprehensive Plan has been drafted through research and public engagement to serve as a policy guide- a map of sorts- to assist the Town of Cherokee to guide growth and the commitment of vital resources in the coming decades.

### **Study Area**

While the study area for the Comprehensive Plan encompasses the incorporated town limits of Cherokee, the plan recognizes that the Cherokee community does not end at the city limits. Others in the nearby vicinity provide employment and trade that is critical to the future of the town. Where necessary, the plan also addresses those elements beyond the incorporated limits that are important for the future of Cherokee.

### **Purpose of the Comprehensive Plan**

The Cherokee Comprehensive Plan is meant to serve as a policy guide for the future of the town. It assesses the physical, social, and economic conditions and trends of the town and provides a realistic guideline for policies that will enhance the quality of life and prosperity of the Town of Cherokee. These policies are intended to be implemented over the next five to twenty years and will be the groundwork for successful development in Cherokee.

### **Organization of the Plan**

The plan is organized into eight chapters. The Introduction provides an overview of the plan and a summary of the key challenges facing Cherokee. The Land Use Plan provides an assessment of the vision and goals of the Comprehensive Plan. This section is a snapshot summary of the critical goals and objectives of the plan and the actions needed to promote sound future planning and development. The

next four chapters present profiles of the Town of Cherokee that describe existing conditions, challenges, and opportunities. These chapters describe History and Natural Resources, Transportation and Land Use, Population and Economy, and Public Services and Capital Facilities. The final chapter presents information on key implementation tools.

### **Public Involvement Summary**

Throughout the planning process, the Comprehensive Plan was informed by the participation of citizens of the Town of Cherokee and nearby residents through a series of public meetings, surveys, and weblogs designed to keep residents informed of the plan and its contents as well as elicit responses and recommendations regarding the future of the town. An initial public meeting was conducted on February 8, 2011 to provide an overview of the Comprehensive Plan and to discuss the Vision and Goals of the Town. The visioning was continued at a meeting one week later on February 17, 2011. In the meantime, a weblog was established for the plan and was distributed by email to interested parties. A series of interviews with key stakeholders was used to align the objectives of the public with the realities of constraints and opportunities in Cherokee. Final recommendations were incorporated into a rough draft of the plan that was presented at a final public involvement meeting on November 7, 2011.

### **Summary**

The Cherokee Comprehensive Plan is intended to provide an assessment of the existing conditions and trends in the town and to present policies to guide growth and development in the future toward a better quality of life. The plan incorporates the views of citizens and nearby residents and provides a continuous action plan for accommodating change. The Comprehensive Plan expresses the desires of Cherokee residents for a prosperous future through the Vision and Goals, which will be brought into reality through action in coming years.

## II. Development Plan

### Purpose of the Development Plan

The purpose of the development plan is to identify assets, opportunities, and challenges in Cherokee and to determine how these can be leveraged, maximized, or changed to improve quality of life and economic opportunities in the town. The development plan illustrates the descriptive Vision for the future of Cherokee and the goals that are necessary to achieve this vision. Although it is not limited to physical development, the development plan also contains a vision for future land use patterns in Cherokee. Altogether, these elements of the Comprehensive Plan serve as a roadmap of sorts that can be followed to create greater opportunities for growth and development in Cherokee.

The Development Plan seeks to ask and answer the question: What do we want to be in the future? Once this is understood, the Plan presents ways to go about achieving this vision. First, the plan presents goals, which are broad statements of what things need to happen in order to successfully build the social, economic, and physical environment needed for the future. The goals are a checklist of sorts. The question “How many of our goals does this project address?” should be asked before deciding what specific actions to take. Finally, the Development Plan offers strategic recommendations. These are reasonable and specific actions that should be

taken to implement the plan. These activities are presented because they are needed to move things forward in Cherokee. The details of how to ensure that the goals of the plan are met are left unspecific- but each recommendation offers opportunities for cooperation, volunteerism, business development, etc., as called for throughout the Development Plan.

### How to use the Development Plan

Focus on projects and recommendations that have the highest value to the Town of Cherokee. Whether from the recommendations presented below, or from an idea newly come to the table, the projects that meet the most immediate needs and touch on the broadest range of goals are the most important to undertake. Cost is a factor, of course, so those with the lowest cost should be implemented as soon as possible, while higher cost activities should be scheduled as opportunities become available. Remember, the plan is meant to build community capacity. Low cost investments today will lead to greater returns and financial capacity in the future.

### Issues and Assets

In February 2011, the citizens of Cherokee were asked to describe the Issues and Assets that were at the heart of Cherokee’s opportunities and challenges with respect to growth and development. Over the course of two evenings, a variety of comments were heard and considered as residents provided insight into the various existing conditions that they would like to see changed (Issues) or preserved and promoted (Assets). Participants were then asked to describe their Vision for the long-term future of Cherokee.

The following elements were described by residents:

#### Issues:

- Downtown curb appeal
- Maintenance, services, and aging infrastructure
- Funding and community finances
- Community participation and civic character
- Press coverage
- Budget process and transparency
- Population loss
- Business variety
- Land valuation and speculation
- Shortage of parks and recreation
- Appearance
- Jobs and local economic opportunity
- Highway visibility

**Assets:**

Good transportation connections- Road, Rail, and Water  
 Recreation and tourism (Lake, Natchez Trace, golf, Freedom Hills, Coon Dog Cemetery)  
 Library  
 Churches  
 Schools  
 Emergency Services  
 Health clinic  
 Broadband Internet  
 Tennessee River  
 Infrastructure at Barton Riverfront Industrial Park and North Industrial Park  
 Public sewer available  
 Proximity to jobs  
 Youth programs  
 Stable business climate  
 New business openings  
 Workforce stability

**Community Vision and Long-term Goals**

The challenge for Cherokee is to evaluate these assets and issues within the framework of a Vision for what the town desires to be in the future and then to identify goals and strategies that can be undertaken to accomplish this task. In each instance, actions taken by the town should work to correct some perceived deficit or enhance a beneficial condition to bring about the Vision. Priorities should be evaluated against

these statements to determine appropriate actions now and in the future. The following Goals should serve as principles, a checklist of sorts, to further guide the selection of priorities for the future. Insofar as possible, town decisions should embody these goals, with those actions that can simultaneously achieve multiple goals being prioritized higher than others.

**Vision:**

Aesthetically pleasing  
 Thriving small businesses  
 Active downtown  
 Engaged citizens  
 Attractive  
 Unified  
 Commercially viable and varied  
 Jobs and wealth to retain youth and grow population

**Goals:**

Create opportunities for cooperation and volunteerism  
 Engage youth for their ideas  
 Support local business and industry  
 Promote tourism  
 Plan and maintain infrastructure  
 Plan and maintain public services

**Strategic Recommendations:**

The following strategic recommendations are offered as ideas for programs and activities that should be initiated in order to begin implementing the Cherokee Comprehensive Plan. This list is by no means exhaustive and should be re-evaluated and modified periodically to ensure its effectiveness.

**1. Model tourism efforts**

Town officials, citizens, and tourism officials should explore the ways that other communities situated near scenic parkways are promoting themselves. For example, Cherokee could establish a “sister city” connection to Cherokee, North Carolina, a successful tourism destination along the Blue Ridge Parkway.

**2. Buy local campaign**

Residents and businesses should market a “Buy Local” campaign explaining the benefits of purchasing goods and services in the local market area. Effective outreach might involve signage, door-to-door canvassing, and direct mailings. Residents should be made aware that they must support local businesses in order to have effective public services and greater variety in the local marketplace.

**3. Downtown revitalization/historic incentives**

Cherokee was founded around an historic commercial area and residential district made



up of approximately six blocks. Cherokee should explore the creation of an historic district to provide tax incentives for redevelopment. In addition, the town should help promote the local revolving loan fund operated by the Northwest Alabama Council of Local Governments and explore developing an independent incentive program for new businesses.

#### **4. Sidewalk and Streetscapes**

Cherokee should take advantage of programs that offer funding for rehabilitating sidewalks and streetscapes near essential community facilities, downtown, and along Highway 72. ALDOT's Safe Routes to School and Transportation Enhancement programs have provided support to the extension of pedestrian and bicycle facilities and the rehabilitation of downtowns across the state. Effective planning and design of these features will lead to a more appealing environment and spur additional private investment.

#### **5. Bicycle Connections to Natchez Trace Parkway**

The Natchez Trace Parkway is a National Scenic Byway and passes a few miles north and west of Cherokee. A common complaint from users is the lack of circular connectivity between Cherokee and the Trace. Improved signage along the northern route and improvements to shoulders of Highway 72 between Cherokee and the Natchez Trace should be installed.

#### **6. Improve Profile from Highway 72**

Cherokee's visibility from U.S. Highway 72 is very limited. Passing motorists have difficulty clearly seeing that there is a town that is indeed open for business. To either side, topography and slopes obscure views of the majority of the town's development. Working with ALDOT, Cherokee should attempt to improve lighting, signage, and landscaping along Highway 72 to improve the Town's profile from the corridor.

#### **7. Town Beautification**

Gateway, signage, and landscaping improvements can vastly improve the appearance of small towns. Opportunities abound for improving the visible appearance throughout Cherokee. Small pocket parks and landscaping within public right of way are encouraged at key intersections and sites. Volunteer participation in gardening and landscaping will be essential to successful coordination of these activities. These should include establishing a beautification committee and gardening club.

#### **8. Bed and breakfast**

Cherokee should encourage the development of a bed and breakfast establishment in its historic residential district. At one time, there was a bed and breakfast in operation in Cherokee, but it has since closed. The town could encourage a new establishment through appropriate zoning changes, public improvements in the vicinity,

and financial incentives. In addition, the town could assist with promoting the establishment in its marketing efforts online and in print.

#### **9. Review and Enforce Development Codes**

Municipalities have a variety of tools at their disposal for guiding growth and development. Although each of these entails a certain cost to both the town and the developer, the end result is a higher quality of development that retains its value for longer and provides a higher return on public and private investments over time. Orderly and aesthetically pleasing growth can be facilitated through local ordinances. Cherokee should revisit the town Zoning Ordinance and ensure that the regulations promote the type of development desired by the town. In addition, Cherokee should review various regulations pertaining to landscaping, junkyards, weeds and debris, and others that will improve the visual appearance of the town. Finally, the town should consider establishing a Planning Commission to assist with reviewing new developments and ensuring orderly growth and public services.

#### **10. Implement U.S. 72 Corridor Study**

Cherokee participated in the development of the U.S. Highway 72 Corridor Study in 2008, which presented a balanced approach to managing access and mobility along the highway. The plan calls for development to be concentrated in town centers along Highway 72 and proposes that Cherokee develop as one of these areas of concentrated access. However, this will not occur without the

proactive implementation of the plan's provisions for access management including parallel streets, cross-streets and shared access, signalized intersections, and appropriate spacing standards for driveways and signals. Cherokee should establish the means to implement the plan and encourage the use of appropriate management tools by neighboring jurisdictions and utilities.

### **11. Web presence**

Cherokee should work to improve its web presence. Currently information on the town is very limited and much of it is negative. Efforts are underway by some residents and businesses to offer alternative sources of information, however, a comprehensive design and marketing presence on the Internet is needed if the town is to be successful in its promotional activities.

### **12. Business development**

The retail environment in Cherokee offers several opportunities for improving the quality and quantity of goods and services available and sold locally. Cherokee residents generate a steady demand for many products that are not available in the local market area. A mechanism, such as a retail recruitment or business development committee, should be established to contact local merchants to discuss market opportunities. Additionally, outside vendors such as national chains and successful regional establishments should be approached to explore Cherokee as a location for future expansions. The Cherokee market study (Appendix A), which was prepared for the comprehensive plan, provides information

to assist with these efforts.

### **13. Sewer system**

Among Cherokee's aging infrastructure, the condition of the sewer system is probably the greatest concern for town officials. Although many residents might not realize the significance of the problem, crumbling sewer lines present a serious threat to local health and safety as well as the financial stability of the town. Illness, unsanitary conditions, and environmental degradation resulting from contamination could potentially ruin the future prospects for Cherokee. At the same time, the huge expense of repairing and maintaining the system is the greatest challenge currently facing the financially struggling town. However, fines from the Alabama Department of Environmental Management (ADEM) for violations will potentially bankrupt the town if solutions are not found. Steps have recently been taken to solve the problem, including raising rates and accepting a grant and loan package from the United States Department of Agriculture. Although controversial and difficult, these commitments signal positive changes in the way that Cherokee will approach its sewer requirements.

### **14. Water system**

Cherokee's water system is in good condition; however, any maintenance disrupts water supply to a large number of customers. Additional shut off valves should be installed to disconnect service in isolated areas and to limit disruption to customers.

### **15. Leadership development**

Leadership is a critical asset for any community's development. Energetic leaders who have and create opportunities to engage in civic life will drive the programs and lead the activities that will create a better future. Cherokee should promote active involvement from civic leaders through a leadership development program for youth and adults. Currently, there are several programs within local schools that reach out to youthful leaders. The town should explore opportunities to create a local leadership network for adults. This could start with an annual leadership development course, perhaps in conjunction with local civic groups, which would develop into opportunities for community service and mentoring.

### **16. Expand recreational opportunities**

Communities that offer diverse recreational opportunities are consistently ranked higher in measures of quality of life. They are more aesthetically pleasing, active, and maintain higher property values. Cherokee should explore opportunities to expand the recreational opportunities in the town. The town's one public park is inadequate to serve the needs of residents. Additional property should be acquired for active and passive recreation, including walking trails

and activities for youth and adults of all ages.

### 17. Capital Facilities Plan and Operating Budget

Cherokee is facing a mounting financial crisis as the result of the recent downturn in the economy. Although economists say the recession has ended, it has taken a hard toll on small towns where prices might not compete with Wal-Mart and other low price powerhouses, especially in areas such as Cherokee where residents have ready access to other markets during their daily commutes. As such, the revenue starved local government should look closely at strategies for managing money, including the development of an operating budget for each department and a capital facilities plan to include, at a minimum, an inventory of all durable equipment, lifespan and useful life remaining, and replacement costs.

### 18. Develop marketing materials

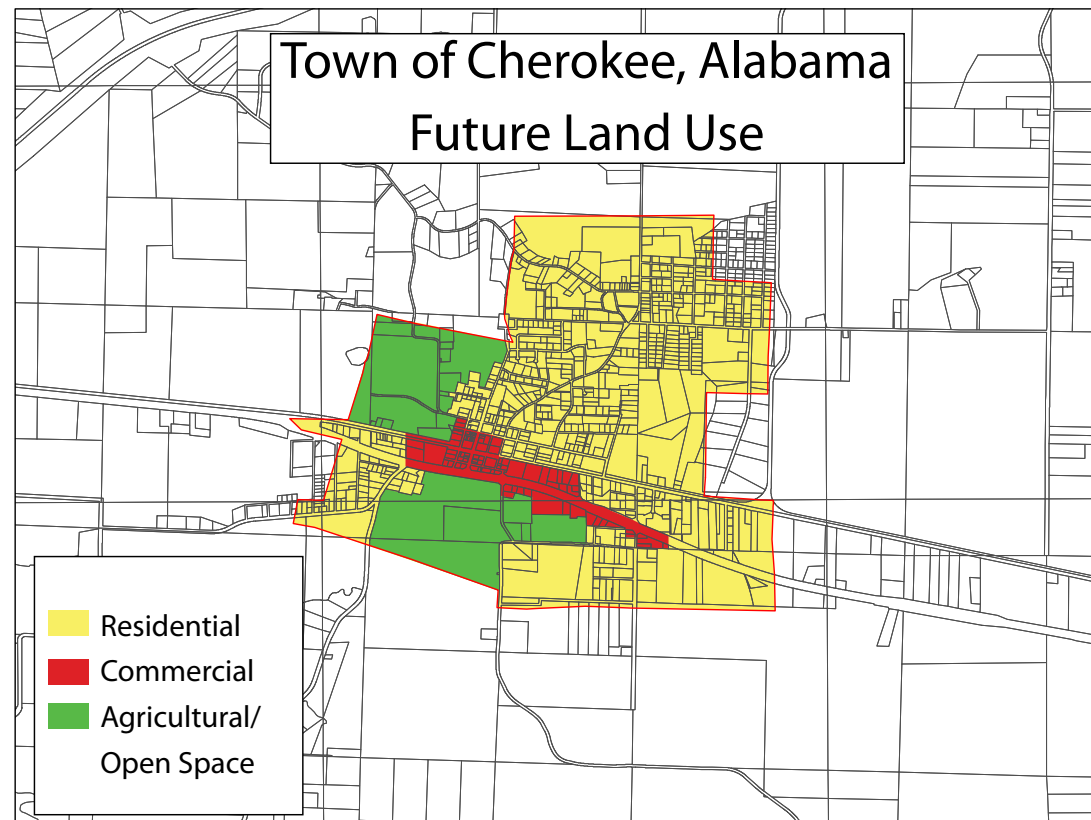
Cherokee should develop a marketing plan based on local assets such as the Tennessee River, the Wildlife Management Area, Coon Dog Cemetery, and other local attractions. Materials such as full color brochures and maps of the area should be developed and distributed at visitor's kiosks along the Natchez Trace, at the Colbert County Tourism Office, and with other materials marketing the town for economic and retail development.

Map 2. The future land use of Cherokee will closely resemble the Future Land Use Map with commercial, residential and open space sited appropriately.

### Future Land Use

Cherokee's allocation of land for different types and intensities of use is not expected to change dramatically in the next twenty years. Neighborhoods that have been residential will remain residential and commercial areas will, by and large, remain commercial. The majority of growth is expected to occur in areas that are less encumbered by physical constraints; however, large changes in population are not anticipated. The area that is expected to change the most is along Highway

72, where low to moderate highway commercial growth is anticipated. Cherokee should focus primarily on making existing neighborhoods better in order to retain population and reuse existing investments in infrastructure, rather than growing new subdivisions or sprawling highway commercial development. Although a rapidly changing environment is not anticipated, the future land use plan should be revisited periodically to ensure that it is sufficient to accommodate new growth that does occur.



### **Summary**

Cherokee's growth and prosperity will depend greatly on the resolve and decision making of today. By recognizing the need to improve existing conditions and creatively strengthening the community's capacity to provide high quality public services and a high overall quality of life, Cherokee can position itself to reverse the prevalent trends of the past several decades. By incorporating the principles of the development plan- its vision and goals- into day to day decisions and pursuing the strategic recommendations of the plan, Cherokee can work toward improvements that will strengthen the community and provide a solid foundation for prosperous new development in the future.

### III. Town Profile: History & Natural Resources

The history and physical geography of a location shape its growth and development in fundamental ways. They are the key features explaining how the community came to possess its physical form and development patterns and they shape the possibilities and limitations for the future. Understanding the history, culture, and values that shaped the location and the opportunities and limitations of a place's physical geography is critical to developing strategies for managing change.

#### Historical Summary

The earliest inhabitants of the area that is now Cherokee were Chickasaw Indians. It is uncertain that the immediate vicinity of Cherokee was ever occupied by the tribe for which the town is named. The closest Cherokee known resided about six miles away at Mhoontown. Although the Chickasaws had largely adopted white practices including farming and occasionally slaveholding, their lands were protected from white encroachments by earlier treaties until around the time that Alabama gained statehood in 1819. Beginning in 1816 and again in 1832, treaties with the Chickasaws removed the protections on their lands and sales to whites began. Early settlers to the area included many names that may sound familiar to Cherokee

residents- Armstead Barton, William C. Cross, A.B. Newsum, Isacc Lane, Goodloe W. Malone, and David S. Goodloe. At this time, the area was known as Buzzard Roost.

In 1838 a road was built connecting the community to Jacinto, Mississippi to the west and Tuscumbia, Alabama the east. The road became known as "Tuscumbia Road" and would later connect Memphis and Nashville. By 1841, passengers and mail moved along the road on the Nashville and Memphis stage line. Around the same time, the first Post Office in the area was located in the Buzzard Roost community. Steamboats docked at nearby ports on the Tennessee including Chickasaw (Riverton) and Newport Landing. The primarily agricultural economy prompted the construction of a new railroad linking the Memphis-LaGrange line to the west with the Tuscumbia, Courtland, and Decatur line to the east. Financing for the project began in 1850. The "Cherokee Station" opened in 1857 and the town name was born. In the early town businesses, houses and services grew around the railroad in a traditional grid pattern of 6 blocks each 210 feet square containing 4 lots 105 feet square. The same pattern is evident today in downtown Cherokee. The town was officially incorporated in 1862.

In the years preceding the Civil War, Cherokee prospered, but the hardships of war were on the horizon. Cherokee's delegation to the succession convention stood firmly against leaving the Union. Despite opposition, once the decision was made, the men of Cherokee fought with the Confederacy throughout the war and in many major battles: Shiloh, Murfreesboro, Chickamauga, Atlanta, Franklin and others. Soldiers of both the Confederacy and the Union quartered at Cherokee, including those under the command of both Gen. P.D. Roddy and Nathan B. Forrest. Dodge, Sherman, and Wilson passed through on Union marches. The railroad became a focal asset during the war. Three major skirmishes were fought in the vicinity including "The Battle of Doctor Cross's Orchard" in which a local physician's home was burned and "The Action at Cherokee Station" where Confederate forces mounted an unsuccessful surprise attack on Union troops charged with retaining the railroad.

Cherokee languished in the years immediately following the Civil War, but remained large enough to vie with Tuscumbia to become the county seat when Colbert County was formed in 1870. The town re-incorporated in 1871. By 1900 it had a population of 261. It continued to be a center for rural commerce throughout the early 1900s with an 8 room hotel, 3 saloons, a grist mill, 2 steam driven cotton gins, 8 general merchandise stores, 1 drug store, 2 blacksmiths, 3 doctors, 1 dentist, 1 livery

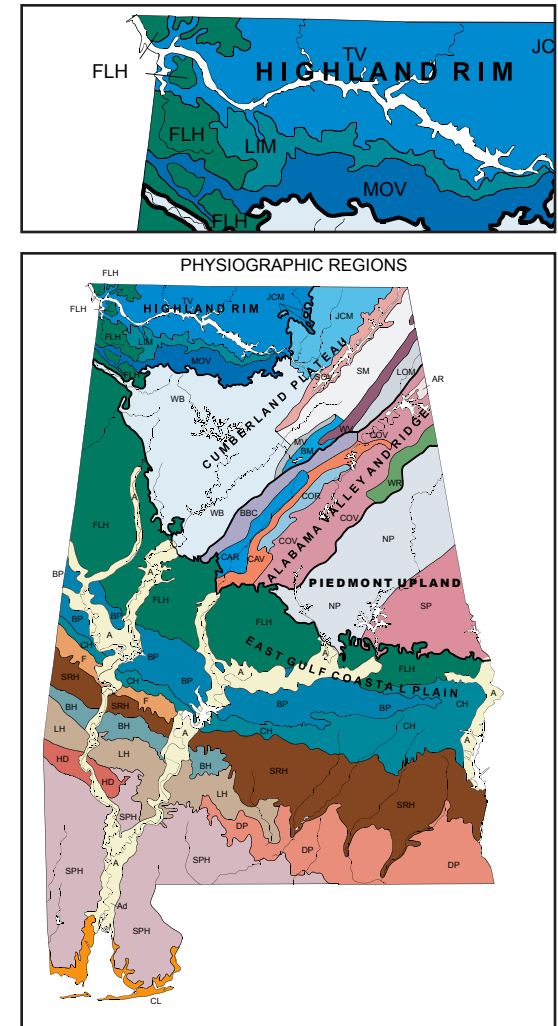
stable, 1 undertaker, 2 lawyers, 2 barbershops, a policeman, and a city jail. Limited phone service was extended to the hotel in 1914. In 1920, the Sheffield Power Company extended electricity to Cherokee. By the mid-1920s automobiles were common enough that Cherokee had 2 repair shops and even a downtown Ford dealership. In 1923, the Cherokee Vocational School was established and students no longer had to travel to Tuscumbia for school. The first graduating class contained 19 students in 1924.

Cherokee weathered the Great Depression of the 1930s to emerge as a booming small town in the 1940s and 1950s. Unfortunately, a fire destroyed a third of the downtown's wood framed buildings and only 1 was ever replaced. Subsequently, downtown has continued to decline as businesses have left for locations on Highway 72 or elsewhere.

## Natural Resources

### Geology

Geology is the underlying rock formations of a place and is essential to the formation of soils, topography and slopes, and surface and ground water. The State of Alabama is divided into five major geologic provinces: Coastal Plain, Piedmont, Valley and Range, Cumberland Plateau, and Highland Rim. Each province has different rock formations, geologic structure, physiographic, and water bearing capacity. Cherokee is located at the intersection of the Highland Rim and Eastern Gulf Coast regions. The primary geologic structures in Cherokee are Mississippian in age and are composed primarily of shale and limestone of the Pride Mountain and Tuscumbia Limestone formations. These formations are good sources of limestone aggregate for gravel and stone.

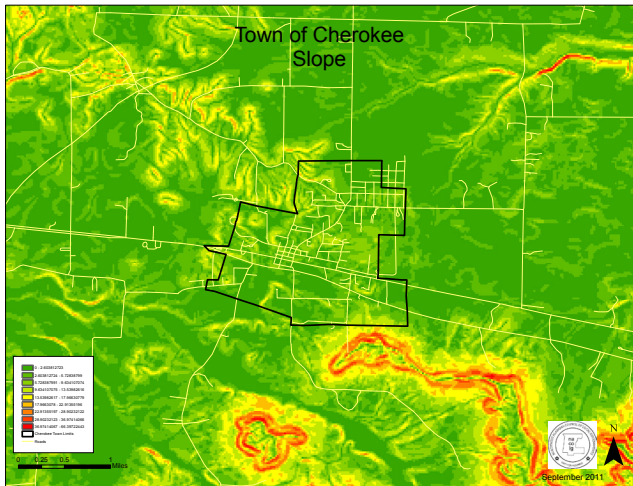


**Map 3.** The State of Alabama is divided into five major physiographic regions. Colbert County is divided by the Highland Rim and Eastern Gulf Coast regions. The Town of Cherokee is atop the divide between these two regions.  
(Source: Univ. of Alabama Dept. of Geography)

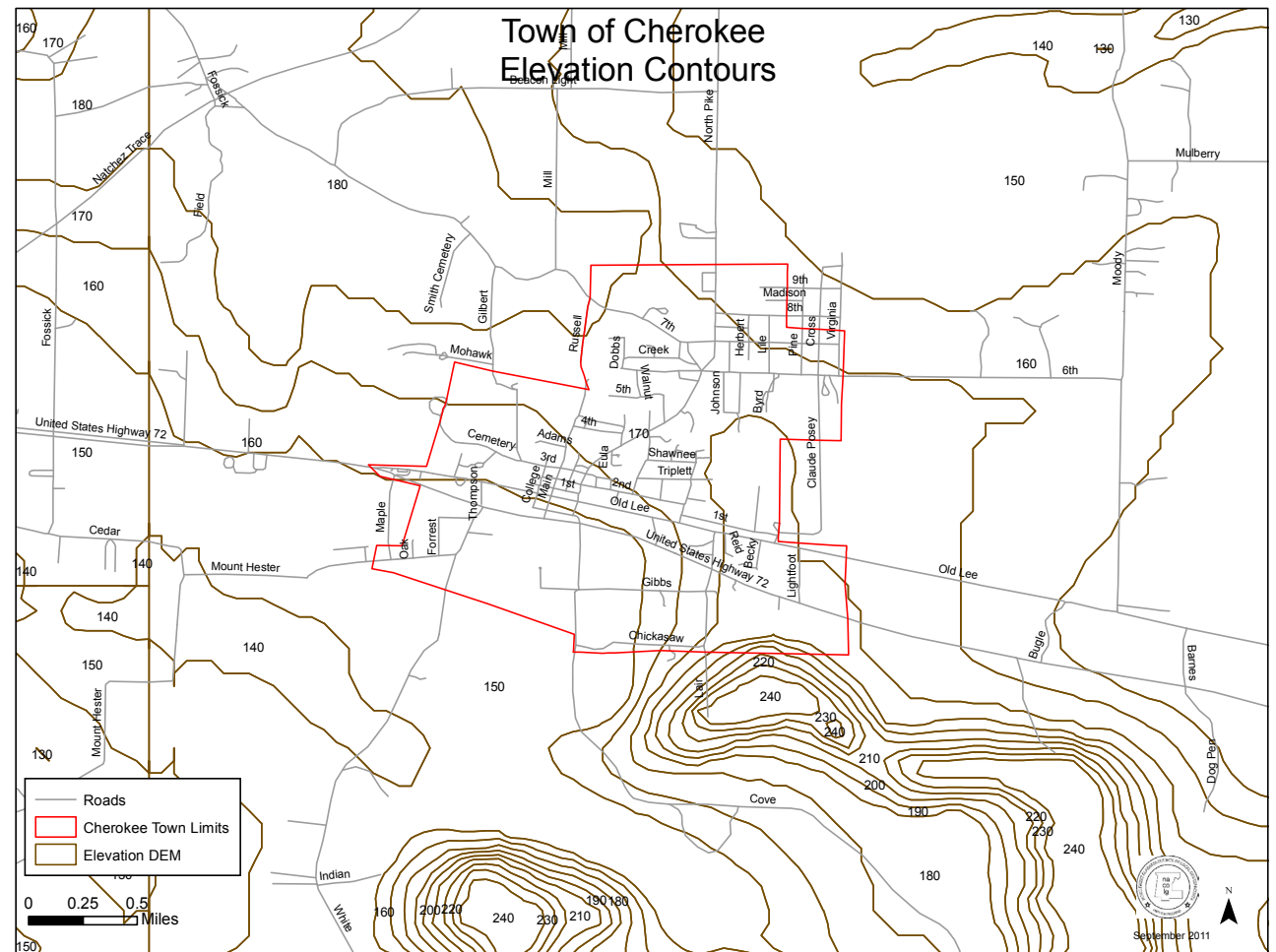
### Topography and Slope

Elevations in Cherokee range from 500 to 550 feet above mean sea level. Slopes are slight to moderate and do not directly inhibit growth. Generally flat terrain is less well-drained and may be subject to flooding. Steeper slopes can be found in the immediate vicinity of Cherokee, which present obstacles to widespread new development in those areas.

Map 4. Slopes in Cherokee are not generally prohibitive of development. Areas with more restrictive slopes are shown in yellow, orange and red below.



Map 5. Cherokee’s contours and elevations range from 500 to 550 feet above mean sea level.



## Soils

Soil formation is a complicated process involving the interaction of geologic, organic and meteorological occurrences. Soils are formed by the effects of wind, water and volcanic activity on rock, the effects of organic activities such as plant growth, and the decomposition of organic materials. A variety of soil characteristics, such as slope, permeability, and depth affect the suitability of a particular site for development. For planning purposes, soils affect the use of land for specific purposes and activities and should be examined before the location of most land uses, including residences, commercial operations, industries, as well as roads and drainage. The cost of development for housing, reservoirs, roads, bridges, and all manner of improvements are related to these characteristics. Soil examination should be an integral part of the development of preliminary plans and cost estimates for a site, and principles of soil conservation and management should be incorporated into all stages of development.

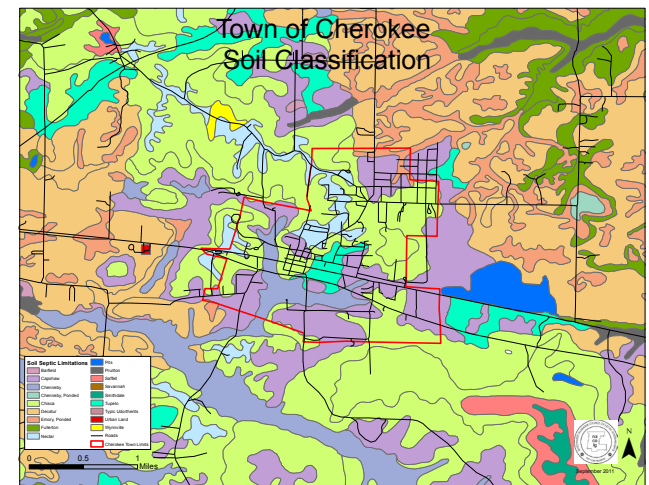
Soils have been inventoried by the U.S. Soil Conservation Service based upon their capacity to support low buildings and residences, septic tank absorption fields, sewage lagoons, local roads and streets, sanitary landfill operations, picnic grounds, campsites, intensive play areas, and paths and trails. Where severe limitations exist as a product of soils, development should be limited or managed in ways that sufficiently mitigate limitations. Areas with slight limitations should be preferred for

development. Although soil limitations are not an exclusive factor determining suitability for development, they can greatly influence the cost and likelihood of complications associated with certain types of development and should be considered prior to developing a site for a specific purpose.

Soil classification is based on a variety of characteristics such as color, texture, size and shape of aggregate materials and rocks, plant life and roots, and other features. Based on these characteristics, predictions can be made of the behavior of soils when put to certain uses. Three general categories of soils are found in Cherokee: Decatur-Fullerton-Emory, Chisca-Capshaw-Tupelo, and Chisca-Nella Nectar. Specific soil units found in the area are primarily of the Tupelo, Chisca, Chenneby, Capshaw, Nectar types. Chisca soils are particularly prominent and make up approximately 61% of the town's surface soils. These are slowly permeable, clayey and alkaline soils, which present a variety of problems for new development.

The most prevalent soil limitations affecting development in Cherokee are engineering limitations to the construction of residences and commercial buildings, limitations to the installation of sewage lagoons for the treatment of wastewater, and limitations to the installation of septic tanks. The following maps depict the extent of these limitations based on soil surveys conducted by the U.S. Soil Conservation Service. These surveys are useful for beginning to explore land development

options, but they should not take the place of site evaluation by soil science professionals. The limitations described are provided for planning purposes only and are not meant to take the place of detailed site specific analysis. Most limitations can be overcome with remediation measures; however, these can greatly increase development costs. For planning purposes, the primary limitations of soils in the vicinity of Cherokee are related to the development of building sites and the installation of septic systems.



Map 6. Soil classifications in Cherokee are varied and affect different types of development.

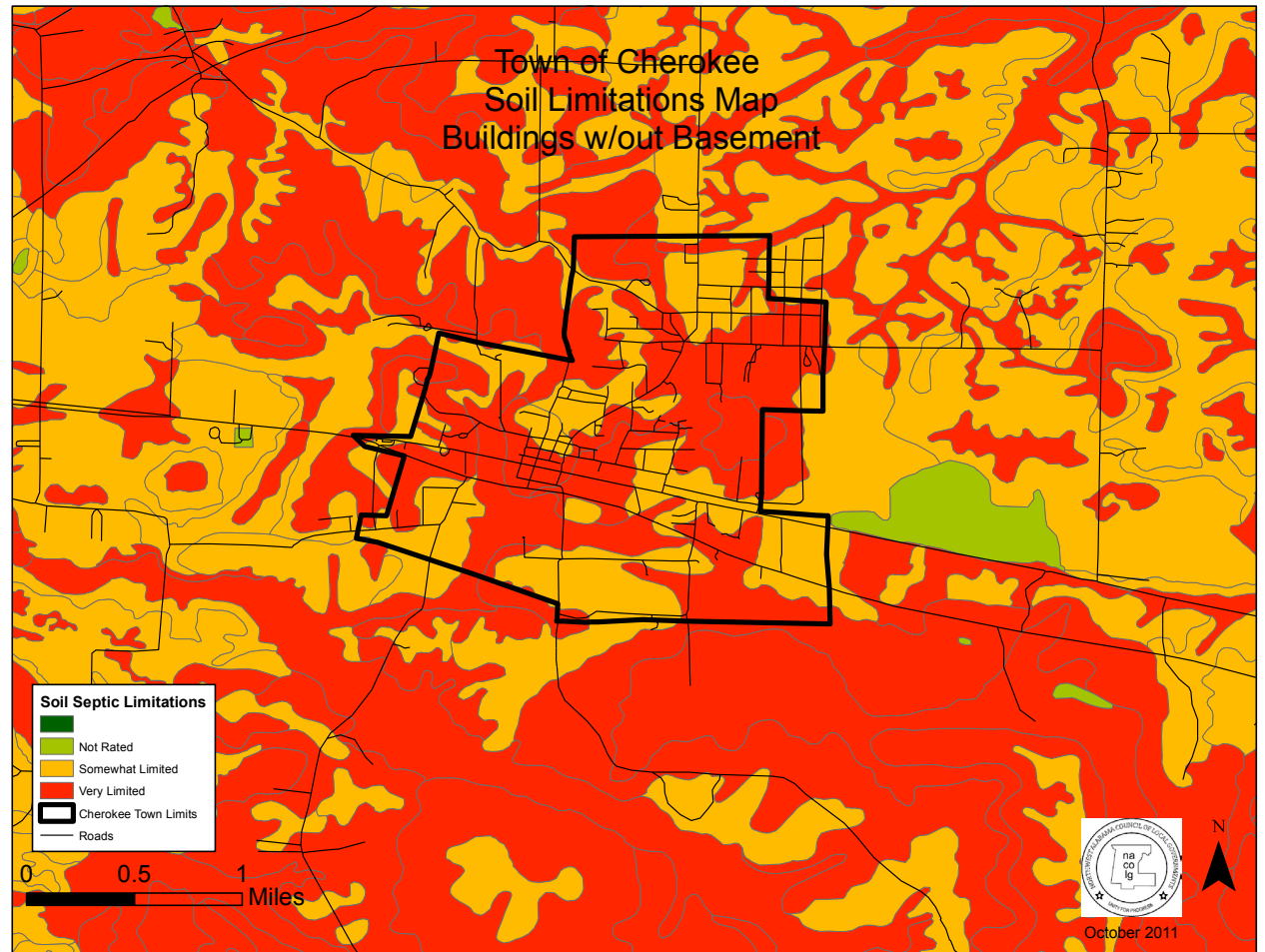


### Limitations to Buildings

Limitations to buildings can result from a variety of factors related to soils. The properties considered most important are load-bearing capacity, potential to shrink and swell as moisture content changes, depth to water table, flooding, slope and depth to hard rock. These features affect the stability of soils, which in turn affects the stability of a structure. The following map shows the approximate extent of such limitations in Cherokee. As indicated by the U.S. Soil Conservation survey, most soils in the study area suffer a some degree of limitation for the construction of these types of structures.

Buildings without basements	Approximate Percent of Land Area
Not Limited	0%
Somewhat Limited	44.0%
Very Limited	54.7%
Not Rated/Water	1.2%

Map 7. Soils in Cherokee are somewhat limited for building development and require consideration prior to construction.



October 2011

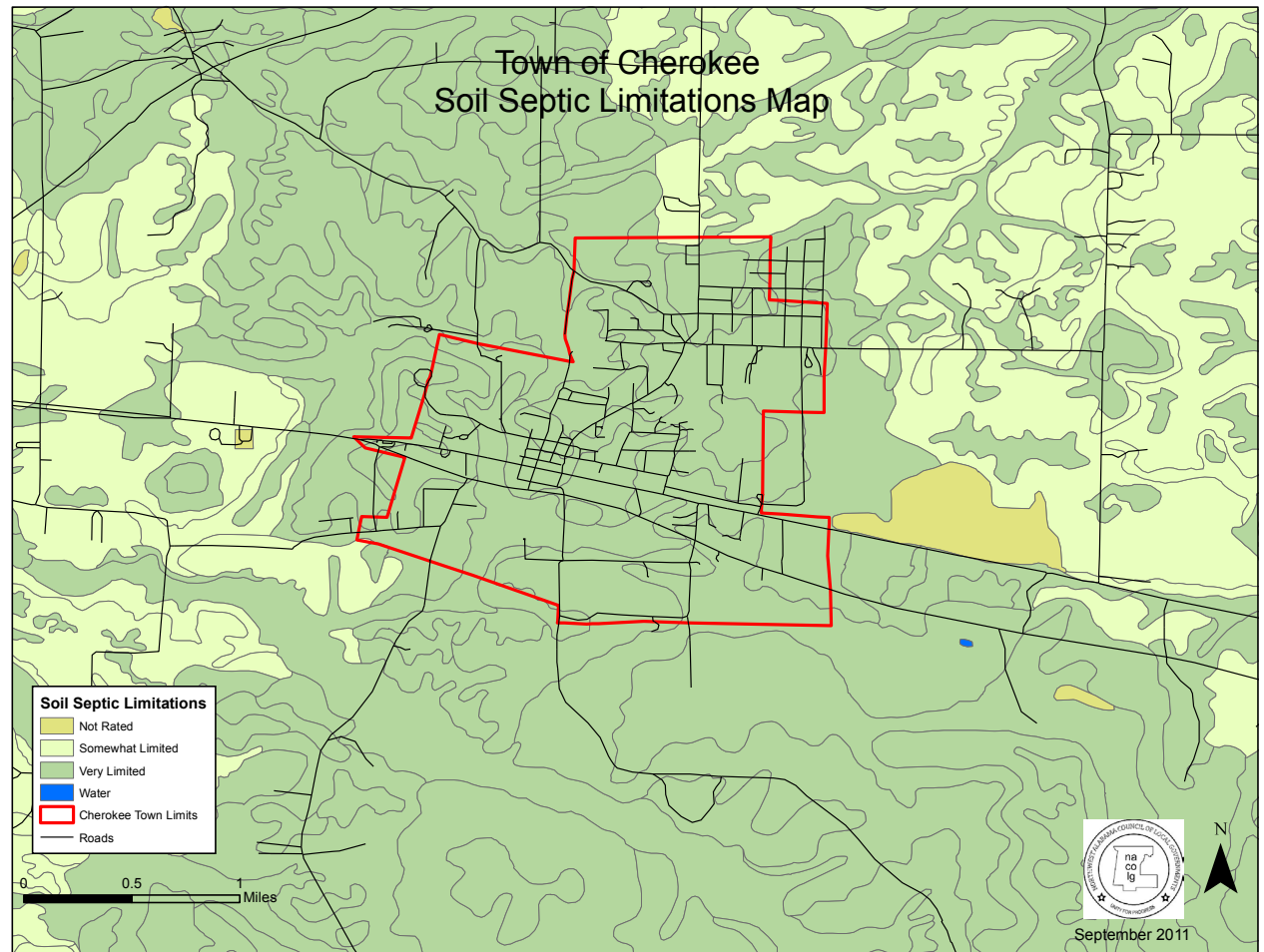
### Soil Spetic Limitations

Soil septic limitations refers capacity of soils to serve as an effective bed for the organic treatment of household organic wastes. Such limitations are based similar characteristics as building limitations; however, the rate that water transfers through the soil (percolation) is an additional important consideration. High rates of percolation are generally favored for septic systems, but other considerations such as depth to groundwater or geologic formations can also be important. Here, too, soil survey data indicate limitations for the development of septic tanks.

Septic Tanks	Approximate Percent of Land Area
Not Limited	0.00%
Somewhat Limited	28.0%
Very Limited	70.8%
Not Rated/Water	1.2%%

Although some of these limitations may be overcome through site development and engineering, the most practical response to the presence of difficult soils is to avoid incompatible development.

**Map 8. Limitations to soils' capacity to treat septic tank waste is a primary concern for residents, requiring engineered solutions such as centralized sewer collection and treatment. Cherokee's sewer system is designed to overcome these limitations.**



## Climate

The climate in Cherokee is characterized by hot summers and moderately cold winters. Rainfall is fairly heavy and is evenly distributed throughout the year. Although some snow falls each year, it is minimal and usually does not stay on the ground for more than a few days. The average annual high temperature is 71.7 degrees Fahrenheit (F). The average annual low is 50.2 degrees F. The mean annual temperature is 61 degrees F. An average of 55.8 inches of precipitation falls every year. The growing season is long and there are fewer cooling degree days (1789) than heating degree days (3236) on average each year.

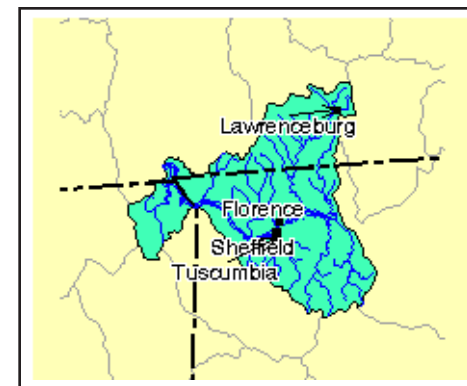
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
Norm Hi	49.1	54.8	63.8	72.4	79.8	87.3	90.6	90.0	83.9	73.6	62.2	52.7	71.7
Norm Lo	30.7	34.3	41.8	48.7	57.7	65.6	69.8	68.1	61.9	49.4	40.8	33.8	50.2
Norm Avg	39.9	44.6	52.8	60.6	68.8	76.5	80.2	79.1	72.9	61.5	51.5	43.3	61.0
HDD	778	573	388	169	50	1	0	0	18	171	414	674	3236
CDD	0	0	8	36	167	344	471	436	255	63	9	0	1789
Precip.	4.97	4.46	6.21	4.43	5.30	4.90	4.52	2.96	4.30	3.22	5.09	5.44	55.80

## Air Quality

Air quality is an essential feature of public health that is often overlooked in areas without significant air quality issues. Cherokee is such a community and is fortunate to have clean air. From 1998 to 2008 air quality measurements exceeded EPA standards on only four days. Although air quality issues must also be addressed in regional and national policies, local land use and transportation policies that shorten vehicle trips and promote the use of alternative means of transportation such as sidewalks and bicycles, preserve air quality.

## Water Resources

Cherokee's water resources are a critical resource for future growth and development to be preserved and protected to provide continued healthy sources of drinking water and recreational opportunity. Cherokee is located at the meeting of the Pickwick Lake and Bear Creek watersheds. Drainage from the northern and eastern half of the town is carried by streams directly to the Tennessee River, while drainage in the southwest portion of town is diverted to Bear Creek before flowing north to the Tennessee River. There are no EPA recognized impaired waters in the vicinity of Cherokee. Both Bear Creek and the Tennessee River are vital resources to the town because they provide opportunities to attract visitors interested in water sports and fishing.



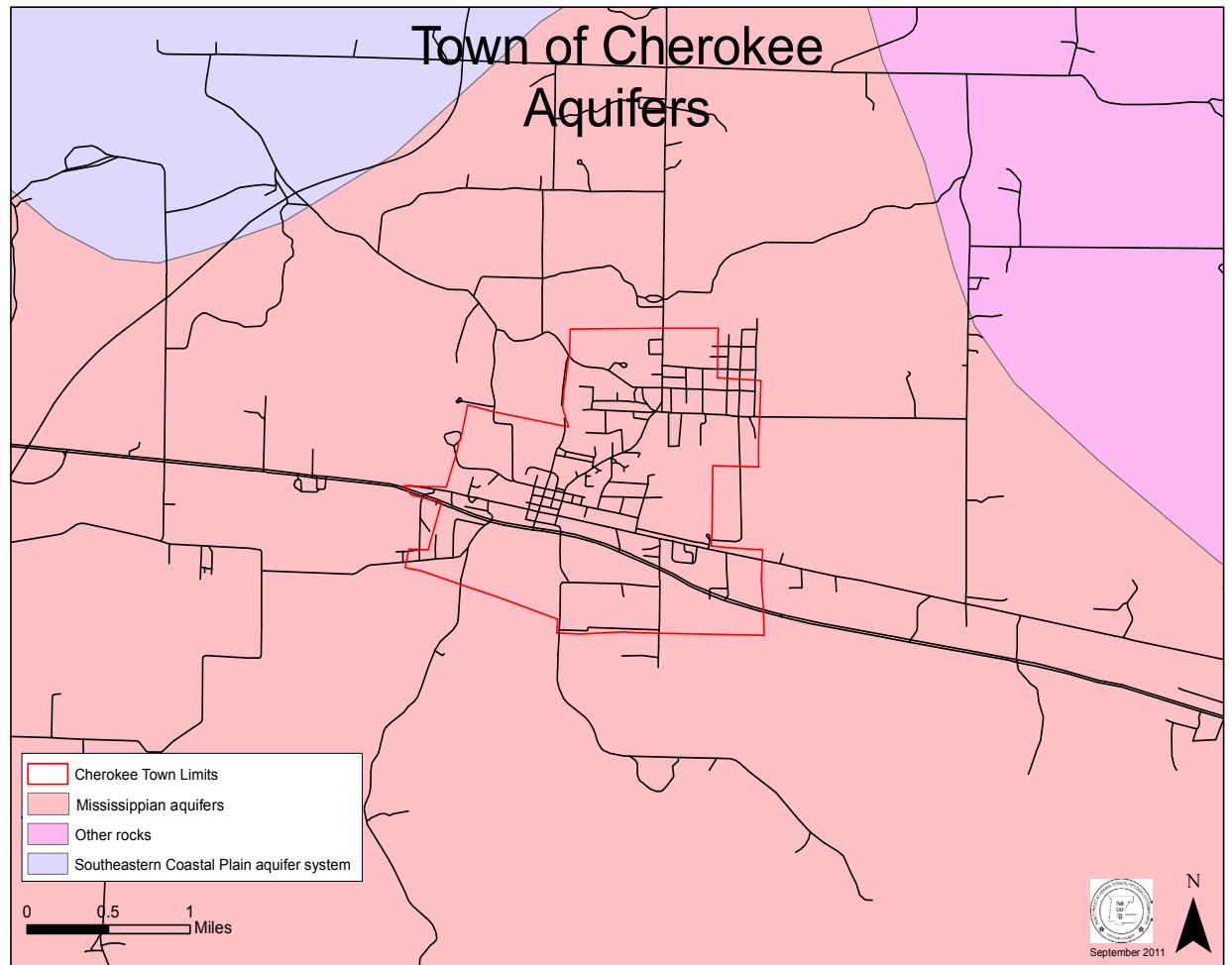
**Map 9. Pickwick Lake Watershed includes the Wilson Lake drainage basin.**

Source: U.S. EPA, Surf Your Watershed (May 27, 2008) available: [http://cfpub.epa.gov/surf/huc.cfm?huc\\_code=06030005](http://cfpub.epa.gov/surf/huc.cfm?huc_code=06030005)

### Ground Water

Cherokee's ground water resources are stored in carbonate and sandstone aquifers of the Mississippian age. Typically, these aquifers tend to recharge quickly and have large water yields because of openings that have been made by the dissolution of carbonate (limestone) rock material. This also leads to karst landforms and land subsidence (sinkholes).

**Map 10. Cherokee's aquifers trap and hold water. They are primarily carbonate and sandstone that have relatively good capacity and recharge rates.**

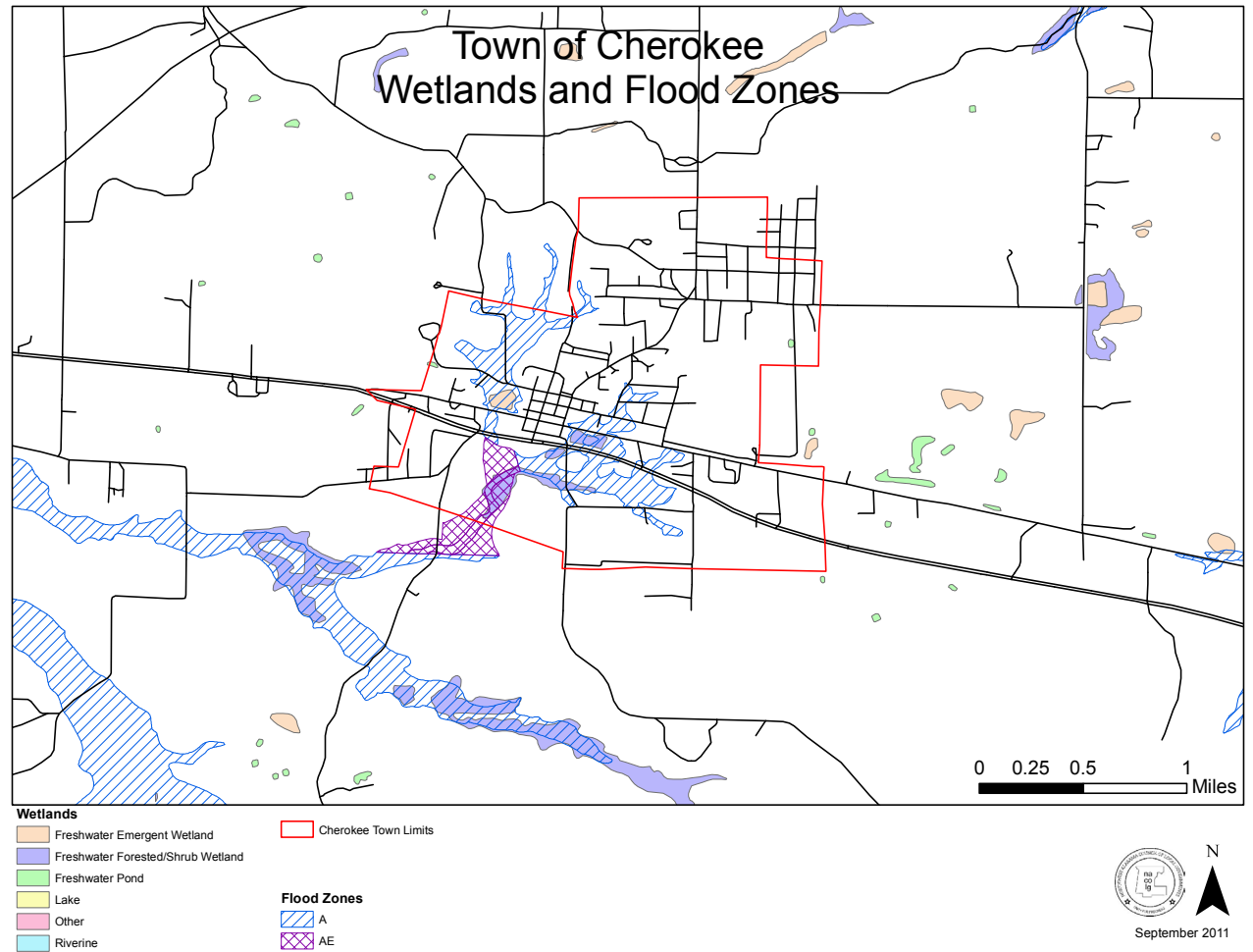


### Surface Water, Wetlands, and Flooding

Cherokee has small areas of freshwater wetlands, some forested and some open, scattered along its major drainage features. Additionally, Cherokee has areas near these drainage features that are flood prone. Development in these areas should be limited to preserve environmental quality and to prevent damage from floods.

### Summary

Cherokee’s history and natural features have affected how the town has come to be as it is today. Many of the town’s greatest assets, such as its historic downtown and connection to the Tennessee River and Natchez trace Parkway would not be present had the geography or history of the place been different. Likewise, many of these features, particularly those associated with soils, have defined the challenges that Cherokee must face to move forward. As they have in the past, these features will continue to shape the future of the town.



Map 11. Wetlands and flood zones are sensitive areas to be avoided by new development.

## IV. Town Profile: Transportation and Land Use

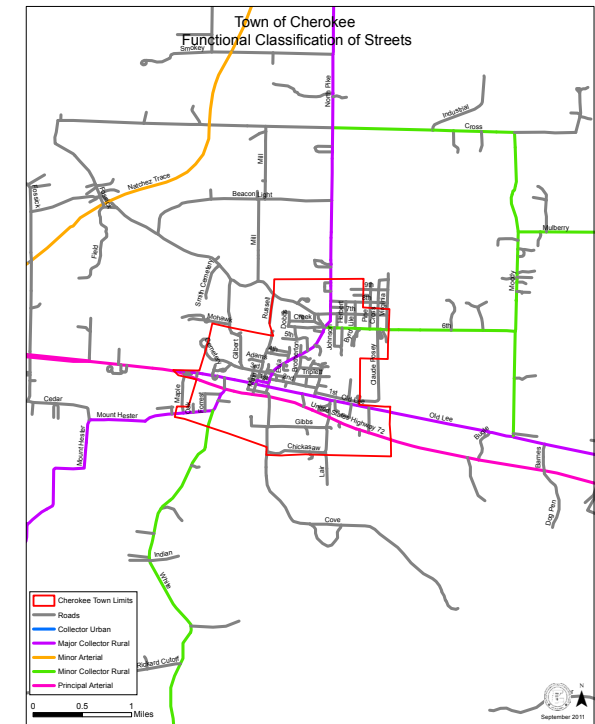
Growth and development take many shapes as land is changed from one use to another and new structures are built. Features such as transportation infrastructure and specific building types and uses are an important part of the landscape of any town. They are the visible and functional backbone of any community and their quality and character are vital to an understanding of existing opportunities and challenges.

### Transportation Planning

Street development is a precursor of most land development activities. Access to a parcel must be secured prior to any type of construction of buildings for human occupancy or use. Streets are designed to serve a variety of functions. In addition to providing immediate access to adjacent land, streets are intended to move people and goods and services from place to place in a community. Therefore, the functional classification of streets is based on the often competing characteristics of access and mobility.

Transportation plans are based on such a classification that makes a distinction between streets intended primarily to provide access to immediately adjacent land and those intended to move higher volumes of traffic at higher speeds. An obvious example of a street intended to move traffic at high speeds is an access controlled highway such as an interstate. Less clear cut, however, is the role of a regional arterial such as Highway 72. Fortunately, Cherokee’s previous transportation planning efforts have resulted in a plan for Cherokee, the U.S. Highway Corridor Study. This study provides for a balanced approach to the management of Highway 72 and presents design guidelines for the corridor’s development. As such, it is an essential component of the comprehensive plan and should be implemented throughout the town’s development activities.

Map 12. The functional classification of roads assigns streets to categories based on factors of access and mobility.

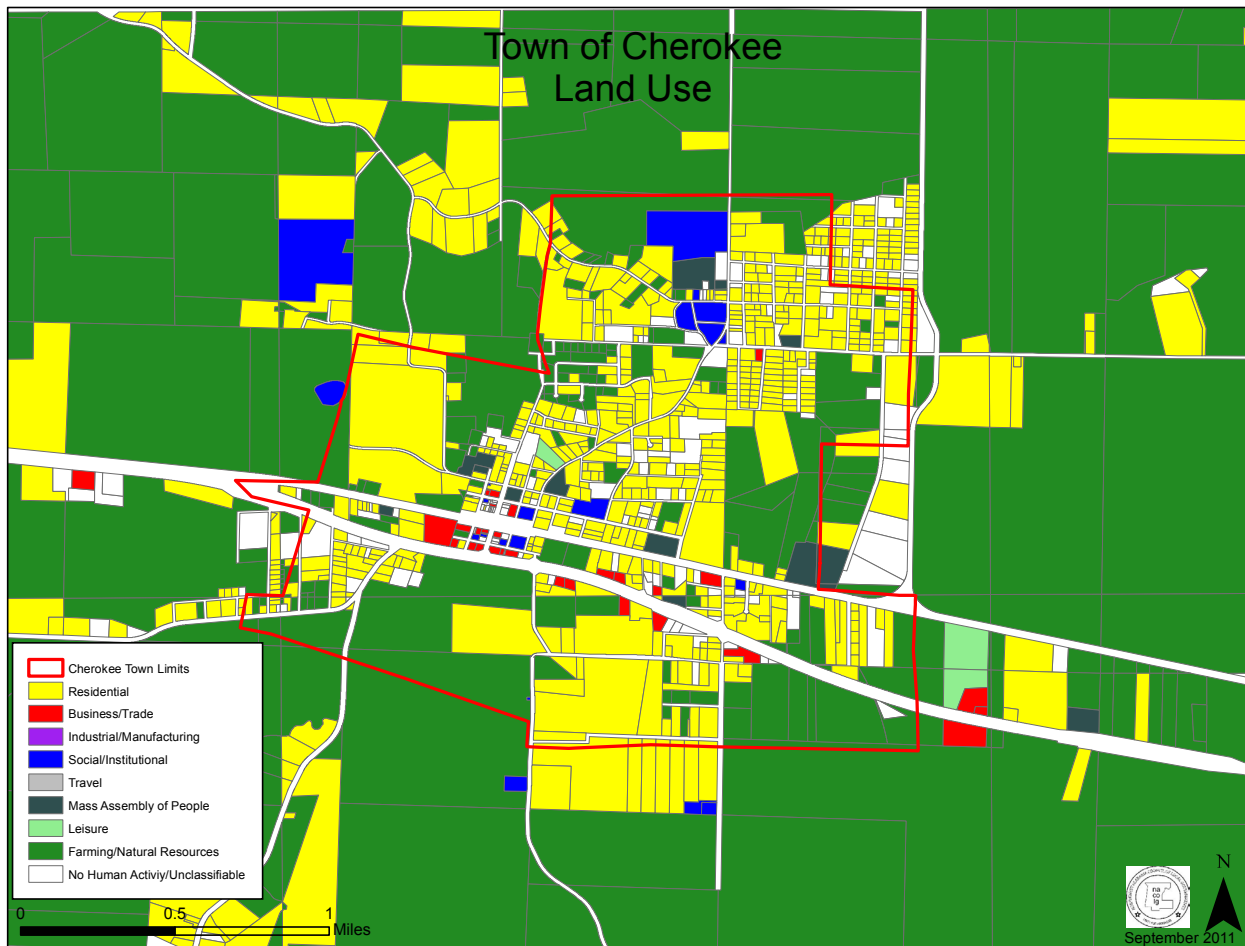


Type of Street	Traffic Volumes	Length of Trip	Speed	Access to Property	Example
Principal Arterial	Highest	Longest	Highest	Lowest	Interstate Highway U.S. 72
Arterial Collector	High	Long	High	Low	Main Street; Old Lee Hwy;
	Medium	Short	Low	Medium	North Pike
Local	Lowest	Shortest	Lowest	Highest	Natchez Street, 2 <sup>nd</sup> Street

### Land Use Inventory

A land use inventory was conducted as part of the comprehensive plan in order to identify the development patterns in Cherokee and to understand which areas of the town would be most likely to receive new growth and development, including redevelopment of existing properties.

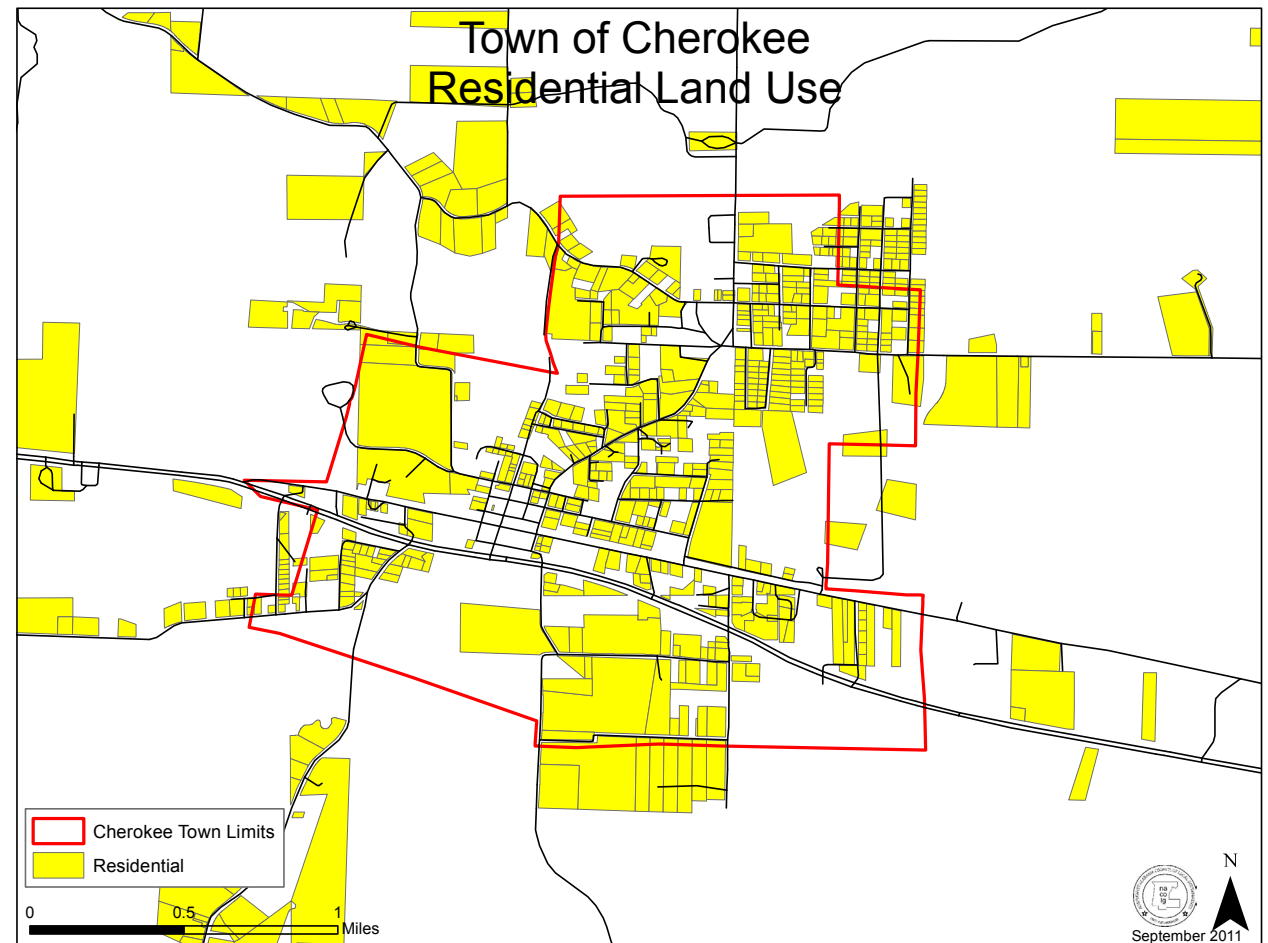
Map 13. Existing land use in Cherokee establishes the patterns for future growth and development.



### Residential Land Use & Housing

The majority of land in Cherokee is used for residential purposes. Most homes are single-family, detached houses but there are a number of mobile homes and duplexes. There are few apartment units. Most homes were constructed prior to 1970. As any community, the residential neighborhoods in Cherokee reflect the period of construction and the pace of new development at the time they were built. Sometimes, growth is slow and gradual with new homes and buildings being constructed over time. Other times, construction takes place rapidly in a boom. However it occurs, characteristics such as density, street layout, setbacks and the uniformity of building materials used in neighborhoods play a large role in defining residential neighborhoods and creating the ‘sense of place’ that makes them function. This can be seen in Cherokee, where early residential development in the older parts of town near downtown have a more uniform, historic appearance, and regimented street design and use of setbacks and materials. Elsewhere, the rapid growth of the town in the 1950s can be seen in the layout and design of houses along Sixth, Eight, and Tenth Streets. More organic growth characterized by larger lots and more curving streets is apparent moving out from the center.

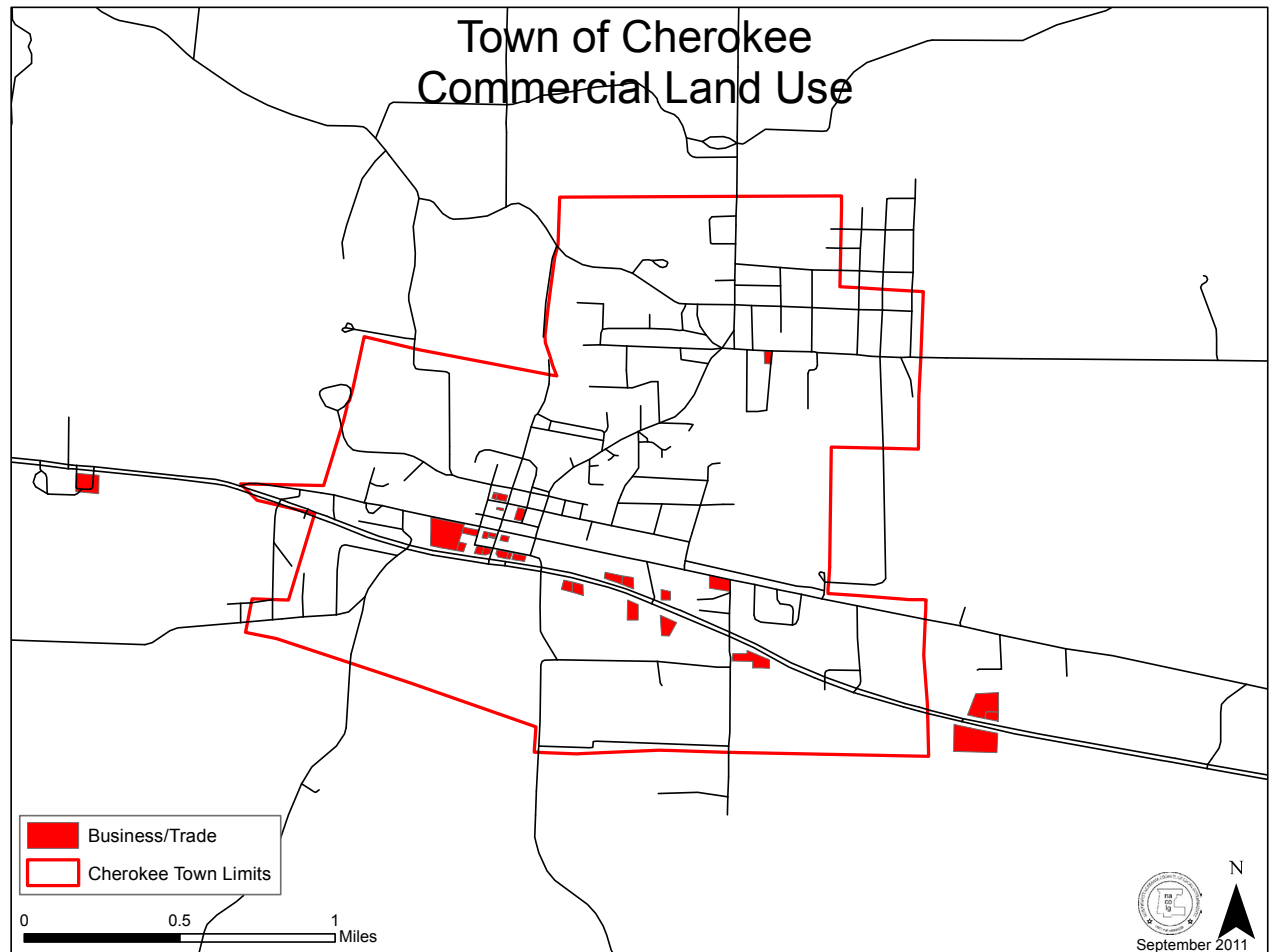
**Map 14. Residential land use is the largest category, by area, of land use in Cherokee. Residences are primarily single-family houses with some duplex and apartment dwellings.**





### Commercial Land Use

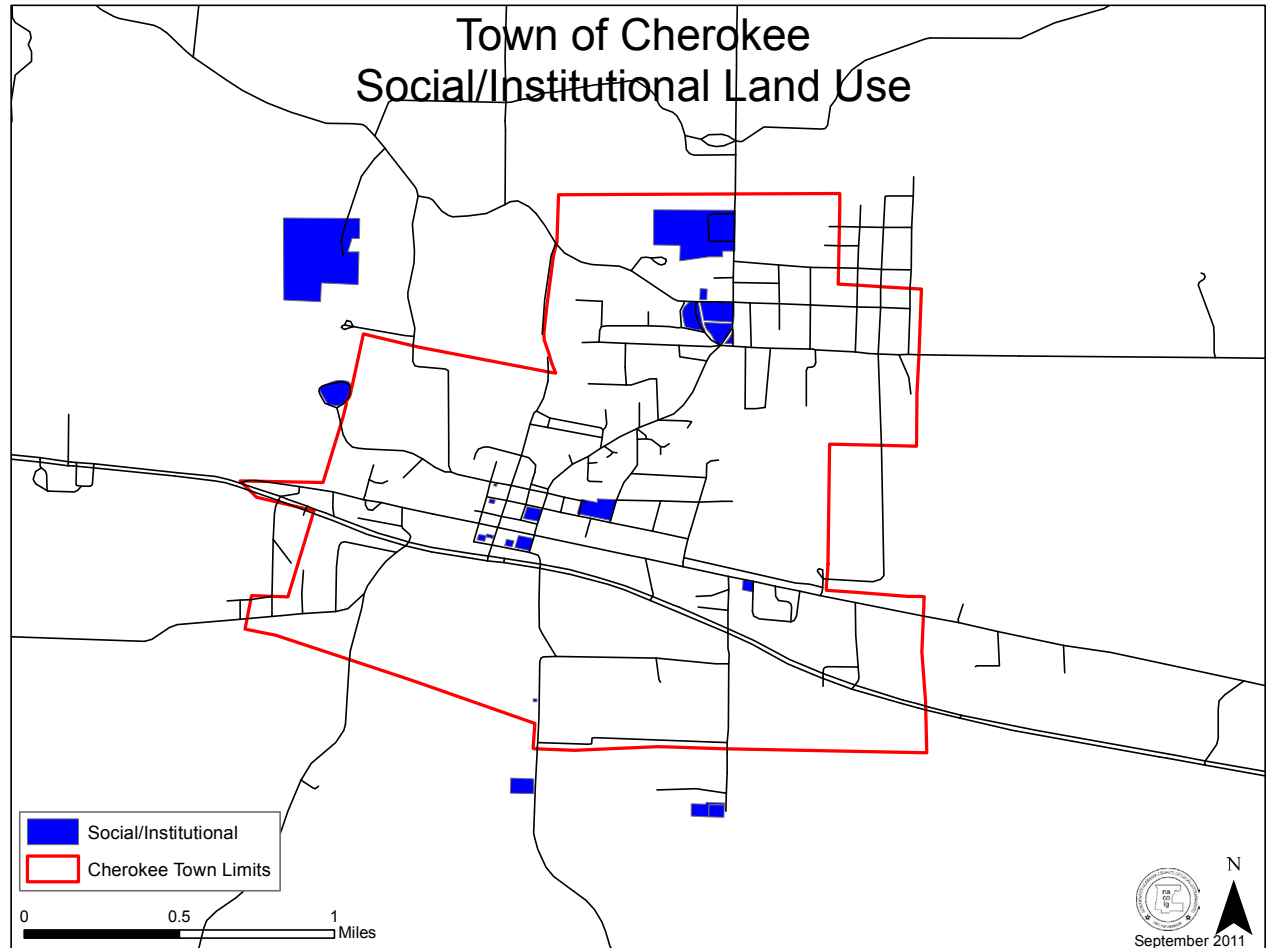
Commercial property provides shoppers with opportunities to purchase goods and services without long trips to regional market centers. Cherokee's traditional local market center was the downtown area, but changing retail patterns and a devastating fire have left downtown nearly desolate and empty. It has a high vacancy rate and it is consistently named as a place with poor visual appearance. Because Cherokee has a very limited financial capacity, its efforts to resolve ongoing issues in downtown will require successful development strategies in other parts of Cherokee as well. Cherokee's other commercial district is located along Highway 72. Slow growth rates and disconnected commercial parcels dot the corridor. Although the corridor provides a tremendous resource for future growth and development, the orderly placement of new commercial developments will greatly enhance the long-term economic viability of Highway 72.



Map 15. Commercial properties are located primarily along U.S. Highway 72 with some commercial development in downtown. .

### Social and Institutional and Assembly

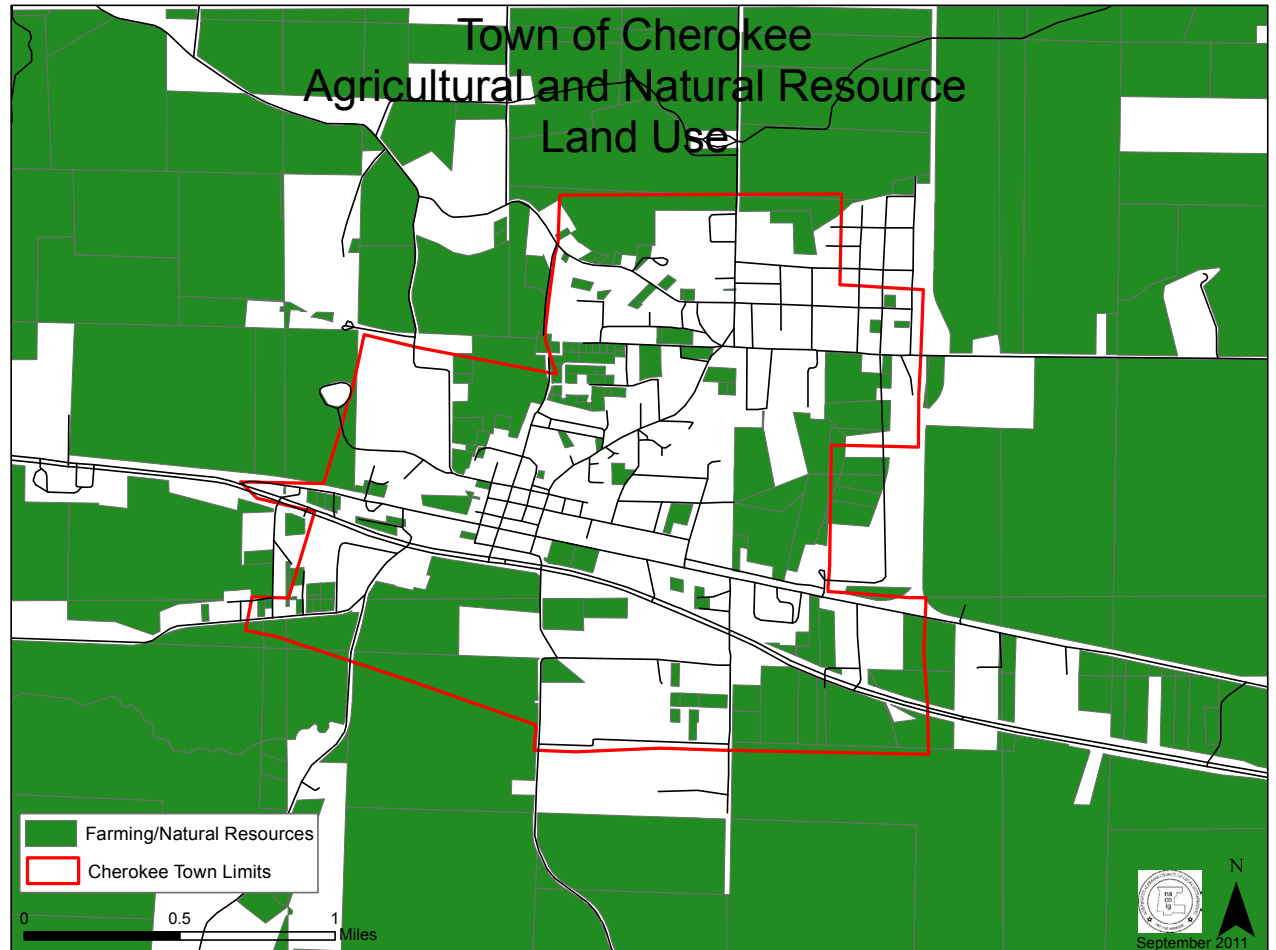
These properties serve some institutional or civic function such as local government offices, utilities, churches and auditoriums, and other similar activities. They are generally located within commercial areas but may frequently be found in residential neighborhoods as well. These institutions provide locations basic civic and social activities and are usually seen as favorable anchor institutions in the community.



Map 16. Social, institutional, and civic uses in Cherokee are scattered throughout the town.

### Agricultural and Natural Resource

Agriculture was once the dominant enterprise in Cherokee and dominated the early development of the town. Its location near river and rail lines meant that farmers did not have to travel as far to sell their goods. With the nation's industrialization and the advent of automobile travel, the nation's employment in agriculture has declined. Advances in production mean that many fewer acres are farmed with many fewer workers. In addition, people can choose to live farther from their workplace and so pressures exist for converting former agricultural lands into new developments in many locations.



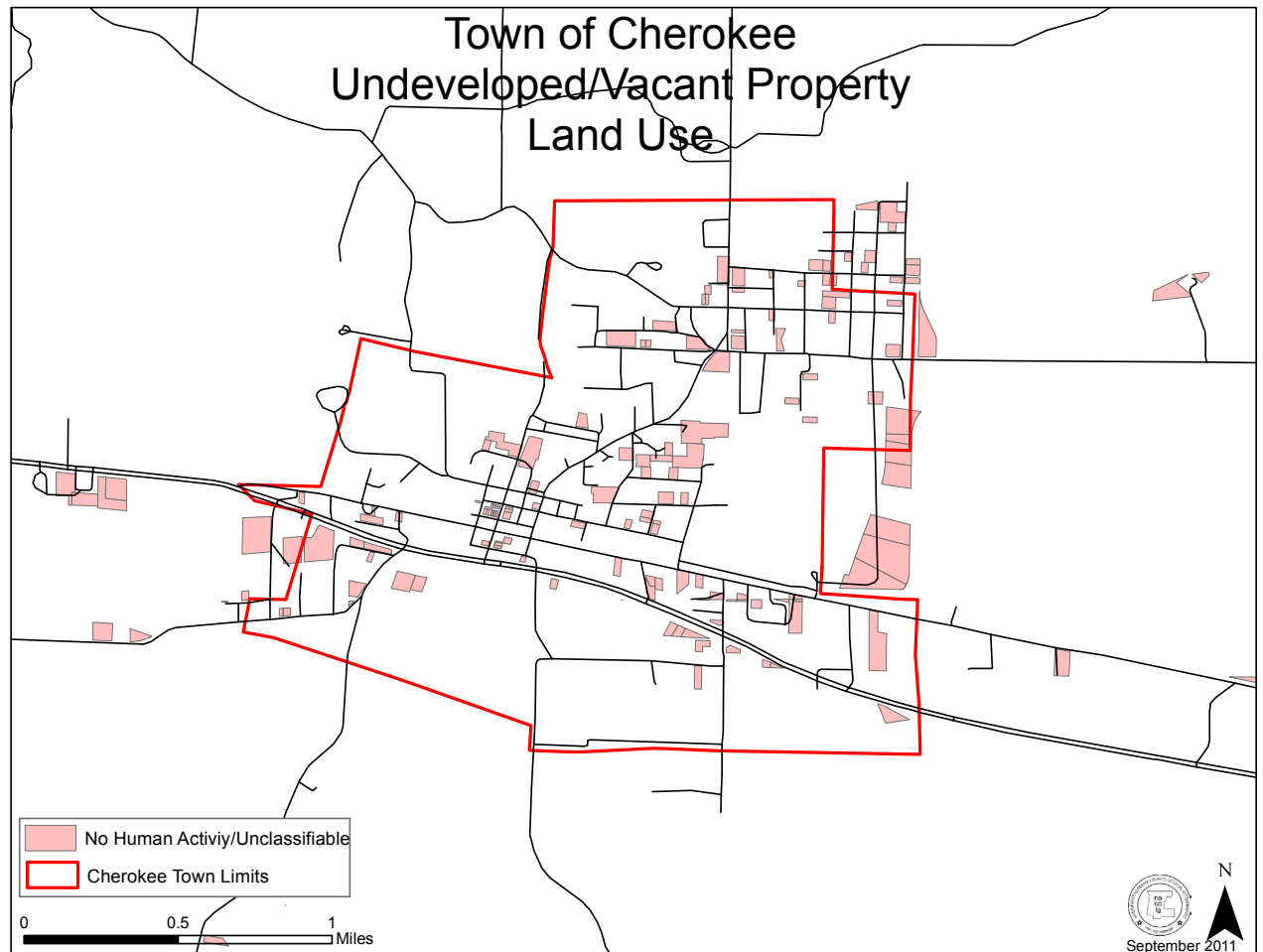
Map 17. Cherokee is surrounded by large tracts of agricultural land and open space, creating an inviting rural atmosphere.

### Undeveloped/Vacant Property

Undeveloped and vacant properties are those that are unused for any discernable activity. Oftentimes these are large fallow tracts that might otherwise be useful for timber harvests or farming, but there is no sign of these activities. Other times, they are truly vacant lots with no structures in place whatsoever. These are usually smaller lots that would otherwise be unsuited to agricultural or other uses. Finally, some parcels are vacant insofar as they have a structure constructed on site, but it is obsolete, dilapidated, or simply unoccupied at the present time. In all cases, these lots represent areas with strong development potential or a great need for redevelopment.

### Summary

Existing transportation and land use patterns provide the form and character of the Town of Cherokee. They are the framework within which new development will occur, whether it takes place within the existing neighborhoods or along the fringes of town. Cherokee is gifted with good access to major transportation routes, including U.S. Highway 72, the Natchez Trace Parkway, and the Tennessee River. Managing these assets in the context of future growth and development will be a critical part of the future development strategy of the town.



Map 18. Vacant and undeveloped properties offer opportunities for new infill development compatible with existing development that takes advantage of prior investments in infrastructure such as streets, water, and sewer.

## V. Town Profile: Population and Economy

From 1930 to 1980, Cherokee's population increased from 659 to 1,589. Since 1980, however, Cherokee has seen steady population declines in every decennial census. Currently, 2010 Census figures place the population of Cherokee at 1,048 individuals, a loss of 34 percent in 30 years. This rate of change is entirely unsustainable and is evidence of underlying shifts in the demographic and economic structure of the community that must be assessed and remedied before the trend can be halted and reversed. One of the critical areas in need of assessment is the retail market in Cherokee. A detailed retail market study is provided in Appendix A.

### Demographics

According to 2010 Census, the population of Cherokee was approximately 48.9% male and 51.1% female. Median age was 44.1 years, several years above the U.S. median of 37.2 years. Median age in Cherokee in 2000 was 38.8, indicating an increase in the population of older residents. The population aged 65 and older was 21.7%, well above the U.S. ratio of 13.0%. The population was 77.6% white, 18.3% black or African American, and 4.1% other races. In Cherokee, 1.7% of the population was Hispanic or Latino.

### Housing

In 2010, there were an 529 housing units in Cherokee; 349 were owner occupied; 103 were renter-occupied; and 77 were vacant. Average household size was 2.32 individuals. In 2009, the estimated median value of an owner-occupied unit was \$64,500- much lower than the County median (\$92,900) and significantly less than the national median home value of \$185,400. As of 2009, two-thirds of all housing units in Cherokee were constructed prior to 1970. Thirty-five percent of units were built between 1960 and 1969. Over a third (35.6%) of occupied housing units had the same occupant since at least 1969.

### Economy

In the 2009 Census estimates, about 53.3% of the population age 16 and older was engaged in the workforce, with a mean travel time to work of approximately 26.9 minutes. Median household income was \$31,827, much lower than the U.S. median income of \$51,425 and lower than Colbert County's median of \$39,366. Per capita income was significantly less than the national average. However, a higher percentage of families and individuals lived below the poverty level in Cherokee than nationally.

### Employment

Local Census estimates indicate an unemployment rate in Cherokee of 9.2%. The majority of those employed from Cherokee worked in Manufacturing (23.9%) and Educational services and health care and social assistance (19.8%) sectors. Production, transportation and material moving occupations (31.6%), Service occupations (23.7%), and Sales and office occupations (21.2%) made up the great majority of jobs for Cherokee residents. Virtually no residents of Cherokee are employed within the city limits of the town. The limited employment within the town itself appears to be occupied by residents of surrounding areas. Estimates (2008) of employment in Cherokee indicate only 62 jobs within the corporate limits, while 431 workers lived in Cherokee. Of these workers living in Cherokee, only 9 were employed in Cherokee. The remaining workforce was employed outside of Cherokee. This large number of commuters provides opportunity to access goods and services outside of the local market and may make it difficult for Cherokee businesses to compete.

---

### **Summary**

Cherokee's declining population is a symptom of the wider struggles and challenges that the town faces. Tough economic times, job losses, and lower incomes in the area have driven many residents, particularly many young people, to seek opportunity elsewhere. Understanding the link between the loss of population and the challenging burden of providing better opportunities for employment, education, and quality of life will assist current residents to provide for the needs of the future.

## V. Town Profile: Public Services and Capital Facilities

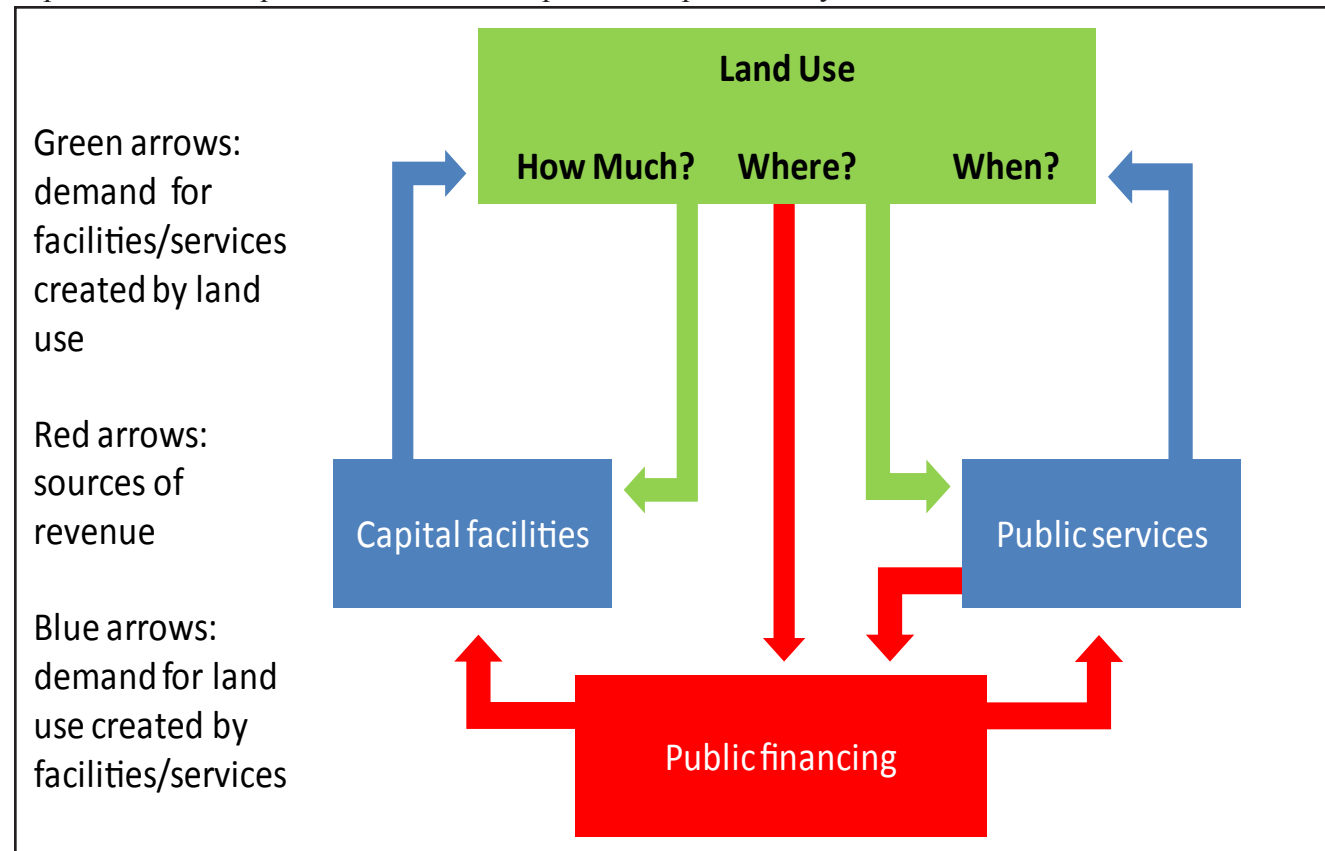
Basic public services and infrastructure shape the growth and development patterns of communities. Without services such as police and fire protection, basic sanitary sewer and healthy drinking water, and good roads and bridges and schools, communities do not have the basic elements that are needed for a good quality of life. Without these elements communities either do not form, or they decline. One of the key challenges for Cherokee and other small, rural towns is to find ways to improve and coordinate these services with increasingly restrained financial capability. In order to do this, Cherokee must evaluate what services are essential and how to maintain and improve on the highest priorities. Realistically, no community has the ability to meet every demand, but through careful assessment and prioritization, Cherokee can identify the most effective and beneficial improvements and undertake a plan of action to achieve these goals.

### Land Use, Public Services, Capital Facilities and Public Finance

There is a complex interrelationship between land use, public services, capital facilities and public finance. As land development occurs, greater public services such as police, schools, fire, and libraries are required by property owners. As capital facilities such as

roads and water and sewer lines are expanded, more opportunities for land development are created. Although a developer may be asked to share a portion of the development costs of public infrastructure, both public services and capital facilities require commitments of public

finances to sustain. In this way the functions of local governments support local businesses and residences and simultaneously set the stage for future development. The sections that follow explore the public services and facilities that are provided by Cherokee.



### **Water Facilities**

The Cherokee Water and Gas Board is an independent five member board appointed by the Mayor and Council. The Board owns and operates a water distribution system that serves approximately 640 households in Cherokee and immediately outside of the town. The system is able to treat and store 500,000 gallons per day and is interconnected with the Colbert County Water System and has an agreement to purchase up to 1,000,000 gallons per day from that system. Approximately 340,000 gallons per day is currently consumed, indicating a reserve potential of approximately 160,000 gallons per day. Although the needs of new industries might strain the town's treatment and storage capacity for industrial processes and fire protection, this reserve potential is more than adequate to meet demand from new future development within the town limits. The priorities for the system are the replacement of old, obsolete steel water lines with new lines and the installation of additional shutoff valves to be able to isolate smaller areas for maintenance.

### **Wastewater Facilities**

The town's sewer system was constructed in 1967 and all households in Cherokee have access to the system. The treatment system has a three cell lagoon with a 240,000 gallon per day capacity. The collection system was constructed of vitrified clay pipes and through the years these pipes have grown brittle. Frequent cracks and breaks in pipes have lead to excessive infiltration and inflow of storm water which result

in overflows, especially at the town's three pump stations. Due to numerous overflows, Cherokee was placed under consent order and fined by the Alabama Department of Economic and Community Development in April of 2008. The condition of the sewer system in Cherokee is widely recognized as the most critical environmental and financial threat to the town's stability. As such, several actions have been taken over the last several years. First, the town has increased rates, an unfortunate necessity to generate revenues sufficient for financing the needed improvements (and to meet requirements for federal financial assistance). Second, the town has secured a grant/loan package from the U.S. Department of Agriculture. The USDA funds will provide a \$2.1 million loan to be repaid over 40 years and \$953,000 in grant funds that do not have to be repaid by the town. Although painful and controversial, these represent important steps to repairing damaged collection facilities that threaten public health and finances.

### **Natural Gas**

The Cherokee Water and Gas Board is an independent five member board appointed by the Mayor and Council. The Cherokee Water and Gas Board operates the town's natural gas distribution system, which has approximately 255 customers. Sufficient reserve capacity exists to serve projected new developments. The priority for the gas system is to replace all existing cast iron pipes.

### **Streets, Sidewalks, and Drainage**

The Cherokee Public Works Department maintains about 20 miles of local streets. All of the local streets have been paved, however, maintenance has been difficult to perform and many streets are in desperate need of resurfacing. Lightfoot Drive, Hillcrest Drive, and Choctaw Drive have been specifically identified as streets in need of resurfacing, but any given street in Cherokee could use some degree of maintenance and repair. Sidewalks are rare in Cherokee and are found only in the immediate downtown area. Drainage in Cherokee also presents difficulties. The terrain is relatively flat and reasonably large areas are prone to flooding. Even small obstructions downstream can cause water to back up across streets and into yards. Few houses have yet been affected, however, drainage improvements are needed to limit the potential for future damages. In January 2011, preliminary construction cost estimates were drawn up for twelve sites across town. The total of the estimates for the following areas approached \$2 million:



**Location**

Site 1: South of Old Highway 72 between Becky Lane and Lightfoot Drive

Site 2 & 3: Lair Lane

Site 4: Along the north side of U.S. Highway 72 between White Pike Intersection and Lair Lane Intersection

Site 5, 6, & 8: Along Brotherton between Second Street and Shawnee

Site 7: Shawnee and Easterwood Intersection

Site 9 & 10: Along North Pike from 6th Street to Choctaw north to Ninth Street

Site 11: Intersection of Eight Street and Virginia

Site 12: Johnson Circle east half near Sixth Street

**Schools**

Cherokee is home to Cherokee Elementary School and Cherokee High School. The elementary school serves grades kindergarten through sixth and the high school serves grades seven through twelve. The elementary school had an average daily membership of almost 250 in the 2008-2009 school year. The high school had an average daily membership of approximately 305 in the 2008-2009 school year. Free and reduced

lunches were received by 62.3% of students in both schools. In 2008-2009, student enrollment in career technical courses was slightly higher in Cherokee High School than statewide (51% vs. 48%); student placement from career technical programs is moderately higher (96.9% vs. 93.8%). With 70 total employees in 2008-2009, Cherokee's schools are the largest employer located within the incorporated town limits. The recent closure of Cherokee Middle School signaled the falling enrollment in the vicinity of Cherokee and left a vacant structure just outside of town that was until recently home of Town Hall. The building still houses the fire and rescue training center in the old gym. The reuse of the remainder of the structure has yet to be determined.

**Parks, Open Space, and Recreation**

Cherokee has only one public park located on a 2.5 acre tract north of town near the high school. The park contains a pavilion, two tennis courts, basketball court, picnic tables, and playground equipment but needs additional playground equipment and resurfaced courts. Local baseball and football leagues use school facilities on a rental basis. School sports are available after seventh grade. The town's Senior Center offers activities and meals for senior citizens. There is no reserved open space for public use. Additional needs for recreation include both active and passive parks, including playground equipment, trails, and benches. The acquisition of space should coincide with other priorities such as wetland and natural resource

preservation, improving drainage, and connecting to other regional recreational amenities such as the Natchez Trace, the Tennessee River, and the nearby wildlife management areas.

**Library**

The Cherokee Public Library is located downtown and serves patrons in Cherokee and the nearby community. The library serves as a regional library for West Colbert County. It contains approximately 22,567 volumes, circulates 9,470 transactions and serves approximately 5,930 residents each year.

**Police Department**

The Police Department has a jurisdiction of 1.5 miles from the corporate limits of Cherokee. There are two full-time and three part time officers. The department needs new vehicles. Current vehicles are three to twelve years old and each has over one hundred thousand miles. New cars should be equipped with internet access; as is, officers must find wireless networks to file reports. Two additional full-time officers are needed to bring the force up to full strength. Younger officers are needed in order to prepare for succession in the department.

### **Fire Department**

The Cherokee Fire Department is a non-profit, volunteer fire department with 25 members. The service area extends five miles from the station. In effect, however, the fire department serves all of western Colbert County from Highway 25 to the Mississippi State Line. The all volunteer force is managed professionally. Officers serve as the board of directors and are elevated through promotion. The primary goal of the fire department is to achieve ISO 4 status for Cherokee. There is need of a six-bay station and to add an additional ladder truck with a 100 foot platform. Each of the volunteers on the force should attain State 100 Certification.

### **Cherokee Rescue Squad**

The Cherokee Rescue Squad is also a non-profit, volunteer department. It has fifty members. The Rescue Squad serves all of western Colbert County from Highway 247 west to the Mississippi State Line. Priorities for the Rescue Squad include replacing the patrol boat with a newer model, replacing the two ambulances with newer units; adding a heavy rescue unit; and replacing current equipment.

### **Summary**

The Town of Cherokee has all of the public services necessary for prosperity offered by the town or through various other boards and entities. The town has water and gas in abundance. It has schools that are highly esteemed in the community. Emergency services are provided by the town and through volunteer Fire Department and Rescue Squad. The Town is working diligently to remedy areas with difficulties such as wastewater treatment, drainage, and the condition of some streets. Significant financial challenges limit the Town's capacity to move quickly; but steady determination exists. The Comprehensive Plan can be a strong aid in prioritizing and budgeting resources for these activities.

## VI. Growth Models for Cherokee's Population

This section of the Comprehensive Plan addresses the trends in Cherokee's changing population. Assessing the changes that occur in any community involves recognizing how population is growing or declining and understanding what the impact of these changes might be. To accomplish this, past trends are evaluated and projected forward into growth models. These models provide useful information for anticipating the challenges of changing population. As with any projection, the growth model for Cherokee is based on certain assumptions regarding the future of the town. The most critical of these assumptions is that the trends of the past accurately reflect the patterns of the future. In many cases, Cherokee's included, the past trends are starkly negative and the purpose of the Comprehensive Plan is to propose strategies for altering these trends. The grim predictions for population change in Cherokee provide powerful evidence of the need for these strategies. Although stabilization is possible with the application of these strategies and a reversal of these trends is the ultimate goal of the plan, these changes will not occur immediately and the growth model provides insight into the challenges that are likely to face Cherokee even as solutions are implemented.

An understanding of growth dynamics sufficient enough to create new resources is a core purpose of the Comprehensive Plan. Will the Town of Cherokee have the capacity to meet its needs in terms of social, environmental, and financial resources? How will likely population changes affect this capacity? What measures can be taken to correct course or improve local capacity in spite of these changes? These are the critical questions that the Comprehensive Plan addresses.

### Population Analysis

An account of growth potential must assess changes in population. The life-cycle of a community is defined by the changes that occur in the number and distribution of its residents. For most communities, population initially expands as natural, cultural, economic, educational, and other resources are utilized to create conditions favorable to development. Resources are the limiting factor and, at some point, these resources become scarce enough to restrain or discourage population growth. At such a point growth either slows, stops, or reverses until new resources become available. In many cases, changes in policy can produce these resources. In others, however, the required

resources cannot be replaced or replenished. Even under such conditions, however, communities rarely disappear entirely.

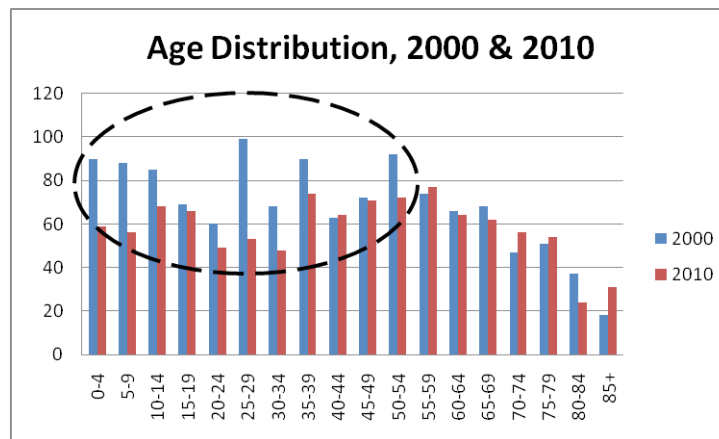
### Population Change- Simple Projections

The population trends in the Town of Cherokee indicate significant loss of population throughout the past thirty years. The town's 1980 peak population of 1,589 people has since declined by just over 34%. The 2010 Census count indicates a current population of only 1,048 individuals. Simple projections based on this information indicate further deterioration and decline in population. Cherokee's population fell by an average of 109 people in each decade since 1980. Carrying this trend forward, if changes are not made to halt and reverse this trend, there is a strong likelihood that Cherokee's population will continue to fall, trending below 1,000 for the first time in over 50 years.

Year	Population
1980	1589
1990	1479
2000	1237
2010	1048
2020	939
2030	830

### Population Change-Age Dynamics

Age trends in Cherokee illustrate to some degree the challenges that face residents. Working age population (typically those aged 15 to 65) in Cherokee declined significantly from 2000 to 2010. This noticeable trend continues from a decade earlier when working age. These ages generate a larger proportion of the wealth in a typical community than do others in their early or later years. As a result, Cherokee has seen falling income statistics and struggles to provide public service accordingly. In its second decade, the loss of individuals in these age groupings also appears to have affected the concentration of young people, which fell dramatically between 2000 and 2010. The following graph illustrates. Where the blue line is higher than the red line, population in that group was larger in 2000 than in 2010. The contrast is stark within the circled area, which represents the working age population of Cherokee.



### Housing and Facilities Projections

As population declines in Cherokee, the utilization of land and utilities will also fall. From 2000 to 2010, the total number of housing units in Cherokee fell from 557 to 529, a loss of 28 units or just over 5% of total housing stock. Vacancy rose from 47 units (or 8.4%) to 77 units (14.6%). Declining housing stock and increased vacancy rates lead to alarming trends in home maintenance and repair and general appearance, as homes fall into disuse, becoming eyesores or potential havens for criminal activity.

	Housing units	Vacant units	Vacancy rate
2000	557	28	5.03%
2010	529	77	14.56%

In addition to the general effects of vacant housing, such vacancy represents a strain on public services and utilities that may already struggle. As previously mentioned, vacant housing can become a nuisance due to the need for increased police patrols near vacant units. Fire hazards associated with homes in disrepair and the presence of weeds and junk are another worry. Meanwhile, water and wastewater usage is lower, taxing already straining public utility budgets.

## VII. Plan Implementation

The Cherokee Comprehensive Plan will be implemented with the assistance and support of local government, civic, and business organizations working together to achieve the vision set forth in the plan. The vision, developed through careful analysis of existing conditions and with the input and involvement of the Cherokee public, can be strategically implemented but its success depends largely on the willingness of local leaders in both public and private roles to accept the recommendations of the plan and cooperate toward its implementation. To this end, the Comprehensive Plan has been adopted by the Town of Cherokee as an official guide to future development. The plan will be used to promote the Town's vision to a variety of people including land developers, civic organizations, and business. It will also be used to coordinate activities and actions taken in Cherokee by these groups. Only through such coordination can implementation become a reality and the benefits of the community's goals and vision begin to accrue to citizens and visitors. The following chapter summarizes the roles and responsibilities of these various groups and outlines a strategy for accomplishing many of the goal established in the plan.

### **Agencies, Organizations, and Responsibilities**

A variety of agencies and organizations are responsible for coordinating the activities reflected in the Comprehensive Plan. The Cherokee Town Council will retain primary responsibility for reviewing and recommending actions concerning development within the Town. In addition, commercial, residential and industrial developers, local, state and county government, as well as others will play decisive roles in Cherokee's development. Collectively, the choices and investments that are made will shape the community. Finally, ongoing education and outreach is necessary to educate the public and members of the local government, including elected officials, administrative staff and appointed officials, as to the role of these entities in the development process.

### Town Council

The Town Council plays a central role in the process of community development through its zoning authority, oversight of other municipal ordinances, and control of public budgeting. The Council may determine land uses through zoning, may direct building construction through building codes, and may direct public investment toward the priorities established in the plan, including control over the acceptance of streets and other public utilities. The use of these tools should be guided by the values embodied in the Comprehensive Plan above other considerations.

Implementation Tools- Legislative Authority (Zoning Ordinance, Municipal Ordinances, Building and Housing Codes, Capital Improvements Budget, General Police Powers), Public Interaction

Office of the Mayor

The Mayor of Cherokee is the Town's chief executive, responsible for maintaining the smooth operation of Town departments. Additionally, the Mayor also serves as the Town's representative to the public, various organizations and individuals, and other local, state and federal government entities. In each of these roles, the Mayor plays a key role in the implementation of the plan by representing the plan recommendations, and the community values embodied by these, in day-to-day Town operations, legislative initiatives, and interactions with others.

Implementation Tools- *Executive Authority, Public Interaction*

Town Staff and Administrators

These individuals are at the heart of plan implementation by overseeing the day-to-day tasks of running the Town's services. Their decisions regarding the proper course of action sustain Town operations, which are essential to the quality of life of citizens. Their interactions with members of the public provide an opportunity to educate the community regarding the elements of the plan and an opportunity for ongoing public feedback concerning the Town's expressed goals and objectives.

Implementation Tools- *Enforcement Authority, Frequent Public Interaction, Strong Advisory Role*

Zoning Board of Adjustments

The Zoning Board of Adjustment plays a limited but very important role in the development process by its powers of dispute resolution, approval of conditional uses, and ability to grant variances under narrowly defined circumstances. Understanding the authority of the Zoning Board of Adjustments involves understanding the source and limitations of ZBA authority. Ongoing education and outreach is necessary to educate the public and the members of the Board, as well as other officials, as to these features of the ZBA.

Implementation Tools- *Dispute Resolution, Approval of Conditional Uses, Variances*

Planning Commission

Although Cherokee has not established a Planning Commission, this should be strongly considered in the future. The Commission can play an integral role in the development process through its oversight of land development. The Commission has sole responsibility for enforcing subdivision regulations, which require development to proceed in accordance with standards and conditions and requirements conducive to orderly, efficient growth. The Commission also plays an important advisory role, which should not be overlooked. Although not empowered with extensive regulatory authority outside of subdivision, the Commission's advisory role

is a powerful tool for coordinating interests and communicating community values. Within the community, no other entity is as strongly charged with representing the community vision and the recommendations and requirements of the Plan to the public.

Implementation Tools- *Ability to Plan, Subdivision Regulations, Recommendation to Town Council, Strong Advisory Role*

Civic Organizations and Community Institutions

These organizations include local volunteer and community groups, as well as local institutions such as libraries, churches, and volunteer fire departments. Much of the spirit of community service of the community is invested in these groups, which to a great degree embody the soul of the Town of Cherokee. It is vital that these groups and organizations be connected to the process of community development and that the shared community values that they represent are preserved in the physical, social and economic environment of the town.

Implementation Tools- *Constituency/ Membership, Public Visibility, Public Service and Volunteer Activities*

### Business Development Organization(s)

Local business organizations are critical planning entities that are central to the economic landscape of the community. These groups represent those that have the primary responsibility for expanding access to commercial goods and services in the local area. They can organize and coordinate resources for leadership training and education and their input should be critical to local government's community development programs.

Implementation Tools- *Strong Advisory Role, Constituency/Membership, High Public Profile, External Presence and Representation*

### Local Industrial Development Authority

The Shoals Economic Development Authority is another group that benefits from an understanding of the values embodied in the Comprehensive Plan because of its dedication to improving the economic opportunities of the region. The Town of Cherokee shares these valuable economic development goals.

Implementation Tools- *High Public Profile, External Presence and Representation, Economic Development Finance*

### **Implementation and Timeline**

The Comprehensive Plan contains goals that should be advanced by each of the development decisions the Town of Cherokee makes in coming years. In addition to these short and long-term goals and priorities, the following specific activities should be undertaken within the timeline specified. By these actions, the role of Killen's community vision will be advanced; citizens and elected officials will come to understand what the Master Plan seeks to accomplish; and a framework and foundation of success can be established to encourage additional action. The following tables describe the Town's planning objectives including proposed long-term, immediate, and short-term activities. The table also notes the implementation techniques that the Town will be most likely to employ in pursuit of these strategies. Full implementation of the plan will require multiple stages across a lengthy timeframe. It will also require concentrated efforts to maintain steady administrative and review policies, as well as high levels of public commitment to the community vision.

---

# Market Opportunities for the Town of Cherokee, Alabama

Prepared by:

Northwest Alabama Council of Local Governments

---



## Market Study

The Town of Cherokee must take control of its local economic future in order to preserve its future. As a small town adjacent to larger metropolitan areas that can be accessed by good roads, Cherokee suffers from having much of its market 'captive' to employment patterns driven by opportunities in nearby locations. The town has significant wealth that is distributed to other areas that can potentially be captured for the benefit of local residents. These benefits include increased variety and value of local services, better local employment opportunities and incomes, and increased availability and quality of public services through increased local government revenues. The town must first analyze and reflect on the patterns of employment and spending in the local economy before considering alternatives to improving market conditions.

An essential first step toward developing a plan for the economic future of Cherokee is to conduct a market study. A market study is a tool that analyzes existing patterns in development, employment, and spending that are likely to affect spending patterns today and in the future. The study identifies a market area in which trade and employment patterns are scrutinized to determine what potential new direction might lead to increased commercial opportunities in retail and services.

### Market Study Objectives

The Market Study is an integrated part of the overall comprehensive planning process embraced by the town of Cherokee. The study objectives reflect the vision and goals of the Town's comprehensive plan as they have been decided through public visioning and involvement in the planning process. The objectives of the Market Study are to:

- Integrate economic planning and data analysis into the public vision of the Town of Cherokee for future growth and development.
- Provide research and data that illuminate opportunities for growth that relate back to the Town's future land use and development goals
- Provide direction for potential new development opportunities that support retail and service growth in accordance with the Comprehensive Plan

### Location Description

#### Development

Cherokee is a small town of approximately 1,000 residents located in western Colbert County, Alabama. The town is located adjacent to Highway 72 which connects Cherokee to the towns of north Mississippi and Memphis, TN in the west and the Shoals Area to the east. Almost all of Cherokee's building profiles are one or two story residential and commercial buildings. The town's historic commercial profile centers on the town square, which is in disarray. Recent orientation has been toward Highway 72 and the commercial corridor that it provides. Local estimates of traffic counts along Highway 72 show approximately 9000 cars per day. Most parking is provided on site at individual developments. The mix of businesses is small and mostly retail.

Cherokee struggles to balance the needs of growing commercial development along U.S. Highway 72 with those of its historic heart at downtown. The most immediate needs, however, are for increased local retail and service exchanges to improve employment, income, and local revenues for the town. Future preservation and promotion activities will include the stabilization of buildings and the rehabilitation of downtown infrastructure. Of necessity, immediate recruitment will focus primarily on bringing new general business service developments to Highway 72 and recruiting specialized retail and service establishments to downtown Cherokee.

## Competition

Cherokee competes with nearby commercial centers that are larger and offer greater diversity and value for goods and services. Effective competition will require the town to re-evaluate its approach to recruitment and to incorporate the most accurate available market research into commercial development. Capturing local sales within the local market will be a priority for Cherokee that will only be accomplished by effective communication and marketing campaigns that focus on the immediate trade area and by recruiting establishments with the right mix of products and services. Understanding the market characteristics of the local market area and effectively reaching out to this segmented population will be crucial to the development of new retail and service operations in Cherokee.

## Target Market Definition

The target markets identified for Cherokee include a primary trade area that extends five miles from the center of town and a secondary trade area representing motorists along U.S. Highway 72. The characteristics of the primary trade area are easier to quantify because they are defined geographically. The secondary trade area of extends to a radius of 50 miles from Cherokee is used to identify patterns for the area that might attract motorists along U.S. 72 and visitors from neighboring communities drawn to specialty goods.

## Demographic and Market Characteristics

The following table provides a snapshot view of the various key demographic data for the primary and secondary trade areas. Note this data differs significantly from profiles exclusive to the Town of Cherokee due to the larger area encompassed.

	<i>Primary trade area</i>	<i>Secondary trade area</i>
<i>Population estimates</i>		
2000	3031	455478
2010	2886	461939
2015	2837	464699
2010-2015 Annual Rate	-0.34%	0.12%
<i>Households estimates</i>		
2000	1207	181863
2010	1187	188276
2015	1177	190471
2010-2015 Annual Rate	-0.17	0.23
<i>Per capita income estimates</i>		
2000	17364	16410
2010	18999	18706
2015	19653	19338

	2010-2015 Rate	3.44%	3.38%
<i>Median HH income estimates</i>			
	2000	29326	30593
	2010	32587	35901
	2015	33882	39000
	2010-2015 Rate	3.97%	8.63%
<i>Housing unit estimates</i>			
	2000	1328	204447
	2010	1389	220251
	2015	1401	225748
	2010-2015 Rate	0.86%	2.50%
<i>Med. Home value estimates</i>			
	2000	54746	64369
	2010	77423	86241
	2015	92273	98291
	2010-2015 Rate	19.18%	13.97%
<i>Age estimates</i>			
	2000	39.5	37.4
	2010	41.8	40.2
	2015	43	41.3
Sources: ESRI Business Analyst Online, Market Profile Report, 03/11/11.			

### Population and Households

Population within the primary trade area appears to be declining slightly while population in the secondary trade area appears to be growing very slightly, reflecting changes in the regional distribution of population away from rural areas and toward metropolitan areas of the region. Typically, growth in northwest Alabama has been offset by declines in small cities, towns, and unincorporated places. The decline in population reflects a decreasing overall market demand for goods and services.

	<i>Primary trade area</i>	<i>Secondary trade area</i>
<i>Population estimates</i>		
2000	3031	455478
2010	2886	461939
2015	2837	464699
2010-2015 Annual Rate	-0.34%	0.12%
Sources: ESRI Business Analyst Online, Market Profile Report, 03/11/11.		

Household statistics are similar to those of population, with the primary trade area losing households while the secondary trade area has gained a slight number of households. Household dynamics reflect a trend toward falling household sizes. In general, fewer houses reflect a loss of market demand. Changes in household size could reflect demand for housing of different types to accommodate changing demographics.

	<i>Primary trade area</i>	<i>Secondary trade area</i>
<i>Households estimates</i>		
2000	1207	181863
2010	1187	188276
2015	1177	190471
2010-2015 Annual Rate	-0.17%	0.23%
Sources: ESRI Business Analyst Online, Market Profile Report, 03/11/11.		

## Income

Per capita income has increased at a roughly proportionate rate in both the primary and secondary trade areas. Unfortunately, the weak rate of growth in per capita income over the next five years will probably not keep pace inflation in the same period. This should be a critical concern for residents of the town, reflecting a loss of market potential as well as declining purchasing power in general.

	<i>Primary trade area</i>	<i>Secondary trade area</i>
<i>Per capita income estimates</i>		
2000	17364	16410
2010	18999	18706
2015	19653	19338
2010-2015 Rate	3.44%	3.38%
Sources: ESRI Business Analyst Online, Market Profile Report, 03/11/11.		

Similarly, household income growth is projected to be relatively weak in the primary trade area and only slightly more optimistic in the secondary trade area. Household expenditures are a large portion of the local purchases made within most market areas and weak household incomes are a threat to purchasing power that needs to be addressed through comprehensive reforms. Slight growth in household incomes indicates stable household purchases, but falling volume of purchases relative to inflation.

	<i>Primary trade area</i>	<i>Secondary trade area</i>
<i>Median HH income estimates</i>		
2000	29326	30593
2010	32587	35901
2015	33882	39000
2010-2015 Rate	3.97%	8.63%
Sources: ESRI Business Analyst Online, Market Profile Report, 03/11/11.		

The distribution of incomes by household shows a very small shift toward the middle ranges (\$25,000 to \$75,000) primarily from lower income levels (<\$25,000). Similar patterns are anticipated in the secondary trade area, where incomes begin with a generally higher distribution and shift toward the middle range (\$35,000 to \$75,000) from lower ranges (<\$35,000). These very slight shifts in household income are not likely to have a major effect on market demand.

	<i>Primary trade area</i>		<i>Secondary trade area</i>	
	<i>2000</i>	<i>2010</i>	<i>2000</i>	<i>2010</i>
<i>Household income</i>				
Households	1188	1177	188276	190481
<\$15,000	20.5	19.5	19.6	18.5
\$15,000-\$24,999	13.6	12.1	14.1	12.8
\$25,000-\$34,999	19.5	20	15	14.3
\$35,000-\$49,999	15.7	16.6	17.3	18.1
\$50,000-\$74,999	18.2	19.5	20.5	23.2
\$75,000-\$99,999	5.8	5.5	7	6.4
\$100,000-\$149,999	3.6	3.8	4.8	5
\$150,000-\$199,999	1	1	0.8	0.8
\$200,000+	2.1	2.1	1	1

Sources: ESRI Business Analyst Online, Market Profile Report, 03/11/11.

## Employment

### By Industry

The distribution of employment across industry sectors within the primary trade area does not differ greatly from that within the secondary trade area. Employment concentrations in the *Agriculture/mining*, and *transportation/utilities* sectors are slightly higher locally than regionally. *Construction*, *Retail trade*, and *Public administration* employment is slightly lower. *Manufacturing* employment is virtually the same.

	<i>Primary trade area</i>	<i>Secondary trade area</i>
<i>Employment by industry</i>	<i>2010</i>	<i>2010</i>
Total	1069	178,340
Agriculture/mining	7.5%	2.5%
Construction	6.9%	8.2%
Manufacturing	21.8%	22.1%
Wholesale trade	2.9%	3.1%
Retail trade	10.7%	12.9%
Transportation/utilities	7.7%	5.4%
Information	0.5%	0.9%
Finance/insurance/real estate	3.0%	4.1%
Services	37.1%	37.5%
Public administration	2.0%	3.8%
Sources: ESRI Business Analyst Online, Market Profile Report, 03/11/11.		

## By Location

One of the greatest influences on the commercial and economic conditions of Cherokee is the tendency of employees to commute to work. Virtually no residents of Cherokee are employed within the city limits of the town. The limited employment within the town itself appears to be occupied by residents of surrounding areas. Estimates (2008) of employment in Cherokee indicate only 62 jobs within the corporate limits, while 431 workers lived in Cherokee. Of these workers living in Cherokee, only 9 were employed in Cherokee. The remaining workforce was employed outside of Cherokee. This large number of commuters provides opportunity to access goods and services outside of the local market and may make it difficult for Cherokee businesses to compete.

Cherokee Labor Market Size (All Jobs, 2008)		
Workers...	Count	Share
Employed in Cherokee	62	100.0%
Living in Cherokee	431	695.2%
Net Job Inflow (+) or Outflow (-)	-369	

Labor Force Efficiency (All Jobs, 2008)		
Workers...	Count	Share
Living in Cherokee	431	100.0%
Living and employed in Cherokee	9	2.1%
Living in Cherokee but employed outside	422	97.9%

In-area Employment Efficiency (All Jobs, 2008)		
Workers...	Count	Share
Employed in Cherokee	62	100.0%
Employed and living in Cherokee	9	14.5%
Employed in Cherokee but living outside	53	85.5%

Source: U.S. Census Bureau, Center for Economic Studies, On The Map, <http://lehdmap.did.census.gov/>.



## Consumer Segmentation Profile

Beyond its basic demographic characteristics, there are measures of the purchasing habits of groups within a trade area that are based on the 'personality' of the groups within the trade area. These "Tapestry Segments" reflect geographic and lifestyle influenced decisions about the likely purchases of residents. These profiles can give insight into the targeted businesses, products, and services that individuals and households in the trade area are likely to consume.

The three most common segments in the primary market area are *Rooted Rural*, *Southern Satellites*, and *Rural Bypasses*. The three most common within the secondary trade area are *Southern Satellites*, *Heartland Communities*, and *Rooted Rural*. The descriptions that follow target the segments most common in the primary trade area that are also shared within the secondary trade area: *Rooted Rural*, *Southern Satellites*, and *Rural Bypasses*. These groups share several common characteristics. They are near or above the median age for the nation, have lower middle incomes, are predominantly white, and are almost entirely found in the South. Labor force participation is likely to be below the U.S. national average. Agriculture, mining, manufacturing, and service occupations are prevalent. Leisure activities and purchasing preferences reflect outdoor activities, gardening and maintenance activities, and sports.

### *Rooted Rural*:

#### "Demographic

The population of the *Rooted Rural* segment is slightly older, with a median age of 42.3 years; 50 percent are older than age 55. Married-couple families dominate these rural neighborhoods; however, 23 percent are singles who live alone. More of the married-couple families are empty-nesters than those who have children. There little ethnic diversity in the *Rooted Rural* segment; almost 90 percent are white.

#### Socioeconomic

The median household income for this segment is \$38,234; the median net worth is \$62,041. The labor force participation of 56 percent is below the national level. One-third of the households receive Social Security benefits. Although the agricultural industry is more prominent in this market than at the U.S. level, many employed residents work in the service and manufacturing sectors. More than three in four people aged 25 or more have graduated from high school; 12 percent hold a bachelor's or graduate degree.

#### Residential

Although *Rooted Rural* neighborhoods are located in rural areas throughout the country, more than three-fifths of the households are found in the South. Housing types include single-family dwellings (70 percent of households) and mobile homes (26 percent). Homeownership is at 82 percent; the median home value is \$96,569. Most of the housing units were built after 1970. A higher proportion of seasonal housing contributes to higher vacancy rates in these neighborhoods. Local residents tend to move infrequently.

## Preferences

*Rooted Rural* residents are do-it-yourselfers. These settled families take pride in their homes and keep busy with home improvement and remodeling projects. They also take pride in their gardens, regularly buying lawn and garden insecticides, flower and vegetable seeds, and plants. Typical of their rural lifestyle, many have a lawn or garden tractor and ATVs and own an assortment of tools. They prefer domestic vehicles; most households own or lease a truck. Typically, a household member handles vehicle maintenance. Many homes have pets.

When families eat out, they prefer Ryan's Family Steakhouses but they generally prepare meals at homes with fresh vegetables from their gardens. Many homes own a separate freezer to store their produce. They shop for groceries and buy their favorite Folger's coffee at Winn-Dixie, Piggly Wiggly, or a Wal-Mart Supercenter.

They hunt, fish, ride horseback, attend country music concerts, and go to car races. They read hunting and fishing magazines and listen to country music and auto racing on the radio. Many have a satellite dish so they can watch rodeo/bull riding, truck and tractor pulls, reality TV, auto racing, and fishing programs as well as variety shows on CMT. "

ESRI, Tapestry Segmentation Reference Guide, [www.esri.com/tapestry](http://www.esri.com/tapestry), p 67.

### *Southern Satellites:*

#### "Demographic

Found primarily in the rural South, *Southern Satellites* households consist of married couples with and without children; 22 percent are singles. The median age of 38.1 years is near the U.D. median of 36.9. This segment has low diversity; 87 percent of the residents are white.

#### Socioeconomics

The median household income is \$39,969; the median net worth is \$52,475. Sixty percent participate in the labor force, slightly below the U.S. percentage. Most households earn income from wages and salaries; 28 percent receive Social Security benefits. The manufacturing and service industry sectors provide most of their jobs. Educational attainment is lower than the national level; 16 percent of residents aged 25 and older have not graduated from high school.

#### Residential

Eighty percent of these households are in the South. Primary housing types in these neighborhoods are newer single-family dwellings for two-thirds of the households; 30 percent live in mobile homes. The home ownership rate is 81 percent; the median home value is \$87,166. Nearly two-thirds of the housing was built after 1969. Vacancy rates are slightly above average.

#### Preferences

These rural residents enjoy country life. Fishing and hunting are two favorite leisure activities, and *Southern Satellites* residents spend money for magazines, clothes, and gear related to these interests. Because cable is not always available, many residents own satellite dishes.

Many own pets. They work in their vegetable gardens and might own equipment such as riding mowers and tillers to help with outdoor chores. Most households have two or more vehicles to meet their transportation needs; they prefer domestic cars, and many drive trucks.

They consider themselves to be politically conservative. They read newspapers and magazines infrequently; however, they listen to country radio and watch fishing programs, NASCAR racing, and country music programs on TV. Owning personal computers and going online from home isn't important to these residents."

ESRI, Tapestry Segmentation Reference Guide, [www.esri.com/tapestry](http://www.esri.com/tapestry), p 42.

#### *Rural Bypasses:*

##### "Demographic

The age and household composition of the Rural Bypasses market is very similar to the U.S. distributions. Half of households consist of married –couple families, 15 percent are single-parent families, and 7 percent are other family types. One-fourth of the households consist of a single person. The median age for this segment is 38 years, near the U.S. median of 36.9 years. Fifty-seven percent of the residents are white; 37 percent are black.

##### Socioeconomics

The median household income is \$28,595. Wages and salaries provide the primary sources of income; however, many depend on Social Security, Supplemental Security Income, and public assistance for support. Because of low home values and household debt, the median net worth of \$22,550 is below the median household income. Overall, two in three residents aged 25 years and older have graduated from high school; the population with a bachelor's degree is one-third that of the U.S. level. Employed residents work in a variety of occupations, with a slightly higher percentage in blue-collar occupations. Higher-than-average proportions of employed residents work in the agricultural, mining, manufacturing, and construction industry sectors. Compared to U.S. levels, the labor force participation rate of 50 percent is low and the unemployment rate of 14.5 percent is high.

##### Residential

Open space, undeveloped land, and farmland are found in *Rural Bypasses* neighborhoods, located almost entirely in the South. Families live in small towns along country back roads. Residents enjoy the open air in these sparsely populated neighborhoods. Most houses are modest, single-family dwellings; 32 percent are mobile homes. Home ownership is at 76 percent; the median home value is \$64,229, one of the three lowest of the Tapestry segments. Most housing in this market was built after 1969. The vacancy rate of 16 percent is high.

##### Preferences

Typical of their county lifestyles, *Rural Bypasses* residents prefer to drive trucks and SUVs and listen to country radio. To save money, they eat at home and maintain their own homes and gardens themselves. In areas with no cable access, some residents install satellite dishes to watch

TV. They frequently watch sports on TV, particularly NASCAR, auto racing, college football games, and fishing programs. They read fishing and hunting magazines. Conservative with their long-distance calls, resident demand for cost effective cellular service is growing. They shop at discount stores, preferably at Wal-Mart. They also order from catalogues and from their Avon representatives. They shop at home improvement stores such as Lowe's and fill prescriptions at the Wal-Mart pharmacy instead of regular pharmacies. This is the top Tapestry segment to own and/or buy new motorcycles."

ESRI, Tapestry Segmentation Reference Guide, [www.esri.com/tapestry](http://www.esri.com/tapestry), p 77.

## Economic Profile

### Consumer Spending

Not unlike the national economy, consumer spending makes up a large part of the economic engine of the Town of Cherokee. The distribution of sales among various goods and services indicates the purchases of residents and the potential market for goods and services in Cherokee. Analysis of the data compared to national consumption shows only moderate spending local spending levels in the primary trade area within five miles of Cherokee. These levels are roughly comparable to the regional spending patterns of individuals in the secondary trade area within 50 miles of Cherokee.

"**2010 Consumer Spending** shows the amount spent on a variety of goods and services by households that reside in the market area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue."

"The Spending Potential Index represents the amount spent in the area relative to a national average of 100."

Consumer spending	Primary trade area	Secondary trade area
Apparel & services: Total \$	\$1,237,373	\$199,095,851
Average spent	\$1,042	\$1,057
Spending Potential Index	44	44
Computers & accessories: Total \$	\$158,993	\$25,580,996
Average spent	\$134	\$136
Spending Potential Index	61	62
Education: Total \$	\$712,398	\$129,499,257
Average spent	\$600	\$688
Spending Potential Index	49	56
Entertainment/recreation: Total \$	\$2,734,192	\$416,950,839
Average spent	\$2,303	\$2,215
Spending Potential Index	71	69

Food at home: Total \$	\$3,837,786	\$584,891,136
Average spent	\$3,233	\$3,107
Spending Potential Index	72	69
Food away from home: Total \$	\$2,530,078	\$399,984,456
Average spent	\$2,131	\$2,124
Spending Potential Index	66	66
Healthcare: Total \$	\$3,645,552	\$538,871,392
Average spent	\$3,071	\$2,862
Spending Potential Index	82	77
HH furnishings and equipment: Total \$	\$1,419,282	\$220,993,456
Average spent	\$1,196	\$1,174
Spending Potential Index	58	57
Investments: Total \$	\$1,412,310	\$211,407,166
Average spent	\$1,190	\$1,123
Spending Potential Index	68	65
Retail goods: Total \$	\$20,941,118	\$3,170,278,783
Average spent	\$17,642	\$16,838
Spending Potential Index	71	68
Shelter: Total \$	\$9,944,393	\$1,671,949,404
Average spent	\$8,378	\$8,880
Spending Potential Index	53	56
TV/video/audio: Total \$	\$1,027,601	\$160,316,474
Average spent	\$866	\$852
Spending Potential Index	70	69
Travel: Total \$	\$1,265,648	\$204,452,026
Average spent	\$1,066	\$1,086
Spending Potential Index	56	57
Vehicle maintenance & repairs: Total \$	\$789,285	\$121,218,906
Average spent	\$665	\$644
Spending Potential Index	71	68
Sources: ESRI Business Analyst Online, Market Profile Report, 03/11/11.		

Spending was greatest per household on *Retail goods*, followed by *Shelter*, and more distantly by *Food at home*, *Health care*, *Entertainment/recreation* and *Food away from home*. The lower Spending Potential Index corresponds with the local and regional market's lower than average income and earnings figures, which depress overall demand. Comprehensive reform will be necessary to increase levels of incomes and earnings in order to increase spending.

### Sales and Leakage Analysis

The ESRI marketplace profile provides information on estimates of actual sales compared to potential sales and calculates the difference in terms of "leakage" and "surplus" sales. "Leaked" sales are those that are generated by consumers within the trade area but occur outside of the trade area and represent potential that, if captured by the local market, might be developed to the benefit of the local market. Although extenuating circumstances may be driving the calculations, the leakage and surplus analysis can be an important tool for targeting recruitment to the local market area.

Overall, the analysis indicates a retail gap of approximately \$14.5 million in sales. Automotive parts and sales was the single largest category of leaked expenditure (\$5.3 M), followed by general merchandise stores (\$2.6 M) and food services and drinking establishments (\$2.5 M). The only category of "surplus" sales was in food and beverage stores, indicating the draw of these establishments from the adjacent market area.

Industry Summary	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/surplus factor	Number of businesses
Total Retail Trade and Food & Drink (NAICS 44-45, 722)	\$23,400,479	\$8,942,224	\$14,458,255	44.7	15
Total Retail Trade (NAICS 44-45)	\$20,391,065	\$8,392,679	\$11,988,386	41.7	11
Total Food (NAICS 722)	\$3,009,414	\$549,545	\$2,459,869	69.1	4
Industry Group	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/surplus factor	Number of businesses
Motor vehicle parts & dealers (NAICS 441)	\$5,344,694	\$65,452	\$5,279,242	97.6	1
Automobile dealers (NAICS 4411)	\$4,337,600	\$0	\$4,337,600	100	0
Other motor vehicle dealers (NAICS 4412)	\$609,748	\$0	\$609,748	100	0
Auto parts, accessories, and tire stores (NAICS 4413)	\$397,346	\$65,452	\$331,894	71.7	1
Furniture & home furnishings stores (NAICS 442)	\$562,197	\$210,758	\$351,439	45.5	1
Furniture stores (NAICS 4421)	\$428,146	\$210,758	\$217,388	34	1
Home furnishings (NAICS 4422)	\$134,051	\$0	\$134,051	100	0
Electronics & appliance stores (NAICS 4431)	\$304,030	\$0	\$304,030	100	0

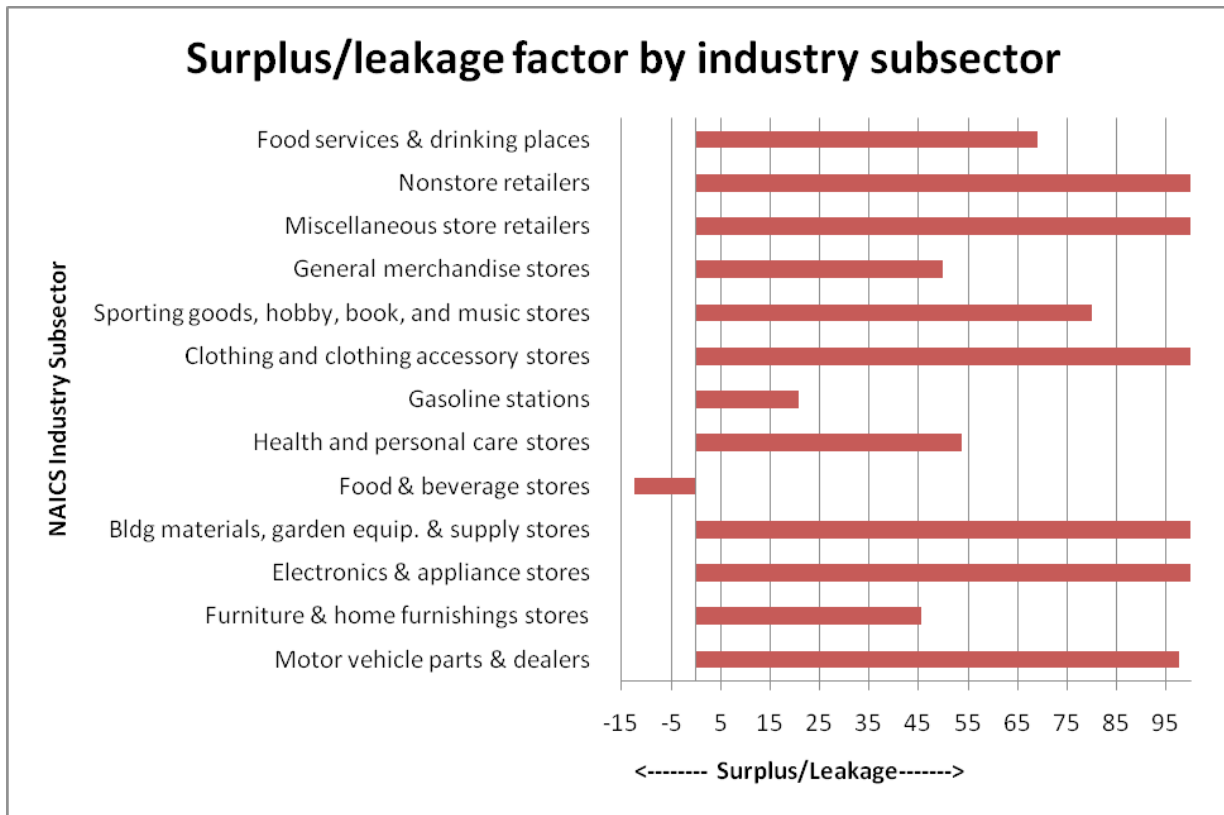
Bldg materials, garden equip. & supply stores (NAICS 444)	\$704,553	\$0	\$704,553	100	0
Bldg materials and supplies dealers (NAICS 4441)	\$643,490	\$0	\$643,490	100	0
Lawn & garden equipment & supplies stores (NAICS 4442)	\$61,063	\$0	\$61,063	100	0
Food & beverage stores (NAICS 445)	\$3,051,945	\$3,922,659	-\$870,714	-12.5	4
Grocery stores (4451)	\$2,755,207	\$3,650,327	-\$895,120	-14	3
Specialty food stores (NAICS 4452)	\$127,681	\$0	\$127,681	100	0
Beer, wine, and liquor stores (NAICS 4453)	\$169,057	\$272,332	-\$103,275	-23.4	1
Health and personal care stores (NAICS 446/4461)	\$777,700	\$234,949	\$542,751	53.6	1
Gasoline stations (NAICS 447/4471)	\$3,998,725	\$2,626,804	\$1,371,921	20.7	2
Clothing and clothing accessory stores (NAICS 448)	\$345,582	\$0	\$345,582	100	0
Clothing stores (NAICS 4481)	\$222,269	\$0	\$222,269	100	0
Shoe stores (NAICS 4482)	\$72,935	\$0	\$72,935	100	0
Jewelry, luggage, and leather goods (NAICS 4483)	\$50,378	\$0	\$50,378	100	0
Sporting goods, hobby, book, and music stores (NAICS 451)	\$233,928	\$25,822	\$208,106	80.1	1
Sporting goods/hobby/musical instrument stores (NAICS 4511)	\$78,587	\$25,822	\$52,765	50.5	1
Book, periodical, and music stores (NAICS 4512)	\$155,341	\$0	\$155,341	100	0
General merchandise stores (452)	\$3,892,974	\$1,306,235	\$2,586,739	49.8	1
Department stores excluding leased depts. (NAICS 4521)	\$2,495,971	\$0	\$2,495,971	100	0
Other general merchandise stores (NAICS 4522)	\$1,397,003	\$1,306,235	\$90,768	3.4	1
Miscellaneous store retailers (NAICS 453)	\$215,204	\$0	\$215,204	100	0
Florists (NAICS 4531)	\$46,468	\$0	\$46,468	100	0
Office supplies, stationary, and gift stores (NAICS 4532)	\$87,792	\$0	\$87,792	100	0
Used merchandise stores (NAICS 4533)	\$22,614	\$0	\$22,614	100	0
Other miscellaneous store retailers (NAICS 4539)	\$58,330	\$0	\$58,330	100	0

Nonstore retailers (NAICS 454)	\$959,533	\$0	\$959,533	100	0
Electronic shopping and mail-order houses (NAICS 4541)	\$0	\$0	\$0	0	0
Vending machine operators (NAICS 4542)	\$726,459	\$0	\$726,459	100	0
Direct selling establishments (NAICS 4543)	\$233,074	\$0	\$233,074	100	0
Food services & drinking places (NAICS 722)	\$3,009,414	\$549,545	\$2,459,869	69.1	4
Full-service restaurants (NAICS 7221)	\$1,698,096	\$478,101	\$1,219,995	56.1	3
Limited-service eating places (NAICS 7222)	\$1,150,415	\$71,444	\$1,078,971	88.3	1
Special food services (NAICS 7223)	\$104,866	\$0	\$104,866	100	0
Drinking places (NAICS 7224)	\$56,037	\$0	\$56,037	100	0

Sources: ESRI Business Analyst Online, Retail MarketPlace Profile Report, 03/11/11.



As evident in the calculations, there is a large leakage factor in Cherokee that may represent a strong potential for targeted recruitment of local businesses. Although the demand consumption of any individual good may be insufficient to support a new business establishment, a combination of offerings may be substantial enough to justify a new business. Likewise, the leakage areas represent goods and services that existing businesses may potentially expand to offer.



## Development Potential

The retail market study for Cherokee indicates moderate to strong potential for additional growth in retail sales, given the demand for goods and services and the strong geographic location of Cherokee along U.S. Highway 72. The large volume of goods purchased elsewhere is a potential source of new revenue for the town if residents can be successfully persuaded to “shop local” rather than spending their dollars in other nearby markets. Additionally, the presence of large numbers of vehicles per day along the highway offers Cherokee an opportunity to capture commuter traffic shopping from occasional visitors and regular travelers such as work commuters. Cherokee’s success will depend on several factors including:

- Capacity of residents to organize effective efforts to sway shopping patterns in the local market area away from nearby markets and toward Cherokee
- Ability of merchants to effectively identify new goods and services in demand in the market area
- Local strategies to maximize commercial development potential along U.S. Highway 72 and downtown, including effective management of utilities and land uses
- Effective retail recruitment efforts, including new businesses and the expansion of existing businesses into new markets

These and other factors will influence Cherokee’s success in developing new markets for goods and services.

## Retail Potential

An estimate of retail potential based on potential sales, capture rates, and potential square feet supported by the market can be useful to develop strategies for retail development. The following tables show the potential for retail development based on conservative ranges of targeted capture rates for sales. These estimates are useful for planning different scenarios involving retail recruitment and development.

### Data used for calculations:

Estimate of potential sales- Primary Trade Area

(From ESRI MarketPlace Profile)	\$23,400,479
Rent/sales ratio (Gross rent as a percentage of gross sales [avg.])	5%

Calculations of sq. foot sales based on rent/sales ratio

rent @\$10 per square foot	\$200
rent @\$15 per square foot	\$300

Capture rate	Dollars Captured (Capture rate x Potential Sales)	Sq. Ft. supported at \$10/sq. ft. (Dollars captured/\$200 per SF)	Sq. Ft. supported at \$15/sq. ft. (Dollars captured/\$300 per SF)
1%	\$234,004.79	1,170	780
2%	\$468,009.58	2,340	1,560
3%	\$702,014.37	3,510	2,340
4%	\$936,019.16	4,680	3,120
5%	\$1,170,023.95	5,850	3,900
6%	\$1,404,028.74	7,020	4,680
7%	\$1,638,033.53	8,190	5,460
8%	\$1,872,038.32	9,360	6,240
9%	\$2,106,043.11	10,530	7,020
10%	\$2,340,047.90	11,700	7,800

- Low cost general merchandise and clothing stores
- Restaurants and eating and drinking establishments
- Automotive sales and parts
- There is a noticeable lack of internet sales in the area; increased demand through computer literacy/outreach and/or internet wholesale establishment
- Gas stations

The preceding analysis offers important insights into the retail potential for Cherokee, Alabama. Although specific dynamics of the commercial patterns may necessitate other approaches, these opportunities should be evaluated closely and coordinated into a strategy for retail development. Additionally, it is important to remember that sales may be associated with existing businesses or new establishments. In cases where individual sales sectors might provide less opportunity for strong retail capture, a combination of several sales sectors may be more successful. Finally, local development strategies that improve the commercial environment are necessary to provide infrastructure, public safety, access and transportation, as well as visibility and quality of life for successful retail commercial development.