

# CITY OF LORETTO, TENNESSEE

## COMPREHENSIVE PLAN

### INTRODUCTION

The City of Loretto's Comprehensive plan is a policy guide for future physical development. The plan is a collection of information and ideas about current conditions and the best possible pathway forward for the City. The City's citizens, elected officials, and appointed planning commissioners worked together to develop this plan. Along the way, the City of Loretto kept an open dialogue with stakeholders inside of and outside of the city and offered the entire community an opportunity to support the vision for the City's future growth and development. The pages that follow contain a summary of this vision and the accompanying goals, and objectives that the City of Loretto, its residents, businesses, industry, and investors will use to shape the reality of future growth and development for the city.

### WHAT IS A COMPREHENSIVE PLAN?

A comprehensive plan is a policy guide, a vision for growth, and a set of goals and objectives for development. The plan is an assessment of development conditions today and a plan for physical development tomorrow. It looks ahead to the future of a city and the areas that surround it that are likely to develop in the coming years. The plan looks forward across a future landscape and imagines how it will appear twenty or more years from now, projecting the availability of land and other resources to support growth and development. Moreover, the plan evaluates how and where that development should occur and what tools and resources are available or that the City will need to gather to have sufficient capacity to lead development toward beneficial outcomes. The plan forms the basis of land use decisions including the zoning ordinances, subdivision regulations, and other development codes that a city exercises to determine the location and character of land use and buildings in its footprint. Through careful planning, which includes research and public engagement, the plan details a future state of affairs that improves the city by protecting the character of its development, promoting economic opportunity, preserving a healthy environment, and enhancing the return on public and private investments that are essential to growth.

### PERSPECTIVES ON DEVELOPMENT

The plan encourages three perspectives on development that may be new to the way that many civic leaders and residents view change. The first is a paradox lens, which is a way of understanding that contradictions always exist in a community that must be balanced to ensure harmony. The second is a view of change as a constant and ongoing process. The third is that public's interest in preserving the functionality of public investments in land and infrastructure and its interest in public

health and safety justify planning. These three are not new or entirely foreign to most civic leaders and residents, but they are important enough to warrant discussion in the Comprehensive Plan.

Different, often contradictory, points of view are natural among residents. Forging mutual respect for shared, underlying values is required for progress on development issues. A paradox lens allows a person to accept that different opinions exist, there may be truth in each side, and to even accept that they can also hold paradoxical views about things, at once celebrating and criticizing the same things. For example, many perceive that Loretto has had a stable mix of new growth and redevelopment that has, on balance, been positive. The City's evolution over time has fostered cohesiveness, strong social bonds, a sense of place, and community character. A small number of others see this negatively. They view slow growth and relative stability as stagnation and fear that a tipping point may come where the balance of shifts and Loretto begins to decline in population and prosperity, and that it will suffer the consequences of decline- disharmony, disinvestment, and the dissolution of community bonds. unevenness from their vantage point. There is truth in both vantages. While many feel a justifiable sense of pride in the City's present and past, the Loretto of today is not guaranteed to persist into tomorrow. Recognizing both perspectives is essential to developing a plan to ensure prosperity continues and grows in Loretto. A paradox lens allows civic leaders and residents to hold conflicting but still valid viewpoints, to respect others' valid viewpoints, and to agree on the underlying values they share to make progress on development issues.

A second important perspective is a view of change as a constant and ongoing process. If we could freeze a specific moment in time and look across the City of Loretto, we would see a community made up of property, places, and structures (and of course people, too) representing all stages of life and phases of development. For property, land, and structures, there are many stages of real estate development. Each of these stages exists for facilitating a change in ownership, use or occupancy, or to promote stability in the ownership, use, or occupancy of land as a real estate investment.

- Land banking stage: owners retain property to gain increased value over time. Banked land is in an undeveloped state and is retained as an asset with potential market value in the future. Land may be working lands with real estate value connected to its production and associated revenues (e.g., farmland or timberland) but typically land bankers holds property as an investment without regard to current revenue potential, favoring instead a future market value.
- Land packaging stage: owners execute the planning and "paper" value improvements that accrue to a parcel through changes in zoning, developing plans, obtaining approvals and environmental clearances, and otherwise investing in the property in a way that adds value by obtaining permission to improve the property.
- Land developing stage: owners increase the value of property associated with investment in infrastructure and buildings. A developer invests in the capital facilities, infrastructure and built improvements that are in demand by a future owner, thus enhancing the value of the property. The quality and type of improvements affects the economic use potential of the

property and the rate at which it and other parcels in the community will appreciate or depreciate.

- Operating stage: owners use property for a purpose that is enabled by prior packaging and development, which provides economic benefits. The owner extracts value from the activities that take place on the property and incurs additional liability for maintaining and improving the property. Over its economic life, property value may increase or decrease in context of other economic and community development trends. The owner's investment or divestment affects the rate of appreciation or depreciation of the value of the property and those in surrounding areas.
- Renovating stage: owners reinvest in the maintenance and upkeep of the land and improvements. By removing deficiencies, the owner desires to stabilize and increase property values. On occasion, however, the renovations are misaligned with the market trends and cause increased distress, leading to lower property values.
- Redeveloping stage: owners redevelop property when its improvements suffer from such significant deficiencies that the value is improved by demolition and reinvestment.

Owners can acquire property or sell it at any stage, representing a decision to acquire or liquidate an investment. As investments, these stages of real estate development are driven largely by market forces like sale price of land and improvements and value of economic activities like rent, production, or exchange of goods and services. At any stage, an owner may choose to bank or sell property rather than continue to hold or reinvest in it. At any stage, the risk of holding, operating, or improving property may be misaligned with the value of such actions, creating financial hardship, and prompting sale. Likewise, the reward of actions may create increments of increased value, prompting sale. Or the rate of appreciation may be great enough that banking becomes viewed as a viable strategy for increasing the owner's value from the property.

Nonmarket forces play a role, too, since sentimentality and attachment to property can (and should!) be factors in individual decision making. What is important is that these decisions are revisited periodically over the course of many years and what happens to land and property is the result of these decisions. Tangible and intangible features of the community influence the market forces and the nonfinancial factors that drive these change-oriented decisions. If we unfroze our view of Loretto, we would find many people- everyone, eventually- contemplating these decisions over time. And each decision to change is an opportunity to influence the future.

Finally, this framework for community investment realizes a need for both public and private interests to have room to shape community. Development on private property is not strictly a private affair. Public investment in services and infrastructure support private investment in construction and operation of real estate. The dependency of private and public investments is a feature of real estate development that many never stop to consider. But both rely on the other for success. Balance is necessary between the public stake in development that adheres as a result of building infrastructure and providing services needed by private development, on the one hand, and the sustainable, economic use of private property on the other. One purpose of planning is to

ensure this balance is considered and that decisions about it are driven by local civic leaders and residents and not by narrow considerations. Through planning, communities make decisions about where to place public investments and how to preserve safety and function of existing ones through planning and through local regulation.

## RELATION TO ZONING AND SUBDIVISION REGULATIONS

The Comprehensive Plan is a guide to physical development for the City of Loretto. It contains policies to promote land use decisions that preserve City character and build toward an orderly, sustainable future. The Comprehensive Plan describes existing conditions that are valued to residents, and therefore should be preserved, and a future state of development to which the City will aspire to become. The Comprehensive Plan guides policy decisions toward this future state of physical development.

The City's zoning ordinance and subdivision regulations are regulatory tools that municipalities use to guide development in accordance with the plan. The zoning ordinance divides the city into districts that have similar neighborhood character. Subdivision regulations ensure that property is divided in accordance with sound design principles for lot layout and the placement of new infrastructure. Together these tools encourage certain patterns of development that are the product of historical development trends and new development guided by the Comprehensive Plan. The Comprehensive Plan, therefore, provides an overall guide for the processes of change that take place during growth, development, and redevelopment of land and property, and the City's development regulations are the tactical tools, local laws, and ordinances that implement those decisions.

## PLANNING PROCESS

Over the course of several months in 2021 and early 2022, the City of Loretto's Planning Commission met with local leaders and residents to facilitate the planning process. An outside planning consultant conducted interviews with members of the public and local elected officials, produced a survey for community residents, and hosted a series of workshops to engage the public in the process of developing the comprehensive plan. Stakeholder input from each of these sources was synthesized into the goals and objectives and the development plan that is included in the City of Loretto's Comprehensive Plan.

## PLAN SUMMARY

This section of the plan summarizes the stakeholder feedback into a list of the major assets and challenges facing the City of Loretto, as described in the interviews, surveys, and workshops conducted over the course of the planning process. This information is then structured into goals and objectives for the City of Loretto, which are later used as foundations for developing a land use plan to help decision makers to ensure the city's growth and development occurs in accordance with the needs identified through this process.

## ASSETS AND CHALLENGES

This section lists major assets and challenges for the City of Loretto. Assets are those features worthy of respect and preservation as the city approaches land use planning and future development. Challenges are the features that potentially limit achieving the outcomes that are desired as Loretto makes its way into the future. Each of these represents areas of potential, however, since assets are current strengths and challenges are the opportunities for improvement that will allow for the creation and maintenance of assets as these challenges are addressed over time. The City's actions with respect to land use and development will determine whether assets are activated in a way that preserves and improves the community and whether challenges are addressed in ways that also enhance the future maintenance and deployment of community assets.

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### ASSETS

**Community spirit.** Time and again, Loretto's residents cite this unquantifiable cultural characteristic as the most important asset to the city. The appeal of small-town living, the ability to live peacefully, and the capacity to be engaged meaningfully are all part of the fabric of community spirit that binds the City and its larger community together.

**High quality of life.** A large majority of Loretto residents rate the quality of life and changes in quality of life positively. Loretto's safety, schools, and cost of living were among the highest rated characteristics that people cited as contributing to the community's quality of life and progress.

**Cost of living.** The City of Loretto is a relatively inexpensive place to live. Although residents' often have longer commute times, the cost of living remains lower than many places, relative to the benefits of living in a small town.

**Public safety.** Residents report feeling safe in the City of Loretto. Both police and fire services are highly rated. The City has an excellent Insurance Services Office (ISO) rating as a result of investing in fire protection.

**Schools.** Residents often cited the local school system as a significant asset for the community. While recognizing challenges to overall coordination and workforce development, having the school in Loretto provides many benefits in the eyes of most residents.

**Parks and recreation.** Loretto's parks and recreation system is impressive for a small town and residents are proud of the improvements that have been made and plans for future improvements to this important amenity.

**Local business.** Residents and leaders recognize the key role that local business owners and industries play in the City's economic health and overall vitality. The City's locally owned small businesses have persisted through many cycles of economic hardship and recovery, even as other experiments from outside businesses have failed. While residents have a strong desire for more

diversity in retail, services, and other commercial opportunities and welcome outside investment, they also recognize and encourage the efforts of small business owners and local entrepreneurs.

Local industry. Like local small businesses, local industry has been a strength for the City of Loretto. Some outside investment has bolstered the economic development foundations and created new job opportunities, but most recognize that business expansion and retention efforts are likely to generate the greatest numbers of new jobs.

Infrastructure systems. The city has all of the basic infrastructure systems that are needed to maintain its current development and to support new growth. These systems are the foundations of current and future growth. Their management, improvement, and maintenance are often invisible to those who need them. While growth management and maintenance are concerns, capacity is good and is improving through new investments.

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## CHALLENGES

Adequate housing. Housing is essential to both maintaining population as well as new growth. Half of all houses were built before 1970, and so the quality and condition of current housing stock, while generally good, does show signs of deterioration in parts of Loretto. New housing is difficult to build in Loretto, owing to a generally low availability of open land. This means that traditional land development into new housing subdivisions is less likely, which requires new approaches to property maintenance, density, and infill development to meet demand for housing in Loretto.

Downtown Loretto. Downtown Loretto is improving but still poses unique challenges. Downtown is fragmented but reflects Loretto's unique culture and history. Graveyard Hill has both commercial and industrial heritage and is interspersed with residential buildings that connect it to the "uptown" area of more traditional downtown development. Both areas are important culturally and need preservation, promotion, and improved economic vitality.

However, the density of development in Loretto does not create enough demand to support all the business types that are desired throughout the city. So, the viability of commercial opportunity downtown has to be carefully balanced with competition from highway commercial development. While not unusual for small towns, this is particularly challenging where land values, rents, demand for goods and services in downtown market areas competes with automobile-accessible commercial areas and areas with fewer constraints on development and redevelopment. New property on the highway will attract certain commercial types because cars and trucks can enter and exit more easily, there are fewer constraints from existing lot lines and buildings, and the cost of construction and maintenance for new buildings is less than the cost of preserving historic ones downtown. To counteract this requires a special approach to creating a destination for local and regional visitors that is place-based, taking advantage of the distinctive character of downtown to create a strong, vibrant sense of place and character to attract people to downtown.

Business and industry. Like every small town, Loretto's residents want to attract new, high-paying jobs and more commercial amenities, but these are difficult given the low population density and the perception (whether based in reality of speculation) that rural, small towns have less opportunity to support these developments than other locations. To grow, the city must preserve its existing economic base and find new ways to regenerate investment and attract new investment to the city.

Community maintenance and appearance. Property maintenance, city gateways, and appearances are in generally good condition but are showing signs of decline that future planning must address. The City of Loretto's appearance should be improving, rather than deteriorating, over time to preserve and express the community pride that is evident in Loretto.

Infrastructure costs. Growth requires sufficient infrastructure systems and capacity to support both existing development and new opportunities. However, infrastructure costs for new improvements and future maintenance must be balanced against the benefits of new development. This is a challenge for municipalities, regardless of their size, since demand for new property typically exceeds revenues to maintain the infrastructure that is required to serve new development. Density, infill development, and policies that promote efficient use of existing infrastructure can help to manage these costs.

## GOALS AND OBJECTIVES

This section translates stakeholder input and assessments of Loretto's assets and challenges into a plan for community development. These goals and objectives are policy statements to be balanced against land use decisions and the prescriptive requirements of local land development ordinances. While not regulatory themselves, these goals and objectives form a dual framework for regulation, serving as both the aspirational reminders of what is needed for Loretto to grow in the direction that residents desire and as the underpinnings of regulatory standards and decision making. These policy standards are the heart of the comprehensive plan's policy recommendations, drive the plan's broader land use planning, and should be referenced frequently throughout decision making processes that affect land development in the City of Loretto.

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### GOAL 1: ECONOMIC DEVELOPMENT: DEVELOP THE LOCAL ECONOMY WITHOUT STRAINING SOCIAL, ENVIRONMENTAL, OR ECONOMIC SYSTEMS.

- 1.1 Downtown Loretto: Make Downtown Loretto into a place to gather and exchange ideas, goods, and services with improvements to its appearance, variety, accessibility, and activities.
  - a. Promote a mix of uses downtown that includes commercial variety and convenient access to housing.
  - b. Improve access to downtown from all areas of town.
  - c. Promote clean and attractive downtown appearance.
  - d. Enforce building codes to abate hazards and prevent further deterioration.

- e. Improve wayfinding and signage to and within downtown from across town.
  - f. Provide adequate parking in balance with walkability downtown.
- 1.2 Business and Industry: Support local business and industry and new industry that may wish to develop in Loretto with sufficient available land, adequate infrastructure and public services for business retention, expansion, and recruitment.

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**GOAL 2. COMMUNITY IMAGE: DEVELOP INTO A PLACE WITH A STRONG AND APPEALING IMAGE THAT CONVEYS HIGH LEVELS OF COMMUNITY PRIDE IN A SAFE, VISUALLY, AND AESTHETICALLY ATTRACTIVE COMMUNITY.**

2.1 Gateways, Signage, and Image Corridors: Develop principal highways and streets into appealing image corridors.

- a. Keep highways and streets free of litter and visual clutter
- b. Use landscaping to beautify streets and major corridors
- c. Develop wayfinding standards reflecting the City's unique character

2.2 Property Maintenance: Develop and enforce property maintenance ordinances that are adequate to promote community pride, cleanliness, and public safety.

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**GOAL 3. HOUSING: PROMOTE A MIX OF HOUSING TYPES THAT ALLOW FOR POPULATION GROWTH WITHOUT UNDUE FINANCIAL BURDEN.**

3.1 Annexation and growth management: Promote infill development and density within the City Limits and ensure that area annexed into the city is carefully planned and zoned and meets a need that is not provided elsewhere in the city limits.

3.2 Housing Choice and Placement: Allow flexible infill development that promotes a variety of housing types, lot sizes, and opportunities to expand owner-occupied and rental housing.

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**GOAL 4. TRANSPORTATION AND INFRASTRUCTURE: DEVELOP AND MAINTAIN EFFICIENT, SAFE, AND ECONOMICAL INFRASTRUCTURE SYSTEMS TO SUPPORT EXISTING AND NEW DEVELOPMENT.**

4.1 Highway 43 and Principal highway frontage: ensure the mobility and safety of highway infrastructure is preserved through proper access management.

4.2 New Street Development: Develop new streets to a standard that ensures safe and convenient access to adjacent property, long life, and financial feasibility.

4.3. Bicycle and Pedestrian Connectivity: Provide alternative access to major activity centers with bicycle and pedestrian facilities.

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**GOAL 5. PUBLIC SERVICES: MAINTAIN HIGH-QUALITY PUBLIC SERVICES TO SUPPORT CURRENT AND FUTURE DEVELOPMENT AND QUALITY OF LIFE.**



5.1 Parks and Recreation: Develop a comprehensive system of parks, open space, and trails

5.2 Water and Wastewater: Ensure adequacy of water and wastewater for all existing and proposed new development

5.3 Police and Fire: Ensure adequacy of personnel, equipment, and training for continued high-quality public safety; maintain the City of Loretto's excellent ISO rating

## COMMUNITY PROFILE

This section of the comprehensive plan contains research, surveys, and detailed inventories of the physical and economic conditions of the City of Loretto. It is a repository of valuable information that is valuable to understanding the context of land use decision making and a record of conditions that existed at the time the comprehensive plan was written in 2021-2022. The information is included in the plan to provide a baseline of existing conditions and to support rational decision making about growth and development that extends and builds upon these existing conditions. Change and growth management, which are the subject of later chapters, build upon these conditions. The conditions, therefore, serve as the benchmarks for other objectives and indicators of community success to be constructed in the future through the implementation of the comprehensive plan.

## LOCATION AND VICINITY

The City of Loretto is in south central Lawrence County on U.S. Highway 43. The sprawling Nashville-Davidson-Murfreesboro-Franklin, TN metropolitan area stretches into Maury County, adjacent to Lawrence County to the north with its county seat of Columbia 50 miles from Loretto. The Tennessee state capital and the MSA's principal city is Nashville, located ninety-five miles from Loretto. The City of Florence, Alabama is twenty-six miles south and is the principal city of the Florence-Muscle Shoals, Alabama metropolitan area. Huntsville, Alabama is about seventy-five miles away.

## TRANSPORTATION

In its earliest days, Loretto was reachable only by trails. Travelers and traders could come by overland routes or river as far as Florence but had to travel overland from there but rugged roads. In 1820, the Jackson Military Road was completed. It has served as the major trade route ever since, although the arrival of the railroad in 1886 added another travel option. The L&N railroad carried freight and passengers from Columbia through Loretto to Florence, AL. Passenger service discontinued in 1953 as demand waned in favor of automotive travel. Automobiles reshaped the City's economic history as much as any other technology. In 1925, the Jackson Military Road was paved through town, which greatly improved access for vehicular traffic. From then onward, the growth of automobile travel and improvements to the highway system served to connect Loretto to more distant communities, shaping economic development through trade and commuter patterns.

Today, Loretto has ready access to southeastern metropolitan cities by four lane highways connected to the U.S. Interstate Highway system. U.S. Highway 43 is the principal arterial connecting Loretto to the regional, state, and interstate economy of southern middle Tennessee and north Alabama. Local residential streets and collectors connect to Highway 43, which runs south to Florence, AL and north to the Lawrence County seat of Lawrenceburg then to Columbia and to Nashville. Interstate 65 runs north and south about fifty miles east of Loretto and is connected by several east to west corridors.

Loretto is near the geographic midpoint Nashville, Chattanooga, and Memphis, Tennessee and Birmingham, Alabama. This creates excellent opportunities in these metropolitan centers, the periphery of which are shipping ranges of most business and industry and commuting distance of many workers. Most workers commute to other places to work with an average commute time of 30 minutes, which is slightly higher than the statewide average of 24 minutes. Although the City lacks direct access to an interstate highway, its vicinity to other small cities and major metropolitan areas connects it to regional, national, and international economic opportunities.

## HISTORY AND SETTLEMENT

The land and territory of the southern Tennessee River Valley was controlled by Cherokee and Chickasaw tribes prior to its cessation by treaty to the U.S. government in 1816. Lawrence County and the territory that would become Loretto were in lands jointly claimed by these tribes, with the clearest dividing line seeming to be the Tennessee River south and west. Neither tribe established permanent settlements in the areas, though numerous encampments were known in the area.

The first Europeans to arrive in Tennessee accompanied Spanish explorer Hernando De Soto's 1514 expedition, laying claim for the Spanish Crown. When the British arrived, they laid arbitrary claim to the land from Quebec to Florida, establishing a foothold at Jamestown in 1619 and then moving first north to New England, then south to the Carolinas. In 1663, King Charles II of England granted the territory that would become Tennessee to eight nobles who became Lords Proprietor of the Carolinas in exchange for their aid in placing him on the throne. In 1668, the British ceded all claims of land west of the Allegheny Mountains to the Cherokee in the Treaty of Hard Labor, severing claims by the British to the land of modern day Loretto.

French fur traders were the first Europeans to frequent middle Tennessee although the British were not far behind. Trade from the area was sent south to New Orleans, north to Quebec, and east to Virginia and Charles Town. Growing tensions in the northern Ohio Valley fur trade would eventually spark the French and Indian War, leading to high taxation in the colonies and, eventually, revolution in the Americas. But from the 1750s onward traders from Virginia and Charles Town, South Carolina dominated the fur trade with the tribes of middle Tennessee. Established pack routes facilitated the trade to and through outposts on the frontier borders in southwest Virginia and western North Carolina. Numerous colonial hunters pressed westward to make their fortune in lands claimed by the native American tribes. Despite active trade with the region, the British Crown prohibited permanent European settlement by treaty with the Cherokee that was mostly honored by colonial authorities.

After the American Revolution, however, the new States of Virginia, North Carolina, and South Carolina were no longer as apt to follow British treaty. The frontier was inviting to colonials, now Americans, who saw the rich, fertile, forested territory as ripe for expansion. Between independence and statehood, the land and territory of Tennessee was subject of numerous interstate intrigues leading to the abandonment of the Articles of Confederation and their weak central government and

the adoption of the new Constitution of the United States, which provided better tools for managing expansion westward through new federal powers.

The first permanent settlers to confirmed in Lawrence County were here about the same time as the States were ratifying the new Constitution. They built cabins in and around Lamb's Ferry on Bluewater Creek. The exact date of settlement is not precisely known, but the chimney stone of a cabin in the area bore the inscription "1752"- a date of settlement? Perhaps. A gravestone and family oral history place the birth of Benjamin Powell on Bluewater Creek in 1787. Powell later built a cabin in the vicinity of Loretto in the 1790s. Without records it is impossible to know for sure, but the area has been occupied for well over two hundred years at least.

The early settlers had no deed or title to their land. After Tennessee statehood in 1796, a period of land speculation and squatting took place in the Tennessee River Valley of north Alabama and middle Tennessee. This led to some of the earliest military outposts, which served to periodically evict squatters many of whom later returned to their homesteads. These frontiersmen and women found old growth forests that were rich with wildlife but hard to clear with primitive tools. Settlers supplemented their subsistence farming by hunting. Settlers finally settled their disputes with native American tribes in 1816 by treaties between the United States government and the Cherokee and Chickasaw nations. This opened the territory to legal settlement and ushered in a period of growth. As settlers cleared more land for new arrivals, demand grew for roads, for lumber, and for tools and other implements. Industrious men and women filled commercial gaps to supply the communities of Lawrence County, which the State Legislature organized in 1817.

One community was Glenrock, which preceded Loretto in the same location. By 1820, the Jackson Military Road opened from Nashville to New Orleans. Glenrock was home to an early stagecoach stop and tavern. In 1852, a federal post office opened there. The Civil War was a challenging time for the County. Even though they were mostly small landholdings, the 1860 U.S. Census counted 8,136 whites, 1,160 slaves, and twenty-four formerly enslaved people in the County. The aftermath of the war, the economic depression, worthless currency, and freeing of the slave labor force disrupted economic patterns. The economic depression that followed hit the region hard, but Loretto and Lawrence County slowly recovered.

In 1869-70, representatives of the German Homestead Association purchased 125,000 acres of land, which it divided into 160-acre tracts for settlement by German Catholic immigrants to the United States. They had fled Germany and religious persecution, settling in Ohio before seeking more familiar occupations in the farmland of Lawrence County. On arrival, they established the Loretto parish, named for Saint Loretto- a Catholic nun, and constructed the Sacred Heart Church in 1872. German Catholic influence the name of the community changed to Loretto.

Subsistence agriculture, forestry, and lumbering, saw and grain milling, light industry and services grew and sustained the community through its early decades including those of the Civil War and Reconstruction Era. Trade and communication travelled the Jackson Military Road and later U.S. Highway 43. The L&N Railroad came to town in 1886. The earliest settlers to the area started the

region's first grain on Bluewater Creek, and it was purchased and relocated to Loretto in 1895. It remains in operation today as the Loretto Milling Company, LLC.

By 1900 the community had grown large enough for a parochial school. In 1910, the Bank of Loretto was chartered and remained operation until bought by First Farmers Bank in 1985. Also in 1910, a third wave of migrants, cotton farmers from Alabama, fueled a period of growth and agricultural expansion. Mechanization in the 1920s and after expanded agricultural production and increased related milling, ginning, and commercial services. In the 1930s and 40s, industrial production helped to diversify the economic base of the City of Loretto as casket manufacturers and cut and sew operations came to town. For many, this meant cottage industry of farm life was replaced with demand for consumer goods from afar. New shops and commercial enterprises rose to meet demand for barbers, butchers, hardware, and sundries.

As a political jurisdiction, Loretto was part of the County until 1950. It then incorporated under a new City charter. A local Board of Mayor and Aldermen was established with two aldermen for the City.

As should be clear from this brief sketch of the City's history, Loretto's Comprehensive Plan builds on over two hundred years of settlement history. The landscape of gently rolling hills and old growth forest was tamed into farmsteads that drove early history. The arrival of immigrants in three separate waves created new opportunities, accompanied by land and building development. As the town grew, human activities shaped the place around them into a small town alive with commerce, industry, and home life. In the years since incorporation, the city government has worked to build on the natural and geographic assets to build a lively and welcoming City. As certainly as the events of the past left marks on the character of the landscape and the physical surroundings of the City of Loretto, the today's decisions and those to come will need to honor this legacy of industrious men and women while shaping the development of the future.

## LAND AND WATER FEATURES

Lawrence County is in the Western Highland Rim physiographic region. The Buffalo River, Elk River, and Shoal Creek form here and flow south to the Tennessee River. Slopes are generally southward, with many stream and branch tributaries. Altitude ranges from 1,000 feet in the north of the county to 550 feet at the southeast corner where Shoal Creek flows across into Alabama. The total relief from north to south is about 450 feet. Slopes are steep along streambeds and embankments and gentle to rolling in the bottomlands surrounding streams. Soils are shallow and, in many places, there is only a few feet to bedrock, which is Mississippian limestone and shale. The climate is temperate, humid, with wide seasonal variation and good rainfall. Water supply is from surface water and drilled wells. The original hardwood and mixed pine forests have diminished after years of forestry. Secondary hardwood growth includes oak, hickory, beech, and poplar trees. Land that has been cleared has been used for agriculture, with some supporting settlement.

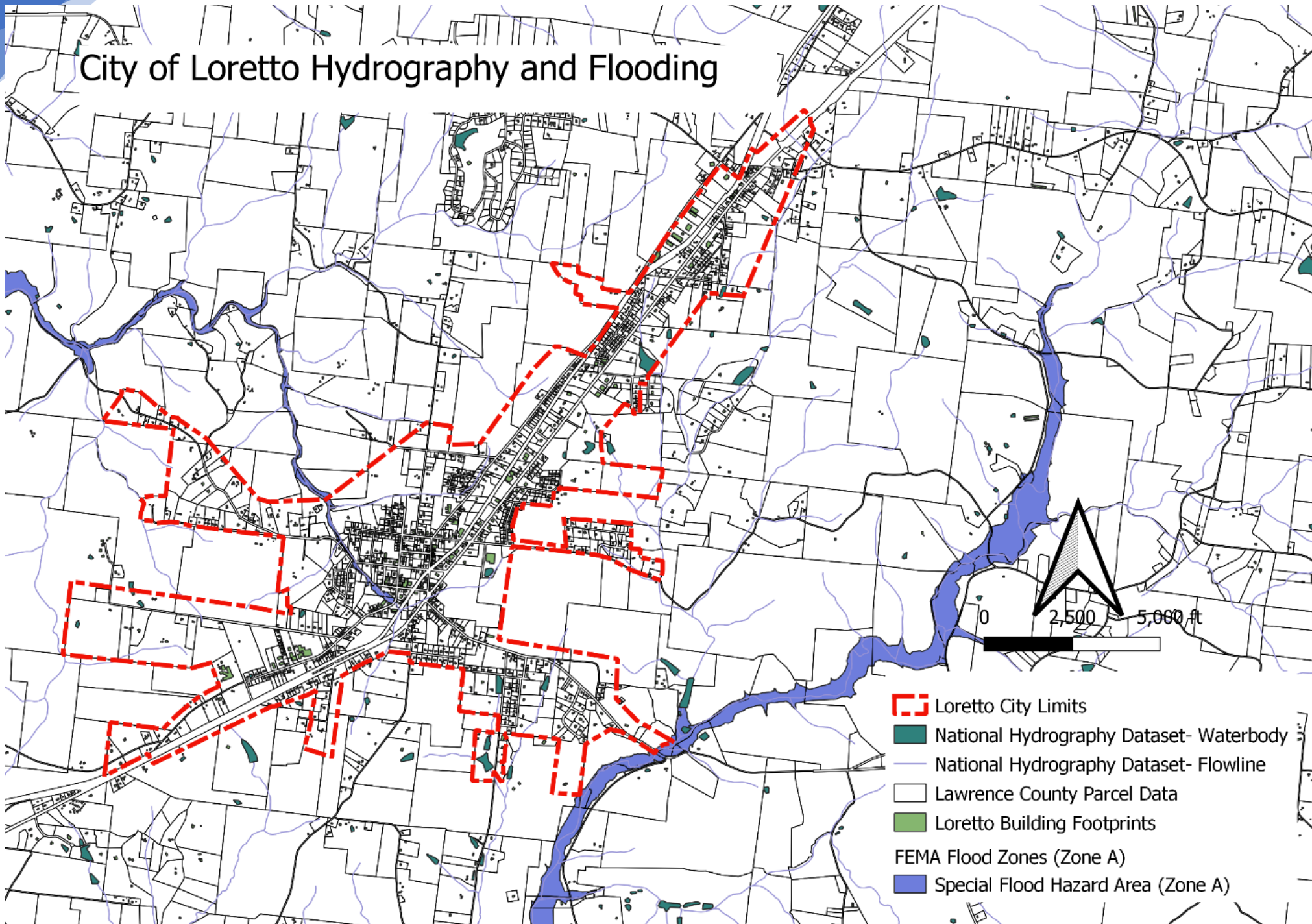
The City of Loretto occupies a ridge at an elevation of about 800 to 840 feet between the steeper slopes of Shoal Creek and Bluewater Creek, each with its own drainage away from the city. For most of the ridgetop, slopes are slight, generally less than 5%. Water to the east of Highway 43 flows generally east and southeast to Bluewater Creek, where the elevation is about 760 feet. To the west of Highway 43, water generally flows north and west to Clack Branch, elevation 680, and then to Shoal Creek (elevation six hundred feet). Both major streams then flow south-southeast to the Tennessee River in Lauderdale County, Alabama.

Water quality to the west is generally good, however, Bluewater Creek is impaired by sedimentation and runoff. Little Bluewater Creek has additional bacterial and other microbial contaminants. Both sedimentation and bacteria are likely due to agricultural runoff into streams. These impaired waters may be restored with additional conservation and erosion control measures from local landowners. Several programs exist to aid such restoration efforts.

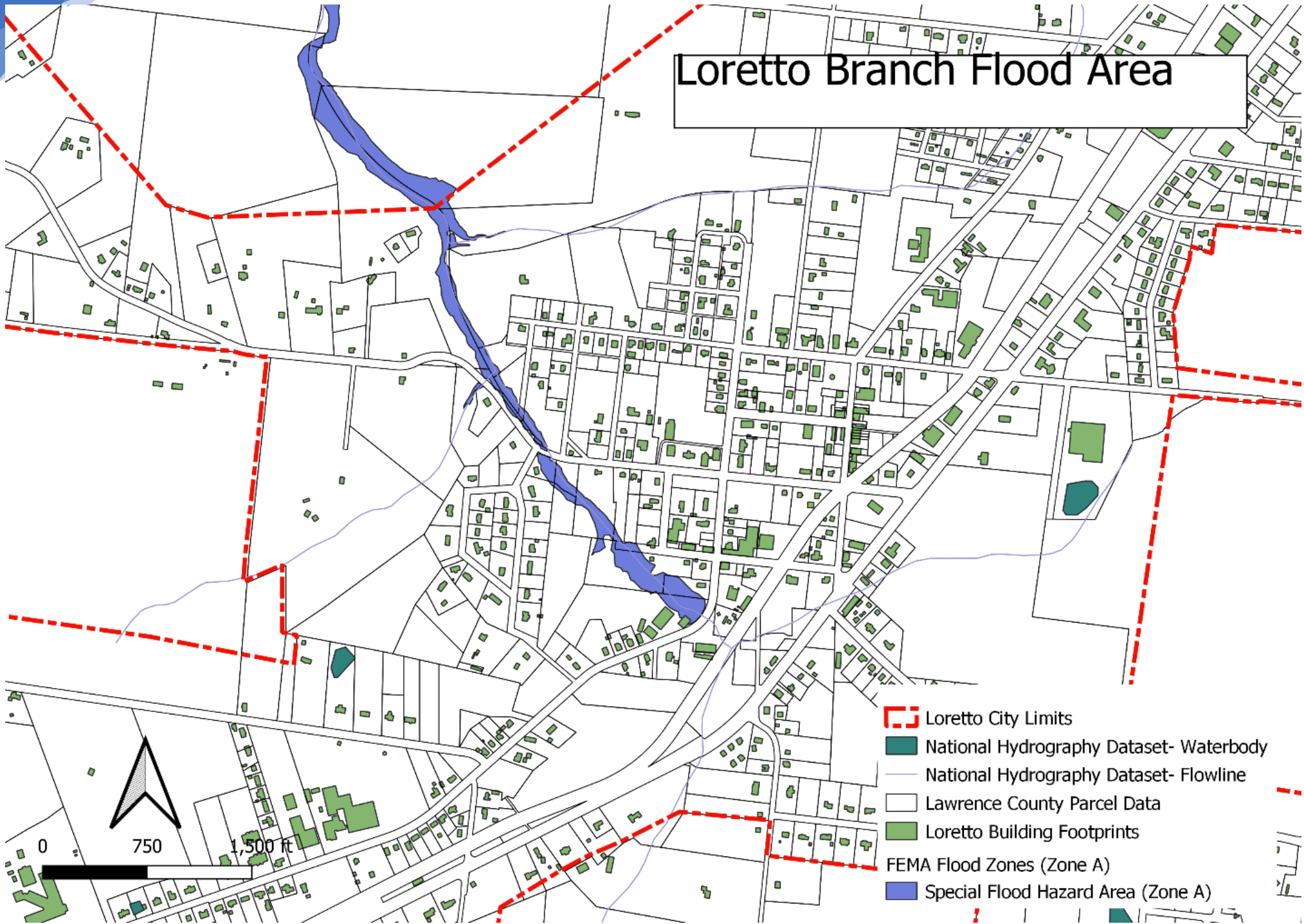
Despite the presence of streams and branches draining the City of Loretto, there is little area located within a regulatory floodplain (FEMA FIRM 47099C0330C, 47099C0335C, 47099C0340C, 47099C0345C, effective 1/2/2009). Wetlands are concentrated immediately adjacent to stream bands and impoundments. Neither present significant hazards nor impediments to development but must still be considered for development impacts as new growth occurs.

The soils in and around Loretto are classified as prime farmland by the United States Department of Agriculture based on soil surveys of the area. Agricultural production is common in the region around Loretto.

## City of Loretto Hydrography and Flooding



# Loretto Branch Flood Area



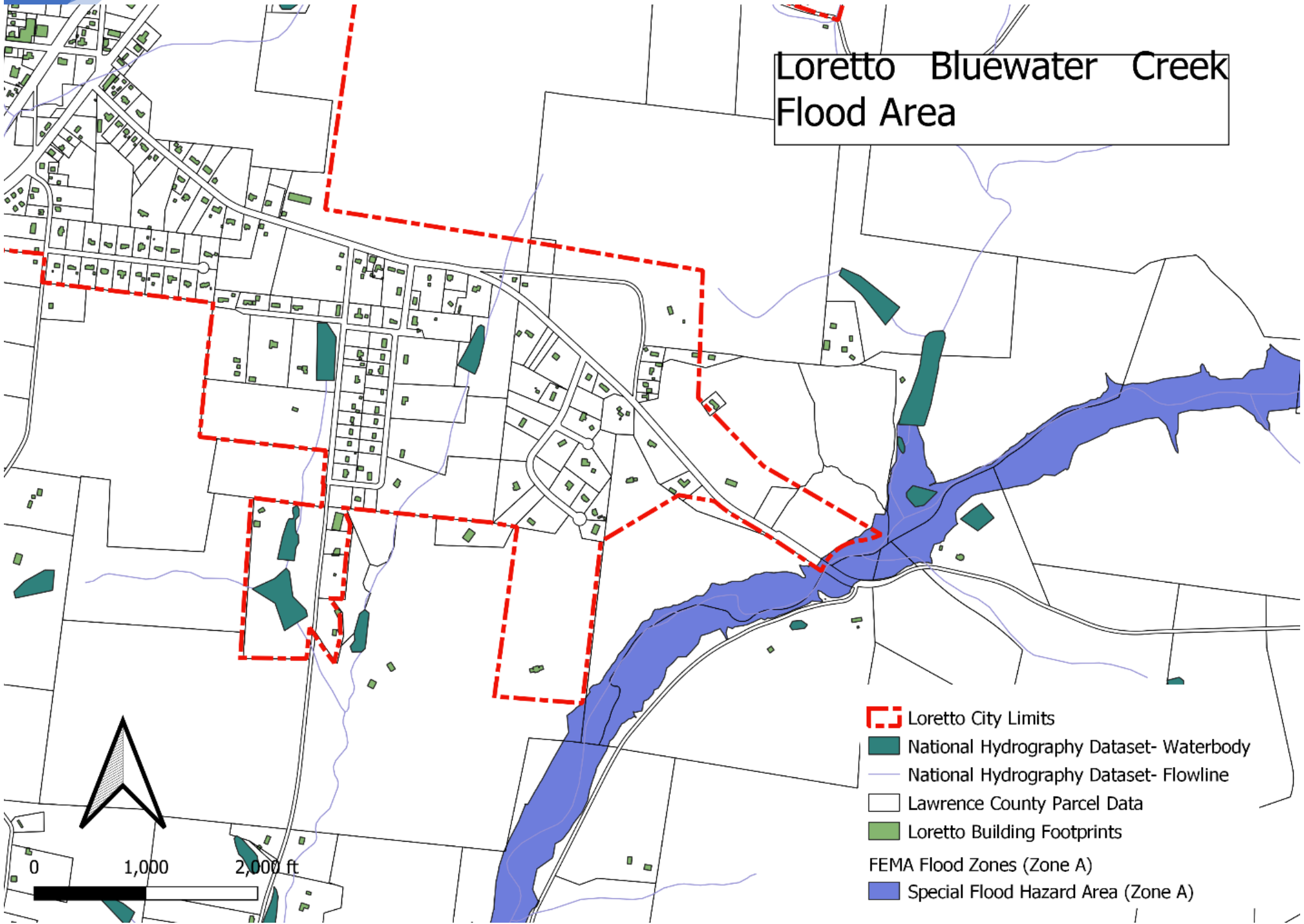
- Loretto City Limits
- National Hydrography Dataset- Waterbody
- National Hydrography Dataset- Flowline
- Lawrence County Parcel Data
- Loretto Building Footprints
- FEMA Flood Zones (Zone A)
- Special Flood Hazard Area (Zone A)










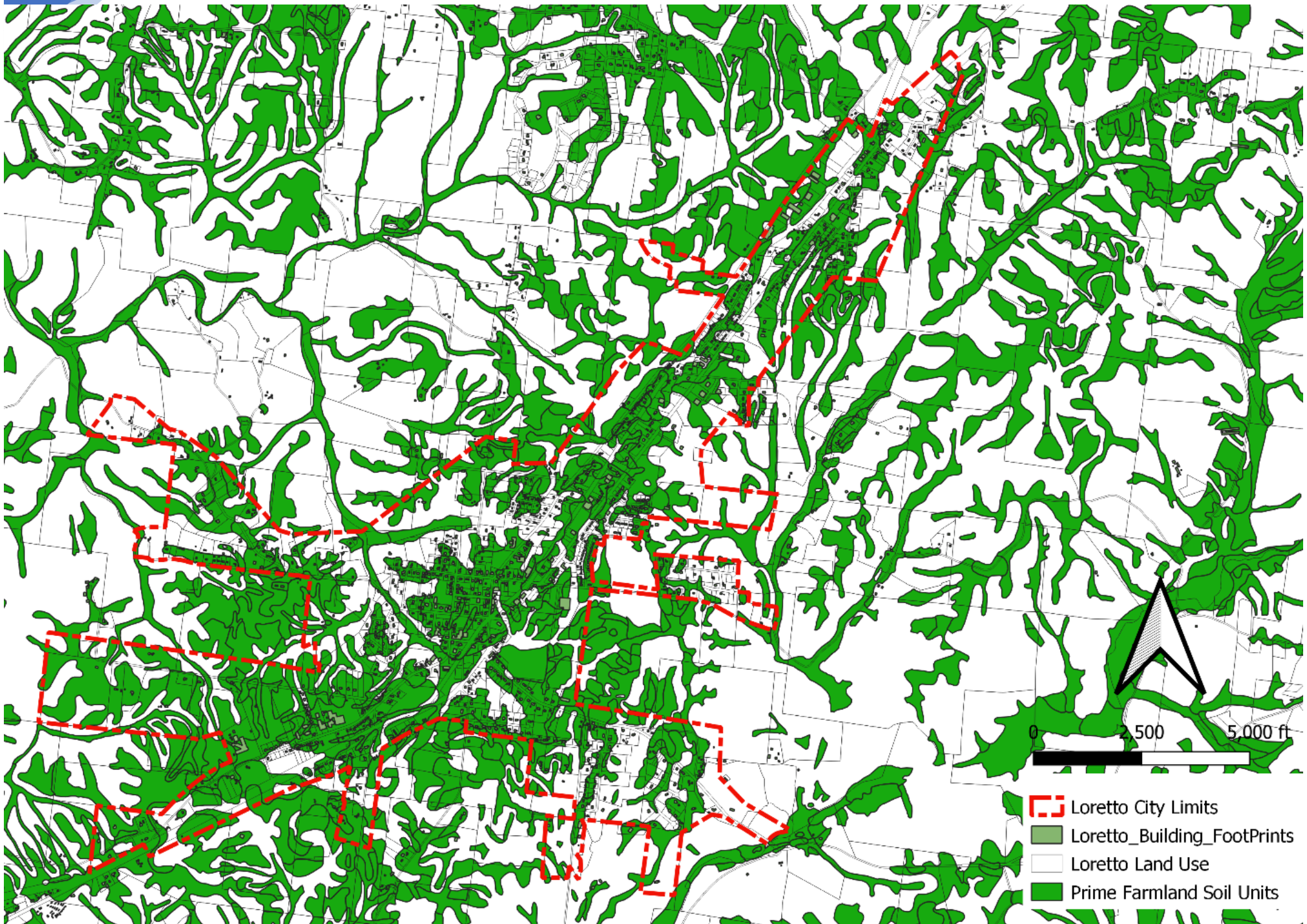
0 750 1,500 ft



# Loretto Bluewater Creek Flood Area



-  Loretto City Limits
-  National Hydrography Dataset- Waterbody
-  National Hydrography Dataset- Flowline
-  Lawrence County Parcel Data
-  Loretto Building Footprints
-  FEMA Flood Zones (Zone A)
-  Special Flood Hazard Area (Zone A)



## THE PEOPLE

Three waves of migration to Loretto in its early history established a community of immigrant descent. Following incorporation in 1950, the United States Census Bureau began tracking population and other demographic data for the City of Loretto. The first Census for the city was conducted in 1960 and occurred each ten years after that. The American Communities Survey, which bases its estimates on a survey of households collected annually and then combined into three-year and five-year estimates, provides updates in the interim along with a margin of error for sampled data. The most recent population estimates from 2019 place the population of Loretto at 1,756, up slightly from 1,714 in the 2010 decennial census. With exception of 1980-1990, when the city lost close to one hundred people, Loretto has grown a little each decade since it incorporated.

### Population by Age, 2019

| Year       | 1960 | 1970 | 1980 | 1990 | 2000 | 2010 | 2019* |
|------------|------|------|------|------|------|------|-------|
| Population | 929  | 1375 | 1612 | 1515 | 1665 | 1714 | 1756  |

The population tends to be older, with a median age of 48.2 years compared to a statewide median of 38.7. This age dynamic is reflected in a slightly smaller percentage of school age children, moderately smaller percent of college age adults, but significantly smaller percentage of young adults. Adult and older adult populations are a significantly larger percentage of the total population in the City of Loretto compared to the State of Tennessee.

### Population by Age, 2019

|                        | Loretto | Pct. of Total | Tennessee | Pct. of Total |
|------------------------|---------|---------------|-----------|---------------|
| Total                  | 1,756   | 100%          | 6,709,356 | 100%          |
| Preschool (0 to 4)     | 112     | 6.40%         | 406,438   | 6.10%         |
| School Age (5 to 17)   | 271     | 15.40%        | 1,098,482 | 16.40%        |
| College Age (18 to 24) | 113     | 6.40%         | 617,043   | 9.20%         |
| Young Adult (25 to 44) | 305     | 17.40%        | 1,749,986 | 26.10%        |
| Adult (45 to 64)       | 569     | 32.40%        | 1,762,283 | 26.30%        |
| Older Adult (65 plus)  | 386     | 22.00%        | 1,075,124 | 16.00%        |
| Median Age*            | 48.2    |               | 38.7      |               |

Source: U.S. Census Bureau, American Community Survey, latest 5-Year Estimates

## HOUSING

According to U.S. Census estimates, the City of Loretto has approximately 765 total housing units, with a 91.9% occupancy rate and 8.1% vacancy rate. Of the total, 657 were 1-unit detached homes, typically associated with single family housing, six were 1-unit detached, typically townhomes, and the remainder were 2-unit or larger, apartment-style homes in various configurations. There were forty-eight mobile homes. Of the estimated 703 occupied units, 520 were owner-occupied and the rest rental units. Owner-occupied vacancy was estimated at 2% while rental vacancy was estimated to be 0%. Housing stock is aged. The median year structures were built was 1970. The median value of an owner-occupied unit was \$94,000. Housing availability has been cited as a significant issue in Loretto.

## THE ECONOMY

The City of Loretto's economic base is divided between retail commercial and light manufacturing

Based on 2018 U.S. Census estimates, there were 495 individuals employed in the City of Loretto, with seventy-eight residents and the rest (417) commuting from outside of Loretto. The employment base in Loretto was mostly manufacturing (39.2%), retail trade (25.9%) and assorted services.

The largest employers are in retail and manufacturing. According to 2018 Census data, there were 771 Loretto residents aged sixteen and older who worked living in Loretto, and 693 commuted outside for employment. For Loretto's residents commuting to employment in other locations, the largest sectors are manufacturing (21.7%), retail trade (13.0%), educational services (12.5%) and healthcare and social assistance (12.5%). Employment sought by Loretto residents elsewhere typically has higher wages and is filled by workers with higher education levels.

### Employment Data, 2018

|                           | Jobs in Loretto |        | Loretto Residents' Jobs |        |
|---------------------------|-----------------|--------|-------------------------|--------|
|                           | 2018            |        | 2018                    |        |
|                           | Count           | Share  | Count                   | Share  |
| <b>Total All Jobs</b>     | 495             | 100.0% | 771                     | 100.0% |
|                           |                 |        |                         |        |
| <b>Jobs by Worker Age</b> | 2018            |        | 2018                    |        |

|  | Count | Share | Count | Share |
|--|-------|-------|-------|-------|
| Age 29 or younger  | 131   | 26.5% | 184   | 23.9% |
| Age 30 to 54   | 241   | 48.7% | 401   | 52.0% |
| Age 55 or older  | 123   | 24.8% | 186   | 24.1% |
| <b>Jobs by Earnings</b>                                    |       |       |       |       |
|  | 2018  |       | 2018  |       |
|  | Count | Share | Count | Share |
| \$1,250 per month or less                                  | 144   | 29.1% | 198   | 25.7% |
| \$1,251 to \$3,333 per month                               | 199   | 40.2% | 294   | 38.1% |
| More than \$3,333 per month                                | 152   | 30.7% | 279   | 36.2% |
| <b>Jobs by NAICS Industry Sector</b>                       |       |       |       |       |
|  | 2018  |       | 2018  |       |
|  | Count | Share | Count | Share |
| Agriculture, Forestry, Fishing and Hunting                 | 1     | 0.2%  | 3     | 0.4%  |
| Mining, Quarrying, and Oil and Gas Extraction              | 0     | 0.0%  | 1     | 0.1%  |
| Utilities  | 0     | 0.0%  | 3     | 0.4%  |
| Construction   | 0     | 0.0%  | 44    | 5.7%  |
| Manufacturing  | 194   | 39.2% | 167   | 21.7% |
| Wholesale Trade  | 36    | 7.3%  | 34    | 4.4%  |
| Retail Trade   | 128   | 25.9% | 100   | 13.0% |
| Transportation and Warehousing                             | 0     | 0.0%  | 20    | 2.6%  |
| Information  | 26    | 5.3%  | 7     | 0.9%  |
| Finance and Insurance                                      | 7     | 1.4%  | 26    | 3.4%  |
| Real Estate and Rental and Leasing                         | 0     | 0.0%  | 7     | 0.9%  |
| Professional, Scientific, and Technical Services           | 6     | 1.2%  | 21    | 2.7%  |
| Management of Companies and Enterprises                    | 0     | 0.0%  | 9     | 1.2%  |
| Administration & Support, Waste Management and Remediation | 0     | 0.0%  | 22    | 2.9%  |
| Educational Services                                       | 0     | 0.0%  | 88    | 11.4% |
| Health Care and Social Assistance                          | 4     | 0.8%  | 96    | 12.5% |
| Arts, Entertainment, and Recreation                        | 0     | 0.0%  | 3     | 0.4%  |

|   |              |              |  |              |              |
|---|--------------|--------------|--|--------------|--------------|
| Accommodation and Food Services                                   | 49           | 9.9%         |  | 63           | 8.2%         |
| Other Services (excluding Public Administration)                  | 13           | 2.6%         |  | 12           | 1.6%         |
| Public Administration   | 31           | 6.3%         |  | 45           | 5.8%         |
| <b>Jobs by Worker Educational Attainment</b>                      |              |              |  |              |              |
|   | <b>2018</b>  |              |  | <b>2018</b>  |              |
|   | <b>Count</b> | <b>Share</b> |  | <b>Count</b> | <b>Share</b> |
| Less than high school   | 60           | 12.1%        |  | 73           | 9.5%         |
| High school or equivalent, no college                             | 123          | 24.8%        |  | 204          | 26.5%        |
| Some college or Associate degree                                  | 130          | 26.3%        |  | 174          | 22.6%        |
| Bachelor's degree or advanced degree                              | 51           | 10.3%        |  | 136          | 17.6%        |
| Educational attainment not available (workers aged 29 or younger) | 131          | 26.5%        |  | 184          | 23.9%        |
| U.S. Census Bureau, Census OnTheMap                               |              |              |  |              |              |

### Employment & Income

| Labor Force (persons working in the area) (2019)                             | Unemployment Rate (2019) | Median Household Income (2019) | Median Family Income (2019) | Poverty Rate (2019) | Mean Travel Time to Work (minutes) (2019) |
|--|--------------------------|--------------------------------|-----------------------------|---------------------|---|
| 768  | 4.7                      | \$44,063                       | \$53,359                    | 17.3                | 30.4                                      |
| Source: U.S. Census Bureau, American Community Survey, 2019 5-Year Estimates |                          |                                |                             |                     |   |

### Labor Force Information

|                   | Loretto city, Tennessee |           |
|-------------------|-------------------------|-----------|
|                   | Loretto city, Tennessee | Tennessee |
| Total Labor Force | 768                     | 3,282,671 |
| Employed          | 732                     | 3,109,872 |
| Unemployed        | 36                      | 172,799   |
| Unemployment Rate | 4.7                     | 5.3       |

Source: U.S. Census Bureau, American Community Survey, 2019 5-Year Estimates

## HOUSING

### Housing units

|   | Loretto city,<br>Tennessee | Pct. of<br>Total | Tennessee<br>Units | Pct. of<br>Total |
|---|----------------------------|------------------|--------------------|------------------|
| Total Housing Units                     | 765                        | 100.00%          | 2,963,486          | 100.00%          |
| Owner Occupied                          | 520                        | 68.00%           | 1,722,247          | 58.10%           |
| Renter Occupied                         | 183                        | 23.90%           | 875,045            | 29.50%           |
| Vacant For Seasonal or Recreational Use | 8                          | 1.00%            | 69,930             | 2.40%            |
| 1-Unit (Attached or Detached)           | 610                        | 79.70%           | 1,905,092          | 64.30%           |
| 2 - 9 Units                             | 20                         | 2.60%            | 261,611            | 8.80%            |
| 10 - 19 Units                           | 21                         | 2.70%            | 97,713             | 3.30%            |
| 20 or more Units                        | 4                          | 0.50%            | 111,421            | 3.80%            |
| Built prior to 1940                     | 85                         | 11.10%           | 173,638            | 5.90%            |

Source: U.S. Census Bureau, American Community Survey, 2019 5-Year Estimates

### Households

|                       | Loretto city,<br>Tennessee | Pct. of<br>Total | Tennessee<br>Households | Pct. of<br>Total |
|-----------------------|----------------------------|------------------|-------------------------|------------------|
| Total Households      | 703                        | 100.00%          | 2,597,292               | 100.00%          |
| Family Households     | 455                        | 64.70%           | 1,708,970               | 65.80%           |
| Married with Children | 117                        | 16.60%           | 453,419                 | 17.50%           |

|  |     |        |         |        |
|--|-----|--------|---------|--------|
| Married without Children   | 253 | 36.00% | 800,777 | 30.80% |
| Single Parents   | 45  | 6.40%  | 234,095 | 9.00%  |
| Other  | 40  | 5.70%  | 220,679 | 8.50%  |
| Non-family Households  | 248 | 35.30% | 888,322 | 34.20% |
| Living Alone   | 219 | 31.20% | 734,135 | 28.30% |
| Average Household Size   | 2.5 |        | 2.5     |        |
| Average Family Household Size  | 3.2 |        | 3.1     |        |
| Source: U.S. Census Bureau, American Community Survey, 2019 5-Year Estimates |     |        |         |        |

## EXISTING LAND USE

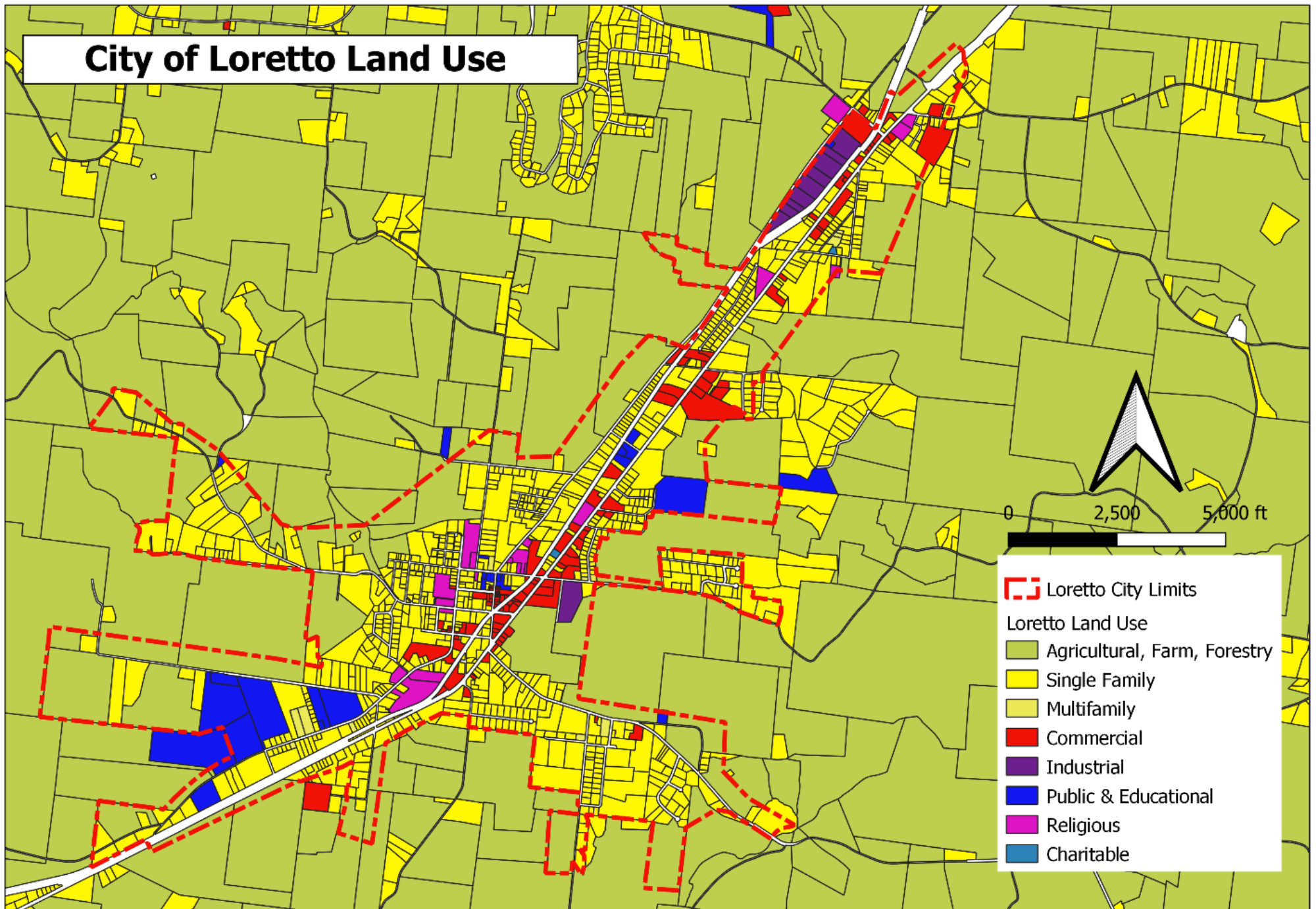
There are approximately 1036 parcels of land in Loretto with a total land area of 1755 acres.

### Land Use, Land Areas, Parcel Count and Percent of Area and Parcels

| Land Use Classification | Parcel Count | Percent of Count | Area | Percent of Area |
|-------------------------|--------------|------------------|------|-----------------|
| Single Family           | 848          | 81.9%            | 1079 | 61.5%           |
| Commercial              | 113          | 10.9%            | 124  | 7.1%            |
| Public                  | 19           | 1.8%             | 121  | 6.9%            |
| Religious               | 16           | 1.5%             | 39   | 2.2%            |
| Multifamily             | 15           | 1.4%             | 14   | 0.8%            |
| Agriculture             | 12           | 1.2%             | 335  | 19.1%           |
| Industrial              | 10           | 1.0%             | 42   | 2.4%            |
| Charitable              | 2            | 0.2%             | 1    | 0.1%            |
| Total                   | 1036         | 100.0%           | 1755 | 100.0%          |



## City of Loretto Land Use



## LORETTO NEIGHBORHOODS AND DISTRICTS

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### DOWNTOWN

Downtown Loretto is located along two blocks of Main Street from West Commerce to Church Street. Broad Street intersects Main Street from the west, forming a T-intersection. Traditional downtown commercial structures extend north and south for several parcels. At least one structural failure and one vacancy midblock have left gaps in the façade. Weathers Park occupies one quarter of the block at the southwest corner of North Main and West Commerce. The City Library is on the opposite corner. South of the library, the city has a public works maintenance shop adjacent to Main Street and extending to the east.

### DOWNTOWN RESIDENTIAL

A mix of historic and contemporary structures are in the blocks immediately adjacent to downtown. The anchor of the district is Sacred Heart Church, located at the intersection of Church Street and 2<sup>nd</sup> Ave S. on one quarter of an undivided block, which has the scale of a full downtown city block. The railroad forms the eastern boundary. Vine Street is the approximate southern boundary. The western and northern edges are not clearly defined, with similar residential housing located several blocks past 5<sup>th</sup> Avenue to the west and Commerce Street to the north. western boundary is about 5<sup>th</sup> Ave. S., and Commerce forms the northern boundary. There is not a clear street marking a separation between developments or the end of one neighborhood and beginning of another. In this part of town, lots are about one-third-acre in area.

### HIGHWAY CORRIDOR COMMERCIAL

Highway commercial development extends to either side of Highway 43 for the length of the city. Interspersed throughout are residential houses and adjacent agricultural territory. Most of the the city's commercial property is located along Highway 43. This includes many retail establishments, service stations, the City's grocery store, equipment sales and services, and light industrial services.

### SMALL-TOWN/RURAL RESIDENTIAL

Most developed parcels are small town/rural residential in character. A few conventional subdivisions were platted in the 1970s, 1980s, and 1990s, framed by local residential streets, and elsewhere homes generally lined existing streets dating back to the City's early history, its rural collectors, and major arterial. Development density varies across the city, with the most common residential lots being in the range of 1/2-acre to 2-acres. The average lot citywide was 1.16 acres. Lot density is irregular citywide, but sections that were divided in the last 50 years or so have similar area, density, and placement of houses. Subdivisions include (developed lots, average size): Cherokee Hills (8, 0.74 acres, c. 2000), Green Acres (52, 0.50 acres, c. 1975-1985), Hillwood (15, 1.41 acres, c. 1980-1990), Mill Creek (25, 0.61 acres, c. 1976-1984), and Pleasantview Estates (44, 0.81

acres, c. 1972-1984; c. 1998-2005). There are also numerous large lot residential and residential-agricultural parcels throughout town.

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## PUBLIC LAND USES

Public land uses include governmental property of the City of Loretto, Lawrence County, public utilities, and educational facilities. City property includes City Hall, park and recreation property, the offices and operations facilities of the City water and sewer department, public works, and school properties. These uses are located at various locations across the city, positioned to be convenient to the customers served or to the services provided. City Hall is located adjacent to Highway 43 and has space for Council meetings,

Loretto has three recreational facilities consisting of two city parks and a sports complex. Weathers Park is adjacent to downtown Loretto and located beside the Loretto Senior Center. Weathers Park is on Commerce Street just north of downtown. Weathers Park is a mostly a passive park with benches and a pavilion. It provides facilities for passive recreation, walking, and for community gatherings, regularly hosting events like the Farmer's Market, car shows, and community festivals. Loretto City Park is located east of Highway 43 and hosts a civic center, passive recreation facilities, walking trails, tennis courts, playgrounds, a two t-ball fields. Loretto City Park is adjacent to a recently acquired open space parcel that connects to a third parcel adjacent to Dixon Branch off Cherokee Hills Drive. The Loretto Sports Complex is located adjacent to the school properties between Second Avenue South and Riddle Lane. The Sports Complex has four baseball fields suitable for high school, youth league, and travel ball competition and one youth t-ball field.

Loretto Library is downtown on Commerce Street across Main Street from Weathers Park. Together, these features form the north gateway to downtown Loretto. Loretto Library is a branch of the Lawrence County Public Library established in 1988 in a repurposed residential structure.

The city maintenance shop is located on Main Street immediately south of the library and across from Weathers Park. It contains a garage, workshop, storage, and parking facilities for City trucks. It is located at the former location of City Hall before it moved to Highway 43.

The city owns a parcel on First Avenue North across from the United Methodist Church.

City water tower north adjacent to Old Jackson Highway in an industrial area.

The Lawrence County Board of Education Educational owns and operates South Lawrence Elementary School and Loretto High School. These schools are located on Second Avenue South. South Lawrence Elementary had a 2020 school year enrollment of 597, up from 557 students in 2018 of serve, in pre-Kindergarten through eighth grade. Loretto High School serves students in grades 9 to 12 and had a 2020 enrollment of 469 in 2020, down from 518 in 2018. Loretto High School has a 97.8% four-year graduation rate in 2020. Over 63% of graduates enrolled in postsecondary schools to continue education.

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## RELIGIOUS AND PHILANTHROPIC

Numerous churches are found in the City of Loretto. One of the most prominent is the Sacred Heart Church located near downtown Loretto. Other notable churches include the Busby Church of God, Faith Baptist Church, First Baptist Church, Loretto Church of Christ, First United Methodist Church on

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## AGRICULTURAL AND FORESTRY

Large tracts of agricultural, farm, and forest property encircle Loretto and contribute to its rural character. These are working lands that produce agricultural products, and they occupy the bulk of consolidated land immediately adjacent to Loretto.

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## INDUSTRIAL

The majority of Loretto's industrial property is located at the northern city limits adjacent to Old Jackson Highway immediately west of Highway 43. A district of about a dozen light industrial operations are located along this route in this location. The City has acquired new property across from these parcels with plans for future development.

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## PUBLIC SERVICES AND CAPITAL IMPROVEMENTS

The City of Loretto has all the public services and infrastructure needed to support existing and proposed new growth and development, including police, fire, and ambulance services, public water and wastewater, and telephone service and highspeed fiber internet service provided through Loretto Telecom.

## FUTURE LAND USE AND DEVELOPMENT PLAN

This section of the plan contains recommendations for a Future Land Use and Development Plan for the City of Loretto. The plan is a useful sketch of possible land use configurations that complement and enact the goals and objectives of the comprehensive plan. The plan is a guide for decision making and is not a prescriptive regulation. Instead, it should be used to help guide aspirational decision making as new opportunities for growth and development occur in Loretto. Although sketched with defined borders, the plan's recommendations set broad value-based targets that serve as parameters for resolving important questions that arise in the practical application of the plan's aspirations to land use decisions that arise in a day-to-day context. By referencing the plan, its goals and objectives, and the City's overall understanding of a desired future state, new development and redevelopment can be guided toward more effective outcomes that preserve community character and quality of life.

### GOALS AND OBJECTIVES

This section restates the comprehensive plan's goals and objectives, which have been derived from research and stakeholder input. These policy standards are the heart of the comprehensive plan's policy recommendations, drive the plan's broader land use planning, and should be referenced frequently throughout decision making processes that affect land development in the City of Loretto.

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#### GOAL 1: ECONOMIC DEVELOPMENT: DEVELOP THE LOCAL ECONOMY WITHOUT STRAINING SOCIAL, ENVIRONMENTAL, OR ECONOMIC SYSTEMS.

- 1.1 Downtown Loretto: Make Downtown Loretto into a place to gather and exchange ideas, goods, and services with improvements to its appearance, variety, accessibility, and activities.
  - a. Promote a mix of uses downtown that includes commercial variety and convenient access to housing.
  - b. Improve access to downtown from all areas of town.
  - c. Promote clean and attractive downtown appearance.
  - d. Enforce building codes to abate hazards and prevent further deterioration.
  - e. Improve wayfinding and signage to and within downtown from across town.
  - f. Provide adequate parking in balance with walkability downtown.
- 1.2 Business and Industry: Support local business and industry and new industry that may wish to develop in Loretto with sufficient available land, adequate infrastructure and public services for business retention, expansion, and recruitment.

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#### GOAL 2. COMMUNITY IMAGE: DEVELOP INTO A PLACE WITH A STRONG AND APPEALING IMAGE THAT CONVEYS HIGH LEVELS OF COMMUNITY PRIDE IN A SAFE, VISUALLY, AND AESTHETICALLY ATTRACTIVE COMMUNITY.

2.1 Gateways, Signage, and Image Corridors: Develop principal highways and streets into appealing image corridors.

- a. Keep highways and streets free of litter and visual clutter
- b. Use landscaping to beautify streets and major corridors
- c. Develop wayfinding standards reflecting the City's unique character

2.2 Property Maintenance: Develop and enforce property maintenance ordinances that are adequate to promote community pride, cleanliness, and public safety.

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### GOAL 3. HOUSING: PROMOTE A MIX OF HOUSING TYPES THAT ALLOW FOR POPULATION GROWTH WITHOUT UNDUE FINANCIAL BURDEN.

3.1 Annexation and growth management: Promote infill development and density within the City Limits and ensure that area annexed into the city is carefully planned and zoned and meets a need that is not provided elsewhere in the city limits.

3.2 Housing Choice and Placement: Allow flexible infill development that promotes a variety of housing types, lot sizes, and opportunities to expand owner-occupied and rental housing.

3.3 Codes and Enforcement: Continue the State Residential Building Code program and evaluate property maintenance codes enforced through contracts with qualified inspectors, as needed.

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### GOAL 4. TRANSPORTATION AND INFRASTRUCTURE: DEVELOP AND MAINTAIN EFFICIENT, SAFE, AND ECONOMICAL INFRASTRUCTURE SYSTEMS TO SUPPORT EXISTING AND NEW DEVELOPMENT.

4.1 Highway 43 and Principal highway frontage: ensure the mobility and safety of highway infrastructure is preserved through proper access management.

4.2 New Street Development: Develop new streets to a standard that ensures safe and convenient access to adjacent property, long life, and financial feasibility.

4.3. Bicycle and Pedestrian Connectivity: Provide alternative access to major activity centers with bicycle and pedestrian facilities.

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### GOAL 5. PUBLIC SERVICES: MAINTAIN HIGH-QUALITY PUBLIC SERVICES TO SUPPORT CURRENT AND FUTURE DEVELOPMENT AND QUALITY OF LIFE.

5.1 Parks and Recreation: Develop a comprehensive system of parks, open space, and trails

5.2 Water and Wastewater: Ensure adequacy of water and wastewater for all existing and proposed new development

5.3 Police and Fire: Ensure adequacy of personnel, equipment, and training for continued high-quality public safety; maintain the City of Loretto's excellent ISO rating

## FUTURE LAND USE AND DEVELOPMENT PLAN

This section provides an illustration of the Future Land Use and Development Plan for the City of Loretto. By visualizing the improvements and layout of development, the following map provides a

quick point of reference, but it should not be viewed independently as a source of guidance for decision making. Instead, it should be viewed in conjunction with the plan's goals and objectives and the context of each development proposal to reach a holistic understanding of opportunities to further the goals and objectives of the comprehensive plan.

## DISTRICTS AND THEIR CHARACTER

### DOWNTOWN COMMERCIAL DISTRICT

A traditional downtown served as the commercial and civic center of the community. Loretto's downtown once filled this role in community life but much of the vibrancy of commerce and civic life has shifted to auto-oriented locations in the past few decades. Realistically, downtown will not return to its former role and function in the community; however, it can be restored to a central and vibrant area with care and attention to the details that matter. These include good layout and design, maintenance and preservation, a healthy mix of competitive land uses, and activated spaces.




Layout and design features include pedestrian accessibility from adjacent districts and shallow building with buildings fronting directly on the sidewalks and constructed in rows. Existing building stock needs to be maintained to preserve it since modern construction only imitates the styles of the past. Where new construction is feasible as infill, it should front directly on the sidewalks.

Parking should be provided on the street or shielded in the rear of buildings.







A good mix of uses requires flexibility to experiment with different business models, while preserving the structural integrity of existing, historic buildings. This means permitting both residential and a variety of commercial activities downtown, so long as they do not create disturbances to adjacent neighborhoods. This fosters resilient, adaptive reuse of land and structures needed to support a variety of successful small businesses downtown, which will stabilize occupancy and property values, leading to a greater likelihood of preserving the district.

Finally, the public space downtown should be activated through efforts to improve appearance and attract people to downtown Loretto. Many of these activities are already underway, with new murals in place, improvements to public facades, park improvements, and a number of events planned each year. Extending events into and through downtown and further focusing on appearance and connectivity throughout the city will help to facilitate more activity in downtown's spaces.

# LEGEND

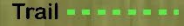
 City Limits


## CURRENT DEVELOPMENT

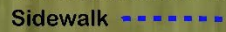
-  Agricultural
-  Single-Family Residential
-  Multiple Family Residential
-  Commercial
-  Industrial
-  Public, Educational, Religious, and Nonprofit


## FUTURE DEVELOPMENT

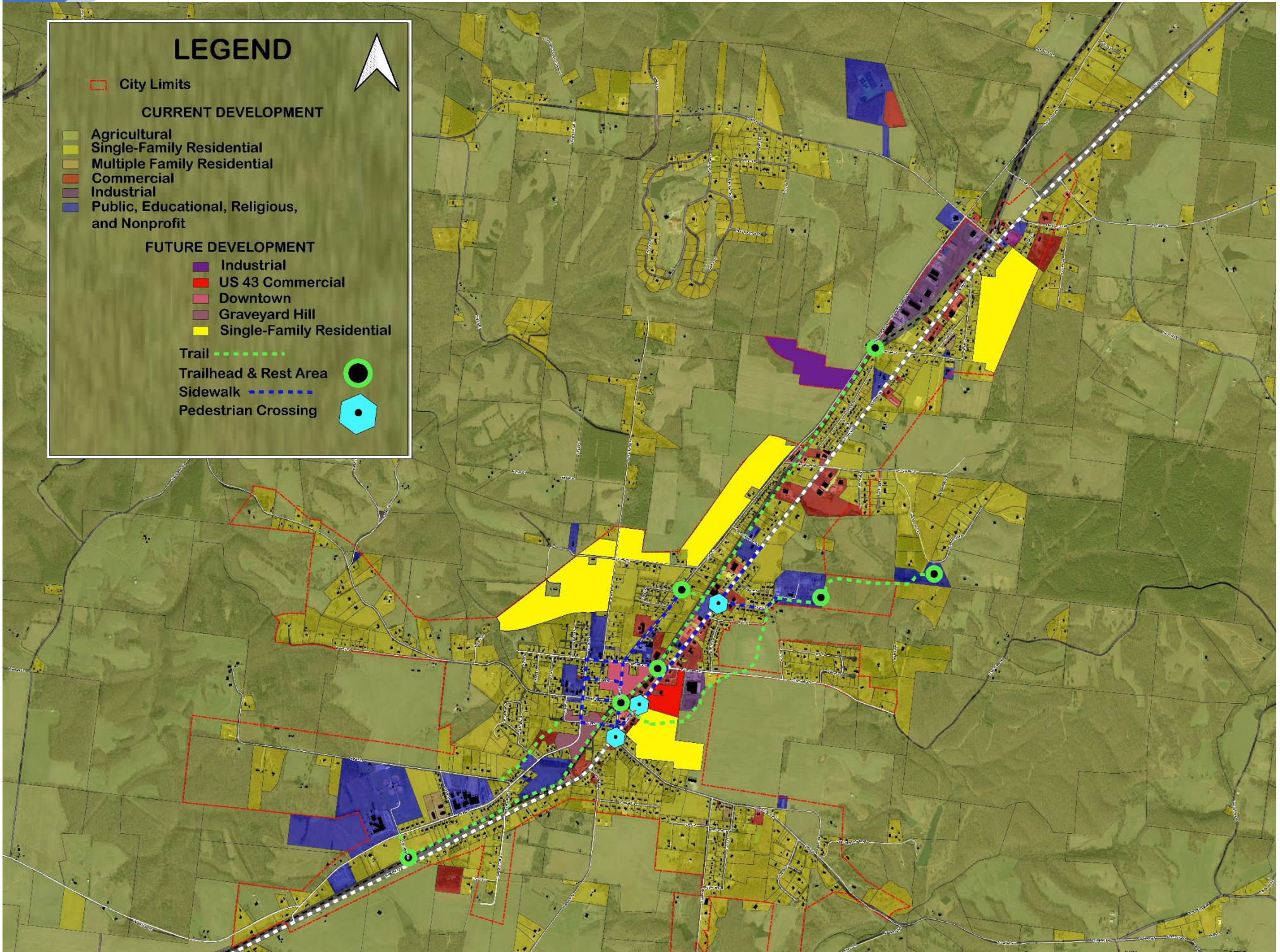
-  Industrial
-  US 43 Commercial
-  Downtown
-  Graveyard Hill
-  Single-Family Residential

Trail 

Trailhead & Rest Area 

Sidewalk 

Pedestrian Crossing 



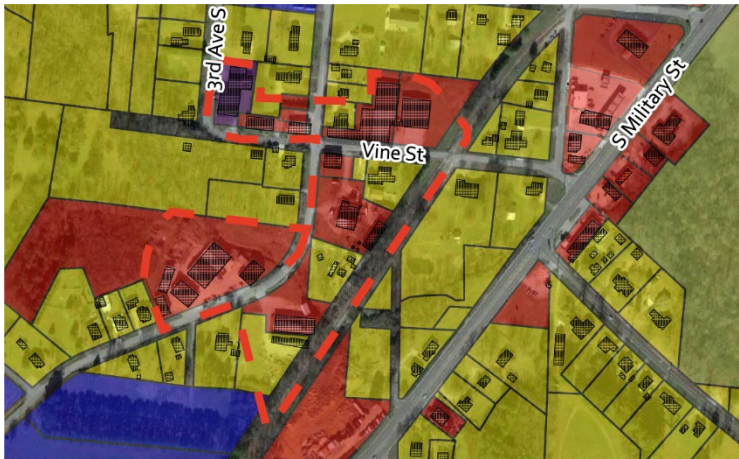


## DOWNTOWN HISTORIC RESIDENTIAL

The area adjacent to the downtown commercial district is used for single-family housing. The street design recalls an earlier era when street grids formed city blocks that were designated before development occurred. Gradually over time, demand for new housing spurred new home construction, leading to a mix of historic and modern homes that fit together as one neighborhood, despite age differences, because the street grids, lot sizes and building setbacks, form a consistent and coherent pattern. These design features and the presence of historic homes gives this district a distinctive appearance, appeal, and place in Loretto.

Efforts that preserve and maintain buildings and property are important to preventing declined in this district, with its many older homes. Ensuring older housing stock and its heritage and cultural significance are not lost should be a priority in this area adjacent to downtown. Community cleanups and infrastructure maintenance are part of the solution, which can be organized by the city. Another part, however, is code enforcement, which ties back to the City's need for housing as well as the need to preserve this district. The City participates in the State of Tennessee's residential building permit program, which applies to new construction and large additions, but may struggle with property maintenance standards in the absence of a local code enforcement officer. To address housing shortages, however, the city should look to increase density in this area by allowing smaller lot sizes and setbacks and permitting both 1 and 2-family dwellings and promoting infill development of accessory dwelling units and new, independent housing units.

## GRAVEYARD HILL



This district is unique in Loretto for its industrial and commercial heritage. Preserving the image of this district will require considering the heritage of the mill and other industrial buildings, the commercial structures that historically supported industry, and the mix of housing that has grown up between these other uses.

Development in this district should promote this heritage, preserving the historical character of industry and commerce, while maximizing the contribution of this heritage to the City's unique local landscape. As such, new industry should be restricted but existing buildings should be allowed to continue with minimal change to external features. Meanwhile, the visual appeal of the district can be enhanced with new infrastructure, signage, and the gradual redevelopment of adjacent residential into complementary housing, which might include single-family and duplexes.

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## HIGHWAY 43 CORRIDOR COMMERCIAL

Highway 43 presents an opportunity and a challenge that is not unusual for small towns. As the City's main commercial and transportation corridor, it affords the highest visibility to travelers and greatest opportunity for auto-oriented uses. However, it is also the most vital transportation linkage through Loretto and, therefore, must be approached cautiously to preserve its transportation functions, promote safety, and limit the negative visual impacts that can result from intense highway commercialization. To promote a more harmonious corridor, which contributes to the City's quality of life, transportation needs, and economic development, the city should adopt zoning and development codes that promote a welcoming, safe, and appealing landscape. This means prioritizing safety, appearance, and accessibility- sometimes above the cost of development and immediate tax revenue impacts. Eventually, however, planned growth and development, which prioritizes safe access and appearance, will pay higher dividends as an investment in the City of Loretto than can be realized by short-sighted, strip commercial development. In addition, the City should maximize the advantage of auto-accessible property to promote additional housing by permitted multiple family housing in its highway commercial districts.

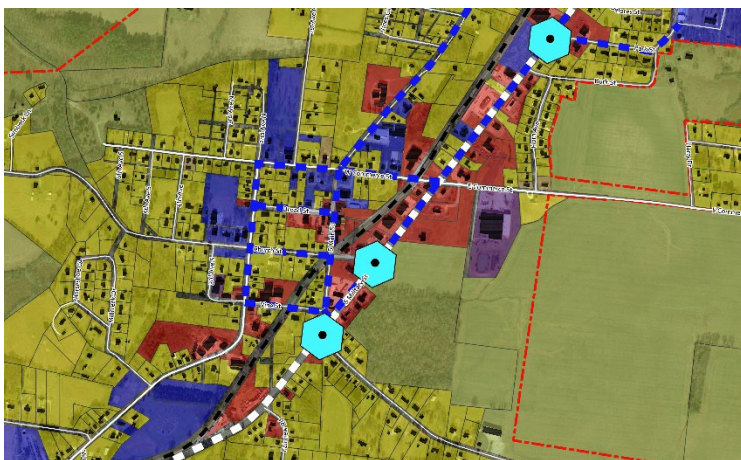
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## SINGLE-FAMILY RESIDENTIAL

Given the City's current need for housing, the highly regulated single-family district should be abandoned in favor of districts that permit, at a minimum, duplexes, and townhomes by right in new developments and its built-up neighborhoods. This will allow new subdivisions to choose whether to build at higher density while permitting infill development at higher densities in existing neighborhoods. Adding these higher density housing types as "by right" options for owners to choose will add new growth potential into already served areas of Loretto while minimizing the degree to which acute controversy can prevent community-wide priorities from being advanced in Loretto.

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## SIDEWALK AND PEDESTRIAN CROSSINGS



The city has an excellent sidewalk and pedestrian plan in place already, which has been incorporated into the comprehensive plan's recommendations. By ensuring pedestrian access to important locations, Loretto advances numerous planning objectives, including accessibility to all residents regardless of vehicle ownership and promoting a visual standard that reflects the civic pride that residents have in their community. Although sidewalks are expensive improvements, they are essential for serving all members of the community and they provide a visual line that clearly

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differentiates between public and private spaces. These are prominent features of pedestrian access that, along with obvious public safety concerns, help to execute other concurrent planning goals.

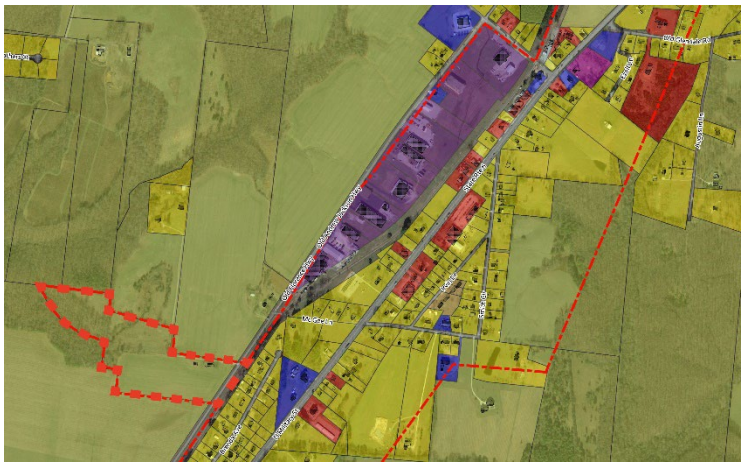
### TRAIL AND TRAILHEAD



Like sidewalks, the city already has an excellent recreation master plan, which is incorporated into the comprehensive plan. The comprehensive plan builds on the recreation master plan with the addition of one additional trail linkage between public park properties. The existing City Park and proposed new parkland to the east should be linked together with the central pedestrian facilities to provide safe crossings and

a linear park feature across the City of Loretto. With planning, these can be platted and dedicated as new development occurs, which will lower the cost and increase the likelihood of implementation.

### INDUSTRIAL



The City has sufficient industrial property to support its expected development in the next 20 years. However, in planning for the future, as vacant industrial property is developed, Loretto will need to look for additional property to devote to longer-term economic development. In general, Loretto should restrict industrial development to districts adjacent to existing industry, which

concentrates the impact of these uses and allows a more permissive approach to other uses. Ensuring adequately prepared sites are provided in advance of a need for them ensures the city is ready to take advantage of new economic development opportunities as they arise from expansion or new industry locations in Loretto.

### CURRENT DEVELOPMENT

To the maximum extent possible, current development should be recognized as “by right” in existing built-up areas of Loretto. Rather than planning for perfection, this allowance permits a degree of serendipitous imperfection to continue in Loretto, which is especially evident in the ways in which

earlier districts developed. In these locations, the major considerations were planning for infrastructure systems (including septic waste disposal, now obsolete) and market demand for housing and commerce. Although modern life has more opportunities for disruption in existing neighborhoods, owing largely to the impact of automobiles and production, to the greatest extent possible, the City's planning should seek a balance between a minimalist approach that encourages new development and redevelopment and regulatory interventions that prevent congestion, noise, noxious fumes, and other impacts that would disrupt use and enjoyment of adjacent properties. This means minimal restrictions on nonconformity and redevelopment in existing districts, so long as impacts are minimal.