

INTRODUCTION AND OVERVIEW

Planning Needs

This *Comprehensive Plan* was undertaken by the local officials of Milford Borough and Milford Township both municipalities in recognition of a number of principal critical community needs:

- to identify and inventory the changes which have taken place in both municipalities over their development histories, and particularly since the adoption of the Borough Comprehensive Plan in 1979, and the Township Comprehensive plan in 1987;
- to establish a framework for the conservation of the historic character, residential neighborhoods, open land, and environment while concurrently providing for sustainable growth and development;
- to provide the foundation for updated land use management tools, principally zoning ordinances and subdivision and land development regulations, to ensure well designed development and to minimize sprawl;
- to organize for the most efficient administration of local government and the delivery of community facilities and services; and,
- to fully explore the possibilities and benefits of inter-municipal cooperation for providing facilities, services and administration.

Gateway Community

Every community is unique in terms of community character and development concerns. Simply stated, the Borough and Township are grappling with and must manage the tremendous population growth occurring in Pike County. Geographically, the Borough and Township lie at the eastern edge of Pike County and adjacent to an early Delaware River ford to and from New Jersey. This position has been key to shaping the area's character and will perpetually affect its future growth and development as Pike County continues as the fastest growing county in the Commonwealth. Today, the River crossing, now a Joint Toll Bridge Commission bridge, carries thousands of vehicles per day between Pike County and the greater New Jersey and New York metropolitan area. Many of these

travelers are second home owners and tourists; however, in recent years, more and more are permanent residents of Pike County commuting to work.

The recent and future growth and development of the Milford Planning Area is aptly described as a *Gateway Community* in Balancing Nature and Commerce in Gateway Communities:

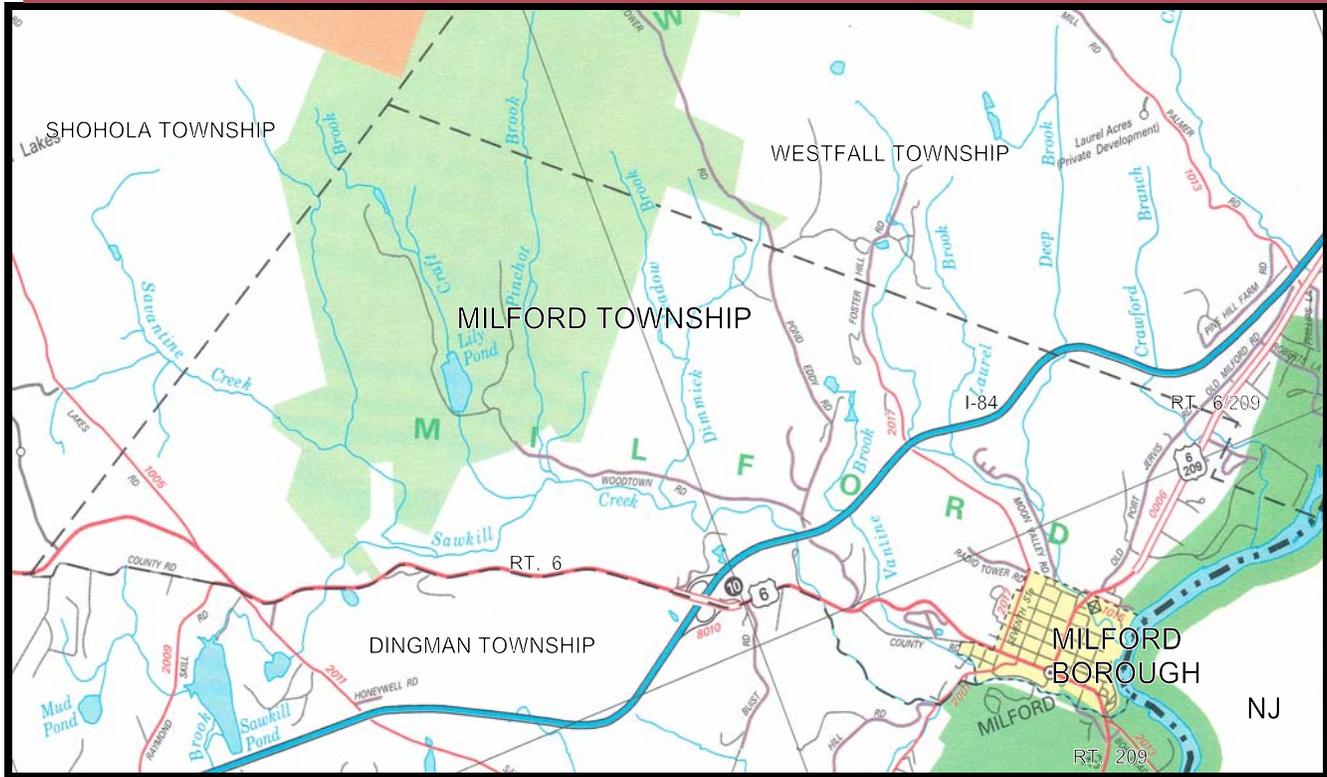
Communities that once promised refuge from the ills of the city have been transformed into congested towns with clogged highways, burgeoning crime rates, and mile after mile of look-alike shopping malls, franchise architecture, and soulless housing tracts.

It should come as no surprise, then, that Americans are once again on the move, this time in a migration that pushes growth even farther into the countryside. Increasing numbers of people are fleeing the suburbs and choosing to live in the small towns and open spaces surrounding America's magnificent national and state parks, wildlife refuges, forests, historic sites, wilderness areas, and other public lands.

Gateway communities – the towns and cities that border these public lands – are the destinations of choice for much of the country's migrating populace. With their scenic beauty and high quality of life, gateway communities have become a magnet for millions of Americans looking to escape the congestion, banality, and faster tempo of life in the suburbs and cities.¹

Unlike many U.S. cities and suburbs, gateway communities offer what an increasing number of Americans value: a clean environment, safe streets, and a friendly, small-town atmosphere. But just as in the suburbs, unplanned growth and rapid development in gateway communities can create the same social and scenic ills from which many Americans are now fleeing. Worse, rising real estate values and higher property taxes brought on by an increased demand for housing can force lifelong residents from the

¹Balancing Nature and Commerce in Gateway Communities, Howe, J., McMahon, and Propst, L., Island press, Wash., D.C., 1997, p. 1.



Milford Borough and Milford Township, Pike County

(PennDOT, Type 10 Map, 1999)

communities they call home. Skyrocketing property values can quickly translate into housing shortages for longtime residents.²

If current demographic trends continue, gateway communities will experience astronomical growth rates for at least the next 20 years.³

The Borough and Township clearly serve as a gateway community lying between the 15,600-acre Delaware Water Gap National Recreation Areas and the Upper Delaware National Scenic and Recreational River, and at the eastern edge of a county which some 95,000 acres of state park, state forest and state game lands. Complementing this public land are the many historic resources highlighted locally by the Pinchot Institute in Milford Township and the Milford Borough Historic District.

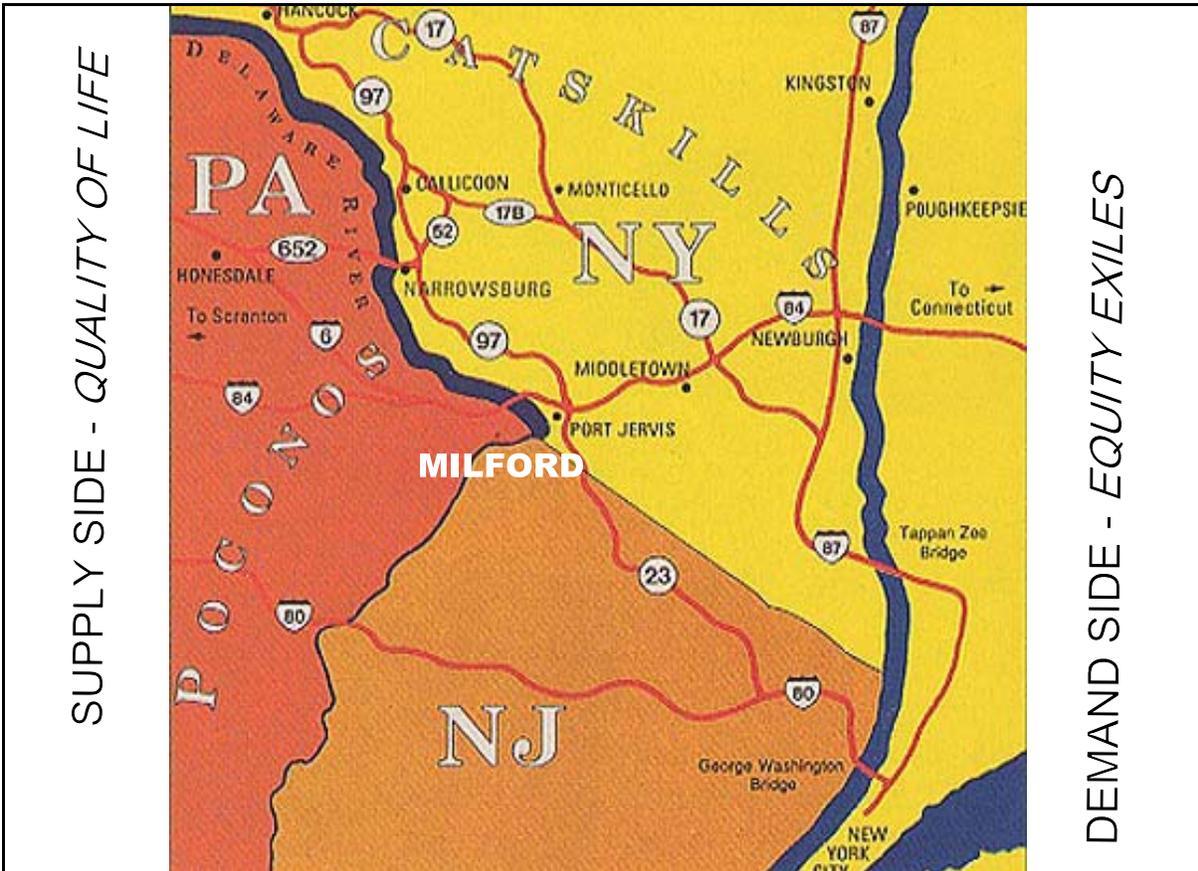
Planning Issues Overview

Although not increasing in population at a rate as high as Pike County and other of its local municipalities, Milford Borough and Milford Township, serving as the gateway, bear much of the traffic destined for other locations in the County. The Borough and township also serve as a principal trade and community activity center for surrounding parts of the County. Route 209 from the south (combined with the New Jersey Route 206 traffic crossing the toll bridge) meets Route 6 in the center of Milford. Route 6 carries traffic west into Pike County and, in combination with Route 209, east to the state line. The recently upgraded State Route 2001 also connects the planning area to Dingman Township and other points to the south. Interstate Route 84 is easily accessible from Route 6 at the Milford Interchange, the northern half of which lies in Milford Township.

The Borough is largely developed with relatively few vacant lots. Commercial development is primarily retail/service found along Broad Street and Harford Street; and, the recent inclusion of many of these commercial structures in a National Historic District, along with the many historic residences in the

²Balancing Nature and Commerce in Gateway Communities, Howe, J., McMahon, and Propst, L., Island press, Wash., D.C., 1997, p. 2.

³Ibid., p. 3.



Borough, highlights the character of the community. Local efforts for community improvement have resulted in the recent installation of new bluestone sidewalks along Broad Street and additional improvements are planned. The Pike County Courthouse and Administration Building are also important elements of the Borough, and along with the commercial zones, have raised the issue of need for additional off-street parking. The Borough is served by a central water supply and the Municipal Authority has upgraded much of the conveyance system and is taking steps to protect the spring water supply and its watershed. The entire Borough relies on on-lot sewage disposal systems and the need for central sewage, along with the potential stimulus of additional development, have become part of the growth and development management discussion.

Much of Milford Township remains undeveloped woodland including some 2,150 acres of State Forest Land, 100 acres owned by the U.S. Forest Service at Grey Towers (The home of Governor Gifford Pinchot), and about 1,300 acres owned by the National Park Service as part of the Delaware Water Gap

National Recreation Area. Most of the Township lies within the Sawkill Creek Watershed which is classified as *exceptional value* by the Pennsylvania Department of Environmental Protection resulting in more stringent environmental standards applied to development.

Most commercial development is located largely along Harford Street just west of the Borough and along Route 6 to the east. Businesses in the Township are also mainly retail and service establishments, with the Altec/Lansing electronics facility the most notable exception. Although not as expansive as many of the residential subdivisions in other Pike County townships, a number of private residential communities are scattered throughout the Milford Township. Farming has essentially vanished from the Township, with the Santos Farm just east of the Borough, the only remaining evidence of the once active agricultural community.

Given the amount of undeveloped land in the Township portion of the planning area and adjoining townships, the attractive lifestyle associated with the

traditional, small town character, and the close proximity to the New Jersey and New York metropolitan and developing areas, continued growth in population and number of housing units and associated commercial development and traffic is expected for the Borough and Township. Clearly, the Milford Borough and Milford Township are poised to become one of the most changing areas of Pike County. This anticipated change presents to the municipalities the challenge of providing public services and facilities to meet the demands of the increasing population. Concurrently, the municipalities are responsible to ensure that the growth and development occurs in accord with sound planning principles with the goal of preserving the environment and community character. In short, the citizens and public officials must resolve the land use conflicts which result from the necessary balance between new development and the need for facilities and services, environmental protection, community character and open land conservation.

This combination of growth and development issues clearly demonstrates the critical need for this *Comprehensive Plan*, continued intermunicipal cooperation, and the consideration of new and innovative land use and community management techniques. Each individual municipality must choose its direction, and continue to work cooperatively to accomplish the goals of the *Plan*.

Planning Process

The comprehensive planning process is being conducted cooperatively under recent amendments to the Pennsylvania Municipalities Planning code. Local planning in the Commonwealth is governed by the Pennsylvania Municipalities Planning Code and this *Comprehensive Plan* was prepared and adopted in accord with Planning Code requirements. The two municipalities, recognizing the changes occurring in the area, came together and organized this intermunicipal planning effort.

The elected officials from Milford Borough and Milford Township organized the planning process, and each governing body appointed four members to the Planning Committee that managed the process. The Milford Borough Municipal Authority played a key role by providing part of the funding for the plan and participating from the perspective of the supplier of public water and potential provider of central sewage service Community Planning and Management, LLC

of Paupack, Pennsylvania, and Shepstone Management Company of Honesdale, Pennsylvania provided professional planning assistance.

In short, the planning process involves finding the sometimes complex answers to three simple questions:

1. Where are we?
2. Where do we want to be?
3. How do we get there?

Where are we? - Background Studies

The initial step in the process is the collection and analysis of information on a wide range of community characteristics and concerns aimed at defining the existing condition of the community and identifying planning implications. This data is compiled in the following sections which are included in the *Plan*:

1. *Community Character and Development History*
2. *Growth and Development, and Existing Land Use*
3. *Natural Features, Land Suitability for Development and Development Concerns*
4. *Demographics and Economic Base*
5. *Financial Analysis*
6. *Community Facilities and Services*
7. *Highways and Transportation*
8. *Planning and Development in Pike County, the Region and Contiguous Municipalities*

Where do we want to be? - Goals and Objectives/ Plans

The *Plan Goals and Objectives* are a vision of how residents and local officials expect the community to develop and evolve into the future. Objectives are specific actions which are designed to achieve goals and satisfy community needs. The *Goals and Objectives* were formulated by the Planning Committee and local officials based on the public participation process and the findings of the background studies. Based on this community vision and the needs identified in the planning process, various plans to guide the future growth and development of the Milford Planning Area were developed and include:

1. *Land Use, Natural Resource Conservation and Environmental Protection Plan*
2. *Community Facilities and Services Plan*
3. *Transportation Plan*
4. *Housing Plan*
5. *Capital Improvements Program*
6. *Official Map*
7. *Regional Planning and Intermunicipal Cooperation*
8. *Planning Process and Interrelationship of Plan Elements and Implementation Strategies*

How do we get there? - Implementation Strategies

The specific means to effect the various plans are also included, and are detailed in the *Planning Process and Interrelationship of Plan Elements and Implementation Strategies* section and discussed at various points in the various specific plans. In addition, and to facilitate on-going use of the *Comprehensive Plan*, the actions and the responsible entities required to carry out the plan's expectations are summarized in a matrix titled *Implementation Strategies And Specific Actions*. Examples of *implementation strategies* include zoning ordinance and subdivision and land development ordinance updates, historic structures preservation, and capital improvement budgeting.

Need for Continued Planning

It is important to emphasize that a comprehensive plan should not simply be considered a *document on a shelf*, but instead, one element of a community management process dependent upon the attitude and on-going foresight of the public officials charged with the responsibility of guiding the growth and development of the community. A comprehensive plan is a starting point - a blueprint to guide the future development of the two-municipality area and should be revised and updated periodically to reflect changing conditions, attitudes, situations, and goals of the community. The success of the planning program will be measured only in the form of accomplishment. The effectuation of the plan will be the responsibility of the area's residents. It will require public support and positive action by the local municipal officials.

State Mandated Plan Review

A recent amendment to the Pennsylvania Municipalities Planning Code (§301,c) requires local municipal comprehensive plans to be reviewed *at least every ten years*. The change suggests a greater Commonwealth emphasis on planning and the need for local municipalities to incorporate the planning process into normal functions. However, the ten-year review window is certainly far too long. Planning, that is, assessing how decisions and community changes fit into the plan, should be practiced continually.

COMMUNITY CHARACTER AND DEVELOPMENT HISTORY

Regional Location

Milford Township and Milford Borough are situated in the northeast section of Pike County and are bordered by the Delaware River and the State of New Jersey to the east. The Milford planning area is bounded on the south by Dingman Township and the Delaware Water Gap National Recreation Area, on the west by Shohola Townships, and on the north by Westfall, Township.

The two major east-west routes in Pike County are Route 6 (Grand Army of the Republic Highway and the Roosevelt Highway), which has been proposed as a National Scenic By-Way, and Interstate Route 84 which has six interchanges in the County. Major north-south routes include Route 209, Route 402 and Route 739. Route 209 once carried over 2,500 tractor-trailers daily until the National Park Service assumed its ownership in the early 1980's, which resulted in most truck traffic moving to interstate highways. Also, just south of Milford, a key Joint Toll Bridge Commission bridge across the Delaware carries NJ State Route 206 traffic from New Jersey and New York into Pennsylvania. In short, Milford has easy access to all of northeastern Pennsylvania and the greater region. This easy access has played a principal role in the recent population growth occurring in the community, and will continue to play a key factor in future growth and development.

General Characteristics

A community's character evolves from, and is defined by, a variety of interrelated factors. Milford's regional location, physical characteristics (geology, topography, soils), early settlement patterns, the area transportation network and the regional economy have been synthesized into the existing community character of the Township and Borough and their context in Pike County, the Pocono Mountains, and the larger region.

The Milford planning area can best be characterized as a small gateway town in transition to a bedroom community where open land remains a predominate, yet fragile, feature of the landscape. However, continued residential development, and in fact total suburbanization, is clearly on the horizon as stimulated by recent internal population growth and migration from nearby urban areas to the Borough and Township and other small communities. Single-family homes

are the most numerous type of dwellings, with very few mobile homes, two-family or multi-family dwellings. Most residential development is concentrated in the Borough and areas in the Township adjacent to the Borough. There is no sewer system in the Borough or Township, however, the Borough does have central water. There are several planned residential communities in the Township along with individual lots divided piecemeal over the years from larger parcels. Commercial development is mainly concentrated in the Borough and adjacent Township areas. The larger scale commercial development is in the Township along Route 6. With the exception of Altec Lansing Technologies in the Township, there are no industrial/ manufacturing plants found in the planning area.

The 2000 Census reported almost 2,400 permanent residents in the Milford planning area – 1,292 in the Township, or 104 persons per square mile, and 1,104 permanent residents in the Borough, or 2,300 persons per square mile. This is compared to the county-wide population density of 85 persons per square mile. The Township population increased by 279 persons between 1990 and 2000 and the Borough population by 40 persons. Should the 1990 to 2000 population growth rate continue, the planning area population in 2010 could be almost 2,650 persons. Given the attractive natural environment and small town character of the Milford planning area and its regional location, continued population growth is expected. Without careful planning and land use control, this growth will certainly change the community character of the Borough and Township with increased traffic congestion, fragmented open lands and increased demand for community facilities and services.

Development History

- Among the first, if not the first, white settlers on the site of Milford was Thomas Quick, who arrived in this area in 1733 and settled along the stream later known as the Vandermark, so named for another early settler.²
- The town of Milford was founded in 1796.²
- Milford was known as a milling center early in its history.⁵

- Some say that John Biddis, who was of Welsh descent, named the town after his father's home in Wales; others claim that a mill by a ford across the Delaware River resulted in the name Milford.²
- *Tree Bees*, the planting of trees along the streets of Milford, are said to have started in the town's early years when the men, using teams of horses and oxen, hauled young trees into the village for replanting. The Milford Garden Club renewed this tradition a number of occasions in later years.² The pride of keeping Milford beautiful has been accomplished over the years by its dedicated citizens.
- During the 1800s, Milford had nine working water powered mills. Six of them, including the Jervis Gordon Grist Mill, were on the Sawkill Creek.⁵
- On March 26, 1814 Pike County was formed from Wayne County. It was named for General Zebulon Montgomery Pike.¹
- When Pike County was formed under the terms of the 1814 Act of the Assembly, the people of Milford raised \$1500 for the construction of the original stone court house. The courthouse was completed in 1815, and Milford was named the County seat. The original courthouse was later used as a jail and is now a Registered National Historic Site.^{1,2}
- Milford has enjoyed a newspaper, almost without interruption, since the *Eagle of the North* appeared in 1827.²
- Milford Township was created from Upper Smithfield Township in 1832.²
- The Schocopee Schoolhouse, a historic structure, was originally constructed in the late 1850's just *out of town* on Schocopee Road. It served as a one-room school until 1907, when it was replaced by the new, *modern*, school in what is now the Borough. The structure later served as a meeting and voting place for the community and witnessed Governor Gifford Pinchot casting his vote in many local elections.⁷
- The present County court house was erected in 1872-1873 at a cost of approximately \$45,000.²
- Milford Borough was formed from Milford Township in 1874.²
- The Milford Water Company took over operation of the Milford water supply in 1875 and laid new mains to replace the wooden pipes. In 1965 the utility was acquired by the Milford Municipal Authority.²
- 1881: Fire destroyed The Upper Mill.⁵
- 1882-1899: Jervis Gordon rebuilt the Upper Mill installing a new turbine to replace the wooden water wheel.⁵
- Gifford Pinchot was the son of James Pinchot, a native of Milford, Pennsylvania, and his wife, Mary, who was from New York. In 1886, after earning a fortune in the wallpaper business in New York, James retired and returned to his hometown with his wife to build their new home.⁷
- The Thomas Quick monument, which memorialized a still controversial figure, was dedicated on Milford's Sarah Street in 1886 to honor local settlers, in particular, the Quicks.^{2,6}
- In 1899 the Borough building was erected, a native stone structure housing a meeting room, lockup, firemen's meeting room and a section for fire equipment.²
- Late in the Nineteenth Century, large hotels and boarding houses, many of them family operated, brought countless visitors to Milford. Liberal divorce laws and residency requirements helped add to the influx of visitors, many of whom fell in love with the area and continued their visits here or became residents upon retirement.²
- The first banking institution in Milford was founded in 1900. It was first located in the Bloomgarden Building and then moved to the Forest Hall Building in 1905.²
- The first Pike County Courthouse was constructed in 1815, the current Courthouse in 1874, and the administration building in 1985.
- The old Milford Elementary School was erected in 1904 as the Milford High School.²

- Milford Borough adopted its first zoning ordinance on April 3, 1939, just twenty-three years after New York City adopted the first comprehensive zoning ordinance in the United States.⁴
- In 1954, Paul Struthers donated the flag which supported Abraham Lincoln's head at his death to the Pike County Historical Society. He also donated other artifacts from the Civil War era, including clothing that belonged to his famous mother, Jeannie Gourlay Struthers, and an oral history which provided details of an unbroken chain of family ownership of the flag dating back to April 14, 1865.⁷
- In 1955, devastating flooding on local the waterways damaged the milling operations which led to the demise of the milling operation at the Upper Mill in the late 1950s.⁵
- The mill became a hardware store, and in 1968, Chandler Saint had an antique shop and clothing boutique. In 1979, he sought a grant to adapt the water wheel to generate electricity.⁵
- In 1962 Grey Towers, built by James Pinchot in 1888, became the property of the United States Government when Dr. Gifford Bryce Pinchot, son of Pennsylvania Governor Gifford Pinchot, and his wife, Cornelia, donated it to the Forest Service.^{2,7}
- On September 24, 1963, Grey Towers was dedicated as the Pinchot Institute for Conservation Studies by President John F. Kennedy.²
- The Gifford Pinchot House is listed on the National Register of Historic Places on October 15, 1966.⁸
- Interstate Route 84 was completed into Pike County the early 1970's, opening the area for more development.
- Milford Borough identified a need to prepare its first Comprehensive Plan in 1979 in order to provide a good basis for updating of the Borough Zoning Ordinance.⁴
- The Callahan House on U.S. 209 and the Pike County Courthouse are listed on the National Register of Historic Places on July 23, 1979.⁸
- Hotel Fauchere and Annex at 401 and 403 Broad Street are listed on the National Register of Historic Places on August 29, 1980.⁸
- President Ronald Reagan signed a funding bill in December 1981 that completed the transfer of Route 209 to the National Park Service.³
- U.S. Rep. Joseph McDade of Scranton introduced a bill, approved in 1983, banning all commercial vehicles on Route 209 except those making local deliveries or those whose companies are based locally. In 1984, provisions were added to allow a limited number of trucks from Orange County, N.Y. to use Route 209 each day on a first-come, first-served basis.³
- Forester's Hall on Broad and Hartford Streets is listed on the National Register of Historic Places on July 14, 1983.⁸
- 1984-Present: The Water Wheel Group bought the mill, restored the parts of the milling system for educational activities. It became known as the Jervis Gordon Grist Mill Historic District and is on the National Registry of Historic Places. The Jervis Gordon Grist Mill Historic District is commonly known as *The Upper Mill*.⁵
- Milford Township constructed the present Township Building in 1987, with meetings previously conducted in the home of the Township Secretary.
- Milford Township adopted its first comprehensive plan in 1987.
- First adopted in 1988, the Milford Township Zoning Ordinance and Subdivision and Land Development Ordinance were updated in the 1990s.
- The Thomas Quick monument came down in 1997 after vandals took hammers to its four plaques, one of which described Indians as *savages*.⁶
- A county park, located in Milford Township was acquired by the County Commissioners in 1997.¹
- The Milford Historic District is listed on the National Register of Historic Places on July 23, 1998, and Borough Council adopted the Historic District Ordinance on December 6, 1999.⁸

- Census 2000 reports Pike County is the fastest growing County in Pennsylvania.

Past, Present and Future

Timbering, farming and milling served as the base for the initial settlement and early economic development of the planning area. During the Nineteenth Century, the Milford area was a rural community surrounded by small farms, and it saw the beginning of tourism and recreation which would lead to the many second homes of the the 1970's and 1980's. Today, the basic natural resource activities have lost significance to the local economy and many acres in the region which once were forested or in agriculture are now subdivided into residential lots. Nevertheless, open land remains an important part of the local landscape. Early settlers relied heavily on waterways for transportation, continuing improvements, initiated by railroad access and culminating in modern road improvements and the completion of the interstate highway system, have transformed Pike County into the mix of communities of today. In the midst of these changes, the planning area's population has continuously increased over the past one hundred years. The Borough and Township are now continuing the transformation from a rural community to a suburban bedroom community dependent on the larger region for employment.

Given its proximity to New Jersey, New York and Pennsylvania metropolitan areas, its attractive lifestyle, recreation appeal, and the effect of 9-11, the Milford planning area holds great potential for continued development as the population of the County and larger northeast region shifts from urban to less populated municipalities. The direction plotted by this *Comprehensive Plan* and the land use control and growth management actions taken by the municipal officials of Milford Township and Milford Borough, along with the private development decisions made in response to demands for housing and commercial development, will shape the community's character over the next ten to twenty years.

¹ *Pike County, A Diamond in Northeastern Pennsylvania.* George J. Fluhr, County Historian. Third Edition, published 1998.

² *Pike County Historic Site and Scenic Area Survey.*

George J. Fluhr, Editor. VOL. IX MILFORD

³ *Route 209: State highway to park road.* David Pierce. *The Pocono Record.* August 14, 2001.

⁴ *Comprehensive Plan of Milford Borough, PA.* Milford Borough Planning Commission. Michael Cabot Associates, Community Planners. 1979

⁵<http://dvasdweb.dvasd.k12.pa.us/pppike/MillsofMilford.htm#Intro>

⁶ *Quick! Name Milford's unique claim to fame.* Greg Cannon. *Times Herald-Record.* August 23, 2003.

⁷ <http://www.pikehistory.org/lincoln.htm>

⁸ <http://www.nr.nps.gov>

DEMOGRAPHICS and ECONOMIC BASE

Demographics

Why is the understanding of population demographics important to planning for the growth and development of a community? The demographic composition of a community's population is affected by the geographic, physical and economic character of the community. At the same time, the demographic composition is largely responsible for the manner in which a community develops and grows (or declines) in terms of demand for community facilities and services to meet the specific needs of the changing population, thereby altering the very character of the community.

Take for example the suburbs of New York City and Newark, New Jersey. These two cities, given their location with access to the Atlantic Seaboard and inland areas, historically functioned as the focus for trade and industry for much of the Northeast United States. As the population became more mobile with increased automobile ownership and improved highways, more and more urbanites moved from the city to nearby residential areas and commuted daily to their jobs in the city. As once rural areas developed into suburbs, the demands placed on local governments changed as the population changed. More highways, public water supplies, and public sewage disposal systems were needed. Along with the increasing population came the demand for commercial facilities to meet the retail and service needs of the changing population. In more recent years, the growing suburban areas have witnessed the development of industry and business, which followed the population shift from the cities.

This scenario is, of course, a simple explanation of a complex urban development process that has occurred over the past century. Nevertheless, it does demonstrate that differing and changing populations demand different public and private facilities and services, and the change itself can be initiated and amplified by the specific character of the community undergoing the population change. The example is especially appropriate for Milford Township and Milford Borough and the other small communities near the ever-expanding metropolitan areas of Pennsylvania, New Jersey and New York where population characteristics and land development have been so closely linked to residents leaving metropolitan areas for recreation and relaxation,

construction of vacation homes, and in many cases, permanent residency, in less populated nearby municipalities.

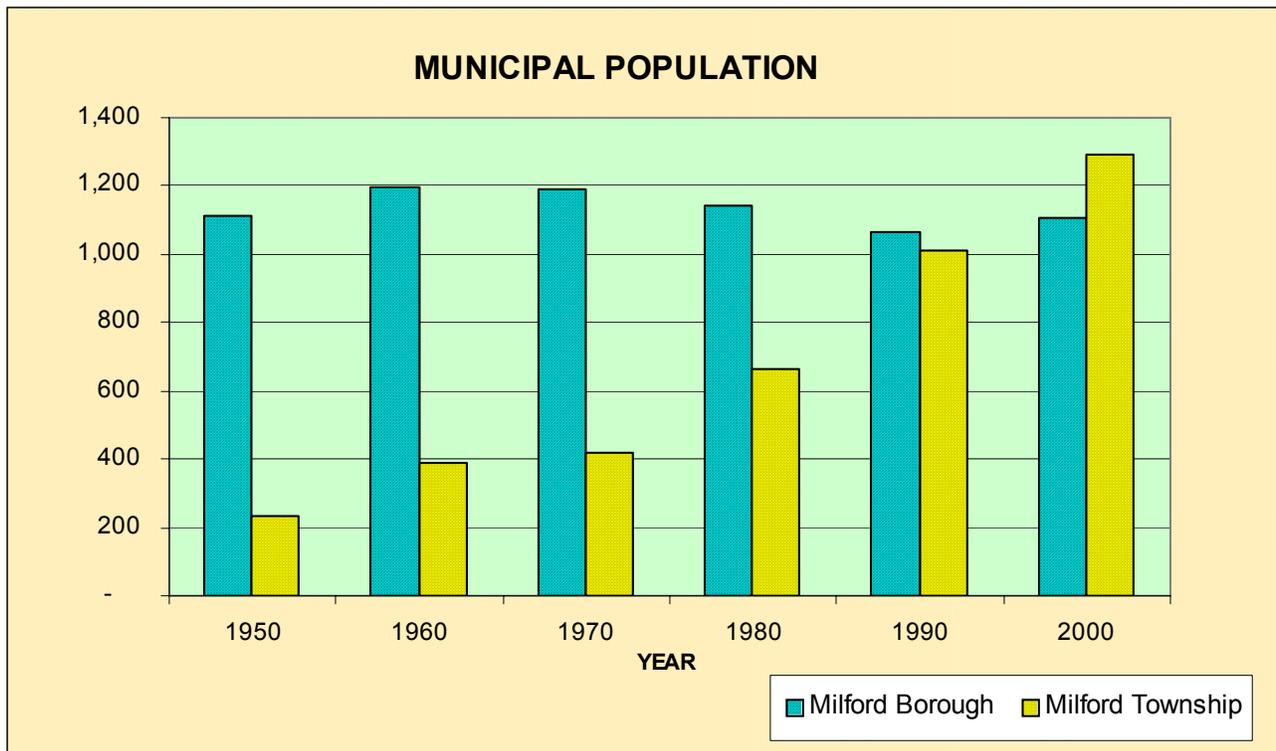
In short, by gaining an understanding of the demographic character of a community and forecasting how the population is likely to change, both in number and composition, local officials can assess the need for additional or different types of public and private facilities and services required to meet the demands of the changing population.

Historic Population and Recent Trends

Milford Township and Milford Borough are situated in the northeast section of Pike County and are bordered by the Delaware River and the State of New Jersey to the east. From the beginning of their early settlement, the planning area's demographic composition and community character have been closely linked to the greater New Jersey and New York metropolitan area. Hundreds of hotels and boarding houses throughout the County took visitors during the nineteenth century and, with easy access from New York City by rail, tourism became a major industry, attracting not only the working classes but many of the rich and famous. In more recent times, tourism still remains as a major industry, however, the Township and Borough are developing into a bedroom community of residents who are employed in nearby New Jersey and New York. Transportation routes through adjoining areas and Pike County's close proximity to the greater metropolitan allow many Pike County residents to commute to those areas for employment.

The population in Pike County has historically been concentrated in the two boroughs in the County (Matamoras and Milford) situated along the Delaware River. However, in more recent times, the higher density population and the population growth has shifted to the Townships in the County, most dramatically to Lehman, Dingman and Delaware Townships, located south of Milford, which are all bordered to the east by the Delaware River and the State of New Jersey. While all of the township populations have increased significantly since 1950, the population of the Boroughs have increased only slightly and have maintained a steady population historically.

HISTORICAL POPULATION AND GROWTH RATES U.S. CENSUS										
Municipality	1950	1960	1970	1980	%70-80	1990	%80-90	2000	%90-00	%50-00
Blooming Grv	358	424	548	1,176	114.6%	2,022	71.9%	3,621	79.1%	911%
Delaware	511	549	671	1,492	122.4%	3,527	136.4%	6,319	79.2%	1137%
Dingman	361	382	518	1,855	258.1%	4,591	147.5%	8,788	91.4%	2334%
Greene	829	793	1,028	1,462	42.2%	2,097	43.4%	3,149	50.2%	280%
Lackawaxen	1,072	1,068	1,363	2,111	54.9%	2,832	34.2%	4,154	46.7%	288%
Lehman	459	318	624	1,448	132.1%	3,055	111.0%	7,515	146.0%	1537%
Matamoras	1,761	2,087	2,244	2,111	-5.9%	1,934	-8.4%	2,312	19.5%	31%
Milford Boro	1,111	1,198	1,190	1,143	-3.9%	1,064	-6.9%	1,104	3.8%	-1%
Milford Twp	233	386	418	663	58.6%	1,013	52.8%	1,292	27.5%	455%
Palmyra	582	651	1,204	1,722	43.0%	1,976	14.8%	3,145	59.2%	440%
Porter	94	51	88	277	214.8%	163	-41.2%	385	136.2%	310%
Shohola	455	413	574	986	71.8%	1,586	60.9%	2,088	31.7%	359%
Westfall	599	838	1,348	1,825	35.4%	2,106	15.4%	2,430	15.4%	306%
Pike County	8,425	9,158	11,818	18,271	54.6%	27,966	53.1%	46,302	65.6%	450%
PA (1,000's)	10,498	11,319	11,794	11,864	0.6%	11,882	0.1%	12,281	3.4%	17%



The *Historical Population and Growth Table* provides U. S. Census data from 1950 to 2000 for Milford Township and Milford Borough along with that of Pike County, and its other local municipalities, and the Commonwealth. The *Municipal Population Figure* presents a graphic representation of the Township and Borough population growth since 1950. While the Borough population has maintained a steady population with slight increases and decreases over the years, the Township has seen only growth since 1950. The Township exceeded the Borough population in 2000 when the Township was counted at 1,292 persons and the Borough at 1,104 persons. With a Year 2000 population of 1,292, the fifty-year growth rate for the Township was almost 455 percent, ranking as the fifth fastest growing municipality in the County during the fifty-year growth rate and exceeding the County growth by five percent. Milford Borough, on the other hand, experienced the smallest fifty-year growth rate among it's neighboring municipalities with a decrease of one percent. Given the relatively small base population, it is obvious that most of the population increase in both municipalities resulted from people moving into the community rather than from natural increase, that is more births than deaths.

The *Historical Population and Growth Table* reveals varied growth pattern for the other municipalities in

Pike County as well as the County and State. While all exhibited growth since 1950, a number have increased significantly since 1990. Taken as a whole, the Township, County and surrounding communities have been dramatically increasing in population while the two Boroughs and Porter Township have maintained a steady population. This population shift has contributed to many of the growth and development issues now facing the planning area and other municipalities in Pike County – loss of open land, traffic, increased numbers of school children, and demand for recreation, police protection and other public facilities and services.

Certainly, national and regional economic conditions can also be expected to either stimulate or inhibit the short term development patterns of the region. In short, the population dynamics of a community are dependent on a number of interrelated factors including location, relationship to the region, the economy, community character, the availability of community facilities such as sewage disposal and the transportation network. Given the planning area's (and Pike County's) geographic location in close proximity to the greater metropolitan economic trading area, its quality natural environment and small town character, and the regional highway network, continued growth is certain.

RECENT POPULATION GROWTH IN NORTHEAST PENNSYLVANIA							
2010 PROJECTIONS - CENTER FOR RURAL PENNSYLVANIA							
	1980	80-90	1990	90-00	2000	00-10	2010
Milford Township	663	52.8%	1,013	27.5%	1,292	--	--
Milford Borough	1,143	-6.9%	1,064	3.8%	1,104	--	--
Carbon Co.	53,285	6.7%	56,846	3.4%	58,802	9.4%	64,310
Lackawanna Co.	227,908	-3.9%	219,039	-2.6%	213,295	-0.9%	211,360
Luzerne Co.	343,079	-4.4%	328,149	-2.7%	319,250	1.7%	324,520
Monroe Co.	69,409	37.9%	95,709	44.9%	138,687	24.1%	172,170
Pike Co.	18,271	53.1%	27,966	65.6%	46,302	29.7%	60,060
Wayne Co.	35,237	13.4%	39,944	19.5%	47,722	4.3%	49,750
Northeast PA	697,467	10.1%	767,653	7.3%	824,058	7.3%	884,180
PA (1,000's)	11,865	0.2%	11,883	3.3%	12,281	1.0%	12,408

The *Recent Population Growth in Northeast Pennsylvania Table* provides details on the recent population growth of the Township and Borough compared to Pike County, surrounding counties and the Commonwealth. The more rural counties increased dramatically in population between 1990 and 2000 and are expected to increase through the next decade. In fact, because of the attraction of the Poconos to nearby metropolitan areas in Pennsylvania, New Jersey and New York, Pike, Monroe and Wayne Counties had the highest rates of growth in the Commonwealth. By contrast, the population of the more densely populated counties, Lackawanna and Luzerne, has declined with the same trend expected for Lackawanna County through 2010. By comparison, the Commonwealth as a whole has been increasing slightly in population since 1980, and a one percent increase is expected over the next ten years. These trends suggest continued population growth for the Northeast Pennsylvania Region as individuals and families leave urbanized areas seeking suburban and small town lifestyles.

Population Density

Based on a 0.5-square mile land area and the Census 2000 population of 1,104, the Borough’s population density in 2000 was 2,300 persons per square mile. The Township’s population density in 2000 was 104 persons per square mile with a 12.5 square mile land area and a 2000 Census population of 1,292. Population density for neighboring municipalities ranged from a high of 3,303 persons per square mile in Matamoras Borough to a low of about seven persons per square mile in Porter Township. Land area in the County ranges from Milford Borough’s compact area of one-half square mile to Lackawaxen Township’s seventy-eight square miles. Population density for Milford Township, Milford Borough, Pike County, the Commonwealth and neighboring municipalities is presented in the *Population and Density Table*. As the population of the area continues to increase, the density will, obviously, also continue to increase. One way of addressing increased population while maintaining community character is to promote land conservation programs and adopt zoning and subdivision regulations which require open land as part of residential development.

Population Projections

The *Population Projections Table* provides a forecast of population based on several growth rates. The Township’s growth rate in the past fifty years was the highest between 1950 and 1960, 65.7%, and declined

POPULATION AND DENSITY U.S. CENSUS			
MUNICIPALITY	2000 Population	Land Area (sq mi)	Population Density (persons per sq mi)
Blooming Grove	3,621	75.28	48
Delaware	6,319	44.02	144
Dingman	8,788	58.17	151
Greene	3,149	60.17	52
Lackawaxen	4,154	78.56	53
Lehman	7,515	48.88	154
Matamoras	2,312	0.70	3,303
Milford Boro	1,104	0.48	2,300
Milford Twp	1,292	12.48	104
Palmyra	3,145	34.42	91
Porter	385	58.58	7
Shohola	2,088	44.64	47
Westfall	2,430	30.43	80
Pike County	46,302	546.80	85

to it’s lowest growth rate at 8.3% percent between 1960 and 1970. After increasing again between 1970 and 1980 to 58.6%, the growth rate decreased slightly to 52.8% between 1980 and 1990, and 27.5% between 1990 and 2000. The Borough’s growth rate in the past fifty years was also the highest between 1950 and 1960, 7.8 percent, and declined gradually from 1960 to 1990. At 3.8%, the growth rate moved to the positive side between 1990 to 2000; however, the Borough was also the slowest growing municipality in the County during this time period, obviously due to the lack of available space.

Given this recent history of population growth rates, near term growth rates approaching the 1950-1960 65.7 percent rate in the Township and the 1950-1960 7.8 percent rate in the Borough are not expected. Based on a conservative 15% growth rate, the Township population would reach almost 1,600 by 2010 and over 1,700 by 2020. Based on a 5% growth rate, perhaps somewhat optimistic, the Borough population in 2010 would reach some 1,160 persons

POPULATION PROJECTIONS MILFORD TOWNSHIP			
2000 Census Population		1,292	
Projected Population			
10-Year Projected Growth Rate	Year 2005	Year 2010	Year 2020
5%	1,324	1,357	1,391
10%	1,357	1,424	1,492
20%	1,421	1,563	1,705
POPULATION PROJECTIONS MILFORD BOROUGH			
2000 Census Population		1,104	
Projected Population			
10-Year Projected Growth Rate	Year 2005	Year 2010	Year 2020
5%	1,132	1,160	1,188
10%	1,159	1,217	1,275
15%	1,187	1,276	1,365

and increase to almost 1,200 in 2020, essentially the same number of residents as in 1960 and 1970. In 2010, the population density would increase from 2,300 to 2,415 persons per square mile in the Borough. Historic data show that the Borough population has been counted at this level and the small town character would not change based on resident population. Any change would be more likely to occur due to increased traffic from area residents and visitors. In the case of the Township, population density would increase from 104 to 125 persons per square mile. Clearly, the Township would continue to be rural by Census definition, although many new lots and housing units will be required to meet the demands of the population.

For comparison, the Pennsylvania Department of Education projects for the Delaware Valley School District, which includes both Milford Borough and Milford Township, a 17% increase in enrollment from 5,405 students in the 2004-2005 school year to 6,545 students in 2012-2013. The projections are based on routine progression of students and resident live birth

rates, but do not consider migration patterns and new home construction.

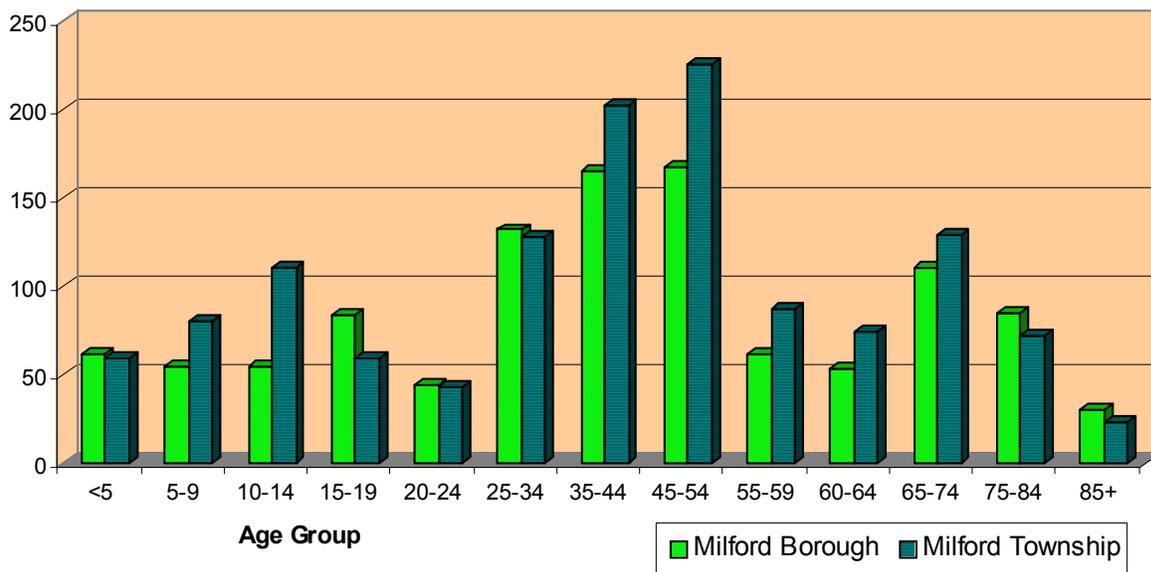
As the Township and Borough population continues to increase, the rate of housing construction will also continue to increase, as shown on the *Rate of Housing Development Table*, indicating a *sprawling* population with more demand for housing and the associated decrease in open space. In terms of future planning at the local municipal level, the two municipalities, more so the Township than the Borough, can expect the platting of new lots. Although the development potential in the Borough is very limited compared to the Township and other parts of the County, both municipalities can expect to see a continued demand for housing. Conservation design subdivision standards and conservation easement acquisition are two examples of land use management tools which can be used to preserve open land.

Age of Population

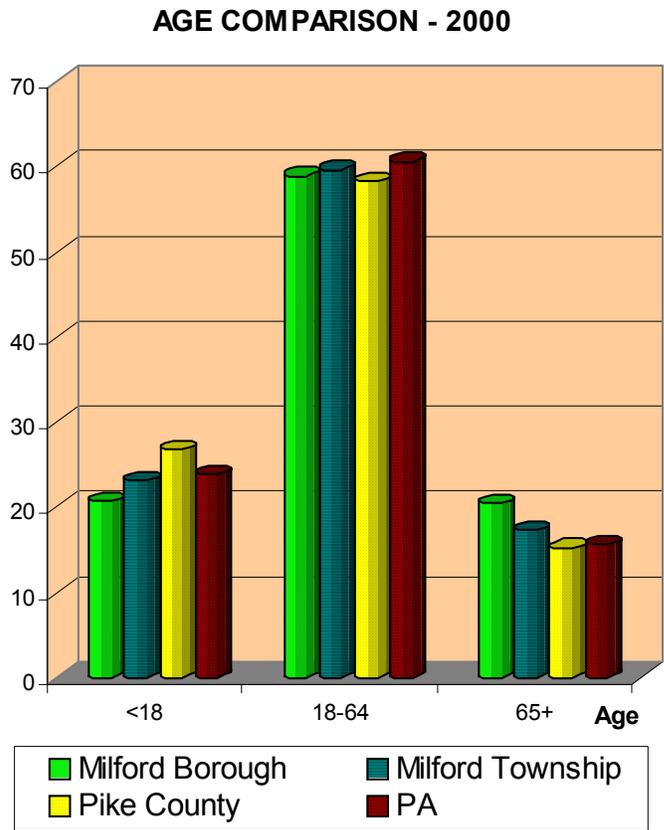
The age of a community's population is important in terms of the types of community facilities and services which must be provided. Many of the services which are age dependant are provided by public entities other than the Township or Borough. For example, the number of children determines the size and type of educational facilities and services provided by the school district, while an aging population will require more social services from county and state agencies. The *Year 2000 Age Distribution Table* includes age data for the Township and Borough for the and *Age Distribution - 2000 Figure* provides an illustration. The *Age Cohorts Comparison Table* provides a comparison with Pike County and the State, and reports the changes between 1990 and 2000. (See also the *Age Comparison - 2000 Figure*. As shown on *Age Comparison Table*, the number of children, that is, persons under eighteen years old, increased by fifty-three persons in the Township and decreased by one in the Borough between 1990 and 2000, while the overall population increased by 279 persons in the Township and forty in the Borough. During the same period, the proportion of working age residents and senior citizens also increased. The proportion of working age adults in the Township and Borough closely mirrors that of the County, with a higher proportion of children and a lower proportion of senior citizens. The proportion of young adults, the 20-24 year old group, in the Township are less than that in the Borough, County and the Commonwealth, perhaps reflecting an exodus to college or first jobs.

YEAR 2000 AGE DISTRIBUTION U.S. CENSUS						
Age	Milford Boro		Milford Twp		%	
	#	%	#	%	Pike Co	PA
< 5	61	5.5%	59	4.6%	5.9%	5.9%
5-9	55	5.0%	80	6.2%	7.9%	6.7%
10-14	55	5.0%	110	8.5%	8.6%	7.0%
15-19	84	7.6%	59	4.6%	6.3%	6.9%
20-24	44	4.0%	43	3.3%	3.4%	6.1%
25-34	132	12.0%	128	9.9%	10.0%	12.7%
35-44	165	14.9%	202	15.6%	17.7%	15.9%
45-54	168	15.2%	226	17.5%	14.2%	13.9%
55-59	61	5.5%	87	6.7%	5.8%	5.0%
60-64	53	4.8%	74	5.7%	5.2%	4.2%
65-74	111	10.1%	129	10.0%	9.6%	7.9%
75-84	85	7.7%	72	5.6%	4.4%	5.8%
85+	30	2.7%	23	1.8%	1.2%	1.9%
Total	1,104	100.0%	1,292	100.0%	100.0%	100.0%
Male	524	47.5%	652	50.5%	49.8%	48.3%
Female	580	52.5%	640	49.5%	50.2%	51.7%
Median age	42.3	--	43.5	--	--	--
18 and over	876	79.3%	994	76.9%	73.3%	76.2%
Male	411	37.2%	492	38.1%	36.2%	36.1%
Female	465	42.1%	502	38.9%	37.2%	40.1%
21 and over	836	75.7%	976	75.5%	70.6%	72.0%
62 and over	252	22.8%	271	21.0%	18.2%	18.1%
65 and over	226	20.5%	224	17.3%	15.2%	15.6%
Male	90	8.2%	102	7.9%	7.3%	6.2%
Female	136	12.3%	122	9.4%	7.8%	9.4%

AGE DISTRIBUTION- 2000



AGE COHORTS COMPARISON U.S. CENSUS and PA STATE DATA CENTER				
2000				
Age Group	Milford Township	Milford Borough	Pike Co	PA
<18	23.1% – 298	20.7% - 228	26.7%	23.8%
18-64	59.6% – 770	58.9% - 650	58.2%	60.6%
65+	17.3% – 224	20.5% - 226	15.2%	15.6%
1990				
Age Group	Milford Township	Milford Borough	Pike Co	PA
<18	24.2% – 245	21.5% - 229	25.3%	23.5%
18-64	61.2% – 620	57.5% - 612	59.2%	61.1%
65+	14.6% – 148	21.0% - 223	15.6%	15.4%



The population age distribution of Pike County and the Commonwealth changed little between 1990 and 2000. In addition to the demand for more dwelling units and building lots, the increase in the number of younger families and children in the population results in more demand on the school system and for such community facilities as recreation parks and playgrounds. The Board of Supervisors and Borough Council must continue to assess the range of community facilities and services required to meet the needs of its changing population.

Age of Housing

In 2000, Milford Borough and Township contained 527 and 594 housing units, respectively, with almost 16% and 67%, or 84 and 400, of the existing housing units, having been constructed since 1970, the approximate date when state on-site sewage regulations were instituted. This is important in terms of the age of on-lot disposal systems, compliance with DEP standards, and effect on water quality. Almost one-third of the homes in the Township and over three-quarters of the homes in the Borough were constructed prior to 1940, providing the base for the unique small town and historic character of the planning area. The *Rate of Housing Development Table*, compares the Township and Borough rate of housing construction to Pike County to show the trend of increased development. The Borough and Township both exceeded the proportion of housing

units constructed before 1940 compared to the County, however, the Township’s proportion was only slightly higher than the County.

The data in the *Rate of Housing Development Table* provides a good measure of the age and condition of housing, and most dwellings in the Township are relatively new and in good condition. Although the many of the homes in the Borough are much older, almost all are in good condition. In short, dilapidated housing in the Township and Borough is not an issue. (More discussion on housing conditions and needs is found in the *Housing Plan* section.)

Housing Units

The *Housing Units Table* includes data for the County, its local municipalities and the State. In 1990, Milford Township contained 563 housing units, an increase of 52.2% or 193 units from 1980. By 2000, the number increased by another thirty one units in the Township, reaching 594, a ten-year growth rate of almost 5.5%. Between 1980 and 1990 the number of housing units in the Borough increased by 43, an increase of 8.3% to total of 564 units. Over the next ten years, a decrease of four units was reported by the Census, which at first

RATE OF HOUSING DEVELOPMENT U.S. CENSUS						
	Milford		Milford		Pike Co	
# Units2000	594		527		34,681	
# Units1990	563		564		30,852	
# Units1980	370		521		17,727	
YEAR STRUCTURE BUILT						
	#	%	#	%	#	%
1999-3/2000	5	0.8%	6	1.1%	656	1.9%
1990-1998	126	21.3%	17	3.0%	7,968	23.0%
1980-1989	165	27.8%	42	7.5%	9,618	27.7%
1970-1979	104	17.5%	19	3.4%	7,341	21.2%
1960-1969	59	9.9%	29	5.2%	3,454	10.0%
1940-1959	76	12.8%	93	16.6%	2,997	8.6%
1939 or earlier	59	9.9%	35	63.2%	2,647	7.6%

HOUSING UNITS - U.S. CENSUS								
MUNICIPALITY	1980 Total Units	Number 80-90	Percent 80-90	1990 Total Units	Number 90-00	Percent 90-00	2000 Total Units	Percent 80-00
Blooming Grove Twp	2,037	1,067	52.4%	3,104	169	5.4%	3,273	60.7%
Delaware Township	2,290	705	30.8%	2,995	458	15.3%	3,453	50.8%
Dingman Township	1,387	2,794	201.4%	4,181	1,508	36.1%	5,689	310.2%
Greene Township	1,564	999	63.9%	2,563	217	8.5%	2,780	77.7%
Lackawaxen Township	1,526	1,722	112.8%	3,248	502	15.5%	3,750	145.7%
Lehman Township	1,546	2,429	157.1%	3,975	680	17.1%	4,655	201.1%
Matamoras Borough	855	66	7.7%	921	56	6.1%	977	14.3%
Milford Borough	521	43	8.3%	564	(4)	-0.7%	560	7.5%
Milford Township	370	193	52.2%	563	31	5.5%	594	60.5%
Palmyra Township	3,146	765	24.3%	3,911	(73)	-1.9%	3,838	22.0%
Porter Township	848	24	2.8%	872	54	6.2%	926	9.2%
Shohola Township	867	2,049	236.3%	2,916	173	5.9%	3,089	256.3%
Westfall Township	833	206	24.7%	1,039	58	5.6%	1,097	31.7%
Pike County	17,727	13,125	74.0%	30,852	3,829	12.4%	34,681	95.6%
PA (1,000's)	4,596	342	7.4%	4,938	312	6.3%	5,250	14.2%

glance appears counterintuitive given that a number of new homes were constructed during this decade. The decrease may have resulted from the elimination or conversion of multi-family units, or simply be a counting error in the 1990 or 2000 Census.

Although Milford planning area did not exceed the housing development rates of the County, four other townships in the County (two of which border Milford), showed housing development rates higher than Pike County, indicating the less densely populated areas of the County are growing more rapidly. Almost all of the municipalities in the County showed housing development rates higher than the State. In terms of both rate of increase and absolute numbers for neighboring municipalities, Dingman Township has shown the greatest growth since 1980, increasing from 1,387 units to 5,689 units, this increase having been perhaps stimulated by the availability of residential communities, such as Sunrise Lake, Conashaugh Lakes, and Gold Key Lake, and Dingman’s rural atmosphere and affordable housing costs (*Dingman Township Comprehensive Plan - 1997 Planning Survey, Shepstone Management Company*).

Housing Demand

The demand for housing in the planning area will certainly continue at a high level at least for the near term, and most likely for the long term. Although the Borough has relatively little room for additional development, ample undeveloped land is available in the Township, and all of Pike County. Both the Borough and Township will feel the result of this development in terms of increased community activity and associated traffic and demand for retail and service establishments. In addition as noted earlier, the housing demands can be expected to have a direct impact on the amount of open space in the Township. Each new house requires a minimum of up to two acres depending on the zoning district and type of sewage disposal and water supply. Given the relatively small number of existing undeveloped lots in the Township, these new lots must be taken from existing open land.

Housing Value

Median value of owner-occupied homes in the Township and Borough, at \$166,300 and \$156,400 respectively in 2000, was far higher than that of the County and its other municipalities, and the Commonwealth. (See the *Median Housing Value*

Table.) The 2000 Census clearly shows that the Milford planning area has emerged as the center of higher value housing in Pike County. Milford Borough and Milford Township, with the quality community character and high household incomes, will certainly maintain higher median housing values than most other municipalities in the County. While high values are positive in terms of housing condition and real estate tax revenue, it may indicate the need to evaluate the affordability of housing for younger couples and older residents.

MEDIAN HOUSING VALUE U.S. CENSUS	
2000 Value	
Blooming Grove Township	\$137,300
Delaware Township	\$97,000
Dingman Township	\$133,500
Greene Township	\$106,500
Lackawaxen Township	\$108,300
Lehman Township	\$105,100
Matamoras Borough	\$104,800
Milford Borough	\$156,400
Milford Township	\$166,300
Palmyra Township	\$125,700
Porter Township	\$130,600
Shohola Township	\$117,700
Westfall Township	\$129,300
Pike County	\$118,300
Pennsylvania	\$97,000

Types of Housing Units

The *Housing Structural and Vacancy Characteristics Table* shows that in 2000 almost 90% of the dwellings in the Township and 95% in the Borough were detached single-family homes compared to about and 93% in the County and 65% in the State. The 2000 Census found only forty-one one-unit attached and seventeen multi-family dwellings in the two municipalities; and, in the County as a whole, only 1.8 percent of all units were two-family and just under one percent were multi-family dwellings. In the State

HOUSING STRUCTURAL AND VACANCY CHARACTERISTICS U. S. CENSUS								
	Milford Township		Milford Borough		Pike County		PA (1,000's)	
1990 total housing units	563		564		30,852		4,938	
1990 occupied housing units	397		449		10,551		4,496	
2000 total housing units	594		560		34,681		5,250	
2000 occupied housing units	527		522		17,433		4,777	
2000 Housing units in structure	#	%	#	%	#	%	#	%
1 unit detached	387	89.8%	285	94.7%	13,728	92.8%	2,935	55.9%
1 unit attached	33	7.7%	8	2.7%	268	1.8%	940	17.9%
multi-family	9	2.1%	8	2.7%	126	0.9%	1,111	21.2%
mobile homes, trailer, other	2	0.5%	0	0.0%	665	4.5%	263	5.0%
Average household size (persons)								
1990	2.55		2.27		2.62		2.57	
2000	2.45		2.11		2.63		2.48	
Average family size (persons)								
1990	2.99		2.93		3.03		3.10	
2000	2.91		2.87		3.06		3.04	
2000 occupied housing units	#	%	#	%	#	%	#	%
total occupied units	527	100.0%	522	100.0%	17,433	100.0%	4,777	100.0%
owner occupied units	429	81.4%	298	57.1%	14,775	84.8%	3,406	71.3%
renter occupied units	98	18.6%	224	42.9%	2,658	15.2%	1,371	28.7%
2000 vacant housing units	#	%	#	%	#	%	#	%
total vacant units	67	11.3%	38	6.8%	17,248	49.7%	473	9.0%
seasonal/recreation use	41	6.9%	18	3.2%	15,350	44.2%	148	2.8%
other vacant units	26	4.2%	20	3.6%	1,898	5.5%	325	7.8%

the proportions were 18% and 21%, respectively. Additionally, no mobile homes trailers or other dwelling types were reported in the Borough, and only two in the Township, or 0.5%, compared to about 4.5% in the County and 5% in the State.

These figures show that the two municipalities have evolved into a community of residents living in single-family dwellings, and as noted, these dwellings have

the highest values in Pike County. Given the high value of these existing dwellings and the high cost of land, the current dearth of two-family and multi-family dwellings is not expected to change.

Household Size

Household size in the Township and Borough, 2.45 and 2.11 persons per household, respectively, is somewhat lower than that in the County, 2.63, and the

State, 2.48. Average household size in both municipalities fell slightly since 1990, whereas the County increased somewhat. In 2000 and 1990, the average family size in the Township and Borough were less than the County and State.

Vacancy Rate

The 2000 vacancy rate, sixty-seven units or 11.3 % of the housing unit total in the Township and thirty-eight units or 6.8% of the housing unit total in the Borough, is much lower than the County, largely a reflection the relatively low number of second home in the Milford planning area. The proportion of *other vacant units* in the Township and Borough, which includes primarily units for sale, is also lower than countywide and statewide, perhaps a function of the demand for housing in the planning area.

Seasonal Housing

In 2000, the U. S. Census counted forty-one housing units in the Township and eighteen units in the Borough which were used seasonally or for recreational use, accounting for some 5% of the total units in the Milford planning area. (See the *Second Homes and Commuter Patterns Table*.) Although this proportion is higher than the Commonwealth, the Township and Borough rank eleventh and twelfth out of the thirteen municipalities in the County for the percentage of total units used for seasonal or recreation use. In terms of future planning, direct seasonal population effects on these two municipalities are not as significant compared to other areas in the County that report a higher proportion of seasonal/second homes. In other words, many of the other municipalities have greater potential for the conversion of a greater number of homes from seasonal use to full-time residency, and the associated increase in permanent population. However, as noted previously, the Milford planning area, which serves as the economic trading and community activity center for much of the population of surrounding townships, will suffer much of the traffic and congestion associated with the development of outlying areas.

The proportion of seasonal/recreation units in 2000 were highest in Porter Township (78%), Shohola Township (67%), and Palmyra Township (61%), with 44% countywide. In terms of actual numbers of second homes, Dingman Township (2,435) and Palmyra Township (2,337) ranked highest at stood at and percent of total units, respectively. It is important to note that the U.S. Census counts as dwelling units

the cabins on State Forest Land and recreational vehicles situated on individually-owned lots in developments such as Shohola Falls Trails End in Shohola Township and Lake Adventure in Dingman Township. These recreational vehicles and the hundreds of cabins on state land in Blooming Grove, Palmyra and Porter Townships temper somewhat the total number of second homes available for conversion.

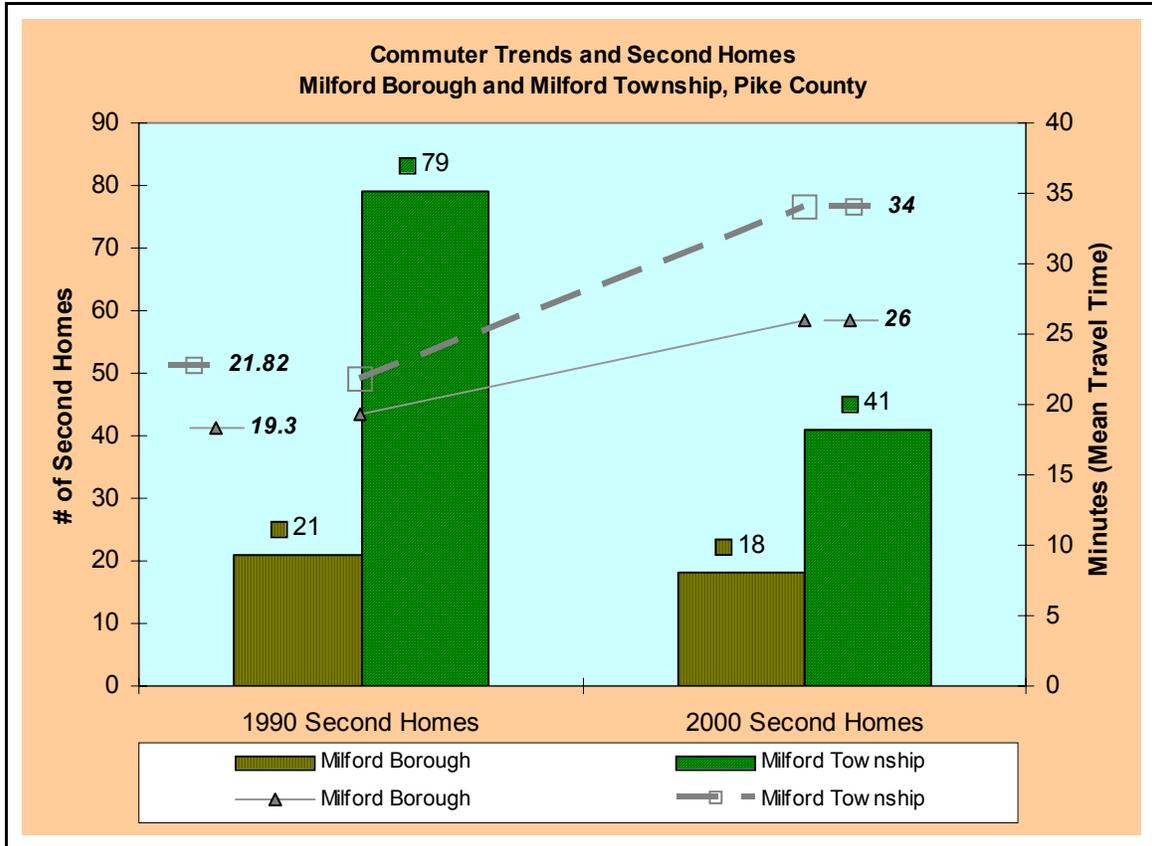
The proportion of seasonal homes in the County remain extremely high compared to the State, and in fact, are some of the highest proportions in the Commonwealth. Nevertheless, Census data reveals a sharp decrease in the percentage of seasonal units between 1990 and 2000, documenting common knowledge that many second home owners are settling full-time in Pike County. All of the municipalities, with the exception of Dingman Township, witnessed a decrease in the percentage of seasonal homes during this time period. Milford Township saw the greatest proportionate decrease of all of the townships in the County.

Travel Time to Work

The *Second Homes and Commuter Patterns Table* also illustrates the mean travel time to work, which increased substantially in all of the municipalities in the County, far exceeding the statewide increase. In fact, the County's mean travel time of forty-six minutes is reported by the Census as the highest in the State; and, Lehman Township's sixty minutes is the highest in the Country. The decrease in the proportion of seasonal homes and the increase in mean travel time to work suggests that seasonal homes are being converted to permanent residences with working members of the household commuting to nearby New Jersey and New York.

This correlation is of particular significance to the Milford planning area, especially the Township, which experienced fifth highest increase in mean travel time in the County (along with the highest proportionate decrease of second homes for townships). These trends for the planning area are illustrated in the *Second Homes and Commuter Trends Figure*. This trend, which will continue, is significant to the municipalities as these homes and associated services, such as roads, were originally designed for seasonal use and now have a permanent population utilizing the same facilities and demanding more services. The conversion of these homes to permanent residences

Second Homes and Commuter Patterns U.S. Census							
Municipality	Second Homes				Mean Travel Time to Work		
	1990	2000	2000 % of Total	% change ('90 - '00)	1990	2000	% Change ('90 - '00)
Blooming Grove Twp.	2,227	1,677	51.2%	-25%	28.4	47.2	66%
Delaware Township	1,698	993	28.8%	-42%	37.3	51.4	38%
Dingman Township	2,368	2,435	42.8%	3%	35.5	52.5	48%
Greene Township	1,368	1,349	48.5%	-1%	23.2	38.4	65%
Lackawaxen Township	1,986	1,862	49.7%	-6%	27.5	38.7	41%
Lehman Township	2,647	1,762	37.9%	-33%	33.3	60.4	81%
Matamoras Borough	14	6	0.6%	-57%	19.7	29.2	48%
Milford Borough	21	18	3.2%	-14%	19.3	26.0	35%
Milford Township	79	41	6.9%	-48%	21.8	34.0	56%
Palmyra Township	2,841	2,337	60.9%	-18%	22.9	31.7	38%
Porter Township	796	724	78.3%	-9%	33.7	43.2	28%
Shohola Township	2,180	2,054	66.5%	-6%	32.1	45.2	41%
Westfall Township	144	87	7.9%	-40%	25.0	30.1	21%
Pike County	18,351	15,350	44.2%	-16%	29.3	46.0	57%
PA (1,000's)	144,700	148,443	2.8%	3%	23.1	25.2	9%



SEASONAL, PERMANENT AND PEAK POPULATION U.S. CENSUS 2000						
Municipality	2000 Total Units	% 2nd homes	# 2nd homes	Permanent population	Estimated peak 2nd home population	Estimated peak population. (2nd+perm)
Blooming Grove	3,273	51.2%	1,677	3,621	5,031	8,652
Delaware Township	3,453	28.8%	993	6,319	2,979	9,298
Dingman Township	5,689	42.8%	2,435	8,788	7,305	16,093
Greene Township	2,780	48.5%	1,349	3,149	4,047	7,196
Lackawaxen	3,750	49.7%	1,862	4,154	5,586	9,740
Lehman Township	4,655	37.9%	1,762	7,515	5,286	12,801
Matamoras Borough	977	0.6%	6	2,312	18	2,330
Milford Borough	560	3.2%	18	1,104	54	1,158
Milford Township	594	6.9%	41	1,292	123	1,415
Palmyra Township	3,838	60.9%	2,337	3,145	7,011	10,156
Porter Township	926	78.3%	724	385	2,172	2,557
Shohola Township	3,089	66.5%	2,054	2,088	6,162	8,250
Westfall Township	1,097	7.9%	87	2,430	261	2,691
Pike County	34,681	44.2%	15,350	46,302	46,050	92,352

will, among other effects, lead to traffic congestion, increased road maintenance, increase in school children, and problems with on-lot sewage systems that were designed for seasonal use. In order for the municipalities and school district to meet these demands on more services, residents will most likely also see an increase in taxes.

Seasonal Population

The results of a survey of second home owners conducted in 1990 as part of the *Pike County Comprehensive Plan* by Community Planning and Management, LLC, found that the average visitation rate to second homes was 3.3 persons. A similar study conducted by Shepstone Management Company in 1994 as part of the *Wayne County Comprehensive Plan* yielded a similar result, with the average size of a second home household reported at 3.34 persons. Although these studies are somewhat dated, the results can provide a measure of the peak second home population. Applying a conservative household size of three persons to the number of second homes in the County and its municipalities yields a total peak population of more than 92,000 in the County. Given the relatively low number of second homes in the

Milford planning area, the direct effect of the less than 200 peak second home population is not really significant. However, as pointed out earlier, the real effect is the increased traffic and demand for facilities and services in the planning area.

The Pike County survey of second home owners revealed another interesting trend for second home owners. At the time of the survey in 1990, more than 70% of the respondents planned on settling permanently in Pike County within fifteen years. Those fifteen years have now elapsed, and the conversions predicted in 1990 have certainly added to the explosive population growth of the County. Continued conversions and the construction of new dwellings for full-time residency will continue. The future implications are clear, the County and most municipalities will experience strong population growth along with increased demand for public facilities and services.

Municipal Immigration

As shown in the *Municipal Immigration Table*, the 2000 Census provides insight into the origin of the increase in population in the planning area by

identifying where Township and Borough residents resided in 1995. Only five years before 2000, about 42% of the residents in the Township and 39% of residents in the Borough five years of age or older did not reside in the same house in the Township or Borough. Most of these residents moved to the Township or Borough from within Pike County and other areas of the state, with about 18% in the Township and 21% in the Borough emigrating from outside the Commonwealth. In terms of future land use planning and need for additional facilities and services, it is obvious that the planning area is an attractive place to live and has been attracting new residents not only from within the County and Pennsylvania, but from different states and abroad. The increase in population over the past fifty years suggests that this is a long term trend and, given the planning area’s attractive residential lifestyle, the trend will clearly continue.

MUNICIPAL IMMIGRATION 2000 CENSUS				
	Milford Township		Milford Borough	
	#	%	#	%
persons 5 years +	1,233	95.4%	1,045	94.6%
Residence in 1995				
lived in same house	719	58.3%	638	61.1%
lived in different house				
same county	251	20.4%	147	14.1%
different county in PA	250	20.3%	253	24.2%
different state	220	17.8%	218	20.9%
same state	30	2.4%	35	3.3%
out of country	13	1.1%	7	0.7%

Economic Base

This section focuses on defining with the best available information, the municipalities’ economic base, how it differs from the regional economy, and what can be expected in the future. Clearly, the economy of the Milford planning area is inextricably linked with the economy of the County and region as evidenced by the data in the *Employment by Sector and Job Type Table* and the *Travel Time to Work Table*. Although the proportion of employment in the various sectors will likely shift somewhat in the next ten years as the regional employment market changes, the continued paucity of large employers within the

Township and Borough, and the County for that matter, suggests that most workers will continue to be employed outside the Township and Borough, and primarily out of the State.

Existing Economic Production Units

The extent of the local economy can be considered in terms of production units; that is, those businesses, industries, service establishments, home occupations and other concerns which generate income and provide employment. Institutional and government employment, although not generating income in terms of production because tax dollars fuel their operation, can also be important to employers in the local economy. The predominate *production units* for workers from the Township and Borough are *education, health and social services; retail; manufacturing; and arts & entertainment*. (See the *Employment by Sector and Job Type Table*). In addition, one must also consider home occupations which, in this era of increasing service business and electronic information transfer, often play a hidden yet significant role in local economics. Although the number of home occupations cannot be determined with any accuracy, in all likelihood many inconspicuous home occupations are being conducted in the area. The 2000 Census reported sixty-nine self-employed workers in the Township and fifty-two in the Borough, and that forty-one and thirty-four work at home in each municipality, respectively. some of which would involve home occupations. Unfortunately, the specific economic impact of those *hidden* employees in home occupations is difficult to assess, but income generated in the home does contribute significantly to the local economy.

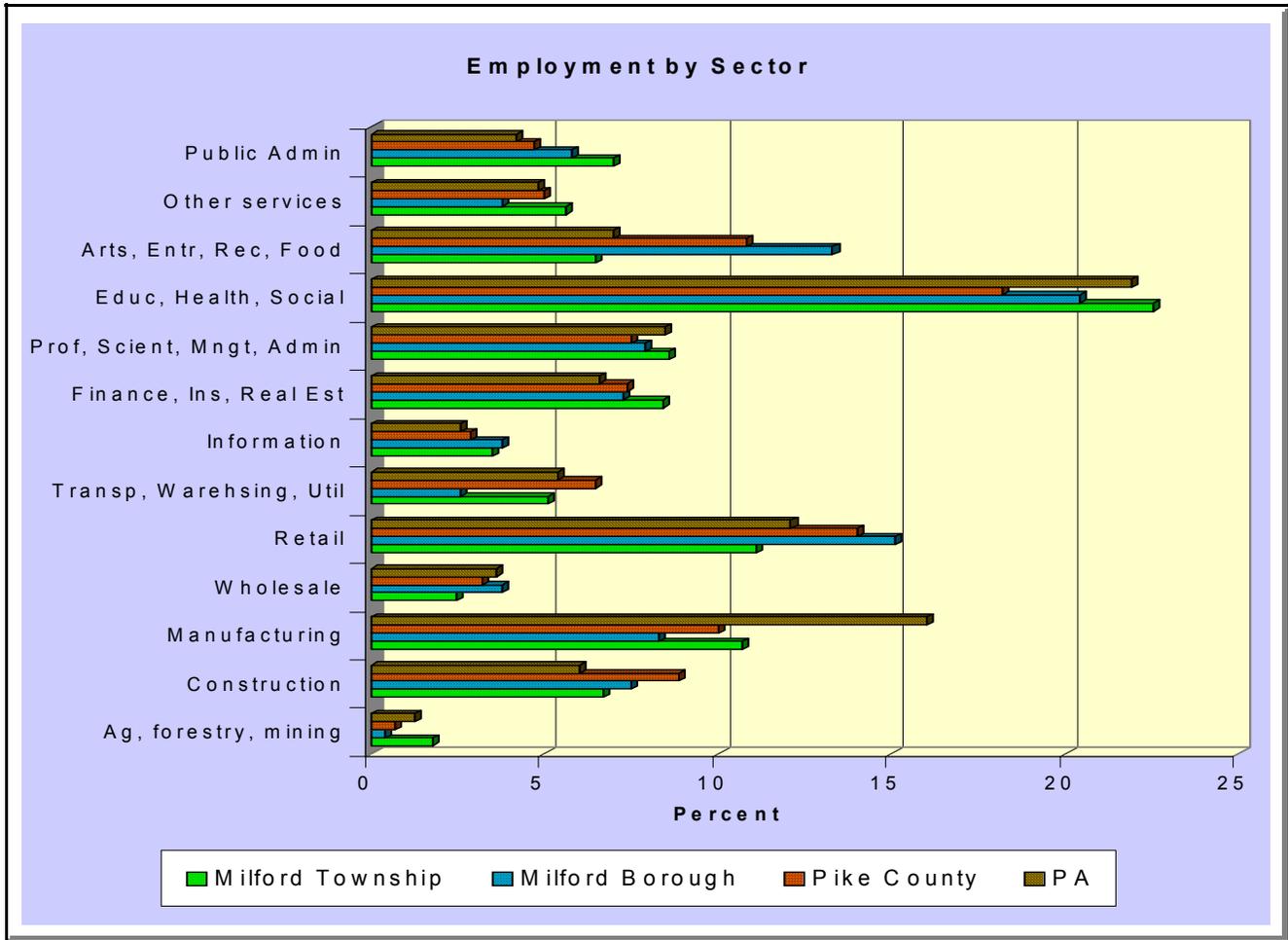
Employment by Sector and Job Type

The workforce in the Milford planning area is categorized by sector and type of job and is compared to Pike County and the State in the *Employment by Sector and Job Type Table*. (See also the *Employment by Sector Figure*.) It is important to note the data reflects where the residents work and not the types of jobs available in the planning area. This provides further documentation of the importance of the County and region to the local economy. Working residents of the Township and Borough have the opportunity to be employed in a wide variety of fields, although employment opportunities within the Township and Borough are somewhat limited. The greatest proportion of employed person from the Milford planning area worked in the *education, health and*

EMPLOYMENT BY SECTOR AND JOB TYPE - U. S. CENSUS 2000						
	Milford Township		Milford Borough		Pike Co	PA
# employed persons 16 years +	628		504		19,639	5,653,500
SECTOR	#	%	#	%	%	%
Ag, forestry, mining	11	1.8%	2	0.4%	0.7%	1.3%
Construction	42	6.7%	38	7.5%	8.9%	6.0%
Manufacturing	67	10.7%	42	8.3%	10.0%	16.0%
Wholesale	16	2.5%	19	3.8%	3.2%	3.6%
Retail	70	11.1%	76	15.1%	14.0%	12.1%
Transportation, warehousing, utilities	32	5.1%	13	2.6%	6.5%	5.4%
Information	22	3.5%	19	3.8%	2.9%	2.6%
Finance, insurance, real estate, rental, leasing	53	8.4%	37	7.3%	7.4%	6.6%
Professional, scientific, mnngt, admin, waste mnngt	54	8.6%	40	7.9%	7.5%	8.5%
Education, health, social services	141	22.5%	103	20.4%	18.2%	21.9%
Arts, entertainment, recreation, accommodations, food	41	6.5%	67	13.3%	10.8%	7.0%
Other services	35	5.6%	19	3.8%	5.0%	4.8%
Public administration	44	7.0%	29	5.8%	4.7%	4.2%
JOB TYPE						
Management, professional and related	256	40.8%	178	35.3%	28.6%	32.6%
Service	82	13.1%	91	18.1%	17.6%	14.8%
Sales and office	160	25.5%	129	25.6%	26.6%	27.0%
Farming, fishing, forestry	8	1.3%	0	0.0%	0.4%	0.5%
Construction, extraction, maintenance	53	8.4%	58	11.5%	12.6%	8.9%
Production, transportation, material moving	69	11.0%	48	9.5%	14.3%	16.3%
CLASS OF WORKER						
Private wage and salary	411	65.4%	311	61.7%	68.9%	72.1%
Private not-for-profit wage and salary	29	4.6%	44	8.7%	7.6%	10.3%
Government	116	18.4%	95	18.8%	14.6%	11.3%
Self-employed (not incorporated)	69	11.0%	52	10.3%	8.5%	6.0%
Unpaid family workers	3	0.5%	2	0.4%	0.3%	0.3%

social services sector, about twenty percent of the total. At 11.1% and 15.1% respectively, retail jobs are less important to Township and Borough residents, as are manufacturing jobs at 10.7% and 8.3%. In 1990 only 3.4% Township and 2.3% Borough residents were employed in agriculture, forestry or mining, and

by 2000 the percent was reported at 1.8% and 0.4%, respectively. Although former agricultural land remains an important part of the local landscape, the employment data is stark evidence agriculture is essentially insignificant in planning area.



Income Levels

Income levels reported by the 2000 Census for Milford Township and Milford Borough residents are compared to County and State levels in the *Income Levels Table*. As a whole, Township and Borough residents had a higher per capita income level than the County and the State. Per capita income is derived by dividing total income in the jurisdiction of concern by total population. Median household income followed a similar pattern in the Township, with the median household income reported as higher than both the County and State. The range of household income levels are also reported in the *Income Levels Table* and the *Household Income Figure*.

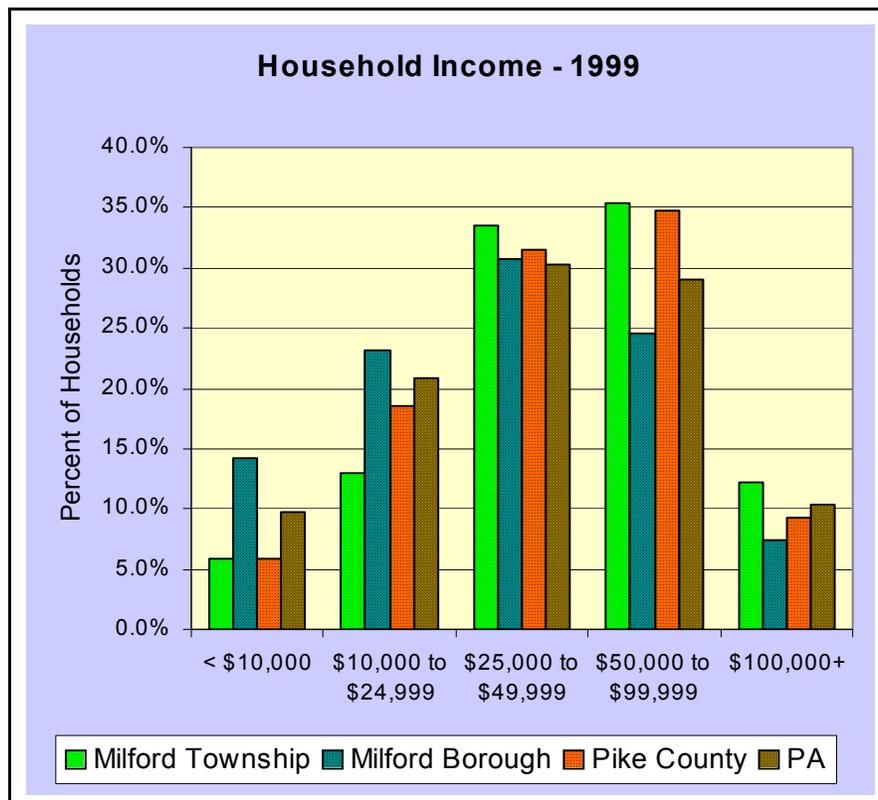
Poverty Status

Poverty status is another good indicator of the viability of an area’s economy. The Poverty Status Table provides details on the poverty status of the Township, Borough, County and State. The 2000 Census reported a total of sixty-seven persons in the Township and 100 in the Borough living below the

poverty level, which as a proportion was less than that of the Commonwealth proportions. The Borough’s proportion was greater than the County whereas the Township remained below the County’s poverty level. This may be a result of the somewhat higher proportion of senior citizens in the Borough, and perhaps more longer term residents.

POVERTY STATUS U. S. CENSUS				
	1989		1999	
	Persons Below Poverty Level		Persons Below Poverty Level	
	#	%	#	%
Milford Twp	66	6.5%	67	5.2%
Milford Boro	85	8.4%	100	9.1%
Pike County	1,964	7.1%	3,178	6.9%
PA (1,000's)	1,284	11.1%	1,304	11.0%

INCOME LEVELS U. S. CENSUS						
Income	Milford Township		Milford Borough		Pike County	PA
Per capita - 1989	\$16,547		\$15,365		\$13,785	\$14,068
Per capita - 1999	\$24,663		\$21,011		\$20,315	\$20,880
Median household - 1989	\$27,167		\$24,861		\$30,314	\$29,069
Median household - 1999	\$48,264		\$33,571		\$44,608	\$40,106
Households with income of	#	%	#	%	%	%
less than \$10,000	31	5.9%	74	14.2%	5.8%	9.7%
\$10,000 to \$14,999	23	4.4%	50	9.6%	6.4%	7.0%
\$15,000 to \$24,999	45	8.6%	70	13.5%	12.2%	13.8%
\$25,000 to \$34,999	81	15.4%	74	14.2%	12.7%	13.3%
\$35,000 to \$49,999	95	18.1%	86	16.5%	18.8%	16.9%
\$50,000 to \$74,999	102	19.4%	77	14.8%	23.5%	19.5%
\$75,000 to \$99,999	84	16.0%	51	9.8%	11.2%	9.6%
\$100,000 to \$149,000	45	8.6%	18	3.5%	6.6%	6.6%
\$150,000 to \$199,999	9	1.7%	14	2.7%	1.5%	1.8%
\$200,000 or more	10	1.9%	6	1.2%	1.1%	1.9%
# reporting households	525		520			



Regional Economy and Tax Consequences

Similar to most other small communities situated within commuting distance of urban centers, residents rely to a great extent on the regional market for employment. A concern raised by this reliance on employment outside the Milford planning area and outside Pike County is the effect on the local tax base. Typically, industry and business pay a significant proportion of local taxes which support local facilities and services required to meet the needs of the entire community. As local land use evolves more and more to residential, without an increase in commercial uses, the tax burden on the individual residential property owner grows because the demand and cost for services increases. An expansion of the commercial base can help relieve the burden on residential properties of the cost of needed facilities and services. In addition, as more commercial facilities are developed in the Township and Borough, residents will purchase more of their consumer goods at local businesses.

Another means of minimizing costs of community services and facilities is to preserve agricultural, forest and other open land. These lands generate little demand for services and make a positive net contribution to tax coffers. Fortunately, in terms of services provided by Pike County and the school districts, the tax burden is spread beyond the boundaries of the Borough and Township across the greater market area where business and industry comprise a larger part of the land use mix.

Future Considerations

A number of questions are key to the future economic base of the Milford planning area. Should Township and Borough officials and residents be content with the level of commercial development in these two municipalities, encourage more residential development in the place of commercial development, and rely more on the regional economy? What are the tax consequences of residential development and associated demand for facilities and services without commercial development to broaden the tax base? Should the Township and Borough encourage economic development to improve the tax base and what are the environmental and community character consequences of economic development? If economic development is important, what type of development is desired -- retail and service establishments, attraction of industry, self-reliant (home occupations, cooperatives), or a combination of strategies? If internal economic development is not the priority,

what can Township and Borough officials and residents do to strengthen the regional economy and reinforce the tax base which supports services provided to planning area residents by the school districts and County?

In recent years the economic development community has posited the idea of *sustainable* economic development. The authors of *Rural Environmental Planning For Sustainable Communities* suggest that:

A sustainable local economy is one that maintains mutually beneficial and equitable relationships internally, that is, within the community, and externally, with the larger society and economy. A healthy rural economy is able to change and renew itself through expansion and through spinoff activities based on existing resources and production. As the economy becomes more sustainable, investment funds increase along with local control of technology.

Because each rural region is unique, development strategies differ. The distinctive attributes and comparative advantages of rural communities provide starting points for people to gain fresh perspective on the kinds of goods and services that could be produced to create unique economic roles for their own communities.

Rural communities have what most people value - a cleaner environment, scenic vistas, distinctive ethnic cultures and lifestyles, folk arts and folkways - and herein lies the opportunity for rural residents to improve their economies. Exploiting the differences between rural and urban communities means applying rural standards to growth, land use, commercial zoning, and conservation. It also means applying rural standards to the selection of economic development strategies. For example, when a community adopts a plan advocating more beds for tourists, the plan may recommend the development of a network bed and breakfasts rather than supporting the recruitment of a national motel chain. If recreational tourism is part of an adopted plan, one strategy could be to implement low-impact recreational development, leaving scenic and wild areas undisturbed rather than encouraging large-scale resorts and condominiums with their accompanying commercial centers.

Creating an economic development strategy with the potential to conserve resources, increase local

productivity, and equitably distribute the benefits is an art as well as a science. The science lies in inventorying basic building materials and designing the appropriate strategy. The art involves creativity incorporating the elements of sustainable economic development in the design. These elements are as follows:

- 1. Emphasizing human development. Development of human skills and talent fosters a competitive economy through the creation of new products, services, and production technologies.*
- 2. Expanding local control of resources. The human community depends on sustainable use of land, water, and natural resources.*
- 3. Increasing internal investment capacity. Residents need capital to underwrite business start-ups and expansions.*
- 4. Changing economic and social structures to increase opportunity and reduce dependency. An economy cannot develop with social and economic structures that prolong poverty and underemployment.*

These four elements are not only key components in a development strategy, they are also an evaluation tool - a way to measure a proposed strategy or to assess an economy moving toward sustainability.

As is the case with most growth and development issues facing Milford Township and Milford Borough, taking a regional approach to economic development will provide the greatest opportunity for sustaining the Township, Borough and regional economic well-being. Local officials should monitor and participate in County economic development efforts and make economic considerations one of the key elements of cooperation for the two municipalities in the Milford planning area.

Demographic Profiles

The following *demographic profiles* are taken from the Year 2000 Census and are intended to provide the full details about the permanent population characteristics of the Township and Borough.

Table DP-1. Profile of General Demographic Characteristics: 2000

Geographic area: Milford borough, Pennsylvania

[For information on confidentiality protection, nonsampling error, and definitions, see text]

Subject	Number	Percent	Subject	Number	Percent
Total population	1,104	100.0	HISPANIC OR LATINO AND RACE		
SEX AND AGE			Total population	1,104	100.0
Male.....	524	47.5	Hispanic or Latino (of any race).....	16	1.4
Female.....	580	52.5	Mexican.....	2	0.2
Under 5 years.....	61	5.5	Puerto Rican.....	7	0.6
5 to 9 years.....	55	5.0	Cuban.....	4	0.4
10 to 14 years.....	55	5.0	Other Hispanic or Latino.....	3	0.3
15 to 19 years.....	84	7.6	Not Hispanic or Latino.....	1,088	98.6
20 to 24 years.....	44	4.0	White alone.....	1,047	94.8
25 to 34 years.....	132	12.0	RELATIONSHIP		
35 to 44 years.....	165	14.9	Total population	1,104	100.0
45 to 54 years.....	168	15.2	In households.....	1,104	100.0
55 to 59 years.....	61	5.5	Householder.....	522	47.3
60 to 64 years.....	53	4.8	Spouse.....	214	19.4
65 to 74 years.....	111	10.1	Child.....	283	25.6
75 to 84 years.....	85	7.7	Own child under 18 years.....	217	19.7
85 years and over.....	30	2.7	Other relatives.....	31	2.8
Median age (years).....	42.3	(X)	Under 18 years.....	9	0.8
18 years and over.....	876	79.3	Nonrelatives.....	54	4.9
Male.....	411	37.2	Unmarried partner.....	23	2.1
Female.....	465	42.1	In group quarters.....	-	-
21 years and over.....	836	75.7	Institutionalized population.....	-	-
62 years and over.....	252	22.8	Noninstitutionalized population.....	-	-
65 years and over.....	226	20.5	HOUSEHOLD BY TYPE		
Male.....	90	8.2	Total households	522	100.0
Female.....	136	12.3	Family households (families).....	282	54.0
RACE			With own children under 18 years.....	116	22.2
One race.....	1,094	99.1	Married-couple family.....	214	41.0
White.....	1,062	96.2	With own children under 18 years.....	81	15.5
Black or African American.....	15	1.4	Female householder, no husband present.....	53	10.2
American Indian and Alaska Native.....	5	0.5	With own children under 18 years.....	27	5.2
Asian.....	6	0.5	Nonfamily households.....	240	46.0
Asian Indian.....	3	0.3	Householder living alone.....	212	40.6
Chinese.....	1	0.1	Householder 65 years and over.....	73	14.0
Filipino.....	-	-	Households with individuals under 18 years.....	122	23.4
Japanese.....	-	-	Households with individuals 65 years and over.....	166	31.8
Korean.....	-	-	Average household size.....	2.11	(X)
Vietnamese.....	-	-	Average family size.....	2.87	(X)
Other Asian ¹	2	0.2	HOUSING OCCUPANCY		
Native Hawaiian and Other Pacific Islander.....	-	-	Total housing units	560	100.0
Native Hawaiian.....	-	-	Occupied housing units.....	522	93.2
Guamanian or Chamorro.....	-	-	Vacant housing units.....	38	6.8
Samoan.....	-	-	For seasonal, recreational, or		
Other Pacific Islander ²	-	-	occasional use.....	18	3.2
Some other race.....	6	0.5	Homeowner vacancy rate (percent).....	1.0	(X)
Two or more races.....	10	0.9	Rental vacancy rate (percent).....	3.4	(X)
Race alone or in combination with one or more other races: ³			HOUSING TENURE		
White.....	1,072	97.1	Occupied housing units	522	100.0
Black or African American.....	24	2.2	Owner-occupied housing units.....	298	57.1
American Indian and Alaska Native.....	8	0.7	Renter-occupied housing units.....	224	42.9
Asian.....	6	0.5	Average household size of owner-occupied units.....	2.39	(X)
Native Hawaiian and Other Pacific Islander.....	-	-	Average household size of renter-occupied units.....	1.75	(X)
Some other race.....	7	0.6			

- Represents zero or rounds to zero. (X) Not applicable.

¹ Other Asian alone, or two or more Asian categories.² Other Pacific Islander alone, or two or more Native Hawaiian and Other Pacific Islander categories.³ In combination with one or more of the other races listed. The six numbers may add to more than the total population and the six percentages may add to more than 100 percent because individuals may report more than one race.

Source: U.S. Census Bureau, Census 2000.

Table DP-2. Profile of Selected Social Characteristics: 2000

Geographic area: Milford borough, Pennsylvania

[Data based on a sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see text]

Subject	Number	Percent	Subject	Number	Percent
SCHOOL ENROLLMENT			NATIVITY AND PLACE OF BIRTH		
Population 3 years and over enrolled in school			Total population	1,104	100.0
Nursery school, preschool.....	22	9.7	Native.....	1,011	91.6
Kindergarten.....	5	2.2	Born in United States.....	1,000	90.6
Elementary school (grades 1-8).....	98	43.4	State of residence.....	167	15.1
High school (grades 9-12).....	76	33.6	Different state.....	833	75.5
College or graduate school.....	25	11.1	Born outside United States.....	11	1.0
EDUCATIONAL ATTAINMENT			Foreign born.....	93	8.4
Population 25 years and over			Entered 1990 to March 2000.....	15	1.4
Less than 9th grade.....	24	3.0	Naturalized citizen.....	66	6.0
9th to 12th grade, no diploma.....	86	10.6	Not a citizen.....	27	2.4
High school graduate (includes equivalency).....	275	34.0	REGION OF BIRTH OF FOREIGN BORN		
Some college, no degree.....	142	17.6	Total (excluding born at sea)		
Associate degree.....	48	5.9	Europe.....	71	76.3
Bachelor's degree.....	139	17.2	Asia.....	22	23.7
Graduate or professional degree.....	95	11.7	Africa.....	-	-
Percent high school graduate or higher.....	86.4	(X)	Oceania.....	-	-
Percent bachelor's degree or higher.....	28.9	(X)	Latin America.....	-	-
MARITAL STATUS			Northern America.....	-	-
Population 15 years and over			LANGUAGE SPOKEN AT HOME		
Never married.....	259	27.8	Population 5 years and over		
Now married, except separated.....	470	50.5	English only.....	956	91.5
Separated.....	10	1.1	Language other than English.....	89	8.5
Widowed.....	93	10.0	Speak English less than "very well".....	20	1.9
Female.....	75	8.1	Spanish.....	15	1.4
Divorced.....	99	10.6	Speak English less than "very well".....	1	0.1
Female.....	69	7.4	Other Indo-European languages.....	58	5.6
GRANDPARENTS AS CAREGIVERS			Speak English less than "very well".....	13	1.2
Grandparent living in household with one or more own grandchildren under 18 years			Asian and Pacific Island languages.....	15	1.4
Grandparent responsible for grandchildren.....	3	42.9	Speak English less than "very well".....	6	0.6
VETERAN STATUS			ANCESTRY (single or multiple)		
Civilian population 18 years and over			Total population		
Civilian veterans.....	134	15.2	Total ancestries reported	1,104	100.0
DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION			Arab.....	5	0.5
Population 5 to 20 years			Czech ¹	13	1.2
With a disability.....	17	8.3	Danish.....	-	-
Population 21 to 64 years			Dutch.....	49	4.4
With a disability.....	112	18.5	English.....	168	15.2
Percent employed.....	55.4	(X)	French (except Basque) ¹	34	3.1
No disability.....	494	81.5	French Canadian ¹	5	0.5
Percent employed.....	77.3	(X)	German.....	279	25.3
Population 65 years and over			Greek.....	7	0.6
With a disability.....	86	36.8	Hungarian.....	4	0.4
RESIDENCE IN 1995			Irish ¹	297	26.9
Population 5 years and over			Italian.....	143	13.0
Same house in 1995.....	638	61.1	Lithuanian.....	5	0.5
Different house in the U.S. in 1995.....	400	38.3	Norwegian.....	3	0.3
Same county.....	147	14.1	Polish.....	45	4.1
Different county.....	253	24.2	Portuguese.....	-	-
Same state.....	35	3.3	Russian.....	11	1.0
Different state.....	218	20.9	Scotch-Irish.....	20	1.8
Elsewhere in 1995.....	7	0.7	Scottish.....	23	2.1
			Slovak.....	-	-
			Subsaharan African.....	-	-
			Swedish.....	28	2.5
			Swiss.....	-	-
			Ukrainian.....	-	-
			United States or American.....	93	8.4
			Welsh.....	14	1.3
			West Indian (excluding Hispanic groups).....	4	0.4
			Other ancestries.....	117	10.6

-Represents zero or rounds to zero. (X) Not applicable.

¹The data represent a combination of two ancestries shown separately in Summary File 3. Czech includes Czechoslovakian. French includes Alsatian. French Canadian includes Acadian/Cajun. Irish includes Celtic.

Source: U.S. Bureau of the Census, Census 2000.

FINANCIAL ANALYSIS

Introduction

This section evaluates the recent financial information of the Borough and Township to identify trends, strengths and weaknesses, and to assess overall financial condition. Financial information was obtained from municipal audit reports and the Pennsylvania Department of Community and Economic Development.

Taxing Authority

The Pennsylvania Second Class Township Code and the Borough Code establish the maximum rate for real estate taxes which may be levied, setting the maximum annual rate at fourteen mills for townships and thirty mills for boroughs. One levied mill equals one dollar

of property tax on one thousand dollars of assessed value. Upon approval of the County Court, a township or borough may increase the millage as much as five mills for general purposes to meet the needs of an approved budget. The Codes also permit townships and boroughs to assess additional real estate tax millage for special purposes such as fire protection, municipal building construction, road maintenance equipment, recreation and street lighting. Municipalities in Pennsylvania are also authorized, under the Local Tax Enabling Act (Act 511) to levy a number of other taxes including income, per capita, mercantile license, business privilege, amusement, occupation privilege, occupation, and mechanical devices. (See following sidebars.)

TAX RATES IN PIKE COUNTY							
	1997	2004	2005				
	Real Estate (mills)	Real Estate (mills)	Real Estate (mills)	Real Estate Transfer (%)	Resident Earned Inc (%)	Non-Res Earned Inc (%)	Occupation Privilege (\$)
Blooming Grove Township	0.8	0.8	0.8	0.5	0	0	0
Delaware Township	5.9	6.68	6.68	0.5	0	0	0
Dingman Township	4.0	5.0	5.0	0.5	0	0	0
Greene Township	3.0	3.0	3.0	0.5	0	0	0
Lackawaxen Township	3.14	6.0	6.75	0.5	0	0	0
Lehman Township	3.5	3.0	3.0	0.5	0.5	0.5	5.00
Matamoras Borough	23.2	29.0	32.75	0.5	0	0	0
Milford Borough	19.8	25.0	30.0	0.5	0	0	0
Milford Township	4.9	6.9	8.0	0.5	0	0	0
Palmyra Township	1.89	2.1	2.1	0.5	0	0	0
Porter Township	0.25	0.5	0.5	0.5	0.5	1.0	0
Shohola Township	5.6	7.35	8.25	0.5	0	0	0
Westfall Township	16.75	19.38	20.38	0.5	0	0	0
Pike County	11.5	14.17	14.17	0.5	0	0	0
Delaware Valley School	74.63	89.28	89.28	0.5	0	0	0

Second Class Townships

Potential Tax Sources	Legal Limit ¹	Citation
GENERAL PURPOSE TAX LEVIES		
Real Estate	14 mills ²	53 P.S. 68205
Act 511 Taxes		53 P.S. 6901
Per Capita	\$10 ³	
Occupation (Flat Rate)	\$10 ³	
Occupation (Millage)	no limit	
Occupational Privilege	\$10 ³	
Earned Income	1 percent ³	
Realty Transfer	1 percent ³	
Mechanical Devices	10 percent ³	
Amusement ⁴	10 percent ³	
Business Gross Receipts ⁵	1 mill wholesale ³ 1½ mills retail ³ no limit other businesses	
SPECIAL PURPOSE TAXES		
Municipal Building	½ general rate	53 P.S. 68205
Firehouses and Equipment	3 mills ⁶	53 P.S. 68205
Recreation	no limit	53 P.S. 68205
Debt Service	no limit	53 P.S. 68205
Permanent Improvement Fund	5 mills	53 P.S. 68205
Road Machinery Fund	2 mills	53 P.S. 68205
Library	no limit	24 P.S. 4401
Ambulance and Rescue Squads	½ mill ⁶	53 P.S. 68205
Fire Hydrants for Township	2 mills	53 P.S. 68205
Street Lights for Township	5 mills	53 P.S. 68205
Debt Payment ⁷	no limit	53 P.S. 68205
Open Space (real estate or earned income) ⁸	set by voters	32 P.S. 5007.1
Community Colleges	(9)	24 P.S. 19-1909-A
Distressed Pension System Recovery Program	no limit	53 P.S. 895.607(f)
Municipalities Financial Recovery Program ⁷	no limit	53 P.S. 11701.123(c)

1. Home rule townships may set rates higher than the limits provided in state law for property taxes and for personal taxes levied on residents. They may not create new subjects of taxation
2. Five additional mills available with court approval.
3. Maximum rate subject to sharing with school district.
4. For taxes first levied after December 31, 1997, maximum rate is 5 percent.
5. Only if enacted before December 1, 1988.
6. Higher rate may be approved by voters in referendum.
7. Levied only on court order.
8. Requires approval of voters in referendum.
9. Local sponsors may levy any tax permitted by law to support a community college. Revenues from the tax cannot exceed 5 mills of the market value of real estate.

Township Tax Sources (PA Department of Community and Economic Development, *Taxation Manual*)

Boroughs

Potential Tax Sources	Legal Limit ¹	Citation
GENERAL PURPOSE TAX LEVIES		
Real Estate *	30 mills ²	53 P.S. 46302
Occupation	30 mills ²	53 P.S. 46302
Act 511 Taxes*		53 P.S. 6901
Per Capita	\$10 ³	
Occupation (Flat Rate)	\$10 ³	
Occupation (Millage)	no limit	
Occupational Privilege	\$10 ³	
Earned Income	1 percent ³	
Realty Transfer	1 percent ³	
Mechanical Devices	10 percent ³	
Amusement ⁴	10 percent ³	
Business Gross Receipts ⁵	1 mill wholesale ³ 1½ mill retail ³ no limit other businesses	
SPECIAL PURPOSE TAXES		
Debt Service*	no limit	53 P.S. 46302
Pensions and Retirement*	½ mill	53 P.S. 46302
Shade Trees*	1/10 mills	53 P.S. 46302, 47729
Street Lighting*	8 mills	53 P.S. 46302
Library*	no limit	24 P.S. 4401, 53 P.S. 46302
Special Road Fund	5 mills	53 P.S. 46304
Recreation*	no limit	53 P.S. 47712
Fire Equipment & Firehouses	3 mills ⁶	53 P.S. 46302, 49235
Gas, Water, Electric Light ⁷	8 mills	53 P.S. 46302, 49231
Firehouse, Lockup or Municipal Building ⁷	2 mills	53 P.S. 46302, 49241
Community College*	(8)	24 P.S. 19-1909-A
Debt Payment ⁹	no limit	53 P.S. 46303
Ambulance and Rescue Squads	½ mill ⁶	53 P.S. 46302
Open Space (real estate or earned income) ^{7*}	set by voters	32 P.S. 5007.1
Distressed Pension System Recovery Program*	no limit	53 P.S. 895.607(f)
Municipalities Financial Recovery Program ^{9*}	no limit	53 P.S. 11701.123(c)

1. Home rule boroughs may set rates higher than the limits provided in state law for property taxes and for personal taxes levied on residents. They may not create new subjects of taxation
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4. For taxes first levied after December 31, 1997, maximum rate is 5 percent
5. Only if enacted before December 1, 1988.
6. Higher rate may be approved by voters in referendum.
7. Must be approved by voters in referendum.
8. Local sponsors may levy any tax permitted by law to support a community college. Revenues from the tax cannot exceed 5 mills of the market value of real estate.
9. Levied only on court order.

*These taxes are also authorized for the incorporated town of Bloomsburg, 1972, P.L. 1441, No. 320.

Borough Tax Sources (PA Department of Community and Economic Development, *Taxation Manual*)

ASSESSED VALUATION INCREASES				
	2000 ASSESSED VALUE	2005 ASSESSED VALUE	2000 -2005 INCREASE	PER MILL TAX RECEIPT INCREASE
Milford Boro	\$ 19,639,730	\$ 19,946,830	\$ 307,100	\$ 307
Milford Twp	\$ 23,427,440	\$ 26,863,190	\$ 3,435,750	\$ 3,436

The *Tax Rates in Pike Table* shows the types and rates of taxes collected by the municipalities in Pike County in 2005. Millages for second-class townships taxing real estate in Pike County range from a low of 0.8 mills in Blooming Grove Township to a high of almost twenty mills in Westfall Township. The highest local municipal real estate tax rate in the County is in Matamoras Borough at twenty-nine mills. In the Milford Planning Area, the Borough's 2005 tax rate is twenty-five mills and the Township's is eight mills. Borough tax rates are typically higher than townships given the limited potential for increases in assessed valuation to meet increasing municipal costs. Most townships can rely on a higher base assessed valuation, and with more vacant land, the additional tax revenue generated by new development and construction, to offset some of the tax increases needed to meet escalating costs. See the *Assessed Valuation Increases Table* which clearly shows this effect in Milford Borough. As costs of local government increase, the Borough will clearly need to address the shortfall of increased revenues from a relatively fixed assessed valuation base.

All municipalities in the County assess the 0.5 percent realty transfer tax as authorized by Act 511. Porter Township and Lehman Township are the only municipalities which assess other Act 511 taxes; Lehman assessing both the earned income tax and occupational privilege tax, and Porter the earned income tax. The County real estate tax rate in 2005 was _____ mills, the Delaware Valley School District was 89.28 mills for the 2004-2005 fiscal year. The School District also collects the 0.5 percent realty transfer tax.

In addition to the funds generated by local taxes, municipalities receive a variety of funds from the state, including for example, various grants such as the Dirt and Gravel Road Program, payments in-lieu of taxes on state forest and game lands, Public Utility Realty

Tax Act funds, alcoholic beverage license receipts, certain fines collected by the State Police, and State Liquid Fuels Highway Aid Fund allocations. The Liquid Fuels allocation, based on the local municipal population and road miles, is generally the largest annual amount of state funds received by a municipality. The funds must be used for road maintenance and construction, and must be maintained in an account separate from the municipality's general funds.

Revenue and Expenditures

General fund revenue and expenditures, as reported in the *Annual Audit and Financial Reports* for 2002 and 2003, are detailed for Milford Borough and Milford Township in the *Audit Report Summary Table*. Budgets for 2004 and 2005 are not significantly different than 2003 revenues and expenditures. Year 2002 tax revenue for all Pike County local municipalities is shown in the *Tax Revenues Table*. In terms of revenue available for meeting general operating expenses, the real estate tax generates the most revenue in Milford Borough and Milford Township, and all Pike County municipalities except Porter Township. The realty transfer tax, assessed by all Pike County municipalities, varies from year to year depending on the level of real estate sales, but accounts for significant revenue in the both the Township and Borough.

On the expenditure side (See the *Audit Report Summary Table*), road maintenance accounts for the highest proportion of real spending (as opposed to fund transfers) in Milford Township, and a significant proportion in Milford Borough. In addition to general funds, each municipality receives an annual allocation in Liquid Fuels Funds from the Commonwealth which are spent on road improvements and maintenance and equipment. In recent years the Township has received an annual allocation of some \$31,000 and the Borough has received some \$24,000.

MILFORD BOROUGH GENERAL FUND AUDIT REPORT SUMMARY			
REVENUES	audit reports for ° ° °	2002	2003
	Taxes - real estate	\$380,590	\$451,290
	Taxes - real estate transfer	\$68,900	\$35,710
	Licenses and Permits	\$4,890	\$5,570
	Fines and Forfeits	\$36,850	\$32,080
	Interest and Rents	\$4,340	\$2,560
	Intergovernmental (federal, PURTA, alcoholic beverage licences, state pension aid, other)	\$25,770	\$24,730
	Charges for Services (general government, public safety, other)	\$58,470	\$27,680
	Miscellaneous (private sector contributions, other)	\$15,050	\$7,500
	Other Sources (interfund, fixed asset distribution, debt proceeds, refunds)	\$720	\$91,470
	Total Revenues	\$595,580	\$678,590
EXPENDITURES	audit reports for ° ° °	2002	2003
	General Government (legis/gov body, accounting, tax collection, legal, staff, engineering, buildings)	\$116,720	\$190,030
	Public Safety (police, fire, inspections, planning)	\$301,190	\$295,190
	Public Works (solid waste, electric system)	\$126,290	\$70,760
	Streets and Highways (general services, winter maintenance, street lights, equipment repairs)	\$26,430	\$89,580
	Culture and Recreation, Libraries	\$0	\$0
	Planning and Development	\$0	\$0
	Debt Service	\$0	\$590
	Miscellaneous (inter-govt, pension, insurance, payroll taxes, employee benefits, other)	\$36,600	\$50,160
	Other Financing Uses (refund of prior year revenue, interfund operating transfers)	\$57,480	\$45,120
	Total Expenditures	\$664,710	\$741,430
Excess/Deficit (total revenues - total expenditures)		(\$69,130)	(\$62,840)

MILFORD TOWNSHIP GENERAL FUND AUDIT REPORT SUMMARY			
REVENUES	audit reports for ° ° °	2002	2003
	Taxes - real estate	\$176,580	\$175,340
	Taxes - real estate transfer	\$56,110	\$46,090
	Licenses and Permits (cable TV franchise, other)	\$4,230	\$4,970
	Fines and Forfeits	\$3,790	\$4,770
	Interest and Rents	\$400	\$520
	Intergovernmental (alcoholic beverage licences, state forest in-lieu, other)	\$17,590	\$19,580
	Charges for Services (general government, public safety, solid waste)	\$29,360	\$47,390
	Miscellaneous (private sector contributions, other)	\$2,270	\$0
	Other Sources (interfund, refunds)	\$22,000	\$23,820
	Total Revenues	\$312,330	\$322,480
EXPENDITURES	audit reports for ° ° °	2002	2003
	General Government (legis/gov body, accounting, tax collection, legal, staff, engineering, buildings)	\$74,500	\$61,670
	Public Safety (fire, inspections, planning)	\$41,420	\$61,470
	Public Works (solid waste clean-up day)	\$1,710	\$2,400
	Streets and Highways (general, construction, winter mntc, signals, street lights, equipment repairs)	\$83,690	\$68,040
	Culture and Recreation, Libraries	\$5,500	\$6,050
	Debt Service	\$0	\$0
	Miscellaneous (inter-govt, pension, payroll taxes, employee benefits, other)	\$7,690	\$23,370
	Other Financing Uses (refund of prior year revenue, interfund operating transfers)	\$89,560	\$68,480
	Total Expenditures	\$304,070	\$291,480
	Excess/Deficit (total revenues - total expenditures)	\$8,260	\$31,000

TAX REVENUES - YEAR 2002 (Pennsylvania Department of Community and Economic Development)					
	Total Taxes	Real Estate	Real Estate Transfer	Earned Income	Occupation Privilege
Blooming Grove Township	\$286,513	\$84,902	\$201,611	\$0	\$0
Delaware Township	\$687,019	\$512,250	\$174,769	\$0	\$0
Dingman Township	\$910,435	\$637,106	\$273,329	\$0	\$0
Greene Township	\$273,663	\$188,767	\$84,896	\$0	\$0
Lackawaxen Township	\$578,501	\$429,636	\$148,865	\$0	\$0
Lehman Township	\$1,067,564	\$445,677	\$246,411	\$371,826	\$3,650
Matamoras Borough	\$531,403	\$507,575	\$23,828	\$0	\$0
Milford Borough	\$449,493	\$380,589	\$68,904	\$0	\$0
Milford Township	\$232,689	\$176,583	\$56,106	\$0	\$0
Palmyra Township	\$426,058	\$239,566	\$186,492	\$0	\$0
Porter Township	\$36,847	\$6,753	\$17,451	\$12,643	\$0
Shohola Township	\$300,695	\$241,385	\$59,310	\$0	\$0
Westfall Township	\$790,622	\$718,962	\$71,660	\$0	\$0
TOTAL	\$6,571,502	\$4,569,751	\$1,613,632	\$384,469	\$3,650

The higher level of spending on roads is not uncommon in less populated townships where road maintenance and improvement have historically been a principal governmental responsibility. In the case of the Borough, public safety, which includes police protection, is the highest spending category. The *general government* category, which includes the costs of administration and building maintenance, and the *insurance, payroll taxes employee benefits* account for most of the other expenditures in both municipalities.

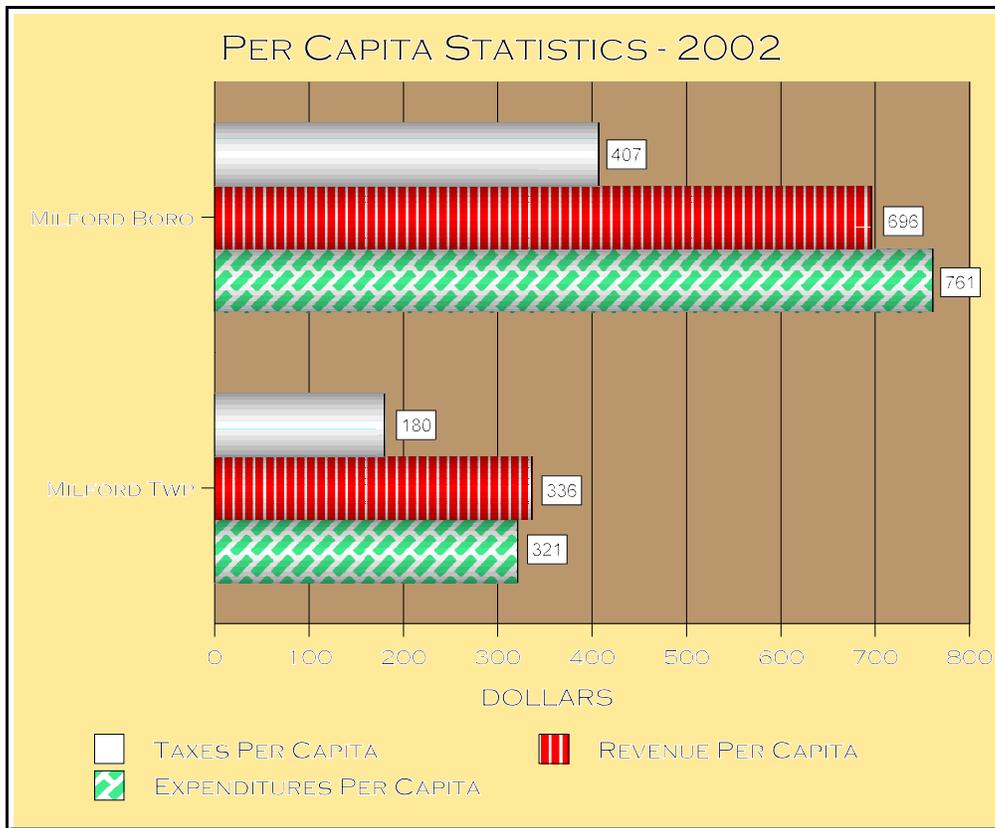
Municipal Comparisons

Comparing the Township and Borough to the other municipalities in the County is another means of assessing financial condition. The *Financial Statistics Table* presents per capita financial data for all municipalities in Pike County and the *Per Capita Statistics Figure*, presents per capita financial data for Milford Township and Milford Borough. The data, obtained from the Pennsylvania Department of Community and Economic Development, is the most recent which is readily available for all municipalities. The per capita data for the Township and Borough for more recent years is not significantly different.

While this data is useful to compare municipalities, it does not necessarily rank the financial management abilities of individual townships and boroughs. The level of facilities and services provided by each jurisdiction varies considerably and directly affects expenditures and the amount of revenue required. For example, the police and debt service costs accrued in some municipalities are not a factor in the budgets of many of the townships in the County, and the length of roads maintained varies. In the case of the boroughs, the costs of services are supported by a much lower assessed valuation.

In 2002, Milford Township and Milford Borough were about equal in market value of real estate per capita. However, given the fixed costs of local government and the range of facilities and services provided by the Borough, its per capita taxes, revenue, and expenditure were significantly higher than Milford Township and the other municipalities in the County. As noted earlier and as evidenced by the per capita statistics, as demand for facilities and services increases Milford Borough will have a much more difficult time balancing its budget than most other Pike County municipalities.

FINANCIAL STATISTICS - YEAR 2002 (Pennsylvania Department of Community and Economic Development)							
	Mkt Val per Capita	Taxes per Capita	Revenue per Capita	Rev : Tax Per Capita	Expend per Capita	Total Debt	Debt Per Capita
Blooming Grove Township	\$119,048	\$79	\$145	1.8	\$111	\$0	\$0
Delaware Township	\$55,843	\$109	\$178	1.6	\$155	\$4,748	\$1
Dingman Township	\$58,408	\$104	\$171	1.6	\$144	\$0	\$0
Greene Township	\$79,406	\$87	\$153	1.8	\$138	\$59,006	\$19
Lackawaxen Township	\$111,172	\$139	\$234	1.7	\$229	\$0	\$0
Lehman Township	\$81,845	\$142	\$181	1.3	\$159	\$0	\$0
Matamoras Borough	\$34,099	\$230	\$308	1.3	\$323	\$0	\$0
Milford Borough	\$73,824	\$407	\$696	1.7	\$761	\$0	\$0
Milford Township	\$75,526	\$180	\$336	1.9	\$321	\$0	\$0
Palmyra Township	\$196,115	\$135	\$233	1.7	\$192	\$0	\$0
Porter Township	\$150,511	\$96	\$208	2.2	\$185	\$0	\$0
Shohola Township	\$77,327	\$144	\$218	1.5	\$240	\$98,566	\$47
Westfall Township	\$59,402	\$325	\$513	1.6	\$466	\$223,034	\$92



REAL ESTATE TAX REVENUE POTENTIAL – 2005						
	TOTAL REAL ESTATE TAX MILLAGE	ASSESSED VALUE	GENERAL PURPOSE GROSS TAX RECEIPTS	AVAIL GENERAL PURPOSE MILLS*	POTENTIAL ADDITIONAL GENERAL PURPOSE GROSS TAX RECEIPTS	5-MILL COURT APPROVED ADDITIONAL GENERAL PURPOSE GROSS TAX RECEIPTS
Milford Boro	30.0	\$ 19,946,830	\$ 598,405	0.0	\$0	\$ 99,734
Milford Twp	8.0	\$ 26,863,190	\$ 214,906	6.0	\$ 161,179	\$ 134,316

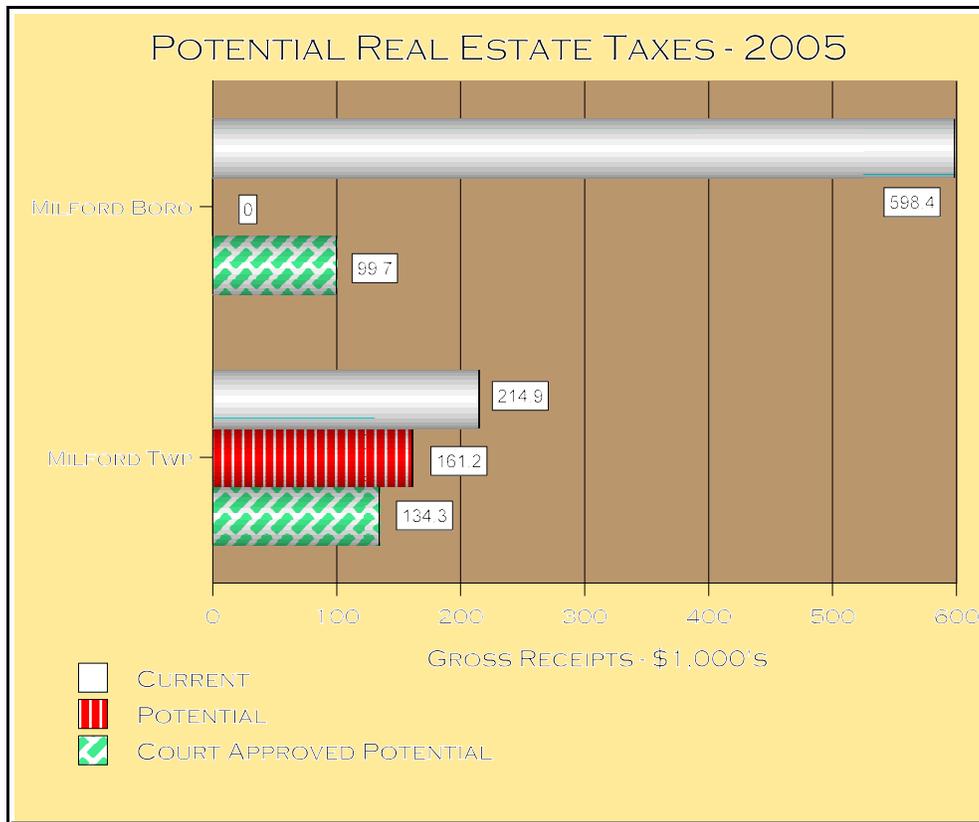
*State law sets the real estate tax limit for general purposes at 30 mills for boroughs and 14 mills for townships of the second class. The Court may grant up to 5 mills additional if the taxing body shows it is necessary to meet an approved budget.

The ratio of total revenues to tax revenues provides a measure of the level of non-local funds used for municipal operations. The higher the ratio, the greater the proportion of non-local tax funds. In 2002, the Borough and Township were on par with most of the other municipalities in the County.

Real Estate Tax Potential

As the Milford Planning Area population changes in character and increases, the cost of facilities and

services will also increase. Additionally, inflation will increase the cost of maintaining the current level of facilities and services. Local governments throughout the Commonwealth must deal with raising additional funds for their operations. In any case, increased spending must be assessed in terms of the total local tax burden (borough/township, county, and school district) and the real need and demand for additional facilities and services.



The demand for increased levels of normal facilities and services is often associated with a dramatic increase in residential development. Concurrently, the assessed valuation would be increasing, which could partially offset the need for an increase in millage. However, studies have shown that residential development generates the need for more public expenditures than it does tax receipts to cover such costs. The School District's perspective is the most obvious example; an increase in population and number of school children would directly result in increased costs.

One good indicator of a municipality's financial position is the balance of annual revenues and expenditures considered in terms of additional available taxing power. The *Real Estate Tax Revenue Potential Table* and the *Potential Real Estate Taxes Figure* report current real estate tax rates, and potential additional tax revenue with millages at the state statutory limit and with court approval. The intent is simply to provide a measure of each jurisdiction's ability to generate additional real estate tax revenue should such funds be required for unanticipated emergency expenditures, rather than as a means of planning for tax increases.

Given its higher assessed valuation and lower millage, Milford Township has the greatest potential for additional tax revenues. The Township will certainly be able to meet its revenue needs with its current tax structure for many years. Owing largely to its relatively fixed real estate valuation, Milford Borough has reached the 30-mill limit, a position shared by many mature, small boroughs in the Commonwealth. Increased costs of governance will obviously require the Borough to find additional revenue sources. Of course, the critical question is how much are residents and businesses willing, and able, to pay for local government services.

Another important factor in the financial condition of a municipality is long-term debt. Neither the Borough nor the Township has any long-term debt.

Other Revenue Sources

In addition to the potential from the general fund levy, the Act 511 (Local Tax Enabling Act) taxes can be used for general fund purposes; and, the Special Purpose Taxes provide funding for a variety of specific facilities and services. (See the *Borough Tax Sources Figure*.) One option for increased revenue

would be to make special levies for streets, emergency services, recreation and other authorized purposes thereby shifting the expenditures from the general fund and freeing the associate millage.

Act 511 offers both flat rate and proportional taxes. Based on the relatively low individual assessment, \$10 if not shared with the school district, the potential for significant additional revenue from the occupational privilege, per capita, and flat rate occupation taxes is limited by the small population base of the Borough. The earned income occupation millage and business gross receipts, all proportional taxes, hold the potential for the generation of more significant revenues. The mechanical devices (video games, juke boxes, coin operated pool tables, etc.) and amusement (recreation and entertainment) taxes, also graduated, have limited applicability in the Borough. Detailed discussion of Act 511 and all other taxes is found in the *Taxation Manual* published by the Pennsylvania Department of Community and Economic Development.

The earned income tax holds the greatest potential for increased revenue. However, this would be a major change in tax structure for the Borough. Except in financially distressed communities and where voters approve an additional tax for open space purposes, the rate is limited to one percent. Tax collection costs typically consume a small portion of the tax levy and the Local Tax Enabling Act requires 50/50 sharing with school districts that assess the tax. Local employers must withhold the taxes. The system often becomes confusing because municipalities which levy taxes on nonresidents working in the municipality are required to grant a credit for any income tax levied at the place of residence. Similar to an increase in real estate taxes, the imposition of an earned income tax would likely be viewed with great concern by many residents. The same can be said for the occupation millage and business gross receipts.

Fees and user charges are important in terms of ensuring that the costs of certain municipal services provided to residents and property owners are covered. For example, the Borough and Township must set fees for permits high enough to cover administrative expenses. In the case of water service, the Milford Water Authority assesses charges to cover the cost of operation and long-term capital improvements.

Future Considerations

Continued careful financial management, setting spending priorities, and planning for necessary capital expenditures are critical. A capital budget with earmarked reserve funds is an invaluable tool for anticipating and funding large expenditures such as equipment, buildings and parks, and the Township and Borough should develop a budget for any such expenditures. This *Comprehensive Plan* will serve to identify and prioritize community facility and service needs which can be incorporated into financial planning and budgeting. The *Plan* can also strengthen grant applications for specific facilities and grant funding must be used as much as possible. Finally, the municipalities must continue to work together on providing facilities and services to use area wide resources most efficiently.

WATER SUPPLY AND SEWAGE DISPOSAL

Water Supply

Groundwater is the source for all potable water in the Milford Planning Area and its protection is one of the paramount issues facing the community. The Planning Area and all of Pike County have been blessed with a clean and plentiful supply of this priceless resource. Without clean water, and the healthy environment from which it derives, the quality of life would suffer dramatically. In addition, a clean and plentiful water supply is an immeasurable asset in terms of supporting the local economy. Recent studies have shown reason for concern about groundwater water quality in the Planning Area, and residents and local officials must take all necessary actions to protect this vital component of the Milford community.

All of Milford Borough and adjoining areas of Milford Township are served by the Borough of Milford Municipal Authority system which relies on springs for its source. Several residential developments in the Township, Moon Valley Falls, Milford Town Green and Wheatfield Village for example, are served by private community systems with wells. The balance of the Township is served by private individual wells.

The amount of groundwater use will increase in concert with the amount of development. Given the Planning Area's regional location, the long term development pattern is expected to follow much the same path as the last twenty years. The primary type of development will be residential with a higher proportion of full-time residences and more retail and service businesses. Few industrial or manufacturing facilities using high volumes of water are anticipated in the Milford Planning Area given the paucity of sites for such development, the high cost of land, the continuing emergence of Pike County as a bedroom community, and the availability of sites in improved business parks in the greater region.

Groundwater Quantity

Based on available studies (see the *Groundwater Recharge Rates Sidebar*), with long term consumption primarily residential, and large areas of undeveloped land for recharge, it appears that the overall supply of groundwater in the Planning Area and all of Pike County will be adequate for quite some time. Based on a total land area of some 13.5 square miles, average groundwater recharge in the Planning Area is estimated

How much groundwater do we have?

Most people are surprised to learn that almost all of the world unfrozen fresh water exists under the ground. Pennsylvania, having a humid climate, has a lot of water in streams, lakes, and wetlands. But Pennsylvania has much more fresh groundwater than surface water – more than thirty times as much. Pumping all of Pennsylvania's groundwater onto the surface would cover the entire state with more than eight feet of water!

to range from 10,000,000 to 13,500,000 gallons per day.

Engineers typically use an estimate of 250 gallons per day per dwelling unit when designing water systems and, applying this factor to the number of dwelling units in the Planning Area yield an estimated 300,000 gallons per day in residential water use. Commercial water use would add additional amounts, but the total is well below the estimated recharge rate.

However, this is not to suggest that residents and local officials should ignore the important issues of localized groundwater supplies and groundwater conservation. This is particularly important as development occurs. Wells near large water uses can be drawn down resulting in inadequate supply. Increases in impervious areas such as buildings, driveways and roads inevitably leads to more stormwater runoff and less groundwater recharge. In addition, given the characteristics of aquifers, development in the region can also effect local groundwater availability. Simply stated, groundwater availability is a regional issue and adequate supply is not a valid reason for postponing or avoiding action to ensure continued adequate supply.



Well Drilling Rig

Groundwater Overview

- Three often misunderstood facts -
 - Groundwater is part of the hydrologic cycle and is directly linked to lakes and streams.
 - During periods of low flow, much of the water in streams is groundwater.
 - As the amount of stormwater runoff increases, less recharge occurs and stream flow can be affected.
- Groundwater occurs in joints, bedding planes, faults and other fractures in the bedrock.
- In glacial deposits, water is stored and moves through the intergranular openings.
- Rocks that are capable of yielding usable supplies of water to wells or springs are called aquifers.
- Most of the annual groundwater recharge is transmitted through local flow paths and is discharged to nearby streams and lakes.
- In the case of Milford Springs, water from Sawkill Creek and Vantine Brook flows into the aquifer.
- Although most groundwater is relatively shallow, there is some deeper flow, and the deeper wells may reach the deeper flow systems.
- Precipitation, evapotranspiration, groundwater discharge to streams, and water withdrawals affect groundwater levels.

Water Quality

No less important is the issue of water quality. The potential for groundwater contamination is always present. Bacterial contamination can occur from malfunctioning on-lot sewage systems or poor livestock husbandry, hydrocarbons can eventually reach groundwater from oil spills or leaking storage tanks, nitrates and chloride can infiltrate as run-off from roads and parking lots, sewage systems, and farm fields. Similar to supply conservation, quality protection must be addressed. In the case of Milford Springs, turbid water entered the sand and gravel aquifer directly through the highly permeable floor of a quarry during a heavy rain and flowed underground through the unconsolidated aquifer to the Springs. The Sawkill Creek loses water to the aquifer just upgradient of the Springs potentially facilitating the rapid transfer of turbidity or contaminants to the water supply.

Groundwater Recharge Rates

In 1989, the Pennsylvania Topographic and Geologic Survey estimates in *Water Resources Report 65, Groundwater Resources of Pike County, Pennsylvania*, that in Pike County *the average groundwater discharge is estimated to be about 635 (gal/min)/mi², twice the amount estimated for most areas of Pennsylvania*. Based on this, groundwater recharge in is about 900,000 gallons per day per square mile of land area.¹

In 1964, the U.S. Geological Survey reported that a conservative estimate for recharge in the Highlands of the Delaware River Basin was 750,000 gpd/sq mi.²

In 1982, a Delaware River Basin study of the Upper Delaware Basin reported:

- a recharge rate of about 1,000,000 gpd/sq mi for the Upper Pocono Plateau.³
- normal year recharge rates in the Upper and Lower Pocono Plateaus range from 900,000 to 1,000,000 gpd/sq mi.⁴
- during a normal year, recharge to the Catskill formation, which underlies Pike County, is about 930,000 gpd/sq mi.⁵

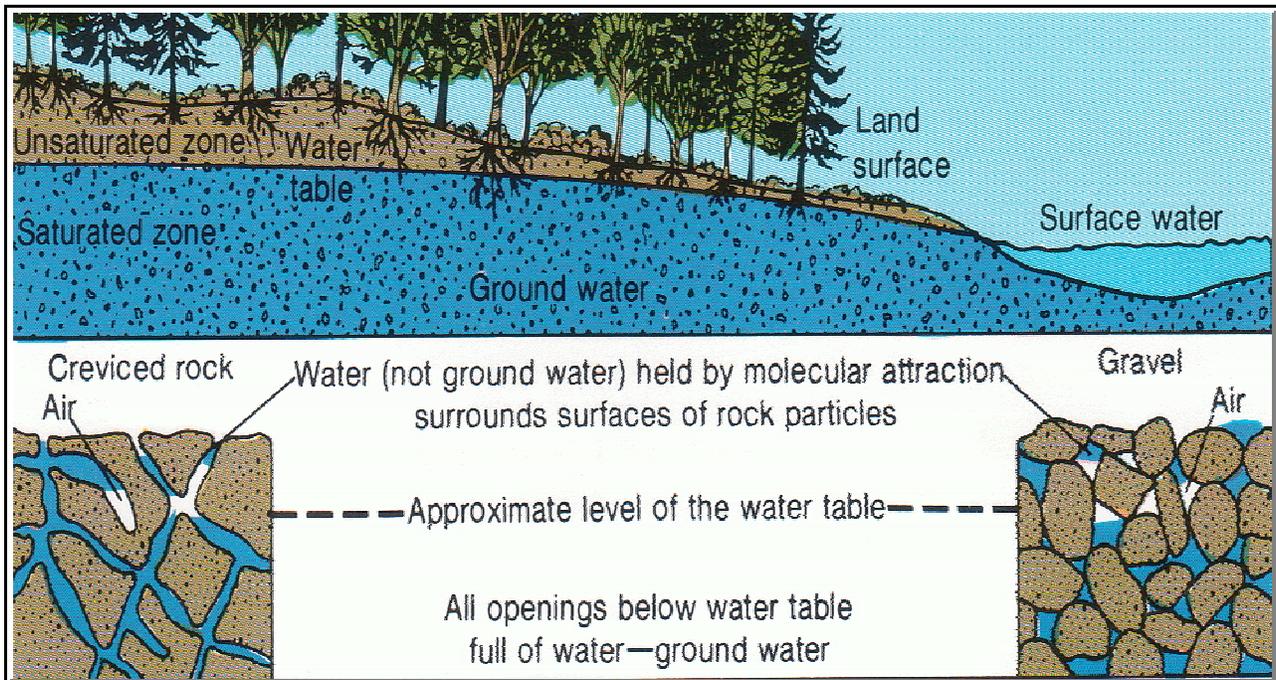
¹*Water Resources Report 65, Groundwater Resources of Pike County, Pennsylvania*, Pennsylvania Topographic and Geologic Survey, D. K. Davis, 1989, p. 11.

²*Water Resources of the Delaware River Basin*, Geological Survey Professional Paper 381, U.S. Department of the Interior, Parker, Garald G, et. al., 1964, p. 91.

³*Special Groundwater Study of the Upper Delaware River Basin Study Area III, Volume I*, Delaware River Basin Commission, Wright Associates, R.E., 1982, p. 3-10.

⁴*Special Groundwater Study of the Upper Delaware River Basin Study Area III, Volume II*, Delaware River Basin Commission, Wright Associates, R.E., 1982, p. 8-3.

⁵Ibid.



Water Bearing Geology

The Hydrologic Cycle in Pennsylvania

Each year on an average, 41 inches of precipitation falls in Pennsylvania. Six inches of that enters streams and lakes directly either as surface runoff or as flow that enters streams from the unsaturated zone under the land surface. Twenty inches returns to the atmosphere through evaporation and transpiration. The remaining fifteen inches infiltrates the soil and moves downward to the zone of saturation to recharge groundwater, a recharge rate of about thirty-seven percent. (See *Hydrologic Cycle Figure*.)

How Groundwater Moves

Groundwater, like surface water, is constantly on the move. However, groundwater moves much slower—at rates ranging from feet per day to inches per year depending on the type of soil or rock through which it is moving. The natural movement of groundwater is from upland recharge areas to lowland discharge areas -- points where the water table meets the land surface, such as springs, lakes, streams, and wetlands. Most water seeping into the soil moves only a few miles to the point where it is discharged; in most instances it stays within the same watershed. Groundwater discharging into streams provides the water that keeps streams flowing year round. Except for a short time during and after rain storms and snow melt, all the water in a stream is provided by groundwater seeping through stream banks and stream beds. This is called base flow. From points of recharge to points of discharge, groundwater moves slowly through small openings in rocks and soil and usually in parallel paths (i.e., layers). Generally there is little mixing of the water in these layers because the slow movement of groundwater does not create sufficient turbulence for mixing to occur.

Source: *Groundwater: A Primer for Pennsylvania, Pennsylvania Groundwater Policy Education Project*, undated.

Current regulations typically address water issues independently even though surface water and groundwater are one integrated resource. For example, stormwater runoff and the silt it carries affects stream water quality and reduces groundwater recharge. Uncontrolled in terms of quality and without requiring infiltration, stormwater runoff can lead to reduced stream flow when groundwater recharge and discharges to streams are inadequate. Left unaddressed, reduced groundwater recharge, given that groundwater accounts for more than two-thirds of annual stream flow, will result in a reduction in stream flow and water quality degradation.

Conservation and Protection

Methods available for local municipalities to conserve the groundwater supply and protect groundwater quality are well documented, and these methods have been successful in many areas of the Commonwealth. Details of available methods, the authority for action, and sources of assistance are detailed in *Groundwater Protection and Management in Pennsylvania*.⁶ The Report recommends the following five-step process to develop and put into place an effective groundwater protection program:

1. Involve the community by organizing a committee of interested individuals from the community, and neighboring communities, if appropriate.
2. Determine sources and uses of the community's water supply and define the proposed groundwater protection areas.
3. Identify possible contamination sources-past, present, and future-in the groundwater protection areas.
4. Establish goals and priorities based on an evaluation of the groundwater threats.
5. Implement appropriate management measures,

⁶*Groundwater Protection and Management in Pennsylvania, An Introductory Guide for Citizens and Local Officials*, League of Women Voters of Pennsylvania Citizen Education Fund and Water Resources Education Network Project, R. Merideth, J. R. Drohan, C. W. Abdalla, J. R. Jessen, E. D. Stevens, 2001, Third Edition.

including plans for future needs.⁷

In addition to evaluating the applicability of the five-step formal planning process, other local municipal actions include:

- Zoning
 - Linking dwelling unit densities to the quality of the land by identifying environmentally sensitive areas as part of the development process.
 - Including standards for identification and protection of environmentally sensitive areas – recharge areas, floodplain, steep slopes, wetlands, riparian buffers, etc. – and update as necessary.
 - Providing incentives for conservation subdivision design where full development density is permitted, individual lot sizes are reduced, a certain percentage of open space is set aside, and sensitive natural areas are preserved.
 - Allowing planned residential development and transfer of development rights as a way to shift development away from sensitive environmental areas.
 - Requiring a hydrogeologic study for any proposed use which will withdraw large quantities of groundwater.
 - Requiring detailed water quality protection plans for any commercial or manufacturing use which have the potential for groundwater contamination.
- Sewage Enforcement
 - Continuing the strict enforcement of the on-lot sewage disposal program.
 - Evaluating the benefit of an on-lot sewage system management program.
- Stormwater Management
 - Requiring stormwater infiltration as the option of choice to maximize groundwater recharge.

⁷*Groundwater Protection and Management in Pennsylvania*, p. 13.

- Addressing stormwater quality (nutrient and pollutant removal) along with quantity.
- Well Construction and Protection
 - Evaluating the need for a well siting and construction ordinances.
 - As a means of building a data base, requiring well drillers to submit copies of the state Water Well Completion Report which includes details about new wells – depth, depth to water bearing zones, static level, yield, and type of aquifer.
 - Requiring bacterial testing for all new wells with a report submitted to the municipality.
 - Sponsoring an annual well water testing program and compile and map the results.
 - Adopting well head protection standards that limit potential contaminating activities in zones around community wells.
- Agriculture
 - Encourage the use of best management practices to minimize contamination.

Milford Municipal Authority

The Borough of Milford and adjoining areas of Milford Township have relied on two springs for water for more than 100 years. Located along the Old Milford & Owego turnpike west of the Borough in Milford Township at the base of a steep slope, Milford Springs produces over 1,000,000 million gallons of water each day. From its early beginnings the Milford water supply has evolved from a central community cistern fed by a wooden pipe into a complex water treatment and distribution system including *approximately 48,000 feet of water lines ranging from 4 to 12 inches in diameter, two pressure reducing valves, a 548,000-gallon storage tank, and a 300,000 gallons per day water treatment plant.*⁸

Ownership of the water system was assumed by the Milford Borough Municipal Authority in 1968 from the privately held Milford Water Company. The

⁸*Water Distribution System Analysis*, Municipal Authority of the Borough of Milford and Camp Dresser & McKee, Inc., 2003, p. 1-1.



Milford Water Treatment Plant and Storage Tank

Authority's longstanding, proactive approach to managing and upgrading the system, and protecting the source of the Springs, clearly demonstrates a profound commitment to the quality of life in the Planning area.

The system currently serves a total of some 660 customers, primarily dwellings, but including about 100 commercial and institutional buildings. The total population served is about 1,500 and the average daily water demand ranges seasonally from 185,000 to 195,000 gallons. In recent years the Authority has invested more than \$1,250,000 (including a \$450,000 state grant) to upgrade the system for continued compliance with state drinking water regulations and to add filtration to address turbidity problems resulting from infiltration of Sawkill Creek water into the Springs via the glacial outwash deposit aquifer. Improvements included:

- A 350,000 gpd diatomaceous earth filtration system resulting in reduced chlorine use and improved taste and odor.
- A continuous chlorine disinfection system to eliminate bacteria and reduce corrosion in the water lines.
- A 540,000 gallon steel storage tank for filtered water.
- Emergency power generators.

The Authority also replaced 14,673 feet of aging, undersized water lines with 6-inch mains to improve flow and pressure, installed 89 isolation valves to

Sawkill-Vantine Connection

Sawkill Creek and Vantine Brook lose water into the glacial outwash aquifer in the immediate vicinity of the springs. The springs were observed to discharge turbid water immediately following some flood flows in these streams.

In 1966, when Interstate Highway 84 was being constructed in the glacial outwash aquifer within 3,000 feet of the springs, small rainstorms caused high turbidity in the springs. Following some PennDOT investigations, the highway grading design was modified and mitigation measures were implemented by PennDOT to protect the water quality of the springs. When a mall was proposed to be constructed on the glacial outwash aquifer within 3,000 feet of the springs, the Milford Water Authority commissioned a chemical tracer study to evaluate the hydraulic interconnection between Sawkill Creek, the proposed mall site, and the springs. The chemical tracer study documented that some water from Sawkill Creek seeped through the stream bed and discharged from the springs. The mall proposal was withdrawn after completion of the chemical tracer study.

Following another series of turbidity episodes, the Milford Water Authority commissioned an investigation of a gravel pit operating in the outwash aquifer only 2,800 feet from the springs. The gravel mining operation was causing its own very turbid storm water to infiltrate directly into the outwash aquifer more than 50 feet below original ground level. Within 8 hours following an intense rainstorm (where a large volume of very turbid gravel pit water was observed entering the aquifer in the gravel pit), the springs discharged very turbid water. The Authority and its consultant documented these events and the gravel pit operator eventually withdrew his permit and restored and revegetated the pit area. Storm-related turbidity in the springs decreased very significantly following the gravel pit closure and restoration.

The chemical tracer study demonstrated that water from Sawkill Creek was infiltrating into the glacial outwash aquifer through the creek's bed and flowing to and discharging from the springs. Therefore, this chemical tracer study demonstrated that a) Sawkill Creek loses water through stream-bed infiltration in the vicinity of the springs, b) the glacial outwash aquifer receives recharge directly from surface-water infiltration, and c) the springs are vulnerable to impacts from contaminants in the surface water flowing in Sawkill Creek in the vicinity of the springs.⁹

facilitate repairs, upgraded 23 fire hydrants, and replaced 275 service connections and shutoff valves.

Water Source Protection

In addition to its progressive capital improvements program, the Authority is aggressively addressing water quality protection in the watershed that supplies Milford Springs. The vulnerability of contamination of the Springs is well documented in the *Source Water Protection Plan* recently completed by the Authority. (See *Sawkill-Vantine Connection Sidebar*.) The siltation in the Springs suffered in the past could just as easily be oil or other pollutants from an overturned tanker truck.

Authority water quality protection efforts are twofold: public education and source water protection.

The public education effort involves:

- A series of six educational articles published in the Pike County Dispatch.
- Working groundwater flow model presentations to school children, local organizations and local governments.
- An educational brochure used in local schools and for the public.
- Development of a fifth grade curriculum focusing on groundwater protection.
- Ongoing contact with students and the public.

Realizing the vulnerability of contamination of the Springs from sources throughout the aquifer area, the Authority worked with Consulting Hydrogeologist Todd Giddings and developed the *Source Water*

⁹Source Water Protection Plan for the Milford Springs, The Municipal Authority of the Borough of Milford and T. Giddings, 2004, p. 2.

Protection Plan the Milford Springs as a reference and educational document that describes the sources and vulnerability of the Milford Springs and summarizes the actions taken by the Milford Water Authority to develop a comprehensive program to protect the quality of the springs. Its future use is to support and guide educational and protection activities.¹⁰

The Authority is moving forward on implementing the *Source Water Protection Plan* which . . .

- Identifies the source of Milford Springs as the sand and gravel deposited in the valley bottom by the Wisconsin glacier some 20,000 years ago – termed an *outwash aquifer*.
- Reports the four sources of spring water:
 - rainfall and snow melt directly infiltrating the outwash aquifer
 - upland tributary streams infiltrating the outwash aquifer
 - groundwater from the underlying bedrock moving into the outwash aquifer under artesian pressure
 - Sawkill Creek and Vantine Brook water seeping into the outwash aquifer
- Identifies three source protection zones (see accompanying figures):



Interstate 84 Crossing the Sawkill Creek

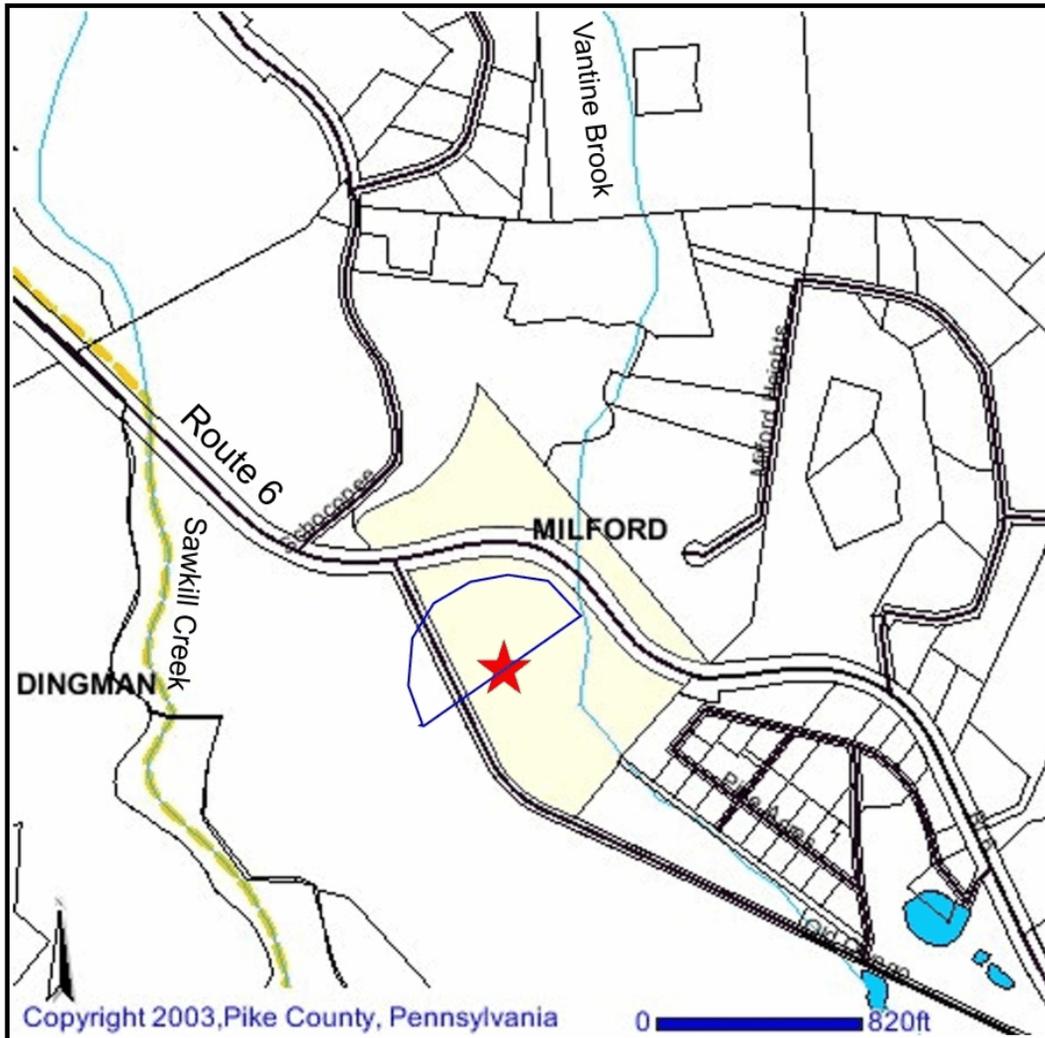
- Zone 1 - 400-foot semi-circle upgradient from the Springs. Contained largely within the Authority owned property. Balance is part of Grey Towers federal ownership.
- Zone 2 - upgradient sand and gravel deposits from which the Springs discharge.
- Zone 3 - the upgradient watershed of the Sawkill Creek and Vantine Brook which recharges the Zone 2 sand and gravel aquifer; approximately 25 square miles.
- Identifies existing contaminant sources:
 - Zone 1 - no contaminant materials
 - Zone 2 - 50 dwellings and several seasonal cottages with on-lot sewage; convenience store with fuel sales; PennDOT maintenance facility with salt, liquid deicers, and diesel fuel; other limited commercial.
 - Zone 3 - approximately 1,300 dwellings with on-lot sewage; convenience store with fuel sales; stone quarry with fuel, oils and runoff.
- Identifies potential contaminant threats:
 - Sand and gravel aquifer is highly permeable.
 - Subject to large volume liquid petroleum and chemical spills
 - Dry chemical spills during rain storm.
 - Route 6 and I-84 truck traffic.
 - Stormwater runoff from new development - silt from erosion and commercial parking lot pollutants.



PennDOT Depot Route 6 / I-84

¹⁰Ibid., p. 7.

Milford Water Authority Property

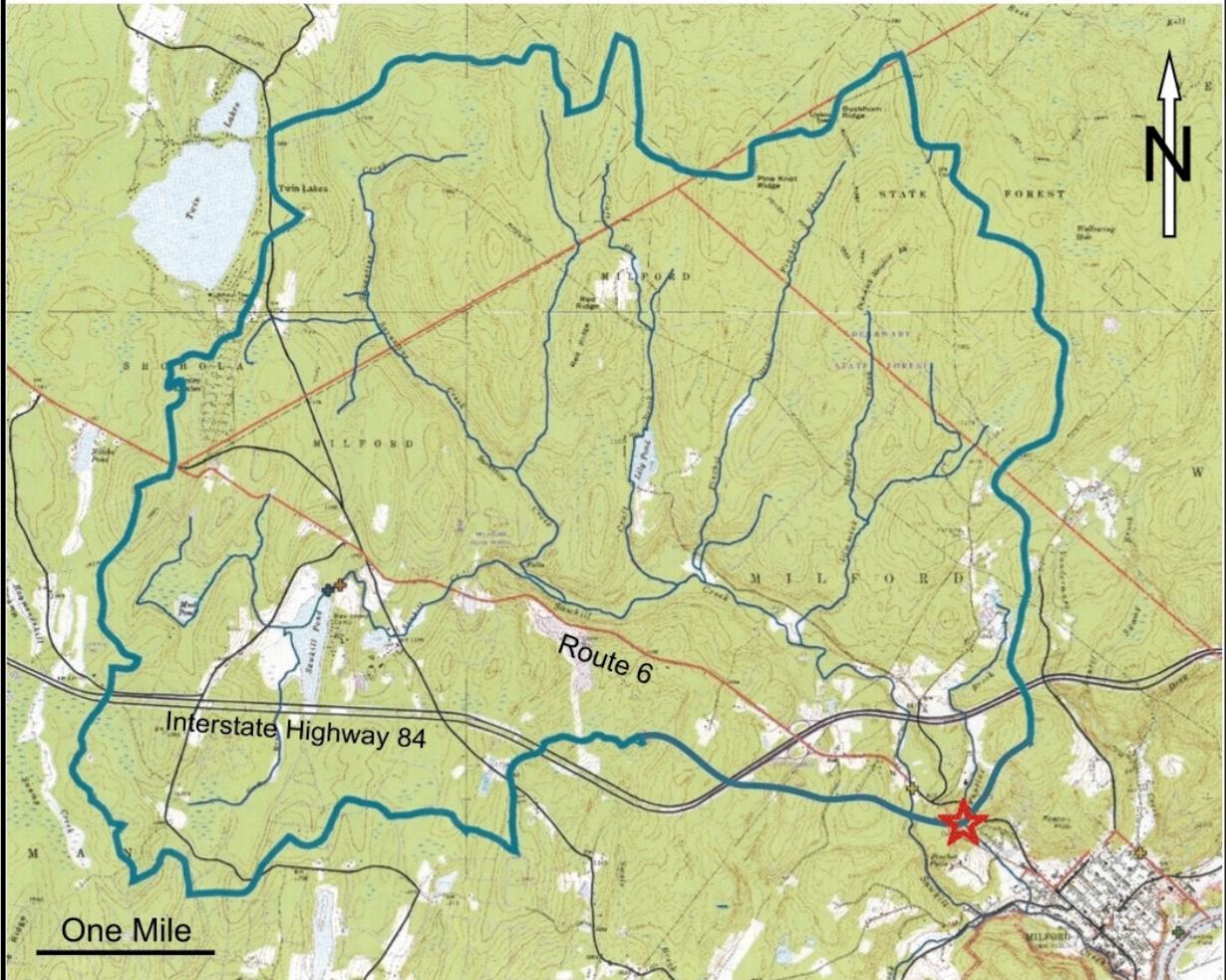


 = Property  = Zone 1  = Milford Springs

SOURCE WATER PROTECTION PLAN FOR THE MILFORD SPRINGS Milford Township, Pike County Pennsylvania

Zone 1 - 400-Foot Semi-Circle Upgradient

Source Water Area of the Milford Springs



 = Milford Springs  = Watershed Boundary

The blue line outlines the watersheds of Sawkill Creek and Vantine Brook upgradient of the Milford Springs. This is the Zone 3 area of the springs.

SOURCE WATER PROTECTION PLAN FOR THE MILFORD SPRINGS

Milford Township, Pike County
Pennsylvania

Zone 3 - Upgradient Watershed

Protective Easement for Springs

With the help of a generous donation, the Milford Water Authority has taken the next step in preserving the quality of the springs that feed the town's water supply. The Trustees of the Schneider Family Limited Partnership - John "Duke Schneider of Milford and his sister, Jill Davis of Newville - gifted a 60-acre Conservation Easement on the Schneider Farm to the Municipal Authority of the Borough of Milford.

AN INSPIRATION

The Conservation Easement is a legal document filed in the Pike County Recorder's Office containing restrictions and covenants and well head easements that will be binding on the property, located at the northwest corner of the Route 6 and Interstate 84 Interchange above Milford Borough, in perpetuity. These restrictions and easements were welcomed by the Authority as a major step toward meeting the goals of the recently finalized "Source Water Protection Plan for Milford Springs." Tom Hoff, vice chairman of the Authority, welcomed the gift, which in addition to preserving valuable watershed lands, gives the Authority the right to drill two wells, if necessary, as a back up for its water system. "I hope this gift serves as an inspiration for others in the watershed to be proactive to protect our irreplaceable resource, the Milford Springs that produce over one million gallons of pure water daily," Hoff stated. The remainder of the 230 acre Schneider Farm is being developed into 55 homesites by Milford Realty Building Associates LP, a Westminster Communities company. The development will be large lots with on-site well and septic. The frontage of the farm of more than a quarter mile on Route 6 will be part of the easement and accordingly, enhances the preservation of the Route 6 corridor, which has recently been designated as a "Pennsylvania Heritage Corridor."

PRESERVE PROJECT

Sam Gershwin, vice president of development of Milford Realty Building Associates said, "In creating the conservation subdivision called 'The Preserve at Milford Hills' on the remainder of the Schneider Farm, we will be stewards of the land and water sources. "We recognize the valuable resource of the Milford Springs and look forward to the relationship with the Municipal Authority to assure protection of the environment." John "Duke" Schneider, a local attorney who has done numerous conservation easements for clients, said, "My sister and I are pleased that with the cooperation of Westminster Communities, Kuchner Companies and the Authority, we have created a win/win/win scenario. "Eliminating the pressure of commercial development on the value Interchange property with a conservation easement and conservation subdivision allows us to keep a Pike County way of life we all appreciate." The Milford Water Authority received a \$100,000 grant to study the water supply that feeds the seat of one of the fastest growing counties in the state. The study pinpointed the just how water enters they drinking water supply and residential wells along the Sawkill Creek as well marking sensitive land for preservation.

COMMUNITY SUPPORT

In a recent survey of Milford Borough residents for a new join Comprehensive Plan more than 82 percent of the respondents in the survey agreed or strongly agreed that the Milford Water Authority should use its financial resources to acquire watershed land or conservation easements to protect the water supply. The community support echoes the scientific data from the study, Hoff said when Milford Borough Council met to discuss the survey results. comprehensive study of the watershed feeding the Milford Springs. "The best way to protect the land is to purchase it," he explained. MWA has applied for a grant to acquire land in the watershed to compliment the Schneider conservation easement. "It's cheaper to acquire the land than to treat the water," Hoff said in December. "Just ask New York City; they bought up-state New York." The Sawkill Creek encompasses a watershed area of between 22 and 23 square miles, and it includes not only the Milford Springs that supply the municipal water system but also feeds numerous wells and produces the Exception Value stream that cuts through it.

Source: *The News Eagle*, 04/12/05, M. Uzupes.

- Discusses the Authority's *Underground Heating Oil Tank Survey*:
 - The Authority surveyed 1,350 homeowners in source area.
 - Generated a 38.5% response rate.
 - Respondents reported 38 buried heating oil tanks and 29 above ground tanks.
 - Authority providing education about care and replacement of tanks.
- Recommends specific source water protection actions:
 - Acquisition of key land parcels in fee or via conservation easement.
 - Working with existing commercial operations and the two sewage treatment plants in the watershed to minimize contamination threats and develop contamination notification check.
 - Working with Dingman Township and Milford Township to ensure development in the watershed is managed with appropriate protective measures.
 - Continuing the annual fifth grade source water protection program.
- Contingency planning:
 - Three monitoring wells have been installed to check water quality upgradient of the Springs.
 - An emergency response plan for contaminant spills has been prepared.
 - *Public Water Supply Area - Spill Response* signs will be erected along Rote 6 and I-84
 - An interagency spill response agreement has been executed among the Authority, PennDOT, the County Emergency Management Agency, and the Milford Fire Department.

Nitrogen and Chloride Aquifer Study¹¹

The U.S. Geological Survey, in 1994, published a study that assessed the effect of septic systems and road and parking lot runoff on groundwater quality in the glacial outwash and kame-terrace aquifer underlying the Route 6/209 corridor between Milford

and Matamoras (See *Nitrogen and Chloride Study Area Figure*). Nitrates and chlorides from these sources can move through the soil into the groundwater and elevated concentrations above the safe drinking water limits - 10 mg/l for nitrates and 250 mg/l for chloride. While no critical levels of nitrates were identified and chlorides were largely relatively low, the study does show the vulnerability of the sand and gravel aquifer, the study noted that *groundwater quality in the glacial aquifer is threatened by salts and nutrients*.¹² Chlorides in wells near an old tanning business in Westfall Township registered chloride concentrations up to 680 mg/l from contamination via discharge to a septic system.

- Nitrate concentrations ranged from 0.05 to 5.1 mg/l, with a median of 1.1 mg/l.
- More nitrogen originated from septic tanks than road runoff.
- Chloride concentrations in the non-contaminated areas ranged from 2.1 to 32 mg/l, with a median of 17.5 mg/l.
- Concentrations were related to septic system density and proximity to major roads.
- *Elevated nitrate concentrations in groundwater are possible in the boroughs of Milford and Matamoras*¹³ given the density of septic systems.

The Pike County Planning Commission and the Pike County Conservation District continued a limited sampling program from 1991 through 1998 to assess changes in nitrate and chloride concentrations. The raw data appeared to show no significant increases; however, no scientific analysis of the data was ever conducted.

Pike County Water Resources Plan¹⁴

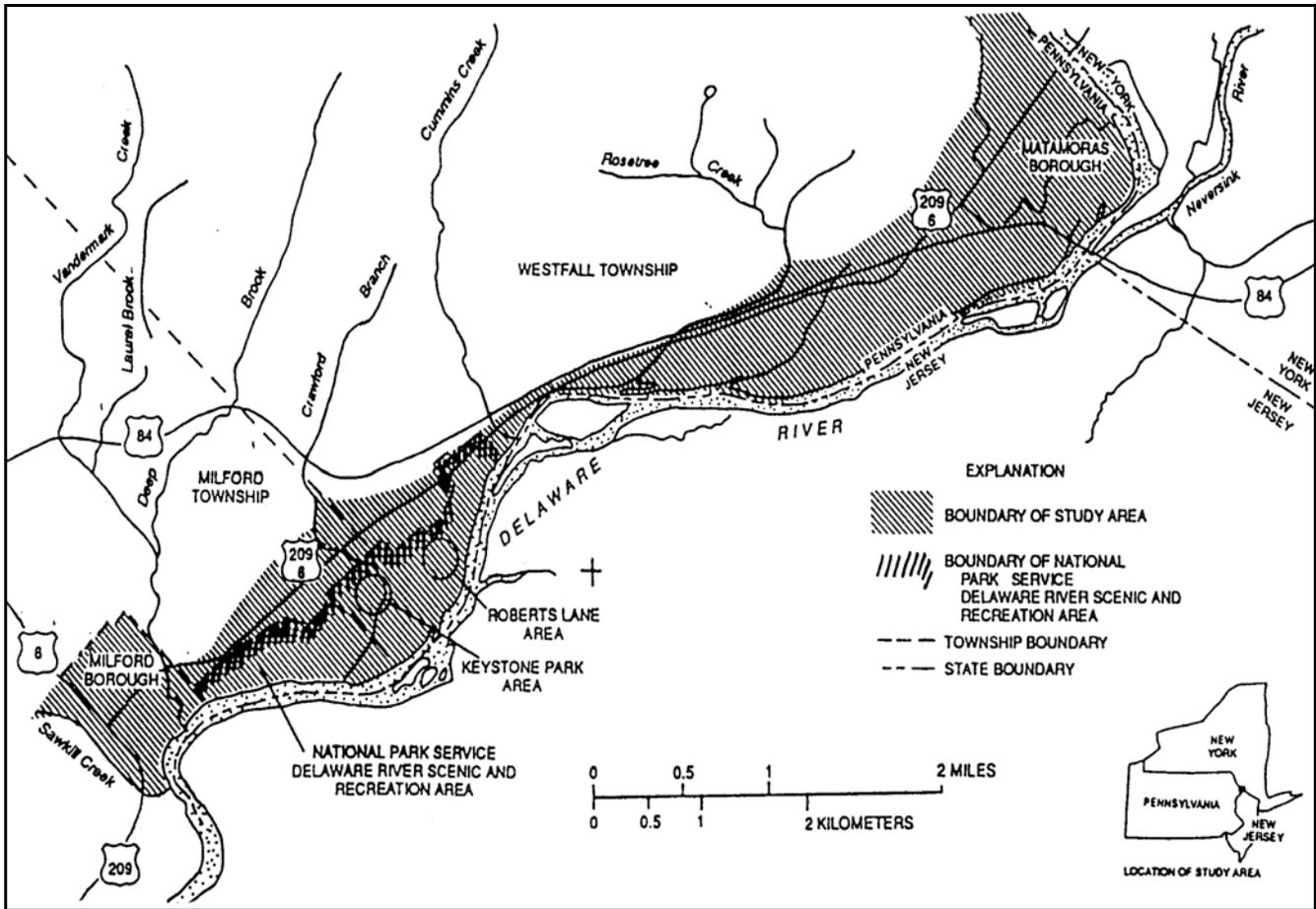
The 1998 *Pike County Water Resources Plan* provided an overview of the water supply and water companies serving the County. In addition, it made recommendations for water conservation and water quality protection, and anticipated improvements required for water companies to maintain service. A

¹²Ibid., p. 31.

¹³Ibid., p.28.

¹⁴*Pike County Water Resources Plan, Water Supply Plan and Wellhead Protection Program*, Pike County Community Planning & Human Development with SAIC, Inc., and Gehring-Roth Associates, 1998

¹¹*Geohydrology of, and Nitrogen and Chloride in, the Glacial Aquifer, Milford-Matamoras Area, Pike County, Pennsylvania*, Water Resources Investigations Report 93-4109, U.S. Geological Survey and Pike County Planning Commission, L.A. Senior, Lemoyne, PA, 1994.



Nitrogen and Chloride Study Area

wellhead protection plan was prepared for the Milford Town Green community water system and this serves as a good example for other such systems in the Milford Planning Area.

Water Supply Actions

It is obvious that a clean and dependable water supply is critical to the long term quality of life in the Milford Planning Area. In order to protect water quality and conserve water quantity the Township and Borough will:

- Support the efforts of the Milford Authority to improve the public water system and protect water quality via implementation of the *Source Water Protection Plan*.
- Consider the inclusion of groundwater protection standards in each zoning ordinance. (See sample zoning *Groundwater Protection Zoning Section* in the Appendix.)

- Incorporate the most current and effective water conservation devices in building code requirements.

The Township will consider the development of a five-step action plan suggested in *Groundwater Protection and Management in Pennsylvania*. (See preceding Conservation and Protection Section.) This could include a wellhead protection for community water supplies similar to the plan prepared for Milford Town Green as part of the *Pike County Water Resources Plan*. (See preceding section.) The Milford Authority could provide technical assistance.

Land Use and Water Quality and Quantity

Surface water and groundwater quality and quantity can be affected by land use in the following ways:

1. Large amounts of sediment can enter streams from farms and construction sites, and pollutants can wash off lawns, parking lots, and industrial properties.
2. Removing vegetation adjacent to streams (riparian buffers) can increase stream bank erosion, raise water temperature, and allow non-point source pollutants to enter the stream.
3. Channelizing streams during development can result in stream bank erosion and increase flooding and siltation problems downstream.
4. Solvents and other liquids associated with non-residential development can leak or be spilled onto the ground, and eventually reach the groundwater.
5. Homeowners who dispose of toxic household cleaners, pesticides, oil and other similar products can cause surface water and groundwater contamination as well.
6. Failing on-lot sewage disposal systems can allow partially treated sewage to reach surface or ground water.
7. Groundwater recharge can be hindered as impervious surfaces increase with development.
8. Stormwater systems that remove stormwater quickly from a site and direct it into nearby streams reduce the amount of precipitation that infiltrates the ground (and eventually the underlying aquifers) and increases stream bank erosion and downstream flooding.

Source: *Upper Hanover Township Comprehensive Plan, 1994*, Montgomery County Planning Commission

Sewage Disposal

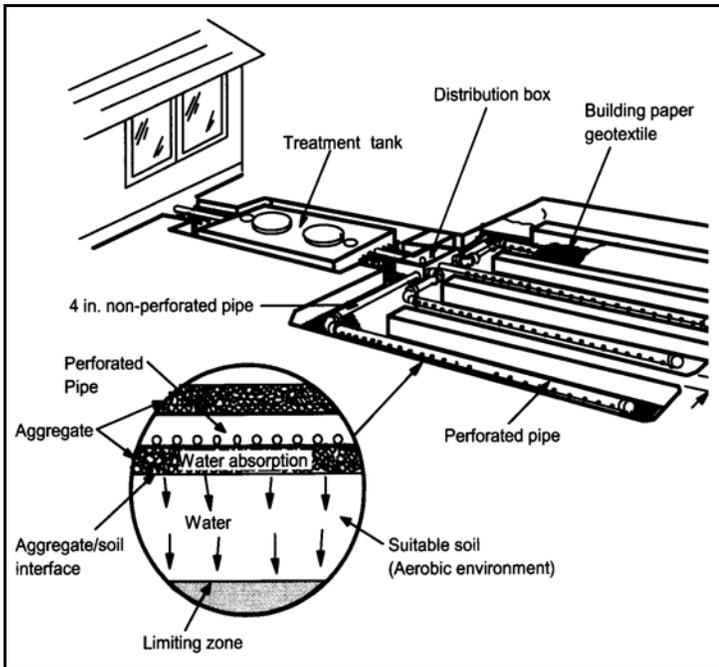
Adequate sewage disposal is vital to the environmental health of a community, as well as to long-term growth potential. Development in communities without central sewage collection and disposal is limited by the suitability of the existing soils for on-site sewage disposal. Central sewage and collection broadens the possibilities for development, yet can also stimulate unanticipated and unwanted development. In other words, central sewage collection and treatment not only serves to address environmental concerns, it can also stimulate development. In short, a community must consider carefully the balance between the environmental need for central sewage and its relationship to increased development.

On-Site Sewage Systems

The entire Milford Planning Area relies on soil-based sewage disposal systems, most of which are individual on-lot disposal systems using a septic tank and subsurface soil disposal of the effluent, which includes both in-ground seepage beds and elevated sand mounds. A number of residential developments are served by community on-lot systems; the townhouses at Milford Town Green, Raspberry Ridge, Sawkill and Wheatfield Village, for example. State environmental regulations governing sewage disposal systems were initiated in 1969 following the passage of the Sewage Facilities Act. All of the on-lot disposal systems installed since that time should be in compliance with state requirements.

PRE-SEWAGE REGULATION HOUSING UNITS U.S. CENSUS 2000					
	Milford Borough		Milford Township		
Total units	560		594		
	#	%	#	%	
total pre-1970	476	85.0%	194	32.7%	
1960-1969	29	5.2%	59	9.9%	
1940-1959	93	16.6%	76	12.8%	
1939 or earlier	354	63.2%	59	9.9%	

As shown in the *Pre-Sewage Regulation Housing Units Table*, the 2000 Census reported that some 670 housing units in the Planning Area were constructed prior to 1970, with the highest proportion in the Borough. Given that state sewage system construction regulations went into effect in 1969, many homes in the Borough and Township are served by systems that predate state regulations. While this does not necessarily mean that widespread disposal problems will be an issue, it suggests the need for careful monitoring of the older systems.



On-Lot Sewage System

In the case of the Borough, and adjoining parts of the Township, the soils are generally deep and highly permeable, having been formed in glacial till material (sand and gravel). This results in little problem with malfunctioning systems discharging to the ground surface. However, the effects on groundwater quality have not been documented.

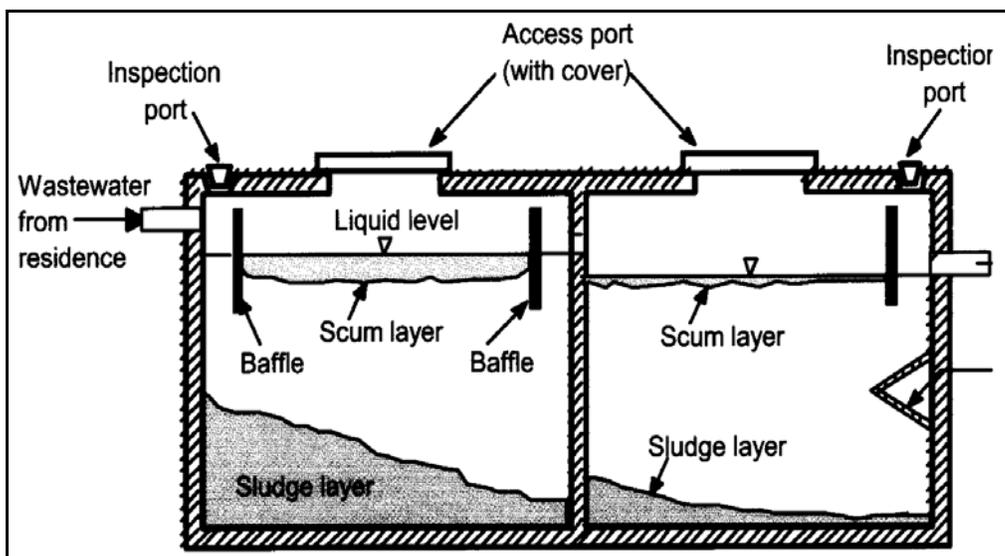
In any case, careful on-site sewage planning and system construction and maintenance are critical to

protecting surface and groundwater quality. All new systems in the Planning Area are installed to current Pennsylvania Department of Environmental Protection (DEP) standards and are permitted and inspected by the locally employed sewage enforcement officer (SEO). The standards require a minimum of twenty inches of suitable soil for sand mounds and seventy-two inches for in-ground systems.

No widespread sewage disposal problems have been reported in either the Borough or Township, and reported malfunctions are corrected in accord with DEP requirements. In cases where small lot size or soil limitations prevent full compliance, malfunctions are corrected using DEP's *best available guidance* as applied by the SEO. While sewage disposal in the residential areas of the Borough has not been a problem, the commercial areas in the Borough have historically suffered sewage disposal problems given the small lot sizes and the higher volume of water use for certain types of establishments, restaurants for example. This has resulted in repairs using *best technical guidance* and has limited the types of commercial uses.

Actions Related to On-Lot Sewage Disposal

- Monitor the functioning of existing on-lot sewage disposal systems and order corrections when malfunctions occur.
- Ensure that all new systems meet DEP regulations.



Typical 2-Compartment Septic Tank

- Update sewage facilities plans as needed.
- Consider on-lot sewage systems and pumping program, particularly in areas where malfunctions are occurring or are likely (e.g., poor soils, concentrated numbers of small residential lots).

Central Sewage Collection and Treatment

None of the Milford Planning Area is served by a central sewage collection and treatment system. Based on the sewage disposal needs of the commercial zoning districts in the Borough and along Route 6/209 in Milford Township, the Milford Borough Municipal Authority has been coordinating the discussion of providing central sewage disposal. The defined goal for this type of service requires a balance between the importance of preserving the natural wooded character of the area surrounding the Route 6/209 corridor and the limitations on effluent discharge into the Delaware River against the economic needs for healthy business activity to support the Planning Area population. The method being considered is the extension of the Westfall Township Sewer Authority system along Route 6/209 through Milford Township into the Borough.

Any service area in the Township must be strictly defined so that the central sewage would not be available outside the Route 6/209 corridor. This point is critical. The extent of the Milford Township service area must be absolutely legally binding so that there would be no danger that service is provided outside the corridor. This would stimulate residential development and defeat the purpose of this *Comprehensive Plan*. In the Borough, service could

be limited to the commercial zoning districts or could be extended throughout the community. The service area delineation would depend on the documentation of residential and commercial disposal problems, the capacity required for servicing commercial development, and cost. Costs of the system would be borne by the users of the system and not paid from general municipal funds.

The Westfall Authority is in the process of replacing its 90,000 gallons per day (gpd) treatment plant, located at Hunt’s Landing, with a 300,000 gpd plant with an initial capacity of 300,000 gpd and expandable to 900,000 gpd. The process has been complicated by litigation relating to the connection of a 1,500-unit residential development with the potential of 450,000 gallons in daily sewage flows. Discussions among the Westfall Authority, Milford Township, Milford Borough, and the Milford Borough Authority are continuing.

MILFORD TOWNSHIP CENTRAL SEWAGE COMMUNITY SURVEY		
Public sewer extension from Westfall Township to Milford.	#	%
needed	102	42.3%
not needed	139	57.7%
# of responses	241	

MILFORD BOROUGH CENTRAL SEWAGE – COMMUNITY SURVEY	
The Borough is not served by a public sewage collection and treatment system. All of the homes and businesses in the Borough use on-lot sewage disposal systems. Central sewage would reduce the possibility of groundwater contamination and could stimulate additional development. The Borough should:	# of responses
Plan to provide central sewage collection and treatment for the entire Borough.	80
I need more information before deciding.	54
Continue to rely on on-lot systems.	47
Focus on providing central sewage to meet the needs of the commercial districts	35
Other	18

If determined to be necessary, the process would require a detailed study including an update of the Township and Borough sewage facilities plans in accord with Pennsylvania Department of Environmental Protection requirements, and detailed evaluations of cost. The cost of planning and design, purchasing treatment capacity from Westfall, and the construction of the collection and conveyance system could be partially offset by some \$3,800,000 federal funds available to the Borough/Township and the Authority for water and sewer infrastructure.

The community surveys conducted as part of the planning process revealed more support for central sewage in the Borough than in the Township. (See the *Central Sewage – Community Survey Tables*.) A majority of survey respondents in the Township believe that a sewer extension is not needed, perhaps because of a misunderstanding of the service area limitation and anticipated user costs. In the Borough, more respondents favored serving the entire Borough, with many more indicating more information is needed. The cost of such a system could change public opinion.

In any case, if the central sewage disposal system moves forward, Milford Planning Area officials will:

- Carefully identify the service area based on disposal needs aimed at correcting problems and meeting commercial development potential in existing commercial zones in the Planning Area.
- Acquire disposal capacity only in the amount necessary to handle the identified service area.
- Strictly limit connections to only the service area to avoid stimulating residential development in adjoining areas. This is particularly important in Milford Township where hundreds of acres are available for subdivision.

General Sewage Disposal Actions

- Encourage DEP to actively investigate the use of alternative sewage disposal methods to meet the needs of municipalities in high quality and exceptional value watersheds.
- Encourage DEP to require all stream discharges of wastewater in Pike County to meet non-degrading standards.

COMMUNITY CONSERVATION AND DEVELOPMENT GOALS AND OBJECTIVES

Need for Goals and Objectives

Any community conservation and land use management effort by its very nature must include goals. Without goals there would be little direction to the future of the community. In the case of planning for a rapidly changing *gateway community* such as the Milford Planning Area, goals establish the framework for change and growth management, and the foundation for maintaining key community characteristics. Goals pronounce the community's expectations and provide a vision of how the community plans to evolve into the future. Objectives are specific actions which are designed to achieve goals and satisfy community needs. Making decisions based on planning goals and attaining specific objectives improves the physical condition of the community and sustains and enhances the overall quality of life.

Community Balance

Rural communities and residents of rural communities are characteristically unique from their more urban counterparts, and have the opportunity to directly mold their communities. The same can be said for *gateway communities* which are simply rural communities in transition. *The rural community is seen as the conservator of its own resources, habitat, and culture. Local citizens are directly involved in the control of community assets as they plan for the retention, enrichment, and equitable use of those assets for present and future generations.*

*Along with the community's goals, specific objectives must be identified; actions and methods for achieving the goals. Some objectives will be the direct responsibility of local elected and appointed officials. Others will require the cooperation and participation of other levels of government and the private sector.*¹

The goals of all residents of the community will not be the same. Some residents will demand community conservation and environmental protection while other residents will favor increased economic development. Some residents will demand more community facilities

¹ P. Lusk, J. A. Rivera, F. O. Sargent, M. Varela, (1991) *Rural Environmental Planning for Sustainable Communities*, Island press, Washington, D. C., p. 5

Shared Vision

Every successful business, organization, or individual has a plan for the future. Communities are no different. If nothing else, a community needs to agree on a shared vision of what it wants to become. This vision should address the full range of local concerns: schools, housing, economic development, neighborhoods, parks and open space. Creating a shared vision is important because it provides a blueprint for the future of the community. People may differ on how to achieve the community's vision, but without a blueprint nothing will happen.

Source: Balancing Nature and Commerce in Gateway Communities, Howe, J., McMahon, and Propst, L., Island press, Wash., D.C., 1997, p. 48.

and services, while others prefer lower taxes. Some residents will strive for land use diversity while others would prefer to live in a residential community. One function of the community conservation and land use management process is to strike a balance between these varied expectations and develop a shared vision to meet the overall goals of the community.

County Planning and Area Wide Planning

A key factor in formulating a set of local goals and objectives is the planning conducted at the county level. Typically, a county-wide comprehensive plan establishes a broad framework for the future growth and development of the county. As mandated by the



Maintaining Community Character

Milford Borough Policies for Planning and Decision Making

Residents of Milford Borough respect their heritage and celebrate the unique character and quality of life of the community. More and more *equity exiles* are finding their way to Pike County from nearby metropolitan areas and are placing increasing pressure on local facilities and services, and the overall quality of life. A *gateway community*, lying between the Delaware Water Gap National Recreation Area and the Upper Delaware National Scenic and Recreational River, and flanked by tens of thousands of acres of state forest and game land, the Borough and Township are at the heart of much of the development occurring in Pike County.

Recognizing that Milford Borough is a mature community with few undeveloped lots, the basic growth and development management tenet is the enhancement of the traditional character of the community. The Borough must maintain this niche for its residents and businesses who value living and working in a traditional community. To achieve this, the Borough has set the following policies to guide its overall planning and decision making:

- Promote the Borough's assets to ensure a healthy economy and use the Zoning Ordinance and Historic District Ordinance to ensure high quality development compatible with the historical character of the community.
- Build on the Borough's assets and improve the community by encouraging the restoration and maintenance of the historic building stock, requiring such improvements to be consistent with existing historic character; increasing the landscaping of streets and private properties; and improving quality of public parks.
- Protect historic and traditional neighborhoods by ensuring that new construction conforms with existing structures in setbacks, bulk, and appearance; maintaining the integrity of existing sidewalks and walkways, and providing for new sidewalks and walkways; and ensuring that parking lots are as unobtrusive as possible.
- Promote the health and interaction of Borough residents, and the vibrancy of the community, by encouraging people to walk or bicycle for some of their activities. Encourage this by permitting a mixture of small stores and offices in close proximity to residential areas; by promoting well-landscaped sidewalks; by slowing down auto traffic; and by ensuring that parking lots are well landscaped and no larger than necessary.
- Mitigate some of the planning mistakes of the past by retrofitting auto-oriented areas with landscaped sidewalks and parking lots; by providing maximum as well as minimum parking spaces for various uses; and, by allowing the construction of new buildings closer together, to maintain the small town fabric of the Borough.

Pennsylvania Municipalities Planning Code (MPC), the Pike County Planning Commission and Board of Commissioners adopted a county-wide comprehensive plan in 1993. The County is currently preparing an updated comprehensive plan. The Pennsylvania Municipalities Planning Code §301.4, states *municipal comprehensive plans which are adopted shall be generally consistent with the adopted county comprehensive plan.* This *Milford-Milford Comprehensive Plan* should strive to maintain consistency with the recommendations of the *Pike County Comprehensive Plan* to the extent that the *County Plan* is not untenable in terms of the key provisions of the *Milford-Milford Plan*.

Another test of consistency for this plan will be addressed in terms of the plans of neighboring municipalities along with the plans of other public

entities and community organizations providing community facilities and services and dealing with growth and development issues. The Delaware Valley School District is a good example of such an entity.

A Guide and Policy Statement

This *Milford-Milford Comprehensive Plan* is intended to serve as a means of addressing the future growth and development of the Borough and Township by identifying key issues and establishing goals and objectives. The community planning process is also aimed at fostering cooperation between Pike County and the two municipalities as envisioned by §306 of the Pennsylvania Municipalities Planning Code which states, *both the county and the municipality shall each give the plan of the other consideration in order that the objectives of each plan can be protected to the greatest extent possible.*

The following goals and objectives were developed by local officials based on the planning process. The goals and objectives are intended to serve the Borough and Township as a guide and policy statement for land use management and community facilities and services decision making. Any significant action taken by a local municipality, be it the adoption of a zoning ordinance or the improvement of a municipal building, should be evaluated in terms of the community's goals and objectives. In addition, community planning and land conservation and development management is an on-going process, and the municipalities must periodically evaluate the goals and objectives to ensure that they adequately reflect current community conditions and the expectations of residents and officials.

General Community Development Objectives

This statement of the General Community Development Objectives is intended to set the overall tone for the planning process. More detailed goals and specific objectives for particular aspects of the community follow in a later section.

- **Cooperation** - To use the comprehensive planning process to expand the level of intermunicipal cooperation between the Borough and Township, and to foster cooperation with adjoining municipalities and the County on growth and development issues of area wide concern.
- **Internal Coordination** - To strive for coordination between policies, plans, and programs in the community through cooperation among governing officials, appointed boards, community interest groups, and residents.
- **Public Information** - Achieve greater awareness, understanding and participation of residents in carrying out the recommendations in the *Comprehensive Plan* via an active public information process using such methods as a web site, newsletter, and public meetings.
- **Use of Land** - To achieve the best use of the land within the Borough and Township while allowing for reasonable residential and commercial development. In the Borough, the focus will be on preserving historical character and achieving a pedestrian friendly ambiance in the commercial district. In the Township, the focus will be on the preservation the environment and open space. This

Note About Open Space

The preservation of open space is a common thread of this *Comprehensive Plan*. Open space is land which has not been developed for a constructive or productive use and is intended for environmental and natural resource protection, scenic, or recreational purposes. Open space may include, for example, woodland, wetlands, watercourses, reverting farmland, and floodplain. In the case of a development project, open space may include passive recreation areas such as ballfields, lawns and buffer areas. Agricultural land is certainly open land, but not truly open space because it is in fact highly developed for crop and livestock production.

will ensure that the varying uses of land will complement one another and thus improve the economic, social, and aesthetic character of the overall Milford community.

- **Range of Land Uses** - To allow a range of residential and commercial uses at appropriate locations and establish performance standards through zoning to ensure that such uses do not unduly affect adjoining properties or the public health, safety and general welfare and are consistent with the historic and gateway character of the communities.
- **Population Density** - To establish realistic population densities in order to ensure health standards, privacy and open space and in order to allow for the provision of community facilities and services in the most convenient and efficient manner.
- **Streets and Roads** - To maintain and improve the street and road system for better internal circulation and to protect residential neighborhoods from through traffic.
- **Facilities and Services** - To provide the necessary community facilities and services to meet the needs of increased development and the increasing and changing population.
- **Environmental Protection** - To guide the location of future development and establish performance standards to minimize *externalities* (negative impacts) on the natural and community environment.

- **Housing** - To provide the opportunity for a wide-range and variety of housing types at reasonable densities to meet the needs of all residents; newly-formed households, growing families and senior citizens.
- **Economic Development** - To provide, within the context of overall community conservation, the opportunity for local business and strengthen the area economy by encouraging well-planned commercial, industrial, residential, and recreational

growth which will provide for local employment, shopping facilities, and recreational opportunities which in turn will strengthen the local tax base.

- **Monitoring** - To update and revise planning goals and objectives, and the operational tools necessary for implementation, in light of new data and changing conditions, and to meet a changing population, both current and new residents, in concert with maintaining small town character and quality environment

GOAL 1

Protect and enhance the Milford Planning Area's quality lifestyle by maintaining the Borough's historical-residential character and the Township's quality natural environment; and, recognize forest land and other open land as important elements of the local economy, character, and scenic setting.

The Milford area's physical environment, regional location and past development practices have shaped and maintained its character as a *gateway community*. Without careful planning, vigilant land use management, and continued community conservation, the quality lifestyle sought by so many from nearby metropolitan areas can succumb to the cumulative effects of the demands of an increasing population.

Open land was the cornerstone of the area when its earliest settlers arrived, and has played a key role in the growth and development of the Borough and Township. Without this open land, the timber resources it held and the agricultural capability it offered, the character of the two municipalities would be dramatically different. Maintaining open land and the quality lifestyle associated with it is key to the future of the area. Having served as the early center of development, Milford Borough is now a mature community which more and more relies on its historic, small-town character as the foundation of its quality of life and economy. In the Township, where significant residential and commercial development has occurred in more recent years, thousands of acres of open land remain. While much of this is publically owned, the balance holds great potential for residential development.

The two municipalities are perceived as attractive communities offering a high quality of life, and within an easy commute to employment in the greater New Jersey and New York metropolitan area. Future development must be controlled and managed with an overriding concern to sustain the area's community character while meeting the needs and expectations of

residents for employment, shopping and services.

Shared Objectives:

- **Open Land Conservation** - Preserve and conserve agricultural land, forest land, open space, significant natural features, and sensitive land areas.
- **Innovative Conservation Methods** - Evaluate, in cooperation with the Pike County Planning Commission to ensure coordination with other municipalities, more progressive means of open land preservation including purchase of conservation easements and transferable development rights, especially in cooperation with conservancy and land trust organizations.
- **Historic Character** - Integrate the protection of historic character into all public decisions.
- **Gateway Agencies** - Establish a working relationship with the National Park Service, U.S. Forest Service, and the Pennsylvania Department of Conservation and Natural Resources to ensure coordination of local planning goals and federal and state actions related to public lands.
- **River Access** - Provide improved access to the Delaware River for Planning Area residents.
- **Zoning** - Develop zoning performance standards to control residential density and minimize conflicts between existing and future development, and update periodically to address changing conditions.

- **Cooperative Zoning** - Consider the use of cooperative zoning in the Milford Planning Area as a means of directing higher density residential and commercial/industrial development to areas best suited for such development.
- **Commercial Uses** - Direct commercial uses to appropriate areas and to ensure consistency with existing community character apply zoning performance standards to control noise, outdoor manufacturing, processing and storage; lighting; and other potential effects.
- **Economic Development** Cooperate with local business development organizations to promote commercial development which builds on community assets and which will not compromise the quality of life.
- **Water and Sewer** - Carefully consider the expansion of the central water supply and central sewage collection and treatment facilities in terms of stimulating unwanted development in areas with important historical, cultural, natural, and scenic features.
- **Nuisances** - Control common law nuisances and threats to public health and safety due to, among others, noise, lack of property maintenance, poor building practices, junk accumulation, odors and uncontrolled burning.
- **Pedestrians** - Provide a safe environment for pedestrians by improving sidewalks, controlling traffic, and requiring new development to address pedestrian traffic.
- **Street Trees** - Recognize the importance of the Borough's status as a *Tree City USA Program* community and continue to preserve and replace street trees via the Borough Shade Tree Commission.
- **Volunteer Organizations** - Continue to support and cooperate with all of the volunteer organizations involved in the enhancement of the Borough.
- **Commercial District** - If demand for commercial land increases, carefully evaluate the possibility of expansion of the Limited Commercial District as a transition zone between the more intense uses in the Commercial District and the Residential District.
- **Consistent Setbacks** - Require in the zoning ordinance the reduction of front yard setbacks for new building to be consistent with the setbacks of adjoining, existing buildings.
- **Building Orientation** - Require in the zoning ordinance that building orientation be consistent with adjoining structures.
- **Parking in Front Yard** - Adopt an ordinance to prohibit the parking of vehicles in front yards to maintain the integrity of streetscapes and residential neighborhoods.

Borough Objectives

- **Historic District Ordinance** - Recognizing that the historic character of the Borough is critical to the local economy and quality of life, continue to apply the provisions of Historic District Ordinance to ensure compatibility of alterations to existing buildings and new buildings.
- **Historic District Expansion** - Consider the expansion of the area governed by the Historic District Ordinance to afford additional protection to the Borough's historic character.
- **Streetscape** - As a means of enhancing the Borough's appeal as a *gateway community*, continue to enhance the appearance of the Commercial District with additional streetscape improvements.
- **County Facilities** - Recognizing that serving as the County Seat has played an important part of the Borough's history and economy, work with the Pike County Board of Commissioners to ensure the expansion of County facilities is consistent with the goals and objectives of this *Comprehensive Plan*.

Township Objectives

- **Residential Density** - Concentrate higher density residential development along the Route 6 corridor and maintain upland areas for low density residential development.

- **Conservation Design** - Consider the use of *conservation subdivision design* to cluster residential development away from important natural, historic, scenic and cultural features, and preserve the resulting open space.
- **Conservation Design** - Recognize that the Route 6 corridor includes areas immediately adjacent to the Borough which are of a transitional land use nature and require special zoning treatment ranging from intensity of development to sidewalks.

GOAL 2

Conserve natural resources and open space and use the resources in a way to sustain the area's economy.

Without careful planning and management, the use of the natural resources and sensitive environmental areas in the Milford Planning Area can lead to the decline of community character and the quality lifestyle it affords, with eventual direct threats to the environment and public health and safety. Of special concern are streams, ground water, forest and soil resources. If the quality of the area's natural resources are diminished, the local economy will suffer.

Shared Objectives:

- **Resource Identification** - Identify sensitive natural areas such as wetlands, groundwater recharge areas, woodlands, steep slopes, poor soils and flood plains, and adopt regulations to protect such areas by requiring resource sensitive development.
- **Growth Management** - Implement creative growth management techniques and design guidelines which foster suitable new and redevelopment activities.
- **Critical Resource Areas** - Promote the conservation of open space within the Milford Planning Area and the County and actively promote the long-term preservation and maintenance of valuable natural resource areas through public acquisition, private dedication of easements, and other cooperative efforts.
- **Land Use Ordinances** - Evaluate and develop land use ordinances in terms of effects on open space with the goal of maintaining open space to the greatest extent possible while allowing a reasonable density of development.
- **Environmental Standards** - Maintain up-to-date regulations and standards for storm water control, soil erosion and sedimentation control, well development, sewage disposal, solid waste disposal and other environmental concerns.
- **Area Wide Cooperation** - Coordinate environmental preservation efforts with neighboring jurisdictions, and establish an action plan targeting environmental concerns that require a regional approach.
- **Water Supply** - Require as part of the land use control process the assessment of impacts of residential and nonresidential development on water quantity and quality.
- **Drinking Water** - Support the efforts of the Milford Water Authority to protect the Borough's water supply by focusing attention on the importance of limiting development and using best management practices in the spring water recharge area.
- **Area Development** - Monitor development projects in adjoining municipalities and assess impacts on the Milford Planning Area.
- **Economic Development** - Encourage local economic development groups to make natural resource protection an integral part of all promotion efforts.

Borough Objectives

- **Sewage Disposal**- Monitor the effectiveness of on-lot sewage disposal systems and evaluate central sewage disposal as a means of correcting any widespread problems.

Township Objectives

- **Conservation Design** - Consider the use of *conservation subdivision design* to cluster residential development away from important natural, historic, scenic and cultural features, and preserve the resulting open space.
- **Transferrable Development Rights** - Consider the use of transferrable development rights to direct

development to locations with adequate infrastructure and enable conservation-minded landowners to preserve their properties.

- **Ridge Lines** - Consider measures that will preserve the characteristics of important ridge lines by limiting the amount and type of clearing associated with development.

GOAL 3

Expand the Milford Planning Area's existing economic base by exploring economic development opportunities consistent with and building on the existing gateway community character in order to strengthen the existing economy, create employment opportunities and generate tax revenue.

A healthy economy fosters a healthy community by providing business development and employment opportunities. Local governments may choose to take no direct role in economic development, but they can institute land use management and development policies that have a positive effect on the local economy and tax base, while addressing community conservation concerns. Milford Planning Area officials recognize that residents will continue to rely on the greater region for many employment and shopping and service needs. However, by employing cooperative zoning to allocate land uses in the joint Planning Area, the Township and Borough can direct commercial and industrial development to the most appropriate locations.

the regional economy and monitor and participate in county and regional business development activities.

- **Regional Image** - Create a distinctive image of the region by developing common welcoming signage themes and promoting local activities collectively.
- **Government Efficiency** - Continue to maintain an efficient government and keep taxes low as an incentive for economic development.
- **County Seat** - Recognize that County government is an economic asset to the Planning Area and work with the Board of Commissioners to accommodate the necessary facilities in a manner consistent with the *Comprehensive Plan*.

Shared Objectives:

- **Location** - Welcome new commercial and industrial development to areas of existing similar development and where community facilities are adequate so that the development is compatible with existing land use and community character.
- **Site Planning** - Establish effective landscaping and site plan design criteria in the zoning and land development regulations to ensure that new development rises to a high standard and enhances, rather than detracts from, the appeal of the Milford Planning Area as a *gateway community*.
- **Performance Standards** - Adopt, enforce and update zoning performance standards to minimize community by limiting such nuisances as noise; outdoor manufacturing, processing and storage; lighting; and other potential effects.
- **Home Occupations** - Encourage local economic viability by allowing home occupations consistent with residential districts.
- **Regional Economy** - Recognize the importance of

Borough Objectives:

- **Scale of Development** - Limit the type and intensity of new land uses in the Borough to be consistent with existing development via cooperative zoning with the Township.
- **Community Partnership** - Work with existing businesses and property owners to ensure the continued viability of the Borough's existing commercial area.

Township Objectives:

- **Existing Industry** - Support the continued development and possible expansion of Altec Lansing and other businesses providing local employment and contributing to the tax base.
- **Commercial Design Standards** - Develop guidelines for commercial building design, landscaping and parking that will ensure high aesthetic quality and while meeting basic needs.

GOAL 4**Provide for a variety of housing types and densities.**

Families and individuals of all income levels reside in the Milford Planning Area and need continued access to decent and affordable housing with proper community facilities. The special needs of young families looking for their first home and senior citizens on fixed incomes must be addressed. Similar to commercial development, the Borough and Township can employ cooperative zoning to direct housing types and densities to the most appropriate locations in the Milford Planning Area.

Shared Objectives:

- **Housing Types** - Allow residential development of various types (single-family, two-family, multi-family, mobile home parks) in certain areas at a density sufficiently high to moderate the land cost of the increasing cost of housing, while requiring adequate off street parking, water supply and sewage disposal.
- **Housing Programs** - Investigate and encourage participation in all county, state and federal housing rehabilitation and assistance programs to ensure residents receive full benefit from such programs.
- **Standards** - Require all residential development to meet adequate design standards and provide proper community facilities via the Uniform Construction Code and the subdivision and land development ordinance.
- **Code Changes** - Carefully evaluate the affect of zoning and other code changes on the cost of housing.

GOAL 5**Ensure that community facilities and services are provided to meet the Milford Planning Area's needs.**

Residents rely on community and public facilities and services to meet their transportation, educational, water supply, sewage disposal, police protection, emergency response, recreation and other daily living need. Municipalities do not, and cannot, provide all the facilities and services demanded by residents, many such services being provided by other levels of government or volunteer organizations. Nevertheless, without diligent and ongoing attention to the operation and maintenance of existing facilities and services, and

- **Senior Housing** - Encourage the development of nursing homes, adult care centers, assisted living facilities and other housing types which provide amenities that are attractive to retirees.

Borough Objectives:

- **Commercial District Dwellings** - Where adequate off-street parking and sewage disposal are available, encourage the use of second and third floor spaces in the Commercial District for dwellings.
- **Adaptive Reuse** - Encourage, where it can be adequately accommodated, the rehabilitation and adaptive reuse of existing older homes which typically are larger and more difficult to maintain, especially for individuals on fixed incomes.

Township Objectives:

- **Multi-Family** - Allow multi-family dwellings in conservation design in all zoning districts at the same density as single-family dwellings.
- **Affordable Housing** - Consider density and design incentives to encourage the development of age-restricted and affordable housing.

planning for new facilities and services, a municipality can fall short in adequately serving its residents.

Shared Objectives:

- **Capital Budget** - Systematically identify the need for local municipal community facilities and services, including useful life replacement of existing facilities, and develop a capital budget to meet the needs.

- **Maintenance** - Provide necessary maintenance of existing municipal buildings, equipment and other community facilities to extend the useful life and forestall unnecessary capital expenditures.
 - **Volunteer Organizations** - Acknowledging the critical importance of such groups to the community, encourage and continue to support volunteer fire, ambulance and other public service organizations.
 - **New Development** - Ensure that an adequate and safe water supply system, a proper sewage disposal system, well designed and constructed roads, and other facilities are provided by developers as part of any residential development.
 - **Water and Sewer Extensions** - Evaluate the extension of any central water supply or central sewage disposal service in terms of stimulating unwanted development.
 - **Efficiency** - Manage all municipal facilities and services efficiently and effectively.
 - **Cooperation** - Encourage and participate in any area intergovernmental cooperation efforts for community facilities planning and economies of scale for joint purchasing, recreation and other facilities and services.
 - **Parks and Open Space** - Expand and enhance the Planning Area's parks and open space to provide recreation, while preserving scenic vistas, natural areas and historic sites.
 - **River Access** - Identify and secure waterfront property to provide public access to the Delaware River for recreational opportunities.
- Borough Objectives:**
- **Sidewalks** - Recognize the importance of sidewalks to the quality of life in the Borough and develop a sidewalk inventory, improvement, construction, and maintenance program to ensure long term viability of sidewalks.
 - **Storm Water** - Evaluate the storm water management facilities in the Borough and develop a plan to address current problems and ensure proper management for new development.
 - **Creek Access** - Investigate the acquisition of recreation access easements along the Sawkill Creek and the Vandermark Creek.
- Township Objectives:**
- **Recreation** - Work with the Borough to develop a shared recreation facility in the Township near the Borough.

GOAL 6

Establish and maintain an adequate road system to safely and efficiently move goods and people through the area

Safe and well maintained roads are vital to all communities, serving not only as the means of travel within the community, but as the direct link to the region and beyond. The interstate and state routes serving the region and the Township and Borough provide easy access to and from the area, and will certainly foster continued development, residential to house citizens who commute to work and associated commercial development to serve the increasing population. Local officials must plan carefully to ensure adequate funding for the improvement and maintenance of locally-owned roads.

Because the Planning Area serves as a *gateway community* and as the business and activity center for surrounding municipalities, traffic has become a critical concern. Congestion on Route 6 and Route 209, and attendant flow of traffic through residential sections of the Borough, literally threaten pedestrian safety, community character, and quality of life. The Borough and Township must work with adjoining municipalities, the Pike County Road Task Force, PennDOT, and the New Jersey Department of Transportation to comprehensively address traffic issues.

Land use management tools must consider the capacity of roads, directing commercial and higher density development to areas served by roads capable of carrying increased traffic and the trucks necessary to serve commercial establishments.

Shared Objectives:

- **Classification** - Inventory and classify according to function all public roads in the two municipalities and assess maintenance and improvements needed.
- **Regional Needs** - Establish an intermunicipal and interagency group to address regional traffic impacts and highway improvement needs.
- **Improvements Program** - Identify key intersections and other problem areas, and develop a road and intersection maintenance and capital improvements program.
- **Capacity** - Maintain the adequacy of roads by requiring adequate off-street parking and loading, limited curb cuts, controlled and well designed access points, and standards for dedication of roads to the municipalities.
- **Development Location** - Limit higher density and higher traffic impact development to areas with adequate highway capacity to accommodate such development.
- **Road Ordinance** - Maintain an up-to-date municipal road ordinance setting standards for construction of public roads and establishing procedures for dedication to the municipalities.

- **Planning** - Actively participate in all County and PennDOT highway planning programs.
- **HOP Requirement** - Require as part of any zoning approval for new or expanded uses, the issuance of a highway occupancy permit by the municipalities or PennDOT, as appropriate.
- **HOP Ordinance** - Maintain an up-to-date municipal highway occupancy ordinance setting standards for driveway access to municipal roads and required storm water and utility improvements.
- **Official Map** - Using an official map, establish and reserve public street alignments and adequate rights-of-way for planned street improvements.

Borough Objectives:

- **Alleys** - Preserve the integrity of the alleys in the Borough to function as the primary access for residential parking.
- **Parking** - Increase parking capacity in the downtown area by providing for new and/or expanded public parking facilities.

Township Objectives:

- **Road Linkages** - Include the consideration of through road connections as part of the development review process.
- **Road Dedication** - Evaluate the acceptance of public dedication of development roads in terms of public benefit versus long term costs.

HISTORIC PRESERVATION

Historic Resources

The many historic resources in the Milford planning area are key components of the rural and small town character so critical to the local lifestyle and tourism based economy. The preservation of these resources is one of the basic tenets of this *Comprehensive Plan*.

According to the Pennsylvania Historical and Museum Commission, six individual structures in the Milford planning area and three historic districts are listed on the National Register of Historic Places, and two are eligible for listing. (See *National Register of Historic Places Sidebar*.) The structures are listed in the *Historic Structures Table*.

NATIONAL REGISTER LISTINGS	
Description	Date Listed
Milford Township	
Gifford Pinchot House (National Historic Landmark)	1963
Milford Borough	
Hotel Fauchere and Annex	1980
Forester’s Hall and Milford Post Office	1983
Jervis Gordon Grist Mill Historic District	1985
Milford Historic District - commercial area	1998
Milford Historic District - residential area	2002

Milford Township

The limited number of designated or eligible structures in Milford Township does not mean that it does not have a rich history. Many of the older homes and buildings in the Township, along with the agricultural landscape itself, add to the historic fabric of the entire Milford planning area. In fact, the Township encompassed the entire planning area until 1874 when the Borough was incorporated as a separate municipality. The history and current historic fabric of the Milford community simply cannot be divided between the Township and Borough. The two municipalities evolved from a common source and will continue to change as one community.

National Register of Historic Places

The National Register of Historic Places is the Nation's official list of cultural resources worthy of preservation. Authorized under the National Historic Preservation Act of 1966, the National Register is part of a national program to coordinate and support public and private efforts to identify, evaluate, and protect our historic and archeological resources. Properties listed in the Register include districts, sites, buildings, structures, and objects that are significant in American history, architecture, archeology, engineering, and culture. The National Register is administered by the National Park Service, which is part of the U.S. Department of the Interior.

The Pennsylvania Historical and Museum Commission manages the National Register of Historic Places for Pennsylvania. National Register properties are distinguished by having been documented and evaluated according to uniform standards. These criteria recognize the accomplishments of all peoples who have contributed to the history and heritage of the United States and are designed to help state and local governments, federal agencies, and others identify significant historic and archeological properties worthy of preservation and of consideration in planning and development decisions.

Listing in the National Register, however, does not interfere with a private property owner's right to alter, manage or dispose of property. It often changes the way communities perceive their historic resources and gives credibility to efforts to preserve these resources as irreplaceable parts of our communities. Listed historic districts enable municipalities to control the exterior appearance of structures.

Listing in the National Register contributes to preserving historic properties in a number of ways:

- Recognition that a property is of significance to the nation, the state, or the community.
- Consideration in the planning for federal or federally assisted projects.
- Eligibility for federal tax benefits for income producing properties.
- Qualification for federal assistance for historic preservation, when funds are available.



Grey Towers (Source: www.pinchot.org.)

Milford Borough Historic Districts

The three historic districts in Milford Borough listed on the National Register include:

- The Jervis Gordon Grist Mill Historic District at the intersection of Water Street and SR 2001 including some six acres.
- The Borough’s traditional central business district encompassing some twenty-two acres along a section of Broad Street and parts of intersecting Harford, Ann, Catharine, and High Streets, as well as a small section of Fourth Street which intersects Harford Street.
- A 240-acre area which incorporates virtually all of the historic architecture of the community as well as small areas of Dingman Township and Milford Township northwest of the Borough and a parcel containing a former resort hotel immediately northeast of the Borough in Milford Township.



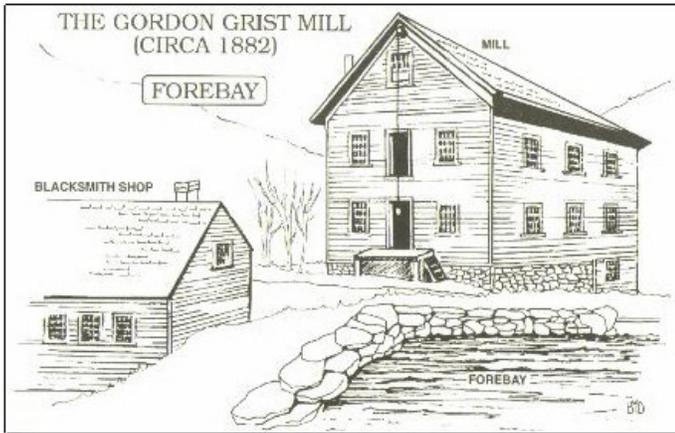
Forester’s Hall (Source: www.fs.fed.us.)

The traditional central business district was listed on the National Register in 1998 following a detailed study and application to the National Park Service prepared by Taylor and Taylor Associates of Brookville, PA under contract to the Historic Preservation Trust of Pike County, Inc.. The application states: *No particular architectural style, date, or method of construction predominates in any single part of the district. The district’s overall character is that of an architecturally-cohesive business district of a mid-to-late-nineteenth century resort community-county seat, containing a mixture of commercial architecture – including hotels – interspersed with residences and governmental and religious institutional buildings. The overall cohesion of the district is created by its dense development and by a general lack of significant concentrations of intrusions.* The District includes some fifty-five contributing historic resources, five buildings previously listed on the National Register, and fourteen non-contributing buildings.



Hotel Fauchere (Source: www.fauchere.com.)

In 2002, again based on a detailed study and application by the Historic Trust and Taylor and Taylor, the 240-acre historic district was listed on the National Register. As noted in the application the district’s *overall character is that of an architecturally-cohesive, mid-to-late-nineteenth century resort community/ county seat. The district*



Jervis Gordon Grist Mill

(Source: dvasdweb.dvasd.k12.pa.us/pppike/MillsofMilford.htm.)

contains a substantial and architecturally-distinctive residential area interspersed with a small number of commercial, and institutional buildings whose overall cohesion is created by its dense development and by a general lack of significant concentrations of non-contributing elements. The district contain 347 contributing historic resources including three contributing structures (the 1867 Broad Street Bridge over Vandermark Creek, the 1902 Mott Street Bridge over Sawkill Creek, and a substantial cast iron fence surrounding the site of the Milford Inn.

Borough Preservation Process

The National Register listing of the two historic district was the culmination of the preservation effort supported by the Historic Preservation Trust of Pike County, Inc., a community based, nonprofit corporation. Other participants included:

- Milford Community House Board
- Milford Borough Council
- Milford Business Council
- Milford Garden Club
- Milford Shade Tree Commission
- Milford Square Enhancement Committee
- Pike County Historical Society
- Pinchot Institute

Preservation efforts included a Borough-wide survey conducted in 1999 which found that 91% of respondents supported the preservation of historic public buildings, 86% supported preservation of historically significant commercial buildings, and 82% supported preservation of architecturally important residences.

Benefits of Historic Preservation

Since the 1970s, mounting evidence has shown that historic preservation can be a powerful community and economic development strategy. Evidence includes statistics compiled from annual surveys conducted by the National Trust for Historic Preservation and statewide Main Street programs, state-level tourism and economic impact studies, and studies that have analyzed the impact of specific actions such as historic designation, tax credits, and revolving loan funds. Among the findings:

- Creation of local historic districts stabilizes, and often increases residential and commercial property values.
- Increases in property values in historic districts are typically greater than increases in the community at large.
- Historic building rehabilitation, which is more labor intensive and requires greater specialization and higher skill levels, creates more jobs and results in more local business than does new construction.
- Heritage tourism provides substantial economic benefits. Tourists drawn by a community's (or region's) historic character typically stay longer and spend more during their visit than other tourists.
- Historic rehabilitation encourages additional neighborhood investment and produces a high return for municipal dollars spent.
- Use of a city or town's existing, historic building stock can support growth management policies by increasing the supply of centrally located housing.

Source: *Planning Commissioners Journal*, No. 52, Fall 2003, p. 4.

Borough Historic District Ordinance

A National Historic Register listing coupled with the Pennsylvania Historic District Act enable local municipalities in the Commonwealth to govern, by locally adopted ordinance, the architectural integrity of structures and appurtenances in the designated historic district. In the case of Milford Borough, the commercial historic district is a vital component of the community's small town character and appeal, and therefore, its economic viability and quality of life. Recognizing the importance of maintaining this historic character, and supported by the positive results

of the community survey, the Borough Council adopted a Historic District Ordinance on December 6, 1999. The Historic District Ordinance initially applied the traditional central business historic district listed on the National Register in 1998. Following the subsequent 2002 listing, the area governed by the Ordinance was expanded to include the entire Commercial Zoning District and the entire Limited Commercial Zoning District.

Recent Community Survey

The results of the community survey conducted as part of this *Comprehensive Plan* suggests continued public support for historic preservation. The survey asked if the commercial historic district and ordinance have benefitted the Borough. Most respondents view the preservation effort as positive and a number believe additional eligible areas should be included. The detailed results are reported below.

RESPONSE	# of responses
The commercial historic district has been positive for the Borough.	112
The Borough should not be involved in historic preservation.	38
The commercial historic district has done little to benefit the Borough.	35
Additional eligible areas should be included in the regulated historic district.	25
I need more information before deciding.	19
I did not realize there was a locally regulated historic district.	3

Historical Architectural Review Board

The Historic District Ordinance establishes the seven-member Architectural Review Board (ARB) to advise the Borough Council on the appropriateness of any proposed construction, alteration, repair, restoration or demolition of any buildings in the designated historic district. The Ordinance is not intended to memorialize historic structures or prohibit any changes. Instead, the goal is to ensure that any changes are in keeping with the style of the structure and the fabric of the historic district. In addition, the ARB reviews the appropriateness of all signs, awnings, mountings and brackets, and illumination on the exterior of buildings, and all window signs visible from a public way. The

ARB recommendation is based on guidelines intended to preserve the historic integrity of the buildings in the Historic District. A Certificate of Appropriateness must be issued by the Borough Council before a building permit can be issued for any such work.

ARB Design Guide

The Architectural Review Board, with the assistance of Richard Sutter and Associates of Holidaysburg, PA, recently updated the design guidelines in a very detailed format. The new *Milford Design Guide* provides property owners an invaluable resource for planning and completing building renovation and construction. It includes:

- A brief Borough history and a description of all of the architectural styles in the Historic District.
- A building maintenance checklist.
- Details about the various parts of buildings – walls, roofs, windows, doors, etc.
- A description of the ARB and how the review and approval process works.
- An extensive appendix with a glossary of technical terms and information sources.

The *Milford Design Guide* notes:

ARB assesses the architectural and historical significance of the property and considers the effect of the proposal on the overall district, street, individual building, and the building's component features. To help make its decision, ARB applies the Secretary of the Interior's Standards for Rehabilitation, . . . These guidelines were developed by the United States Department of the Interior following several decades of preservation activity. They are accepted as the national standard for rehabilitating historic buildings,

In determining the compatibility of the proposed project, ARB also considers a number of issues specifically identified in Milford's Historic District Ordinance, such as proportions, window placement, and materials. This design guide clarifies these matters, and provides information in greater detail than is given in the Ordinance. Consequently, this design guide is an important tool that ARB can use in its decision making process.

After ARB has considered all of these materials and issues, it votes on the proposal and sends its recommendation to the Milford Borough Council. Milford Borough Council makes the final decision on the application by using the same information as ARB in its determination.

Sign Design Assistance

As part of a continuing commitment to the historic character of the Borough, the Historic Preservation Trust of Pike County, Inc., provides sign design assistance to property owners in the regulated historic district. The Trust program pays a qualified designer to prepare sign plans for commercial and institutional signs to ensure consistency with ARB Guidelines. This is a community based effort that has been invaluable to the preservation effort.

Borough Actions

The Borough should continue and strengthen the historic preservation program by:

- Making additional public investments in the Borough to enhance its historic character. (e.g., streetscape improvements.)
- Improving the public information efforts of the ARB about the benefits of historic preservation and how the Borough ordinance works. A web site would be a good approach.
- Integrating the historic district ordinance with the zoning ordinance – each is aimed at protecting overall community property values while balancing individual property rights with the public benefit.
- Carefully evaluating the range of commercial uses in the Commercial and Limited Commercial Zoning Districts to ensure historic district compatibility.
- Continuing to allow home occupations in all zoning districts as a means of encouraging productive use of historic structures which tend to be larger and more difficult to maintain.
- Requiring that parking areas for new commercial and institutional buildings be to the side and rear of the building.
- Prohibiting parking in the front yards of residential properties and that garages be accessed from alleys

Historic Preservation Planning

A well-conceived preservation planning process serves to:

- *Establish a basis of public policy about historic resources;*
- *Educate and inform residents and others about their community's heritage and its value;*
- *Identify opportunities for economic growth based on the community's historic and architectural character.*
- *Ensure consistency among various local government policies that affect the community's historic resources;*
- *Lay the groundwork for adopting a local historic preservation ordinance or strengthening an existing one;*
- *Eliminate uncertainty or confusion about the purpose, meaning, and content of a community's preservation ordinance;*
- *Inform existing and potential property owners, investors, and developers about what historic resources the community wants to protect as it grows;*
- *Create an agenda for future preservation activities; and*
- *Facilitate compliance with federal and state historic preservation and environmental quality laws.*

Preservation plans serve several purposes:

- *educating elected and appointed officials, municipal staff, property owners, investors, and others about the status of historic resources within the community and the economic benefits of preservation;*
- *formally documenting existing conditions, issues, opportunities, and challenges;*
- *providing information on tax and other incentives for preservation;*
- *offering discussion and analysis regarding preservation of historic resources, and establishing a roadmap for future efforts;*
- *setting out the roles and responsibilities of the public, private, and nonprofit sectors with regard to the preservation of historic resources.*

Source: *Planning Commissioners Journal*, No. 52, Fall 2003, p. 6.

whenever possible.

- Developing a sidewalk improvement program that extends beyond Broad and Harford Streets to preserve existing sidewalks and extend the sidewalk network.

Township Actions

- Conduct an inventory of historic resources in the entire Township to include Indian sites, buildings, old roads, etc.
 - Consider the development of a local historic register program.
 - Incorporate the preservation of historic resources in conservation design for residential development.
 - Continue to allow home occupations in all zoning districts as a means of encouraging productive use of historic structures which tend to be larger and more difficult to maintain.
- C Prepare and adopt design guidelines for commercial, industrial, and institutional development to encourage the most efficient use of commercial land and development consistent with the Township's character.

HOUSING PLAN

Municipalities Planning Code Requirements

The Pennsylvania Municipalities Planning Code (MPC) addresses housing from the perspective of ensuring affordable housing for families of all income levels. In terms of planning, MPC §301 requires comprehensive plans to include an element *to meet the housing needs of present residents and of those individuals and families anticipated to reside in the municipality, which may include conservation of presently sound housing, rehabilitation of housing in declining neighborhoods and the accommodation of expected new housing in different dwelling types and at appropriate densities for households of all income levels.*

In terms of land use management as effected by zoning, MPC §604 requires zoning ordinances to *provide for the use of land within the municipality for residential housing of various dwelling types encompassing all basic forms of housing, including single-family and two-family dwellings, and a reasonable range of multifamily dwellings in various arrangements, mobile homes and mobile home parks, provided, however, that no zoning ordinance shall be deemed invalid for the failure to provide for any other specific dwelling type.*

Court decisions have upheld this zoning provision of the MPC establishing a *fair share* rule which considers the percentages of land available for a given type of housing, current population growth and pressures within the municipality and surrounding region, and the amount of undeveloped land in a community. The Pennsylvania Department of Economic Development publication titled, *Reducing land Use Barriers to Affordable Housing, Fourth Edition, August 2001*, lists a number of barriers to affordable housing associated with land use regulations, including among others:

1. insufficient amount of land zoned for medium and high density residential development
2. excessive lot frontage and setback requirements which dictate greater lot sizes
3. excessive street widths and construction standards unrelated to expected traffic volumes
4. lack of provisions for cluster design and planned

residential development

5. limitations on the use of mobile homes and manufactured homes
6. plan review and administrative delays

Affordability in a Growing Community

Real estate values in the Milford Planning Area, and all of Pike County, have been increasing rapidly given the appeal of the quality lifestyle so close to metropolitan areas. The Township's natural setting and the Borough's historic and small town appeal are two key factors. As the Planning Area continues to improve its quality of life, the demand for and cost of real estate will obviously continue to increase. Balancing this demand driven housing cost increase with the need for affordable is difficult, particularly when coupled with the problem of providing adequate sewage disposal for higher density housing. In any case, when compared to the other local municipalities in Pike County, the Township and Borough clearly contain a *fair share* of two-family and multi-family housing which are important to the affordability issue.

Housing Affordability Considerations

Municipalities throughout the country have been addressing housing issues for many years. *Pennsylvania Housing*, a 1988 study conducted by the Pennsylvania Housing Financing Agency, defined *affordable* as requiring less than thirty percent of gross monthly income for rent or less than twenty-eight percent for a mortgage and other related housing costs. U.S. Department of Housing and Urban Development (HUD), guidelines continue to define *affordable housing* as costing no more than thirty percent of a household's gross monthly income. (See also the *Affordable Housing Study Sidebar*.)

Age and Condition of Housing

The data presented in the *Age of Housing Units Table* provides a good measure of the relative age of housing. County-wide, only about 16% of the housing units existing in 2000 were constructed prior to 1940. The proportion in Milford Township is somewhat higher at some 22%. Given that the higher density development of Milford Borough started somewhat earlier than the Township and the County, the proportion of pre-1940 homes is significantly higher,

Affordable Housing Study

The Summer 2000 *Affordable Housing Study* for Jacksonville, Florida provides a good description of how affordable housing is assessed. *The American Dream* has long been associated with the possibility of owning one's home. National housing-market surveys report that the home ownership rate reached a peak in the late 1990s—almost sixty-seven percent in 1999—due mainly to a robust economy with record levels of low unemployment and low interest rates. However, while this unprecedented economic expansion enabled many Americans to purchase their own homes, it has pushed housing prices and rental rates higher, preventing many other households, with insufficient incomes, from either becoming homeowners or finding affordable, safe, and decent rental housing. Housing affordability is a relative concept—both rich and poor can experience difficulty in affording housing, depending on how much they spend toward housing costs. Housing in one community with a relatively high median income can be quite expensive but affordable compared to housing in another community with a relatively low median income.

Federal governmental guidelines, primarily those established by the U.S. Department of Housing and Urban Development (HUD), define affordable housing as costing no more than thirty percent of a household's gross monthly income—referred to here as the 30 percent rule. The income counted is derived from all wages earned by people fifteen and older in the household. For homeowners, affordability is generally defined as owning a house with a value equal to slightly more than twice the household's annual income. The homeowner costs counted typically include a mortgage payment (principal, interest, taxes, and insurance) and utilities. For renters, the costs usually include contract rent and utilities. The 30 percent rule leaves seventy percent for food, clothing, health care, child care, transportation to work, and other basic expenses. Because of increasing housing costs, many lower income Americans are forced to make tradeoffs and go without necessities. Tenants experiencing unexpected emergencies typically fall behind in their rent and face eviction. If not assisted, they may become homeless.

HOUSING UNITS U.S. CENSUS						
	Milford Borough		Milford Township		Pike County	
# Units2000	560		594		34,681	
# Units1990	564		563		30,852	
# Units1980	521		370		17,727	
UNITS BUILT BETWEEN YEARS:						
	#	%	#	%	#	%
1999-3/2000	6	1.1%	5	0.8%	656	1.9%
1995-1998	5	0.9%	55	9.3%	2,943	8.5%
1990-1994	12	2.1%	71	12.0%	5,025	14.5%
1980-1989	42	7.5%	165	27.8%	9,618	27.7%
1970-1979	19	3.4%	104	17.5%	7,341	21.2%
1960-1969	29	5.2%	59	9.9%	3,454	10.0%
1940-1959	93	16.6%	76	12.8%	2,997	8.6%
1939 or earlier	354	63.2%	59	9.9%	2,647	7.6%

HOME OWNERSHIP U.S. CENSUS				
Occupied Units (does not include second homes)	Milford Boro	Milford Twp	Pike County	PA
Home Ownership Rate (Owner-Occupied), 1990	57.5%	81.1%	83.3%	70.6%
Home Ownership Rate (Owner-Occupied), 2000	57.1%	81.4%	84.8%	71.3%
Renters (Rented-Occupied Units), 1990	42.5%	18.9%	16.7%	29.4%
Renters (Rented-Occupied Units), 2000	42.9%	18.6%	15.2%	28.7%

earlier than the Township and the County, the proportion of pre-1940 homes is significantly higher, almost 80%. Although many homes are more than fifty years old, there are very few homes in either the Township or Borough which are not in good condition. Housing deterioration and blight are not issues in the planning area. This is also reflected in housing value data which shows that the planning area, and particularly the Borough, have relatively high housing costs despite are large proportion of older homes.

Census home ownership rates reported for Milford Township and Pike County were substantially higher than for Milford Borough. In fact the Borough home ownership rate was considerably lower than the statewide rate, showing that the Borough has more rental housing available than other municipalities in the County. With many urban inhabitants, the data for Commonwealth also reflects the higher proportion of multi-family dwellings. There was an insignificant change in home ownership in the Borough and Township between 1990 and 2000, with the County and Commonwealth also showing little change.

Home Ownership

As shown in the *Home Ownership Table*, the 2000

OWNER OCCUPIED HOUSING VALUE U.S. CENSUS 2000							
	Milford Boro		Milford Twp		Pike County		PA
	#	%	#	%	#	%	%
total	282	100.0%	386	100.0%	13,091	100.0%	100.0%
less than \$50,000	3	1.1%	--	--	232	1.8%	15.1%
\$50,000 to \$99,999	55	19.5%	53	13.7%	4,414	33.7%	37.4%
\$100,000 to \$149,999	70	24.8%	86	22.3%	4,812	36.8%	24.3%
\$150,000 to \$199,999	86	30.5%	130	33.7%	2,133	16.3%	11.9%
\$200,000 to \$299,999	54	19.1%	83	21.5%	1,157	8.8%	7.4%
\$300,000 to \$499,999	12	4.3%	32	8.3%	278	2.1%	2.9%
\$500,000 to \$999,999	--	0.0%	2	0.5%	51	0.4%	0.8%
\$1,000,000 or more	2	0.7%	--	--	14	0.1%	0.2%
median value	\$156,400	--	\$166,300	--	\$118,300	--	\$97,000



Hickory Hills, Milford Township



Moon Valley Falls, Milford Township

Housing Value

The Year 2000 values of owner occupied housing units for the planning area, Pike County and Pennsylvania are shown in the *Owner Occupied Housing Value Table*. Simply stated, homes in the Milford Planning Area command a higher price than comparable homes in other parts of the County. The Borough and Township have a higher proportion of homes of greater value than either the County or State, and this is reflected in the median value data. Nevertheless, home values and styles vary widely as shown in the accompanying photographs.

The *Housing Values Table* compares the median value of owner-occupied housing units in 1990 and 2000 as reported by the Census. As noted previously, housing value in the Borough and Township are significantly higher than in the County and Commonwealth, reflecting the strength of the market in Pike County in

general, and the Borough and Township, in particular. While high values are positive in terms of housing condition and real estate tax revenue, it may indicate the need to evaluate the affordability of housing for younger couples and older residents. Equally important is the change in median value between 1990 and 2000 which provides a measure of demand for housing compared to the regional market. After adjustment for inflation, which between 1990 and 2000 is a factor of 1.318, median housing value in the planning area actually decreased significantly in the ten years between the Censuses. This suggests that the housing values are not keeping pace with the cost of living, or that more recent housing construction has been of more modest values. The data is perplexing when considered in terms of the value of real estate in Pike County and the recent dramatic increases in real estate values since 2000.



Seventh Street, Milford Borough



West Ann Street, Milford Borough

HOUSING VALUES – U.S. CENSUS				
Housing Data	Boro	Twp	County	PA
Median Value Owner-Occupied, 2000	\$156,400	\$166,300	\$118,300	\$97,000
Median Value Owner-Occupied, 1990	\$150,000	\$165,400	\$117,700	\$69,700
Median Value Owner-Occupied, 1990, inflation adjusted to 2000	\$197,700	\$217,997	\$155,129	\$91,865
% Change 1990 - 2000 inflation adjusted	-20.9%	-23.7%	-23.7%	5.6%

Recent Real Estate Demand

The effect of the recent dramatic increases in the demand for real estate and the associated cost of housing in the Milford Planning Area and all of Pike County must also be noted. While demand in Pike County has long been strong when compared to other areas of Pennsylvania, it has literally skyrocketed in the years since the 2000 Census. Owing largely to the 9/11 terrorist attack on the Twin Towers and increased urbanite desire for a better quality of life, real estate values in the County have been reported by area real estate brokers to have increased some 25% since 2000. This increase, without a compensating increase in locally rooted incomes, will only add to the housing affordability issue.

Housing Affordability in the Planning Area

Housing affordability is a complex issue typically related to the mix of housing types, real estate demand, housing values, and household incomes in the community. In the Milford Planning Area and Pike County, the number of residents commuting to work in nearby metropolitan areas also adds to the housing affordability mix. These commuters, who have often recently moved to the County, are employed in more lucrative jobs than residents who are employed locally. This higher income, coupled with the high value of homes sold in the metropolitan, add to the cost of real estate in Pike County. These *equity exiles* can afford to

pay more for housing and the demand they drive increases housing values beyond the level of affordability for many Milford Planning Area residents relying on the local job market. Comparing the information in the *Owner Occupied Housing Value Table* and the *Household Income in 1999 Table* to the *Bergen County Comparison Figure* puts the local versus metropolitan differences into perspective.

The proportion of multi-family dwelling units and mobile homes, housing which is generally more affordable, in the Planning Area is shown on the *Housing Affordability Data Table*. The proportion of multi-family dwellings in the Borough is significantly higher than in the Township and County, providing a basis for more affordable housing in the Planning Area. Similar to the single-family units in the Planning Area, multi-family units are of a range of styles and values, from rented apartments in older converted homes to newer townhouses owned in fee. (See the accompanying photographs.)

The *Housing Affordability Data Table* also includes additional information to provide an indication of the affordability of housing. Median housing costs are higher in the Borough and Township than in the County and State; however, median household income in the Township is also higher, thus potentially offsetting some housing affordability issues.



Apartments, East High Street, Milford Borough

HOUSING MARKET CONTRAST	Bergen County	Pike County
Median Household Income	\$65,241	\$44,608
Median Home Value	\$250,000	\$118,000
Median Property Taxes / % of Income	\$5,499 8%	\$1,915 4%

Bergen County Comparison (Year 2000)

HOUSING AFFORDABILITY DATA U. S. CENSUS 2000									
	% Single-family	% Duplex	% Mobile Homes RV's	% Multi-family	Median Housing Value	Median Gross Rent	Median Hsehold Income	% Owner Hsehlds home exp >30% of Income	% Hsehlds with rent >30% of Income
Milford Boro	65.2%	4.5%	--	30.4%	\$156,400	\$556	\$33,571	35.8%	47.0%
Milford Twp	82.5%	7.1%	0.8%	9.7%	\$166,300	\$682	\$48,264	31.1%	31.4%
Pike Co	80.7%	2.0%	14.8%	3.5%	\$118,300	\$701	\$44,608	29.2%	39.6%
PA	55.9%	17.9%	5.0%	21.1%	\$97,000	\$531	\$40,106	22.8%	35.5%

HOUSEHOLD INCOME IN 1999 – U.S. CENSUS 2000							
	Milford Boro		Milford Twp		Pike County		PA
	#	%	#	%	#	%	%
total households	520	100.0%	525	100.0%	17,447	100.0%	100.0%
less than \$10,000	74	14.2%	31	5.9%	1,016	5.8%	9.7%
\$10,000 to \$14,900	50	9.6%	23	4.4%	1,123	6.4%	7.0%
\$15,000 to \$24,999	70	13.5%	45	8.6%	2,134	12.2%	13.8%
\$25,000 to \$34,999	74	14.2%	81	15.4%	2,221	12.7%	13.3%
\$35,000 to \$49,999	86	16.5%	95	18.1%	3,288	18.8%	16.9%
\$50,000 to \$74,999	77	14.8%	102	19.4%	4,106	23.5%	19.5%
\$75,000 to \$99,999	51	9.8%	84	16.0%	1,957	11.2%	9.6%
\$100,000 to \$149,999	18	3.5%	45	8.6%	1,154	6.6%	6.6%
\$150,000 to \$199,999	14	2.7%	9	1.7%	263	1.5%	1.8%
\$200,000 or more	6	1.2%	10	1.9%	185	1.1%	1.9%
median household income	\$33,571	--	\$48,264	--	\$44,608	--	\$40,106



Townhouses, Milford Town Green, Milford Township

In the Borough, median household income is substantially lower, thus likely exacerbating housing affordability problems. In both the Borough and Township a significant proportion of home owning households and renting households have housing costs which exceed the *thirty percent rule* for household income and housing expense. It is also important to remember that the data does not account for the recent dramatic increases in real estate values which likely have added to the affordability problem. In addition, the recent enactment of the State Uniform Construction Code has, while aimed at ensuring the safety and durability of construction, added to the overall cost of home construction



Apartments, Broad Street, Milford Borough



Apartments, East Ann Street, Milford Borough



Townhouses, Wheatfield Village, Milford Township

Specific Housing Actions

Local municipalities must recognize that housing needs cannot be addressed entirely at the local level. In fact, with the exception of ensuring that land use and building regulations are reasonable in terms of affecting costs, small municipalities can do little to manage housing affordability which is so dependent on regional economic real estate market factors. This is clearly the case in the Milford Planning Area. In terms of meeting the specific housing needs of lower income residents, the Borough and Township must look to the Wayne County Housing Authority and their contacts with private affordable housing organizations for assistance and to ensure resident access to publically funded housing development, rent assistance and housing rehabilitation programs. (Note: Pike County currently contracts with the Wayne County Housing Authority for federal housing services. The Pike County Comprehensive Plan suggests that the County *determine whether a separate Pike County housing agency, such as a Housing Authority or Community Housing Development Organization (CHDO), should be created to identify housing needs and issues, identify and/or institute programs to meet the housing needs of Pike County residents, and facilitate resident use of those programs.*

Specific actions related to affordable housing include:

- Assess any proposed land use controls in terms of barriers to affordable housing and make necessary adjustments to moderate costs. Adopt standards to ensure that higher density development is directed to identified growth areas served by an adequate water supply, sewage disposal system, and other improvements. (See the following *High Density Housing Sidebar.*)
- Promote the use of *conservation design* development, planned residential development, and development incentives such as density bonuses as a means of providing more affordable housing.
- Review land use controls in terms of standards not directly linked to public health and safety which increase housing costs.
- Support the housing recommendations of the Wayne County Housing Authority (which currently serves Pike County) relative to subsidized housing programs for low and moderate income families and



Townhouses at Sawkill Creek, Milford Borough

ensure area residents receive fair consideration for available programs.

- Encourage Pike County to assess the need and benefit of a County authority or agency (as opposed to contracting with the Wayne County Housing Authority) to address housing needs.
 - Cooperate with area municipalities and the County to plan for housing needs regionally.
- C As housing needs are identified consider the development of joint housing plans with neighboring municipalities.
- C Consider providing some incentives (density or design) for developers who provide age restricted and/or affordable housing.



Townhouses, Raspberry Ridge, Township and Borough

Higher Density Housing in the Planning Area

Providing for higher density housing, a typical housing affordability remedy, is somewhat problematic in the Milford Planning area. The Borough is largely developed with few vacant lots, and already has a substantial proportion, almost 50%, of multi-family dwellings. The Township’s proportion of multi-family dwellings is higher than all other townships in the County. It is not so much the lack of multi-family units that drives housing costs up, but the overall demand for single-family housing, on larger lots which is so pressing in all other local municipalities in Pike County as well as Milford Borough and Milford Township. It can reasonably be said that the Borough and Township, taken together as the Milford Planning Area, have provided their fair share of higher density housing given the proportion of multi-family units. In addition, higher density housing must have access to a central water supply and a central sewage disposal system. While the Borough and part of the Township is served by a public central water supply, sewage disposal is provided by on-lot systems, and this is a limiting factor for higher density development.

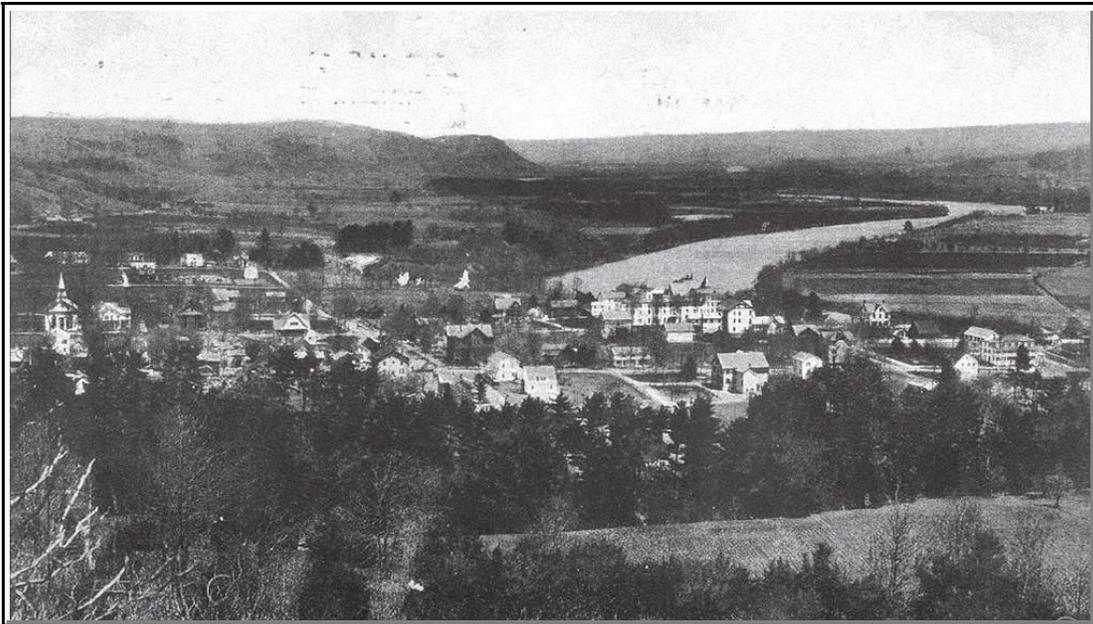
Density Bonuses for Affordable Housing

Another technique used by some municipalities to stimulate the construction of affordable housing is to allow a higher density for units of somewhat lower value to meet the needs of low to moderate income residents. Given the level of demand for higher end housing, the willingness of developers to construct affordable units at a reasonable density bonus is uncertain. In addition, the same water supply and sewage disposal limitations would apply.

LAND USE, NATURAL RESOURCE CONSERVATION AND ENVIRONMENTAL PROTECTION PLAN

Summary of Planning Issues

- The Milford Planning Area, given its *gateway* location near the New Jersey and New York metropolitan area and its small town character, clean environment, quality of life, and open land, holds great potential for growth and development.
- More residential development in the Planning Area and surrounding municipalities will spawn more pressure for retail/service commercial development, and increased demand for municipal facilities and services.
- With relatively few lots available in the Borough or in existing subdivisions in the Township and, most new development will occur on new lots subdivided from open land.
- Planning Area survey respondents overwhelmingly support the protection of open space.
- The challenge is to provide for the essential economic growth and development of the Borough and Township while concurrently conserving its scenic, historic and natural environment and the remaining open land.
- The County facilities in the Borough contribute significantly to the local economy but local and county officials must work together to accommodate County facilities in the context of the Borough's historic character.
- Groundwater is the sole source for potable water and groundwater conservation and quality protection are critical to the future of the Planning Area. This is particularly important to the Borough and parts of the Township served by the Milford Water Authority system which relies on Milford Springs as the supply.
- No central sewage and disposal system currently serves any part of the Milford Planning Area. New development is limited to areas with suitable soils. This has not seriously hampered residential and commercial development in the Township, but the small lots in the Borough have limited the intensity of development.
- Any central sewage disposal plans must be considered carefully in terms of the need for correcting sewage problems, supporting commercial uses, managing future residential density, and conserving open land.



Milford from The Knobb - circa 1900



The Santos Farm and the *Three-Lane* in Milford Township

- Two key land use issues in the Planning Area are:
 - The use of the Santos Farm, the last working farm in the Planning Area which is now for sale.
 - Managing development in the watershed of Milford Springs, the water supply for the Borough and part of the Township.

Growth and Development Overview

A community's growth and development is affected by a broad range of interrelating factors including such things as regional location, the transportation system, natural resources, land suitability for agriculture and development, available community facilities such as sewage disposal, condition of the general economy, local land values and real estate taxes. A change in one factor will in all likelihood result in a change in another factor, and the overall character of the community. In short, how a community's character has developed and how it will change into the future, are the result of a complex interaction of sometimes opposing forces ranging from no growth, exclusionary land use controls to unbridled commercial and residential development. Land use patterns in a community are the result of this complex interaction played out over the community's history.

Importance of Regional Location

The environmental quality and scenic beauty of Milford Township and the historic, small town charm of Milford Borough are key factors affecting growth and development. This, coupled with its proximity to the New York and New Jersey metropolitan area and the recreation opportunities associated with thousands of acres of federal and state forest land, have resulted in the tremendous growth occurring in the Milford Planning Area and all of Pike County. In any case, it is clear that if this trend continues the two municipalities could, quite literally, have become suburbs of the nearby urban areas and employment centers. As noted earlier, the Planning Area has essentially evolved into a *gateway* community subject to the threats of rapid growth, yet harboring the potential to capitalize on the economic opportunity associated with growth

The challenge in developing a land use plan for the two municipalities is to strike a balance for sustainable development. That is, to provide for the essential economic growth and development of the area as a whole, while concurrently conserving its scenic and natural environment, particularly open land and natural resources, and its small town character, the very elements which have largely been the impetus for the area's past development.

Without continued careful planning and control of growth, the landscape and community character of the two municipalities will be forever altered by haphazard development. Such development results from uncoordinated individual decisions made by separate property owners. This *Comprehensive Plan* will serve to guide this set of independent decisions in a direction aimed at coordinated growth and development.

Need for Area Wide Planning

The future land use, environmental quality and character of the communities of the Township and Borough will evolve in response to the actions of community leaders and active citizens combined with the forces of the local and regional economy, and the demand for land and community facilities and services. The area's growth and development will be tempered by the land's physical limitations (e.g., steep slopes, poor soils, and wetlands) and must be guided by the application of traditional and innovative land use controls, open land preservation techniques and environmental regulations as part of the planning and development process.

Many of these issues extend beyond municipal boundaries and can best be addressed through the cooperation of the municipalities in the planning area and region. The Commonwealth is a strong advocate of area wide planning conducted cooperatively by local municipalities. This is evidenced by the high priority projects, conducted cooperatively, are given at the state level. The idea is that the Borough and Township can avoid the impact of uncoordinated land use control decisions made independently and by other agencies involved in the growth and development management process. The Pennsylvania Municipalities Planning Code provides specific authorization for cooperative municipal planning and goes on to authorize cooperative municipal zoning, establishing specific requirements for the adoption and administration of cooperative municipal zoning ordinances via intermunicipal agreements. This enables communities to locate particular land uses in the most appropriate locations in the area rather than providing for every type of use in each participating municipality.

Land Use Overview

As reported by the U.S. Census, the Milford Planning Area includes 13.0 square miles of land area, 0.5 square miles in the Borough and 12.5 square miles in

the Township. At 640 acres per square mile, this translates to 320 and 8,000 acres, respectively, for a total of some 8,320 acres. This represents 2.4 percent of Pike County's 547-square mile area. The thirteen local municipalities in Pike County range in size from the one-half square mile of Milford Borough to the seventy-nine square miles of Lackawaxen Township.

Residential Land

Residential development is the primary type of development in the Planning Area. Historically, residential development was concentrated in the Borough, the 2000 Census reporting that eighty-five percent of dwellings, 476 of 560 units, were constructed prior to 1970. In the Township, only 194 of 594 units, some thirty-three percent, were built before 1970. The period of greatest residential development in the Township occurred between 1970 and 1990 when almost 270 dwellings were constructed. This twenty years was a time of second home construction throughout Pike County. Many of the homes in the Township are found in planned subdivisions developed during this time. Although some of the lots remain undeveloped in these residential subdivisions, future subdivisions should be expected, either in the form of planned developments or lot-by-lot subdivision from larger parcels. In the Borough, residential development is largely found in what is designated the residential Zoning District, with relatively few vacant lots and minimal commercial intrusions.

The primary type of dwelling in the two municipalities is single-family residential, eighty-three percent in the Township and sixty-five percent in the Borough according to the 2000 Census. Two-family and multi-family dwellings made up most of the balance, with less than one percent mobile homes in the Township. The mix of dwelling types has changed very little over the past few years, and given the recent demand for single-family dwellings, that proportion will likely increase.

Commercial/Industrial

Most commercial development is found along Route 6 and Route 209. The largest scale commercial in the Planning Area is located in the Township along Route 6/209 east of the Borough. Commonly called *The 3-Lane*, this route historically served to carry residents and visitors to and from Port Jervis, New York, including vacationers on horse-drawn carriages from the New York City railroad connection. Today, Route



Altec Lansing

6/209 continues to serve as the connector to Port Jervis, along with carrying thousands of vehicles between points south to New York, Connecticut and New England. The Route 6 corridor from the Borough line, west to the Interstate 84 Interchange includes most other commercial development in the Township. In fact, the commercial development along Harford Street is continuous from the Borough into the Township. Retail and service establishments comprise most of the commercial development in the Township.

The most prominent exception is the Altec Lansing facility along *The 3-Lane*. The company focused primarily on car stereo speakers. Today, it manufactures multimedia products and provides computer speakers for IBM, Compaq, Dell and Gateway. The facility in Milford Township, which employs some 120 people, includes engineering offices and a finished goods warehouse. Another facility classified as industrial is the Columbia Gas Company pipeline pumping station on twenty-three acres along Fire Tower Road.

The C-Commercial and LC-Light Commercial Zoning Districts along Harford Street and Broad Street include



Belle Reve



Columbia Gas Pumping Station

most of the commercial development in the Borough. Similar to the Township, most commercial uses are retail and service establishments, many related to the tourist and home construction sectors. One of the largest commercial establishments in the Borough is a health facility – the Belle Reve facility on East Harford Street for assisted living, Alzheimer’s care and skilled nursing care.

Home occupations are also operating in the two municipalities, but given the nature of many such business which rely on electronic communications and personal computers, the number of such enterprises cannot be precisely determined. However, seventeen of 116 employed survey respondents in the Borough and sixteen of 147 in the Township reported operating home based businesses.

Public and Semi-Public Land

Public land ownership in the Milford Planning Area is significant. The Commonwealth of Pennsylvania is one of the largest land owners, holding 2,830 acres of State Forest Land,

including a twenty-six acre lake, in the northern section of the Township. The federal government also owns land in the Township, the U.S. Forest Service holding 101 acres with eighteen buildings which is part of the Pinchot Institute, and the National Park Service with three parcels totaling almost twenty-four acres as part of the Delaware Water Gap National recreation Area. While this land is not on the tax roles, it will remain forever undeveloped, doing much to maintain environmental quality and adding no new demands for facilities and services associated with residential subdivisions. Residential development and the school children accompanying it typically cost more in services than the tax revenue generated.

Other public lands in the Township include the Milford Springs owned by the Milford Water Authority, a County owned communications tower site, the PennDOT maintenance depot at the Route 6/I-84 interchange, and the Township building along Route 6/209.



Pike County Courthouse

While public ownership in the Borough is not large in terms of total land area, the number and types of buildings are important in terms of community facilities and services. The Borough serves as the Pike County Seat and the County is now one of the most significant landowners with nine parcels along the north side of the Broad Street and High Street intersection. The County is currently evaluating the acquisition of additional land for additional parking space and potential expansion of its facilities. (See the discussion of County facilities in the *Community Facilities Section* for more detail.)



Pike County Administration Building

In addition to the municipal building, fire house and garage, the Borough owns two large parks - Memorial Park (1.8 acres) and the Milford Ballfield (3.4 acres), two smaller parks - Barckley Park and Remembrance Park, two small parcels which serve as entry points to the Borough - Kennedy Triangle and Kiger Park, and a small River-front parcel below the B the Biddis Monument and the Veterans Monument on Old Center Square ballfield. Two other publically-owned parcels are the PennDOT maintenance facility and parking lot on Bennett Avenue.



Kiger Park

Land owned by nonprofit and other community organizations adds to the quality of life. Such semi-public land owners in the Planning Area are concentrated in the Borough and include fifteen church properties, the Columns owned by the Pike County Historical Society, the Community House which houses the Pike County Public Library, and the Newton Memorial Hospital Health and Wellness Center on East Catharine Street.



Pike County Public Library

Woodland and Agricultural Land

Woodland continues as the primary land use type in Milford Township, which includes the State Forest Land discussed earlier. In addition to the state land, hundreds of acres of private woodland are found throughout the Township. One such parcel, the Milford Experimental Forest, is associated with the Pinchot Institute and includes some 1,160 acres of Pinchot family lands. *The Milford Experimental Forest program goal is to carry on forest research to improve the environment and quality of life within the Pocono plateau and the Delaware Highlands region. Another goal is to stimulate conservation of forest lands and active stewardship of forests and water resources on private and public lands in the region.*

This program is in cooperation with the Pinchot family and the US Forest Service with the primary focus being long-term studies in forest ecology and sustainable forest management.¹



Agricultural land in the Planning Area is very limited and is found only in the Township. The Santos Farm, the only remaining farm in the Township with some 120 acres, lies along Route 6/209, with most of the land situated between Route 6/209 and the Delaware River. The land is currently for sale which sets the stage for the loss of one of Pike County’s few remaining working farms, and one of the most significant and visible features of the Milford Township landscape. (See the later Santos Farm discussion.)



The Santos Farm



¹<http://www.pinchot.org/milford.html>

Potential for Development

The Milford Planning Area holds great potential for further development. Although most lots in the Borough are developed, hundreds of acres are available in the Township. Some parcels cannot be developed because of natural limitations such as poor soils, wetlands and steep slopes. Nevertheless, the suitable land in the Planning Area could be developed into many more residential lots. In any event, the rate of development of new residential subdivisions and the improvement of existing lots in the Milford Planning Area will be governed more by the demand for lots than by the paucity of land. Both municipalities must be prepared to manage whatever development is proposed by adopting, administering and updating the necessary land use control regulations.

Existing Land Use and Environmental Controls

As authorized by the Pennsylvania Municipalities Planning Code, the subdivision and land development ordinance and the zoning ordinance are the principal land use management tools which are available to local municipalities in Pennsylvania. The subdivision and land development ordinance provides standards for dividing land and for residential and non-residential development projects to ensure the provision of adequate community facilities such as roads, water supply and sewage disposal, utilities, proper highway access, and storm water control. The zoning ordinance regulates the use of land by dividing a community into districts to separate land use activities (residential, commercial, industrial, etc.); sets standards for lot size, setbacks and building height; includes specific standards for a broad range of land uses including for example: parking, signs, junkyards, mineral extraction, cell towers, and multi-family dwellings, and other general community development and environmental performance standards.

Milford Borough and Milford Township have each adopted a subdivision and land development ordinance and a zoning ordinance, and have amended each as needed over the years. In fact, as part of the current planning process, each municipality is reviewing and updating their subdivision and zoning ordinances to meet current development management needs.

Future Land Use

The Milford Planning Area's proximate location to regional metropolitan areas, coupled with the area's position between thousands of acres of public land, attractive environment, and quality of life, is expected

to continue to stimulate residential development similar to the past along with increased demand for retail and service establishments generated by the increasing population.

This *Comprehensive Plan* calls for the Planning Area to recognize this *gateway community* status and continue to protect the community characteristics essential to the quality of life which is attracting new residents while fostering a compatible local economy. In other words, it is the intent of Borough and Township officials to conserve the community's small town and historic character, and concurrently encourage smaller scale retail and service establishments, while looking to the region for major shopping and service needs.

The basic land use planning approach of this *Plan* is outlined as follows:

- conserving and protecting sensitive and vulnerable environmental resource areas
- preserving open land as part of the development process
- protecting residential neighborhoods and subdivisions from incompatible development
- ensuring that the character of the Borough's historic downtown and other Planning Area historic properties are preserved
- providing well-situated and appropriate development areas to accommodate projected growth
- relying on the larger region for major retail and service needs
- carefully controlling the expansion of public water and sewer service areas

Current Zoning Districts Affirmed

Based on this philosophy and on this *Comprehensive Plan*, Borough and Township elected officials and planning commissioners recognize that the continued enforcement of the zoning ordinances and the subdivision and land development ordinances, continued planning by consulting, reviewing and updating this *Comprehensive Plan*, and periodically updating the ordinance to address changing conditions

are the most critical actions required to manage the growth and development which is inevitable for the Borough and Township.

The existing zoning districts in the Borough and Township as delineated by the current zoning maps are affirmed as the future land use plan for the planning area. The zoning districts in the Borough and Township are listed below.

MILFORD BOROUGH ZONING DISTRICTS

- R - Residential
- LC - Limited Commercial
- C - Commercial

MILFORD TOWNSHIP ZONING DISTRICTS

- RD - Residential District
- DD - Development District
- LG - Low Growth District

Traditional Zoning and Performance Zoning

Traditionally, zoning has been used to divide communities into various districts to segregate various land use types such as agricultural, residential, commercial and industrial. The intent is to prevent the *externalities*, or the negative spillover effects, of one use on an adjoining use. More recently, municipalities have begun to use *performance zoning* or flexible zoning. In its purest form, *performance zoning* would allow any type of land use on any parcel of land and would control the negative spillovers with development standards. Ordinance criteria would govern such issues as building height, noise, setbacks, lighting, and buffers aimed at protecting the rights of adjoining landowners and community at large, and all new development would be subject to the performance standards. The Borough and Township zoning ordinances use a combined approach including districts and the performance standards necessary to address *externalities*.

Cooperative Zoning

The Borough and Township will explore cooperative zoning as a means of improving land use management and directing land uses to appropriate areas of the Milford Planning Area. Intermunicipal cooperative zoning carries the approach of combining traditional and performance zoning to the next level. Two or more municipalities working together can manage land use from a regional perspective. This approach, authorized by the Pennsylvania Municipalities Planning Code if based on a multi-municipal comprehensive plan, allows great flexibility. Each

participating municipality can adopt and administer its own ordinance or can adopt and administer a joint ordinance. This *Comprehensive Plan* will enable the Borough and Township to undertake cooperative zoning.

Zoning cannot be used to exclude particular uses from a municipality, a dogma long held firm by the courts. In other words, a local municipal zoning ordinance must provide reasonable opportunity for the development of all legitimate uses including such activities as adult businesses, cell towers, solid waste disposal facilities, jails, and drug treatment centers. Cooperative zoning enables participating municipalities to spread the range of legitimate uses around the entire area, each not having to provide for every use within individual municipal boundaries. The Pennsylvania Municipalities Planning Code requires a joint comprehensive plan and formal intermunicipal implementation agreements between all municipalities participating in cooperative zoning. Other benefits derived from cooperative zoning include the ability to address land use on an area wide basis, less duplication of effort, shared manpower and decreased staff costs, increased availability of grant monies, and the option of using one zoning hearing board.

Municipal Long Term Commitment

It is critical for the Borough and Township to understand that cooperative zoning requires a significant commitment from local officials. Developing the comprehensive plan is only the first step in a long term effort. The Pennsylvania Municipalities Planning Code requires a formal intermunicipal agreement to allocate specific uses to each municipality. The agreement must also specify the how a municipality may withdraw from cooperation in terms of the effect on the other municipality. For example, if one municipality agrees to provide for high density housing and in later years determines to change withdraw from the cooperative agreement, provision must be made for adequate time for the other municipality to amend its ordinance to provide for such housing.

Open Land and Natural Area Conservation

Open land and natural areas are key ingredients of the *gateway* character of the planning area. Fortunately, the large parcels of public land in the Planning Area will remain undeveloped. Nevertheless, local officials must encourage the conservation of private open land

if this character is to be maintained. Much of the open land in the region and many unique land features have already been developed. Continued unabated, all areas of privately owned land which are not wetlands or are not extremely steep, or not already protected by easement, could be developed, using central sewage disposal if necessary. Taken to the extreme, the entire area of the Borough and Township which is available for development would be platted into lots meeting the minimum lot size requirement.

Fiscal Benefits of Open Land Preservation

The Penn State College of Agricultural Sciences Cooperative Extension, in *Extension Circular 410 - Fiscal Impacts of Different Land Uses, The Pennsylvania Experience*, reports on a study conducted in three rural townships in Adams County, Lebanon County, and Perry County. The study found that:

- *Land uses affect the size of the local government, the types of services it offers, the types of equipment it must purchase, and the taxes it must levy.*
- *Land use also affects the number of students in the local school district, the sizes and number of school buildings, the number of teachers, and the taxes and tax rates the school levies.*
- *The overall fiscal impact of a land use depends on both its (tax) revenue and its (municipal) expenditure impacts.*
- *Residential land, on average contributed less to the local municipality and school district than it required back in expenditures.*
- *Commercial, industrial, and farm- and open land contributed more to the local municipality and school district than they took, thus helping to subsidize the (service) needs of residential land.*
- *If growth must occur, commercial and industrial development has a potentially beneficial impact on the tax base as long as it does not dramatically raise the demand for services.*
- *When farmland is converted for residential purposes . . . the land will be converted from a net contributor to the municipality and school district into a net drain.*

Cost of Community Services Ratios by Land Use				
Township In:	\$ revenue collected : \$ spent on services			
	Resid	Comm	Indus	Open
South Central Townships				
Bethel Lebanon Co.	1 : 1.08	1 : 0.07	1 : 0.27	1 : 0.06
Carroll Perry Co.	1 : 1.03	1 : 0.06	—	1 : 0.02
Maiden Creek Berks Co.	1 : 1.28	1 : 0.11	1 : 0.06	1 : 0.04
Richmond Berks Co.	1 : 1.24	1 : 0.11	1 : 0.06	1 : 0.04
Straban Adams Co.	1 : 1.10	1 : 0.17	1 : 0.05	1 : 0.06
Philadelphia Area Townships				
Bedminster Bucks Co.	1 : 1.12	1 : 0.006	1 : 0.04	1 : 0.04
Buckingham Berks Co.	1 : 1.04	1 : 0.16	1 : 0.12	1 : 0.08
North Central Townships				
Bingham Potter Co.	1 : 1.56	1 : 0.26	1 : 0.15	1 : 0.15
Stewardson Potter Co.	1 : 2.11	1 : 0.37	--	1 : 0.15
Sweden Potter Co.	1 : 1.38	1 : 0.07	--	1 : 0.08
Western Township				
Allegheny Westmoreland Co.	1 : 1.06	1 : 0.15	1 : 0.14	1 : 0.13
Source: <i>Calculating a Cost of Community Services Ratio for Your Pennsylvania Community</i> , The Pennsylvania State University, 1998				

- *Even with preferential assessments, farmland ends up subsidizing the educational costs of residential land and plays a positive economic role in the community.*

The Penn State data represents a cross section of communities in terms of level of development, from very rural townships in north central Potter County to highly developed townships in the Philadelphia area. The conclusion in all reported townships was consistent, the cost of services to residential

development exceeds the amount of tax revenue generated.

Conservation Subdivision Design

Milford Township has included conservation design development into the zoning and subdivision ordinances as a method for conserving open space. Given the limited number of larger parcels available for development, this technique has not been included in the Borough zoning ordinance. Based on the density set in the ordinance, conservation design permits the same number of units on a parcel as a typical subdivision, but with a reduction in minimum lot size. The balance of land needed to maintain the density established by the ordinance is set aside as permanent open space. (See the figures on the following page from *Designing Open Space Subdivisions, A Practical Step-by-Step Approach*, published by the Natural Lands Trust. Open land and natural areas are protected by shifting development to more appropriate areas of the site. In short, the developed is designed around the natural features of the project parcel. In addition to maintaining open land, conservation design reduces development costs (and commitment of resources) given shortened road and water and sewer line length, minimizes long term maintenance costs of such improvements, and limits environmental affects such as soil disturbance and storm water. The same design process can be applied to multi-family and commercial development.

Goals for Conservation Design Development

- To conserve open land, including those areas containing unique and sensitive natural features such as woodlands, steep slopes, streams, flood plains and wetlands, by setting them aside from development.
- To focus on the preservation of prime and other active agricultural land as a means of preserving agriculture.
- To provide greater design flexibility and efficiency in the siting of services and infrastructure, including the opportunity to reduce length of roads, utility runs, and the amount of paving required for residential development.
- To reduce erosion and sedimentation by the retention of existing vegetation, and the minimization of development on steep slopes.

Preservation/Conservation Techniques . . .

Comprehensive Planning - enables counties, boroughs, and townships to create a vision for the future which can focus on open land preservation.

Conservation Subdivision Design - clustering lots results in large blocks of open space.

Maximum Lot Size Standards - limits the amount of land devoted to a use as a means to preserve agriculture.

Lot Averaging Standards - overall density is maintained while the individual lot size varies.

Flexible Lot Size - sets lot size based on the availability of public water supply and/or sewage disposal.

Transferable Development Rights - the right to develop is sold from areas to be preserved to areas where development is encouraged; the overall area density development remains the same. Units which would be constructed on the *sending* property are developed on the *receiving* property, and the *sending* property is preserved.

Overlay Zoning - applies special standards in addition to the underlying zoning district for areas of special concern (e.g., floodplains, prime farmland, steep slopes).

Agricultural Protection Zoning - designate areas where farming is the primary land use and discourage other land uses in that area.

Open Space / Natural Area Acquisition -conservation easements or fee simple title acquired by public bodies or conservation organizations. Permanently limits uses of the land in order to protect its conservation value.

Greenways - corridors of public and private lands preserved as open space, often along streams.

Riparian Buffers - areas of vegetation left undisturbed along streams and lakes.

Wellhead and Aquifer Protection - special standards wells and groundwater sources to protect water quality.

Sewage Facilities Planning - conducted in accord with DEP regulations and aimed at assuring adequate sewage disposal and water quality protection.

Floodplain Management - local regulations based on National Flood Insurance Program standards to minimize flood related damages to structures.

Stormwater Management - local regulations based on area wide plans to minimize stormwater runoff.

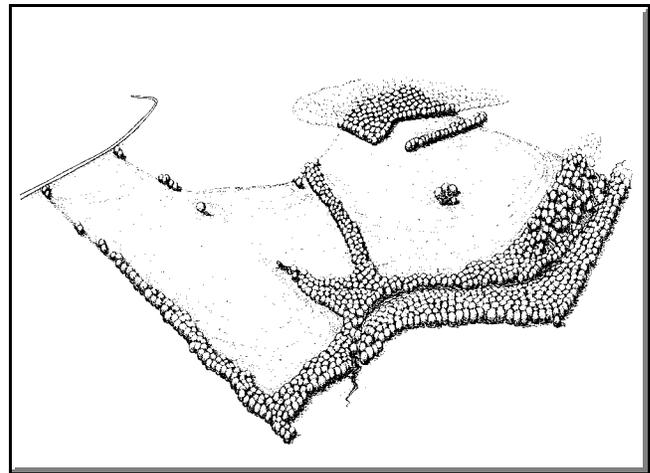
Erosion and Sedimentation Control - coordination with County Conservation District to minimize soil loss and protect water quality.

Differential Assessment - agricultural and forest land is assessed at its value for agriculture/forestry instead of the fair market value; example, Clean and Green (Act 319).

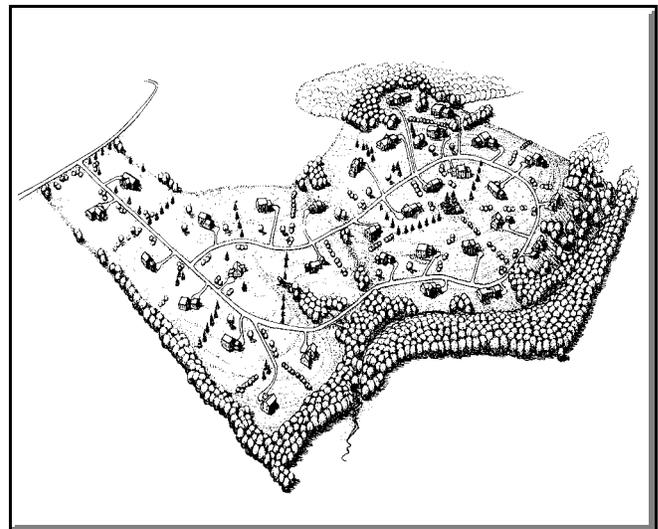
- To provide for a diversity of lot sizes, building densities, and housing choices to accommodate a variety of age and income groups, and residential preferences, so that the community's population

diversity may be maintained.

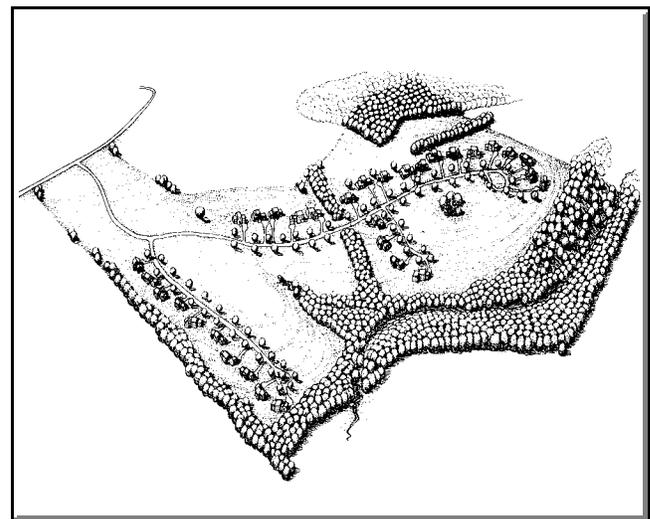
- To implement adopted municipal policies to conserve a variety of irreplaceable and environmentally sensitive resource lands, including provisions for reasonable incentives to create a greenway and trail system for the benefit of present and future residents.
- To implement adopted community policies, as identified in the this *Comprehensive Plan*. To protect areas of the Borough and Township with productive agricultural soils for continued or future agricultural use, by conserving blocks of land large enough to allow for efficient farm operations.
- To create neighborhoods with direct visual access to open land, with amenities in the form of neighborhood open space, and with a strong neighborhood identity.
- To provide for the conservation and maintenance of open land to achieve the above-mentioned goals and for active or passive recreational use by residents.
- To provide multiple options for landowners in order to minimize impacts on environmental resources (sensitive lands such as wetlands, floodplain, and steep slopes) and disturbance of natural or cultural features (such as mature woodlands, hedgerows and tree lines, critical wildlife habitats, historic buildings, and fieldstone walls).
- To provide standards reflecting the varying circumstances and interests of individual property owners, and individual property characteristics .
- To conserve scenic views and elements of the community’s character, and to minimize perceived density, by minimizing views of new development from existing roads.



Before Development



With Conventional Development

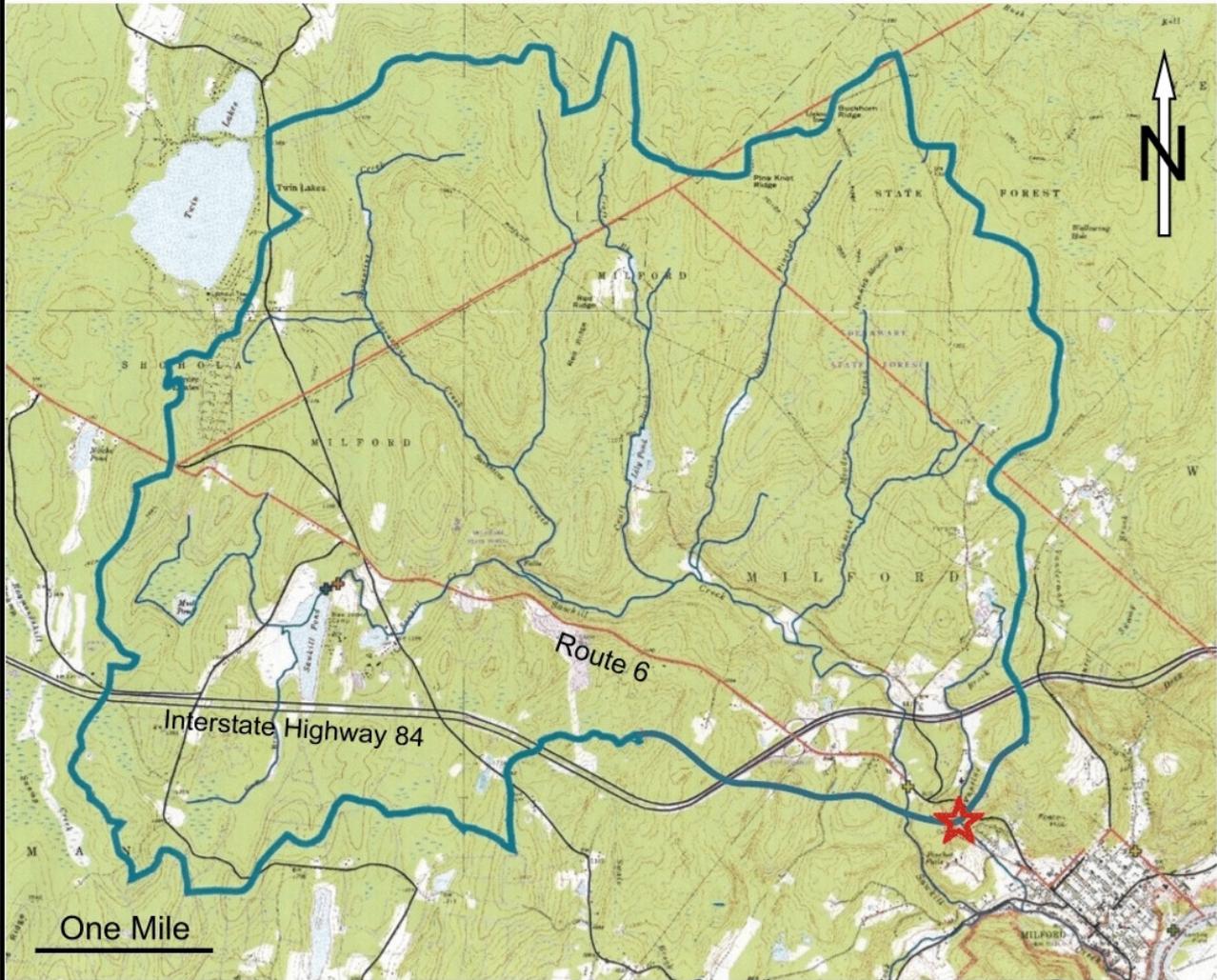


With Conservation Design

Milford Springs Watershed

The protection of the public water supply serving the Borough and parts of the Township is a critical land use issue. The Milford Water Authority has prepared a *Source Water Protection Plan* for Milford Springs which details the steps necessary to ensure future water quality. (See *Water Supply and Sewage Disposal Section* for details.) The Water Authority is

Source Water Area of the Milford Springs



★ = Milford Springs  = Watershed Boundary

The blue line outlines the watersheds of Sawkill Creek and Vantine Brook upgradient of the Milford Springs. This is the Zone 3 area of the springs.

SOURCE WATER PROTECTION PLAN FOR THE MILFORD SPRINGS

Milford Township, Pike County
Pennsylvania

Conservation Easements – private and public actions to preserve open land and water quality. . .

A conservation easement is a legal agreement that is voluntarily entered into between a landowner and a land trust or government agency. The easement may be sold or donated by the property owner and places permanent restrictions on the use or development of land in order to protect its conservation values. In the case of the Milford Planning Area, conservation easements could be used to provide protection for the most critical areas of the Milford Springs Watershed.

In addition to government agencies community based non-profit organizations are also acting to preserve land and rural character by accepting donation or acquiring conservation easements. Such organizations range in size from the Nature Conservancy, a nationwide organization, to small organizations with Board members from the local community. One such local organization, the Delaware Highlands Conservancy, based in Hawley, PA, operates in Pike and Wayne Counties in Pennsylvania, and Delaware and Sullivan Counties in New York. The Conservancy holds conservation easements on 3,500 acres and participated in the conservation of another 1,500 acres

Advantages Offered by Conservation Easements . . .

Private Ownership: The property remains in private ownership and continues to contribute to the local tax base. The landowner may choose to live on the land, sell it, or pass it on to heirs.

Owners Satisfaction: Gives the landowner the satisfaction that the land will remain unchanged.

Flexibility: Easements are flexible and can be written to meet a particular land-owner's needs while protecting the property's resources.

Permanency: Most easements are permanent, remaining in force when the land changes hands. The easement holder ensures that the restrictions are maintained.

Tax Reduction: There are significant tax advantages if easements are donated rather than sold.

Charitable Taxes: The donation of a conservation easement to a land trust is treated as a charitable gift of the development rights. The donation creates a charitable tax deduction, equal to the value of the conservation easement, on the landowner's Federal and State income tax returns.

Estate Taxes: Estate taxes are significantly lower, sometimes making the difference between heirs holding onto the family land or selling it to pay inheritance taxes.

Property Taxes: Conservation easements will sometimes lower property taxes, a result of reduced valuation on property subject to the conservation easement.

Minimizes Effect of Development: Minimizes other impacts of residential development such as increased population, traffic, and demand for community facilities and services.

proceeding with plan implementation. *The Sawkill Creek & Vandermark Creek Watershed: A Rivers Conservation Plan* recently completed by the Pike County Department of Planning makes some of the same recommendations for maintaining stream water quality. (See *Sawkill & Vandermark Watershed Sidebar*.)

The combination of Milford Township's zoning standards and state environmental standards have served to protect water quality, but given the development pressure anticipated, continued effective land use management is the key to the success of the effort to protect water quality. The Township and Borough will work together to carry out the recommendations in the *Source Water Protection Plan* and the *Rivers Conservation Plan*. While much of the watersheds lies in the Milford Planning Area, they extend into Dingman, Shohola and Westfall Townships, and water quality protection efforts should be undertaken by these municipalities.

In addition to the normal standards identified in the *Environmental Protection Section* which follows the standards below should be considered for managing development in the watersheds. The standards would be applied using a *watershed overlay district*:

- **Conditional Use** - Require conditional use approval for all commercial developments in order to apply site design guidelines and best management practices for environmental controls, and to attach such reasonable conditions to any approval as are necessary to mitigate any identified water quality impacts.
- **Soil Erosion and Sedimentation** - In cases where a Conservation District/PA DEP erosion and sedimentation control permit is not required, require the applicant to prepare and follow a soil erosion and sedimentation control plan using accepted best management practices.

- Stormwater - Require treatment of stormwater in addition to detention. Require the improvement of a residential lot not previously included in a subdivision stormwater management plan to provide for management of stormwater.

Environmental Protection

While the protection of water quality in the Sawkill and Vandermark Watersheds warrants special attention, the same basic standards should also be applied throughout the Planning Area to promote continued environmental quality. The intent is to ensure *environmentally friendly* or *green* development within the context of the existing zoning districts. The Borough and Township zoning ordinances include a broad range of environmental standards and each municipality will continue to apply these standards and review and update the standards as necessary.

The Milford Township Zoning Ordinance includes in §417 specific commercial and industrial design guidelines which require the consideration of existing site features to minimize environmental effects and maximize compatibility with the natural landscape and surrounding uses. (See *Milford Township Design Guidelines Sidebar*.) The Borough should consider the adoption of similar guidelines to supplement the architectural review guidelines already in place in the commercial zoning districts.

The Borough and Township will periodically review and update local environmental standards to ensure the most effective protection. The range includes:

- Environmental impact analysis requirements for large scale and environmentally problematic uses.
- Vegetation preservation and clear cutting control.
- Soil stabilization and landscaping .
- Stream, lake and wetland buffers.
- Stormwater best management practices including quality treatment and infiltration.
- Floodplain management.
- Hydrogeological studies for proposed uses with large groundwater consumption.
- On-site sewage disposal system management.

The Sawkill Creek & Vandermark Creek Watershed: A Rivers Conservation Plan

- Completed by Pike County Department of Planning in 2005 with Princeton Hydro, LLC.
- Intended to provide recommendations to protect the two watersheds.
- Plan goals:
 - Protect and enhance the exceptionally high water quality of the watershed.
 - Protect the watershed's natural, cultural and scenic resources.
 - *Reconnect* Milford to the Sawkill Creek, Vandermark Creek and the Delaware River.
 - Establish a trail system in the watershed and adjoining watersheds
 - Enhance outdoor recreation and create conservation education environmentally.
 - Provide riparian buffer education/interpretive opportunities along the trail network.
- The Sawkill Creek and Vandermark Creek watershed encompasses thirty square miles across five municipalities.
- A significant portion of the watershed contains undisturbed groundwater recharge areas.
- Most of the streams are classified as *Exceptional Value* by the Pennsylvania Department of Environmental Protection and the balance are *High Quality*, which affords special water quality protection to the streams.
- Detailed recommendations for:
 - Water quality protection and enhancement.
 - Stormwater management.
 - Open space management.
 - Recreation and trails.
 - Environmental education and public involvement.
 - Economic development.
 - Historical and cultural conservation.
 - Visual resources.
- Limitations and special standards for development on steep slopes.

Milford Township Design Guidelines . . .

Zoning Ordinance §417

Commercial/Industrial Site Design Guidelines - The Township Planning Commission and Board of Supervisors, in reviewing the site plan for any proposed commercial or industrial conditional use application, shall consider its conformity to the Milford Township Comprehensive Plan and the various other plans, regulations and ordinances of the Township. Conservation features, aesthetics, landscaping and impact on surrounding development as well as on the entire Township shall be part of the review. Traffic flow, circulation and parking shall be reviewed to ensure the safety of the public and of the users of the facility and to ensure that there is no unreasonable interference with traffic on surrounding streets . The Board of Supervisors shall further consider the following specific factors:

- *Building design and location.*
- *Maximum retail commercial building size.*
- *Large commercial building facades.*
- *Lighting and signage.*
- *Parking and accessory buildings.*
- *Drainage systems.*
- *Landscape preservation*
- *Driveway and road construction*
- *Construction on slopes.*
- *Tree borders.*
- *Development at intersections.*
- *Streets and sidewalks.*
- *Setbacks.*
- *Utilities.*

Santos Farm

As noted earlier, the 120-acre Santos Farm in Milford Township, which is now for sale, is a key component of the Planning Area's landscape. Based on the community interest in preserving as much of the parcel as possible, this *Comprehensive Plan* calls for Township and Borough officials to work with interested groups and agencies to:

- Acquire the land for a public use and preserve as much of the farm as possible as open land.
- Find a productive use for the farm house and outbuildings as a means to preserve the buildings.

- Provide substantial open land buffers along the Delaware River and incorporate public access into any development plans.

Ridge Lines and Scenic Vistas

An integral part of the *gateway* community character of the Milford Planning Area are the wooded ridge lines and scenic vistas visible from the major highways passing through the area. Preserving these resources requires a balance between private property rights and the public good. Simply stated, the most direct means of preserving ridge lines and scenic vistas is via fee-simple public ownership of the land. However, given the cost of land this is really not an option. Conservation easements, which are far less costly, can afford the same protection as public ownership. Planning Area local officials and concerned citizens should identify key properties and work with land owners and local land trusts to protect these properties with conservation easements.

Protecting ridge lines and scenic vistas through zoning is somewhat problematic given that regulating purely for aesthetics has long been found suspect by Pennsylvania courts unless directly related to the public health, safety and welfare. The Borough's historic district zoning is a good example of aesthetic regulation upheld by the Commonwealth's courts. The Milford Planning Area's reliance on the natural environment and open space for much of its economic well being and maintenance of property values may provide the foundation for some reasonable development standards for preservation of ridge lines and scenic views.

Ridge lines and scenic vistas are often associated with steep slopes. However, a community should not attempt to enact aesthetic criteria that would artificially limit density in the guise of steep slope protection, especially if density is already limited on this basis under other ordinance provisions. Regulations that allow for the same density but require design that addresses aesthetic issues on a secondary level are far more likely to be supportable in court.

Ridge line development can be regulated at two levels - when existing lots are developed and when new building lots are created . The first is a matter of zoning and the second is typically addressed in subdivision regulations. Addressing ridge line protection in new subdivisions is a relatively easy matter with conservation subdivision design. Areas of

concern can be mapped and protected with easements and the lots can then be clustered in other areas. Building and clearing restrictions can also be imposed (e.g., by designating building envelopes) as part of the subdivision approval. All this can be accomplished without necessarily affecting density.

Dealing with existing lots, however, is far more difficult. The lots may have been purchased or platted to maximize views. Any restriction on such views may be perceived as an infringement, not only on property rights, but also on the value of the land. It may not be possible on a given lot to achieve a design that will maximize the value of the views for all parties because it is too small, too steep or otherwise limited. In any case, ridge line and scenic vista protection standards for existing lots must be considered carefully in terms of balancing private property rights with a clearly stated public purpose. In doing so some communities have considered:

- Requiring conditional use approval for development site clearing in designated ridge line and scenic vista protection areas.
- Setting standards for the location of structures to allow for views from the structure but minimize exposure.
- Limiting lighting to minimize visual effects.
- Establishing structure screening standards and tree cutting and pruning limitations.

Residential Neighborhoods

In addition to the residential core in the Borough and surrounding areas of the Township, residences are found in a number of planned or historically evolved developments and on individual lots throughout the planning area. Local officials recognize that the future land use plan must allow for all types of commercial and manufacturing uses. However, this *Plan* must also afford to existing residences and new residential development protection from incompatible uses and the *externalities*, that is, negative effects, of unrestrained commercial and industrial development. This is best accomplished by continuing to maintain separate residential areas, applying environmental, development and operational performance standards to commercial and industrial uses, and establishing increased lot sizes, setbacks, and buffers where such uses adjoin residential development.

Specific Actions for Residential Development

- Continue to provide protection for residential areas by maintaining separate residential and nonresidential zoning districts, applying environmental, development and operational performance standards to commercial and industrial uses, and establishing increased lot sizes, setbacks, and buffers where such uses adjoin residential development.
- Encourage the use of zoning and subdivision and land development ordinance provisions to effect conservation design development to conserve open land, conserve sensitive natural areas, preserve historic resources and maintain community character.
- Consider requiring conservation design in certain districts and/or areas as a means of conserving open space.

Nonresidential Development

The Borough and Township zoning ordinances include a broad range of commercial performance standards which must be continually reviewed and updated to address changing development patterns. In addition, the Borough applies architectural standards in the commercial zoning districts based on its historic district listed on the National Register of Historic Places.

Specific Actions for Nonresidential Development

- C Monitor the effectiveness of zoning ordinance performance standards to ensure community and environmental protection and update to meet changing needs
- C Carefully evaluate the range of commercial uses in the Borough's downtown area in terms of historic district compatibility.
- C Consider allocating nonresidential development in the Planning Area to better preserve community character.
- C Maintain up to date design guidelines for commercial, industrial, and institutional development to encourage the most efficient use of commercial land and development consistent with community character.

C Require conservation design for nonresidential development.

Forestry

The Pennsylvania Municipalities Planning Code (MPC), at §603(c)(7), states that *zoning ordinances may not unreasonably restrict forestry activities* and goes on to require that in the Commonwealth, *forestry activities . . . shall be a permitted use by right in all zoning districts in every municipality*. The Code defines *forestry as the management of forests and timberlands when practiced in accord with accepted silvicultural principles, through developing, cultivating, harvesting, transporting and selling trees for commercial purposes, which does not involve any land development* (buildings such as sawmills and wood products manufacturing are treated as separate uses). This *Comprehensive Plan* encourages forestry activities throughout the Planning Area provided such operations are conducted in accord with sound forest management practices and environmental regulations. The Borough and Township zoning ordinances are consistent with the MPC by classifying forestry as a principal permitted use in all zoning districts.

Mineral Extraction

The primary minerals of importance extant in the Planning Area are sand and gravel, and quarry stone. The Pennsylvania Municipalities Planning Code clearly recognizes mineral extraction as a lawful use. Along with other community effects, such uses can have impacts on water supply sources and are governed by state statutes that specify replacement and restoration of affected water supplies. In addition, the Planning Code now severely limits the range of development and operational standards which can be applied to mineral extraction by local municipalities, with location standards the primary tool available to the Township. Planning Code §603(I) states that *zoning ordinances shall provide for the reasonable development of minerals in each municipality*. The Code definition of minerals is: *Any aggregate or mass of mineral matter, whether or not coherent. The term includes, but is not limited to, limestone and dolomite, sand and gravel, rock and stone, earth, fill, slag, iron ore, zinc ore, vermiculite and clay, anthracite and bituminous coal, coal refuse, peat and crude oil and natural gas*. The Code, at §603(b) allows zoning ordinances to regulate mineral extraction, but only to the extent that such uses are not regulated by the state Surface Mining Conservation and Reclamation Act,

the Noncoal Surface Mining Conservation and Reclamation Act, and the Oil and Gas Act. These Acts regulate such things as setbacks, dust, noise, blasting, water supply effects, and reclamation.

This *Comprehensive Plan* recognizes the need to provide for *the reasonable development of minerals*. Concurrently, local officials must confirm that mineral extraction operations comply with state regulations and are located in suitable areas where impacts will be minimized. The Township and Borough zoning ordinances include standards for mineral extraction and the standards should be reviewed and updated to ensure that mineral extraction is controlled to the greatest extent possible within the limitations of the MPC. In addition, the Borough and Township should consider limiting mineral extraction to suitable areas of the Township via cooperative zoning and intermunicipal agreement.

Other Specific Land Use Control and Environmental Protection Actions

The future land use plan will be implemented via the continued enforcement of the subdivision and land development ordinance, zoning ordinance and zoning map, and other special purpose ordinances. In addition to the specific actions noted previously the Township will . . .

- C Periodically review and update the zoning ordinance and subdivision and land development ordinance to reflect the findings and goals and objectives of this *Comprehensive Plan*.
- C Monitor the effectiveness of land use control ordinances and environmental standards and update as necessary.
- C Support the efforts of the Delaware Highlands Conservancy for land protection in the planning area and region.
- C Consider the use of local municipal funds for the purchase of conservation easements to preserve open land.
 - Continue the use of adopted methods and consider other methods of preserving open land as described in the *Preservation/Conservation Techniques Sidebar*.
- C Provide for the economic use of available natural

resources with good conservation and management practices while complying with Pennsylvania Municipalities Planning Code which limits local restriction of forestry, and mineral extraction.

- C Recognizing that continued area wide strong growth and development will have significant effects on the Borough and Township, consider taking formal action to establish inter-municipal planning cooperation with other municipalities.