

2024 MILFORD TOWNSHIP COMPREHENSIVE PLAN

DRAFT

S.R 0006

Interstate 84

S.R 0209

Milford Township Building

Delaware River

*Milford
Township*

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with advisory support from Shepstone Management Company.



Please Note:

Portions of the writing, data, and goals found in this plan were taken directly from the Township's 2010 Comprehensive Plan. We would like to credit Community Planning & Management LLC. and Shepstone Management Company for this information as a direct source.

Milford Township would like to thank the Pike County Scenic Rural Character Preservation (SRCP) Board for funding this comprehensive plan update. Their generosity has allowed the township planning commission to review and document their desired path forward for the next ten years and helped maintain the rural beauty of the township for future generations.



Grey Towers, Photo: Milford Township Website

Executive Summary

"As the community of Milford Township charts this course for the next ten years of our future, we seek to plan for meeting the needs and challenges while maintaining the treasured rural, "country charm" character that we hold dear. This process has received significant input from residents, with tremendous participation in a preliminary community survey, a follow up survey during this process, and a focus group meeting as well. It is clear that the community of Milford Township wants growth controlled and carefully managed to preserve the pristine natural environment, the rural nature and the quaint charm that already exists here and attracted many to this area.

In order to effectively participate in the guidance of our community in meeting these goals, taxpayers and residents must understand the confines of land use law and the parameters within which zoning regulation must function. Community involvement is a critical aspect of charting the narrow course that reaches the endearing destination to which we set forth.

Challenges facing the community include the rising costs of critical emergency services, affordability of housing for emerging households, maintaining the property tax levels that allow seniors to live on fixed incomes without jeopardizing their ability to retain their property, the need to develop an array of medical services in the area, and the need to create local jobs that pay family sustaining wages, while still maintaining the area's existing character and pristine natural environment.

In developing this road map for our future, we would be remiss without thanking the Scenic Rural Character Preservation Board which assisted in funding the associated cost, the Milford Township Planning Commission who spearheaded the process of developing this plan; our consultants at Woodland Design Associates who patiently drafted, modified, then modified some more to ensure the community's vision came to life through this plan, the administrative staff of Milford Township, and the residents and business owners who took their time and attention from their day to day activities to focus on building a strong future for our community.

The work does not end here. Onward now, to the implementation of the goals and activities contained herein! We have selected a destination and charted this course, let us commence with the journey!"

-The Milford Township Planning Commission





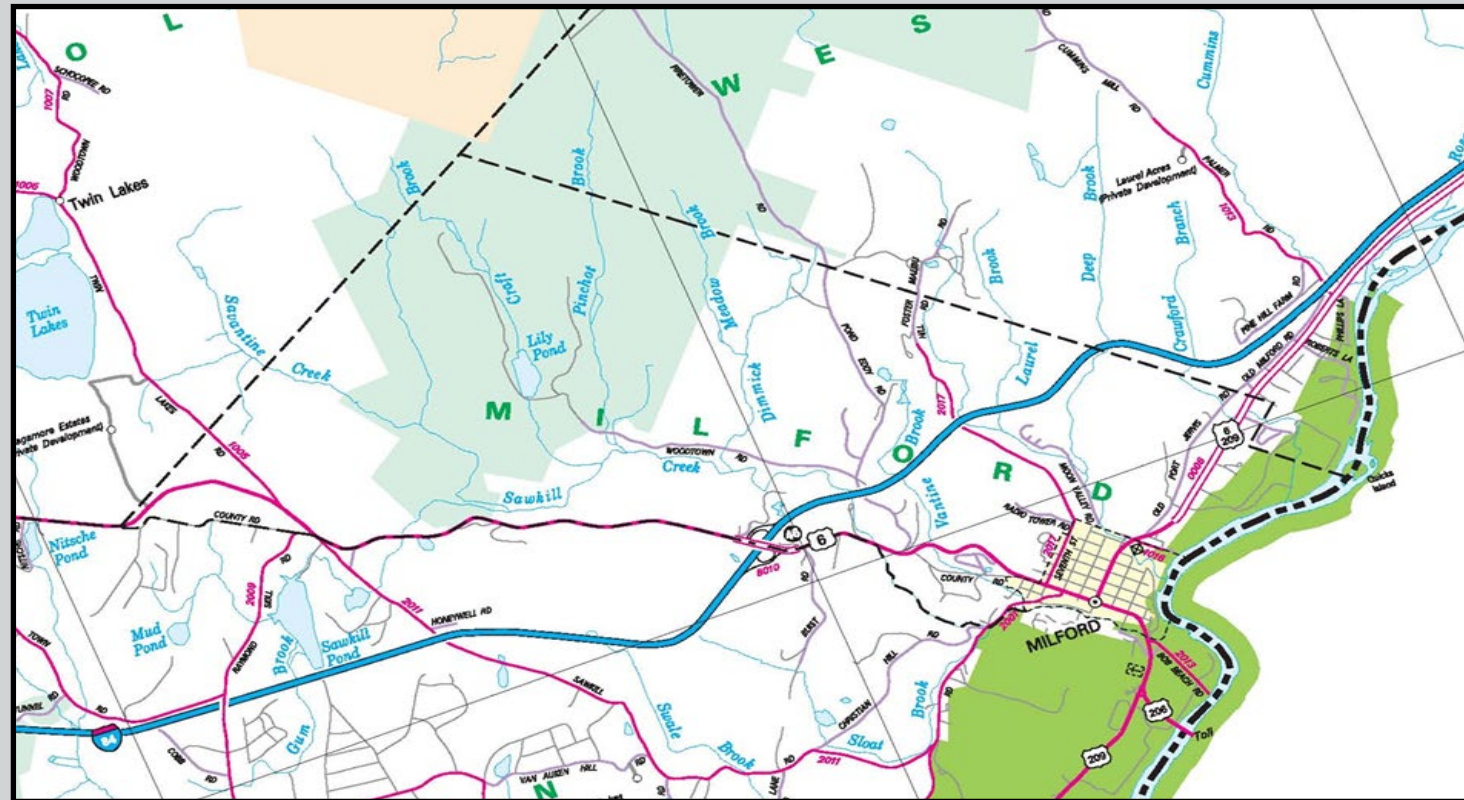
Vision Statement (Milford Township in 2034):

Milford Township, a beautiful exurban municipality in northeast Pennsylvania, supports an increasing population and a myriad of new, local businesses. These businesses offer living wages, provide a balanced standard of living, and value career-focused employees. Minimal adjustments made to taxes and development fees allow adequate medical and fire protection services to protect the community and for the township to function responsibly. A clear sense of place has been established by maintaining the community's rural character and by providing easy access to public spaces. Milford Township is a deeply desirable place to live for residents of all ages, where a high percentage of residents own homes, work close by, and enjoy a deep sense of community pride.

Introduction and Overview

Planning Needs

This Comprehensive Plan review and update, as required by PA General Assembly Act 247 Article III, was led by the Milford Township Planning Commission, representing the Milford Township Supervisors and the community through 2023 and into early 2024. This Plan outlines the zoning and land use strategies needed to develop and support the township's entire population over the next ten years and is an update to the Comprehensive Plan developed by Community Planning & Management, LLC, and Shepstone Management Company, in 2010.




Milford Township, Pike County

Fig. A, Map: PennDOT, Type 10 Map, 2004

Goals, Objectives, Actions, and Outcomes are provided in this Plan to assist the Township in recognizing and fulfilling several of the community's critical needs, including:

- To provide continued transparency and educational opportunities for the public to learn and become involved in the zoning and land development processes within the township which greatly affect them.
- To establish a contemporary framework for the planning board and supervisors to make land use and development decisions that are environmentally beneficial, maintain the township's rural character, limit development density, and connect public spaces.
- To maintain the 2023 Wellhead Protection Plan, as recently adopted, ensuring the protection of a clean drinking water source for the community.
- To identify and record the changes which have taken place to the Zoning Ordinance over the past several decades by updating the 1991 zoning map and the current ordinance.
- To review the locations, densities, buffers, and proximities between residential and commercial areas, enhancing accessibility for all citizens.
- To review the current zoning districts and Subdivision and Land Development Ordinance (SALDO) and consider revisions to each that would allow for larger commercial facilities to be constructed; meeting statutory requirements while still protecting the community from noise, traffic, and pollution, minimizing adjacent use conflicts, and maintaining the rural character of the township.
- To adopt ordinance changes which promote long-term residency for all citizens, home ownership, and economic growth within the township.
- To provide 24/7 emergency services (ambulance, police, fire) within the township; alleviating existing and foreseen assistance problems due to the community's aging population and exurban layout.
- To ensure the township's millage, impact fees, permit fees, and tax revenues are reasonable while also ensuring municipal costs are covered.
- To organize transportation and fulfil multi-modal connection between the township, adjacent municipalities, and the region—this should include public spaces such as the Delaware River, civic spaces, recreational sites, and bike and trail paths.
- To work with adjacent authorities to provide adequate sewer coverage for larger businesses and households who desire to connect to the central system along SR 6 and 209, should one be proposed, approved, and constructed.
- To enact Green Energy provisions (SALDO) with conditions that provide for long term maintenance and dismantling of solar and wind facilities, further avoiding sprawl development.
- To cooperate with the policies proposed in the Pike County Comprehensive Plan (2006 and 2024 (forthcoming)).



Planning Issues

Milford Township includes several principal transportation routes (Interstate 84, State Route 6, and State Route 209) and is immediately adjacent to Milford Borough, the county seat. State Routes 2001 and 6 connect Milford Township to Dingman Township, while Interstate 84 and State Route 6 connect the area to the states of New York and New Jersey, to the east.

Much of Milford Township remains undeveloped woodland, including 1,993 acres of State Forest Land, 101 acres of open land owned by the U.S. Forest Service at Grey Towers (The home of former Governor Gifford Pinchot), and is immediately adjacent to the Delaware Water Gap National Recreation Area. Most of the township lies within the Sawkill Creek Watershed which is classified as exceptional value (EV) by the Pennsylvania Department of Environmental Protection (PA DEP), resulting in stringent environmental standards that apply to new development projects within it.

Most commercial development is located along State Route 209, with residential homes built to the north of it, while the Delaware River is the primary border to the Southeast. Businesses in the township are primarily retail establishments and general contracting companies; with one of the largest employers being a food packaging and distribution center.

Several private residential communities are scattered throughout Milford Township, while farming has vanished from the township, the Santos Farm, is the only remaining evidence of the once-active agricultural community. Though most of the Santos Farm property was purchased by the Public Land Trust and transferred to Pike County, the portion closest to State Routes 6 and 209 remains available for private purchase and development within the commercial corridor.

Recently the population of Milford Township has fallen slightly, while Pike County's has risen. Potential for population, housing, and business growth remains high in the region due to several key factors: the presence of undeveloped land and the attractive lifestyle associated with the traditional, small-town character. Today, the real estate market remains extremely competitive for all citizens looking to own or rent housing or commercial space. Population, housing, and amenity needs are expected to grow over the next ten years as township officials seek to improve infrastructure and the township's standard of living. As a result, traffic is also expected to grow.

In anticipation of these changes, the township will be presented with several challenges: the need to provide public services, facilities, and amenities to meet the demands of the increasing population, the need to provide housing and emergency services for citizens in all stages of life, and to retain and welcome growing families and entrepreneurs in the township. It is the township's responsibility to ensure that growth and development occur in accord with sound planning principles, so the environment and community character are protected.

A lack of available housing, housing prices being much higher than the median household income of most residents, a reliance on the automobile, inadequate emergency services, a lack of employment opportunities which pay household sustaining wages, and limited access to amenities, goods, and services are the primary issues facing the community.

Citizens and public officials must resolve these and strive to balance new development with the need for services, protecting the environment, maintaining rural character, and conserving natural resources. This Comprehensive Plan seeks to not only identify these issues and attain a desired vision, but prescribe innovative land use, planning, and community management strategies, with actions, to accomplish these outcomes.

Planning Process

Local planning in the commonwealth is governed by the Pennsylvania Municipal Planning Code (MPC). This Comprehensive Plan was prepared and adopted in concert with the requirements contained within it. Milford Township recognizes the changes that have occurred in its jurisdiction over the last ten years and wishes to consider those that may occur in the next ten in this document.

The elected officials of Milford Township have appointed their five-member planning commission, including the planning board solicitor, to manage the Comprehensive Plan's creation. The Pike County Office of Planning and Mapping played a key role in this project by providing part of the funding for the plan, reviewing draft portions of the plan, and providing various requested data sets throughout the process. Woodland Design Associates, Inc., provided professional planning assistance with advisory support from Shepstone Management Company, both from Honesdale, Pennsylvania, to create this document.



Milford Township Municipal Building. Photo Credit: www.milfordtownshippike.com

In short, the planning process involves finding the specific answers to several complex questions:

1. How did we get here?
2. Where would we like to go?
3. What do we do to achieve this?

How did we get here?

Background Studies

The initial step in the Comprehensive Plan process is to gather and analyze demographic information on a wide range of community characteristics and begin to define community attributes. Township history, existing physical conditions, current demographics, trends over time, and planning implications are all included in this document. This data is compiled in the following sections of this Plan:

- I. Community Character and Development History
(including past and present land uses)
- II. Demographics and Economic Base
(including population and economic growth trends)
- III. Financial Analysis
- IV. Water Supply and Sewage Disposal
- V. Community Conservation and Development

Where would we like to go?

Goals and Objectives / Plans

This Comprehensive Plan provides goals residents and local officials hope to achieve in the future. While the objectives that are included are specific short-term steps that can be taken to pursue those goals. The goals and objectives were formulated by the planning committee, focus group, and local officials, based on the background study information provided to them and input received from the public via a survey, focus group, and public workshops. Based on the needs identified in the planning process, various sections were developed to help guide future growth and development in the township; including:

- VI. Community Engagement (Public Survey and Focus Group)
- VII. Historic Preservation Plan
- VIII. Housing Plan
- IX. Transportation Plan
- X. Parks, Recreation, and Natural Resources Conservation Plan
- XI. An Implementation Matrix (with short-, medium-, and long-term goals)

What do we do to achieve this?

Implementation Strategies

Implementation actions are provided as specific means to achieve each desired outcome. These are detailed throughout the planning process documents and listed in the implementation matrix for the ease of town officials as they work to achieve them. Examples of implementation strategies include zoning ordinance updates, natural area conservation, and capital budget considerations.

The Need for Continued Planning

It is important to emphasize this 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 ongoing foresight of the public officials charged with the responsibility of guiding community growth. A Comprehensive Plan is a starting point – a blueprint to guide the future development of the township and should be revised and updated regularly to reflect changing conditions, attitudes, situations, and the 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 actions by local municipal officials.

State Mandated Plan Review

Act 247, Article III, Section 301 of the Pennsylvania Municipal Planning Code requires local municipalities to review and update their Comprehensive Plans at least every ten years. The inclusion of this requirement emphasizes the value the Commonwealth places on planning at the local level. Over a ten year period a variety of changes are likely to take place and issues arise. Even with this requirement, continuous review of zoning and land use ordinances by local leadership benefits communities the most.

I. COMMUNITY CHARACTER AND DEVELOPMENT

Regional Location

Milford Township is within the northeast section of Pike County and is bordered by the Delaware River and the State of New Jersey to the east. Milford Borough, Dingman Township, and the Delaware Water Gap National Recreation Area reside to the south; Shohola Township to the northwest; and Westfall Township to the north.

Two major east-west routes in Pike County are State Route 6 (Grand Army of the Republic Highway and the Roosevelt Highway) and Interstate Route 84; both transect Milford Township. Just south of Milford, a key Joint Toll Bridge across the Delaware River carries traffic between New Jersey, New York, and Pennsylvania (State Route 206). In short, Milford Township has easy access to northeastern Pennsylvania and the New York City/Northern New Jersey greater metropolitan area. This proximity has played a principal role in the township's population growth and development since its infancy and will continue to be a key factor in the future.

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, transportation network, and regional economy combine to form the unique character of the community. Milford Township is best characterized as an **eastern Pennsylvanian exurban community**, receiving influence from adjacent, easily accessible metropolitan areas, maintaining predominantly lower development densities, and is home to a population of less than 2,000 residents. Continued development is resulting in densities reminiscent of suburban conditions in portions of the municipality particularly along State Route 209. Open land and an undeveloped buffer adjacent to the Delaware River exist, an important conservation signature in the landscape. Several residential and business center development projects have been proposed over the last three years. Property and home prices, like much of the Commonwealth, are at an all-time high due to individuals and businesses seeking properties with sufficient space, lower taxes, lower operation costs (relative to adjacent states), access to major interstates, and inflationary market conditions.

Housing in the township is nearly entirely single-family homes. Most residential development is concentrated in the western and northern areas of the township, adjacent to Milford Borough. Currently, no central sewer system exist in the township, portions of the township and the borough share communal water sources. A central sewer system along State Routes 6 and 209 from treatment plants in Matamoras was recently proposed and reviewed by Milford Township, Milford Borough, and Westfall Township. The proposal includes central lines along State Routes 6 and 209 through Milford Township and would allow businesses and individuals in the township to connect to it. The township primarily allows on-lot sewage disposal systems (OLDS) but has publicly acknowledged the central sewer plans, stating that willing individuals and businesses may connect to the central sewer along State Route 209, if made available, but at their [private] cost.

The 2020 Census reported 1,523 permanent residents in Milford Township (117 persons per square mile). This is compared to the county-wide population density of 103 people per square mile. The township decreased by 7 people between 2010 and 2020 while the county grew by 1,166 persons in the same ten-year period. Should these population trends continue, Pike County's population is expected to reach 59,675 in 2027 and Milford Township's population would fall slightly to 1,487. Given the attractive natural environment, small-town character, and regional location, township local officials hope to take action to stabilize and sustainably grow Milford Township's population. This will undoubtedly take careful planning and land use control considerations to maintain the character of the township, manage increased traffic, develop, and support competitive businesses with family sustaining wages, and to keep housing affordability in check.

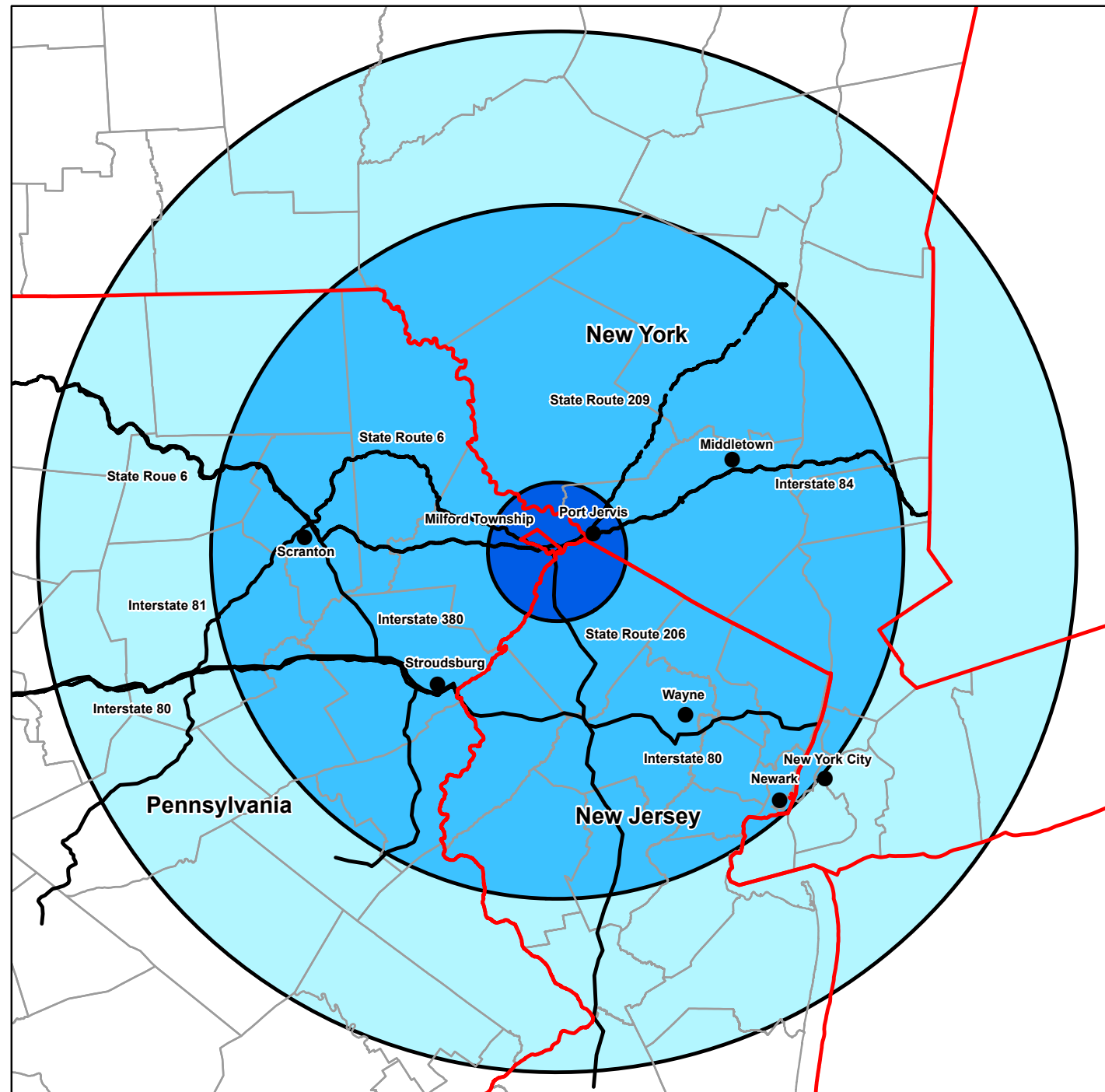


Figure 1.1 shows automobile travel distances for 20 minute, one hour, and one and a half hour time frames. The automobile is the primary mode of transportation in Milford Township. This figure allows one to consider the average resident's proximity to adjacent municipalities, metropolitan areas, and various amenities. Milford Township is very clearly linked to the surrounding region. Current planning trends show that younger Americans place an extremely high value on access to recreation, goods, services, and entertainment (amenities and experiences). This has been exacerbated recently by the COVID-19 pandemic, as citizens migrated to the region for fresh air, reduced crime rates, and a different quality of life. The costs to purchase and rent homes have risen sharply and competition for them remains high.

Today, Milford Township continues to grapple with the inclusion of several new land use strategies to provide the community with opportunities to promote new businesses, maintain its character, build at densities and types that are consistent and compatible with existing conditions, support young families, provide public spaces and amenities, develop existing businesses while welcoming new ones, and accommodate its senior citizens.

Travel time to work U.S. Census				
Year	2010		2020	
Commute (minutes)	#	%	#	%
<20	420	49.4	283	50.7
20-60	295	34.7	209	37.5
60+	135	15.9	66	11.8

Fig. 1.2, Automobile Travel Times, 2020 U.S. Census

Figure 1.2 clearly shows that those who live and drive to work (558 people) in Milford Township tend toward working within an hour's drive; with more than half enjoying commutes of 20 minutes or less. Continuing to support this trend and creating scenarios where citizens can live and work in the township not only benefits the township through taxes but also the finances of families in the township.

Legend

- 20 Minute Travel Buffer
- 60 Minute Travel Buffer
- 90 Minute Travel Buffer
- Interstates
- County Borders
- State Borders
- Urban Areas

0 12.5 25 50 Miles

Drawing scale, layout, road, and boundary information gathered from PASDA and other publicly available GIS sources.



MILFORD TOWNSHIP COMPREHENSIVE PLAN
Automobile Travel Times
 August 16, 2023

Fig. 1.1, Automobile Travel Times

Development History

- Among the first settlers in Milford Township 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.
- The town of Milford was founded in 1796.
- Milford was known as a milling center early in its history.
- 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.
- During the 1800s, Milford had nine working water powered mills. Six of them, including the Jervis Gordon Grist Mill, were on the Sawkill Creek.
- On March 26, 1814 Pike County was formed from Wayne County. It was named for General Zebulon Montgomery Pike.
- 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 courthouse. 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.
- Milford Township was created from Upper Smithfield Township in 1832.
- Milford Borough was formed from Milford Township in 1874.
- 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.
- 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.
- Late in the Nineteenth Century, large hotels, and boarding houses, many of them family operated, brought countless visitors to Milford.
- 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.
- In 1955, devastating flooding on local waterways damaged the milling operations which led to the demise of the milling operation at the Upper Mill in the late 1950s.
- 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.
- On September 24, 1963, Grey Towers was dedicated as the Pinchot Institute for Conservation Studies by President John F. Kennedy.
- Interstate Route 84 was completed into Pike County in the early 1970's, opening the area for more development.
- President Ronald Reagan signed a funding bill in December 1981 that completed the transfer of Route 209 to the National Park Service.
- 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 1986, the Milford Township Zoning Ordinance and Subdivision and Land Development Ordinance were updated in the 1990s.
- A parcel, adjacent to the Delaware River and located in Milford Township was acquired by the Pike County Commissioners in 1997, to build a public park and access, but has since not been developed.
- The Cornelia & Florence Bridge Preserve (1082 Twin Lakes Road) was created in 2007 from a 300 acre parcel donated by Charles P. Bridge, a well-known, local, entrepreneur, to be a natural park open to the public.

Past, Present, and Future

Timbering, farming, and milling served as the base business types during the initial settlement of Milford Township. During the Nineteenth Century, the township was a rural community composed of small farms. During the 1970s and 1980s regional visitors came to the area to enjoy its scenic beauty and large forested lands. Many visitors purchased second homes for seasonal enjoyment, creating a housing boom of sorts, growing the population and building industry steadily through the early 2000s.

Today, no farms exist; instead, large tracts of land have given way to low-density, single-family housing developments, open undeveloped areas, and a business corridor along State Route 209. Nevertheless, open land remains an important part of the local landscape.

While early settlers relied heavily on waterways for transportation, railroad access through the area was eventually created. Most recently, this has culminated in the completion of the interstate highway system. Interstates 84 and 6 are the primary arterial roads in the township and move the bulk of travelers to and through the area. State Route 209 now have laws imposed to reduce commercial truck traffic within the Delaware Water Gap Recreation Area, managing movement and the transfer of goods through it.

These major systems and the opportunities for access to the township have transformed the community; building the local economy, as hundreds of visitors travel throughout it daily. Many residents live and work within a 20-minute drive of their home in the municipality.

Noting a population that has aggressively grown over the last one hundred years but slowed recently, township officials seek to promote planning strategies that will support citizens of all ages, encouraging citizens to remain for generations by providing a variety of employment opportunities, strengthening land use compatibility, organizing transportation types, and bolstering business growth.

Given its proximity to New Jersey, New York, and Pennsylvania's metropolitan areas, its rural aesthetic, low density, and low taxes (comparatively), Milford Township has the potential to accommodate additional regional population shifts from these urban areas to it.



Aerial of Milford Township - 1992. Photo Credit: Google Earth 2024

II. 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 its location, physical geography, ease of access to and through it, and its economic character. Demographic composition is largely responsible for how a community grows and declines over time. Municipal officials must continuously seek to understand and meet community facility and service demands, the needs of a changing population, and the character of their community.

Take for example Newark, New Jersey. This city, located near the Atlantic seaboard, historically functioned as the focus for trade and industry for much of the Northeastern United States. As the population became more mobile and highways improved, city residents began moving from the city to nearby residential areas and commuted daily to their jobs within the city's limits. As rural areas developed into suburbs, the demands placed on local governments changed as the population changed. Additional highways, public water supplies, and public sewage disposal systems were needed. With an increasing population came the demand for commercial facilities to meet the service and amenity needs of the modern population. In more recent years, growing suburban areas have witnessed the development of industry and business within them, matching the population shift from the cities but several decades later. Many citizens then relocated to even more rural settings and have enjoyed creating profitable businesses there.

This scenario is, of course, a simple explanation of complex development processes that have occurred over the past century. It demonstrates that changing populations demand different public and private facilities and services and that these newly rural populations can be successful globally and accommodated within their rural setting. The example is especially appropriate for Milford Township and other small communities in the Delaware Valley as many seek to leave metropolitan areas and live a different lifestyle.

By gaining an understanding of community demographics and forecasting population changes, both in number and composition, local officials can assess the need for different types of public and private facilities and services so they may best meet demands in a way that respects the community's character, interests, and desired density.

Historic Population and Recent Trends

From its beginnings, Milford Township's economy has been closely linked to the greater New Jersey and New York metropolitan areas. While boarding houses and railways once welcomed travelers from New York City, large interstates now provide access to the region. Tourism today, remains an important draw to the Delaware Valley, though Milford Township itself is composed of mostly primary residences occupied year-round.

The realization that Milford Township's population is aging, and home purchase costs have risen, is resulting in a need to welcome new residents to help balance the demographic layout and maintain the township. A re-focusing, slightly away from tourism and toward the development of sustainable businesses and additional housing, which is affordable for all ages and family types will help maintain the high-quality of life that exists.

The Historical Population and Growth figures provided show U. S. Census data from 1950 to 2022 for Milford Township (and several adjacent municipalities). While the township saw high levels of growth from 1950 to 2010, recent years show growth slowing, as the population ages and housing remains in short supply.

Overall, Pike County continues to grow at approximately 200 people annually. Milford Township, with its large parcels, rural space, and lower taxes, offers great opportunities and seeks to welcome new residents and entrepreneurs.

Population and Growth Rates U.S. Census							
Municipality	1970	1980	1990	2000	2010	2020	2022
Pike County	11,818	18,271	27,966	46,302	57,369	58,535	58,773
Milford Township	418	663	1,013	1,292	1,530	1,523	1,507
Milford Borough	1,190	1,143	1,064	1,104	1,021	1,103	1,160
Dingman	518	1,855	4,591	8,788	11,926	12,490	12,572
Shohola	574	986	1,586	2,088	2,475	2,528	2,499
Westfall	1,348	1,825	2,106	2,430	2,323	2,537	2,652
Pennsylvania (1000s)	11,794	11,864	11,882	12,281	12,702	13,003	13,027

Fig. 2.1, Historic Population and Growth Rates, 2022 U.S Census

The **Population and Growth Rates Table** reveals growth patterns for several municipalities in Pike County, as well as the county and the entire state. Taken as a whole, Milford Township, Pike County, and the surrounding communities have maintained their population over the last few years, with little to no growth. This population stall has contributed to many of the development issues now facing the township's planning commission, as residents seek to maintain open land, enjoy low densities, minimize traffic, enjoy available amenities and services, and maintain the area's high quality of living.

Certainly, national and regional economic conditions can be expected to affect growth patterns within the township. The population dynamics of a community are dependent on a number of interrelated factors, including, relationship to the region, existing economics, community character, and the availability of public services and programs. Given the township's proximity to greater metropolitan economic areas, its quality natural environment, small-town character, and ease of access along regional highways, the need to support future growth and manage the aging population is certain.

The **Population Growth in Northeast Pennsylvania Table (2.4)** provides details on the recent population growth of Milford Township, Shohola Township (to the west), and Pike County, among others. Continued planning efforts are required to accommodate seniors and stimulate new business and population growth.

It is worth noting that, although the Commonwealth's population has steadily increased from 2010 to 2020, the state's population has declined in the last 24 months. Little to no growth is forecasted in the state over the next five years, while housing costs are forecasted to grow by 3.14%. Milford Township's population trends are tracking very similarly to the state's, showing a clear need to support the existing population in their efforts to maintain homes and businesses, bolster economic growth, and balance housing affordability for all cohorts seeking to do so.

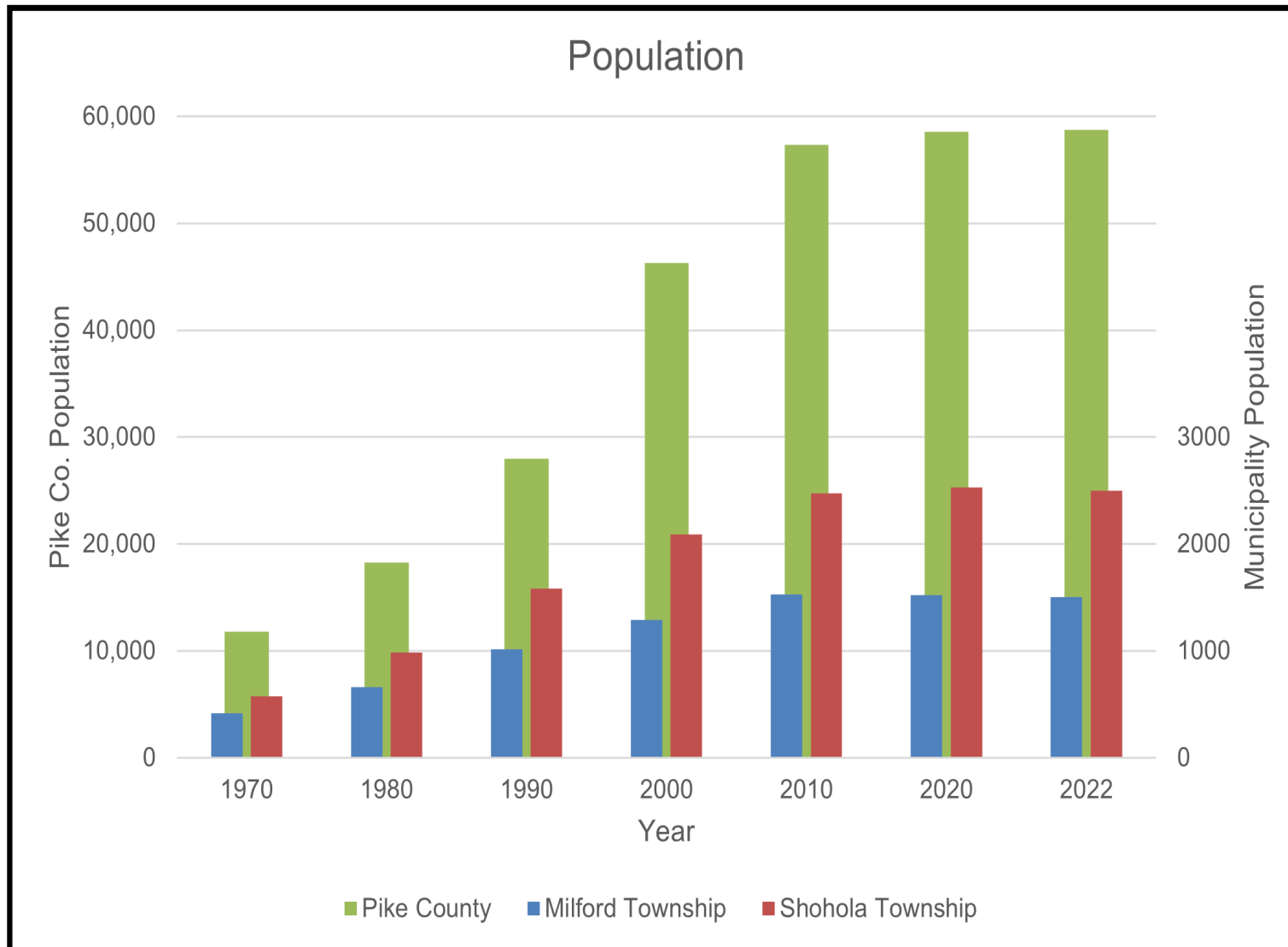


Fig. 2.2, Population, 2022 U.S Census

Population Density

Based on the township's 12.48 SQ mile land area and the Census 2020 population of 1,523, the township's population density is 122 persons per square mile. Population density for neighboring municipalities ranged from a high of 3,374 persons per square mile in Matamoros Borough to a low of about 55 people per square mile in Shohola Township. Land area in the county ranges from Milford Borough's compact one-half of a square mile to Lackawaxen Township's seventy-eight square miles. Population density for Milford Township, Milford Borough, Pike County, Pennsylvania, are presented in the Population and Density Table (Fig. 2.3). As the population of an area decreases or increases, the density will continue to match it. One way of addressing increased development while maintaining community character is to adopt zoning and subdivision regulations with impervious coverage requirements or open land conservation requirements to be part of residential and commercial development.

Population and Density U.S. Census							
Municipality	Land Area (sq mi)	2000 Population	Population Density (persons per sq mi)	2010 Population	Population Density (persons per sq mi)	2020 Population	Population Density (persons per sq mi)
Blooming Grove	75.28	3,621	48	4,819	64	5,415	72
Delaware	44.02	6,319	144	7,396	168	7,453	169
Dingman	58.17	8,788	151	11,926	205	12,490	215
Lackawaxen	78.56	4,154	53	4,994	64	5,072	65
Matamoros	0.70	2,312	3,303	2,469	3,527	2,362	3,374
Milford Borough	0.48	1,104	2,300	1,021	2,127	1,103	2,298
Milford Township	12.48	1,292	104	1,530	123	1,523	122
Palmyra	34.42	3,145	91	3,312	96	3,206	93
Shohola	44.64	2,088	47	2,475	55	2,528	57
Westfall	30.43	2,430	80	2,323	76	2,537	83
Montague (NJ)	46.63	3,412	73	3,847	83	3,792	81
Pike County	546.80	46,302	85	60,060	110	58,535	107

Fig. 2.3, Population and Density, 2020 U.S Census

Population and Growth Rates U.S. Census									
Municipality	1970	1980	1990	2000	2010	00-10%		10-20%	
						Change	2020	Change	2022
Pike County	11,818	18,271	27,966	46,302	57,369	23.9%	58,535	2.03%	58,773
Milford Township	418	663	1,013	1,292	1,530	18.4%	1,523	-0.46%	1,507
Milford Borough	1,190	1,143	1,064	1,104	1,021	-7.52%	1,103	8.03%	1,160
Dingman	518	1,855	4,591	8,788	11,926	35.7%	12,490	4.73%	12,572
Shohola	574	986	1,586	2,088	2,475	18.5%	2,528	2.14%	2,499
Westfall	1,348	1,825	2,106	2,430	2,323	-4.4%	2,537	9.21%	2,652
Pennsylvania (1000s)	11,794	11,864	11,882	12,281	12,702	3.4%	13,003	2.37%	13,027

Fig. 2.4, Population Growth, 2022 U.S Census

Population Projections

The Population Growth Over Time Chart below (Fig. 2.5) provides a forecast of population based on several growth rates. Annually the township's growth rate in the past fifty years was the highest between 1950 and 1960, at 65.7%, and declined to its lowest growth rate at 8.3% percent between 1960 and 1970. Growth continued over the next 40 years, until recently--with the population falling about 1% during the period from 2020 to 2022.

The township must understand why the population is increasing or decreasing so smart decisions can be made about the township's support of new businesses, the construction of housing, and the organizing of transportation for its citizens. It is noted that, in figure 2.4, the populations of Pike County and Pennsylvania are increasing at a much lower rate than in the past too.

With an aging population, unoccupied homes are made available as people pass away or move to assisted living facilities. This, of course, allows families to immigrate to the area. Currently, the high price and limited availability of homes have created an imbalance. The cost to purchase or rent a home is very high for those seeking to live and work in the area, while new construction has been limited. Great care should be taken to maintain and sustainably increase the township's population so that wages, businesses, and buildings are maintained, new construction may take place, and home affordability and availability rise.

Population Growth Over Time Milford Township				
Year	2010	2020	Growth Rate	(Population Projection)
				2030
Population	1,530	1,523	0.5%	1,601
	1,530	1,523	1%	1,682
	1,530	1,523	2%	1,857
	1,530	1,523	5%	2,481

Fig. 2.5, Population Projections, 2020 U.S Census

Given recent population projections throughout the nation, aggressive population increases are not expected. It is noted that there is a large presence of the “baby boomer” generation who have primary homes and own businesses in Milford Township. This cohort has begun to retire, relocate, and will eventually pass away. Birth rates and family size are not as large as they once were, leading to a projected decrease in population, as the death rate eclipses birth rate. The township must seek to provide work opportunities for people of all ages and interests, so all feel welcome and remain in the community, and the town's age distribution will become more even.

Based on a conservative annual growth rate of 1%, the township population would reach a population of 1,682 people by the year 2030. In 2030, the population density would increase from 122 to about 135 people per square mile. The township’s small-town character would be subjected to little change, if any, based on this residential population. Milford Township would continue to be rural by Census definition, although new lots and housing units would be required to meet the increased population's demands.

The Delaware Valley School District, which includes Milford Township, projects a 17% increase in enrollment from approximately 4,350 students in the 2020-2021 school year to 6,545 students in 2025-2026; based on information received from the Pennsylvania Department of Education. These projections are based on the routine progression of students and the area's birth rates, but do not consider migration patterns and new home construction.

As the township population stabilizes and economic development strategies begin to sustainably grow the population, the rate of housing remodeling and construction will increase. The Rate of Housing Development Table (Fig. 2.6) indicates that the demand for housing will continue to grow. As the township seeks to accommodate home ownership and support affordable rental and ownership options for everyone, remodeling, maintenance, and the sale of existing properties will continue to take place. In terms of future planning, the township can expect this pace of housing demand for some time. Existing densities will continue to be maintained as open land remains available. Residents will seek to purchase homes adjacent to their place of employment and amenities they value. A revised Zoning Map which includes an additional district(s), with a clearly defined area for large commercial or manufacturing facilities as a primary use, is a powerful planning tool that could help meet Milford Township's needs while conserving natural resources and supporting economic growth.

Rate of Housing Development U.S. Census			
	Milford	Margin of Error +/-	
# Units 1980	298	39	
# Units 1990	487	52	
# Units 2000	574	40	
# Units 2010	678	39	
# Units 2020	685	8	
# Units 2022	686	1	
YEAR STRUCTURE BUILT			
	#	%	
1939 or earlier	58	8.5%	29
1940-1949	27	3.9%	18
1950-1959	64	9.3%	32
1960-1969	70	10.2%	34
1970-1979	79	11.5%	39
1980-1989	189	27.6%	52
1990-1999	87	12.7%	40
2000-2009	104	15.2%	39
2010-2019	7	1.0%	8
2020-2022	1	0.1%	1

Fig. 2.6, Rate of Housing Development, U.S. Census

Age of Population

The age of a community's population is important in terms of the types of community facilities and services that must be provided. Many of the services, which are age-dependent, are provided by public entities other than the township. 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 and emergency services from county and state agencies. The Year 2020 Age Distribution Table (Fig 2.7) includes age data for Milford Township. The Age Comparison Chart (Fig 2.8) and Age Comparison Graph (Fig. 2.9) provide a comparison between Pike County and the state, and reports changes between 2010 and 2020.

The Age Distribution Chart (Fig. 2.10) for the area shows a shift to a greater percentage of those 55 years and older between 2010 and 2020. The aging population typically results in a decrease in demand for schools and playgrounds and a focus on emergency services, community facilities, and recreation areas. The Board of Supervisors and Planning Commission must continue to assess the range of community facilities and services required to meet the needs of its changing population, as well as support new homeowners, those renovating existing buildings, those starting businesses, young families, and its seniors in an effort to maintain the township's population, character, and quality of life.

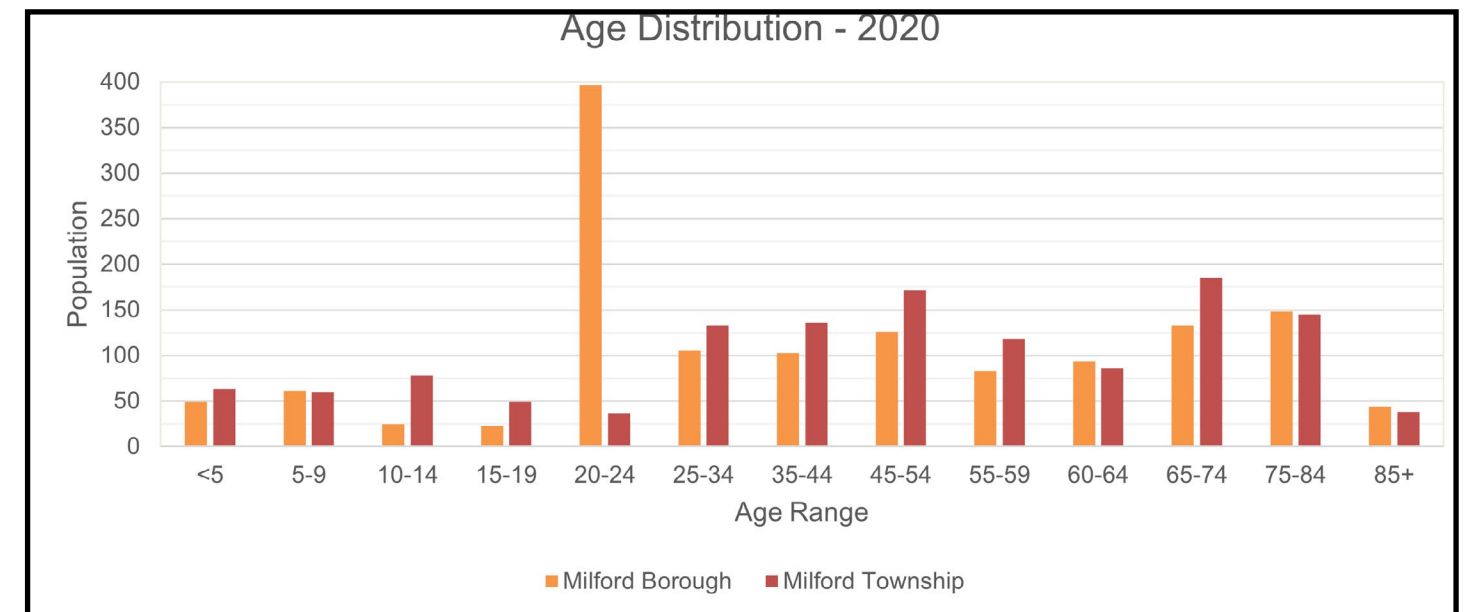


Fig. 2.7, Age Distribution , 2020 U.S Census

Age Comparison U.S. Census				
2020				
Age Group	Milford Township	Milford Borough	Pike Co.	PA
<18	233	150	10,779	2,622,158
18-64	689	915	36,334	7,810,796
65+	368	325	13,443	2,539,054
2000				
Age Group	Milford Township	Milford Borough	Pike Co.	PA
<18	298	228	15,321	2,922,891
18-64	770	650	33,396	7,442,319
65+	224	226	8,722	1,915,844
1990				
Age Group	Milford Township	Milford Borough	Pike Co.	PA
<18	245	229	11,734	2,792,186
18-64	620	612	27,456	7,259,683
65+	148	223	7,238	1,829,773

Fig. 2.8, Age Comparison, 2020 U.S. Census

Age Distribution U.S. Census						
Age	Milford Borough		Milford Township		Pike Co.	PA
	#	%	#	%	%	%
<5	49	3.5%	63	4.8%	3.5%	5.5%
5-9	61	4.4%	60	4.6%	4.6%	5.6%
10-14	25	1.8%	78	6.0%	5.7%	6.0%
15-19	23	1.7%	49	3.8%	6.0%	6.3%
20-24	396	28.5%	36	2.8%	5.4%	6.3%
25-34	105	7.6%	133	10.2%	9.2%	13.2%
35-44	103	7.4%	136	10.5%	11.2%	11.8%
45-54	126	9.1%	172	13.2%	14.6%	12.9%
55-59	83	6.0%	118	9.1%	10.0%	7.2%
60-64	94	6.8%	86	6.6%	7.5%	6.9%
65-74	133	9.6%	185	14.2%	13.2%	10.3%
75-84	148	10.6%	145	11.2%	6.5%	5.3%
85+	44	3.2%	38	2.9%	2.5%	2.6%
Total	1,390	100.0%	1,299	100.0%	100%	100%
Male	570	41.0%	624	48%	50.7	49%
Female	820	59.0%	675	52%	49.3	51%

Fig. 2.10, Age Distribution, 2020 U.S. Census

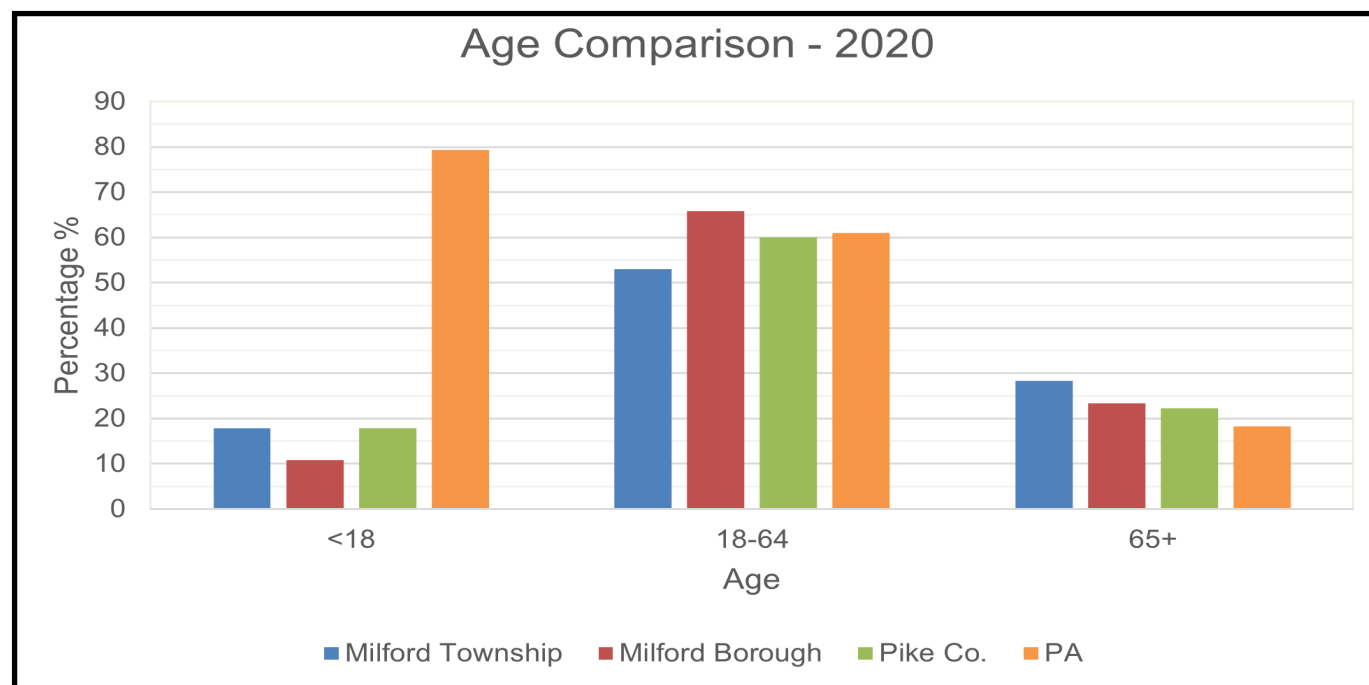


Fig. 2.9, Age Comparison, 2020 U.S. Census

Age of Housing

In the most recent U.S. Census data, Milford Township contained 686 housing units, with approximately 72% of the existing housing units constructed since 1970 (See Pre-Sewage Regulation Housing Units Table, Fig. 4.10), 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 recorded effects on water quality. The Construction of Housing Units Table (Fig. 2.11) compares the surrounding municipalities' rate of housing construction to Pike County, where an increased development trend can be seen. Milford Township slightly exceeds the proportion of housing units constructed compared to the county.

The data in the Rate of Housing Development Table (Fig. 2.6) also provides a good measure of the age and condition of housing. Most dwellings in the township are relatively new and in good condition.

Housing Units

The Construction of Housing Units Table (Fig 2.11) includes data for Pike County, its local municipalities, and the entire Commonwealth. In 2010, Milford Township contained 678 housing units, and 686 housing units as recently as 2024. This suggests 1.16% growth over that period, demonstrating that the rate of new home construction has slowed in recent decades. Please note that a margin of error is included in these charts, which were developed from Census data. Human error, miscounting, non-reporting, and renovations of existing homes are some ways these results may be made inaccurate.

Municipality	Construction of Housing Units U.S. Census											
	1980 Total Units	Number Units 80-90	1990 Total Units	Number Units 90-00	2000 Total Units	Number Units 00-10	2010 Total Units	Number Units 10-20	2020 Total Units	Number Units 20-22	2022 Total Units	Percent Change 10-22
Dingman Township	1,387	2,794	4,181	1,508	5,689	-243	5,346					
Matamoras Borough	855	66	921	56	977							
Milford Township	298	189	487	87	574	104	678	7	685	1	686	1.16%
Milford Borough	521	43	564	-4	560	20	580					
Shohola Township	867	2,049	2,916	173	3,089	-739	2,350					
Westfall Township	833	206	1,039	58	1,097	105	1,202					
Pike County	15,505	9,541	25,046	5,601	30,647	7,214	37,861	1,771	39,632	115	39,747	4.74%
PA (1,000s)	3,895	560	4,455	496	4,951	490	5,441	320	5,761	54	5,815	6.43%

Fig. 2.11, Housing Units, 2022 U.S. Census
*No data was available from the U.S. Census for the table cells in gray.

Although Milford Township does not exceed the housing development rates of Pike County, Shohola Township, which borders Milford Township, had housing development rates higher than Pike County through 2010. Although these municipalities celebrated an elevated level of growth from 1980 to 2010, growth in Milford Township and Pike County has slowed over the last several years. It is important to note that some housing and growth information was not available in the U.S. Census database. Cells in which no information was available are displayed in gray.

Housing Demand

The demand for housing in Milford Township will certainly continue to be competitive in the near term (next 5-10 years). The township does include several lots of undeveloped land that may be developed to provide additional housing. The effects of ongoing development, increased community activity, traffic congestion, and demand for retail and service establishments will continue in lockstep with population housing (and population) growth. Desired business and residential developments are expected to have a direct impact on the amount of open space in the township too. Each new home construction project requires a minimum of up to two acres; depending on the zoning district, type of sewage disposal, and water supply needed. Given the relatively small number of existing undeveloped lots in the township, these new homes and businesses will likely be constructed by subdividing existing open land.

Housing Value

Census data shows that Milford Township has emerged as the center of high value housing in Pike County (See the Median Housing Value Table, Fig 2.13). The median value of owner-occupied homes in Milford Township is \$307,432 (2022), far higher than the median value in the county and surrounding municipalities. The township's scenic beauty, rural character, and high household incomes have maintained these higher values over several decades. Though high median housing 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 citizens of all incomes, so they do not get "priced out" of their own community.

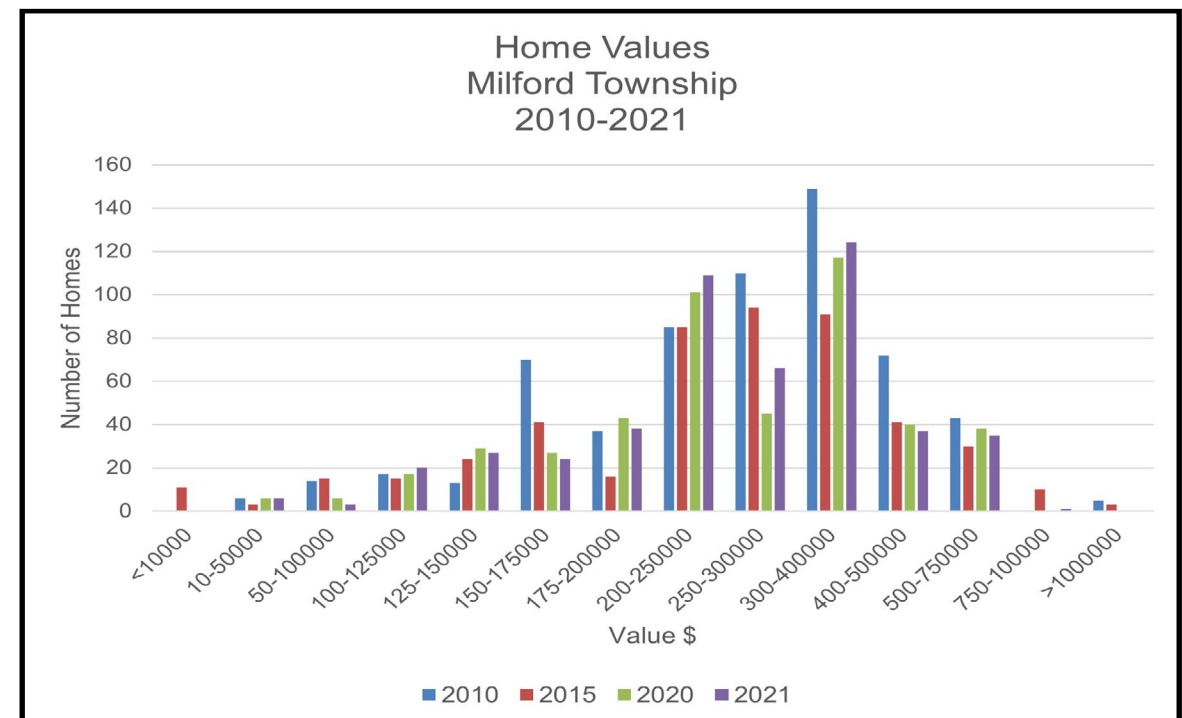


Fig. 2.12, Housing Value, 2022 U.S. Census

Median Housing Value U.S. Census				
Year	2000	2010	2020	2022
Municipality	Value (\$)			
Dingman	133,500	250,800	212,700	249,528
Milford Borough	156,400	377,900	280,600	296,386
Milford Township	166,300	281,100	256,100	307,432
Shohola	117,700	243,500	254,800	249,214
Westfall	129,300	233,500	220,400	264,599
Pike County	118,300	217,900	186,600	224,793

Fig. 2.13, Median Housing, 2022 U.S. Census

Types of Housing

The Housing Types Chart (Fig 2.14), which includes data as recent as 2024, shows that 91.98% of all dwellings in the township are single-family homes, compared Pike County and the state which have 90.77% and 75.65%, respectively.

This recent U.S. Census data notes that thirty-nine (39) multi-family dwellings and sixteen (16) mobile homes exist in the township--both proportional amounts compared to the county.

These figures suggest that the township has evolved into a community of residents living in primarily single-family (primary) dwellings. Given the high median home value of these existing dwellings and the prohibitive cost of raw land and materials, higher density, lower square footage housing options or renting may become more desirable for a significant portion of residents in the area.

Please note: In an era when housing affordability and availability are issues, rentals should continue to be permissible, in several (if not all) zoning districts. Rentals allow owners to build equity and tenants another avenue to obtain shelter, offer services, or otherwise conduct business; building the local economy.

Housing Types U.S. Census									
Home Type	Milford Township			Pike County			PA		
	#	Margin of Error +/-	%	#	Margin of Error +/-	%	#	Margin of Error +/-	%
Total:	686	75	100.00%	39747	57	100.00%	5753908	890	100.00%
Single family, detached	587	75	85.57%	34726	465	87.37%	3267754	8521	56.79%
Single family, attached	44	21	6.41%	1352	253	3.40%	1084915	6191	18.86%
Multi-family (2)	20	13	2.92%	382	157	0.96%	244601	4351	4.25%
Multi-family (3 to 4)	8	15	1.17%	423	138	1.06%	230675	4755	4.01%
Multi-family (5 to 9)	9	14	1.31%	181	96	0.46%	179502	3368	3.12%
Multi-family (10 to 19)	2	4	0.29%	49	30	0.12%	148641	3319	2.58%
Multi-family (20 to 49)	0	11	0.00%	200	65	0.50%	130625	2714	2.27%
Multi-family (50 or more)	0	11	0.00%	245	107	0.62%	257553	3582	4.48%
Mobile Homes	16	20	2.33%	2189	315	5.51%	207175	2986	3.60%
Boat, RV, van, etc.	0	11	0.00%	0	27	0.00%	2467	407	0.04%

Fig. 2.14, Housing Types, 2022 U.S. Census

Household Size

The household size in the township is currently 2.46 persons per household. This is lower than that of the county, 2.59, but higher than that of the State, 2.44. The average household size in the township grew slightly from 2000 to 2020, whereas the county decreased.

Vacancy Rate

The 2022 vacancy rate, 95 units or 13.6 % of the housing unit total in the township, is much lower than the County, a reflection of the relatively low number of second homes in Milford Township. The proportion of vacant units in the township, which includes primarily units for sale, is also lower than in Pike County and Pennsylvania, perhaps a function of the demand for housing in the township.

Seasonal Housing

In 2010, the U. S. Census counted 54 housing units in the township which were used seasonally, accounting for 7.4% of the total units in the township. (See the Second Homes Fig 2.15.) This proportion is higher than the second home rate state-wide. In terms of future planning, direct seasonal population effects on the township are not significant when compared to other areas in the county that report a higher proportion of second homes. Many of the other municipalities have greater potential for the conversion of homes from seasonal use to full-time residency. These conversions, when made, are associated with an increase in permanent population. However, Milford Township, which is composed of a large number of primary, single-family homes, appears to have already had these conversions occur.

The proportion of seasonal/recreation units in 2010 was highest in Shohola Township (52%), with 39% county-wide at that time. In terms of actual numbers of second homes, Shohola (1,264) ranked highest in percent of total units in Pike County. It is important to note that the U.S. Census does count the cabins on state forest land and recreational vehicles situated on individually owned lots as dwelling units. These recreational vehicles and the hundreds of cabins on state-owned lands temper the total number of second homes available for conversion. The proportion of seasonal homes in Pike County continues to remain higher than in Pennsylvania.

Census data across the county reveals a sharp decrease in the percentage of second-home units between 1990 and 2020. This suggests that many second homeowners are converting these to permanent residences and living in the area full-time.

Second Homes U.S. Census					
Municipality	1990	2000	2010	2020	% Change ('10-'20)
Matamoras	14	6	96	61	-36.5
Milford Borough	21	18	34	26	-23.5
Milford Township	79	41	79	141	78.5
Shohola	2,180	2,054	692	969	40.0
Westfall	144	87	197	143	-27.4
Pike County		16,264	15,364	15,829	3.0

Fig. 2.15, Second Homes, 2020 U.S Census

Travel Time to Work

The U.S. Census Bureau considers Milford Township to belong to the New York-Newark-Jersey City Metro area. Milford Township sits on the edge of this area, resulting in interesting commute times. Nearly 70% of working residents enjoy a commute time of 34 minutes or less, while some travel over one hour to work. (See Figures 1.1, 1.2, and 2.16, respectively.)

Another factor to consider regarding commute times is the number of seasonal homes in the township. New, permanent members of the community may have moved and now occupy seasonal homes as their primary residence, while keeping their jobs in the adjacent urban areas. Also, those who enjoy home occupations are typically not included in the census.

Travel time to work U.S. Census				
Year	2010		2020	
Commute (minutes)	#	%	#	%
<10	270	31.8	134	24.0
10 - 14	86	10.1	41	7.3
15 - 19	64	7.5	108	19.4
20 - 24	58	6.8	8	1.4
25 - 29	51	6.0	26	4.7
30 - 34	32	3.8	63	11.3
35 - 44	96	11.3	61	10.9
45 - 59	58	6.8	51	9.1
60+	135	15.9	66	11.8

Fig. 2.16, Travel Times, 2020 U.S Census

Second Homes, Seasonal Population (Tourism), and Commuter Patterns

Past decades included a seasonal population increase during the summer in Milford Township, although this has decreased recently. Adjacent municipalities continue to enjoy this seasonal "boom" from tourism, second-home enjoyment, and seasonal housing. While Pike County and adjacent municipalities continue to maintain and/or grow second-home units, these have decreased in Milford Township, with residents settling there permanently. This was predicted by a Pike County Survey of second-home residents in the 1990s. At that time respondents noted a hope to relocate to Milford Township permanently.

Population increase and construction often lead to traffic congestion, increased road maintenance, and the need for added public amenities (sewer and water systems). In order for municipalities and school districts to meet these demands, residents must follow municipal planning and building codes, obtain proper permits, and, more importantly-- the township must review, revise, and adopt ordinances that will alleviate these issues. This may include the need to raise local taxes to accommodate added costs.

Municipal Immigration

As shown in the Municipal Immigration Table (Fig 2.17), the Census Bureau provides insight into population fluctuations by identifying where residents have resided in past decades. Between 2000 and 2020 an average of 93.5% of residents in Milford Township, one year of age or older, have resided in the same home. Some individuals now residing in the township have moved in from a different county or state, those this percentage is much lower. In terms of future land use planning and the need for additional facilities and services, the township is clearly an attractive place to live, with many choosing to remain long-term. The rate of population growth witnessed over the past century suggests immigration to Milford Township is a trend that will continue.

Economic Base

This section focuses on defining, with the best available information, the municipality's economic base, how it differs from the regional economy, and what can be expected in the future. The economy of Milford Township is inextricably linked with the economy of the greater region, as shown in the Employment by Sector and Job Type Table (Fig 2.18) provided. Although the proportion of employment in various sectors will shift over the next decade as the regional employment market changes, the continued paucity of large employers within the township and Pike County suggests that workers will continue to be employed within the municipality and in the immediately area.

Existing Economic Production Units

The local economy can be considered in terms of production units, or, businesses, industries, service establishments, and other businesses that generate income and provide employment. Government employment, although not generating income, because tax dollars fuel their operation, can be an important part of the local economy too. The predominant production units for workers in Milford Township are professional services, sales, and education and social services. One must also consider home occupations, which, in this era of increasing electronic information transfer, play a significant role in local economics. Although the number of home occupations cannot be determined with much accuracy, likely there are a significant number in the community.

Municipal Immigration U.S. Census						
Year	2000		2010		2020	
Residence	#	%	#	%	#	%
live in same house	528	35.6%	1243	83.8%	1,374	90.2%
live in different house						
same county	251	19.4%	83	5.4%	21	1.4%
different county	250	19.3%	99	6.5%	64	4.2%
different state	220	17.0%	10	0.7%	64	4.2%
same state	30	2.3%	89	5.8%	0	0.0%
out of country	13	1.0%	6	0.4%	0	0.0%

Fig. 2.17, Municipal Immigration, 2020 U.S Census

Employment by Sector and Job Type

The workforce in Milford Township, when categorized by sector and type of job, compared to Pike County, is similar. Please note: the data provided reflects where residents work and not the types of jobs available in the township specifically. This supports the importance of the region to Milford Township's economy. Working residents of the township can work in a wide variety of fields within a short driving distance. The greatest proportion of employed persons in Milford Township work in retail (8.9%) and education, health, and social services (40.8%). Although former agricultural land remains an important part of the local landscape, the employment data is stark evidence that agriculture is no longer a significant industry in the area.

Employment by Sector and Job Type						
U.S. Census						
	Milford Township		Milford Borough		Pike Co.	PA
# employed persons 16 years +	630		805		25,989	6,190,796
Sector	#	%	#	%	%	%
Ag, forestry, fishing and hunting, and mining	3	0.5%	0	0.0%	1.4%	1.2%
Construction	33	5.2%	22	2.7%	6.4%	5.9%
Manufacturing	27	4.3%	31	3.9%	6.7%	11.8%
Wholesale	15	2.4%	18	2.2%	1.9%	2.4%
Retail	55	8.7%	47	5.8%	13.1%	11.2%
Transportation, warehousing, utilities	31	4.9%	24	3.0%	5.9%	6.0%
Information	8	1.3%	6	0.7%	1.4%	1.6%
Finance, insurance, real estate, rental, leasing	46	7.3%	29	3.6%	6.9%	6.7%
Professional, scientific, mngt, admin, waste mngt	34	5.4%	92	6.0%	10.2%	11.0%
Education, health, social services	253	40.2%	107	13.3%	21.4%	26.4%
Arts, entertainment, recreation, accommodations, food	66	10.5%	402	49.9%	13.4%	7.1%
Other services	39	6.2%	9	1.1%	5.9%	4.5%
Public administration	20	3.2%	18	2.2%	5.4%	4.3%
Job Type						
Management, professional and related	298	40.8%	153	19.0%	32.5%	42.6%
Service	105	16.7%	390	48.4%	21.2%	15.8%
Sales and office	101	16.0%	184	22.9%	22.8%	19.5%
Construction, extraction, maintenance	60	9.5%	39	4.8%	10.6%	7.8%
Production, transportation, material moving	66	10.5%	39	4.8%	12.9%	14.3%
Class of Worker						
Private wage and salary	413	65.6%	717	89.1%	77.8%	83.2%
Government	155	24.6%	75	9.3%	16.0%	11.7%
Self-employed (not incorporated)	59	9.4%	11	1.4%	6.1%	4.9%
Unpaid family workers	3	0.5%	2	0.2%	0.1%	0.1%

Fig. 2.18, Employment by Sector and Type, 2020 U.S Census

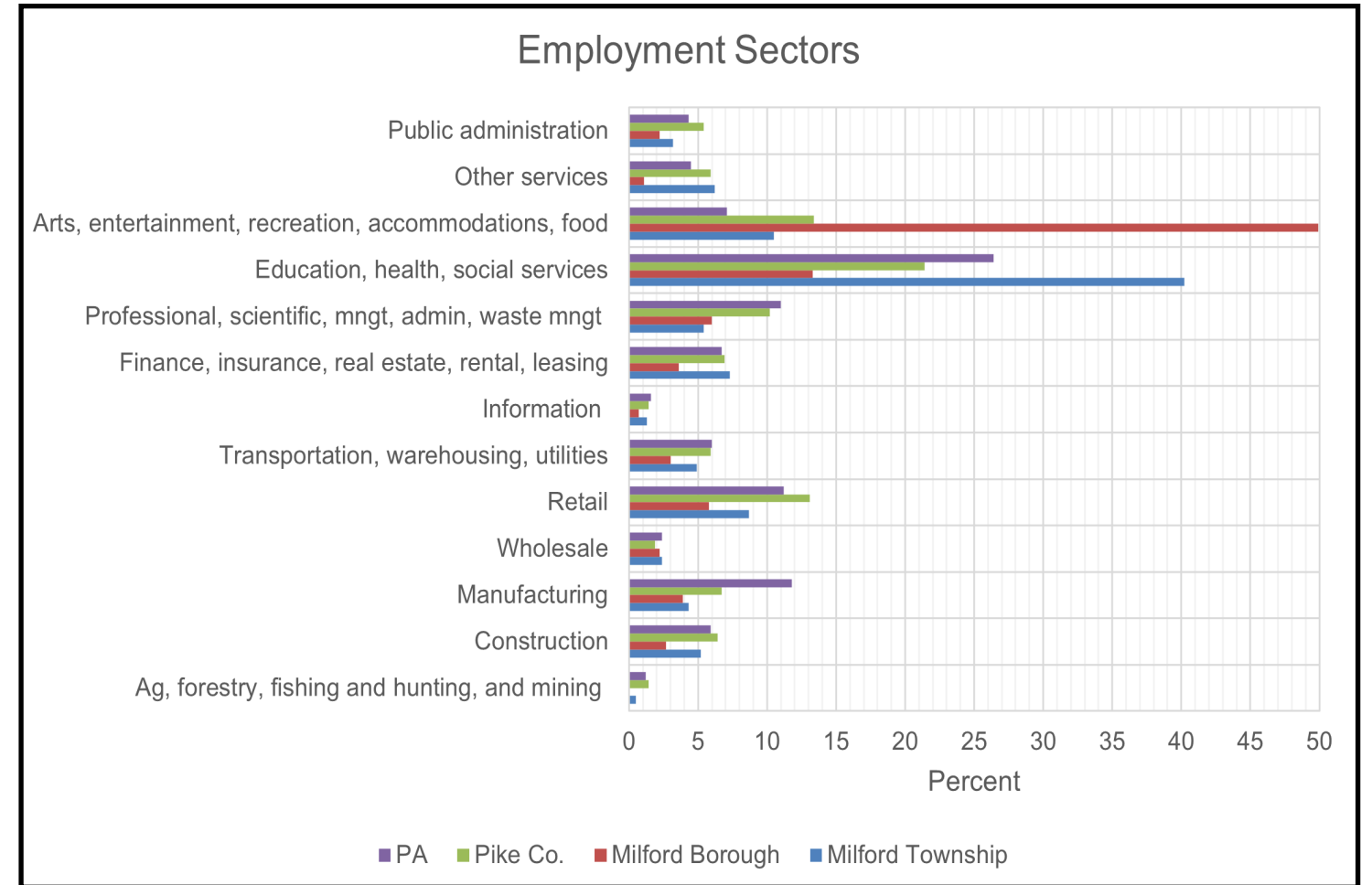


Fig. 2.19, Employment Sectors, 2020 U.S Census

Income Levels

Income levels reported by the 2020 U.S. Census for Milford Township residents, compared to county and state levels are shown in the Income Levels Chart below (Figure 2.20). Milford Township has a higher per capita income than the county and state. Per capita income is derived by dividing the total income by the total population.

Median household income follows a similar pattern in the township, with the median household income (\$81,563, 2020 U.S. Census) reported as higher than in both Pike County and Pennsylvania. The range of household income levels is provided in the Income Levels Chart and the Household Income Figure (2.21).

Income Levels U.S. Census				
Income	Milford Township	Milford Borough	Pike Co.	PA
Per capita - 1999	\$24,663	\$21,011	\$20,315	\$20,880
Per capita - 2010	\$37,111	\$40,228	\$27,564	\$26,374
Per capita - 2020	\$51,307	\$35,220	\$35,746	\$35,518
Median household - 1999	\$48,264	\$33,571	\$44,608	\$40,106
Median household - 2010	\$79,327	\$40,458	\$56,843	\$49,288
Median household - 2020	\$81,563	\$61,875	\$67,495	\$63,927
Median household - 2022	\$80,889	\$55,011	\$74,808	\$69,170
Household Income - 2020	%	%	%	%
less than \$10,000	2.9%	5.4%	4.1%	5.8%
\$10,000 - \$14,999	4.0%	9.0%	4.6%	4.0%
\$15,000 - \$24,999	4.7%	11.2%	8.1%	8.8%
\$25,000 - \$34,999	16.0%	3.3%	7.3%	9.0%
\$35,000 - \$49,999	8.3%	12.7%	10.8%	12.1%
\$50,000 - \$74,999	9.7%	16.3%	20.2%	17.6%
\$75,000 - \$99,999	11.2%	23.8%	15.5%	13.2%
\$100,000 - \$149,000	19.5%	8.0%	17.0%	15.7%
\$150,000 - \$199,999	8.8%	3.3%	7.1%	6.7%
\$200,000 or more	15.0%	7.0%	5.2%	7.1%

Fig. 2.20, Income Levels, 2020 U.S. Census

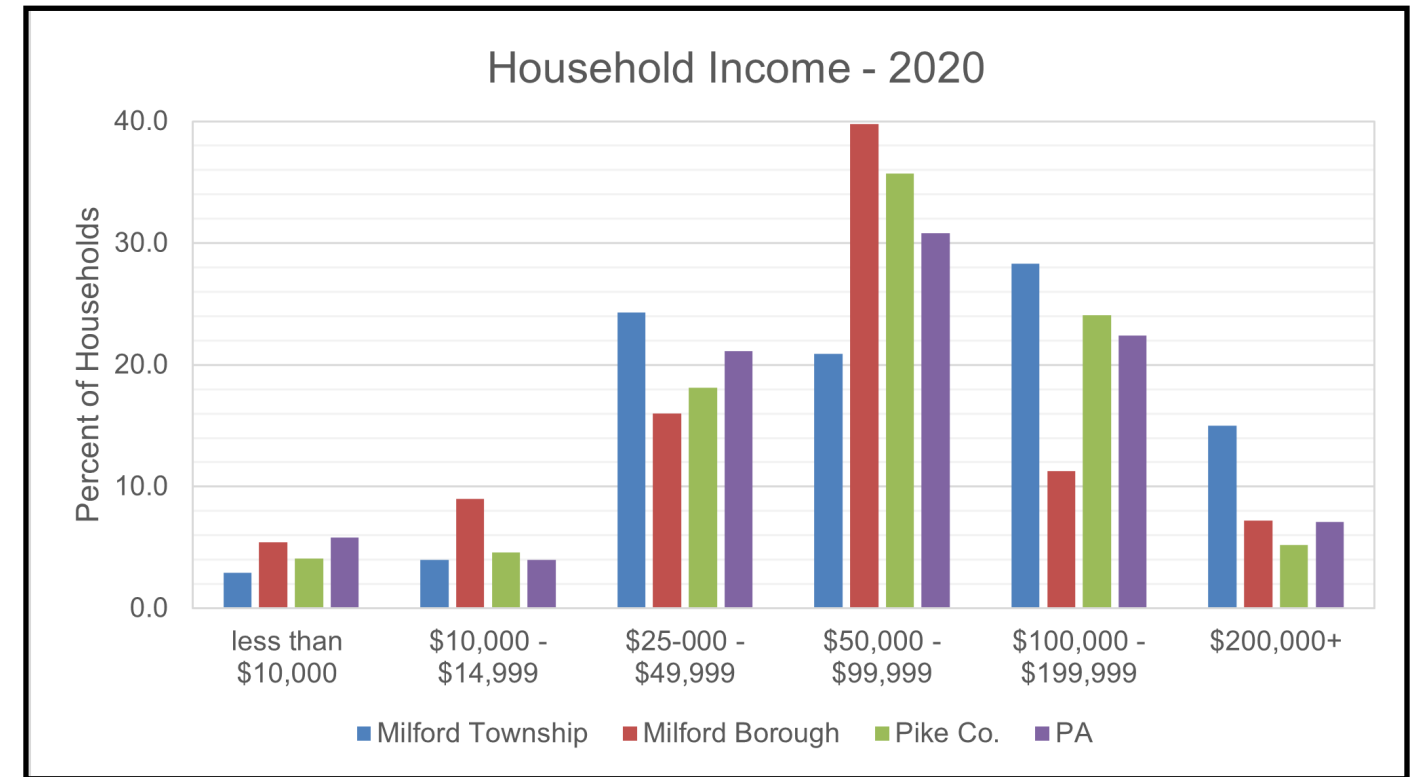


Fig. 2.21, Household Income, 2020 U.S. Census

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, county, and state. The 2020 Census reported a total of sixty-one persons in Milford Township living below the poverty level, which is significantly less than those found for the state and county. This may be a result of the somewhat higher proportion of older, retired residents in the township. At less than half the poverty rate of Pennsylvania, Milford township is well-poised for sustained growth and added amenities.

Poverty Status U.S. Census						
	1989		1999		2020	
	#	%	#	%	#	%
Milford Township	66	6.5%	67	5.2%	61	4.7%
Milford Borough	85	8.4%	100	7.1%	125	9.2%
Pike County	1,964	7.1%	3,178	6.9%	5,155	9.3%
PA (1000s)	1,284	11.1%	1,304	11.0%	1,480	12.0%

Fig. 2.22, Poverty Status, 2020 U.S. Census

Regional Economy and Tax Consequences

Like other exurban communities featuring a single commercial core composed of primarily, single-family homes, many residents rely on the regional market for employment. A concern raised by this reliance is its negative effect on the local tax base. Typically, industries and businesses pay a sizable proportion of local taxes to the municipalities they exist in; in turn, supporting local facilities, services, and the greater needs of the community.

As the population of a rural community grows the tax burden on the individual property owner grows because the demand (and cost) of services increases while the neighboring communities where businesses are being built receive most of the economic benefits (additional tax revenue and construction). Expansion of the commercial base within the municipality can help relieve this tax burden on residential property owners as more commercial facilities are built and access to work for residents is made easier. Because they are within the township, these commercial entities will pay their tax share directly to the township and residents will purchase more of their consumer goods locally and enjoy shorter commute times.

Another means of controlling the costs of community services and facilities is to use zoning to conserve forests 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 surrounding school district, the tax burden is spread beyond the boundaries of the township across a larger area where business and industry comprise a larger part of the land use mix.

Milford Township's real estate taxes have not been assessed for several decades. In the recent past, the municipality's millage rates have been adjusted twice. The community, via public survey and public statement, have expressed a need for additional emergency services (24/7) and other amenities, which add to the operating cost burdens of the township.

Future Considerations

Should township officials and residents be content with the level of commercial development in the municipality? Should more residential development in place of commercial development be encouraged? Should more of a reliance on the regional economy take place? What are the tax consequences of residential development and the associated demand for facilities and services without commercial development to broaden the tax base? Should the township encourage economic development to improve the tax base and, if so, what are the environmental 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, or a combination of strategies? If internal economic development is not the priority, what can township officials and residents do to strengthen the regional economy and reinforce the tax base to support adequate services and amenities?

Recently, the idea of sustainable economic development has become an important topic. The authors of Rural Environmental Planning for Sustainable Communities suggest that a successful local economy is one that maintains mutually beneficial and equitable relationships internally and externally within the larger society and economy. A healthy rural economy can adapt through expansion and spinoff activities based on existing resources and production. As the economy grows investment funds increase along with local control of technology.

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

Milford Township has what most people value - a clean environment, single-family homes in low-density settings, a distinct small-town character, and modern amenities (internet, power, sewer, and water sources). Therein lies the opportunity for rural residents to improve their economies—available land and officials willing to review zoning district lines and ordinance codes to promote compatible adjacent uses in desirable, accessible areas. Setbacks, buffers, layouts, and proximity can all be adjusted to support clear, organized, and agreeable areas for denser commercial development, opposite residential and conservation areas.

Lastly, the beautiful rural character can be enhanced by applying exurban zoning strategies to these economic development areas. For example, when a community adopts a plan advocating more commercial amenities and manufacturing, the plan may recommend supporting the development of a local product manufacturer in a certain district, rather than pursuing a national large-scale industrial company to place a building along SR 209. If recreational tourism is part of an adopted plan, low-impact recreational development could be implemented, leaving scenic and wild areas undisturbed rather than encouraging large-scale resorts, condominiums, or multi-sport fields.

Creating an economic development strategy with the potential to conserve resources, increase local productivity, and then 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 creatively incorporating economic development in the design. These elements are as follows:

1. Emphasizing career development. Developing local talent to foster a competitive economy through the manufacturing 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. Revise economic and social structures to increase opportunity. Connect businesses with local funding, help them understand the land development process, and encourage them to employ local workers.

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

Local officials should monitor and participate in county and regional economic development efforts. The community will highly benefit from additional employment opportunities being created within the township that provide balanced, family-sustaining wages.

Demographic Profiles

The following demographic profiles were taken from the Year 2020 Census and are intended to provide the full details about the permanent population characteristics of the township:

Table DP-1. Profile of General Demographic Characteristics: 2020 Geographic area: Milford township, Pike County, Pennsylvania
 [For information on confidentiality protection, non-sampling error, and definitions, see text]

Subject	Number	Percent	Subject	Number	Percent
Total population	1,523	100.0	HISPANIC OR LATINO AND RACE		
SEX AND AGE			Total population	1,523	100.0
Male.....	775	50.9	Hispanic or Latino (of any race).....	95	6.2
Female.....	748	49.1	Mexican.....	-	-
Under 5 years.....	67	4.4	Puerto Rican.....	-	-
5 to 9 years.....	86	5.6	Cuban.....	-	-
10 to 14 years.....	80	5.3	Other Hispanic or Latino.....	-	-
15 to 19 years.....	77	5.1	Not Hispanic or Latino.....	1,428	93.8
20 to 24 years.....	73	4.8	White alone.....	1,305	85.7
25 to 34 years.....	130	8.5	RELATIONSHIP		
35 to 44 years.....	156	10.2	Total population	1,523	100.0
45 to 54 years.....	179	11.8	In households.....	1,523	100.0
55 to 59 years.....	152	10.0	Householder.....	608	39.9
60 to 64 years.....	138	9.1	Spouse.....	354	23.2
65 to 74 years.....	229	15.0	Child.....	403	26.5
75 to 84 years.....	110	7.2	Own child under 18 years.....	242	15.9
85 years and over.....	46	3.0	Other relatives.....	53	3.5
Median age (years).....	50.0	(X)	Under 18 years.....	-	-
18 years and over.....	1237	81.2	Nonrelatives.....	-	-
Male.....	618	79.7	Unmarried partner.....	-	-
Female.....	619	82.8	In group quarters.....	-	-
21 years and over.....	1188	78.0	Institutionalized population.....	-	-
62 years and over.....	468	30.7	Noninstitutionalized population.....	-	-
65 years and over.....	385	25.3	HOUSEHOLD BY TYPE		
Male.....	180	23.2	Total households	609	100.0
Female.....	205	27.4	Family households (families).....	389	63.9
RACE			With own children under 18 years.....	119	19.5
One race.....	1,430	93.9	Married-couple family.....	353	58.0
White.....	1,327	87.1	With own children under 18 years.....	117	19.2
Black or African American.....	27	1.8	Female householder, no husband present.....	125	20.5
American Indian and Alaska Native.....	12	0.8	With own children under 18 years.....	14	2.3
Asian.....	45	0.7	Nonfamily households.....	220	36.1
Asian Indian.....	-	-	Householder living alone.....	136	22.3
Chinese.....	-	-	Householder 65 years and over.....	77	12.6
Filipino.....	-	-	Households with individuals under 18 years.....	173	28.4
Japanese.....	-	-	Households with individuals 65 years and over ..	271	44.5
Korean.....	-	-	Average household size.....	2.45	(X)
Vietnamese.....	-	-	Average family size.....	2.91	(X)
Other Asian ¹	-	-	HOUSING OCCUPANCY		
Native Hawaiian and Other Pacific Islander.....	-	-	Total housing units	701	100.0
Native Hawaiian.....	-	-	Occupied housing units.....	609	86.9
Guamanian or Chamorro.....	-	-	Vacant housing units.....	92	13.1
Samoan.....	-	-	For seasonal, recreational, or		
Other Pacific Islander ²	-	-	occasional use.....	43	6.1
Some other race.....	19	1.2	Homeowner vacancy rate (percent).....	1.2	(X)
Two or more races.....	93	6.1	Rental vacancy rate (percent).....	10.6	(X)
Race alone or in combination with one or more other races: ³			HOUSING TENURE		
White.....	1418	93.1	Occupied housing units	609	100.0
Black or African American.....	39	2.6	Owner-occupied housing units.....	501	82.3
American Indian and Alaska Native.....	33	2.2	Renter-occupied housing units.....	108	17.7
Asian.....	49	3.2	Average household size of owner-occupied units.....	2.52	(X)
Native Hawaiian and Other Pacific Islander.....	-	-	Average household size of renter-occupied units.....	2.15	(X)
Some other race.....	81	5.3			

- 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 2020.

U.S. Census Bureau

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Fig. 2.23, Demographic Profiles, 2020 U.S. Census

III. FINANCIAL ANALYSIS

Introduction

Milford Township’s recent financial information was analyzed as part of this planning process. This allowed trends, strengths, and weaknesses to be identified and overall financial condition to be assessed. Financial information was obtained from municipal reports and the Pennsylvania Department of Community and Economic Development.

Taxing Authority

The Pennsylvania Second Class Township Code establishes the maximum rate for real estate taxes which may be levied, setting the maximum annual rate at fourteen mills. One levied mill equals one dollar of property tax on one thousand dollars of assessed value. Upon approval of the county court, a township may increase the millage as much as five mills for general purposes to meet the needs of an approved budget but may not exceed fourteen mills in total. The Code also permits townships 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 authorized, under the Local Tax Enabling Act (Act 511), to levy several other taxes including income, per capita, mercantile license, business privilege, amusement, occupation privilege, occupation, and mechanical devices.

The Tax Rates Pike County Chart (Fig. 3.1) shows the types and rates of taxes collected by the municipalities in Pike County in 2020. Millages for second-class townships taxing real estate in Pike County range from a low of six mills in Dingman Township to a high of almost 35 mills in Milford Borough. Milford Township recently (2023) adjusted their general millage to twelve mills and also created a two-mill emergency services tax to cover costs associated with the new ambulance service. 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 can offset tax increases needed to meet costs. As costs of local government increase, the township must address the revenue shortfalls from a fixed assessed valuation base and/or cut their expenses. The Assessed Valuation Increases Chart to the right (Fig. 3.2) is included so this increase is viewable in a more relatable way (dollars and cents).

All municipalities in Pike County assess the 0.5 percent realty transfer tax as authorized by Act 511. Porter Township and Lehman Township are the only municipalities in Pike County that assess other Act 511 taxes. The County real estate transfer tax rate in 2020 is 1 mill, and the Delaware Valley School District is 117.8 mills for the 2021-2022 fiscal year.

In addition to the funds generated by local taxes, municipalities receive a variety of funds from the state, including various grants, 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 the largest annual amount of state funds received by municipalities. The funds must be used for road maintenance and construction and must be maintained in an account separate from the municipality’s general funds.

Tax Rates Pike County							
Municipality	2005	2020		2022			Real Estate Transfer %
	Real Estate Transfer %	Township (mills)	School DV (mills)	Real Estate Transfer %	Township (mills)	School DV (mills)	
Delaware	0.5	8.7	75.8	1.0	8.7	117.8	1.0
Dingman	0.5	6.0	113.9	1.0	6.5	117.8	1.0
Matamoras	0.5	33.5	113.9	1.0	32.5	117.8	1.0
Milford Borough	0.5	35.0	113.9	1.0	30.0	117.8	1.0
Milford Township	0.5	10.0	113.9	1.0	10.0	117.8	1.0
Shohla	0.5	10.8	113.9	1.0	10.8	117.8	1.0
Westfall	0.5	12.1	113.9	1.0	13.4	117.8	1.0
Pike County	0.5	18.8		1.0	21.7		1.0

Fig. 3.1, Tax Rates, 2020 U.S Census

Milford Township Assessed Valuation Increases					
2000 Assessed Value	2010 Assessed Value	00-'10 Increase	2020 Assessed Value	10-'20 Increase	Per Mill Tax Receipt Increase
\$23,427,440	\$29,896,330	\$6,468,890	\$30,140,660	\$244,330	\$3,436

Fig. 3.2, Assessed Valuations, 2020 U.S Census

H. Second Class Townships

Potential Tax Sources	Legal Limit ¹	Citation
General Purpose Tax Levies		
Real Estate	14 mills ²	53 P.S. § 68205
Local Tax Enabling Act Taxes		53 P.S. § 6924.311
Per Capita	\$10 ³	
Occupation (Flat Rate) ⁴	\$10 ³	
Occupation (Millage) ⁴	no limit	
Local Services Tax	\$52 ³	
Earned Income	1 percent ³	
Realty Transfer	1 percent ³	
Mechanical Devices	10 percent ³	
Amusement ⁵	10 percent ³	
Business Gross Receipts ⁶	1 mill wholesale ³ 1 1/2 mill retail ³	
Business Privilege Tax (Flat Rate)	no limit	53 P.S. § 6924.301.1
Act 130 Earned Income ⁷	set by referendum	53 P.S. § 6924.407
Special Purpose Taxes		
Municipal Building	1/2 general rate	53 P.S. § 68205(a)(3)
Firehouses and Equipment	3 mills ⁸	53 P.S. § 68205(a)(4)
Recreation	no limit	53 P.S. § 68205(a)(6)
Debt Service	no limit	53 P.S. § 68205(a)(7)
Permanent Improvement Fund	5 mills	53 P.S. § 68205(a)(9)
Road Machinery Fund	2 mills	53 P.S. § 68205(a)(10)
Library	no limit	24 Pa.C.S. § 9351
Ambulance, Rescue & Other Emergency Services	1/2 mill ⁸	53 P.S. § 68205(a)(8)
Fire Hydrants for Township	2 mills	53 P.S. § 68205(a)(5)
Street Lights for Township	5 mills	53 P.S. § 68205(a)(2)
Debt Payment ⁹	no limit	53 P.S. § 68205(b)
Open Space (real estate or earned income)	set by voters	32 P.S. § 5007.1
Community Colleges	(10)	24 P.S. § 19-1909-A
Distressed Pension System Recovery Program ¹¹	no limit	53 P.S. § 895.607(f)
Municipalities Financial Recovery Program ⁹	no limit	53 P.S. § 11701.123(c)

- 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
- Five additional mills available with court approval.
- Maximum rate subject to sharing with school district.
- If a municipality raises the rate of its income tax through a referendum authorized under 53 P.S. §§ 6924.401 et seq., it must eliminate its occupation tax.
- For taxes first levied after December 31, 1997, maximum rate is 5 percent. See 53 Pa.C.S. § 8402(c)(2).
- Only if enacted before December 1, 1988. See 72 P.S. § 4750.533.
- Act 130 of 2008, 53 P.S. §§ 6924.401 et seq., provides that a political subdivision that levies an occupation tax may, by referendum, replace the revenues provided from the occupation tax by increasing the rate, within specified limits, of the earned income tax.
- Higher rate may be approved by voters in referendum.
- Levied only on court order.
- 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.
- May only be assessed or used to defray the additional costs required to be paid under Municipal Pension Plan Funding Standard and Recovery Act (and which are directly related to the pension plans of the municipality and which are included in the calculation of the financial requirements of the pension plan and the minimum municipal obligation.

Revenue and Expenditures

General fund revenue and expenditures, as recorded in the Annual Audit and Financial Reports for 2020 and 2022, are detailed in the Milford Township General Fund Audit Report Summary Table (Fig. 3.3) provided by PA DCED. The budget items for 2022 are a bit different than 2020 revenues and expenditures, as inflation and material availability have affected the entire nation. Tax revenue for several adjacent Pike County municipalities is shown in the Tax Revenues Chart (Fig. 3.4) as well, allowing one to see the revenue available for meeting general operating expenses. Real estate taxes generate the most revenue for Milford Township. The realty transfer tax, assessed by all Pike County municipalities, varies from year to year because it is dependent on real estate sales. It does account for significant revenue in the township as well. The current rate is 1% annually.

On the expenditure side, streets and roads account for the highest proportion of spending. Public safety and general government operations are also primary expenditures. In addition to general funds, each municipality receives an annual allocation of liquid fuel funds from the Commonwealth that must be spent on road improvements. In 2022, Milford Township received an allocation of \$59,450.55 in liquid fuel allocations.

These recent spending amounts on materials, roadway maintenance, and municipal operations are common and have risen in the last several years. It is important to note that Milford Township's highest priority and obligations are to maintain roads and protect the health, safety, and welfare of its residents. The township is also responsible for the costs of municipal administration, insurance, payroll taxes, and employee benefits to its staff, so it may remain in operation.

Unfortunately, Milford Township relied on surplus revenues from years past to cover operating costs recently. Although millage has changed, officials should consider future budgets and/or implementing fees and taxes to ensure the municipality continues to operate smoothly and meet its annual budget.

Tax Revenues - 2020 (Pennsylvania Department of Community and Economic Development)				
Municipality	Total Taxes	Real Estate	Real Estate Transfer	Earned Income
Delaware	\$1,204,858	\$967,691	\$237,167	\$0
Dingman	\$1,421,005	\$1,012,575	\$408,430	\$0
Matamoras	\$1,029,969	\$675,474	\$39,298	\$315,197
Milford Borough	\$743,490	\$688,202	\$5,288	\$0
Milford Township	\$335,259	\$299,784	\$35,475	\$0
Shohola	\$641,520	\$517,235	\$124,285	\$0
Westfall	\$1,212,427	\$264,331	\$132,914	\$733,309

Fig. 3.4, Tax Revenues Chart, 2020 PA DCED

Milford Township General Fund Audit Report Summary						
Revenues		audit reports for ---	2002	2010	2020	2021
Taxes - Real Estate			\$176,580	\$240,041	\$299,784	\$307,422
Taxes - Real Estate Transfer			\$56,110	\$41,255	\$35,475	\$93,917
Licenses and Permits			\$4,230	\$9,618	\$12,288	\$12,134
Fines and Forfeits			\$3,790	\$3,136	\$780	\$2,014
Interest and Rents			\$400	\$5,472	\$834	\$1,082
Intergovernmental (federal, PURTA, alcoholic beverage licenses, state pension aid, other)			\$17,590	\$20,902	\$40,512	\$98,512
Charges for Services (general government, public safety, other)			\$29,360	\$23,184	\$30,273	\$31,567
Miscellaneous (private sector contributions, other)			\$2,270	\$964	\$360	
Other Sources (interfund, fixed asset distribution, debt proceeds, refunds)			\$22,000	\$88,103	\$240	\$534
Total Revenues			\$312,330	\$432,675	\$420,546	\$547,182
Expenditures		audit reports for ---	2002	2010	2020	2021
General Government (legis/gov body, accounting, tax collection, legal, staff, engineering, buildings)			\$74,500	\$111,089	\$106,376	\$123,075
Public Safety (police, fire, inspection, planning)			\$41,420	\$39,268	\$57,680	\$65,657
Public Works (solid waste, electric system)			\$1,710	\$4,548	\$2,102	\$2,225
Streets and Highways (general services, winter maintenance, street lights, equipment repairs)			\$83,690	\$119,969	\$126,942	\$176,887
Culture and Recreation, Libraries			\$5,500	\$4,250	\$0	\$0
Planning and Development			\$0	\$0	\$0	\$0
Debt Service			\$0	\$0	\$22,109	\$23,856
Miscellaneous (inter-govt, pension, insurance, payroll taxes, employee benefits, other)			\$7,690	\$33,150	\$23,998	\$19,592
Other Financing Uses (refund of prior year revenue, interfund operating transfers)			\$89,560	\$31,985	\$22,061	\$5,183
Total Expenditures			\$304,070	\$344,259	\$361,268	\$416,475
Excess/Deficit (total revenues - total expenditures)			\$8,260	\$88,416	\$59,278	\$130,707

Fig. 3.5, Audit Report, 2002-2021 PA DCED

Municipal Comparisons

Comparing Milford Township to other municipalities in Pike County is another means of assessing financial condition. The Financial Statistics Table (Fig. 3.6) presents per capita financial data for several adjacent municipalities in the county. The data, obtained from the Pennsylvania Department of Community and Economic Development (PA DCED), is the most recent and readily available published financial information for each municipality. This data has not changed significantly in recent years.

While this data is useful to compare municipalities, it does not necessarily rank the fiscal management abilities of each township individually. The level of facilities and services provided by each authority varies considerably and directly affects expenditures and the amount of taxation required to provide them. For example, police service costs accrued in some municipalities are not a factor in the budgets of many of the rural townships in the county. The lengths/amounts of roads that must be maintained by municipalities also vary. In the case of boroughs, the costs of services are supported by a much lower assessed valuation. This is due to lots, homes, and jurisdictions being much smaller and closer together than other municipalities.

Milford Township, over the last several decades, has benefited from its millage rates being increased from 5, to 10, and then to 12 mills (on December 18th, 2023). Pike County and Milford Township continue to utilize the property tax assessment data from 1994. Given the fixed costs of local government operations and the limited range of facilities, revenues and expenditure are kept low in Milford Township. When demand for facilities and services increases, expenditure naturally increases. Added costs make balancing municipal budgets more difficult. Revisiting assessments and the millage rate every 2-5 years (on a regular schedule) will ensure that taxes and funding go up and down more incrementally while the most recent data is considered. Completing assessments in intervals of 30 years or more can result in large tax increases at a single time. A large tax increase, one time, every few decades is typically viewed very negatively by the public, while more incremental increases, and even decreases, are viewed in a much more positive light.

Financial Statistics - 2020 (Pennsylvania Department of Community and Economic Development)					
Municipality	Taxes per Capita	Revenue per Capita	Expend per Capita	Total Debt	Debt per Capita
Delaware	\$170	\$292	\$198	\$0	\$0
Dingman	\$114	\$163	\$134	\$0	\$0
Matamoras	\$453	\$498	\$470	\$0	\$0
Milford Borough	\$674	\$945	\$987	\$45,627	\$41
Milford Township	\$220	\$276	\$237	\$0	\$0
Shohola	\$254	\$368	\$388	\$50,857	\$20
Westfall	\$478	\$715	\$790	\$190,478	\$75

Fig. 3.6, Financial Statistics, 2020 PA DCED

Real Estate Tax Revenue Potential - 2020			
Total Real Estate Tax Millage	Assessed Value	General Purpose Gross Tax Receipts	Avail General Purpose Gross Tax Receipts
10.0	\$30,140,660	\$299,784	4.0
*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.			

Fig. 3.7, Tax Revenue Potential, 2020 PA DCED

Real Estate Tax Potential

As Milford Township's population grows, costs to maintain existing facilities and services will increase. Local governments throughout the Commonwealth must deal with securing the funds needed to properly operate. Increased spending must be assessed against the total local tax burden (township, county, and school district) and the need for facilities, services, and maintenance. The demand for increased levels of basic facilities, such as sewer and water, is often associated with a dramatic increase in residential development. Studies have shown that residential development generates additional municipal 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 to build additional classrooms.

The contemporary assessment valuations of newly constructed homes can provide increased tax funds. Although this may partially offset the need for an increase in millage, the township may want to encourage the county to conduct an updated assessment. The last county assessment was completed twenty-nine years ago in 1994.

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 (Fig. 3.7) report current real estate tax rates and potential additional tax revenue with millages at the state statutory limit and with court approval. This provides a measure of each municipality'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 potential for additional tax revenues, although, the township will be able to meet its revenue needs within its current tax structure for the next several years. Milford Township officials should consider other avenues to cover future expenditures.

Many Townships and counties would benefit several ways from more regular scheduled assessments including:

1. More incremental tax increases or deductions rather than large swings every few decades
2. Less reliance on millage adjustments
3. More transparency to meet budgets

Other Revenue Sources

Currently, Milford Township does not have any long-term debt and has been able to cover all its expenditures annually. The simplest avenue the township can take to generate additional taxes, if the need arises, is to adjust millage. The current millage value of twelve is below the Commonwealth max of fourteen. Please note that Act 511 (the Local Tax Enabling Act) also allows Special Purpose Taxes, which can provide funding for a variety of specific facilities and services. One option for increased revenue would be to make special levies, emergency services, recreation, and/or other authorized purposes, thereby shifting the expenditures from the general fund and freeing the associated millage. Recently (August 17, 2020), the township adopted a special tax of 2 mills to cover emergency (ambulance) service costs.

Act 511 also allows both flat rate and proportional taxes to be imposed. Earned income occupation millage, business gross receipts, and proportional taxes hold the potential for the generation of more significant revenues. However, imposing a new earned income tax in the township would be a major change in tax structure and may meet strong opposition. A detailed discussion of Act 511 and all other taxes can be found in the Taxation Manual published by the Pennsylvania Department of Community and Economic Development.

Fees and user charges are important in terms of ensuring that the costs of certain municipal services provided to residents are covered. For example, a township must set fees for permits high enough to cover administrative expenses. In the case of on-lot sewage disposal systems, Milford Township charges review fees to cover the cost of permitting and inspections.

Because Milford Township does feature regular commercial and residential construction, township officials may consider adopting a development impact fee ordinance, pursuant to Act 209 of the Municipalities Planning Code. This would require the township to assemble an advisory committee and oversee the creation of a land use assumptions report. The township would then be able to impose impact fees reflective of “proportionate costs associated with correcting existing deficiencies...”.

Future Considerations

Continued careful financial management, setting spending priorities, and planning for necessary capital expenditures are critical for all municipalities. A capital budget with earmarked reserve funds is a valuable tool for funding large expenditures such as equipment, buildings, recreation sites, and road maintenance. Milford Township should develop a capital budget with the construction and/or maintenance of public spaces, roads, trails, and other amenities itemized. This Comprehensive Plan serves to identify and prioritize some community facility and service needs that can be incorporated into financial planning and budgeting for the township. This plan can also be used in support of grant applications for specific facilities and services.

IV. WATER SUPPLY AND SEWAGE DISPOSAL

Water Supply

Groundwater is the source of all potable water in Milford Township, and it is highly valued by the community. All of Pike County enjoys a clean and plentiful supply of this priceless resource. Without clean water, and the healthy environment from which it derives, the health, safety, and welfare of the community would suffer dramatically. This plentiful supply also supports the local economy via tourism to the adjacent river, those living here, and the retail and service establishments that use it daily. Those residences and businesses that are not served by the communal water well sources by the Municipal Authority are served by private individual wells.

Residents and local officials have taken several necessary actions to protect this vital component of the community; including the recently developed Watershed/Wellhead Protection Plan (Appendix A), which establishes a 1000 ft buffer around the several large community drinking water source locations. This was recently approved and recorded by Milford Township.

As population and housing demands balance and then sustainably increase, the water demand will grow too. Long-term development is expected to grow slowly, and the desirable density of Milford Township maintained. The primary type of development will continue to be single-family residential with additional retail and service businesses proposed along the SR 6/209 corridor to meet community needs. Few industrial or manufacturing facilities using high volumes of water are anticipated in Milford Township, though its proximity to large interstates, low taxes, raw land, and potential workforce make Milford Township a desirable place to develop these.

Groundwater Quantity

Based on past studies (see the Groundwater Recharge Rates Sidebar on page 28), with long-term consumption primarily driven by residences, and large areas of undeveloped land for recharge, the overall supply of groundwater in the township will be adequate for quite some time. Based on a total land area of 12.48 square miles, the average groundwater recharge in the Township is estimated to range from 10,000,000 to 13,500,000 gallons per day; well beyond what is believed to be drawn daily.

How much ground water do we have?

Most people are surprised to learn that most of the world's 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 to the surface would cover the entire state with over eight feet of water!

Engineers typically use an estimate of 250 gallons per day for each dwelling unit when determining water use amounts. Applying this factor to the number of dwelling units in the township (in 2022) yields an estimated 175,000 gallons used by residents in the township each day! Commercial water use would add additional amounts, but the total is well below the estimated recharge rate.

Despite this low draw, residents and local officials should not ignore the critical issues surrounding localized groundwater supplies and conservation. This is particularly important as development occurs and pollutant potentials emerge. Increases in impervious areas such as buildings, driveways, and roads inevitably lead to more stormwater runoff and less groundwater recharge and filtration. In addition, given the characteristics of aquifers, development in the region can affect local groundwater availability. Groundwater availability is a regional issue and adequate supply is not a valid reason for postponing or avoiding action to ensure continued adequate supply.



Fig. 4.1, Well Drilling Rig, www.txusedequipment.com

Water Quality

Water quality is also an extremely critical issue in the municipality. The potential for groundwater contamination is always present. Bacterial contamination can occur from malfunctioning on-lot sewage systems, hydrocarbon contamination from oil spills or leaking storage tanks, nitrates, and chloride contamination from roads and parking lot runoff. Like supply conservation, quality protection must be considered and routinely addressed.

Milford Township contains exclusively high-quality surface water. These are directly connected to aquifers and regional watersheds. Each new development project must be considered against the 2023 adopted Watershed/Wellhead Protection Map when proposed. This includes the review of construction methods, measures for pollution prevention, proposed stormwater facilities, along with all other applicable required codes.

Current regulations typically address surface and ground water issues independently, even though they are fully integrated resources. Uncontrolled and unfiltered stormwater runoff can lead to reduced stream flow, erosion, and inadequate time for proper groundwater recharge--reducing the ability to draw potable water from aquifers and polluting adjacent lakes, rivers, and wetlands.

Real Example: 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 event, flowing underground through the unconsolidated aquifer and into the Springs. The Sawkill Creek loses water to the aquifer just upgrade of the Springs, potentially facilitating the rapid transfer of turbidity or contaminants to the communal water supply. Sawkill Creek and the springs are frequently monitored, and this must never occur again.

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.

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 is about 900,000 gallons per day per square mile of land area.

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.

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

The Hydrologic Cycle in Pennsylvania

Each year, on 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 return to the atmosphere through evaporation and transpiration. The remaining fifteen inches infiltrate into the soil, moving downward to recharge groundwater (See Fig. 4.2). This results in a recharge rate of about thirty-seven percent.

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 during and after rainstorms and snow melt, all the water in a stream is provided by groundwater seeping through stream banks and stream beds. This consistent flow of water is known as “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). 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.*

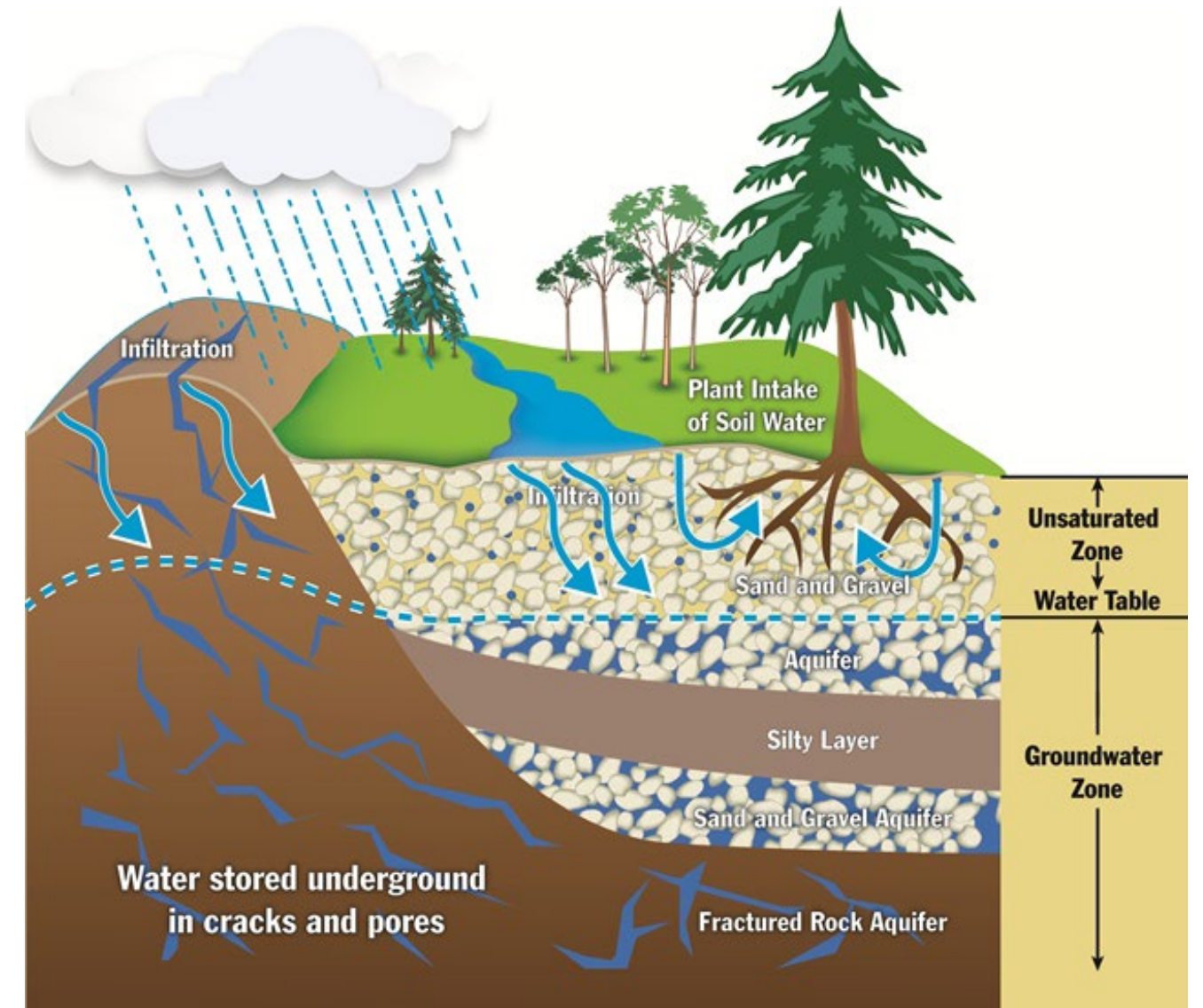


Fig. 4.2, Water Bearing Geology, www.gov.nl.ca

Conservation and Protection

Successful methods available for local municipalities to conserve and protect the quality of their groundwater supply are well documented. *The Pennsylvania State Water Plan*, updated in 2022, details considerations and actions for developing local conservation and protection efforts.

In the Comprehensive Plan from 2000, Community Planning & Management, LLC and Shepstone Management Company provided available methods, authority for action, and sources from *the Groundwater Protection and Management in Pennsylvania* from 1997. The report recommended the following five-step process to develop and put into place an effective groundwater protection program:

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

Since that time, township officials have considered each step, inventoried water sources, and worked to create a Watershed/Wellhead Protection Plan and Zoning Ordinance Amendment (Appendix A) which was adopted in 2023. These documents provide additional, strong protections, management strategies, and prescribes that stormwater and groundwater resources within the township are continuously reviewed.

The Zoning Ordinance today, requires sewage testing, review, and enforcement; identification and protection of sensitive areas; stormwater quality and quantity goals; required construction protections; periodic hydrologic and geologic studies; and protection standards that limit potential contaminating activities in zones around community wells. Those proposing development in Milford Township must also follow the Water Authority's Watershed Protection requirements, and Pike County's as well.

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

- Revising zoning districts, buffers, and densities.
- Providing incentives for conservation subdivision design where a certain percentage of open space is conserved, sensitive natural areas are preserved, and/or coverages are minimized.
- Allowing transfer of development rights to shift development away from sensitive environmental areas.
- Requiring detailed water quality protection plans for any commercial or manufacturing use which have the potential for groundwater contamination.
- Ensuring the Watershed and Well Protection Ordinance is followed.

Milford Municipal Authority

Milford Municipal Water Authority has relied on two springs for water for more than 100 years. Located along the Old Milford & Owego Turnpike, west of Milford Borough, in Milford Township, Milford Springs produces over 1,000,000 gallons of water each day. From its early beginnings, the water supply has evolved from a central community cistern fed by a wooden pipe into a complex water treatment and distribution system to 12-inch diameter lines, pressure-reducing valves, a 548,000-gallon storage tank, and a 300,000 gallons per day water treatment plant.

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

The system currently serves a total of some 2400 people, including: 72 residential, 44 commercial, and 5 government buildings in Milford Township. The 815 total connections supply an average daily water flow of 180,000 gallons. In 2023, 1500 linear feet of 12" main-line and a second 150,000 gallon water tank were added to the system. A new pump station is scheduled for installation later this year (2024).

The Water Authority's 2023 budget (\$657,239.00) shows investments continue to allow systems to be upgraded, 81 fire hydrants to be maintained, 24/7 operations to be provided, and failures to be assessed. The Authority has recently completed construction on a water tower which will help meet added demands. It will also serve the community exclusively while maintenance is performed on the original tank.

The Authority complies with and exceeds most state drinking water regulations via its contemporary filtration and operating systems.

Key Facts:

- No fluoride is added to the water in the system.
- One of the diatomaceous earth filters which provides improved taste and odor to the water without the use of chloride was rebuilt in 2019..
- A 548,000-gallon steel storage tank for filtered water and the second storage tank
- The Authority relies on emergency power generators to continue providing water during power outages.
- The Authority continues to replace main lines and provide water throughout its jurisdiction. In 2023 the last main replacement on Forest Road and State Route 2001 is expected to be completed with the installation of an above ground pumping system replacing the underground system installed in 2000. An additional water tank has already been installed.



Fig. 4.3, Water Authority Building, www.milfordpawater.com

Water Source Protection

In addition to its progressive capital improvements program, the Water Authority is aggressively addressing water quality protection in the watershed that supplies Milford Springs. This primary source's vulnerability is well documented in the Source Water Protection Plan completed by the Authority in 2000 (and updated in 2018). It is the Water Authority's goal to reduce or remove all future pollution potential.

In the past, the Authority has provided public educational events regarding water source protection, including seminars, brochures, and presentations at schools. It is particularly important that Milford Township continue to support these efforts.

The Source Water Protection Plan highlights:

- 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
 - Sawkill Creek and Vantine Brook water seeping into the outwash aquifer
- Identifies three source protection zones
- Identifies potential contaminant threats
- Prescribed how to work with existing commercial operations and the two sewage treatment plants in the watershed to minimize contamination threats and develop contamination notification check.

To provide an adequate, comprehensive Water Source Protection Plan for the township, the Watershed/ Wellhead Protection Map with a zoning amendment has been adopted (Appendix A). These documents limit the type and scope of development projects within 1000 feet of the spring sources within the township. By adopting this plan, additional reviews and considerations are required for development within each protection zone, in addition, PA DEP and Pike County have also set requirements that must be met for construction within the watershed.

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 the construction of a mall was proposed 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.

Milford Water Authority Property

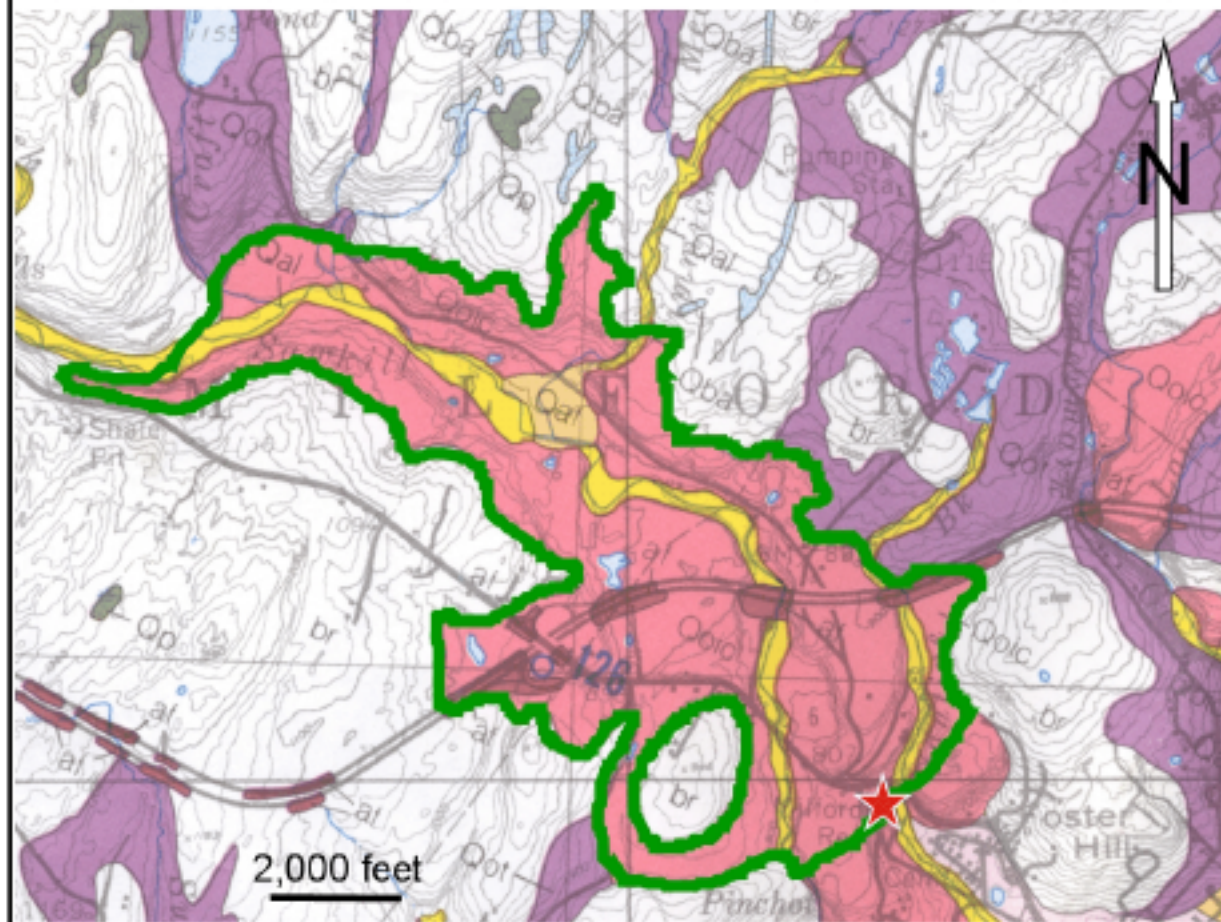











■ = Property ◌ = Zone 1 ★ = Milford Springs

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

Fig. 4.4, Municipal Water Authority, 2000

Zone 2 Area for the Milford Springs

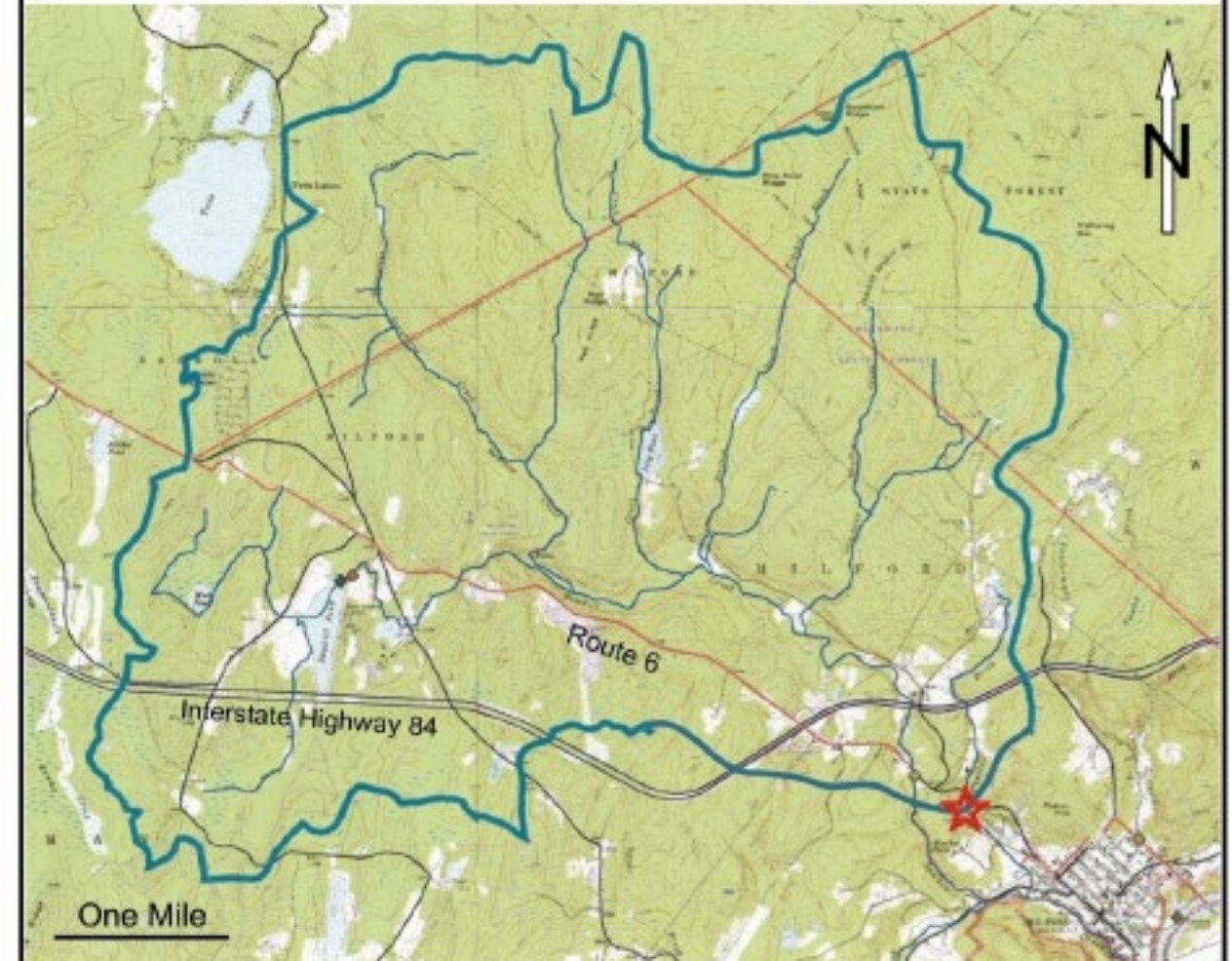


- | | | | |
|---|--|---|-------------------------|
|  | = Olean Ice-Contact Stratified Sand and Gravel |  | = Springs |
|  | = Olean Till |  | = Peat |
|  | = Alluvium |  | = Boulder Accumulations |
|  | = Artificial Fill |  | = Bedrock/Thin Till |
|  | = Outline of the Zone 2 Area for the Milford Springs | | |

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

Fig. 4.5, Municipal Water Authority, 2000

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

Fig. 4.6, Municipal Water Authority, 2000

Water Quality Monitoring

The U.S. Geological Survey, in 1994, published a study that assessed the effect of septic systems and runoff from impervious sources on groundwater quality in the glacial outwash and kame-terrace aquifer underlying the Route 6/209 corridor between Milford and Matamoras Boroughs. Nitrates and chlorides from these sources can move through the soil into the groundwater and elevate 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 low, the study did 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. 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. The study also noted the following:

- 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 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.

The Pike County Conservation District has since partnered with the United States Geological Survey (USGS) to create the Groundwater-Quality Assessment for the county in 2007. This has included ongoing monitoring of twenty-plus wells yearly, since 2007, to protect groundwater resources throughout the county. Per Pike County's 2007 report, these monitoring efforts provide data regarding portability, sustainability of the system, chemistry, and potential runoff issues as they ultimately seek to protect this vital source for future generations.

In 2022, the commonwealth released *the Pennsylvania State Water Plan* which provides clear guidance for actions counties and municipalities can take to protect and maintain their water sources. The Pike County Conservation District has acknowledged and begun the efforts contained in the state-wide report. These include developing and publishing annual water quality reports, inventorying invertebrate health, measuring water chemistry, and assessing the general integrity and vegetative health of its stream corridors and lakes.

FEBRUARY 22, 2023

Pennsylvania State Water Plan Released



By: Rachael Marques, PCCD Watershed Specialist

At the end of January, the Pennsylvania Department of Environmental Protection (PADEP) released the final 2022 Pennsylvania State Water Plan. With this plan, an interactive online water atlas was released. Though the plan is for the entire state, there are several items relevant to the Delaware River Watershed and to Pike County.

The 2022 Pennsylvania State Water Plan divides the state up into six water planning regions due to the diversity in geology and hydrology across the state. Each region also has different needs and concerns. The Plan identifies concerns for each region and actions that can be taken to address those concerns. In the Delaware River Basin, several priorities have been identified including the development and distribution of water resource data.

The interactive water atlas highlights the water resources in Pennsylvania as well as some of the trends in those resources. The atlas highlights Lake Wallenpaupack and Bushkill Falls as exceptional water features in Pike County. It also breaks down all the basins and watersheds in Pennsylvania and walks through our Surface Water and Groundwater resources. According to the model on groundwater use, 100% of the residents in Pike County are reliant on groundwater either from a private or public well for their water needs! This extensive atlas also covers even more topics such as climate, drought, recreation, and much more. Explore the Digital Water Atlas here: [The Digital Water Atlas \(arcgis.com\)](https://www.pikeconservation.org/watershed-quality-data/).

Pike County Conservation District has already been aligning with the goals and plans identified in the Delaware River Basin. The District has been working for several years with our Surface Water and Groundwater monitoring program data and plans to continue these efforts to have the data more accessible going forward. For more information, view the state water plan here: www.depgreenport.state.pa.us/elibrary/

To view the Pike County Conservation District water reports, including a one-page summary for 2022, visit our website here: <https://pikeconservation.org/watershed-quality-data/>

Fig. 4.8, State Water Plan, www.pikeconservation.org

Sewage Disposal

Adequate sewage disposal is vital to the environmental health of a community and to sustainable growth. Development in communities without central sewage collection and disposal are limited by the suitability of their existing soil for on-site sewage disposal. Central sewage and collection broaden the possibilities for development layout and densities, yet they can also stimulate negative effects that come with fast-paced development, such as quickly built facilities, sprawl aesthetic, and sewage system failures. Central sewage collection and treatment not only use a smaller area for treatment, but can contribute to development amount, pace, and type if its proposed location and layout lend themselves to be efficient and affordable. A community must carefully consider building out central sewage systems due to their negative, immediate, direct effects on development, expenditures, and the environment.

On-Site Sewage Systems

Milford Township relies primarily on soil-based, individual, on-lot disposal systems (OLDS). These feature the use of a septic tank and subsurface soil disposal. OLDS systems require both in-ground seepage beds and elevated sand mounds to be constructed, allowing effluent to infiltrate (filter) through the existing soil before joining the water table. The township's residential developments are primarily served by these OLDS systems. These developments showcase the success of these systems on small lots, as no failures have occurred over many decades.

State environmental regulations governing sewage disposal systems were initiated in 1969 following the passage of the Sewage Facilities Act. All the on-lot disposal systems installed since that time should comply with State requirements that are enforced at the municipal level through permitting and construction inspections.

As shown in the Pre-Sewage Regulation Housing Units Table (Fig. 4.10), the 2020 Census reported that some 194 housing units in the township were constructed before 1970. Given Pennsylvania's sewage system construction regulations went into effect in 1969, very few homes in the 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 these older systems. Distributing educational materials to homeowners and emphasizing the need to regularly monitor and pump on-lot systems would help homeowners avoid malfunctions.

The soils in Milford Township are deep and highly permeable, having been formed in glacial till material (sand and gravel). This has allowed most systems to function well over several decades as the water is well filtered into the water table.

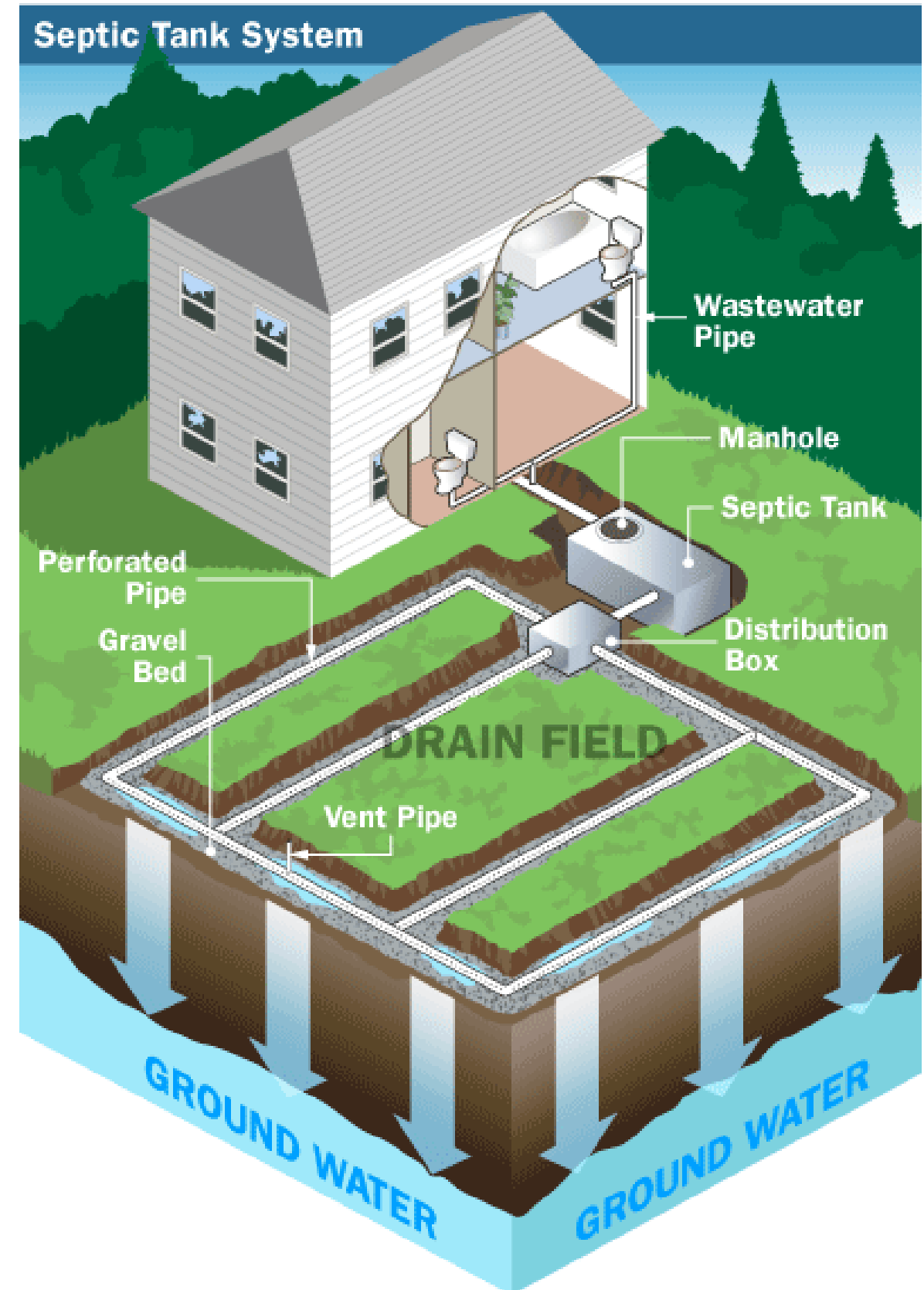


Fig. 4.9, Septic Tank System, www.vdh.virginia.gov

Pre-Sewage Regulations Housing Units U.S. Census 2000		
	Milford Borough	Milford Township
Total Units	560	594
Total pre-1970	476	194
1960-1969	29	59
1940-1959	93	76
1939 or Earlier	354	59

Fig. 4.10, Pre-Sewage Units, U.S. Censu 2020

As the Pike County Conservation District continues to monitor wells, negative effects on groundwater quality have not been found.

As development continues, careful on-site sewage planning and system construction, as well as maintenance, are critical to protecting surface and groundwater quality. All new systems in the township must be installed to meet 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. Standards also dictate distances from property lines, mounds, and failing testing sites.

No widespread sewage disposal problems have been reported in the township. 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.

Actions Related to Sewage Disposal:

- The SEO should continue to monitor the functioning of existing on-lot sewage disposal systems and order corrections when malfunctions occur.
- The SEO should continue to document failures and periodically review them for any patterns.
- The SEO should ensure that all new systems being installed meet DEP regulations.
- The township should provide an educational cut sheet encouraging regular monitoring and clean out of on-lot systems at the time of permit approval.
- Should two or more malfunctions occur in a specific 10-acre area, the township should consider employing an on-lot sewage pumping program for homeowners within 200 yards of the malfunctions.

Septic Tank System

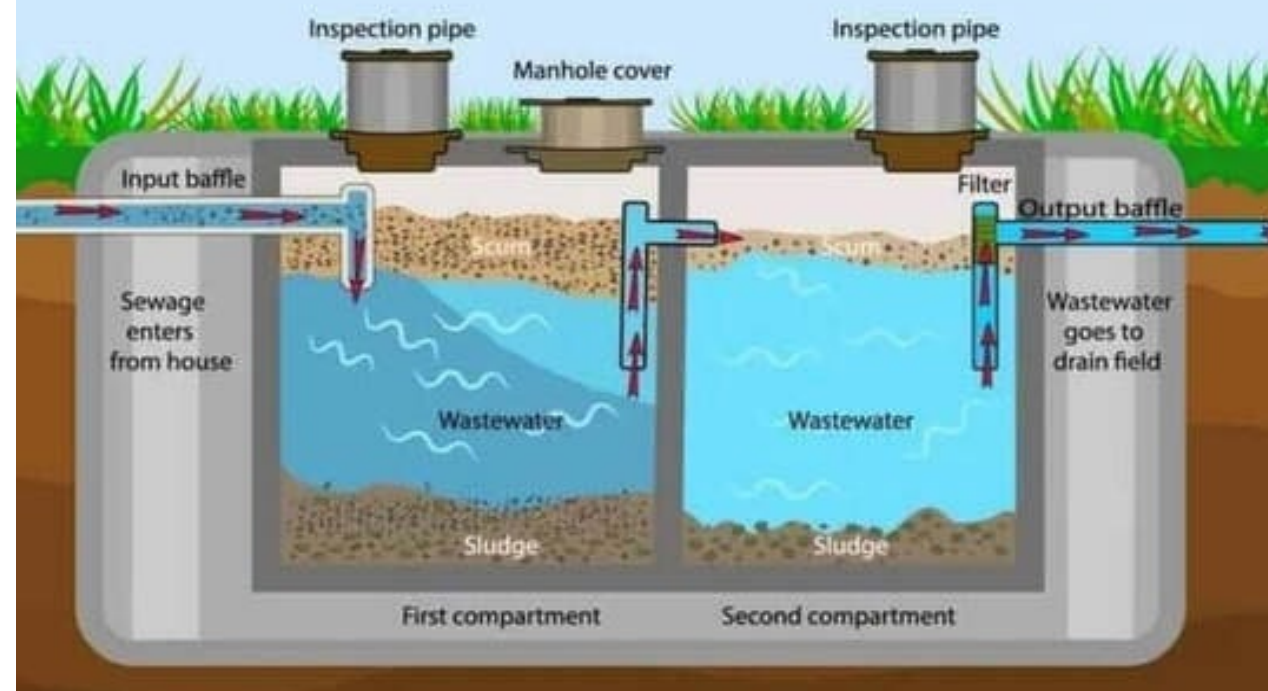


Fig. 4.11, Two Compartment Septic Tank, www.egsd.com/septic-syssem-types.html

Recently, central sewage collection was proposed for Milford Borough, with a portion extending up State Route 6 and 209. This could eventually allow some Milford Township businesses and residences to connect to it, should it be approved and constructed. During several public proposals to municipal planning boards, the developer described the benefits of this larger system and the costs associated with it (Appendix B). At this time, the plans have not been approved. **Milford Township officials have stated that, because of the primarily rural nature of their municipality, the natural wooded character of the community, pollution potentials to the Delaware Basin, and the prevalence of large parcels and single-family homes in Milford Township, they would continue to offer and utilize on-lot sewage disposal systems (OLDS). However, if a business or residence, adjacent to the sewage main lines, desires to connect to an approved central system, they could do so, at their cost.**


In the future, any proposed central sewage system should be kept strictly within the Route 6/209 corridor (the desired service area of the township); and its location must be strictly defined and recorded due to the large construction scope and costs and environmental impact potentials. A central sewage system should not be made available outside of this corridor as this would also pose a danger to the township's desired future development patterns in the township. The extension of the central sewer system may be reviewed on a case-by-case basis by the township's planning commission and supervisors, as new residential developments and commercial facilities are proposed. The installation of new sewage treatment types proposed, must, at a minimum themselves, be equal to or better than on-lot sewage systems.

If a central sewage expansion is deemed appropriate enough to be considered by the township's planning commission, the developer proposing it must provide a detailed study showing that it meets all Pennsylvania Department of Environmental Protection requirements. The study must also include a the location of treatment facilities and proposed lines as an update to the township's current sewage facilities plan, a detailed evaluation of costs, and purchasing treatment capacity.

Currently, several new types of on-lot sewage treatment systems (OLDS) exist that meet PA DEP code, including Ecoflo, Coco filter, and biofilter types and spray irrigation systems. Township officials should regularly review and adopt these new types of technologies, should they fit state code, protect local waters, and meet the intent of on-lot sewage disposal systems.

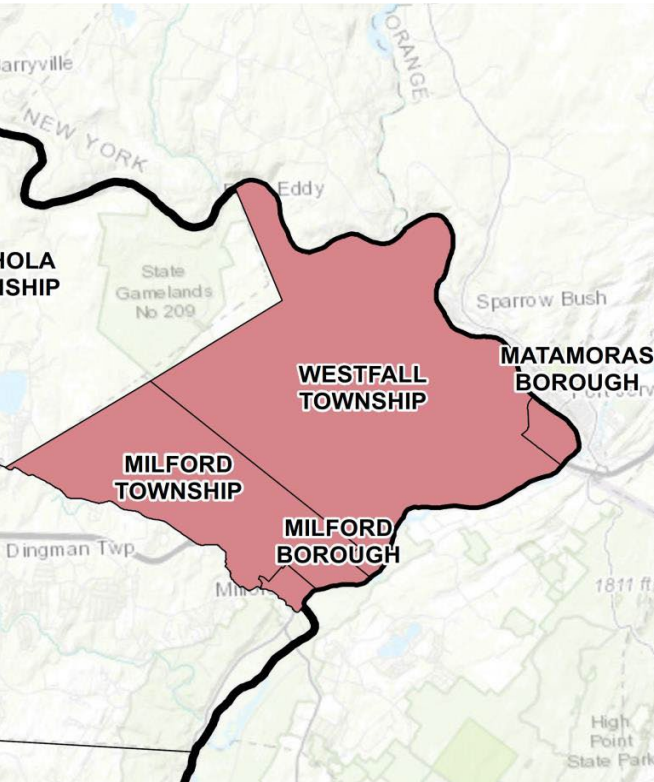


Milford Water Authority. Photo Credit: www.milfordpawater.com





REGIONAL ACT 537 PLAN

Eastern Pike County



Sewage Facilities Planning for:

MATAMORAS BOROUGH

WESTFALL TOWNSHIP

MILFORD TOWNSHIP

MILFORD BOROUGH

Submitted by:

HERBERT, ROWLAND & GRUBIC, INC.
P.O. Box 504
Clarks Summit, PA 18411

Date: May, 2021 (Revised November, 2022)

Fig. 4.12, Appendix B

V. COMMUNITY CONSERVATION AND DEVELOPMENT

Community Balance

Residents in exurban communities have a unique opportunity in contrast to their urban counterparts—they are more easily able to voice concerns to local government officials. Each individual's efforts have a much deeper impact when shaping the community's direction. A rural community is seen as the conservator of its own resources, habitat, and culture. Local citizens can quickly become involved in the control of community assets and the equitable use of those assets for present and future generations. Along with community values, objectives, and goals, specific actions can be taken to achieve desired community outcomes. Some objectives will be the direct responsibility of local officials, others will require the cooperation and participation of community members and private enterprises. The priorities of all residents of the community will rarely 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 and services, while others prefer lower taxes. It is imperative that all recognize that **compromises** are needed to strike a balance to achieve the shared vision and goals of the community.

County and Area Wide Planning

Considering the surrounding region is key to creating achievable goals for the township. Typically, a county-wide Comprehensive Plan establishes a broad framework for the future growth and development of the region, while municipal Comprehensive Plans are much more specific. The Pennsylvania Municipalities Planning Code §301.4, states municipal Comprehensive Plans shall be generally consistent with the adopted county Comprehensive Plan, requiring coordination.

In 2006, the Pike County Planning Commission and Board of Commissioners adopted the county's Comprehensive Plan which considers growth management, inter-municipal relations, enhancing tourism, economic development, and ways to improve quality of life, among many other planning categories. Pike County is currently in the process of reviewing and updating their Comprehensive Plan. The Milford Township Comprehensive Plan strives to remain consistent with the recommendations of the *Pike County Comprehensive Plan from 2006* and seeks to provide similar strategies as those that may be proposed in their forthcoming Comprehensive Plan.

Unfortunately, this Comprehensive Plan undertaking is being done separately from Milford Borough and other adjacent municipalities, while past plans were completed jointly. As a result, Milford Township must, by law, accommodate all uses in their zoning districts internally. Milford Township and those municipalities adjacent should strive to work together to ensure each of their Comprehensive Plans is consistent with the other. This will ensure regional needs are met and adjacent development types are satisfactory and compatible. The Delaware Valley School District will also need to continue to work with each of these communities as it provides public schooling and imposes separate taxes.

A Guide and Policy Statement

The Milford Township Comprehensive Plan (2024) is intended to serve as a review of future growth and development. It should identify and consider key issues and actions the township can take to achieve the development patterns the community desires and meet community needs. The Comprehensive Planning process also seeks to foster regional cooperation between Pike County, the School District, and surrounding municipalities so that all goals, actions, and outcomes are compatible and mutually beneficial.

An **Implementation Matrix** is provided at the end of this document. It contains goals, actions, and outcomes developed over the course of the planning process with thorough community input (a public survey, focus group meeting, and several public meetings). The listed goals and actions are intended to serve officials as a guide to achieving the outcomes. Each outcome is based on community needs.

Community planning, land conservation, and development management are ongoing processes, and the municipalities must make efforts to regularly evaluate these goals, actions, and outcomes, to ensure that they adequately reflect current community sentiment and continue to meet community expectations. Each goal and action should be carefully considered when making official decisions, developing ordinance amendments, and reviewing proposed projects.

General Community Development Objectives

General Community Development Objectives are intended to set the overall tone for the planning process. Detailed objectives for Milford Township are provided throughout this document, while goals, actions, and outcomes are organized as a list, at the end of the Comprehensive Plan in an **Implementation Matrix**.

Identified objectives include:

- **Public Engagement** – Provide great transparency, opportunities for participation, and additional educational opportunities for the public to learn about the municipal planning process and the roles of different officials and boards, voice concerns, and understand how strategies and outcomes were chosen.
- **Internal Coordination** - Strive for coordination between policies, plans, and programs in the community, through cooperation among governing officials, appointed boards, community interest groups, and residents. Follow through on the prescribed actions contained in this plan so they are intrinsically connected to the township's ordinances, meet community needs, and completed efficiently.
- **Range of Land Uses** – Allow a range of residential and commercial uses at appropriate locations by establishing additional zoning amendments and conditions. This will help ensure that acceptable uses are clearly defined, desired community character is maintained, and the public health, safety, and welfare of the public are not negatively affected.
- **Population Density** – Consider current and projected population densities when adopting zoning ordinance amendments and reviewing proposed projects to ensure the desired health, privacy, environment, and open space standards are met. These should also be compared with the size, location, and availability of existing community facilities and services so they do not conflict.
- **Transportation** - All transportation modes should be considered when maintaining and improving circulation throughout the municipality. This includes automotive, pedestrian, cycling, and paddle (water) types. A combination of pedestrian pathways and the resurfacing of streets can alleviate congestion and provide ease of access for all.
- **Facilities, Services, and Amenities** – Provide the necessary community facilities and services to meet the needs of changing demographics. Over the next decade, the baby boom generation will require additional services as they seek to age in place, while at the same time, families and businesses will seek to grow. Township officials must review projects and efforts (facilities, services, and amenities) which will support and meet the needs of citizens of all ages and income levels.
- **Environmental Protection** - Guide the location of future development and establish performance standards to minimize negative impacts on the natural environment, especially clean air and water sources.
- **Housing** - Provide the opportunity for a variety of housing types, at reasonable a variety of densities. This will help meet the needs of all residents, young and old, as housing will be made more available to citizens and they will be able to choose between a variety of home layouts and sizes. Having a available homes in a variety of locations, sizes, and styles, typically affects housing prices, mortgage rates, and demand positively for buyers.
- **Economic Development** - Provide the opportunity for local business growth through well-planned commercial, industrial, residential, and recreational projects. Support employers who hire for and pay career sustaining wages which support households and encourage residents to remain in the municipality.
- **Measurable Actions** – Implement supported planning goals and actions and continue to monitor and adjust strategies to achieve the desired outcomes.
- **Cooperation** - To use the Comprehensive Planning process to expand the level of inter-municipal cooperation between the township and other municipalities in the region. Fostering these relationships will aid in better understanding regional planning concerns and issues and the achievement of mutually beneficial growth and development.

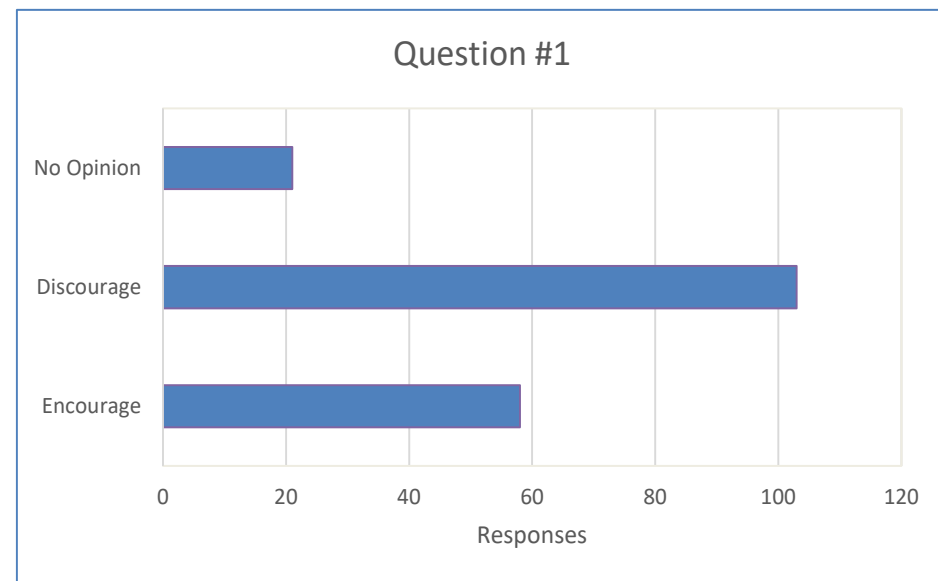
VI. Community Engagement

Public Survey 2023

April 18th, 2023, Milford Township provided hand out copies of a community planning survey to the public to gain insight into the needs of its residents. A total of 174 participated (11% of the population) both in person and mailed, curating the following results:

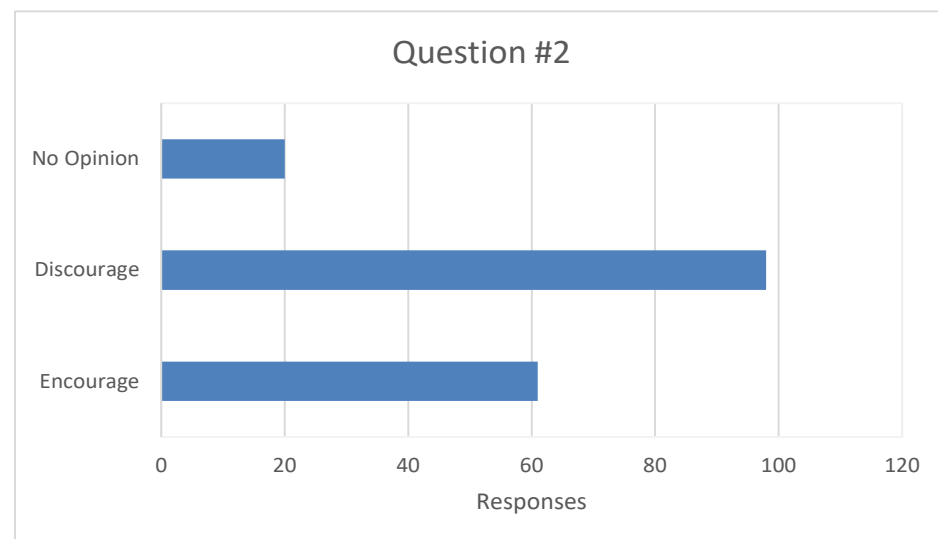
Question 1: How would you feel about an area of residential and commercial, mixed-use development being constructed within the Township?

Most participants discourage extending commercial development throughout Milford Township.



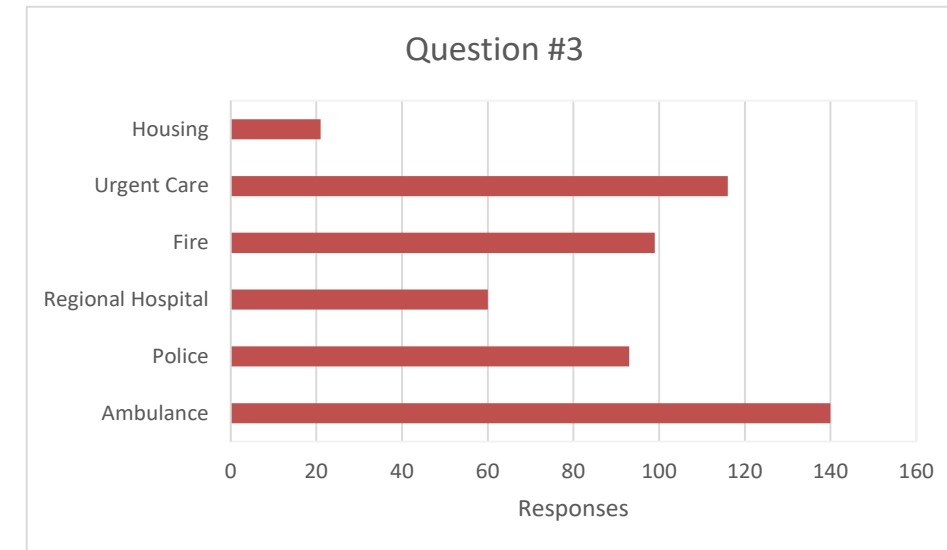
Question 2: How would you feel about a technology and/or light industrial area being constructed within the Township?

Results to this question very nearly matched question one, citing a desire to discourage these types of development.



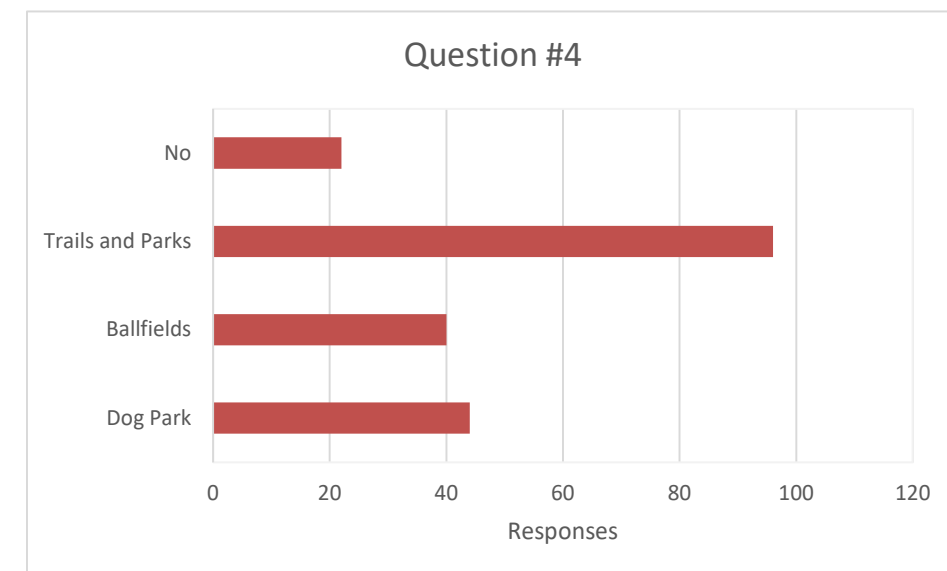
Question 3: Which three (3) community services, do you feel, should receive increased monetary investment and municipal support from the Township to function at a beneficial level?

Ambulances were the most voted for needed municipal support, followed by support for a local Urgent Care facility.



Question 4: Do you support the planning of a municipal public space?

Trails and parks highly outnumbered other options at nearly 2:1.



Question 5: Over the next ten (10) years I would like the township to consider:

Multiple responses were received noting the desire to create a regional police force and reinforce community services like the area fire department(s) and emergency services. Many responses touched on the topic of conserving the township's environment and natural resources, as well as expressing a desire for access to recreational uses.

Question 6: Are you interested in joining the Comprehensive plan process (considering community need and development over the next decade)?

Nearly all participants provided their contact information so they could become involved in the township's planning processes. Many participants noted interests in community services, conservation of natural resources, development of additional housing, and the development of recreational spaces. The list and contact information for these participants are not included in this document but are maintained in township records by the planning commission secretary. This list was used to select individuals for the comprehensive plan focus group, based on their employment and involvement in the community.

Conclusion:

Overall, the public survey suggests a strong desire to maintain the community's rural character. By law, the municipality must accommodate all uses throughout its area, so officials must carefully consider how the Zoning Ordinance is amended and be sure to include all known uses in at least one district. Failure to do so will result in conditional use approvals and adjacent use incompatibility.

The public, based on the survey, is in favor of additional emergency and health services. They have noted a willingness for the township to provide additional monies to provide them. This includes investments in police and fire response as well.

Officials should consider the entire township as they seek to provide new amenities. A pedestrian and bicycle path "greenway" may meet community needs (as requested in the survey) as "parks and trails." These may also provide added benefits, alleviating traffic congestion and bolstering safety between modes.

It is important to note:

Public surveys are but one source of public opinion and contain a certain amount of bias. As a result, several strategies were used to obtain public input for this Comprehensive Plan, including a focus group and several meetings open to the public.

Focus Group (Advisory Committee)

On November 9, 2023, a meeting was held with the township's planning commission and the comprehensive plan focus group at the municipal building in Milford Township. The focus group, composed of nine individuals, each of who have unique roles as leaders, entrepreneurs, and residents of the community, were given the opportunity to review the draft comprehensive plan and provide constructive comments regarding what it contains.

The conversation took place for nearly four hours, with attendees supporting the findings of the public survey, and expressing their hopes for the community over the next decade. Key items discussed, included:

- A discussion defining what the Comprehensive Plan, Zoning Ordinance, and Subdivision and Land Development Ordinance (SALDO) are and how officials apply them. Educational opportunities for the public so they may better understand local government processes and roles was requested.
- A discussion regarding the three (3) existing zoning districts in the township and their primary and conditional uses took place. A general consensus was reached that additional uses and districts should be considered and would be beneficial. Large, noisy, and/or highly visible commercial projects, parking areas, and manufacturing facilities are all considered undesirable by the focus group attendees.
- The comprehensive plan's goals describing a need to review Subdivision and Land Development Ordinance offsets, buffers, coverage, parking, and planting requirements were reviewed. A desire to move parking to the rear of parcels and revise the sign ordinance to limit LED and video signage was expressed.
- Short-term rentals were discussed and Zoning and SALDO Ordinances were requested to protect the community from nuisance parties, traffic, and other issues, while allowing businesses to thrive. It was noted by Solicitor Farley that short-term rentals were covered under the "Housekeeping Cottages" section of the Zoning Ordinance.
- New development trends were discussed, including: warehouses, medical marijuana production facilities, and residential and commercial sustainable energy generation (solar). It was concluded that these planning trends should be considered as soon as possible so zoning and SALDO amendments could be drafted which prescribe agreed upon locations, conditions, and requirements should any of these be proposed.
- A strong desire to conserve and maintain the waters, environment, and large tracts of land in the municipality was described. The focus group stated that these are integral to the beauty of the township, support the high quality of life, and truly define its character.
- Another high-priority goal mentioned by the focus group is a desire to welcome additional jobs, industry, and employers who pay living wages to the community. However, they acknowledged the planning challenge: welcoming this while not adversely affecting their way of life.
- In an effort to grow the community's population and economy, without negatively affecting the environment, views, traffic, and its rural character, the focus group members pointed out the following businesses, which, if brought into the community, would likely provide family-sustaining wages, reduce commute times, work with the environment, and not be undesirable eyesores or nuisances: a medical office or facility, training facilities, recreation-oriented small businesses.
- A question was posed requesting the focus group consider what the community's "rural character" means to them, in an attempt to better define it. This led to a brief discussion regarding requiring large parcel sizes, trees, and parking in the rear of businesses as part of the Zoning Ordinance and SALDO, if possible. It was noted that the township does have robust requirements for plantings, buffers, setbacks, and lot coverage in its SALDO that are applicable for new commercial projects. The community's desired architectural aesthetic was not defined by the focus group on this day, possibly because of its complexity. The planning commission is encouraged to review this separately to develop ordinance requirements and conditions, so the full character of the community is defined and maintained.

Several goals and portions of the comprehensive plan were revised after this meeting, but the draft vision for the community continued to be supported and remain intact.

VII. HISTORIC PRESERVATION

Historic Resources

A highly valued element in the township is its rural and small-town character viewable, partially, through its beautiful history. Maintaining this aesthetic, in both density and style, is the highest priority item identified by the public during this planning process. Many note it as the reason they came to and remain in the area. The township would highly benefit from several of the preservation strategies Milford Borough has been able to accomplish. Clearly defining this "character", both in the landscape and architecturally, will allow it to be maintained while the community continues to grow.

Only one structure is listed on the National Register of Historic Places in Milford Township, although the township has a rich past. Milford Township encompassed all of the township and borough until 1874 when Milford Borough was incorporated as a separate municipality. The Milford community will always have visible (physical) connections between the borough and township, and they will continue to be reliant on one another as they share many of the same streets, traffic, natural areas, and watersheds.

Many of the older homes and buildings in the township, along with its bucolic, open landscape, combine to create a unique place. In 2007, 300 acres of open natural area was donated for use by the public as the Cornelia and Florence Bridge Preserve. This space connects both Dingman Township and Milford Township.

Township Strategies:

- Conduct an inventory of historic resources in the township, including: buildings, roads, and archeological interest sites (native American, colonial, civil war era, etc.)
- Consider the development of a local historic register program.
- Incorporate the preservation of historic resources into the Subdivision and Land Development Ordinance for all development types.
- Prepare and adopt design guidelines for commercial, industrial, and institutional projects to encourage development types, arrangements, and materials that are consistent with the township's character (which must be further defined).
- Develop a streetscape, gateway, and sidewalk improvement program to maintain historic views and promote slowing travel through town
- Prohibit parallel parking off streets, parking in front yards of residential properties, and encourage rear parking and access to businesses and homes.
- Adopt necessary historic ordinance amendments directly into the Zoning Ordinance to maintain exurban character and adjacent aesthetic compatibility.
- Consider the location and creation of a main "gateway" into town so visitors and citizens are aware that they are in Milford Township, a rural community, with a deep sense of place and pride. i.e., A large "Welcome to Milford Township – the home of US Forest Conservation".
- Consider the installation of culturally significant art or large murals visible from the State Routes that traverse town. This will support a sense of place and strengthen community character.



Fig. 7.1, Grey Towers, <https://www.fs.usda.gov/greytowers>



Fig. 7.2, Grey Towers Sign, <https://www.fs.usda.gov/greytowers>

VIII. HOUSING PLAN

Municipal Planning Code Requirements

The Pennsylvania *Municipalities Planning Code* (MPC) stipulates that the township must provide housing in a variety of sizes and types for households of all income levels (equity). In terms of planning, MPC §301 requires Comprehensive Plans to include information so that the township may meet the housing needs of present residents (of all ages and incomes) and of those individuals and families anticipated to grow and immigrate to the community over the next decade. This may include the conservation of presently sound housing, rehabilitation of housing in declining neighborhoods, and the accommodation of expected new housing in different types, sizes, and densities.

Regarding land use, 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, 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.

Housing Affordability within the Community

Real estate values in Milford Township have been increasing rapidly over the last decade. This is due to the appealing quality of life, the area's proximity to adjacent metropolitan areas, low tax amounts, and limited availability of homes for sale there. The township's natural setting and the small-town feel are major factors for those seeking to start families and leave congested city life. As Milford Township continues to offer a high standard of living, the demand for (and cost of) real estate will continue to increase. Balancing these demand-driven housing values with the need to provide a variety of housing types and sizes to meet the needs of all ages and incomes, is difficult; particularly when additional construction strains the environment and higher densities conflict with the community's desired aesthetic. If higher-density projects are approved and built, a lack of central sewage and water may also pose issues.

Recent Real Estate Demand

The following figure, Home Values Milford Township, 8.1, shows the home values over the last decade. The 2022 Median Home Value in the township, of \$307,432 suggests a remarkably high housing demand. This current value, combined with the limited availability of homes on the market, the limited availability of homes below the median price, and high mortgage rates due to inflation, have led to several issues for residents looking to live and work long-term, in the township.

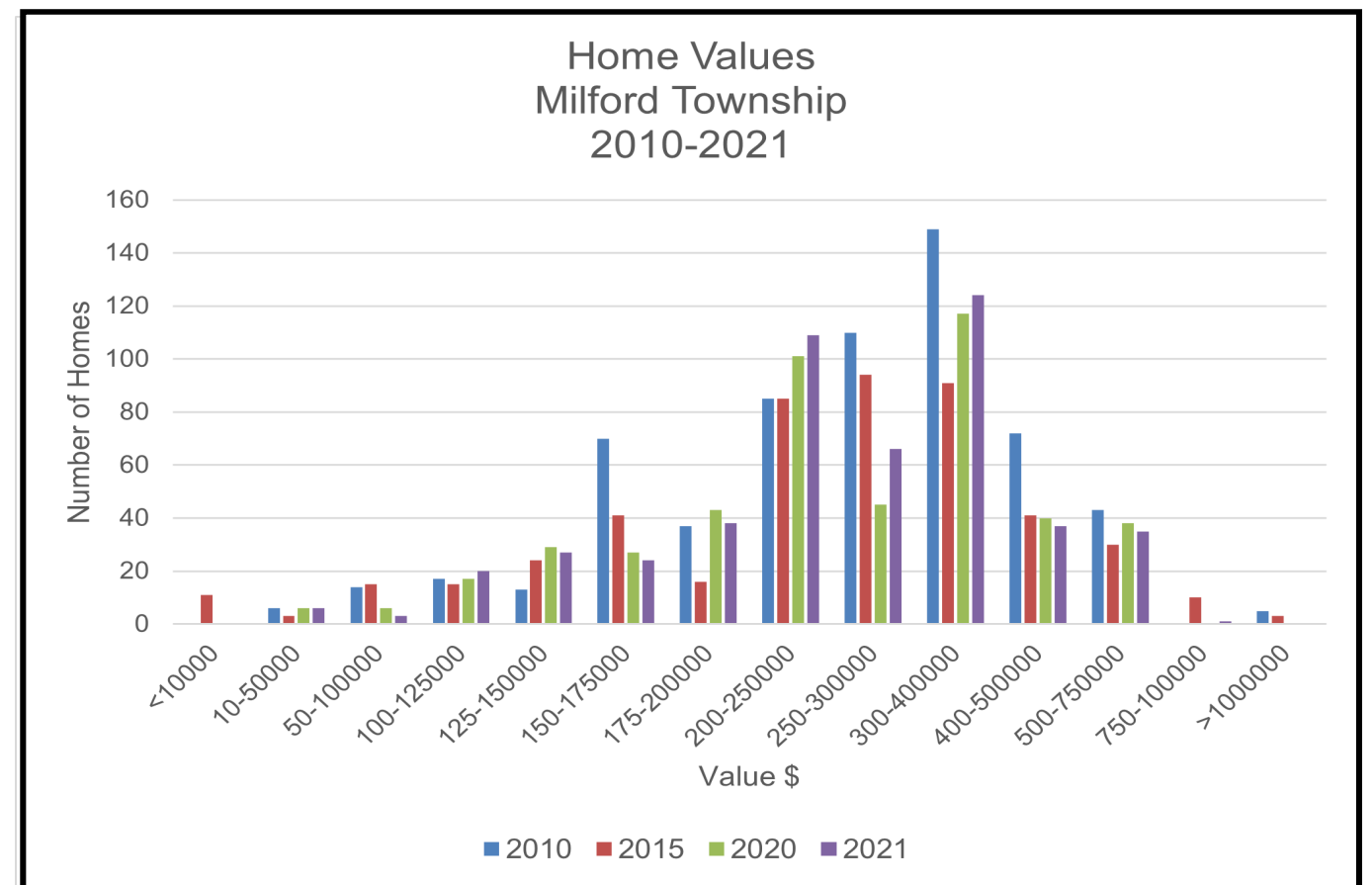


Fig. 8.1, Home Values, 2020 U.S. Census

Median Housing Value

Data received from the US Census allows us to review Milford Township's Median Housing Value (Fig. 8.2) to see how much it has grown compared to several adjacent municipalities over the last two decades. A visible trend is that the housing value has gone up steadily. Housing values as a metric do not necessarily parallel population growth in the township.

Median Housing Value U.S. Census				
Year	2000	2010	2020	2022
Municipality	Value (\$)			
Dingman	133,500	250,800	212,700	249,528
Milford Borough	156,400	377,900	280,600	296,386
Milford Township	166,300	281,100	256,100	307,432
Shohola	117,700	243,500	254,800	249,214
Westfall	129,300	233,500	220,400	264,599
Pike County	118,300	217,900	186,600	224,793

Fig. 8.2, Median Housing Value, 2020 U.S. Census

Second Home Analysis

Census data confirms that Milford Township does not have many second or seasonal homes (141 in 2020). Milford Township's second home amount is much lower than Shohola Township's and Pike County's too. It is believed that the scarcity of second homes is due to residents listing their Pennsylvania home as their primary one, where taxes are lower than their second home location, in warmer climates, where they spend time during colder months.

Second Homes U.S. Census					
Municipality	1990	2000	2010	2020	% Change ('10-'20)
Matamoras	14	6	96	61	-36.5
Milford Borough	21	18	34	26	-23.5
Milford Township	79	41	79	141	78.5
Shohola	2,180	2,054	692	969	40.0
Westfall	144	87	197	143	-27.4
Pike County		16,264	15,364	15,829	3.0

Fig. 8.3, Second Homes, 2020 U.S. Census

Housing Affordability Considerations

Figure 8.4, Household Income, shows the median household income in Milford Township by age, taken from available 2023 U.S. Census data. These numbers contrast the Census' *Housing Affordability Index (2022)* of 103 and a *Percent of Income for Mortgages* of 20.0%. This is due to: the rise of the median household value, the rise of mortgage rates due to inflation, the average pay, and the costs of taxes and utilities which allow the home to be maintained in proper condition. These are actual costs that combine to make the real monthly cost of owning a home.

The third column of the figure shows 30% of the household income pre-tax. Spending 30% (or less) of annual income on housing (mortgage, taxes, and utilities) is a national standard of affordability. Column four is the Annual Median Mortgage Cost. This was calculated based on the Median Home Value (\$307,432) in the township, and the average current mortgage rate with taxes, fees, and utilities included. This resulted in a monthly median mortgage of approximately \$2,400.00. Earlier in this report, it was found that the availability of homes is very limited in the township. Finding homes and/or rentals below this median mortgage value is particularly difficult.

Column five shows the difference between the Annual Median Mortgage Cost and 30% of the household income. Those highlighted in red show mortgage costs beyond 30% of a household's income. 2010 US Census Data states that 66.2% of Milford Township homeowners own their homes with a mortgage/loan while 33.8% own their homes free and clear. Those 55 and older would likely have paid a substantial part of their mortgage over 15-30 years, already own their homes, and purchased their homes in past years when costs were lower. This information points to a lack of housing (and rental) affordability and availability. If this goes on for a long period of time, the population will seek to establish their homes and businesses elsewhere.

Please note: In an era where housing affordability is an issue, rentals should continue to be permissible, in several (if not all) zoning districts. Rentals allow owners to build equity and tenants another avenue to obtain shelter, offer services, or otherwise conduct business; building the local economy.

Milford Township Household Income - 2023				
Age of Householder	Median Household Income	30% of Household Income	Annual Median Mortgage Cost	Difference between income and mortgage
<25	\$29,305	\$8,792	\$29,200	\$20,409
25-34	\$85,540	\$25,662	\$29,200	\$3,538
35-44	\$108,999	\$32,700	\$29,200	-\$3,500
45-54	\$127,822	\$38,347	\$29,200	-\$9,147
55-64	\$95,899	\$28,770	\$29,200	\$430
65-74	\$78,625	\$23,588	\$29,200	\$5,613
75+	\$33,179	\$9,954	\$29,200	\$19,246

Fig. 8.4, Household Income Base, 2023 U.S. Census

Recommended strategies the township can take to enhance housing availability and affordability for all ages and incomes include maintaining reasonable lot sizes, and encouraging the construction of a variety of housing types and sizes.

IX. TRANSPORTATION PLAN

Overview

Milford Township provides drivable roads through the municipality for its residents and visitors. Three major routes, S.R. 6, S.R. 209, and Interstate 84 take most travelers from the township to the surrounding region. Milford’s planning commission has pointed out areas of congestion along State Route 209 and State Route 6, during after-school hours (3-5 p.m.). Between the years 2020 and 2022, there have been a total of 81 crashes within the township, with varying degrees of injury. The township planning commission and public survey show that the public recognizes the benefits of developing stronger multi-modal access throughout the township. The following objectives are provided to help alleviate congestion and reduce accidents.

Township Objectives:

- Providing a variety of multi-modal accesses throughout the township; better connecting homes and businesses for all.
- Add a sidewalk along the south portion of State Route 209 to State Route 6 from the borough through the township.
- Provide crosswalks along State Route 209 to promote pedestrian safety and access.
- Create a bike path along S.R. 209/SR 6, with crosswalks to each side of the road.
- Build a river access point to provide township citizens with a dedicated public connection to the Delaware River.

Note: See Appendix D, Conceptual Transportation Plan.

Pennsylvania Crash Information Tool

Date Range: 01/01/2020 to 12/31/2022*



CRASH SEVERITY LEVEL BY YEAR

	2020 CRASHES	2021 CRASHES	2022 CRASHES	ALL YEARS CRASHES
SUSPECTED SERIOUS INJURY	2	0	2	4
SUSPECTED MINOR INJURY	5	6	4	15
POSSIBLE INJURY	2	1	2	5
UNKNOWN SEVERITY	5	0	3	8
UNKNOWN IF INJURED	0	0	1	1
PROPERTY DMG ONLY	16	15	17	48
TOTAL	30	22	29	81

CRASH DESCRIPTION TYPES BY YEAR

	2020 CRASHES	2021 CRASHES	2022 CRASHES	ALL YEARS CRASHES
ANGLE	8	4	7	19
HEAD ON	0	1	1	2
HIT FIXED OBJECT	14	8	10	32
NON COLLISION	2	0	2	4
OPP DIRECTION SIDESWIPE	1	0	0	1
OTHER	2	4	2	8
REAR END	3	4	3	10
SAME DIRECTION SIDESWIPE	0	1	4	5
TOTAL	30	22	29	81

PERSON INJURY SUMMARY BY YEAR

	2020 PERSONS	2021 PERSONS	2022 PERSONS	ALL YEARS PERSONS
FATALITIES	0	0	0	0
SUSPECTED SERIOUS INJURIES	2	0	2	4
SUSPECTED MINOR INJURIES	5	7	7	19
POSSIBLE INJURIES	3	1	2	6
UNKNOWN SEVERITY	6	2	5	13
UNKNOWN IF INJURED	0	0	1	1

* PLEASE NOTE: Years which do not appear in the report contain zero crashes for this request.

* Complete records of reportable crashes are available in PCIT for the following years: 2003 - 2022

* Crash information for 2023 is incomplete at the time of this printing. As such, data for 2023 is not included in this report.

IMPORTANT: The information contained in this document is drawn from raw data and should not be interpreted as representing an engineering judgement or determination made by the Department of Transportation as to the type and severity of accidents noted herein.

Print Date: 08/31/2023

PCIT - PUBLIC REQUEST / PRESS INQUIRY REPORT (01-07)

Fig. 9.1 Pennsylvania Crash Data, <https://crashinfo.penndot.gov/PCIT/queryTool.html#>

X. PARKS, RECREATION, AND NATURAL RESOURCES CONSERVATION PLAN

Conservation of Natural Resources and Sensitive areas

Milford Township is home to pristine surface and groundwaters, beautiful rolling hills and ridges, and open, rural land. These geological formations, soils, and streams combine to create the rural character residents hold dear. Along with zoning district amendments for commercial and residential areas, districts for recreation and conservation should also be considered. These will help protect invaluable resources for future generations.

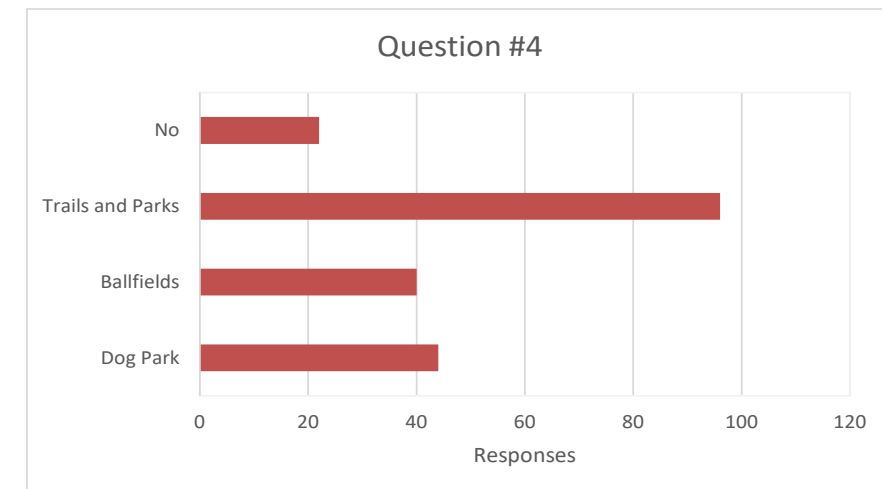
In 2020, the Pennsylvania Department of Conservation and Natural Resources, along with various public and government agencies (Bureau of Forestry, Game Commission, Fish and Boat Commission, etc.) created the *Pennsylvania Statewide Comprehensive Outdoor Recreation Plan (PASCORP 2020-2024)*. This plan outlines priorities municipalities can follow to create parks, recreational amenities, access, and conservation areas for safe, public use, and to bolster community health and wellness. The report specifically describes how recreation and conservation efforts can support economic development—especially in areas with open space, renowned forests, natural areas, and a scenic river, like Milford Township!



Fig. 10.1 Pennsylvania Statewide Comprehensive Outdoor Recreation Plan, <https://elibrary.dcnr.pa.gov/GetDocument?docId=3223603&DocName=PASCORP2020-2024Final.pdf>

As part of this planning process, a conceptual parks, recreation, and natural resources plan is provided (Appendix E). This plan notes several government-owned lots, public spaces, sensitive areas, and recreational access opportunities within the township. No conversations were had with adjacent landowners and no physical or lawful feasibility studied regarding any of these existing or proposed sites. Township officials may use this map as a starting point to create an open space and greenways or recreation plan for the township.

The public survey obtained during this study describes the value township residents have placed on recreation and conservation in the area as well as a list of desired park and recreation activities. This Comprehensive Plan provides goals for the township officials to follow which will help meet the community's recreational needs. Each directly supports economic development centered around recreation (including bike and pedestrian connections, river access points, parks, and sensitive area conservation).



Township Objectives

- Review the Conceptual Parks, Recreation, and Natural Resources Plan provided in this Comprehensive Plan; noting township owned vacant lots, public spaces, sensitive areas, and recreational opportunities available at the time this plan was developed.
- Develop a Parks, Recreation, and Natural Resource Conservation Plan for the township, with contemporary actions to provide resource conservation and public access to a variety of requested environments and spaces.
- Further review the Transportation Plan (Appendix D) contained herein and continue efforts to develop plans and fund bicycle and pedestrian access throughout the township.
- Provide a township owned public access to the Delaware River, a township owned park and trail system with the amenities requested by the public and provide conservation areas with educational opportunities and signage describing efforts for local residents to enjoy.

XI. IMPLEMENTATION MATRIX

(Short Term Goals 0-2 Years)

Goal 1

Provide educational opportunities for the public to learn and become involved in the zoning and land development process.

Actions

- 1.1 - Host an open house at the municipal building with refreshments and speakers to garner support for economic development and zoning amendments.
- 1.2 - Host a "Meet Your Officials" event. A hybrid event (online and in person) that describes each municipal official's role and the permitting and hearing processes for those renovating, building a home, or creating a business within the municipality.
- 1.3 - Provide an annual intern program with area schools where a student can be employed at the municipality and learn about local municipal affairs.
- 1.4 - Provide this Comprehensive Plan and subsequent plans considering vacant lots, future recreation sites, zoning districts, buffers, etc. online for easy public access.

Goal 2

Establish a contemporary framework for the planning commission and supervisors to make land use and development decisions that are environmentally beneficial, maintain township character, limit higher density development, and connect public spaces.

Actions

- 2.1 - Develop and adopt a revised zoning map and ordinance with a district(s) that prescribes a suitable location for larger manufacturing, medical, and commercial facilities.
- 2.2 - Develop and adopt a revised zoning map and ordinance which further protects undeveloped land throughout the municipality.
- 2.3 - Develop and adopt additional development conditions for primary uses in each zoning district; not limited to but including open spaces, buffers, recreation areas, sidewalks, traffic studies, turning lanes, etc.
- 2.4 - Consider implementing impact fees for housing and businesses which will generate additional traffic and require additional emergency, sewer, and water services.
- 2.5 - Work with the public to properly define the community's "architectural character" and amend the Zoning Ordinance to include these requirements so this aesthetic is better protected.

Outcome

Residents have become more engaged with local municipal officials and are aware of their responsibilities and what is required to obtain land development approvals. Zoning and planning information is readily available and accessible to residents on the municipal website. Public attendance at monthly meetings has increased. Two or more residents have joined township boards and/or run for local office, signaling continued interest in the town's government.

Outcome

With approved and updated zoning and land development ordinances, the planning commission and supervisors have been receiving more clear and uniform development applications. The township's rural character continues to be maintained while the growth and development of the municipality is heading in a positive direction that is agreeable to nearly all citizens and officials.

XI. IMPLEMENTATION MATRIX

(Short Term Goals 0-2 Years)

Goal 3

Update the current zoning map so it reflects all amendments and changes since its adoption in 1991.

Actions

- 3.1 - Review the current Zoning Ordinance and ensure all tentative amendments that were adopted since 1991 are properly adopted and recorded.

Goal 4

Amend the Subdivision and Land Development Ordinance (SALDO) as well as the Zoning Ordinance to reflect public sentiment regarding the latest trends.

Actions

- 4.1 - Review the current SALDO conditions regarding parking locations at new businesses and homes. Consider revising it to promote parking at the rear of lots out of public view.
- 4.2 - Review the current Zoning Ordinance and SALDO and develop and adopt sustainable energy ordinances (both residential and commercial).
- 4.3 - Review the current Zoning Ordinance and SALDO and develop and adopt manufacturing and technology ordinances. This includes considering allowable locations, adding conditions, and including marijuana product manufacturing facilities.

Outcome

Milford Township has an organized, user-friendly zoning map and ordinance available online to the public with that is clear and concise; this allows the supervisors and planning commission to review and adopt amendments in a very organized fashion.

Outcome

Milford Township has reviewed and approved several amendments to their Zoning and Subdivision and Land Development Ordinances allowing them to consider and provide conditions for several new types of facilities (including manufacturing and sustainable power). By reviewing and adopting these officials have stayed ahead of contemporary trends and are prepared for incoming projects. Officials have proactively protected the community so that adjacent uses are compatible.

XI. IMPLEMENTATION MATRIX

(Medium Term Goals 2-5 Years)

Goal 5

Review the location, density, buffer, and coverage requirements, in each zoning district and revise the Zoning and Subdivision and Land Development Ordinances (SALDO) to further consider adjacent use compatibility.

Actions

- 5.1 - Consider the existing three zoning districts, new commercial and residential trends, and recently proposed projects, then revise the zoning and SALDO to meet public requests--particularly creating a district with larger commercial facilities as the primary use.
- 5.2 - Continue to review recent planning trends and adopt ordinance on a continuous basis, so that the community is protected from nuisances and the potential for incompatible uses being constructed is reduced.

Goal 6

Adopt Zoning and Subdivision and Land Development Ordinance (SALDO) amendments which promote the long-term residency of families, business growth within the township, and the maintenance and removal of existing dilapidated facilities and structures.

Actions

- 6.1 - Consider and create strategies which allow for the construction of a variety of housing types and sizes--creating available options for all ages and incomes.
- 6.2 - Inventory vacant parcels, consider existing public amenities, and develop trails, parks, and open spaces for public enjoyment--enhancing the quality of life in the municipality.
- 6.3 - Review current ordinances. Seek to separate agreeable commercial uses from manufacturing and industrial uses. Define districts so low noise and light commercial uses are further separated from traditional manufacturing uses.

Goal 7

Create a plan to provide 24/7 emergency services (ambulance and fire) within the township, to alleviate perceived existing and future assistance problems due to the community's rural layout.

Actions

- 7.1 - Review the current ambulance and fire department schedules and budgets beyond the information obtained in this plan. Enter discussions with willing adjacent municipalities to determine the ability to provide joint services. This can lower costs commitments, reduce response times, and make these communities safer.
- 7.2 - Assist in the implementation of these joint services to ensure they adequately meet public need, protect the health, safety, and welfare of the community, and are properly funded.

Outcome

Milford Township residents enjoy clear and organized zoning and land development ordinances and processes. These ordinances continue to be amended and clarified to reflect community desires, and accommodate contemporary developments types and trends.

Outcome

Milford Township's demographics show a 2% (or more) growth in population. Zoning changes in the township have enhanced quality of life as they have welcomed new businesses that pay family-sustaining wages, and calmed housing purchase costs. In Milford Township citizens of all ages enjoy a high standard of living, with housing, employment, and recreation options all close by.

Outcome

After a thorough review of current public sentiment, emergency service functions, and responsibilities, township officials have created a regional ambulance service and fire departments. Minimal tax adjustments have ensured that these services will be offered and properly meet demand.

XI. IMPLEMENTATION MATRIX

(Long Term Goals 5-10 Years)

Goal 8

Consider the township's budget, millage, impact fees, permit fees, and revenue generation to forecast and conceptually ensure all municipal costs are covered annually, over the next ten years. This includes ensuring future costs of goals, as they are achieved, can be covered.

Actions

- 8.1 - Review the township's range of services, revenue and expenditures, as well as the capital budget, consider reducing un-needed services, if they exist, all to ensure the township's budget will remain properly balanced.
- 8.2 - Review the need and possibility of requiring impact fees for certain land development projects to cover road degradation, sewer inspections and water service.
- 8.3 - Consider adjusting permit fees for land development and sewage reviews to ensure internal municipal costs are covered.

Goal 9

Organize transportation modes to fulfill multi-modal connection opportunities between the township and adjacent municipalities—this should include public spaces such as the Delaware River, recreational sites, and businesses through the creation of bike routes and trail paths.

Actions

- 9.1 - Review automobile crash and safety data and the need to develop public spaces, trails, and bike paths in specific locations to reduce automobile reliance and congestion.
- 9.2 - Garner public support to develop recreation and multi-modal sites which promote public health, safety, and access in the community.

Goal 10

Continue to work with adjacent municipalities, developers, and businesses to provide needed steady economic development, ensure living wages are provided, and needed public amenities are built.

Actions

- 10.1 - Continue conversations with adjacent municipalities and carefully consider new development projects so they may continue to meet community needs and not negatively affect the community. This includes considering central water and sewer extensions along SR 6/209, should one or more large projects be proposed. It is very important that these extensions do not negatively affect the environment or adjacent land owners.
- 10.2 - Continue to maintain reasonable lot sizes and prescribe specific areas for multi-family housing types.

Outcome

After reviewing the capital budget, township officials created plans to meet the township's needs. As a result, real taxes remain at 12 mills in the township. Newly adopted impact and permit fees are allowing the municipality to cover accrued costs from new large-scale developments (commercial or residential). The township's budget remains balanced, and it continues to serve the community well

Outcome

Realizing the economic, health, and safety benefits that would be achieved if stronger multi-modal connections were provided between public spaces in Milford Township and the adjacent municipalities, township officials have moved to complete several of the projects included in the Comprehensive Plan's transportation plan. This has reduced automobile accidents by 10%.

Outcome

The township has continued joint efforts with adjacent municipalities and authorities. Sewer and water lines have not been extended down SR6/209 but remain an option should large commercial business(es) be approved and constructed along the corridor. Large parcel size requirements found in the zoning and land development ordinances have remained and continue to maintain the rural character of the community. Several multi-family home units have been constructed, and when combined with the single-family homes currently being finished, are providing additional, available housing options for citizens looking to purchase or rent and remain in the township.

XII. CONCLUSION

Milford Township, an eastern Pennsylvanian exurban community of 1,523 individuals (US Census 2022) along the Delaware River, has recently, for the first time in its history, had a slight population decline. With an aging demographic, township officials and community members are hoping to maintain rural character while taking action to sustainably grow business and welcome new members to the community.

This plan, if followed, offers several implementable actions that will aid township officials as they seek to: enhance housing availability and affordability for citizens of all ages and incomes, consider updating sewer and water systems, reduce traffic congestion, develop a public recreation system, provide adequate emergency services, and protect their natural environment.

Current demographics, comments from the planning commission, a public survey, and feedback gathered during a focus group meeting all support the following highest-priority community needs:

- Maintain the community's existing, rural character.
- Enhance fire and ambulance services, particularly response times.
- Provide additional housing to establish a variety of available options for citizens of all ages and income levels.
- Protect the existing exceptional value and high-quality waters (as designated by PA DEP).
- And, facilitate access to recreation and public lands.

These requests echo a desire to develop amenities which meet community needs, including welcoming commercial facilities who employ local people and pay living wages. This will undoubtedly reduce living costs and commute times, raising the stand of living for those who live and work in the township.

The goals and actions contained in the Implementation Matrix of this Comprehensive Plan provide Milford Township officials with prioritized items that they can achieve to meet the needs of the community. The actions noted are important jumping-off points in the community growth processes and showcase the township's commitment to its citizens.

Moving each goal and action forward over the next several years will go a long way toward meeting community needs, strengthening the community's economic potential, reducing reliance on the automobile, and reducing travel to adjacent metro areas for amenities and employment. As each of the goals is achieved, a sense of community pride will develop, and ultimately, the community's desired vision is achieved!

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Milford Township would like to thank the Pike County Scenic Rural Character Preservation (SRCP) Board for funding this comprehensive plan update. Their generosity has allowed the township planning commission to review and document their desired path forward for the next ten years and helped maintain the rural beauty of the township for future generations.



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