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# **Appendix**

- A. Zoning Ordinance Section 426 Amendment
- B. Milford Township Zoning Map (1991)
- C. Conceptual Transportation Plan
- D. Milford Township Bridge Report (2023)
- E. Conceptual Parks, Recreation, and Natural Resources Plan
- F. Pike County Residential Subdivisions Map (2010)

#### Please Note:

Portions of the writing, data, and goals found in this Comprehensive Plan were taken directly from Milford Township's 2006 Comprehensive Plan. We would like to credit Community Planning & Management LLC. and Shepstone Management Company for this information as a direct source.

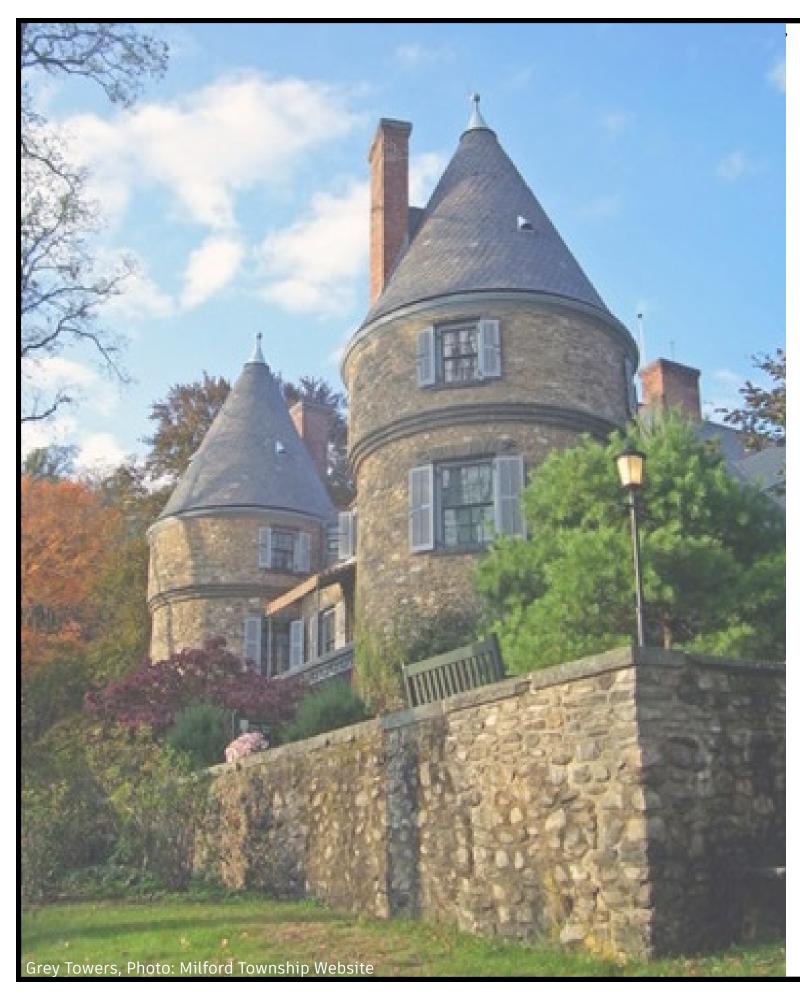
Milford Township would like to thank the Pike County Scenic Rural Character Preservation Board (SRCP) for funding this comprehensive plan update. Their generosity allowed the Milford Township Planning Board to document their desired path forward for the next ten years and helps maintain the rural beauty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





Planning & Research Consultants Thomas J. Shepstone

Planning services provided by Woodland Design Associates, Inc. with advisory support from Shepstone Management Company, Planning and Research Consultants.



# **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. 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, which has attracted many to this area.

To effectively meet these community driven 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.

Challenges facing the community include the rising costs of critical emergency services, affordability and availability of housing for emerging households, maintaining 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 Board 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 time away 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 Board

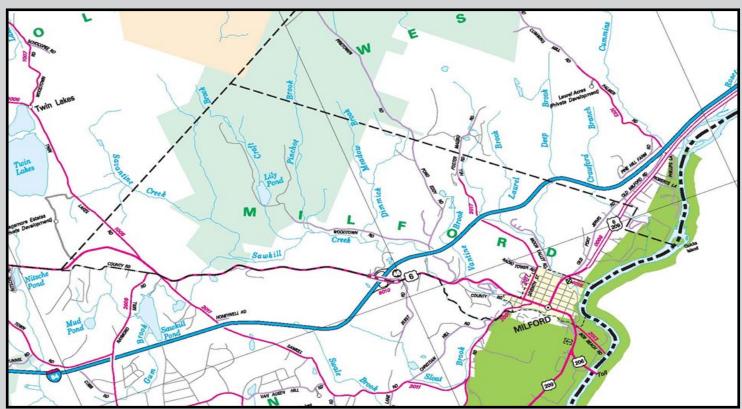




#### **Introduction and Overview**

#### **Planning Needs**

The creation of this Comprehensive Plan, led by the Milford Township Planning Board, representing the Milford Township Supervisors and the community, took place throughout 2023 and 2024. This Plan outlines the zoning and land use strategies needed to develop and support the Township's population over the next ten years. It is an update to the Comprehensive Plan developed by Community Planning & Management, LLC, and Shepstone Management Company, in 2006.



Milford Township, Pike County

Fig. 1.1, 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 directly 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, and limit development density.
- To maintain the 2023 Wellhead Protection Ordinance, ensuring the protection of a clean drinking water source for the community.
- To identify and record changes which have taken place to the Zoning Ordinance over the past several decades by continuing to amend and update the 1991 Zoning Map (Appendix B) and Ordinance.
- To continue 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 that allow for commercial facilities to be constructed, meeting statutory
  requirements, while protecting the community from noise, traffic, pollution, adjacent use conflicts, and
  maintaining the Township's rural character.
- To consider Zoning Ordinance Amendments which promote long-term residency for all citizens, home ownership, and economic growth within the Township.
- To provide 24/7 emergency services (ambulance and fire) within the Township; alleviating potential assistance problems due to the community's aging population and exurban layout.
- To continue to assess the Township's millage, impact fees, permit fees, and tax revenues to ensure all municipal costs are covered.
- To organize transportation and strengthen multi-modal connections between the Township, adjacent municipalities, and the region—this may include considering connections to the Delaware River, existing recreation sites, and enhancing existing bike routes.
- To work with adjacent authorities to provide central sewer coverage for businesses and households who desire to connect to the central system along US Route 6/ 209, should one be proposed, approved, and constructed.
- To enact SALDO amendments, that provide guidance and conditions for long term maintenance and dismantling of solar and wind (green energy) facilities, to avoid sprawl development and future dilapidation of properties where these are constructed.
- To be consistent with all initiatives proposed in the Pike County Comprehensive Plan that are similar to those in this Comprehensive Plan.

# **Planning Issues**

Milford Township includes several principal transportation routes (Interstate 84, US Routes 6 and 209) and is immediately adjacent to Milford Borough, the County Seat. State Route 2001 and US Routes 6 and 209 connect Milford Township to Dingman Township, while Interstate 84 and US Routes 6/209 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 the Delaware Water Gap National Recreation Area. The Township also 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 all new construction and development projects within it.

Most commercial development within the Township is located along the US Routes 6/209 corridor, with residential homes built to the north of this combined highway section. The natural and scenic Delaware River is the primary border along Milford Township's Southeast edge. Businesses in the Township center primarily around retail sales and general contracting; with one of the largest employers being a food packaging and distribution center.

Several private residential communities have been built in Milford Township over the last several decades and are composed almost entirely of single-family homes. While farming has vanished from the Township, the Santos Farm, continues to stand, intact, as evidence of the once-active agricultural community. Though most of the Santos Farm property was purchased by Pike County for open space, the portion closest to US Route 6/209 highway remains available for private purchase and development within the commercial corridor.

Milford Township currently faces the following issues: a lack of available housing, housing mortgage costs placing stress on certain age cohorts, 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.

Recently the population of Milford Township has fallen slightly, while the greater Pike County population has risen (See Fig. 2.1 Population and Growth Rates, page 10). Potential for population, housing, and business growth remain high in the region due to two 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, with limited availability of homes to own or rent. Population, housing, and amenity needs are expected to grow over the next ten years in lockstep with new home and commercial construction, as the Township seeks to maintain its high quality of life.

In anticipation of growth, Milford 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 the need to retain and welcome growing families and entrepreneurs to the Township. It is Milford Township's responsibility to ensure that growth and development occur in accord with sound planning principles, so the natural environment is protected, community character maintained, and increases in traffic and population accommodated.

Citizens and public officials must resolve these and strive to balance new development with the needs of citizens, 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 desired outcomes.

# **Planning Process**

Local planning in Pennsylvania 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 Milford Township Board of Supervisors appointed their Planning Board, including its Solicitor, to manage this Comprehensive Plan's creation. The Pike County Scenic Character Preservation Board played a key role in this project by providing a portion of its funding. Woodland Design Associates, Inc., with advisory support from Shepstone Management Company, provided planning assistance to create this document.



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

In short, the planning process involves pursuing 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

This Comprehensive Plan provides goals for local officials to achieve in the future. The objectives provided are specific short-term steps to take to pursue these goals. The goals and objectives within this document were formulated by the Township's Planning Board after receiving and considering information received in the public survey, guidance from conversations with the focus group, and demographics gathered throughout 2023 and 2024. Based on the needs identified in this planning process, the following sections were developed to help guide future growth and development within the Township:

- 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

The actions provided in this Plan are specific means to achieve each desired outcome. These are detailed in the **Implementation Matrix** at the end of the Comprehensive Plan (pages 52-55) as a guide for Township Officials as they work to achieve them in the near future. Examples of implementation strategies include Zoning Ordinance Amendments and capital budget considerations.

#### The Need for Continued Planning

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 a 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(s). The effectuation of the Plan will be the responsibility of the area's residents. It will require public support and positive actions by its Board of Supervisors and Planning Board.

#### 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 Plan 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 located in northeastern Pike County and features the Delaware River at its border to the east with the State of New Jersey. Milford Borough, Dingman Township, and the Delaware Water Gap National Recreation Area area adjacent to the south, while Shohola Township and Westfall Township are located to the west and north, respectively.

Two major east-west highways traverse through Pike County and Milford Township, US Route 6 (Grand Army of the Republic Highway and the Roosevelt Highway) and Interstate Route 84. South of Milford Township a key Joint Toll Bridge across the Delaware River carries traffic between New Jersey, New York, and Pennsylvania via US Route 206. Because of these, Milford Township enjoys easy access to northeastern Pennsylvania from the New York City greater metropolitan area. This proximity has played a key role in the Township's growth and development over time.

#### **General Characteristics**

A community's character 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 all combine to form the unique character that is the Milford Township community. With these factors in mind, Milford Township is best characterized as an eastern Pennsylvanian exurban community, receiving influence from adjacent, easily accessible metropolitan areas, while maintaining predominantly lower development densities, with a population of less than 2,000 residents. Continued development may result in densities reminiscent of suburban conditions in portions of the Township, particularly along the US Route 6/209 corridor.

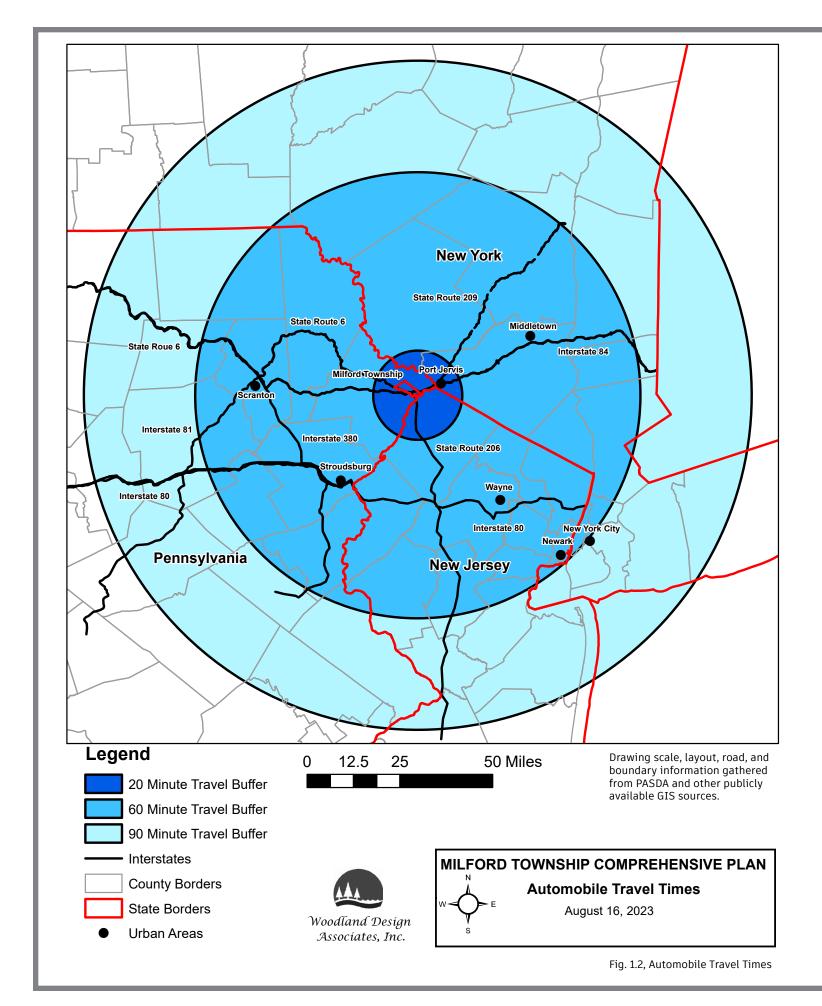
Housing in the Township is composed nearly entirely of single-family homes. Most residential development is concentrated in the western and northern regions of the Township. Currently, no central sewer system exists in the Township and portions of the Township and Borough share a communal spring freshwater source.

The 2020 Census reported 1,523 permanent residents in Milford Township (122 persons per square mile), while Pike County features a 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 (See Fig. 2.1 Population and Growth Rates, page 10). Should these population trends continue, Pike County's population may reach 59,675 in 2027 and Milford Township's population may fall below 1500 people.

Housing in the Township is composed nearly entirely of single-family homes. Most residential development is concentrated in the western and northern regions of the Township. Currently, no central sewer system exists in the Township and portions of the Township and Borough share a communal spring freshwater source.

A central sewer system from the treatment plant in Westfall Township was recently proposed and reviewed by Milford Township, Milford Borough, and Matamoras Borough. The proposal includes central lines along US Route 6/209 through Milford Township and would allow businesses and individuals in Milford Township to connect to it. The Township primarily allows on-lot sewage disposal systems (OLDS) at this time, but has publicly acknowledged the central sewer plans, stating that willing individuals and businesses may connect to an approved central sewer system, along the route 6/209 corridor, if made available, but must do so at their own cost.

It will take careful planning and land use control considerations to maintain the Township's rural character, manage increased traffic, support competitive business development, and keep housing affordability in check, while accommodating population and economic growth. Open land and an undeveloped buffer adjacent to the Delaware River exist, helping to conserve this environmental feature. Several residential and large commercial development projects have been proposed along US Route 6/209 near the Delaware River over the last three years. Property and home prices 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), and access to major interstates.



#### General Characteristics Continued

As **Figure 1.1** shows, automobile travel distances for twenty-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, various amenities, and their place of employment. Milford Township is 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 lifestyle. The costs to purchase and rent homes have risen sharply in a short amount of time and competition for them remains high.

Today, Milford Township continues to grapple with the inclusion of several land use strategies; build at densities and types that are consistent and compatible with existing conditions, the support of young families, the support of entrepreneurs and new businesses, and accommodating 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. 1.3, Automobile Travel Times, 2020 U.S. Census

**Figure 1.2** 2020 data 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 within the Township not only benefits the Township fiscally (through taxes) but also the finances of families in the Township as their costs to commute are kept low.

# **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 Vandermark Creek, named after 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 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 Municipal Authority of the Milford Borough (Municipal Water 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 the area.

- 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 commerce and development.
- President Ronald Reagan signed a funding bill in December 1981 that completed the transfer of US Route 209 to the National Park Service.
- The present Milford Township building was constructed at its present site in 1987.
- Milford Township adopted its first Comprehensive Plan in 1987.
- 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.
- In February 2024, State Routes 6 and 209 were adopted into the National Highway system, bringing additional opportunities for funding to Milford Township and the region.

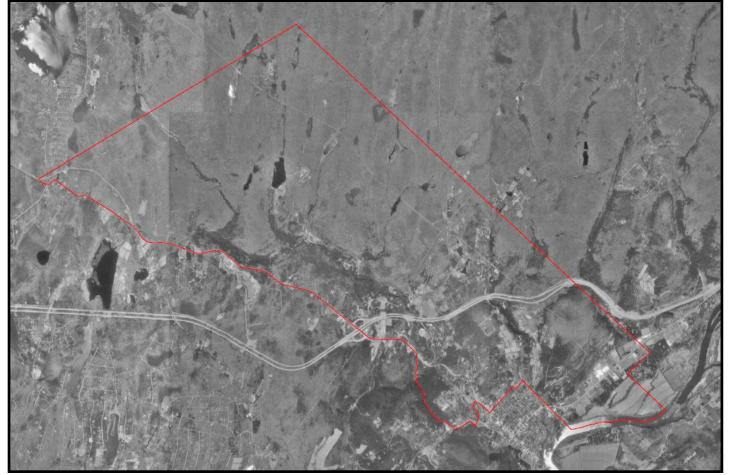
# Past, Present, and Future

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, growing the population and agriculture steadily through the early 2000s. Today, farms no longer exist in the Township; instead, large tracts of land have given way to low-density, single-family homes, open undeveloped areas, and a business corridor along US Route 6/209.

While early settlers relied heavily on waterways for transportation, railroad access through the area developed, most recently, this has culminated in the completion of the interstate highway system. Interstates 84 and US Route 6 are the primary arterial roads in Milford Township and move the bulk of travelers to and through the area. These major systems and easy access to Milford Township have transformed the community, as they have bolstered the local economy by bringing in hundreds of visitors each day.

Noting a population that has aggressively grown over the last one hundred years, Milford Township, through planning strategies, seeks to sustainably grow its population, encourage citizens to remain long-term, organize transportation types, and support business growth.



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

# II. DEMOGRAPHICS & ECONOMIC BASE

### Demographics

Why is the understanding of demographics important when planning for the growth and development of a community? The demographic composition of a community's population is affected by its location, ease of access to and through it, and its economic character. Demographic composition is 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 Eastern United States. As highways improved, city residents began moving from the metro-center 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 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 developmental 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 developed populations can be successful globally within their rural setting.

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 densities.

# Population Trends

From its beginnings, Milford Township's economy is linked to the greater New Jersey and New York metropolitan areas. While boarding houses and railways once welcomed travelers from New York City, highways now provide access to the region. Tourism remains an important draw to the Delaware Valley, though Milford Township itself is composed of primarily single-family homes occupied year-round.

The realization that Milford Township's population is aging and home prices rising results in a need to welcome new residents. A re-focusing, slightly away from tourism toward the development of businesses that pay family sustaining wages, the construction of housing that meets the needs of these new families, and providing accommodations for seniors so they may continue to live, work, and play in the area can all help maintain the high-quality of life that exists in the Township.

The Historical Population and Growth figures provided show U. S. Census data from 2000 to 2022 for Milford Township (and several adjacent municipalities). While Milford Township saw high growth from 1970 to 2010, recent years show this growth rate slowing.

Overall, Pike County continues to grow at approximately 200 people annually. Milford Township, with its undeveloped parcels, rural space, and lower taxes, offers great opportunities to new residents and entrepreneurs seeking to live and work here.

Population and Growth Rates U.S. Census								
Municipality	1970	1980	1990	2000	2010	2020	2022	
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 Township	518	1,855	4,591	8,788	11,926	12,490	12,572	
Shohola Township	574	986	1,586	2088	2,475	2,528	2,499	
Westfall Township	1,348	1,825	2,106	2,430	2,323	2,537	2,652	
Pike County	11,818	18,271	27,966	46,302	57,369	58,535	58,773	
Pennsylvania (millions)	11.8	11.9	11.9	12.2	12.7	13.0	13.0	

Fig. 2.1, Population and Growth Rates, 2022 U.S Census \*Information beyond the 2020 Decennial Census in this chart taken from ACS 5 Year Estimates

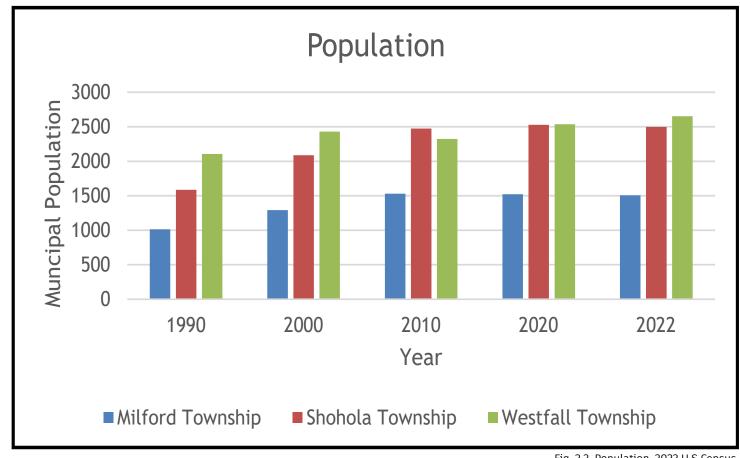


Fig. 2.2, Population, 2022 U.S Census \*Information beyond the 2020 Decennial Census in this chart taken from ACS 5 Year Estimates

# Population Trends Continued

The **Population and Growth Rates Table (Fig. 2.1)** to the left, reveals growth patterns for several municipalities in Pike County, as well as the County and State. Taken as a whole, Milford Township, Pike County, and the surrounding communities have maintained their populations over the last few years, with a slower rate of growth than past decades. Population trends like these have direct ties to the development issues facing the Township's Planning Board as residents seek to maintain open land, enjoy low densities, minimize traffic, enjoy available amenities and services, while at the same time, grow their population and economics.

Certainly, 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. These include, but are not limited to: relationship to the region, existing economics, community character, and the availability of public services and programs. Given Milford Township's proximity to greater metropolitan economic areas, its high-quality natural environment, small-town character, and ease of access along regional highways, the need to support future growth, those seeking to immigrate to the municipality, and manage the aging population is certain.

The **Population and Growth Rates Table (Fig. 2.1)** provides details on the recent population growth of Milford Township, Shohola Township, Westfall Township, and others. 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 twenty-four months. Little to no growth is forecasted in the state over the next five years, while housing costs are forecasted to rise. 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 support housing affordability for all.

# **Population Density**

Based on Milford Township's 12.48 square 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 2,298 persons per square mile in Milford 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 Dingman Township's 58.17 square miles. Population density for Milford Township, Milford Borough, and Pike County are presented in the **Population and Density Table** (Fig. 2.3) below. Each value is the population per square mile. As the population of an area increases and decreases, the density will continue to match it. One way of addressing increased development while maintaining community character is to adopt Zoning and Subdivision Ordinance regulations with impervious coverage or open land conservation requirements that apply to residential and commercial land development projects.

Population and Density U.S. Census								
Municipality	Population Density (persons per sq mi)							
Milford Township	12.48	1,292	1,530	1,523	122			
Milford Borough	0.48	1,104	1,021	1,103	2,298			
Dingman Township	58.17	8,788	11,926	12,490	215			
Shohola Township	44.64	2,088	2,475	2,528	57			
Westfall Township	30.43	2,430	2,323	2,537	83			
Pike County	546.80	46,302	60,060	58,535	107			

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

# **Population Projections**

The Township must understand why the population is increasing or decreasing so smart decisions can be made, new businesses supported, housing constructed, and transportation and amenities organized to accurately meet community needs.

The **Population Growth Over Time Chart (Fig. 2.4)** below provides a forecast of population based on several prescribed growth rates considered to be sustainable. Annually the Township's growth rate in the past fifty years was the highest between 1950 and 1960, at 65.7%. It declined to its lowest growth rate of 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. It is noted in **figure 2.1**, that the populations of Pike County and Pennsylvania are increasing at a much lower rate than in the past as well. It is believed that this is due to the Covid-19 pandemic and that this trend will not continue.

When a population ages unoccupied homes typically become available as people pass away or move to assisted living facilities. Currently, in Milford Township, the high price and limited availability of homes have created an imbalance, as most citizens seek to remain in their primary residences long-term and others from outside the community seek to immigrate into it. Great care must be taken to sustainably increase the Township's population, so wages, businesses, and buildings are maintained, and new ones constructed so home affordability rises and more housing and commercial spaces are available to rent or own.

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

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

<sup>\*</sup>Information beyond the 2020 Decennial Census in this chart was calculated using the growth rates shown.

# Population Projections Continued

Given recent population projections an aggressive population increase in Milford Township is not expected. It is noted that there is a large presence of the "baby boomer" generation who have primary homes and businesses in Milford Township. This cohort has begun to retire and will eventually require additional health services as they age. Birth rates and family sizes are not as large as they once were, which would lead to a projected decrease in population without immigration bringing new members into the community. The Township must continue to support industrial, manufacturing, and commercial opportunities for people of all ages and interests, so all feel welcome, receive a family sustaining income, and remain in the community. Having age groups spread more evenly across the municipality will help sustain the community in the long-term as well.

Based on a conservative annual growth rate of 1%, the Township's 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 subject to little change, if any.

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's population stabilizes and economic development strategies begin to sustainably grow, the need for housing will continue to increase. The Rate of Housing **Development Table (Fig. 2.5)** indicates growth as well.

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 the amenities they value. A revised Zoning Map which includes an additional district(s), with a clearly defined area for commercial and/ or manufacturing facilities as a primary use, as well as a variety of housing options, beyond single-family homes 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						
	Milf	Milford				
# Units 1980	29	98	39			
# Units 1990	48	37	52			
# Units 2000	57	74	40			
# Units 2010	67	78	39			
# Units 2020	68	35	8			
# Units 2022	68	36	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			
1000-1000	_					
2000-2009	104	15.2%	39			
	104	15.2% 1.0%	39 8			

Fig. 2.5, Rate of Housing Development, 2022 U.S Census \*Information beyond the 2020 Decennial Census in this chart taken from ACS 5 Year Estimates

# Age of Population

The age of a community's population is important in terms of the types of community facilities and services provided. Many of these services, which are age-dependent, are provided by public entities other than the local municipality. 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 requires more social and emergency services from County and State agencies. The Year 2020 Age Distribution **Table (Fig 2.6)** includes age data for Milford Township. The **Age Cohort Comparison Chart** (Fig 2.7) and Age Comparison Graph (Fig. 2.8) provide comparisons between Milford Township, Pike County and the State between 2010 and 2020.

The **Age Distribution Chart (Fig. 2.9)** 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 an increase in demand for emergency services, community facilities, and recreation areas. The Milford Township Board of Supervisors and Planning Board 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 starting businesses, young families, and its seniors to best maintain the Township's character and quality of life.

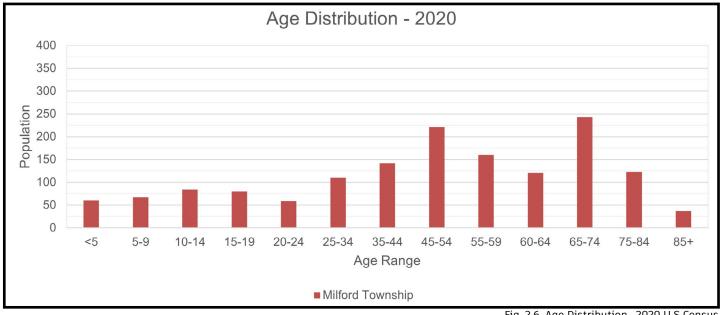


Fig. 2.6, Age Distribution, 2020 U.S Census

Age Cohorts Comparison U.S. Census								
	2020							
Milford Age Group Township Pike Co. PA								
<18	19%	17.8%	20.2%					
18-64	54%	60.0%	61.0%					
65+	27%	22.2%	18.8%					
	2010							
	Milford							
Age Group	Township	Pike Co.	PA					
<18	22%	25.9%	23.8%					
18-64	58%	57.8%	60.6%					
65+	20%	16.3%	15.6%					

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

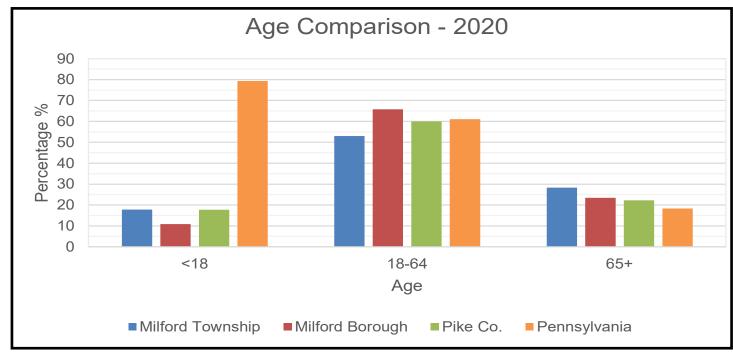


Fig. 2.8, Age Comparison, 2020 U.S Census

Age Distribution									
U.S. Census									
Milford Township Pike Co. PA									
Age	#	%	%	%					
<5	67	4.4%	3.5%	5.5%					
5-9	86	5.6%	4.6%	5.6%					
10-14	80	5.3%	5.7%	6.0%					
15-19	77	5.1%	6.0%	6.3%					
20-24	73	4.8%	5.4%	6.3%					
25-34	130	8.5%	9.2%	13.2%					
35-44	156	10.3%	11.2%	11.8%					
45-54	179	11.7%	14.6%	12.9%					
55-59	152	10.0%	10.0%	7.2%					
60-64	138	9.1%	7.5%	6.9%					
65-74	229	15.0%	13.2%	10.3%					
75-84	110	7.2%	6.5%	5.3%					
85+	46	3.0%	2.5%	2.6%					
Total	1,523	100.0%	100%	100%					
Male	777	51%	51%	49%					
Female	746	49%	49%	51%					

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

# Age of Housing

The Decennial US Census suggests that Milford Township contained 686 housing units in 2020, with approximately 72% of the existing housing units constructed after 1970, when on-site sewage regulations were first instituted (see Pre-Sewage Regulation Housing Units Table Fig. 4.10, page 36). 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. 2.10) below compares the rate of housing construction between area municipalities, Pike County, and the entire State. Milford Township's rate of housing units constructed from 2010-2022 (1.16%) is below that of Pike County (4.74%). The Census did not publish data beyond 2010 for many of the adjacent municipalities.

# **Housing Units**

The Construction of **Housing Units Table (Fig 2.10)** includes data for several area municipalities, Pike County, and Pennsylvania. In 2010, Milford Township contained 678 housing units and in 2022, 685 housing units, a growth of 1.16%. This demonstrates that the rate of new home construction has slowed in recent years. Rates of growth in the County and Commonwealth are four and six times this, respectively.

	Construction of Housing Units											
	U.S. Census											
	1980 Total	Number Units	1990 Total	Number Units	2000 Total	Number Units	2010 Total	Number Units	2020 Total	Number Units	2022 Total	Percent Change
Municipality	Units	80-90	Units	90-00	Units	00-10	Units	10-20	Units	20-22	Units	10-22
Milford Township	298	189	487	87	574	104	678	7	685	1	686	1.16%
Milford Borough	521	43	564	-4	560	20	580					
Dingman Township	1,387	2,794	4,181	1,508	5,689	-243	5,346					
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 (millions)	3.9	0.5	4.5	0.5	5	0.4	5.4	0.4	5.7	0.1	5.8	6.43%

Fig. 2.10, Housing Units, 2022 U.S. Census

\*Information beyond the 2020 Decennial Census in this chart taken from ACS 5 Year Estimates

\*\*No data was available from the U.S. Census for the table cells in gray.

Although Milford Borough, Westfall Township, and the County enjoyed growth from 1980 to 2010, growth in Milford Township and Pike County specifically have slowed over the past few 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 from the US Census are displayed in gray.

# **Housing Demand**

The demand for housing in Milford Township will continue to be competitive in the short-term (over the next five to ten years). The Township does include large undeveloped parcels that may be developed to provide additional housing, commercial businesses, and other uses (see Fig. 8.1, Parcels by Land Use, page 44). The effects of ongoing development, increased community activity, traffic congestion, and demand for retail and service establishments will continue to increase or decrease directly in lockstep with population and housing growth.

Based on the Township's current Zoning and Land Development Ordinances, each new home construction project will require up to two acres of land, require space for on-site sewage disposal, and require space for a well or connection to a fresh water source.

### Housing Value

Census data shows that Milford Township enjoys a high median value of \$294,500.00 (See the Median Housing Value Chart, Fig 2.12, page 15). This median value of owner-occupied homes in Milford Township is higher than those of the County, Westfall Township, and Shohola Township. The Township's scenic beauty, rural character, and high household incomes have maintained higher values over the last several decades. This trend is likely to continue due to the very competitive housing market. Though higher median housing values are positive in terms of housing condition and real estate tax revenue, it may indicate the need to evaluate the affordability and availability of housing for area residents.

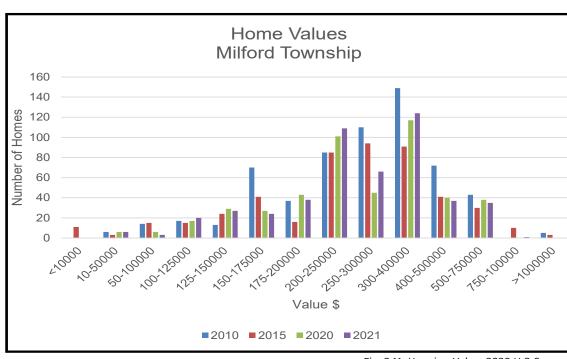


Fig. 2.11, Housing Value, 2020 U.S Census \*Home value information was not published in the 2010 or 2020 Census'
Information in this chart taken from ACS 5 Year Estimates

Median Housing Value U.S. Census								
Year	2000	2010	2020	2022				
Municipality	Value (\$)							
Milford Township	166,300	281,100	256,100	294,500				
Milford Borough	156,400	377,900	280,600	301,300				
Shohola	117,700	243,500	254,800	271,400				
Westfall	129,300	233,500	220,400	252,800				
Pike County	118,300	217,900	186,600	225,100				

Fig. 2.12, Median Housing, 2022 U.S Census \*Home value information was not published in the 2010 or 2020 Census'
Information in this chart taken from ACS 5 Year Estimates

(Duplicate of Figure 8.3)

# Types of Housing

The **Housing Types Chart (Fig 2.13)** includes data from the American Community Survey (ACS) which provides supplemental information between each decennial census and is published by the US Census Bureau. This information suggests that 91.98% of all dwellings in Milford Township are single-family homes, while Pike County and the state each feature 90.77% and 75.65%, respectively. This data also notes that 39 multi-family dwellings and sixteen (16) mobile homes exist in Milford Township--both proportional amounts compared to that of the County.

These figures suggest that Milford Township has developed into a community of residents living in primarily single-family dwelling units. Given the high median home value of these existing dwellings and the current higher costs of raw land and materials, lower cost housing options that may be purchased or rented may become more desirable for residents in the area.

In an era when housing availability is an issue, rentals should continue to be permissible in several (if not all) Zoning Districts. Home, commercial, and combination rentals allow owners to build equity and tenants an affordable way to obtain shelter or offer commercial services. These, of course, build the local economy.

Housing Types										
U.S. Census										
	Mi	lford Towns	hip		Pike County			PA		
		Margin of			Margin of			Margin of		
Home Type	#	Error +/-	%	#	Error +/-	%	#	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. 2.13, Housing Types, 2022 U.S Census Bureau \*Information in this chart taken from ACS 5 Year Estimates

#### Household Size

The household size in Milford Township is currently 2.45 persons per household. This is lower than that of the Pike County, which is 2.59, but higher than that of the State, which is 2.44. While the average household size in the Township grew from 2000 to 2020, the County's decreased.

# Vacancy Rate

The 2022 vacancy rate for Milford Township is 95 units (13.6%), much lower than the County. The proportion of vacant units in the Township, which includes units for sale, is also lower than in Pike County and the State. This is likely a function of the demand for housing within the Township (Vacancy Rates, 2020 US Census, with information taken from ACS 5 Year Estimates).

### Seasonal Housing

In 2010, the U. S. Census counted 79 housing units in Milford Township that were considered seasonal. This accounted for 11.6% of the total units in the Township (See the Second Homes Fig 2.14, right). In terms of future planning, direct seasonal population effects on Milford Township are not significant when compared to other areas in Pike County that report a higher proportion of second homes, such as Dingman Township for example. These other municipalities have greater potential for the conversion of homes from seasonal use to full-time residency due to the higher number of second homes present. When these conversions occur the residences typically change to the owner's primary residence and increase the permanent population in the municipality. Milford Township, which is composed primarily of single-family homes, appears to have already had these conversions occur.

The greatest number of seasonal homes between Milford Township, Milford Borough, Shohola Township, and Westfall Township are in Shohola Township, at 969. Census data across the County reveals a decrease in the percentage of second homes between 1990 and 2020. This suggests that some second homes were converted to permanent residences and owners are choosing to live in the area permanently.

It is important to note that the U.S. Census includes cabins on State Forest land and recreational vehicles situated on individually owned lots as dwelling units when counting second homes.

Second Homes U.S. Census									
Municipality	Municipality 1990 2000 2010 2020 % Change								
Milford Township	79	41	79	141	78.5				
Milford Borough	21	18	34	26	-23.5				
Shohola Township	2,180	2,054	692	969	40.0				
Westfall Township	144	87	197	143	-27.4				
Pike County	18,351	16,264	15,364	15,829	3.0				

Fig. 2.14, Second Homes, 2020 U.S Census \*Information in this chart taken from ACS 5 Year Estimates

### 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 in 2020, while some travel over one hour to work. (See Figures 1.2, page 6; and 2.15 below, respectively).

Factors to consider regarding commute times are the number of seasonal homes in Milford Township, seasonal and second homes that have been converted to primary residences, and recent hybrid and work from home trends. Longer commute times were featured in the last Comprehensive Plan (2006). It appears, at that time, many more community members enjoyed their primary home within the Township but relied more heavily on office space and work in these distant metropolitan areas.

It is important to note: Those with home occupations are typically not included in US Census data.

Travel time to work U.S. Census									
Year	20	10	20	20					
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. 2.15, Travel Times, 2020 U.S Census

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

Although a seasonal population increase during the summer months in Milford Township was enjoyed over the past several decades, it has decreased recently. Adjacent municipalities continue to enjoy seasonal visits from a substantial tourist base, some of which own second or seasonal homes in the area. While these municipalities continue to maintain and/or grow second home units, the amount in Milford Township has decreased. The conversion of many seasonal homes to primary residences 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, the need for 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—each municipality must review, revise, and amend ordinances that will alleviate these issues. This may include the need to raise local taxes to accommodate added costs as well.

# Municipal Immigration

As shown in the **Municipal Immigration Chart (Fig 2.16)**, the Census Bureau provides insight into population fluctuations by identifying where residents have resided in past decades. In 2020 an average of 90.2% of residents in Milford Township, one year of age or older, have resided in the same home. A small percentage of individuals now residing in the Township have moved in from a different County or State, although the percentages of those moving from different Counties and States has decreased since the year 2000. This signifies a fervent desire for residents in Milford Township to purchase a home and enjoy the property long-term.

In terms of land use planning, Milford Township is a desirable place to live, with many choosing to remain long-term. Limited real estate is made available annually as well. The rate of population growth witnessed over the past century suggests immigration to Milford Township is a trend that will continue, though maybe not at the intense rates witnessed in the late 1990s and early 2000s, but with any population increase, Milford Township Officials must carefully consider allowing new and different amenities, maintaining roads and bridges, and meeting the needs of its growing community.

#### **Economic Base**

This section focuses on defining, with the best available information, Milford Township's economic base; particularly reviewing how it differs from the regional economy, and what can be expected of it in the future. The economy of Milford Township is linked with the economy of the greater region, as shown in the **Employment by Sector and Job Type Table (Fig 2.17)** provided on page 18, as many of the job types shown are not present in the Township.

Although the number of employees in various sectors will change over the next decade, in a reaction to any regional employment market changes, the continued paucity of large employers within Milford Township and Pike County suggests that workers will continue to be employed locally. Milford Township must support businesses and enterprises that value career-oriented employees and pay appropriate wages that support families and fund the lives of seniors through their later years.

# **Existing Economic Production Units**

The local economy can be considered in terms of production units, or, businesses, industries, service establishments, and other individual 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/social services. It is important to note that home occupations, which, in this era of increasing electronic information transfer, plays a significant role in local economics. Although the number of home occupations cannot be determined with much accuracy and is not typically included in US Census Bureau data.

Municipal Immigration U.S. Census									
Year	20	00	20	10	20	20			
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. 2.16, 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, is like the County's. The data shown in **figures 2.17 and 2.18** reflects where residents work, but not the types of jobs available in the Township. This supports the importance of the greater region to Milford Township's economy. Working residents of Milford Township can work in a wide variety of fields within a short driving distance within and beyond the Township's borders.

As these figures suggest, the greatest proportion of employed persons in Milford Township work in retail (8.9%) and education, health, and social services (40.2%). 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	r and Jo	b Type				
	Milford Township		Milford Borough		Pike Co.	PA
# employed persons 16 years +	63		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. 2.17, Employment by Sector and Type, 2020 U.S Census

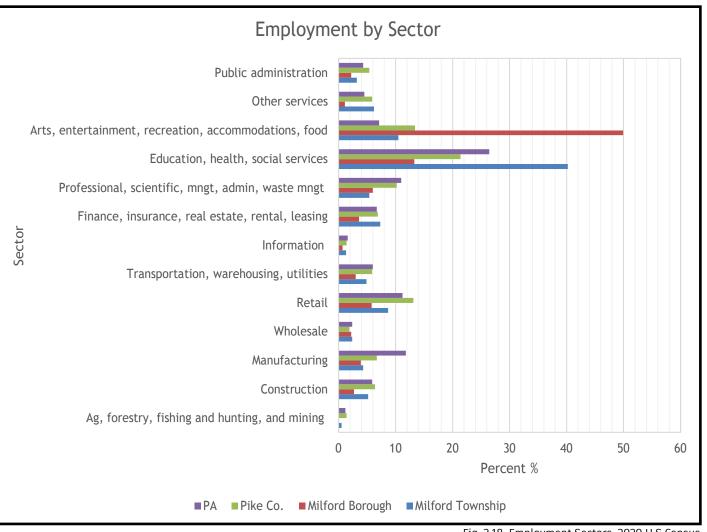


Fig. 2.18, Employment Sectors, 2020 U.S Census

#### Income Levels

Income levels reported by the 2020 U.S. Census for Milford Township residents, compared to the levels of and Pennsylvania are shown in the **Income Levels Chart below (Figure 2.19)**. Milford Township has a higher median income than both the County and State (\$81,563, 2020 U.S. Census). The range of household income levels is provided in the **Income Levels Chart and the Household Income Figure** (2.20) too. Readers may see how incomes are distributed across these areas. Overall, Milford Township enjoys more incomes on the higher income range (\$100,000-\$200,000+) than several of the surrounding municipalities.

	Income Levels									
	U.S. Census									
Milford Milford Shohola Westfall										
Income	Township	Borough	Township	Township	Pike Co.	PA				
Per capita - 1999	\$24,663	\$21,011			\$20,315	\$20,880				
Per capita - 2010	\$37,111	\$40,228	\$29,612	\$33,657	\$27,564	\$26,374				
Per capita - 2020	\$51,307	\$35,220	\$38,588	\$34,163	\$35,746	\$35,518				
Median household - 1999	\$48,264	\$33,571			\$44,608	\$40,106				
Median household - 2010	\$79,327	\$40,458	\$52,950	\$47,188	\$56,843	\$49,288				
Median household - 2020	\$81,563	\$61,875	\$70,200	\$59,917	\$67,495	\$63,927				
Household Income - 2020	%	%			%	%				
less than \$10,000	2.9%	5.4%	1.0%	5.0%	4.1%	5.8%				
\$10,000 - \$14,999	4.0%	9.0%	5.0%	7.3%	4.6%	4.0%				
\$15,000 - \$24,999	4.7%	11.2%	2.3%	14.7%	8.1%	8.8%				
\$25,000 - \$34,999	16.0%	3.3%	7.0%	8.0%	7.3%	9.0%				
\$35,000 - \$49,999	8.3%	12.7%	11.3%	10.5%	10.8%	12.1%				
\$50,000 - \$74,999	9.7%	16.3%	26.0%	15.0%	20.2%	17.6%				
\$75,000 - \$99,999	11.2%	23.8%	21.5%	14.3%	15.5%	13.2%				
\$100,000 - \$149,000	19.5%	8.0%	14.0%	14.6%	17.0%	15.7%				
\$150,000 - \$199,999	8.8%	3.3%	4.8%	6.9%	7.1%	6.7%				
\$200,000 or more	15.0%	7.0%	7.1%	3.7%	5.2%	7.1%				

Fig. 2.19, Income Levels, 2020 U.S Census \*No data was available from the U.S. Census for the table cells in gray.

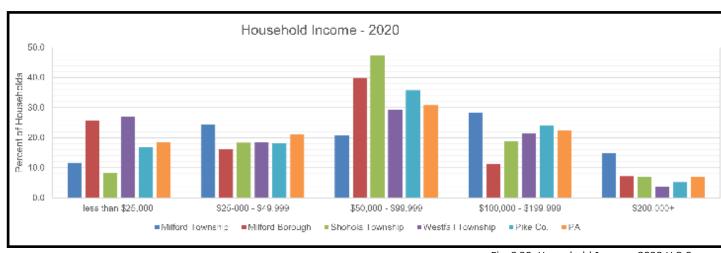


Fig. 2.20, Household Income, 2020 U.S Census

# **Poverty Rates**

Poverty rates are indicative of the viability of an area's economy. **The Poverty Rate Chart below (Fig. 2.21)** provides details on the poverty status of Milford Township, Milford Borough, Dingman Township, Shohola Township, Westfall Township, Pike County, and Pennsylvania. 2020 and 2022 Census data report a rise in poverty rates in each of these municipalities and Pike County, while Pennsylvania's poverty rate has fallen slightly.

Milford Township's poverty rate remains the lowest, second only to Dingman Township. This indicates a healthy balance between income and cost-of-living for most residents. This lower rate may be due to the higher proportion of older residents in the Township who have established careers, businesses, investments, and may have retired with adequate savings.

Poverty Rates									
U.S. Census									
	2020	2022							
	%	%							
Milford Township	4.7%	5.7%							
Milford Borough	9.2%	9.7%							
Dingman Township	4.5%	5.3%							
Shohola Township	9.0%	10.5%							
Westfall Township	10.4%	11.2%							
Pike County	9.3%	10.0%							
PA (1000s)	12.0%	11.8%							

Fig. 2.21, Poverty Rates, 2022 U.S Census \*Information in this chart taken from ACS 5 Year Estimates

# Regional Economy and Tax Consequences

Like other exurban communities composed of primarily single-family homes with a core commercial area, many residents must look outside the community for employment. A concern raised by this reliance is its negative effect on the local tax base. Typically, industries and businesses pay a sizable amount of local taxes to the municipalities they exist in. This, in turn, supports 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 increase, while the neighboring communities where businesses are being built receive additional tax revenue. Expansion of the commercial base within the municipality can help relieve this tax burden on residential property owners by allowing industrial, manufacturing, and commercial facilities to be built in their jurisdiction. Because they would be built within the Township these entities would pay their tax share directly to the Township, benefiting the local community. Additional jobs would also be available for residents which feature very minimal commute times.

Another means of controlling the costs of community services and facilities is to use local Ordinances to conserve forests and open land. These lands generate little demand for services and make a positive net contribution to tax coffers, if not made tax exempt.

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. The first adjusted millage rate was for a new ambulance service which was needed and heightened by the COVID-19 Pandemic. The second adjusted millage rate was for the general fund which had not been done in over 10 years. It should be noted that three neighboring townships have added an EIT tax, while Milford Township has chosen not to. In the future, additional tax adjustments may be needed, but Township Officials continue to seek other avenues to cover these costs.

#### **Future Considerations**

Should the Milford Township 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 additional residential or commercial development? Should Milford Township encourage economic development to improve the tax base and, if so, how will the environment be affected?

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 region. A healthy rural economy can adapt through expansion and a variety of spinoff activities, based on existing resources, knowledge, capabilities, and production.

Because each exurban region has a unique location and resources 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 private settings, a distinct small-town character, and modern amenities. Therein lies the opportunity for its residents to improve their economies—by reviewing and enhancing Zoning and Land Development Ordinances to promote compatible adjacent uses with acceptable setbacks, buffers, and lot layouts. Coverage requirements, desired densities, natural areas that must be conserved, should all be considered by the Planning Board and Board of Supervisors.

The beautiful rural character of Milford Township is something all residents agree should be maintained. It can be maintained, and even enhanced, by applying exurban zoning strategies when considering new economic and residential 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 build a facility. It is recommended that Milford Township further review and define the "rural character" all hold dear, and then begin to apply it to their Zoning Districts.

### **Future Considerations Continued**

Creating an economic development strategy with the potential to conserve resources, increase local productivity, and equitably distribute goods 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 can be characterized as:

- 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 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.
- Revise economic and social structures to increase opportunity. Connect businesses with local funding, and resources, help them understand the land development process, and encourage them to employ local workers.
- 5. Streamline the municipal process for businesses desired by the community.

These four elements are not only key components in a development strategy, but they are also an evaluation tool, measuring the results of proposed strategies and assessing an economy as it moves toward sustainability.

Local officials should monitor and participate in regional economic development efforts. The community will highly benefit from additional employment opportunities being created within Milford Township, as well as the surrounding area, that provide adequate wages that can sustain families and individuals throughout their entire lives.

# Demographic Profiles

The following demographic profiles were taken from the 2020 US Census. They provide comprehensive details regarding the permanent population or Milford 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	ent Subject		Percent
Total population	1,523	100.0	HISPANIC OR LATINO AND RACE		
			Total population	1,523	100.0
SEX AND AGE			Hispanic or Latino (of any race)	95	6.2
Male	775	50.9	Mexican	-	-
Female	748	49.1	Puerto Rican	-	-
Index Course	67	4.4	Cuban	-	-
Under 5 years	67	4.4	Other Hispanic or Latino	-	_
5 to 9 years	86	5.6	Not Hispanic or Latino	1,428	93.8
10 to 14 years	80	5.3	White alone	1,305	85.7
15 to 19 years	77	5.1	Write alone	1,505	03.7
20 to 24 years	73	4.8	RELATIONSHIP		
25 to 34 years	130	8.5	Total population	1,523	100.0
35 to 44 years	156	10.2	In households	1,523	100.0
15 to 54 years	179	11.8	Householder	608	39.9
55 to 59 years	152	10.0	Spouse	354	23.2
60 to 64 years	138	9.1	Child.	403	26.5
65 to 74 years	229	15.0			
75 to 84 years	110	7.2	Own child under 18 years	242	15.9
	46	3.0	Other relatives	53	3.5
35 years and over	40	3.0	Under 18 years	-	-
Median age (years)	50.0	(X)	Nonrelatives	-	-
			Unmarried partner	-	-
8 years and over	1237	81.2	In group quarters	-	-
Male	618	79.7	Institutionalized population	-	-
Female	619	82.8	Noninstitutionalized population	-	-
21 years and over	1188	78.0	· ' .		
32 years and over	468	30.7	HOUSEHOLD BY TYPE		
55 years and over	385	25.3	Total households	609	100.0
Male	180	23.2	Family households (families)	389	63.9
Female	205	27.4	With own children under 18 years	119	19.5
	200		Married-couple family	353	58.0
RACE			With own children under 18 years	117	19.2
One race	1,430	93.9			
White	1,327	87.1	Female householder, no husband present	125	20.5
Black or African American	27		With own children under 18 years	14	2.3
	12	1.0	Nonfamily households	220	36.1
American Indian and Alaska Native		0.8	Householder living alone	136	22.3
Asian	45	0.7	Householder 65 years and over	77	12.6
Asian Indian	-	-		173	28.4
Chinese	-	-	Households with individuals under 18 years		
Filipino	-	-	Households with individuals 65 years and over	271	44.5
Japanese	-	-	Average household size	2.45	(X
Korean	-	-	Average family size	2.91	(X
Vietnamese	-	-	Average lamily size	2.91	(^
Other Asian 1	-	-	HOUSING OCCUPANCY		
Native Hawaiian and Other Pacific Islander	-	_		704	400
Native Hawaiian	-	_	Total housing units	701	100.0
Guamanian or Chamorro	_	_	Occupied housing units	609	86.9
Samoan	_	_	Vacant housing units	92	13.
Other Pacific Islander <sup>2</sup>			For seasonal, recreational, or		
Some other race	19	1.2	occasional use	43	6.
wo or more races	93			4.0	()/
wo or more races	93	0.1	Homeowner vacancy rate (percent)	1.2	(X
Race alone or in combination with one			Rental vacancy rate (percent)	10.6	(X
or more other races: 3			I		
Vhite	1418	93.1	HOUSING TENURE		
Black or African American		2.6	Occupied housing units	609	100.0
	39		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			
Native Hawaiian and Other Pacific Islander			Average household size of owner-occupied units.	2.52	(X
Some other race	81	5.3	Average household size of renter-occupied units.	2.15	(X

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

Source: U.S. Census Bureau, Census 2020.

Fig. 2.22, Demographic Profiles, 2020 U.S Census

Other Asian alone, or two or more Asian categories.

Other Pacific Islander alone, or two or more Native Hawaiian and Other Pacific Islander categories.
 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.

# III. FINANCIAL ANALYSIS

#### Introduction

Milford Township's recent financial information was analyzed as part of this planning process. Trends, strengths, and weaknesses were identified, and overall financial condition assessed. This financial information was gathered from municipal reports and public information made available by 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 receiving approval from 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 mils 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 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) to the right shows the types and rates of taxes collected by Pike County municipalities in 2020. Millages for Second Class Township 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 created a two-mill Emergency Services Tax, which allow them to cover costs associated with their new ambulance service. As costs of local government increase, Milford 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) shows this increase in Milford Township over the last two decades.

All municipalities in Pike County assess the 0.5 percent Realty Transfer Tax, as authorized by Pennsylvania Act 511. 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 funds received by municipalities from the Commonwealth. These funds must be used for road maintenance and/or road construction and must be maintained in an account separate from each municipality's general funds.

Tax Rates Pike County										
Municipality	2005		2020			2022				
	Real Estate Transfer %	Township (mills)	School DV (mills)	Real Estate Transfer %	Township (mills)	School DV (mills)	Real Estate Transfer %			
Milford Township	0.5	10.0	113.9	1.0	10.0	117.8	1.0			
Milford Borough	0.5	35.0	113.9	1.0	30.0	117.8	1.0			
Dingman Township	0.5	6.0	113.9	1.0	6.5	117.8	1.0			
Shohola Township	0.5	10.8	113.9	1.0	10.8	117.8	1.0			
Westfall Township	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, 2005-2022 PA DCED

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

Fig. 3.2, Assessed Valuations, 2020 PA DCED

TAXATION MANUAL

#### **H. Second Class Townships**

<u>Legal Limit<sup>1</sup></u>	Citation
14 mills <sup>2</sup>	53 P.S. § 68205
\$1O <sup>3</sup>	53 P.S. § 6924.311
\$10 <sup>3</sup>	
no limit	
\$52 <sup>3</sup>	
1 percent <sup>3</sup>	
•	
1 mill wholesale <sup>3</sup> 1 1/2 mill retail <sup>3</sup>	
no limit	53 P.S. § 6924.301.1
set by referendum	53 P.S. § 6924.407
	53 P.S. § 68205(a)(3)
3 mills <sup>8</sup>	53 P.S. § 68205(a)(4)
no limit	53 P.S. § 68205(a)(6)
no limit	53 P.S. § 68205(a)(7)
5 mills	53 P.S. § 68205(a)(9)
2 mills	53 P.S. § 68205(a)(10)
no limit	24 Pa.C.S. § 9351
1/2 mill <sup>8</sup>	53 P.S. § 68205(a)(8)
2 mills	53 P.S. § 68205(a)(5)
5 mills	53 P.S. § 68205(a)(2)
no limit	53 P.S. § 68205(b)
set by voters	32 P.S. § 5007.1
(10)	24 P.S. § 19-1909-A
no limit	53 P.S. § 895.607(f)
no limit	53 P.S. § 11701.123(c)
	\$10 <sup>3</sup> \$10 <sup>3</sup> no limit \$52 <sup>3</sup> 1 percent <sup>3</sup> 1 percent <sup>3</sup> 10 percent <sup>3</sup> 10 percent <sup>3</sup> 1 mill wholesale <sup>3</sup> 1 1/2 mill retail <sup>3</sup> no limit set by referendum  1/2 general rate 3 mills <sup>8</sup> no limit no limit 5 mills 2 mills no limit 1/2 mill <sup>8</sup> 2 mills 5 mills no limit set by voters (10) no limit

- I. Home rule townships may set rates higher than the limits provided in state law for property taxes and for personal taxes levied on residents. They may not create new subjects of taxation
- 2. Five additional mills available with court approval.
- Maximum rate subject to sharing with school district.
- 4. 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
- 5. For taxes first levied after December 31, 1997, maximum rate is 5 percent. See 53 Pa.C.S. § 8402(c)(2).
- 6. Only if enacted before December 1, 1988. See 72 P.S. § 4750.533.
- 7. 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.
- 8. Higher rate may be approved by voters in referendum.
- 9. Levied only on court order
- 10. 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 revenues 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. 3.5) on page 24. The budget items for 2022 are a bit different than 2020 revenues and expenditures due to the inflation and material availability issues the entire nation has faced. Tax revenue for several adjacent Pike County municipalities is provided in the Tax Revenues Chart (Fig. 3.4) below, allowing revenues and general operating expenses to be compared. In Milford Township, Real Estate Taxes generate the most revenue. The Realty Transfer Tax, assessed by all Pike County municipalities, varies from year to year because it is dependent on real estate sales. This tax also provides significant revenue for the Township.

Streets and roads, public safety, and general government operations account for the highest proportion of 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.

The rise in costs of roadway maintenance, materials, and municipal operations are common and have affected each municipality in the County and State in recent years. It is important to note that Milford Township's highest priority and obligations are to maintain their roads and protect the health, safety, and welfare of its residents. The costs associated with these two obligations and maintaining proper internal operations are required for the Township to function.

In the past, Milford Township relied on surplus revenues from past years to cover operating costs. Township officials have been able to consider and adjust millages to adequately cover all budget expenditures. However, future budgets and/or implementing fees and taxes should continuously be considered to ensure the municipality operates smoothly and meets its annual budget.

Tax Revenues - 2020-2021 (Pennsylvania Department of Community and Economic Development)									
Real Real Estate Earned									
Municipality	Total Taxes	Estate	Transfer	Income					
Milford Township	\$335,259	\$299,784	\$35,475	\$0					
Milford Borough	\$743,490	\$688,202	\$5,288	\$0					
Dingman Township	\$1,421,005	\$1,012,575	\$408,430	\$0					
Shohola Township	\$641,520	\$517,235	\$124,285	\$0					
Westfall Township	\$1,212,427	\$264,331	\$132,914	\$733,309					

Fig. 3.4, Tax Revenues Chart, 2002-2021 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	0040				
=/political of	2002	2010	2020	2021		
General Government (legis/gov body, accounting, tax collection, legal, staff, engineering, buildings	\$74,500	\$111,089	<b>2020</b> \$106,376	<b>2021</b> \$123,075		
General Government		<u> </u>		1		
General Government (legis/gov body, accounting, tax collection, legal, staff, engineering, buildings Public Safety	\$74,500	\$111,089	\$106,376	\$123,075		
General Government (legis/gov body, accounting, tax collection, legal, staff, engineering, buildings  Public Safety (police, fire, inspection, planning)  Public Works	\$74,500 \$41,420	\$111,089 \$39,268	\$106,376 \$57,680	\$123,075 \$65,657		
General Government (legis/gov body, accounting, tax collection, legal, staff, engineering, buildings  Public Safety (police, fire, inspection, planning)  Public Works (solid waste, electric system)  Streets and Highways	\$74,500 \$41,420 \$1,710	\$111,089 \$39,268 \$4,548	\$106,376 \$57,680 \$2,102	\$123,075 \$65,657 \$2,225		
General Government (legis/gov body, accounting, tax collection, legal, staff, engineering, buildings  Public Safety (police, fire, inspection, planning)  Public Works (solid waste, electric system)  Streets and Highways (general services, winter maintenance, street lights, equipment repairs)	\$74,500 \$41,420 \$1,710 \$83,690 \$5,500	\$111,089 \$39,268 \$4,548 \$119,969	\$106,376 \$57,680 \$2,102 \$126,942	\$123,075 \$65,657 \$2,225 \$176,887		
General Government (legis/gov body, accounting, tax collection, legal, staff, engineering, buildings  Public Safety (police, fire, inspection, planning)  Public Works (solid waste, electric system)  Streets and Highways (general services, winter maintenance, street lights, equipment repairs)  Culture and Recreation, Libraries	\$74,500 \$41,420 \$1,710 \$83,690 \$5,500	\$111,089 \$39,268 \$4,548 \$119,969 \$4,250	\$106,376 \$57,680 \$2,102 \$126,942 \$0	\$123,075 \$65,657 \$2,225 \$176,887 \$0		
General Government (legis/gov body, accounting, tax collection, legal, staff, engineering, buildings  Public Safety (police, fire, inspection, planning)  Public Works (solid waste, electric system)  Streets and Highways (general services, winter maintenance, street lights, equipment repairs)  Culture and Recreation, Libraries  Planning and Development	\$74,500 \$41,420 \$1,710 \$83,690 \$5,500 \$0	\$111,089 \$39,268 \$4,548 \$119,969 \$4,250 \$0	\$106,376 \$57,680 \$2,102 \$126,942 \$0 \$0	\$123,075 \$65,657 \$2,225 \$176,887 \$0 \$0		
General Government (legis/gov body, accounting, tax collection, legal, staff, engineering, buildings  Public Safety (police, fire, inspection, planning)  Public Works (solid waste, electric system)  Streets and Highways (general services, winter maintenance, street lights, equipment repairs)  Culture and Recreation, Libraries  Planning and Development  Debt Service  Miscellaneous	\$74,500 \$41,420 \$1,710 \$83,690 \$5,500 \$0	\$111,089 \$39,268 \$4,548 \$119,969 \$4,250 \$0	\$106,376 \$57,680 \$2,102 \$126,942 \$0 \$0 \$22,109	\$123,075 \$65,657 \$2,225 \$176,887 \$0 \$0 \$23,856		
General Government (legis/gov body, accounting, tax collection, legal, staff, engineering, buildings  Public Safety (police, fire, inspection, planning)  Public Works (solid waste, electric system)  Streets and Highways (general services, winter maintenance, street lights, equipment repairs)  Culture and Recreation, Libraries  Planning and Development  Debt Service  Miscellaneous (inter-govt, pension, insurance, payroll taxes, employee benefits, other)  Other Financing Uses	\$74,500 \$41,420 \$1,710 \$83,690 \$5,500 \$0 \$0 \$7,690	\$111,089 \$39,268 \$4,548 \$119,969 \$4,250 \$0 \$0 \$33,150	\$106,376 \$57,680 \$2,102 \$126,942 \$0 \$0 \$22,109 \$23,998	\$123,075 \$65,657 \$2,225 \$176,887 \$0 \$0 \$23,856 \$19,592		

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)** on page 25 presents financial data for several adjacent municipalities within Pike County. This data, obtained from the Pennsylvania Department of Community and Economic Development (PA DCED), is the most recent and readily available financial information. This data has not changed significantly in recent years.

While this data is useful to compare these municipalities, it does not necessarily rank the fiscal management abilities of each municipality, individually. The level of facilities and services provided by each varies considerably and is tied directly to the amount of taxation required to provide them. For example, police service costs in some municipalities are not a factor in the budgets of many of the rural townships in Pike County because they do not have their own police force. The lengths/amounts of roads that are maintained by municipalities also varies.

Milford Township, over the last several decades, has benefited from its General 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 Property Tax Assessment data from 1994. Given the fixed costs of local government operations and the limited range of facilities, revenues and expenditure are low. When demand for facilities and services increases, expenditure naturally increases. Revisiting the Township's total assessed values and tax generation needs will help ensure that taxes and funding go up and down more incrementally, while the most recent data is considered.

#### **Finanical Statistics - 2020** (Pennsylvania Department of Community and Economic Development) Expend per Debt per Taxes per Revenue per Capita Capita **Total Debt** Capita Capita **Municipality** Milford Township \$0 \$220 \$276 \$237 \$0 \$674 \$945 \$987 \$45,627 \$41 Milford Borough Dingman Township \$114 \$163 \$134 \$0 \$0 \$368 \$388 \$50,857 \$20 \$254 Shohola Township Westfall Township \$478 \$715 \$790 \$75 \$190.478

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 (those from the Township, County, and School District combined) and the need for facilities, services, and their maintenance. The demand for increased levels of basic facilities, such as central sewer and water, is often associated with a dramatic increase in residential development. Studies have shown that residential development generates additional municipal costs.

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.

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 (Fig. 3.7) to the left reports current Real Estate Tax rates and includes a column showing available tax millages up to the state statutory limit and with court approval. This column provides a measure of the Township's ability to generate additional Real Estate Tax revenue should taxes be increased.

Given its higher assessed valuation and lower millage, Milford Township has the potential for additional tax revenues and the Township has, as recently as December 2023, adjusted their millage to meet the community's needs.

#### 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 way the Township can generate additional revenues (taxes), if the need arises, is to adjust its millages. 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. An alternative option the Township can take to generate revenues are to make special levies, emergency service, recreation, and/or other authorized purpose taxes. Recently, in August 2020, the Township did this, adopting a Special Tax of two 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 can also generate revenues, if they are needed. However, imposing a new earned income tax in Milford 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 and ensure that the costs of certain municipal services 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 of these facilities when they are constructed.

Because Milford Township does receive regular proposals for residential and commercial 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 on certain development projects that are reflective of "proportionate costs associated with correcting existing deficiencies...". An example of this would be requiring a developer to pay for road and bridge reconstruction due to foreseen additional heavy truck traffic from their new facility along municipal roads and bridges.

### **Future Considerations**

Continued careful fiscal 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 from the **Implementation Matrix** on pages 51-54 of this document itemized, so they may achieve them. This Comprehensive Plan serves to identify and prioritize some community facility and service needs that can be included in the Township's financial plan(s). This Comprehensive Plan can also be used in support of grant applications to subsidize the funding and creation of specific facilities and services.

# IV. WATER SUPPLY & 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. This freshwater supply supports the local economy via tourism to the adjacent river and its use by retail and service establishments there each day. Those residences and businesses that are not served by these spring-well sources obtain their water via private wells. The private well water is also extremely high in quality and valued by each citizen who has access.

Residents and local officials have taken several necessary actions to protect these vital water sources. The Municipal Authority of the Borough of Milford provides central water services for Milford Borough and a significant portion of Milford Township (see page 30). The Municipal Authority of the Borough of Milford has its own Source Protection Plan for these sources. The Township has also adopted their Wellhead and Source Water Protection Overlay District (Appendix A) which has established 1000 ft buffers around the freshwater spring source locations.

As population and housing demands balance and then sustainably increase, the demand for water will grow with them. Long-term development is expected to continue. The primary type of development will continue to be single-family residential homes with additional retail and service businesses proposed along the US Route 6/209 corridor. 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 section on page 28), with consumption driven by residences, and large areas of undeveloped land present for recharge, the overall supply of groundwater in Milford Township is more than adequate. Based on a total land area of 12.48 square miles, the average groundwater recharge in Milford Township is believed to range from 10,000,000 to 13,500,000 gallons per day.

#### How much ground water do we have?

Most people are surprised to learn that most of the worlds 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 Milford Township (in 2022) yields an estimated 175,000 gallons used there 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 a continued supply.



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

# **Water Quality**

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. This reduces the ability to draw potable water from aquifers and risks the pollution of adjacent lakes, rivers, and wetlands.

Water quality is an extremely critical issue in the municipality. The potential for groundwater contamination via sediment runoff are always present. Other examples of possible contamination events are; bacterial contamination from malfunctioning on-lot sewage systems, hydrocarbon contamination from oil spills or leaking storage tanks, 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. This is directly connected to regional watersheds and underground aquifers. Each new development project must be compared with the requirements found in Milford Township's Zoning Ordinance Section 426, "Wellhead and Source Water Protection Overlay District", when proposed. This includes the review of construction methods, measures for pollution prevention, proposed stormwater facilities, along with other applicable County, State, and Federal codes.

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 above the Springs, potentially facilitating the rapid transfer of turbidity or contaminants to the communal water supply. Today, Sawkill Creek and the Springs are regularly monitored. The Milford Water Authority has since purchased the land above the sand and gravel aquifer (presently a quarry) to control and eliminate the potential for increased turbidity at this location.

#### **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 flow into the aquifer.
- 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 the average groundwater discharge in Pike County is about 635 gal/min/sq mi; 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.

# Water Quality Continued

#### The Hydrologic Cycle in Pennsylvania

Each year, on average, 41 inches of precipitation fall 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 to the right). 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 it is moving through. 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 them 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. 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.

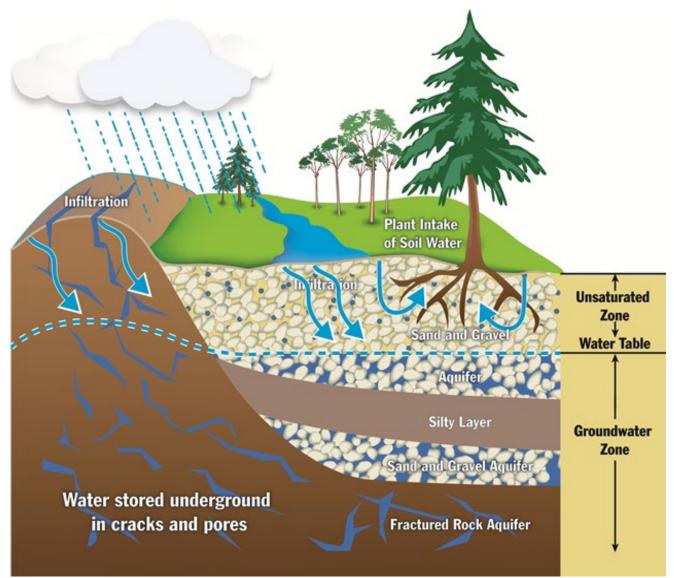


Fig. 4.2, Water Bearing Geology, www.gov.nl.ca

#### 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 previous Milford Township Comprehensive Plan from 2006, Community Planning & Management, LLC and Shepstone Management Company provided available methods, authority for action, and other information from the Groundwater Protection and Management in Pennsylvania from 1997. That report recommended the following five-step process to develop 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 present as well as future groundwater protection areas.
- Establish goals and priorities based on an evaluation of the groundwater threats.
- Implement appropriate management measures.

Since that time, the Milford Township Planning Board and Board of Supervisors have considered each step, inventoried water sources, and worked to create a Watershed/Wellhead Reference Map and Zoning Ordinance Amendment (Appendix A) which was adopted in 2023. These documents provide strong protections, management strategies, and prescribe that projects proposing stormwater discharges or freshwater use within the Township's "Wellhead and Source Water Protection Overlay District" are reviewed.

Milford Township's Zoning Ordinance requires sewage testing, review, and enforcement; identification and protection of sensitive areas; stormwater quality and quantity goals; construction perimeter protections; periodic hydrologic and geologic studies; and protection standards that limit potential contaminating activities near their communal freshwater wells and springs. Those proposing development in Milford Township should follow the Municipal Authority of the Borough of Milford's Source Protection Plan requirements, Pike County's, and the State's as well.

# Municipal Authority of the Borough of Milford

Municipal Authority of the Borough of Milford relies on two fresh water spring sources to provide area residents with clean drinking water. 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 of 12-inch diameter lines, pressure-reducing valves, a 150,000-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 1965 from the privately held Milford Water Company. The Authority's longstanding, proactive approach to managing the system and protecting the source of the Springs clearly demonstrates a profound commitment to the quality of life.

The system currently serves a total of approximately 2400 people, including: 72 residential, 44 commercial, and 5 government buildings in Milford. 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 continued investment and maintenance of the system, which includes: 82 fire hydrants, 24/7 operations, and 24/7 failure assessment. The Authority has recently completed construction on a water tank which will help meet added demands. It will also serve the community while maintenance is performed on the original tank.

The Authority has and will continue to comply with all State drinking water regulations via its contemporary filtration and operating systems.

#### Key Facts:

- No fluoride is added to the water in the system.
- In 2019, the Authority received DEP's Area Wide Optimization Program Award for outstanding efforts towards optimizing filter plant performance.
- The Authority continues to replace main lines and provide water throughout its jurisdiction. In 2023 the main replacement on State Route 2001 was completed.



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

#### **Water Source Protection**

In addition to its capital improvements program, the Water Authority is aggressively addressing water quality protection in the watershed that supplies Milford Springs. This freshwater source's vulnerability is well documented in the Source Water Protection Plan completed by the Authority in 2000 (and updated in 2006). It is the Water Authority's goal to reduce or remove all future pollution potential(s).

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

To provide an adequate, comprehensive freshwater protection plan for the Township, the Planning Board and Board of Supervisors created the Watershed/Wellhead Reference Map with Zoning Amendment Section 426 (Appendix A), which was adopted in 2023. These documents limit the type and scope of development projects within 1000 feet of the spring sources within the Township. By adopting these documents, additional reviews and considerations are required for development within each protection zone, however, all proposed projects in the Township must also follow all applicable Pennsylvania Department of Environmental Protection and Pike County stormwater and freshwater regulations.

#### **Sawkill-Vantine Connection**

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

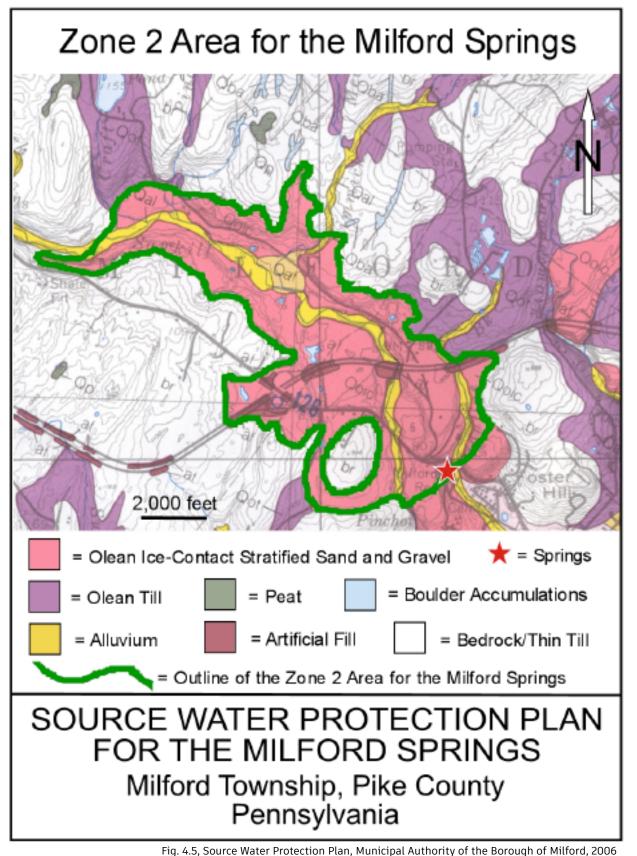
In 1966, when Interstate Highway 84 was being constructed in the glacial outwash aquifer within 3,000 feet of the springs, small rainstorms caused high turbidity in the Springs. Following some PennDOT investigations, the highway grading design was modified, and mitigation measures were implemented by PennDOT to protect the water quality of the Springs. In October 1987 the Milford Water Authority commissioned a chemical tracer study to evaluate the hydraulic interconnection between Sawkill Creek and the Springs. The chemical tracer study documented that some water from Sawkill Creek seeped through the stream bed and discharged from the Springs.

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 Milford 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 MILFORD DINGMAN Copyright 2003, Pike County, Pennsylvania = Property = Milford Springs = Zone 1 SOURCE WATER PROTECTION PLAN FOR THE MILFORD SPRINGS Milford Township, Pike County Pennsylvania

Fig. 4.4, Source Water Protection Plan, Municipal Authority of the Borough of Milford, 2006



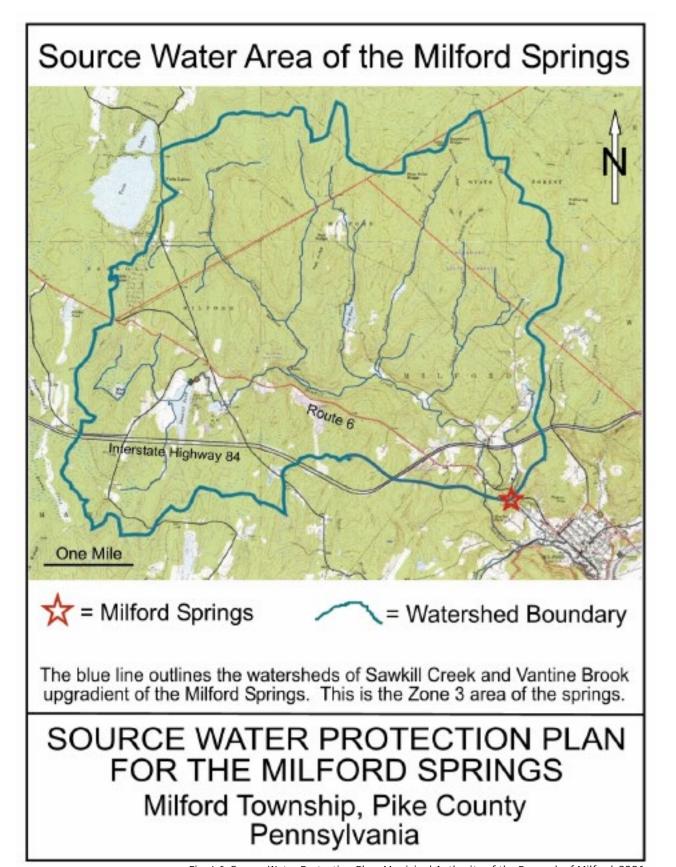


Fig. 4.6, Source Water Protection Plan, Municipal Authority of the Borough of Milford, 2006

## 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 US 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 it. Per Pike County's 2007 report, these monitoring efforts provide data regarding potability, sustainability of the system, chemistry, and potential runoff issues as they ultimately seek to protect this vital source for future generations.

In 2022, the Pennsylvania Department of Environmental Protection (PA DEP) 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 recommended efforts provided 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 streams 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).

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 population densities and growth. Development in communities without central sewage collection and treatment are limited by the suitability of their existing soils 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 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 a central sewage system build out, due to these potential negative physical and financial effects on development and the environment.

## On-Site Sewage Systems

Milford Township relies primarily on soil-reliant on-lot disposal systems (OLDS). These feature the use of a septic tank and subsurface soil disposal, as shown in **Figure 4.9** to the right. 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. Milford Township's residential developments served by these OLDS systems highlight the success of these systems on small lots, as no failures have occurred over many decades.

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.

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

As shown in the **Pre-Sewage Regulation Housing Units Table (Fig. 4.10)** on page 36, the 2020 Census reported that 194 housing units in the Township were constructed before 1970. This indicates that very few homes in Milford Township are served by systems that predate the Pennsylvania regulations enacted in 1969. While this does not necessarily mean that widespread disposal problems will be an issue, it suggests the need for careful monitoring of older systems. Distributing educational materials to homeowners and emphasizing the need to regularly monitor and pump on-lot systems help homeowners avoid malfunctions.

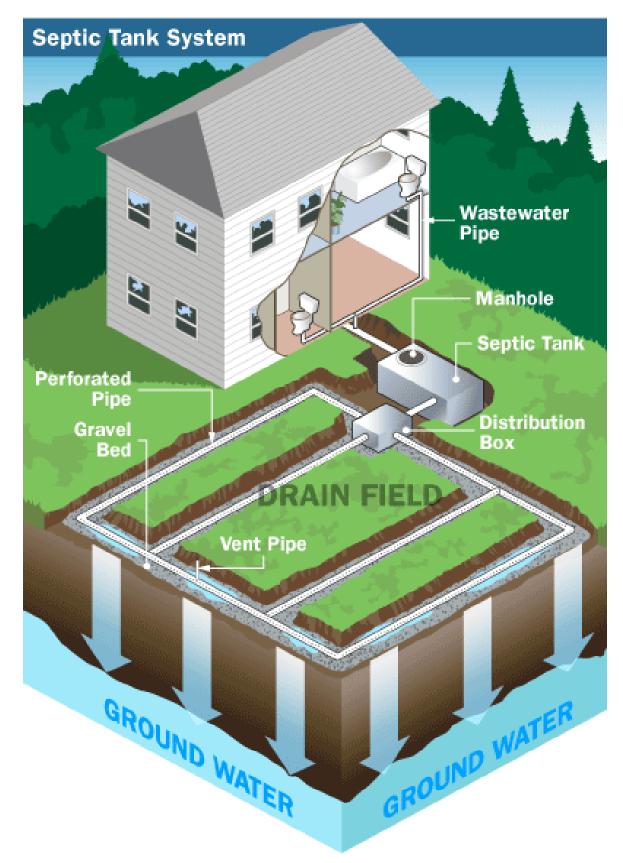


Fig. 4.9, Septic Tank System, www.vdh.virginia.gov

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, 2020 U.S. Census

## Septic Tank System Inspection pipe Inspection pipe Output baffle Sewage Wastewater enters goes to drain field from house Wastewater First compartment Second compartment

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

## On-Site Sewage Systems Continued

As the Pike County Conservation District continues to monitor wells for turbidity and other negative effects, no water quality issues that would prevent freshwater consumption due to OLDS have been found. As development continues, careful on-site sewage planning and 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). PA DEP's regulations 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 actions that must be taken should a test fail.

Recommended Township 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.

## Proposed Central Sewer System

Recently, central sewage collection was proposed along the US Routes 6/209 corridor. If approved and constructed, it could eventually allow some Milford Township businesses and residences to connect to it. During several public proposals to area municipalities, the developer described the benefits of this system and the costs associated with it. 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 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 any built, future, central sewer mainline that is approved and constructed, desires to connect to it, they may do so at their own cost, depending on availability.

In the future, per the Milford Planning Board's direction, any proposed central sewage system within Milford Township be kept strictly within the US Route 6/209 right-of-way corridor and its location defined and recorded. This is due to its large construction scope, cost, and potential to impact the environment. The Township believes that a central sewage system should not be made available outside of this corridor as this would pose a danger to the Township's desired future development patterns. Proposed extensions of the central sewer system may be reviewed on a case-by-case basis by the Township's Planning Board and Supervisors, as new residential developments and commercial facilities are also proposed. The installation of new sewage treatment types must, at a minimum, be equal to or better than on-lot sewage systems.

If a central sewage expansion is considered by the Township's Planning Board, 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 the location of treatment facilities and proposed lines as an update to the Township's current sewage facilities plan, with a detailed evaluation of costs, and the maximum treatment capacity noted.

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.

## V. COMMUNITY CONSERVATION & DEVELOPMENT

## Community Balance

Residents in exurban communities have a unique opportunity—they are more easily able to voice concerns to their local government officials. Everyone's efforts have a much deeper impact when shaping a rural community's direction. A rural community is truly the conservator of its own resources, habitat, and culture. Along with community values, objectives, and goals, specific actions can be taken to achieve desired community outcomes. Objectives will be the direct responsibility of local officials, while other goals will require the cooperation and participation of community members, private enterprises, agencies all working together. The priorities of all residents of the community will rarely be the same. While some residents will demand community conservation and environmental protection, others will request increased economic development. It is imperative that all recognize that compromise is the key to achieving the shared vision and goals of the community.

## County and Area Wide Planning

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 consistent with the adopted County Comprehensive Plan, requiring coordination. However, it is important that each recognize and consider their role within the greater region when creating specific objectives, goals, and outcomes; this supports the success of each.

In 2006, the Pike County Planning Commission and Board of Commissioners adopted Pike County's Comprehensive Plan which includes growth management strategies, inter-municipal relations, ways to enhance tourism, economic development, and steps it can take to improve the area's quality of life. Pike County is currently in the process of reviewing and updating their Comprehensive Plan.

This Milford Township Comprehensive Plan, by law, must account all uses within its Zoning Districts. To ensure regional needs are met and adjacent development types are compatible, Milford Township is creating their 2024 Comprehensive Plan so that it is consistent with all initiatives proposed in adjacent municipal Comprehensive Plans that are similar to those in this Comprehensive Plan.

## A Guide and Policy Statement

The Milford Township Comprehensive Plan (2024) is intended to serve as a guide for future growth and development across the municipality. It should identify and consider key issues and actions Township Officials 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 each goal, action, and outcome are achievable, compatible, and mutually beneficial.

An **Implementation Matrix** is provided at the end of this document **(see pages 55-58)**. It contains goals, actions, and outcomes developed over the course of this planning process with thorough community input and support (a public survey, focus group meeting, and public meetings). The listed goals and actions are intended to serve as prescribed steps towards achieving the outcomes provided.

Community planning, land conservation, and development management are ongoing processes, and the municipalities must make efforts to regularly evaluate these goals, actions, and outcomes, so community sentiment is reflected, and their expectations met. The Board of Supervisors and Planning Board should carefully consider each goal and action as they continue developing ordinance amendments and reviewing proposed projects.

## General Community Development Objectives

Community development objectives are developed to help 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 (see pages 55-58)**.

#### 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 are 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 are not negatively affected.
- Population Density Consider current and projected population densities when adopting
  zoning ordinance amendments and review 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 citizens.

- 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.
- 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 long-term.
- 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 intermunicipal 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.

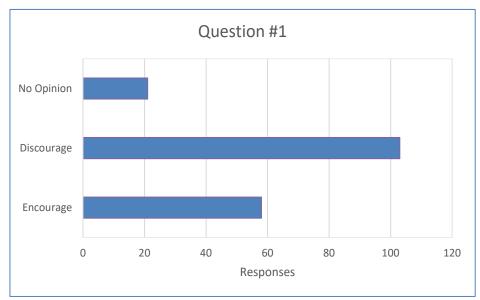
## VI. Community Engagement

## Public Survey 2023

On 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 community members participated (11% of the Township's population) both in person and by mail, curating the following results:

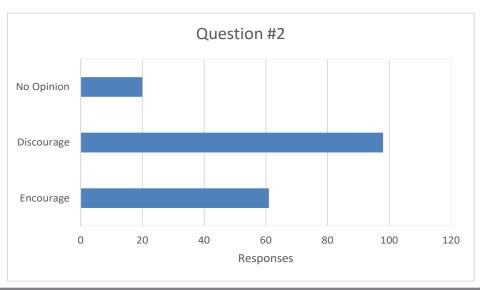
Question 1: How would you feel about an area of residential and commercial, mixed-use development being constructed within the Township?

Most participants discouraged these development types.



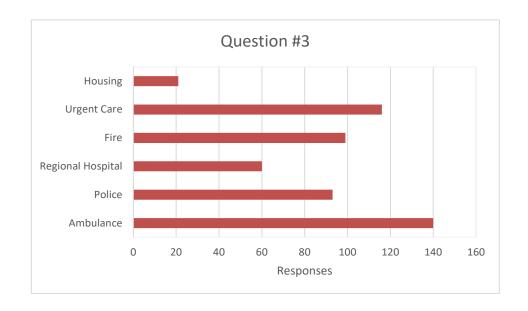
Question 2: How would you feel about a technology and/or light industrial area being constructed within the Township?

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



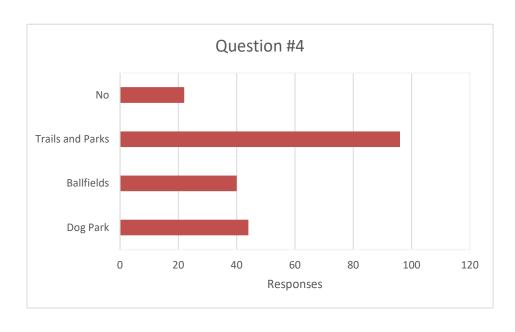
## Question 3: Which three (3) community services, do you feel, should receive increased monetary investment and municipal support from the Township to function at a beneficial level?

Citizens marked ambulances, followed by support for a local Urgent Care facility as the top community services they felt should receive increased monetary investment and municipal support.



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

Of the responses provided, the highest degree of support was given to the 'Trails and Parks category.



#### 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 Milford 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 Planning process (considering community needs 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 Board secretary for future use. This list was used to select individuals for the Comprehensive Plan's Focus Group, based on the notes they provided and their 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 within its Zoning Districts. 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 possible conditional use approvals and adjacent use incompatibilities.

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 and support towards them.

Officials should consider the entire township as they seek to provide new amenities. Multi-modal access, like pedestrian walkways and crosswalks, and additional recreation sites may help meet community needs (as requested in the Public Survey as "Trails and Parks"). These may also provide added benefits, alleviating traffic congestion and bolstering public health, safety, and wellness.

#### It is important to note:

Public surveys are just 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 discussing the Township with a Focus Group and several meetings, which were open to the public for comment.

## Focus Group (Advisory Committee)

On November 9, 2023, a meeting was held with the Township's Planning Board and a group of selected community members at the municipal building in Milford Township. This advisory committee, who participated in the Focus Group, were given the opportunity to review the draft Comprehensive Plan and provide constructive comments regarding what it contains.

A discussion regarding the draft Comprehensive Plan took place for nearly four hours, with attendees supporting the findings of the Public Survey, expressing their hopes for the community over the next decade, and considering the specific planning strategies it proposed. Key items discussed, included:

- Defining what the Comprehensive Plan, Zoning Ordinance, and Subdivision and Land Development Ordinance (SALDO) are and how Township Officials apply them. Educational opportunities for the public to learn about local government processes and roles and how they can become involved was suggested.
- 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 were noted as undesirable by the Focus Group attendees.
- The Comprehensive Plan's goals describing a need to review Subdivision and Land Development Ordinance (SALDO) offsets, buffers, coverage, parking, and planting requirements were reviewed. A desire to revise the sign ordinance to limit LED and video signage was expressed.
- Short-term rentals were discussed and Zoning and SALDO Ordinances were requested, so
  neighboring parcels are protected from nuisances like loud parties, traffic, and other issues.
  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)
  facilities. The Focus Group concluded that these planning trends should be considered
  as soon as possible so zoning and SALDO amendments could be drafted with prescribed,
  acceptable locations, conditions, limitations, and requirements should any be proposed.
- A strong desire to conserve and maintain the waters, environment, and large tracts of land in the municipality was expressed by several attendees. These Focus Group members stated that these are integral to the beauty and character of the Township and they support the high quality of life.
- Another high-priority goal mentioned by the Focus Group is a desire to welcome additional jobs, industry, and employers who pay living wages into the community. However, they acknowledged the planning challenge: welcoming these businesses while not allowing to much to be constructed too quickly which would adversely affect 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, Focus Group members pointed out the following businesses, which, if brought into the community, would likely provide family-sustaining wages, allow for shorter commute times, employ personnel locally, 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 asking the Focus Group to consider what the community's "rural character" meant 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, protected, and maintained.

## VII. HISTORIC PRESERVATION

#### Historic Resources

A highly valued element in Milford Township is its rural and small-town character, viewable partially through its beautiful history. Maintaining and protecting 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 decided to live long-term in the area. The Township has benefitted from several of the preservation strategies Milford Borough has been able to accomplish. Clearly defining this "character", both in the landscape and architecturally, can allow it to be maintained while the community continues to grow.

Milford Township encompassed both 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, watersheds and infrastructure.

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 Dingman Township and Milford Township.

Only one structure is on the National Register of Historic Places in Milford Township, Grey Towers, off of Old Owego Turnpike. It was the childhood home of, and is dedicated to, the legacy of Gifford Pinchot, the first Chief of the US Forest Service.



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

#### Township Objectives:

- 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.
- Consider developing a walkability improvement program throughout the municipality (See Appendix C).
- Prohibit parallel parking off streets, parking in front yards of residential properties, and encourage rear parking and access to businesses and homes.
- Consider the installation of culturally significant art or murals visible from the US Routes that traverse through the municipality. This will support a sense of place and strengthen community character.



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 townships must provide housing in a variety of sizes and types for households of all income levels. In terms of planning, MPC §301 requires Comprehensive Plans to include information so that a 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 construction of new housing in diverse 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. This housing must encompass all basic forms of housing, including single-family and two-family dwellings, multifamily dwellings, mobile homes and mobile home parks. MPC §604 also stipulates 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 continued to increase over the last decade. This is due to the area's appealing quality of life, proximity to adjacent metropolitan areas, lower taxes, and limited availability of homes for sale. Milford Township's natural setting and 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 continues to increase as well. Balancing these demand-driven housing values with the need to provide a variety of housing types and sizes to meet the needs of all citizens and the Municipal Planning Code's requirements is difficult; particularly when additional construction may stress the surrounding environment and higher densities may 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

In 2022 the median home value in Milford Township was \$294,500. This suggests a strong demand for housing and fierce purchasing competition. Mortgage rates, which remain high also add to the financial difficulties of owning a home. The limited availability of homes in Milford Township, particularly ones that are priced below the median housing value, have led to issues for residents looking to remain, live, and work in Milford Township long-term.

## Undeveloped Parcels and Vacancies

The information provided in **Figure 8.1 (Parcels by Land Use)** supports the public request to maintain the Township's 864 existing parcels designated as a residential land use. This information also supports the Planning Board and Supervisors strategies outlined in the Implementation Matrix, at the end of this document.

The vacancy information provided also suggests that there is room for the community to grow, new homes to be constructed, and parcels to be developed--a tentative solution to the high purchase costs and strong housing demand that exists today.

Milford Township Parcels by Land Use				
Land Use Type	and Use Type # of lots			
Agriculture	44	19		
Commercial	56	6		
Industrial	2	0		
Recreation	3	0		
Residential	864	225		
Exempt	35	19		
Total	1004	269		

Fig. 8.1, Parcels by Land Use, 2023 Pike County Assessment Data

## Undeveloped Parcels and Vacancies Continued

Figure 8.2, also provided from the Pike County Office of Planning, shows the number of developed and undeveloped residential parcels in Milford Township as well as parcel sizes. These parcel sizes range from under a tenth of an acre up to just under 100 acres. Also, each residential parcel size features a portion of lots which have not been developed. This signifies potential for them to be sold and developed, possibly alleviating some of the hardships brought on by such strong real estate demand.

Lots that are currently developed as residential can be sold and further developed. This information further justifies the Planning Board and Supervisors prescribed strategies, which intend to meet the needs of the community, honoring the rural natural and aesthetic of the Township, maintaining primarily single family homes, supporting the construction of a variety of housing sizes and types to alleviate current housing affordability issues, all while growing their economic and housing sustainably.

Milford Township Residential Parcels				
Acres	Parcels	Developed	Undeveloped	
Under 0.1	53	44	9	
.119	21	10	11	
.229	51	37	14	
.339	66	59	7	
.449	46	36	10	
.559	24	17	7	
.669	19	12	7	
.779	14	9	5	
.889	11	9	2	
.999	25	20	5	
1-1.19	98	85	13	
1.2-1.39	76	57	19	
1.4-1.69	61	54	7	
1.7-1.99	34	27	7	
2-2.39	70	39	31	
2.4-2.79	42	28	14	
2.8-2.99	16	11	5	
3-3.99	49	35	14	
4-5.99	35	22	13	
6-9.99	32	21	11	
10-19.99	14	6	8	
20-39.99	5	0	5	
40-99.99	2	1	1	
100-1201.95	0	0	0	
Total Parcels	864	639	225	

Fig. 8.2, Residential Parcels, 2023 Pike County Assessment Data

## Median Housing Value

Data received from the US Census shows Milford Township's Median Housing Value (Fig. 8.3, below) growing over the last several decades, with each municipality's home values decreasing briefly around 2020 and recovering recently. Housing values as a metric do not necessarily parallel population growth in the Township but is clearly very connected to it, as well as household incomes, and each municipality's quality of life. Milford Township appears to have the second highest home values in the area.

Median Housing Value U.S. Census						
Year 2000 2010 2020 2022						
Municipality	Value (\$)					
Milford Township	166,300 281,100 256,100 294,500					
Milford Borough	156,400	377,900	280,600	301,300		
Shohola	117,700	243,500	254,800	271,400		
Westfall	129,300	233,500	220,400	252,800		
Pike County	118,300	217,900	186,600	225,100		

Fig. 8.3, Median Housing Value, 2022 U.S. Census \*Home value information was not published in the 2010 or 2020 Census' Information in this chart taken from ACS 5 Year Estimates

## Second Home Analysis

Census data confirms that Milford Township does not have many second or seasonal homes (141 in 2020). This is much lower than the amounts in Shohola Township and Westfall Township. It is believed that the scarcity of second homes in the Township is due to residents listing their Pennsylvania home as their primary residence, where taxes are lower than their second home location in warmer climates, where they spend time during colder months. In Milford Township, since the 1990s, many residents have converted their seasonal or second homes into primary residences, so they are able to live and enjoy the area full-time.

Second Homes U.S. Census							
Municipality 1990 2000 2010 2020 Change							
Milford Township	79	41	79	141	78.5		
Milford Borough	21	18	34	26	-23.5		
Shohola Township	2,180	2,054	692	969	40.0		
Westfall Township	144	87	197	143	-27.4		
Pike County 18,351 16,264 15,364 15,829 3.0							

Fig. 8.4, Second Homes, 2020 U.S. Census

\*Second home information is not published in Census'

Information in this chart taken from ACS 5 Year Estimates
and calculated by adding the vacant and seasonal homes together.

## Rental Analysis

Milford Township's median rental cost for homes has risen 30% since 2010 and closely matches that of adjacent municipalities as well as Pike County (see Fig. 8.5, Median Contract Rent (Dollars). In Figure 8.6, Rental Cost per Bedroom, it is clear that the cost of rentals for families who require three or more bedrooms are nearly the same amount as a mortgage. During the time this Comprehensive Plan was being written, Pike/Wayne MLS Data (as of August 2024), shows four homes for sale in Milford Township and approximately four vacant parcels available for purchase and construction. Lack of availability is the primary factor impacting cost for both rental and purchase at this time.

Median Contract Rent (Dollars)					
Year 2010 2020 2024					
Municipality					
Milford Township	816	865	1,131		
Milford Borough	679	1,011	1,331		
Shohola Township	617	1,088			
Westfall Township	700	719	991		
Pike County	811	976	1,344		

Fig. 8.5, Median Contract Rent (Dollars), 2024 U.S. Census \*Information in this chart taken from ACS 5 Year Estimates \*\*Margin of Error value is not shown, for clarity.

Rental Cost per Bedroom in Milford Township (2024)				
Margin of				
Bedroom	Value \$	Error +/-		
1	915	244		
2	1,169	106		
3	1,659	398		
4	-	-		
5	-	-		

Fig. 8.6, Rental Cost per Bedroom, 2024 U.S. Census \*Information in this chart taken from ACS 5 Year Estimates

## Housing Affordability Considerations

Figure 8.7, Mortgage Costs vs. Median Household Income, showing the median household income in Milford Township by age, was taken from available 2023 U.S. Census data; the second column shows 30% of household income, a percentage widely accepted by financial advisors as a healthy amount of annual income to spend on a home mortgage; the third column provides the median mortgage amount, taken from 2022 U.S. Census data (\$1,908 x 12 months = \$22,896 annual mortgage cost); while the fourth column shows the difference between column two (30% of household income) and the annual median mortgage cost. This difference shows that those 25 and younger and those 75 and older appear to be outside this 30% threshold, suggesting potential for financial stress.

The 2023 U.S. Census shows 268 of owner-occupied housing units in the Township have a mortgage and 209 owner occupied units do not (nearly half of the occupied units). The Census states that 74.2% of housing units with a mortgage spend 30% or less of their annual income on that mortgage. Another substantial cohort are those who rent. The Census shows that 44.5% of renters spend 30% or less of their annual income on gross rent.

It is important to note that the median mortgage and rental costs do not include the costs of utilities or the costs to properly maintain a property and home. These may add substantial costs to home ownership on top of a mortgage and are directly applied to a home's true ownership costs. This information also does not accurately portray the financial difficulties today's home buyers face-- the rise of median household values (purchase prices) and the rise of mortgage interest rates within the last four years.

While many residents who purchased their homes 15-30 years ago may have paid a substantial part, or all of their mortgage to date, they would have likely have had a much different interest rate and purchase price (see Fig. 8.3, Median Housing Value). Today, those seeking new living arrangements or attempting to buy a home face rising median home values, higher average interest rates, and limited availability, as many Township residents enjoy living in their home long term (see Fig. 2.16, Municipal Immigration, page 17).

Lastly, the construction of new housing units appears to have slowed. Per **Figure 2.10**, **Housing Units** (page 14), seven (7) housing units were constructed between 2010 and 2020 and one (1) unit was constructed between 2020 and 2022.

Recommended strategies Milford Township can take to enhance housing availability and affordability for all ages and incomes include, maintaining reasonable lot sizes, encouraging the construction of a variety of housing types and sizes, and striving to keep local taxes low.

#### Milford Township Mortgage Costs vs. Median Household Income

	Median	30% of	Annual Median	
Age of	Household	Household	Mortgage	
Householder	Income	Income	Cost	Mortgage Delta
<25	\$29,305	\$8,792	\$22,896	\$14,105
25-34	\$85,540	\$25,662	\$22,896	-\$2,766
35-44	\$108,999	\$32,700	\$22,896	-\$9,804
45-54	\$127,822	\$38,347	\$22,896	-\$15,451
55-64	\$95,899	\$28,770	\$22,896	-\$5,874
65-74	\$78,625	\$23,588	\$22,896	-\$692
75+	\$33,179	\$9,954	\$22,896	\$12,942

Fig. 8.7, Milford Township Mortgage Costs vs. Median Household Income, 2022-2023 U.S. Census
\*Information in this chart taken from ACS 5 Year Estimates

## **Housing Development**

Milford Township features seven residential subdivisions (see Appendix F) which include pockets of multi-family, apartments, townhome, and condominium housing types. Several accessory dwelling units originally constructed for use by a single family have been converted to rental units and a few manufactured and mobile homes exist in the Township too. Another positive feature is the large undeveloped lots throughout the Township, some of which have conservation (or other) easements recorded in their deeds and are dedicated for public use.

In the Public Survey that took place during this planning project, residents were asked if they support additional types of development and higher housing densities. The community responded resoundingly against high density development and expressed a deep need to protect and maintain the rural character they hold dear. The Focus Group later echoed this sentiment. Population growth must continue to be managed as housing and commercial entities are proposed and developed. With growth and development come additional traffic and demands on emergency services. Milford Township is not opposed to any of these items, but hopes to grow the population incrementally and review proposed changes on a case-by-case basis. In doing so, they wish to maintain these uses in the proper districts and corridors suggested in their ordinances.

Milford Township is not immune to the housing affordability crisis that is occurring all across the nation. Demand for housing has increased as citizens from nearby areas migrate to Milford Township for its high quality of life, beautiful natural setting, and low tax rates. The limited amount of housing and the amount of housing being constructed in the Township has resulted in higher housing prices and competition for homes there.

In an effort to curb high housing prices and low availability, Milford Township would like to encourage the construction of a variety of housing types and sizes as well as home construction in general. Milford Township will direct community members seeking to obtain subsidies for housing and housing construction to the appropriate State and County agencies. In addition, the Township recently increased the density of development for manufactured and mobile home projects in a SALDO amendment and will consider Zoning Districts and SALDO updates in the future to further curb this issue.

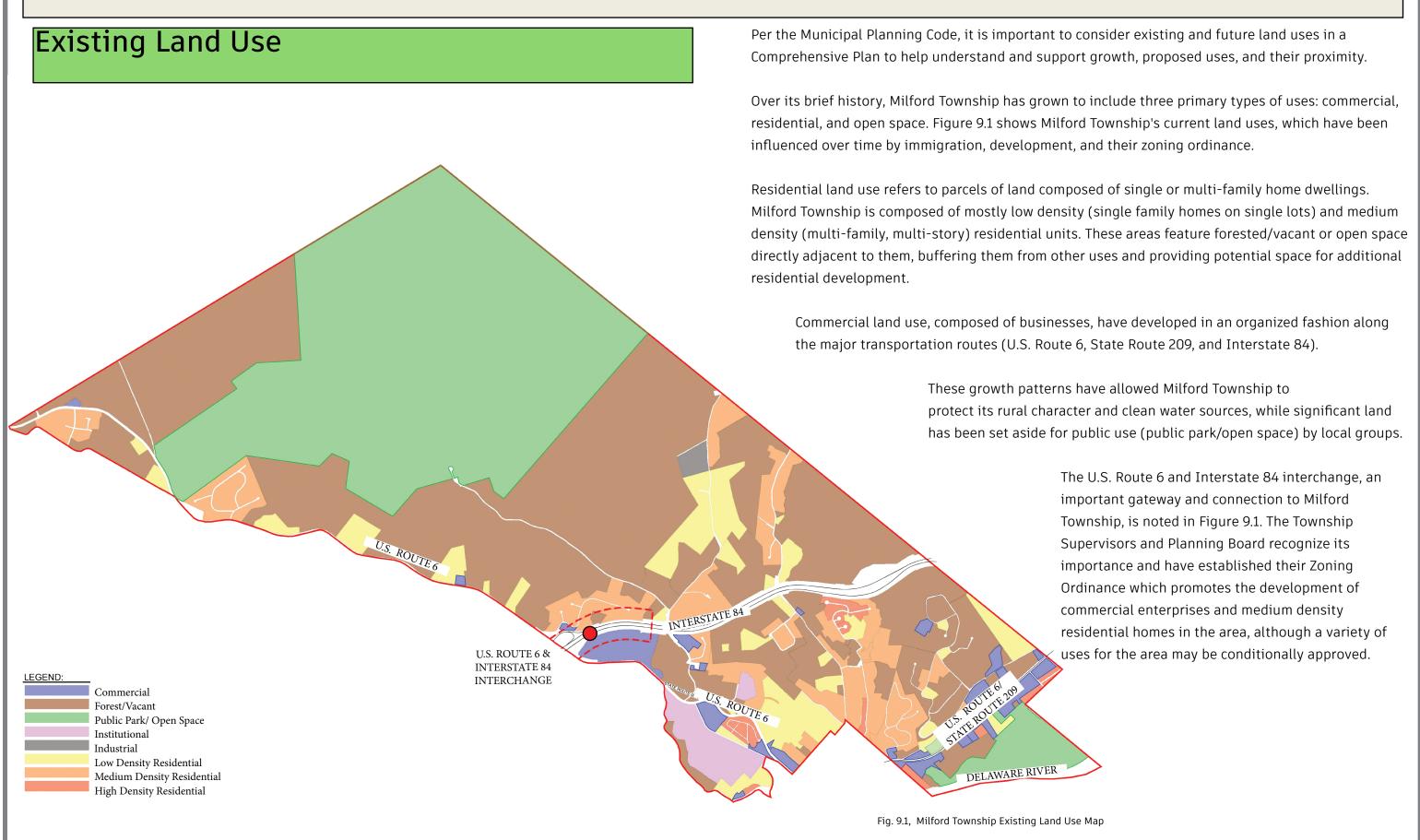
The Township is supportive of efforts to assist residents with home repairs, weatherization, and adaptations for accessibility.

The ability of senior citizens to retain their homes as costs increase continues to be an area of concern. Milford Township plans to keep tax increases minimal so financial impacts are lessened for this cohort. Due to the ever increasing costs to retain a home, the Township plans to continue to make seniors and those in need aware of County, State, and Federal tax, mortgage, and rental rebate programs.

#### Township Objectives:

- Preserve the single family homes and natural, rural aesthetic that exists within the Township; as preferred by the public.
- Direct citizens seeking to make home repairs and adaptions to meet accessibility needs to the appropriate County, State, and Federal assistance agency or employee.
- Direct citizens to available County, State, and Federal tax, mortgage, and rental rebate programs.
- Keep tax increases minimal to lessen costs to own and maintain a home.

## IX. LAND USE PLAN



## IX. LAND USE PLAN

## Zoning

As Milford Township has grown in population their Zoning Ordinance and a Zoning Map (Appendix B) was created. These documents were amended as the Planning Board and Board of Supervisors accommodated new uses and organized the desired growth of the community.

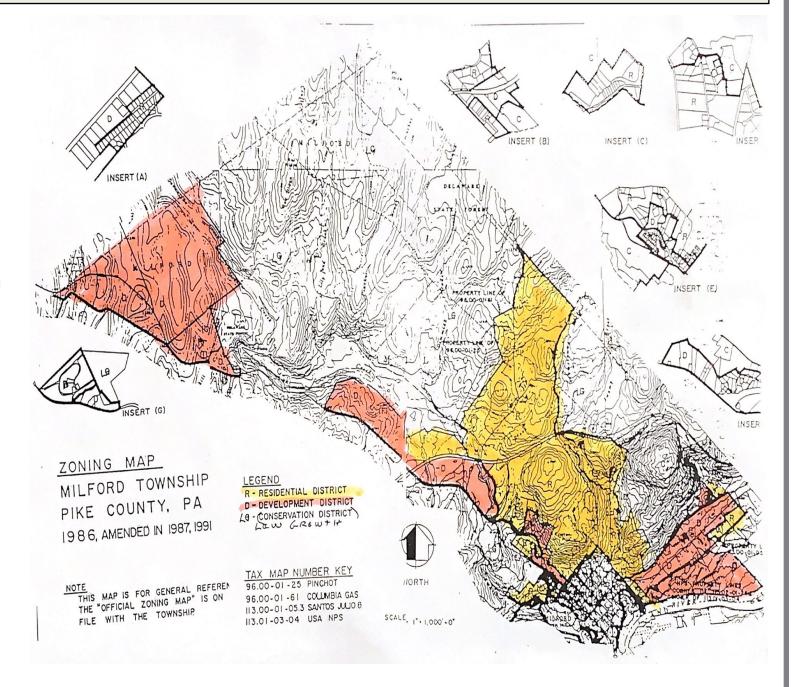
This map, created in 1986 and amended through 1991, features three distinct districts which directly relate to those in the existing land use map above (commercial, residential, open space). They are: the residential district, the development district, and the low growth or conservation district. Each of these seek to support growth while maintaining and protecting the Township's two highly coveted attributes, its rural character and clean spring water sources. This map is the current approved and adopted Zoning Map for Milford Township.

The residential district (RD) includes residential, single family and two family homes as its principal permitted uses (uses by right).

The Development District (DD) focuses on the major thoroughfares (U.S. Route 6, State Route 209, and Interstate 84) feature commercial uses, primarily; including professional offices and service shops, but also allows single-family and two-family dwellings. This district allows for a variety of conditional uses as well.

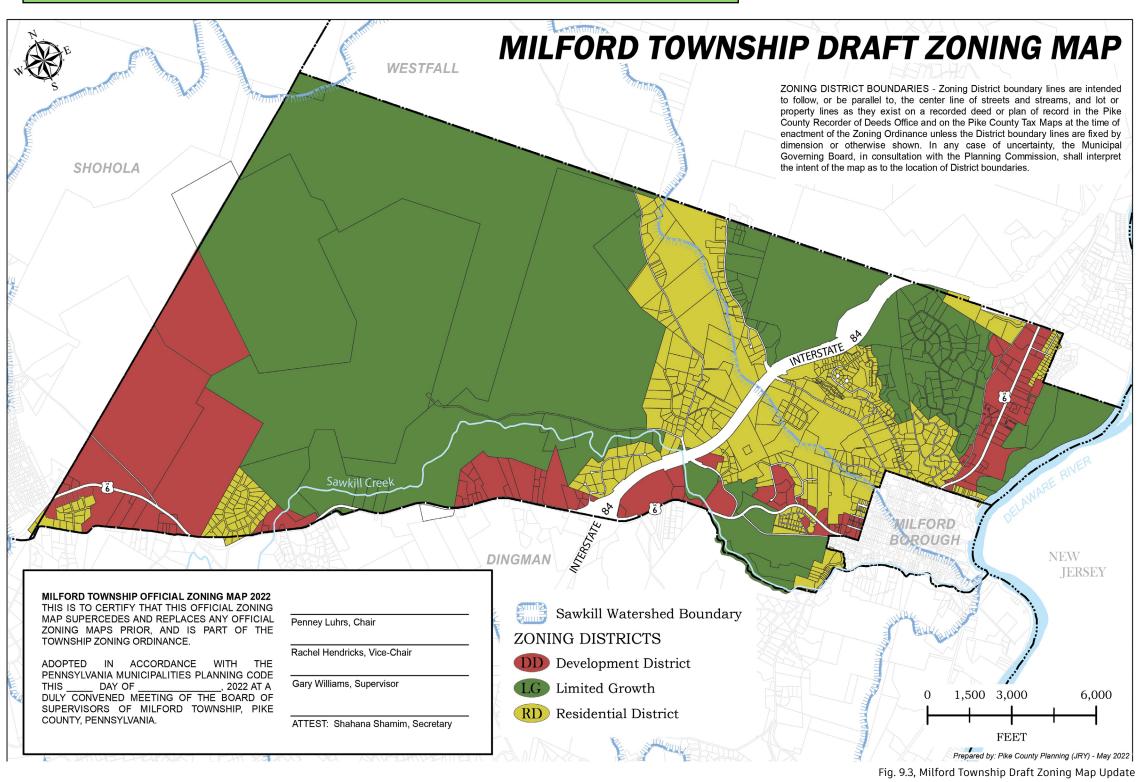
Lastly, the Conservation District (LG, low growth) seeks to protect the area's natural springs and slow growth in the community's steep and forested areas. The principal uses in the LG District include single and two-family dwellings, farm stands, conservation subdivisions, and agricultural activities.

Each of these existing districts notes a maximum coverage of 25% per lot in their schedule of regulations. This is quite low and is reflective of the Township's desire to maintain its rural character.



## IX. LAND USE PLAN

### Future Development Patterns



Since the 1991 Zoning Map was adopted, Township Officials have created several amendments that must be properly recorded. **Figure 9.3** shows the Milford Township Planning Board's efforts to amend and properly update their Zoning Map and Ordinance beyond 2017, when the Ordinance was last recorded.

Along with being much easier to read and apply, the **Figure 9.3** Map includes minor district adjustments. Township Officials are seeking to make these minimal changes and adopt this Zoning Map, in conjunction with recommendations within this Comprehensive Plan and properly record the changes considered, which include regulations for non-residential and non-agricultural uses (Section 407), warehouses, and uses not provided for (Section 306).

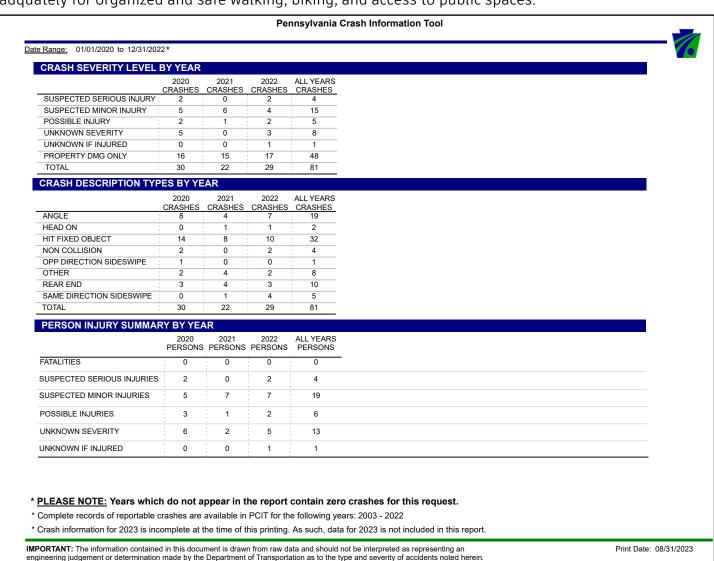
#### Township Objectives:

- Sustain and protect the community's high quality clean water sources.
- Encourage residential development to accommodate population growth.
- Support the creation of new businesses and commercial uses along the U.S. Route 6 and State Route 209 corridors, as zoned.
- Maintain portions of the steep, forested, vacant lands present as buffers between adjacent uses.

## X. TRANSPORTATION PLAN

#### Crash Data

Milford Township provides accessible and navigable roads throughout the municipality for its residents and visitors. Three major routes, US Route 6, US Route 209, and Interstate 84 take most travelers from the Township to the surrounding region. Milford's Planning Board has pointed out areas of congestion and concern along the US Route 6/209 corridor, specifically, during after-school hours (3-5 p.m.). Between the years 2020 and 2022, there were a total of 81 crashes within Milford Township; each with varying degrees of injury. The Township Planning Board, Board of Supervisors, and Public Survey conducted during this planning process, recognize the benefits of maintaining roadways and bridges adquately for organized and safe walking, biking, and access to public spaces.



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

Bridges

In 2023 Milford Township's engineer evaluated the condition of each of the three municipally owned bridges and gave maintenance recommendations (See Appendix D, Milford Township Bridge Report). Bridge #3, along Schocopee Road was identified as having the highest prioritized need for maintenance of the three bridges. During the implementation period of this Comprehensive Plan, the Township will implement all recommendations in the bridge report. As of the writing of this plan, a bid package is being prepared for Bridge #3's rehabilitation.

## Roadways

Generally speaking, all of the Township's roads are in good condition, with only one section of one roadway remaining a dirt and gravel road at this time. The Township has begun participating in the County's Dirt and Gravel Roads Program and will continue to utilize the program as it seeks to improve the dirt section of Schocopee Road during the implementation period of this Comprehensive Plan.

The Township has adopted a hazard mitigation strategy for their roadways which they continue to fulfill as their maintenance schedule and annual budget allow. It states in part:

"Improve stormwater management systems supporting steep slope roadways where storm damage from high runoff has the potential to damage the roads, road shoulders, and private property. These steep slope roadways include Vandermark Drive, Schocopee Road, sections of Foster Hill Rd., and Schoolhouse Drive."

During the development of this Plan, the Vandermark Drive stormwater management improvements were completed.

The Township Supervisors have expressed concern regarding the increasing frequency of truck accidents on US Route 6 and the ramps leading on and off of Interstate 84 (the interchange). A request was made for additional enforcement of speed and other truck safety regulations in the area, which the State Police have implemented.

## X. TRANSPORTATION PLAN

## Roadways Continued

US Route 6 has several significant curves between the Milford Borough boundary and Schocopee Road within the Township's boundary. These curved sections of road are frequently the location of traffic accidents, particularly in inclement weather. Both of these roads are owned and maintained by PennDOT. Milford Township will encourage and continue to work with the Federal Highway Administration, PennDOT, and the Pike County Road Task Force to facilitate maintenance and the necessary reconstruction of roadways and bridges that are owned and operated by each agency, respectively.

#### Township Objectives:

- Continue to maintain roads and bridges adequately through continued evaluations and as described in the 2023 Bridge Report (Appendix D).
- Review the conceptual transportation plan and consider additional crosswalks and sidewalks along the US 6/209 corridor to provide better access for citizens throughout the Township.
- Support the PennDOT Bike Y Route along the US Route 6/209 corridor within the Township.
- Support creating a Delaware River Access on the County owned parcel in the Township, as noted in the Conceptual Transportation Plan.
- Continue to work with the Federal Highway Administration, PennDOT, and the Pike County Road Task Force to facilitate the necessary maintenance and reconstruction of roadways and bridges that are owned and operated by each of these agencies.

Note: See Appendix C, Conceptual Transportation Plan.

\*Should the Township wish to move forward with the pedestrian improvements noted in the Transportation Plan (Appendix C), coordination with all responsible agencies, including PennDOT, the Army Corp. of Engineers, and others are needed.

In February 2024, State Routes 6 and 209 were adopted into the National Highway system, bringing additional opportunities for funding to Milford Township and the region.

## XI. PARKS, RECREATION, & 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, and conservation areas for safe, public use, that 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 those in Milford Township!

PENNSYLVANIA
STATEWIDE COMPREHENSIVE
OUTDOOR RECREATION PLAN

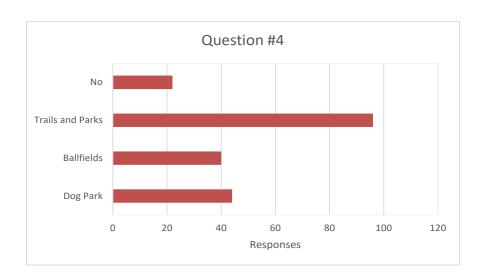


2020 2021

Fig. 11.1 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 Milford Township. No conversations were had with adjacent landowners and no physical or lawful feasibility studies regarding these existing or proposed sites were done. Township Officials may use this plan map as a starting point to create an open space and greenways or recreation plan for the Township, should they wish to.

The Public Survey conducted during this planning study describes the value area residents have placed on recreation and conservation in their community. This Comprehensive Plan provides goals the Township Planning Board and Board of Supervisors can take to help meet the community's expressed recreational needs. Each goal directly supports economic development centered around recreation (including bike and pedestrian connections, river access points, parks, and natural area conservation (See the Implementation Matrix on pages 55-58).



#### Township Objectives

- Review the Conceptual Parks, Recreation, and Natural Resources Plan (Appendix E) provided in this Comprehensive Plan; noting vacant lots, existing 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 C) contained herein and continue efforts to develop plans and bolster connections and access within the Township.
- · Support a public access to the Delaware River.

# XII. IMPLEMENTATION MATRIX (Short Term Goals 0-2 Years)

#### Goal 1

Provide educational opportunities where the public can learn and become involved in the Township's Zoning and Land Development process.

#### **Actions**

- 1.1 Host an open house at the municipal building with refreshments and speakers to build consensus when considering development and zoning initiatives.
- 1.2 Host a "Meet Your Officials" event. A hybrid event (online and in person) describing each municipal official's position and the permitting, conditional use, and hearing processes targeted at those renovating, building a home, and/or creating a business within Miford Township.
- 1.3 Provide an annual intern program where a highschool or college student can be employed at the municipality and learn about local affairs and the laws and processes that govern their municipality.
- 1.4 Provide this Comprehensive Plan online for easy public access.

#### Goal 2

Establish a contemporary framework for the Planning Board and Board of Supervisors to make land use and development decisions that are environmentally beneficial, maintain the Township's desired character, manage growth, manage the growth of and demand for services, and connect public spaces.

#### **Actions**

- 2.1 Develop and adopt a revised Zoning Map and Ordinance with a district or districts that prescribes a suitable location for manufacturing, medical, and commercial facilities.
- 2.2 Develop and adopt an amended Zoning Map and Ordinance which considers additional areas where various housing types and sizes would be acceptable.
- 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. based on proposed development types.
- 2.4 Amend **Zoning Ordinance Section 306 Uses Not Provided For** to allow for the Township Supervisors to render formal use determinations in a given district rather than the Planning Commission. This will ensure these decisions are made by the proper legislative authority.
- 2.5 Consider implementing impact fees for projects that will generate additional impacts to the community.
- 2.6 Work with the public to properly define the community's "character" (architectual or otherwise) and amend the Zoning Ordinance and SALDO as applicable so this desired aesthetic is protected.
- 2.7 Review the SALDO and Zoning Ordinances and amend as necessary to strengthen the definition, composition, and conditions of acceptable building facades for new buildings.

#### **Outcome**

Residents have become more engaged with local officials and the planning process. They are more aware of the 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. This signals continued interest in Milford Township's local government; all while sustained economic and population growth are occurring.

Possible funding agencies and partners:

PA DCED, Pike County; see **ZONING AND SALDO related actions** on page 59.

#### **Outcome**

With approved and updated Zoning and Land Development Ordinances the Board of Supervisors and Planning Board have been receiving clearer and more uniform development applications. The Township's rural character continues to be maintained while Milford Township grows economically in an agreeable fashion.

Possible funding agencies and partners:

PA DCED, Pike County, USDA, PHFA, AARPA, HUD; see **ZONING AND SALDO, Housing, and Economic Development related actions** on page 59.

# XII. 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 reflected on the zoning map, Township website and across all official resources.

#### Goal 4

Amend the Subdivision and Land Development Ordinance (SALDO) as well as the Zoning Ordinance to reflect community values regarding the latest land use trends.

#### **Actions**

- 4.1 Review the current Zoning Ordinance and SALDO and develop and adopt sustainable energy ordinances (both residential and commercial).
- 4.2 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 and dispensaries.

#### Outcome

Milford Township has an organized, user-friendly Zoning Map and Ordinance available online. This allows the Board of Supervisors to review recommendations from the Planning Board and adopt organized amendments that are immediately made available to the public.

Possible funding agencies and partners:

PA DCED, Pike County; see **ZONING AND SALDO related actions** on page 59.

#### **Outcome**

Milford Township has reviewed and approved several amendments to their Zoning and SALDO, allowing them to consider and provide conditions for several new types of facilities (including manufacturing and sustainable power). By reviewing and adopting these, the Township has stayed ahead of contemporary trends and is prepared for incoming projects.

Possible funding agencies and partners:

PA DCED, Pike County; see **ZONING AND SALDO and Economic Development related actions** on page 59.

# XII. 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 needs; planning trends; and recently proposed projects, then revise the Zoning and Land Development Ordinances to meet public requests--particularly creating a district that allows commercial facilities as a primary use.
- 5.2 Continue to review recent planning trends and adopt ordinances on a continuous basis, in an effort to protect the community from nuisances and incompatible adjacent uses.

#### Goal 6

Adopt Zoning and Subdivision and Land Development Ordinance (SALDO) amendments which promote the long-term residency of citizens, promote business growth, and allow for the maintenance or removal of existing dilapidated facilities.

#### **Actions**

- 6.1 Support the construction of a variety of housing types and sizes by considering Zoning and Land

  Development Amendments which promote their construction and prescribe acceptable locations for them.
- 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 place agreeable commercial uses away from manufacturing and industrial 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. Enter discussions with willing adjacent municipalities to enhance the provision of joint services. This can lower costs, 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 organized, easily understandable Zoning and Land Development Ordinance processes. These ordinances continue to be amended and clarified to reflect community desires, and accommodate contemporary development types and trends.

The Board of Supervisors and Planning Board have worked to adopt several amendments to proactively protect the community and ensure that proposed and approved adjacent uses are compatible.

Possible funding agencies and partners:

PA DCED, Pike County; see **ZONING AND SALDO and Economic Development related actions** on page 59.

#### Outcome

Milford Township's demographics show a 2% (or more) growth in population. Zoning changes which have promoted new home construction with a variety of types have alleviated past availability and affordability issues. Zoning and SALDO amendments have allowed new businesses that pay family-sustaining wages to operate within the Township. In Milford Township citizens of all ages enjoy a high standard of living, with housing, employment, and recreation options all close by. Most citizens have expressed a desire to remain long-term.

Possible funding agencies and partners:

PA DCED, Pike County, USDA, PHFA, AARPA, HUD; see **ZONING AND SALDO, Housing, and Economic Development related actions** on page 59.

#### Outcome

After a thorough review of current public sentiment, emergency service functions, and responsibilities, Township Officials have created a system of efficient regional cooperation among the ambulance and fire department(s). Minimal tax adjustments have ensured that these services will be offered and properly meet demand. These low tax adjustments and services have allowed older residents to remain in the community and not seek assistance and services elsewhere.

Possible funding agencies and partners:

PA DCED, Pike County; see **ZONING AND SALDO and Economic Development related actions** on page 59.

# XII. 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 its annual capital budget and consider reducing un-needed services, if they exist
- 8.2 Review the need and possibility of requiring impact fees for certain land development projects to cover possible road degradation, needed inspections of all engineering components such as stormwater systems, and the expansion of 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 enhance connections and access through the Township and to adjacent municipalities.

#### **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 and safety issues (See Appendix C).
- 9.2 Garner additional public support to develop recreation spaces and paths which promote public health, safety, and access in the community.
- 9.3 Continue to resurface Township owned roads, as the municipal capital budget and plan allow, including maintaining and correcting bridges and roads, as described in the 2023 Township Bridge Study (Appendix D) and the Township's hazard mitigation strategy.

#### Goal 10

Continue to work with adjacent municipalities, developers, and businesses to provide needed sustainable economic development, ensuring living wages are provided and needed public amenities 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 Milford Township or adjacent municipalities. This includes considering central water and sewer extensions along US Route 6/209, should either be proposed. It is very important that these extensions not negatively affect the Township's environment or land owners.

#### Outcome

After reviewing annual revenues and expenditures, Township Officials have created an annual capital budget that will meet the Township's needs. As a result, Real Estate Taxes comparable to neighboring municipalities. Newly adopted impact and permit fees now allow the municipality to cover accrued costs from new large-scale developments. The Township's budget remains balanced.

Possible funding agencies and partners:

PA DCED, Pike County, PennDOT; see **ZONING AND SALDO, Transportation, and WATER, STORMWATER, and SANITARY SEWER related actions** on page 59.

#### Outcome

Realizing the economic, health, and safety benefits that would be achieved if connections and access to and through Milford Township were enhanced, Township Officials have moved to complete several of the projects included in the Comprehensive Plan's Transportation Plan (Appendix C) with the support of the public. This has reduced automobile accidents by 10%.

Possible funding agencies and partners:

PA DCED, Pike County, PennDOT; see Transportation related actions on page 59.

#### Outcome

The Township has continued joint efforts with adjacent municipalities and authorities. Sewer lines have not been extended down US Route 6/209 but remain an option should large commercial business(es) be approved and constructed along the corridor. Zoning and SALDO requirements found in the Townships Ordinances help maintain the highly regarded character of the community. Recent constructed home units in a variety of types and sizes have helped alleviate the availability and affordability issues that once plagued the Township. Citizens of all ages and a variety of incomes are able to rent or own in Milford Township and may remain there long-term.

Possible funding agencies and partners:

PA DCED, Pike County, PennDOT; see **Economic Development related actions** on page 59.

## XIII. CONCLUSION

## Funding and Partnership Opportunities

There are several County, State, and Federal agencies who offer funding and partnering opportunities for municipalities to help cover a portion or all of the costs and efforts needed to achieve many of the actions prescribed in the **Implementation Matrix** on pages 55-58 of this Comprehensive Plan. Because the availability, name, schedule, and scope of these grant and assistance opportunities change frequently, the following recommended sources are being provided for future use by Milford Township to achieve many of the items in the matrix above. Please note that list is being provided as a starting point and that many other opportunities for support exist.

#### For TRANSPORTATION related actions:

Pike County Road Task Force -

https://www.pikepa.org/living\_\_\_working/community\_planning/road\_task\_force.php
PA Dept. of Health WalkWorks - https://www.health.pa.gov/topics/programs/WalkWorks/Pages/WalkWorks.aspx
PennDOT MTF - https://www.penndot.pa.gov/ProjectAndPrograms/MultimodalProgram/pages/default.aspx
PennDOT (and MPO) TASA -

https://www.penndot.pa.gov/ProjectAndPrograms/Planning/Pages/Transportation%20Alternatives%20Set-Aside%20-%20Surface%20Trans.%20Block%20Grant%20Program.aspx

PennDOT Green Light Go - https://www.dot.state.pa.us/public/Bureaus/BOMO/Portal/TSPortal/GLG PennDOT Highway Safety Improvement Program -

https://www.penndot.pa.gov/TravelInPA/Safety/Pages/Strategic-Highway-Safety-Plan.aspx

DCED Multimodal Fund - https://dced.pa.gov/programs/multimodal-transportation-fund/

PennDOT Automated Red Light Enforcement - https://www.dot.state.pa.us/public/Bureaus/BOMO/Portal/ARLE

USDOT Safe Streets for All (SS4A) - https://www.transportation.gov/grants/SS4A

USDOT Surface Transportation Block Grant Program - https://www.fhwa.dot.gov/specialfunding/stp/

#### For HOUSING related actions:

Wayne County Housing Authority of Pennsylvania- <a href="https://www.wchahousing.com/">https://www.wchahousing.com/</a>
DCED Keystone Communities Program - <a href="https://dced.pa.gov/programs/keystone-communities-program-kcp/">https://dced.pa.gov/programs/municipal-assistance-program-map/</a>
PHFA Community Revitalization Fund - <a href="https://www.phfa.org/">https://www.phfa.org/</a>
AARP Community Challenge - <a href="https://www.aarp.org/livable-communities/community-challenge/">https://www.aarp.org/livable-communities/community-challenge/</a>
USDA Rural Development - <a href="https://www.rd.usda.gov/programs-services/single-family-housing-programs/">https://www.rd.usda.gov/programs-services/single-family-housing-programs/</a>
US Department of Housing and Urban Development - <a href="https://www.hudexchange.info/programs/cdbg/">https://www.hudexchange.info/programs/cdbg/</a>

#### For WATER, STORMWATER, and SANITARY SEWER related actions:

DCED H20 - https://dced.pa.gov/programs-funding/commonwealth-financing-authority-cfa/h20-pa/DCED Small Waters and Sewer Program - https://dced.pa.gov/programs/pa-small-water-sewer/

#### For ZONING AND SALDO (planning initiative) related actions:

DCED Keystone Communities Program - https://dced.pa.gov/programs/keystone-communities-program-kcp/
DCED MAP - https://dced.pa.gov/programs/municipal-assistance-program-map/
DCED PennTAP- https://dced.pa.gov/programs/pennsylvania-technical-assistance-program-penntap/
Pike County Municipal Planning Initiatives (Comprehensive Plans, Open Space Plans) via SRCPPhttps://www.pikepa.org/living\_\_\_working/community\_planning/scenic\_rural\_character\_preservation/grants.
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#### For ECONOMIC DEVELOPMENT related actions:

DCED Engage- https://dced.pa.gov/programs/engage/
DCED FIT- https://dced.pa.gov/programs/foundations-in-industry-training-fit-grant-program/
DCED Marketing to Attract Business- https://dced.pa.gov/programs/marketing-attract-business/
DCED Marketing to Attract Tourists- https://dced.pa.gov/programs/marketing-to-attract-tourists/
DCED RJTC- https://dced.pa.gov/programs/rural-jobs-and-investment-tax-credit-program-rjtc/
DCED PA SITES-

https://dced.pa.gov/programs/pennsylvania-strategic-investments-to-enhance-sites-program-pa-sites/ DCED Work Force Training- https://dced.pa.gov/business-assistance/workforce-development/

#### For RECREATION related actions:

DCNR C2P2- https://www.dcnr.pa.gov/Communities/Grants/Pages/default.aspx

DCED GTRP - https://dced.pa.gov/programs/greenways-trails-and-recreation-program-gtrp/

US EPA- https://www.epa.gov/smartgrowth/recreation-economy-rural-communities

Pike County Marcellus Mini-Grant (Park, Recreation, Greenways, Trails, and River Access Plans) via SRCPPhttps://www.pikepa.org/living\_\_\_working/community\_planning/scenic\_rural\_character\_preservation/grants.
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## XIII. CONCLUSION

### Summary

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 actions to sustainably grow business and their population, gradually.

The Comprehensive Plan **Implementation Matrix**, if followed, offers several implementable actions that will aid the Township in achieving: better housing availability and affordability for citizens of all ages and incomes; development of a public recreation system; adequate emergency services; and further protections of their rural character and natural environment.

Current demographics, the results of the Public Survey, and feedback received from the public during the Focus Group meeting, all support the following highest-priority community needs:

- Maintaining the community's existing, rural character.
- Enhancing fire and ambulance services.
- Providing additional housing in a variety of types and sizes for citizens of all ages and incomes.
- Protecting the existing exceptional value and high-quality waters (as designated by PA DEP).
- Enhancing the availability and access to recreation and public lands.

These community needs bring into focus the desired outcomes the community hopes for:

The availability of a variety of types and sizes of housing; the gradual creation of businesses that employ local citizens and pay family and career sustaining wages; and the protection of the rural character and high quality of life of the Township.

The goals and actions contained in the **Implementation Matrix** of this Comprehensive Plan provide Milford Township with detailed steps they can take to meet the needs of the community. The actions noted are important jumping-off points in the community growth process and the completion of each shows the Planning Board and Board of Supervisors commitment to the community. Moving each goal and action forward over the next several years will go a long way toward strengthening the community's economic potential, reducing reliance on the automobile, and reducing travel to adjacent metro areas for amenities and employment. With each goal completed, a sense of community pride will develop, and the community's desired vision reached!

## Acknowledgments & Contacts

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#### **Planning Commission Members**

Kevin Stroyan, Chairman

Ray Willis, Vice Chairman

Patrick McCarthy

Robert Di Lorenzo

Michael Williams

Roman Buonanno

Shahana Shamim, Secretary

Michele Long, Asst. Secretary

Tom Farley, Solicitor

#### **Focus Group Advisory Committee**

J.D. Donson, Business Owner

Jack Donson, Resident

Shawn Gregson, Business Owner

Richard Peter, Property and Business Owner

#### **Township Supervisors**

Gary M. Williams, Chairperson & Roadmaster

Rachel Hendricks, Vice Chairperson

Robert Di Lorenzo

Anthony Magnotta, Solicitor

Nancy Pinchot, Resident

Eve Yesthal, Business Owner

Evelyn DiLorenzo, Resident

Bill Pitman, Resident

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





Planning & Research Consultants Thomas J. Shepstone

Planning services provided by Woodland Design Associates, Inc.

with advisory support from Shepstone Management Company, Planning and Research Consultants.

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