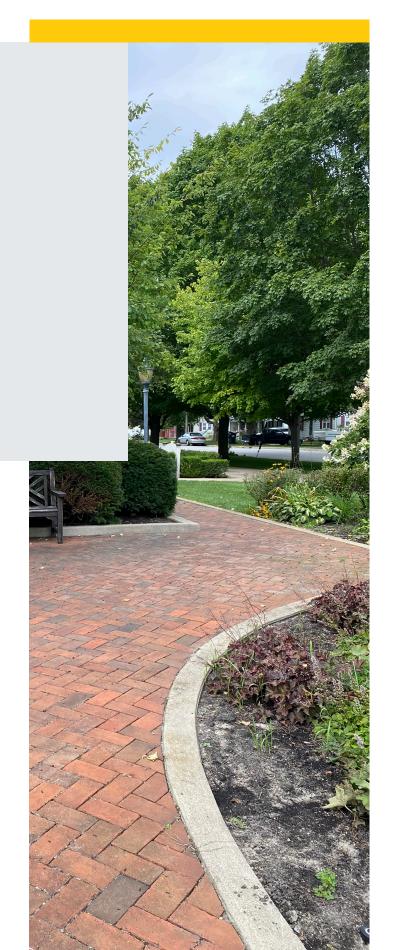
TOWN OF MILFORD

Through this data collection and analysis, the County, and the incorporated communities, can better understand what is happening today and what can be expected for the future. The key finding conclusion statements, highlighted within each community section, set the stage for the goals, objectives, and recommendations outlined within the final FORWARD Kosciusko County Comprehensive Plan. Unless otherwise noted, all data points were gathered from the US Census.



MILFORD PEOPLE

Demographic Trends

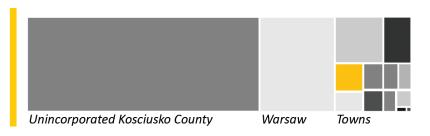
Milford has seen slow but steady growth in population since 2000. The Town's total population is 1,747 people, about 2.2% of the County's total population. Milford has grown by 12.7% since 2000 and is estimated to grow another 12.9% by 2030. Milford's projected future growth is in the middle of the pack when compared against other incorporated communities within Kosciusko County.

The median age of residents living within Milford is 29.9 years, a large decrease from 2010 when the median age was 36.9 years. This decrease signifies that Milford has more young families and young adults then other communities within Kosciusko County. The largest age cohort living within Milford are those between 25 and 34 years of age (14.7%), while over a third of the Town's population is under the age of 19.

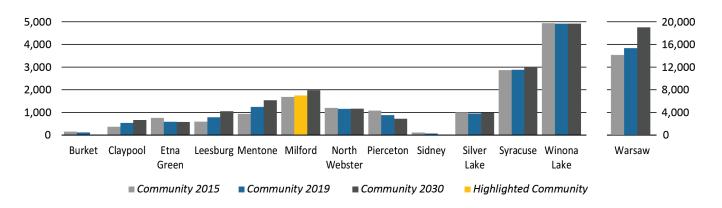
Approximately 91.4% of those living within Milford identify as Caucasian, 0.2% identify as Black or African American, 0.3% as Asian, 5.1% as Some other race, and 3.0% as Two or more races. In addition, 21.0% of residents also identify as Hispanic or Latino in origin, the highest of any community within the County and on par with the national average.

Milford's median household income is \$41,736, a 2.8% increase since 2010 but \$19,630 (31.9%) less than the County's median income. The Town's income per capita (\$20,755) increased 7.9% from 2010 to 2019. Per capita income is the average income of an area spread among all residents (including children) and is most often used to describe a community's purchasing power or income per resident. The Town's increase in both median and per capita income is not reflected by the poverty rate (9.7%), which has seen the greatest increase of all Kosciusko County communities since 2000.

 $1,747 \quad \substack{\text{Total population} \\ (2019)}$



Population Growth



Income and Poverty



\$41,736 Median Household Income

9.8%

County Poverty Rate

Race and Ethnicity



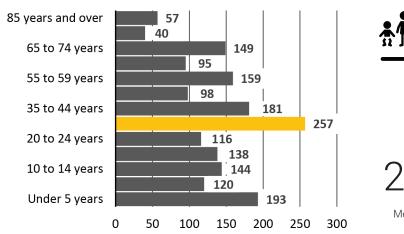
91.4%

Identify as Caucasian

21.0%

Identify as Hispanic

Population Age





29.9

Median Age

1

Employment and Industry

There are 70.6% of residents 25 years or older that have a high school degree or higher and 7.2% have a bachelor degree or higher. Milford saw a decrease in educational attainment since 2010 when 76.6% of residents over the age of 25 had a high school degree or higher.

Although Milford has seen an increase in population over the past decade, the labor force (67.3% of residents over the age of 16) has only grown by only 0.2% since 2010. The stagnation of the Town's labor force could be explained due to the increase in youth, who may be over the age of 16 but not yet working. Manufacturing industries (57.9%) employ over half of Milford's residents, while retail industries (10.2%) are the second largest employers. The average earning for manufacturing jobs within the County is \$91,815, the second highest out of all major industry types.

The mean travel time for Milford residents is 18.3 minutes. Most are driving to work alone (83.3%), while 11.2% carpool with others and 4.0% walk to work. The majority of residents are commuting outside of Milford (79.5%) for work, while 39.1% are commuting outside Kosciusko County. For reference, an estimated 7,549 Kosciusko County residents leave the County for work each day.

859 Total Residential Labor Force (2019)

92.9%

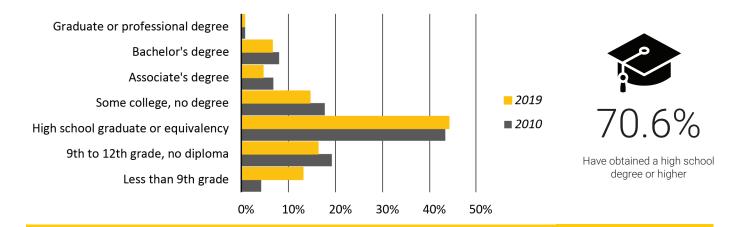
Of the local labor force is employed



7.1%

Of the local labor force is unemployed

Educational Attainment



Average Earnings for Manufacturing Jobs



\$91,815

Average earnings within the County

Second highest out of all major industry types

Commuting Time



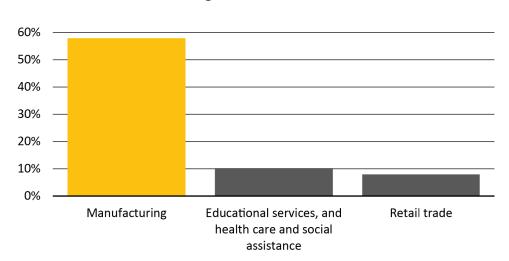
18.3

Average travel time in minutes

83.3%

Of workers prefer to drive to work alone

Local Industries and Earnings



Housing

Milford has 683 housing units, a slight increase from 2010 and a 9.1% increase since 2000. The Town has seen minimal increase in housing development which is hindering the community's population growth. This is supported by the Town's vacancy rates (8.8% in 2019), meaning there are few units available for new residents that may be looking to move to Milford. Since there are limited options available within the existing housing stock, new residents would be forced to build new housing.

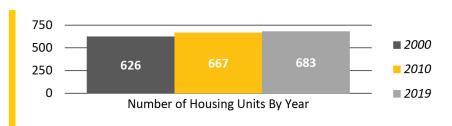
The housing within Milford is aging, with 36.7% of housing structures being built before 1940. Since 2010, there have been no new homes constructed within town limits. The most recent addition to the Town's housing was constructed in 2008 in an adjoining neighborhood on the east edge of Town. This construction pattern falls behind all other incorporated communities and the County, where the housing units built after 2010 make up 4.2% of the County's total.

The most common type of housing structures within Milford are single-unit detached, making up 73.1% of total housing units. The next highest are 2-unit, multi-family housing (8.6%) and 5-to-9-unit structures (7.0%). The occupied households within the Town are predominately owner-occupied (67.0%), with 68.9% of units being family households and 30.8% single-person households. The percentage of rented households in Milford (33.0%) is slightly higher than the County (25.2%).

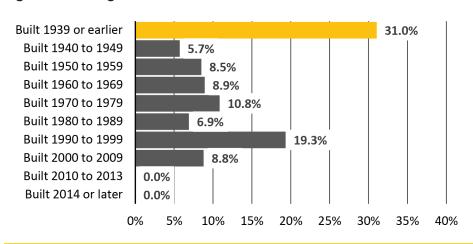
The median home value in Milford is \$108,000, which is less than the County's median value (\$150,000) but higher than many incorporated communities within the County. The Town's home values have been rising since 2000 (increase of 37.4%), where the median home value was \$78,600.

Currently, based on Zillow Research data on the prices of homes being sold within the Community, there is a large difference between the sales prices and the median assessed value of the homes as defined by the US Census. In 2019, the median home sale price was \$234,502 (compared to an assessed value of \$108,000), an increase of 33.5% since 2000 (\$175,623), and prices have increased 4.9% from 2019 to 2020 alone.

683 Total housing units



Age of Housing





36.7%

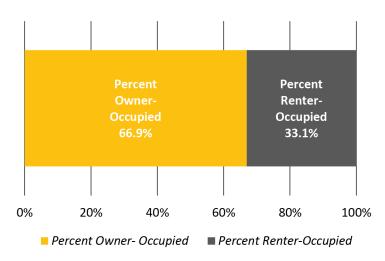
Of local housing units were built before 1940

Home Value

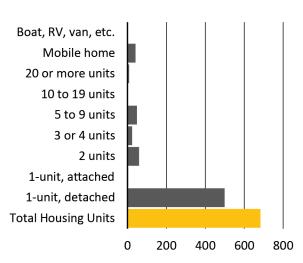


Versus a median home sale price of \$234,502 (Zillow Research)

Housing Occupancy



Housing Type



MILFORD PLACES

Existing development

Land use is the term used to describe the type of activity or development occurring on a parcel or within a structure located on the parcel. An existing land use map can often reveal development patterns that have occurred over time, potential conflicts or challenges, and opportunities for growth. Using Kosciusko County Assessor Office Class Code information at the property level, existing land uses were identified within the Town. Due to the way the data is aggregated, some inconsistencies may exist. Milford's existing development patterns include the following:

Residential

Milford has a combination of older residential neighborhoods located near the downtown core as well as newer subdivisions located off Syracuse Street (1250 N). The neighborhoods closer to downtown have the unique distinction of being bordered by both SR 15 (Highbee Street) and Old SR 15 (Main Street). The vast majority of residential properties are located between Syracuse Street to the north and Turkey Creek to the south. While the majority of Milford's residential options are focused on single-family units, recent redevelopment efforts are focused on increasing the available senior housing options. Ongoing efforts are underway to redevelop the former Lakeland Rehabilitation and Healthcare Center located near the intersection of 4th Street and Elm Street.

Commercial/Industrial

Most retail and office spaces within Milford are located along Highbee Street and Main Street, the Town's two major thoroughfares. Highbee Street's (SR 15) properties could be classified more as highway commercial, while Main Street's hold more local businesses. Milford also has multiple industrial properties on the north side of Town, such as Chore Time Brock International, Brock Manufacturing, and The Paper (a local newspaper publisher). Additionally, there are large amounts of undeveloped land available for growth along CR 1300 near Milford Junction.

Government/ Civic

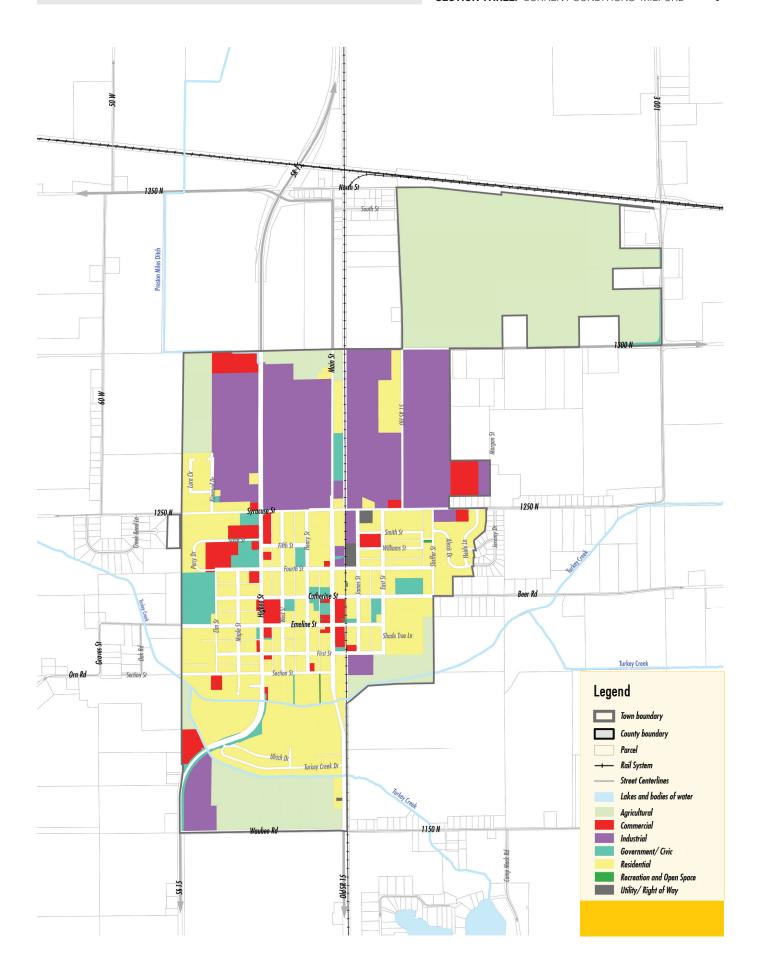
The majority of all government/civic land uses are located along Main Street and include the Milford Town Hall, public library, fire department, police department, post office, and Goshen Housing Authority. The Town's wastewater treatment plant is located west along 1250 N.

Recreation

With the exception of the elementary school's fields, Milford lacks a major recreation space. The only park near the Community is located on the north end of Waubee Lake, approximately 1.5 miles from the downtown core.

Agriculture

Agricultural land uses surround the Community, extending to the railroad in the north. This northern area has the possibility of being developed as industrial or residential in the future. Additionally, large amounts of existing vegetation boarders the Community to the south along Turkey Creek.



Zoning

Zoning refers to municipal or local regulations that govern how property can and cannot be used in certain geographic areas. A zoning map and/ or ordinance includes designated districts that determine the appropriate uses and development criteria for each parcel of land. Within each district, there are regulations stating the permitted types of development, lot sizes, building area, setbacks, etc. In addition to preventing conflicts, zoning can play a major role in preserving the Community's character and enhancing the local quality of life.

Milford is a part of the Kosciusko County Area Plan Commission (APC). The APC is a cooperative effort between Kosciusko County and many of the incorporated towns and is responsible for reviewing and making recommendations on rezoning requests, ordinance amendments and right of way vacations to the County Commissioners or associated Town Boards. The Town of Milford is divided into the following zoning districts:

Environmental District: This district is limited to agriculture, recreation, and other open-land uses. The purpose of this district is to prevent intensive development of land that is unsuitable for development due to topography, soil conditions, periodic flooding, or other natural features.

Public Use District: This district is designated for and limited to uses that serve to benefit the public. These uses may or may not be taxed, and may be owned and operated either privately or publicly.

Agricultural District: The purpose of this district is to protect prime agricultural land and related uses from undesirable urban growth. It establishes a quarter (1/4) mile protective zone for livestock operations to protect them from urban development that is not compatible.

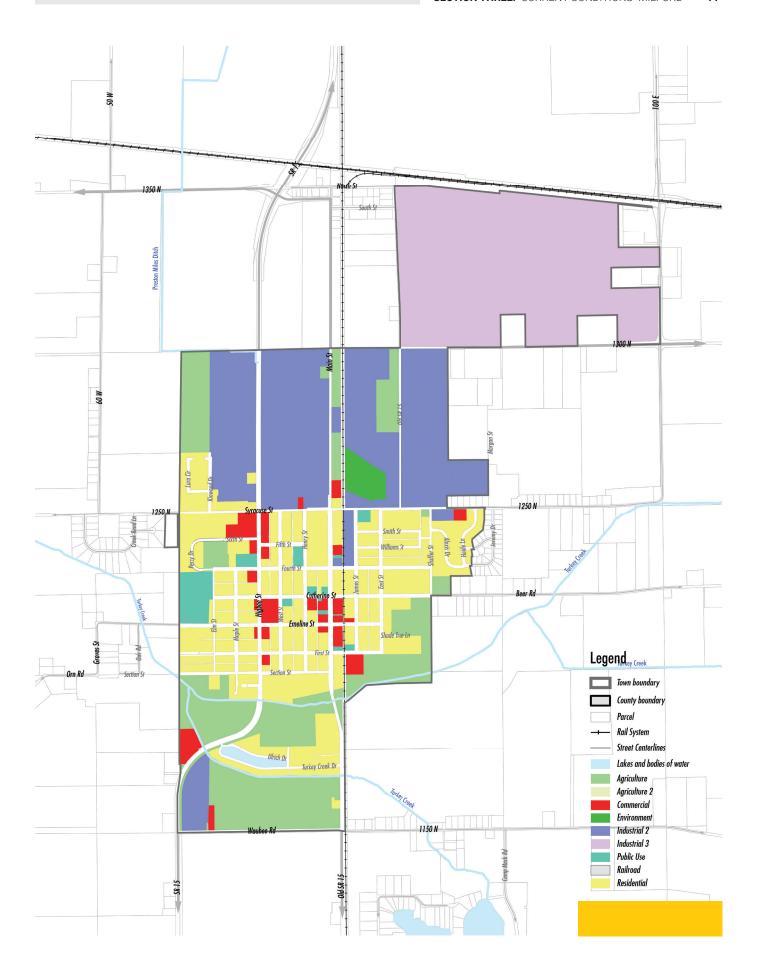
Agricultural II District: The purpose of this district is to allow the development of some tracts of marginal agricultural ground into low density, rural atmospheric residential subdivisions ("mini-farms"), allowing a mix of Residential and Agricultural uses.

Residential District: The residential district is limited to dwellings as well as public and semi-public uses that are normally associated with residential neighborhoods.

Commercial District: The commercial district is primarily for retail or service uses.

Light Industrial District: This district is intended to provide areas for industrial uses such as the operations associated with fabricating, manufacturing, processing, wholesaling, warehousing, and ancillary-related offices.

Heavy Industrial District: This district is intended to provide areas for the development of heavy industrial uses, including, but not limited to, heavy fabricating, manufacturing, processing, extraction, heavy repair and dismantling industries, as well as open-land operations.



Development and Redevelopment Opportunities

A key component to planning for future growth and development requires addressing the unique opportunities and needs of older or transitioning parts of the town. These areas present an opportunity to conserve land resources, leverage existing infrastructure, repurpose existing structures and capitalize on economic development tools if appropriate.

Historic Features and Districts

Milford has a small downtown core that spans approximately two blocks along Main Street. While the area serves as the center of the Community, there is no Main Street organization and no defined downtown district. Additionally, buildings within the downtown core are in need of structural and façade improvements.

Contributing to the informal downtown core, there are a number of structures classified by the Indiana Department of Natural Resources (IDNR). The Indiana State Historic Architectural and Archaeological Research Database (SHAARD) allows users to search cultural resource information on known historic resources throughout Indiana. The data contained in SHAARD was collected from previously conducted cultural resource inventories, National Register nominations, and cultural resource management projects. The quality of the data varies with the completeness and precision of the original records and may be out-of-date. Absence of data does not necessarily indicate the absence of resources. The SHAARD is an ongoing initiative, and the associated data will undergo staged enhancements and constant updating. However, it offers insight into properties that may be of historical significance. The database uses four primary classifications for properties and structures:

Outstanding- Meaning the property has sufficient historic or architectural significance that is listed, or is eligible for individual listing, in the National Register of Historic Places.

Notable- Meaning the property does not merit the outstanding rating, but is still above average in its importance. Notable structures may be eligible for the National Register.

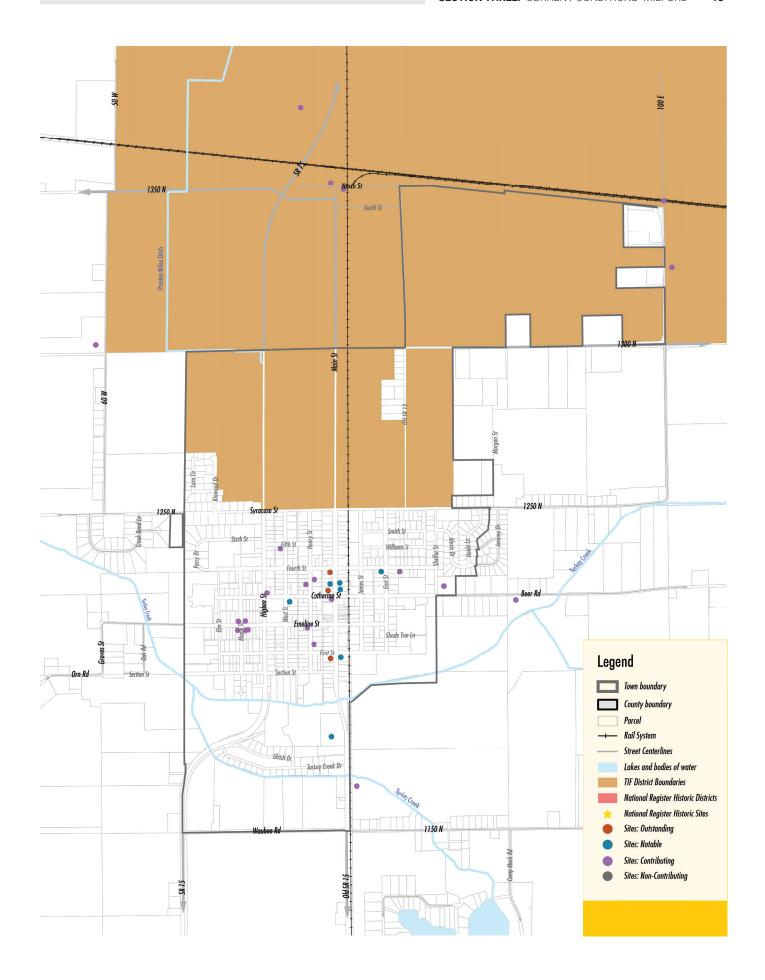
Contributing- Meaning the property is at least 40 years old, but does not meet the criteria of outstanding or notable. These resources are important to the density or continuity of the area's historic fabric. Contributing structures can only be listed in the National Register as part of a historic district.

Non-contributing- Meaning the property is not included in an inventory unless it is located within the boundaries of a historic district. These properties are not eligible for listing in the National Register.

Within Milford, there are numerous properties mapped within the SHAARD database, three of which are noted as 'outstanding' structures. The Higbee House, the Milford Public Library and a residential property at the intersection of E 4th Street and Main Street are premier examples of Queen Ann, 19th-Century and early 20th-Century architecture. Milford also features several 'notable' properties along and near Main Street with additional 'contributing' structures located throughout the Community.

Development Incentive Districts

There are three tax increment finance (TIF) districts within the municipal boundary of Milford. A TIF district is an economic development tool used by local governments to encourage development or redevelopment in an area of the community where private investment has not occurred or is difficult because of a number of limiting factors. There are two smaller districts: the Milford Economic Development District and the Milford 2 District. The Milford Economic Development District is approximately 255 acres and is bordered by Syracuse Street to the south, CR 1300 N to the north and the town limits—to the east and west. The Milford 2 TIF sits north of CR 1300 N and is bordered by the Town's boundaries. This district is currently undeveloped and will likely benefit from the extension of CR 1300 N. Adjacent to Milford, the Trupoint TIF district is approximately 1,100 acres and is located to the north of Town. It is near the industrial sites along CR 1300 N extends north to the Kosciusko County- Elkhart County boundary. While this TIF district is outside of the Town proper, development within the area could also spur development activity with Milford's two incentive districts.



MILFORD

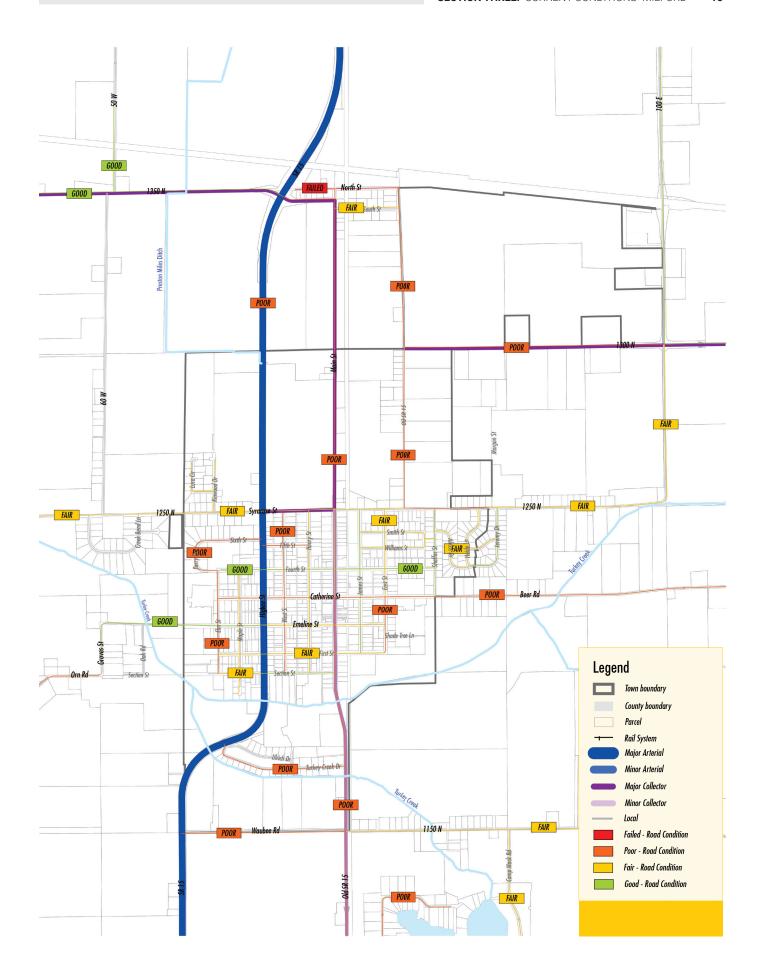
TRANSPORTATION SYSTEMS

Motorized

Roadways within and surrounding the Town of Milford can be classified under the Highway Functional Classification system established by the Federal Highway Administration. This system was established to group streets and highways into classes based on the level of service they are intended to provide. These classifications not only allow the road network to be evaluated and maintained in an efficient manner, but also rate roadways based on their level of mobility and accessibility.

The Town of Milford is made up primarily of Local Collectors, with the only Principal Arterial being SR 15 that passes north-south through the Community. Two Major Collectors travel out of the community: W 1350 N running north and then west of the community and E 1300 N running east.

The majority of traffic passes north along SR 15 with an average over 10,000 daily trips. Lesser traffic volumes occur on CR 1350 N and CR 1300 N, likely as local commuters moving on and off SR 15 to reach other destinations in the region.



Roadway Character and Condition

SR 15, locally known as Higbee Street, is the primary north-south corridor leading in and out of the Town. The corridor offers wider travel lanes and narrow shoulders near the edges of Town. Within Town, the corridor transitions to a more urban cross section that includes curbs, tree lawns, and a pedestrian sidewalk along one or both sides. This urban cross section is continued through the majority of the community; however, the pedestrian facilities end at Catherine Street.

Old SR 19, locally known as Main Street, is a primarily north-south route in and out of Milford that provides a direct connection to the Community's downtown core. The corridor offers wider travel lanes and narrow shoulders near the edges of Town and is similar in character to SR 15. Through town, the majority of the Old SR 19 corridor is immediately adjacent to residential properties. In these areas, the corridor also features a pedestrian sidewalk on at least one side of the road. Additionally, between 1st Street and Catherine Street, angled on-street parking is available to serve the downtown shops and businesses.

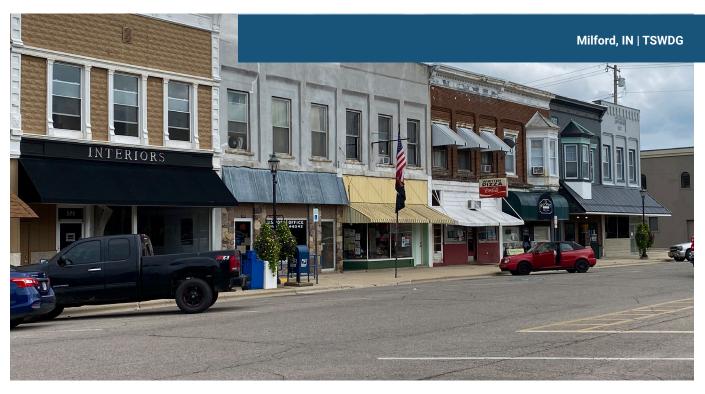
While no additional streetscape enhancements are present along SR 19 or Old SR 19, the pedestrian facilities, on-street parking facilities and concrete curbs help to calm traffic and contribute to the downtown aesthetic and neighborhood-sense of scale.

Aside from SR 19 and Old SR 19, the roadways within and surrounding Milford are predominately rural in nature and include varying levels of facilities and amenities. Milford's corridors primarily consist of two-lanes, approximately 20-24' in width, and often lack shoulders, curbs and centerline pavement markings. The exception is Syracuse Street, which runs east-west through the Town and includes concrete curbs on both sides. Many roadways are abutted by tree lawns and pedestrian sidewalks; however, the location and condition vary throughout the Community.

Roadway Condition

As an incorporated community, Milford is responsible for the public right of way within the town boundary. Kosciusko County, and many of the incorporated communities, utilize the Pavement Surface Evaluation and Rating System (PASER) to visually assess and rate the condition of local roads. The PASER system rates the condition of the road from 1 (failing) to 10 (excellent). With this information, local governments are able to project future conditions of the pavement and plan for the most effective maintenance. Pavement conditions, as defined by the PASER system, have been collected on a regular basis for County roads from 2016 to 2020, including all roads within the Town of Milford. Nearly all of the roads within Town are classified as a "Fair" rating or above, with only one roadway segment being noted in "Failed" condition.

Based on available data, there are no known roadway improvement projects currently being planned or considered within the Community by Kosciusko County or the Town of Milford. However, the Town will be impacted by a project that is being led by the Indiana Department of Transportation (INDOT) along the Town's northern border. The extension of CR 1300 N would curve the corridor slightly to the north and include a new bridge over the railroad tracks, connecting Main Street to SR 15. It is expected to reduce any traffic problems with trains, but also provide a more direct route between Milford and Syracuse for trucks and school buses. This \$7.8 million effort is anticipated to be begin construction in the spring of 2022.









Rail Corridor

Running north-south through the western edge of Milford is the Norfolk Southern Marion District Railroad (NS) line. The predominantly east coast rail company is well known for shipping coal and grains from Indiana counties for domestic markets and national export. The rail corridor runs parallel to Old SR 15 and lies adjacent to Milford's downtown core. At all rail crossings, there are crossing arms and signals to indicate the presence of oncoming trains.

Public Transportation

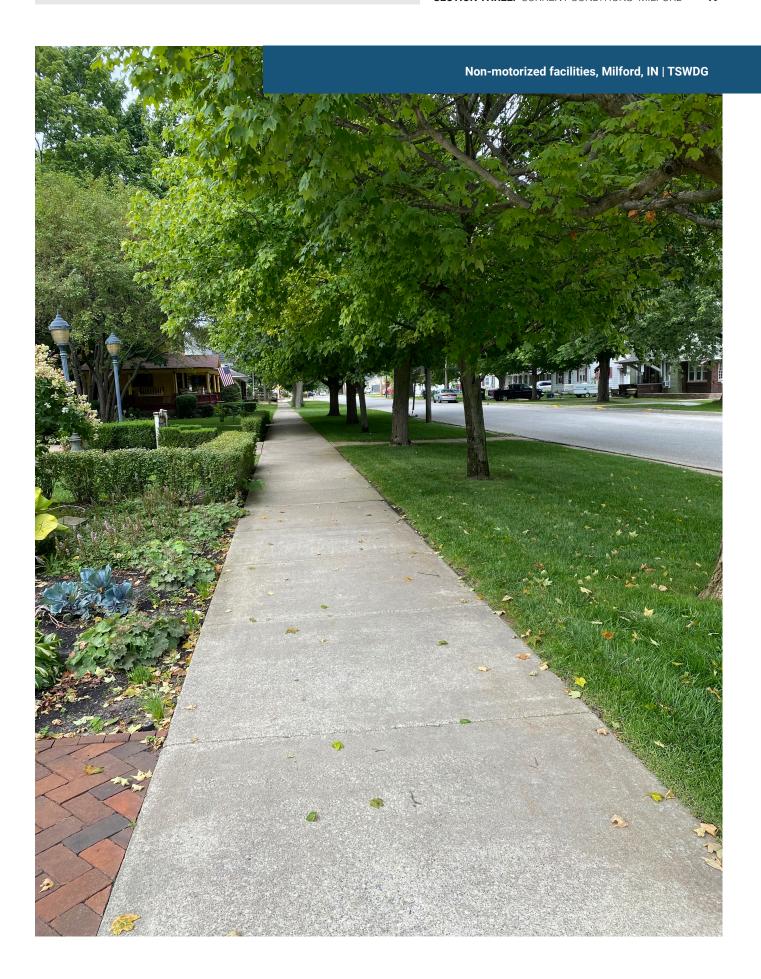
The Kosciusko Area Bus Service (KABS) provides countywide, demand-responsive, public transportation service. The service is operated by Cardinal Services of Indiana, a not-for-profit corporation that provides services for persons with disabilities and other life challenges. Ridership in 2019 was about 58,000 trips, a slight reduction from the 2018 figure of about 59,000 trips. The system owned 12 ADA-accessible vehicles in 2019, and received funding from fares and contributions from Kosciusko County, the Indiana Department of Transportation, and the U.S. Federal Transit Administration.

Non-Motorized

To compliment a community's vehicular transportation system, often a series of sidewalks, multi-use paths and trails are established to provide residents and visitors with transportation alternatives. These non-motorized systems can be used for both commuting and recreational purposes. In the case of Milford, there are limited non-motorized facilities currently in place within the Community.

No dedicated trail or bike systems currently exist within the Town of Milford. While sidewalks are prevalent throughout the Community, especially along major roadways, they do not cover the entire Town. Additionally, sidewalk conditions vary wildly in both maintenance and coverage depending on any given location within the Community.

There are no other trails, or dedicated biking infrastructure, that exists within the community, but plans have been made to link the Town to Waubee Lake via a trail connection.



UTILITY SYSTEMS

Water and Wastewater

Water and wastewater services are handled locally by the Milford Utilities Company. Wastewater treatment occurs at the Town of Milford Waste Treatment center, located west of the Town in unincorporated Kosciusko County.

The existing water and wastewater systems have the capacity to handle additional residential, commercial and industrial development in the future. Maintenance and regular repair to the Town's water and wastewater systems are ongoing.

Gas and Electric

For natural gas and electricity, Milford and its surrounding area is primarily serviced by the Northern Indiana Public Service Company (NIPSCO), with a potential alternative of the Kosciusko County Rural Electric Membership Corporation (REMC). Natural gas is provided via a NIPSCO pipeline connecting to the south of the Community.

Broadband

According to BroadbandNow, a digital database that utilizes data from the Federal Communications Commission (FCC) and local service providers, there are 16 internet providers that service Milford, with 14 of those offering residential service. The majority of service within the Town is gained through DSL or satellite providers, although commercial service is available through cable/fiber. Due to the way broadband data is reported and collected by the FCC, some zip codes report having a higher number of providers and subscription plans available to local residents. While there are numerous providers, coverage varies depending on the specific provider. Broadband speeds are measured by upload and download speeds in Megabytes per second (Mbps). The average download speed within Milford is 79.7 Mbps, which is 26.4% slower than Indiana's average. For reference, the Federal Communications Commission identifies effective broadband access as having a minimum download speed of 25Mbps and upload speed of 3Mbps.

Rural Indiana Stats, an application managed by Purdue University and the Indiana Office of Community & Rural Affairs, offers an alternative view of local broadband statistics. The application, which aggregates FCC data at the Census tract level, reports that 29.2% of area residents do not have internet access, 23.3% have no computing device, and 11.1% of residents use only a mobile device.

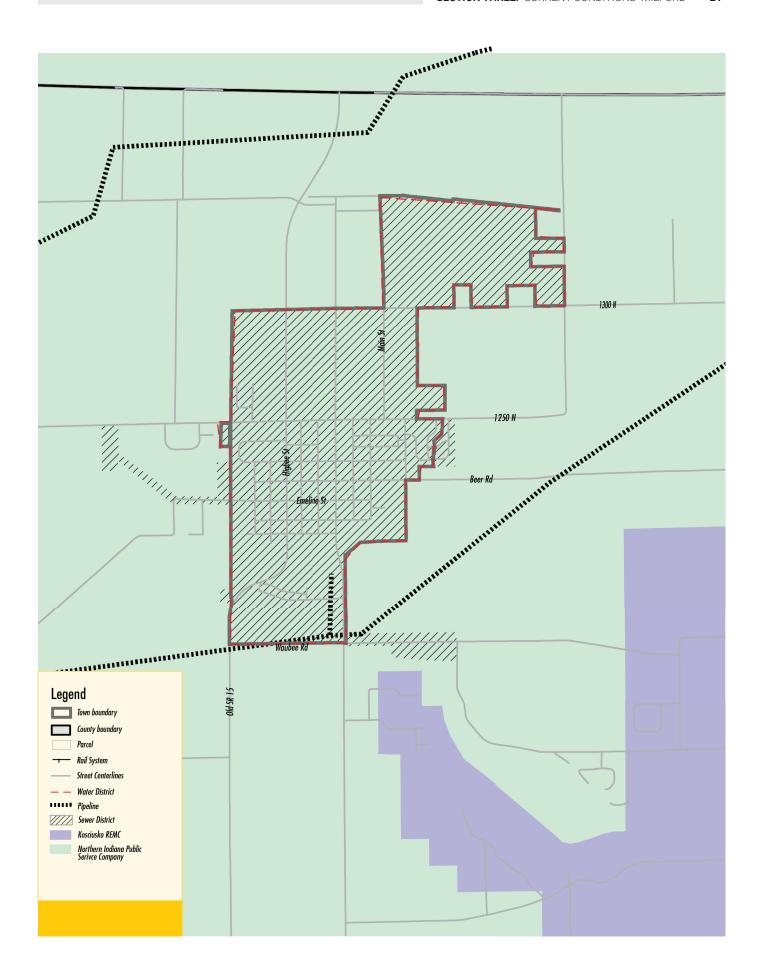
Due to the way data is aggregated and reported, both databases use geographic boundaries that include the Town of Milford as well as unincorporated areas of the County in the statistics identified above.

Public Safety Systems

Milford is the home to a volunteer fire department that serves the community, and their building is on the south end of Main Street.

The Town's police force is located within Town Hall. The force consists of five full-time, two part-time, and six reserve officers. They also have a dedicated fleet of vehicles and respond to calls dispatched by the Kosciusko County Communications Center.

Milford currently has a contract with Lutheran Health Network for EMS services.



MILFORD

DESTINATIONS

Community Facilities and Support Services

Government Facilities

The majority of Milford's governmental buildings are located along Main Street including Town Hall, the Town's post office, the Milford Public Library, and all emergency service facilities. The Town's community building is also located near Town Hall and is a rentable space for private and public meetings.

Public Health Facilities

While Milford does not have the capacity to handle larger health emergencies, the Town does have a local doctors office, helping reduce the need for residents to travel outside of the Community for regular checkups. More specialized treatment or hospital needs are located within Warsaw, approximately 12 miles to the South.

Schools and Learning Institutions

Milford Elementary is on the western edge of the Community and is part of the Wawasee School Corporation. The school houses the Community's baseball fields and playground. Wawasee Middle School (grades 6-8) is located south of Syracuse along SR 13, while the high school (grades 9-12) is located on the west edge of Syracuse.

Child Care and Early Childhood Facilities

Based on a search of INconnect, an online database of childcare or early childhood facilities, Milford has one established early childhood and daycare facility within the Town. The New Beginnings Preschool and Child Care center is located along Syracuse Street near the west edge of Town. The facility offers multiple programs to meet the daytime needs of working caregivers and includes care options for preschool, toddlers and infants. Aside from this facility, parents are forced to take their children outside the Community for childcare needs. The nearest facilities lie in Warsaw, or Syracuse, all of which are approximately 12 miles away. INconnect allows any individual to search for care providers by a variety of criteria and provides listings for both licensed and unlicensed, centers, homes and ministry-based facilities.

Grocery and Convenience Stores

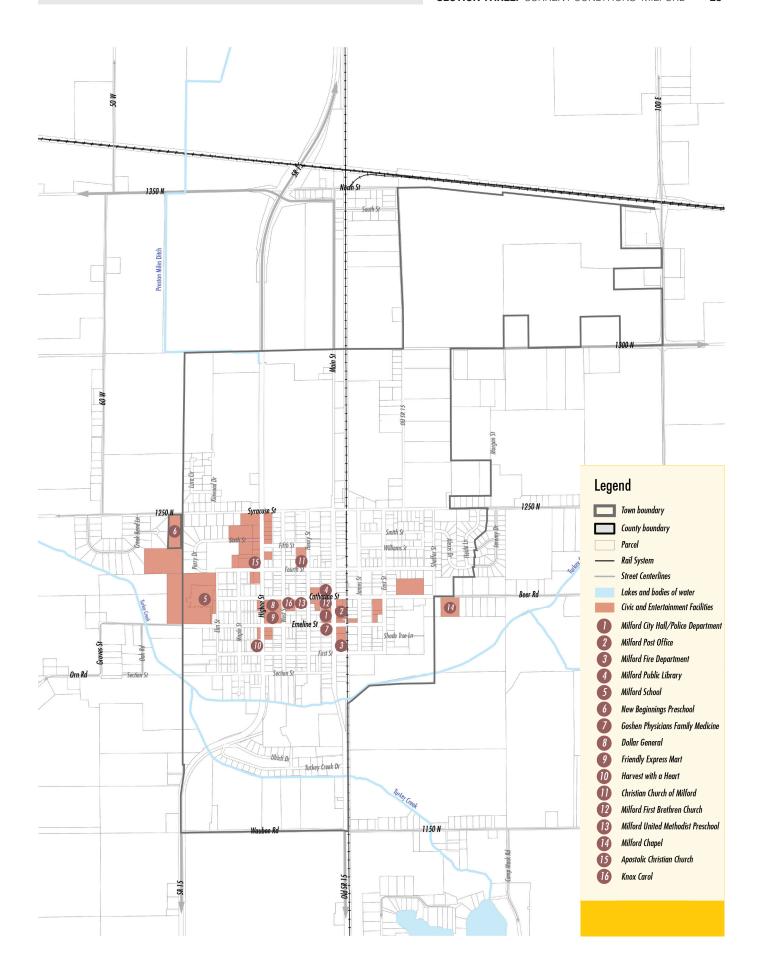
While the Town lacks a formal grocery store, there is a Dollar General at the corner of Catherine Street and SR 15 which provides access to pantry staples. The closest store for purchasing fresh foods is located in Goshen, Warsaw, or Syracuse approximately 12 miles away to the north, south and east respectively. Milford is in a food desert- an area where people have limited access to a variety of healthy and fresh foods.

Civic and Entertainment Facilities

The Town has numerous restaurants, cafés, and bars, but is lacking certain entertainment options that individuals and families would use during the week. Residents may need to travel to Goshen, Warsaw or Syracuse to fulfill those needs. There is no public lake access in the Town. The closest public access point is located a mile outside Milford and does not currently have a safe, pedestrian route for connection.

Religious and Cultural Facilities

There are five religious' institutions within Milford.



Parks and Recreation

There is a single, large park located approximately 2 miles southeast outside city limits known as Waubee Lake Park. In terms of natural features, aside from the proximity to Waubee Lake, the southern portion of Milford is bisected from west to east by Turkey Creek. Turkey creek is intersected by Hoopengarner Ditch traveling south to north. The Milford School also provides some recreational amenities to the Town, including sporting facilities and a playground.

Waubee Lake Park is maintained by the Town of Milford and open to the public with an access/admission fee of \$5.00. The Park entry is located at 325 East Camp Mack Road. Recreational amenities include a sand beach for swimming, a boat launch for fishing of Bluegill, Crappie, Largemouth Bass, and Northern Pike, and play equipment for children's play.

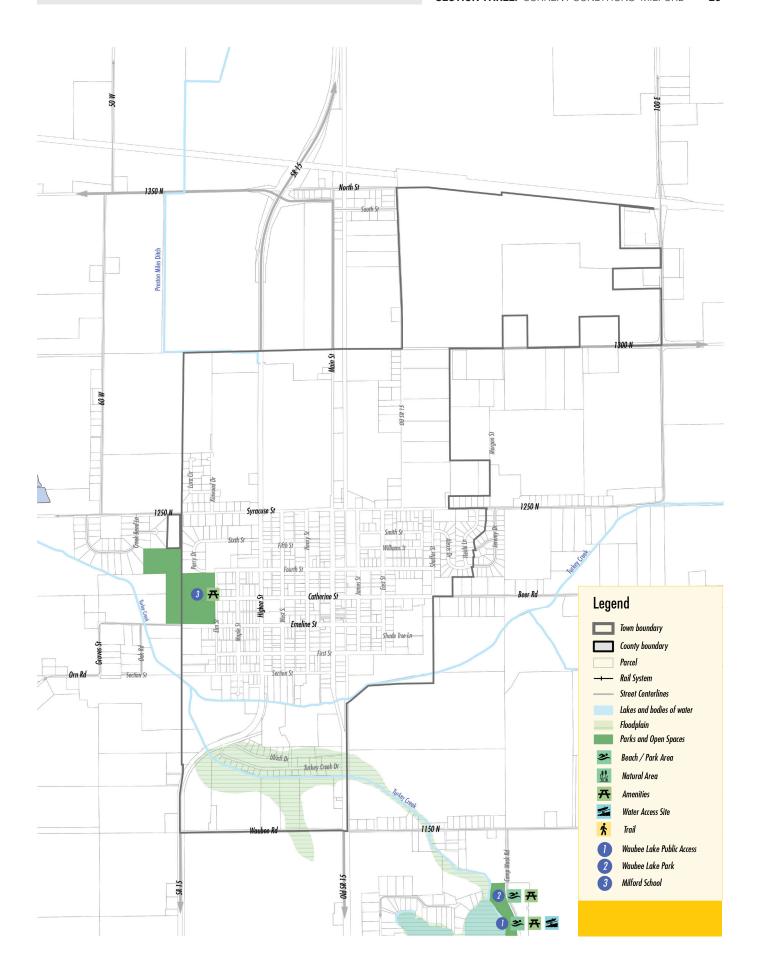
The Milford School grounds, located at the intersection of Emeline and Elm Streets, provides recreational amenities to the surrounding communites including athletic fields and courts and play equipment. There are three ball fields located on the western side of the school, along with an adjacent basketball court and playground. To the north, there are three tennis courts as well as approximately 1.5 acres of multi-use, open lawn for recreation.

It should be noted that while Milford has a park superintendent, it is not currently governed by any form of a Parks Board. This could limit their ability to apply for and receive recreation-specific funds.

Lakes and Waterways

Milford has multiple water features within its vicinity. Approximately 1.5 miles to the south, Milford residents have easy access to Waubee Lake. Waubee Lake covers around 187 acres with a watershed area covering 9,370 acres. At its deepest, the Lake reaches a depth of 51 feet. The main inlets of the Lake include Hammond Ditch traveling southeast from Dewart Lake and an unnamed flow from the southwest. The primary outlet exists as Hoopengarner Ditch traveling north, into the City of Milford, and intersecting with Turkey Creek.

Hoopengarner Ditch travels north from Waubee Lake and terminates at its connection with Turkey Creek, which travels west to east through the southern portion of the City of Milford limits. This Creek travels east, emptying into Syracuse Lake. Regionally, the Turkey Creek watershed covers a drainage area of 38.3 square miles and ultimately drains into the upper end of Lake George. The area in Milford surrounding Turkey Creek includes privately-owned wooded land and residential properties. A small floodplain impacts the undeveloped properties near the southern edge of Town. Within a 15-minute drive to the east, residents can access both Lake Wawasee and Syracuse Lake, two of the more active lakes within Kosciusko County.



MILFORD

KEY FINDINGS

The key findings of the Milford community condition assessment have been organized into two key categories: Strengths/ Opportunities and Weaknesses/ Threats. Strengths and opportunities are internal, positive attributes of your department and/or system. These are things that are within your control. Opportunities are external factors in your environment that are likely to contribute to your success. Conversely, weaknesses and threats are negative factors that detract from your strengths. These are things that you might need to improve on to be competitive. Threats are external factors that you have no control over. You may want to consider putting in place contingency plans for dealing with them as/ if they occur.

Strengths and Opportunities:

- Milford has grown since 2000 and is expected to continue growing over the next ten years.
- The Town is a regional source of employment for both Kosciusko and Elkhart County residents, which gives Milford the opportunity to attract those commuting in for work.
- Milford Elementary is a major anchor for the Community and helps draw new residents looking for quality schooling away from a larger city.
- There is a strong sense of community through Milford which can be seen in the seasonal events offered including community movies, Lions Club pancake breakfasts, and Milford Fest.
- The town has a large amount of developable land, north of the industrial park, that can be used for new industrial or residential land uses in the future.
- The existing tax increment finance (TIF) districts located within and adjacent to Town are assets. The available land in the TIF districts pose an opportunity for the Town, if development were to occur within the defined area.
- The existing sidewalk infrastructure within the Town can be improved and expanded to provide alternative transportation routes to local residents.
- There are multiple properties of historic significance in the Community.
- Milford will soon have housing options for individuals over the age of 55. The former Lakeland Rehabilitation and Healthcare facility near 4th Street and Elm Street is in the process of being redeveloped.
- The Town is actively working with representatives from Kosciusko Economic Development Corporation (KEDCO) to advance residential housing initiatives within and adjacent to the Town.
- The Town is currently working on a process that will validate the its upcoming water audit and develop an asset management plan for both water and wastewater systems.
- The extension of CR 1300 west to SR 15 is an active project that will provide safety improvements and increased access to Milford's industrial sites.

Weaknesses and Threats:

- The Town's housing has not been growing at the same pace as its population and more diverse housing options are needed.
- Sidewalk infrastructure is present but portions of the system are in varying conditions. Improvements may be needed to repair existing segments.
- The lack of residential amenities, including grocery and convenience stores, child care and early childhood education facilities, and public health facilities, negatively impacts the Town's ability to draw new residents.
- The Town has portions of roadways that have been categorized as 'Poor' condition per the PASER rating system. Improvements and maintenance will be needed.
- Local broadband services fall far below the national baseline of 25 Mbps download and 3Mbps upload. Additionally, most services are based off wireless and satellite technologies, which can be unreliable.
- Recreation and open space are minimal within the Town and there is a desire to find ways to increase recreation offerings, while also providing safer access to Waubee Lake Park to the south.

