

**COMPREHENSIVE
DEVELOPMENT PLAN UPDATE
2007 to 2027**

Prepared For
**MILFORD,
NEBRASKA**

Prepared By:



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INTRODUCTION

INTRODUCTION

LOCATION

Milford is located in southeastern Seward County, Nebraska. The community lies just south of Interstate 80 along US Highway 6, and is approximately 20 miles west of the City of Lincoln.

TOPOGRAPHY AND CLIMATE

The topography in the Milford vicinity contains a mixture of rolling hills and low lands adjacent to the Big Blue River. The area immediately around Milford is typical of an area built within the drainage way of a major waterway, since Milford was established and built adjacent to the Big Blue River.

The climate of Milford is no different than that of Seward County or most of southeast Nebraska. The climate, as noted in the Soil Survey of Seward County by the United States Department of Agriculture, Soil Conservation Service, includes warm summers accented by thunderstorms. Winters are generally cold and dry.

Precipitation is highlighted in the winter months by slow steady snow with rain occurring late in the season. Snow is common through early March. By late March, precipitation is typically rain. By May, most of the rain received is in the form of thundershowers. The thunderstorms can be associated with severe weather which is in the form of lightning, hail, and tornadoes.

HISTORY OF MILFORD

Thanks to the ford on the Blue River near the Indian's "healing mineral-springs" and a mill built by J.D. Davison, the town of "Milford" came into being.

Several years earlier Davison built a ranch along the trail that Thomas West blazed from his claim on the west branch of the Big Blue to the Missouri (which became part of the Nebraska City "cut-off.") A settlement called "Camden" developed, and Davison was appointed postmaster, the first in "Greene County."

Davison served in the territorial legislature in 1864 when a new road was commissioned for the wondrous, new steam wagon. Built farther north, the new road fording the Blue River near the Indian's "council tree" The steam wagon itself never got very far out of Nebraska City, the road was a great improvement. From day-one there was a constant stream of freight wagons and travelers on the "Steam Wagon Road."

Davison immediately built a ranch near the ford. Then in 1866, he and William Reed constructed a brush dam and a mill. They also platted and registered the town site of Milford prior to the vote for county seat in November 1867. With the vote split between Milford, Camden, and Seward Centre, Reed (also the county clerk) declared Milford to be the "shire-town" (an English term), and continued to do business from his home. Argued in the courts for several years the matter was let stand. In the mean time, the town continued to grow, since everyone in the county needed to use trails that led to the "primary road" which went down Milford's main street.

In 1871 a surprise election that made Seward county seat shocked and outraged the people. When bonds were proposed, in 1872, to run a railroad from Lincoln to Milford then on to Seward, strong opposition erupted. Led by Gen. Jacob Culver, editor of the "Blue Valley Record," Milford's answer was a resounding "NO!" During the grasshopper plague,

1874-76, the whole area suffered. Many early settlers gladly sold out to Mennonite immigrants, traveling through on the old road and looking for land.

By 1879 when the Atchison & Nebraska Railroad proposed "a rival line" to Milford and on to Columbus, it was supported. A station named "Grover" was built across the river east of town. In 1882 Milford was incorporated.

In 1895, after a sanitarium built near the mineral springs failed to prosper, Culver convinced the state to lease it for a Soldiers & Sailors Home, which increased Milford's economic base.

Problems with the railroad, built on low ground, resulted in the Burlington relocating and raising its grade in 1906, bringing it across the river into Milford. This greatly facilitated the sale of the pure "Shogolithia" spring water in cities in Nebraska, and later shipped to Panama during the building of the canal. The Blue River Power Company's dam brought electricity to the area, and Camp Kiwanis was established along the river north of town.

When the S&S Home closed in 1939, Sen. Stan Matzke persuaded the Unicameral to use the buildings for a state "Trade School," the first in the nation. It opened May 1, 1941, seven months before Pearl Harbor and all-out war. The need for trained mechanics, radio operators, welders, and numerous other skills, put the school on a round-the-clock schedule. Milford "made room" for students, and stores stayed open 24 hours a day.



Post-war, army surplus equipment and barracks helped provide for the influx of servicemen wanting civilian skills.



The town and school might have continued along in a small way if an April 1957 tornado had not tried to blow them away. When people emerged from shelter, much of the campus was gone and 150 homes and businesses were damaged or destroyed. In rebuilding, Milford "turned the corner" and has kept on growing. Completion of I-80, just four miles north, improved the town's accessibility.

In 1964 Milford became a city of the second class, in time to celebrate its centennial. Today, with a population of just over 2,100, the Webermeier Library, a swimming pool, a new golf course, and a senior citizen building are just some of the improvements noted. Educational Service Unit 6, Riverside Park, and the state's handicapped facilities add to the employment market. With its good school system, many churches, and a balanced business district, which includes a progressive bank and a newspaper, the people of Milford look to the future with optimism.

By Jane Graff, from material found in Seward County records, early histories, SECC's 50th anniversary book, and a report by Rebecca Hueske and Betty Jones.

Source: www.casde.unl.edu/history/counties/seward/milford/milford.html

THE PURPOSE OF COMPREHENSIVE PLANNING

The Milford Comprehensive Development Plan is designed to promote orderly growth and development for the City. The Comprehensive Development Plan will provide policy guidelines to enable citizens and elected officials to make informed decisions about the future of the City.

*The Plan acts as a tool to “Develop
a road map that guides the community
through change”*

The Comprehensive Development Plan will provide a guideline for the location of any future developments within the planning jurisdiction of Milford. The Comprehensive Development Plan is intended to encourage a strong economic base of the City so the goals of the City are achieved.

The Plan will assist Milford in evaluating the impacts of development (i.e. economic, social, fiscal, service and amenity provision, health, safety and general welfare) and encourage appropriate land uses throughout the jurisdictional area of the City. The objective of planning is to provide a framework for guiding the community toward orderly growth and development. The Plan assists the City in balancing the physical, social, economic, and aesthetic features as it responds to private sector interests. Planned growth will make Milford more effective in serving residents, more efficient in using resources, and able to meet the standard of living and quality of life every individual desires.

THE COMPREHENSIVE PLANNING PROCESS

Comprehensive planning begins with the data collection phase. Data are collected that provide a snapshot of the past and present City conditions. Analysis of data provide the basis for developing forecasts for future land-use demands in the City.

The second phase of the planning process is the development of general goals and policies, based upon the issues facing the City. These are practical guidelines for improving existing conditions and guiding future growth. The Comprehensive Development Plan is a vision presented in text, graphics and tables that represent the desires of the City for the future.

The Comprehensive Development Plan represents a blueprint designed to identify, assess, and develop actions and policies in the areas of population, land use, transportation, housing, economic development, community facilities, and utilities. The Comprehensive Development Plan contains recommendations that when implemented will be of value to the City and its residents.

Implementation is the final phase of the process. A broad range of development policies and programs are required to implement the Comprehensive Development Plan. The Comprehensive Development Plan identifies the tools, programs, and methods necessary to carry out the recommendations. Nevertheless, the implementation of the development policies contained within the Comprehensive Development Plan is dependent upon the adoption of the Plan by the governing body, and the leadership exercised by the present and future elected and appointed officials of the City.

The Plan was prepared under the direction of the Milford Planning Commission with the assistance and participation of the Milford City County, the Plan Review Committee and citizens of Milford. The planning time period for achieving goals, programs, and developments identified in the Milford Comprehensive Development Plan is 20 years. However,

the City should review the Plan annually and update the document completely every ten to fifteen years, or when a pressing need is identified. Updating the Comprehensive Development Plan will allow the City to incorporate ideas and developments that were not known at the time of the present comprehensive planning process.

COMPREHENSIVE PLAN COMPONENTS

Nebraska State Statutes require the inclusion of certain elements in a Comprehensive Plan. A “Comprehensive Development Plan,” as defined in Neb. Rev. Stat. § 19-903 (Reissue 1997), “shall consist of both graphic and textual material and shall be designed to accommodate anticipated long-range future growth.” The Comprehensive Plan is comprised of the following components:

- Profile Milford
- Envision Milford
- Achieve Milford
- Implement Milford

Analyzing past and existing demographic, housing, economic and social trends permit the projection of likely conditions in the future. Projections and forecasts are useful tools in planning for the future; however, these tools are not always accurate and may change due to unforeseen factors. Also, past trends may be skewed or the data may be inaccurate, creating a distorted picture of past conditions. Therefore, it is important for Milford to closely monitor population, housing and economic conditions that may impact the City. Through periodic monitoring, the City can adapt and adjust to changes at the local level. Having the ability to adapt to socio-economic change allows the City to maintain an effective Comprehensive Development Plan for the future, to enhance the quality of life, and to raise the standard of living for all residents.

The Comprehensive Development Plan records where Milford has been, where it is now, and where it likely will be in the future. Having this record in the Comprehensive Development Plan will serve to inform City officials as much as possible. The Comprehensive Development Plan is an information and management tool for City leaders to use in their decision-making process when considering future developments. The Comprehensive Development Plan is not a static document; it should evolve as changes in the land-use, population or local economy occur during the planning period. This information is the basis for Milford’s evolution as it achieves its physical, social, and economic goals.

GOVERNMENTAL AND JURISDICTIONAL ORGANIZATION

The Milford City Council, which is a board of elected officials that includes the Mayor, perform the governmental functions for the City. The planning and zoning jurisdiction of Milford, pursuant to Neb. Rev. Stat. § 19-901 through 19-933 (Reissue 1997), includes all of the incorporated portions of the City, including an established extraterritorial jurisdiction of one-mile.

PROFILE: MILFORD
CONDITIONS AND TREND ANALYSIS

DEMOGRAPHIC PROFILE

Population statistics aid decision-makers by developing a broad picture of Milford. It is important for the community to understand where it has been and where it appears to be going. Population is the driving force behind housing, local employment, economic, and fiscal stability of the City. Historic population conditions assist in developing demographic projections, which in turn assist in determining future housing, retail, medical, employment and educational needs within the City. Projections provide an estimate for the City from which to base future land-use and development decisions. However, population projections are only estimates and unforeseen factors may affect projections significantly.

POPULATION TRENDS AND ANALYSIS

Table 1 indicates the population for Milford, the incorporated communities in Seward County, the unincorporated areas, and Seward County as a whole, between 1980 and 2003. This information provides the residents of Milford with a better understanding of their past and present population trends and changes. Seward County's population in 2000 was 16,496 persons, which was an increase of 1,046 persons, or 6.8%, from 1990. The County's population in 2003 was estimated to be 16,671, an increase of 175 persons, 1.1%, over 2000.

The table indicates that Seward County had a net increase of 882 persons or 5.6% between 1980 and 2003. This was driven primarily by an increase in the populations of Seward County's incorporated areas. The greatest population increases, with regard to percentages, for the incorporated areas, occurred in Utica and Seward. Seward County saw only four of its communities grow between 1980 and 2003. (Utica, Seward, Bee, and Goehner) However, examining the changes in population between 1990 and 2000; there were two additional communities that saw growth, Milford and Beaver Crossing.

Seward County exhibited its greatest population gain, both in terms of total number of persons and in percentage, within Table 1, between 1990 and 2000, when it recorded an increase of 1,046 persons, or 6.8%. During this period, the unincorporated areas of Seward County experienced a population gain of 308 persons, or 5.9%, and the incorporated areas increased by 738 persons, or 7.2%.

Since 2000, estimates for Seward County show the population has continued to increase slowly overall. However, only two communities were responsible for this growth, Seward and Pleasant Dale. The county increased by 1.1% from 2000 to 2003, while the incorporated and unincorporated areas had population changes of 3.5% and -3.7%, respectively. In addition, changes during this period indicate that Seward has increased by 433 people or 6.9% in three years. Again, the overall increase in Seward County was only 175 people or 1.1%.

With regard to Milford, Table 1 indicates the population decreased during the 1980's by 10.5%. The 1990's were a period where the population increased by approximately 9.8% or 184 people. Additionally, the community decreased in population between 2000 and 2003 slightly. However, the community overall has remained relatively stable during the period highlighted in Table 1.

Table 2 indicates the population for the Lincoln-Lancaster County Metropolitan Statistical Area (MSA), of which Seward County joined in 2003. This MSA includes the Nebraska Counties of Lancaster and Seward. Since Seward

County is now considered a part of a larger economic region, it is important for County residents to have an understanding of the role they play within that area.

TABLE 1: POPULATION TRENDS, SEWARD COUNTY AND COMMUNITIES, 1980 TO 2003

Community	1980	1990	% Change 1980 to 1990	2000	% Change 1990 to 2000	2003	% Change 2000 to 2003	% Change 1980 to 2003
Beaver Crossing	458	448	-2.2%	457	2.0%	440	-3.7%	-3.9%
Bee	192	209	8.9%	223	6.7%	220	-1.3%	14.6%
Cordova	129	147	14.0%	127	-13.6%	121	-4.7%	-6.2%
Garland	257	247	-3.9%	247	0.0%	246	-0.4%	-4.3%
Goehner	165	192	16.4%	186	-3.1%	179	-3.8%	8.5%
Milford	2,108	1,886	-10.5%	2,070	9.8%	2,067	-0.1%	-1.9%
Pleasant Dale	259	253	-2.3%	245	-3.2%	249	1.6%	-3.9%
Seward	5,713	5,862	2.6%	6,319	7.8%	6,752	6.9%	18.2%
Staplehurst	306	281	-8.2%	270	-3.9%	260	-3.7%	-15.0%
Utica	689	725	5.2%	844	16.4%	835	-1.1%	21.2%
Incorporated Areas	10,276	10,250	-0.3%	10,988	7.2%	11,369	3.5%	10.6%
Unincorporated Areas	5,513	5,200	-5.7%	5,508	5.9%	5,302	-3.7%	-3.8%
Seward County	15,789	15,450	-2.1%	16,496	6.8%	16,671	1.1%	5.6%

Source: U.S. Census Bureau, Census of Population and Housing, 1980 - 1990, 2000, 2003

Some of the following comparisons are being analyzed in order to indicate how Seward County would have compared with Lancaster County and the MSA, if the county had been included in the past. Seward County is the least populated county within the MSA. Seward County's growth rate between 1980 and 2003 was 5.6%, compared to the MSA's growth rate of 33.1%. In 1980, Seward County would have accounted for 7.8% of the population of the MSA. By 2000, Seward County had decreased its percentage to 6.2%. The population growth rate in Seward County has been much slower than Lancaster County over the past 23 years. This comparison should be examined as new Census data are released.

TABLE 2: POPULATION TRENDS, LINCOLN-LANCASTER COUNTY METROPOLITAN STATISTICAL AREA, 1980 -2003

County	1980	1990	% Change 1980 to 1990	2000	% Change 1990 to 2000	2003	% Change 2000 to 2003	% Change 1980 to 2003
Seward County*	15,789	15,450	-2.1%	16,496	6.8%	16,671	1.1%	5.6%
Lancaster County	192,884	213,641	10.8%	250,291	17.2%	260,995	4.3%	35.3%
Total MSA*	208,673	229,091	9.8%	266,787	16.5%	277,666	4.1%	33.1%
Seward County / MSA	7.8%	6.7%	-13.5%	6.2%	-8.3%	6.0%	-2.9%	-23.0%
State of Nebraska	1,569,825	1,578,385	0.5%	1,711,263	8.4%	1,739,291	1.6%	10.8%

*Seward County was added to Lincoln-Lancaster County Metropolitan Statistical Area in 2003. Data for 1980, 1990 and 2000 for reference only.
Source: U.S. Census Bureau, Census of Population and Housing, 1980 - 1990, 2000, 2003

AGE STRUCTURE ANALYSIS

Age structure is an important component of population analysis. By analyzing age structure, one can determine which age groups (cohorts) within Milford are being affected by population shifts and changes. Each age cohort affects the population in a number of different ways. For example, the existence of larger young cohorts (20-44 years) means that there is a greater ability to sustain future population growth than does larger older cohorts. On the other hand, if the large, young cohorts maintain their relative size, but do not increase the population as expected, they will, as a group, tend to strain the resources of an area as they age. Understanding what is happening within the age groups of the city's population is necessary to effectively plan for the future.

TABLE 3: AGE-SEX CHARACTERISTICS, MILFORD, 1990 TO 2000

Age	1990		2000		1990-2000		1990-2000	
	Male and Female	% of Total	Male and Female	% of Total	Net Change	% Change	Cohort Change	% Change
0-4	115	6.1%	100	4.8%	-15	-13.0%	100	-
5-9	99	5.2%	129	6.2%	30	30.3%	129	-
10-14	114	6.0%	147	7.1%	33	28.9%	32	27.8%
15-19	300	15.9%	361	17.4%	61	20.3%	262	264.6%
20-24	248	13.1%	228	11.0%	-20	-8.1%	114	100.0%
25-29	112	5.9%	99	4.8%	-13	-11.6%	-201	-67.0%
30-34	93	4.9%	117	5.7%	24	25.8%	-131	-52.8%
35-44	197	10.4%	237	11.4%	40	20.3%	32	15.6%
45-54	169	9.0%	178	8.6%	9	5.3%	-19	-9.6%
55-64	152	8.1%	164	7.9%	12	7.9%	-5	-3.0%
65-74	127	6.7%	139	6.7%	12	9.4%	-13	-8.6%
75 & older	160	8.5%	171	8.3%	11	6.9%	-116	-40.4%
Total	1,886	100.0%	2,070	100.0%	184	9.8%	184	9.8%

Selected Characteristics	1990		2000		Total Change			
	Total 18 yrs and Under		470	Total 18 yrs and Under		517	18 and under	47
	% of total population		24.9%	% of total population		25.0%	% change	10.0%
	Total 65 yrs and older		287	Total 65 yrs and older		310	65 and older	23
	% of total population		15.2%	% of total population		15.0%	% change	8.0%
	Median Age		28.0	Median Age		28.4	Median Age	0.4
	Total Females	799	Total Females	892	Total Females	93		
	Total Males	1,087	Total Males	1,178	Total Males	91		
	Total Population		1,886	Total Population		2,070	Total Change	184

Source: U.S. Census Bureau, Census of Population and Housing, STF-1A, 1990, SF1 2000

Table 3 exhibits the age cohort structure for Milford in 1990 and 2000. Examining population age structure may indicate significant changes affecting the different population segments within the city. Realizing how many persons are in each age cohort, and at what rate the age cohorts are changing in size, will allow for informed decision-making in order to maximize the future use of resources. As shown in Table 3, changes between 1990 and 2000 occurred within a number of different age group cohorts.

One method of analyzing cohort movement in a population involves comparing the number of persons aged between 0 and 4 years in 1990 with the number of persons in the same age cohort 10 years later, or aged between 10 and 14 years in 2000. For example, in Milford, there were 115 children between the ages of 0 and 4 in 1990, and in 2000 there were 147 children between the ages of 10 and 14, showing an increase of 32 people in that specific age group. A review of

population by this method permits one to undertake a detailed analysis of which cohorts are moving in and out of the city. The positive change in this cohort indicates there has been in-migration (or people moving into the city within that age group).

Milford experienced growth in many of its age cohorts. The 0 to 4 and 5 to 9 cohorts always indicate an increase, since the persons, in that group, were not born when the previous census was completed. Increases in the cohorts occurred in six age groups between 1990 and 2000, these cohort shifts were:

1990 Age Cohort	Number	2000 Age Cohort	Number	Change
NA	NA	0-4 years	100 persons	+ 100 persons
NA	NA	5-9 years	129 persons	+ 129 persons
0-4 years	115 persons	10-14 years	147 persons	+ 32 persons
5-9 years	99 persons	15-19 years	361 persons	+ 262 persons
10-14 years	114 persons	20-24 years	228 persons	+ 114 persons
25-34 years	205 persons	35-44 years	237 persons	+ 32 persons
Total Change				+ 669 persons

Additionally, six of the age-cohorts existing in 1990 and 2000 declined in number. While the overall population increased during this ten year span, an analysis of where the changes took place will lead to an understanding of what services will be needed in the future. Outside of the 2000 age groups of 0-4 and 5-9 years, the greatest changes included the 15-19, and 20-24, year age groups. These two age groups suggest a significant amount of in-migration of young adults that can be mostly attributed to the College.

Decreases also occurred in a number of age groups between 1990 and 2000, these cohort shifts were:

1990 Age Cohort	Number	2000 Age Cohort	Number	Change
15-19 years	300 persons	25-29 years	99 persons	- 201 persons
20-24 years	248 persons	30-34 years	117 persons	- 131 persons
35-44 years	197 persons	45-54 years	178 persons	- 19 persons
45-54 years	169 persons	55-64 years	164 persons	- 5 persons
55-64 years	152 persons	65-74 years	139 persons	- 13 person
65 years +	287 persons	75 years +	171 persons	- 116 persons
Total Change				- 485 persons

These age cohorts represent a loss of 485 persons between 1990 and 2000. The age groups indicating the largest decline in the 2000 census was those 25 to 29, and 30-34 years of age with a total change of -332 persons. These changes are most likely related to persons completing vocational training and moving onto either higher education or new careers outside of the area. The changes in the 75 years and older age cohort were most likely due to either deaths or people moving into elder care facilities located within Seward County, Lincoln, or other nearby areas.

The median age in Milford increased from 28.0 years in 1990 to 28.4 years in 2000. In addition, the proportion of persons less than 18 years of age increased between 1990 and 2000. Furthermore, those aged 65 years and older

decreased from 15.2% to 15.0% overall. The increases in college age individuals can be attributed to the presence of Southeast Community College in Milford, it is important to note the age cohorts containing individuals of school age also increased during the period. This holds great promise for the community during the planning period, meaning there is a significant amount of economic opportunity within and near the community.

In order to accommodate a growing number of elderly, whom may wish to remain in place as they age, Milford may need to examine opportunities for developing facilities that can house those that need assistance and allow them to feel safe and comfortable. To encourage the return of the younger and middle age groups, the City should be involved in economic development activities, including housing options and the continued maintenance and improvement of infrastructure to accommodate new growth. Having Lincoln commuters live in Milford is fine for increasing the population base, but Milford will eventually need to also develop its economic base in order to support increased residential opportunities.

POPULATION PROJECTIONS

Population Projections are estimates based upon past and present circumstances. Population projections allow Milford to identify potential population changes in future years by looking at past trends. By scrutinizing population changes in this manner, the City will be able to develop a baseline of change from which they can create different future scenarios. A number of factors (demographics, economics, social, etc.) may affect projections positively or negatively. At the present time, these projections are the best crystal ball Milford has for predicting future population changes. There are many methods to project the future population trends; the two methods used below are intended to give Milford a broad overview of the possible population changes that could occur in the future.

Trend Line Analysis

Trend Line Analysis is a process of projecting future populations based upon changes during a specified period of time. In the analysis of Milford, three different trend lines were reviewed: 1990 to 2000, 1970 to 2000, and 1980 to 2000. A review of these trend lines indicates a mixture of future populations for Milford. The following projections summarize the decennial population for Milford through 2030.

Milford Trend Analysis

Year	Trend: 1990 to 2000	Trend: 1970 to 2000	Trend: 1980 to 2000
2010	2,272 persons	2,196 persons	2,058 persons
2020	2,494 persons	2,329 persons	2,045 persons
2030	2,737 persons	2,470 persons	2,033 persons

Cohort Survival Analysis

Cohort Survival Analysis reviews the population by different age groups and sex. The population age groups are then projected forward a decade using survival rates for the different age cohorts. This projection model accounts for average birth rates by sex and adds the new births into the future population.

The Cohort Survival Model projection indicates Milford's population will increase each decade through 2030. The following projection for Milford is based on applying survival rates to age cohorts, but does not consider the effects of either in-migration or out-migration.

Milford Cohort Survival Model

Year	Persons
2010	1,998 persons
2020	2,113 persons
2030	2,266 persons

Modified Cohort Survival Analysis

The Modified Cohort Survival Analysis reviews the population by different age groups and sex while factoring migration patterns into the future population. The population age groups are then projected forward a decade using survival rates for the different age cohorts. This projection model accounts for average birth rates by sex and adds the new births into the future population as well as accounting for growth rates similar to those found during the last decennial census period, which was approximately ten percent.

Milford Modified Cohort Survival Model

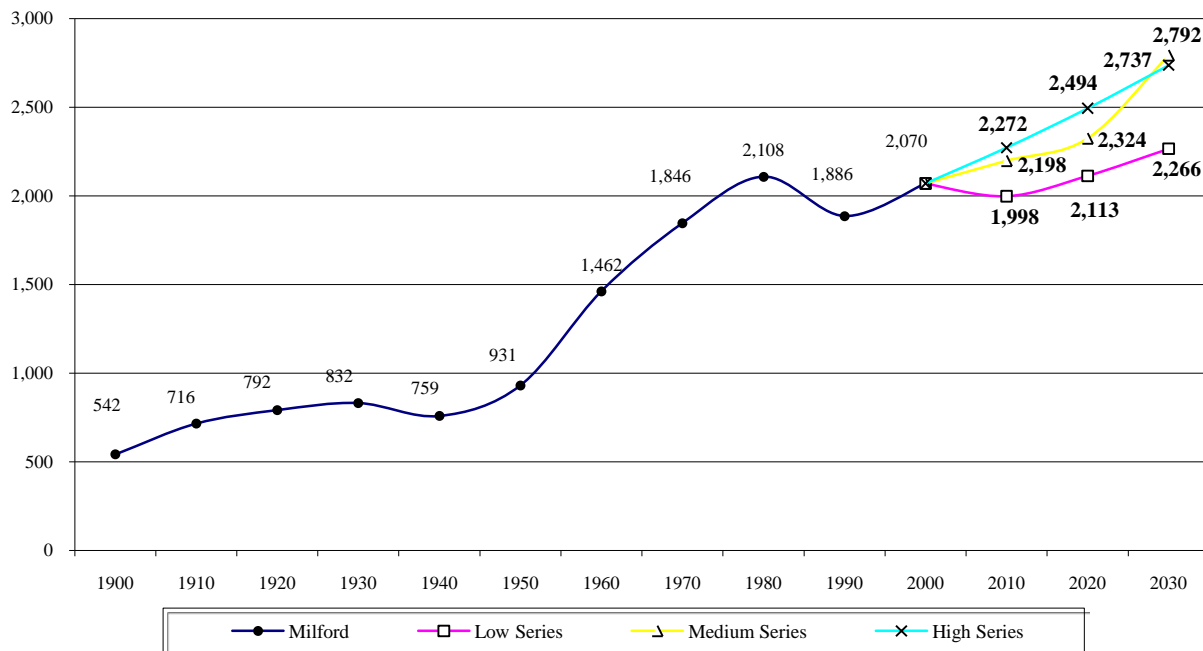
Year	Persons
2010	2,198 persons
2020	2,324 persons
2030	2,792 persons

Summary of Population Projections

Using the modeling techniques discussed in the previous paragraphs, a summary of the population projections for Milford through the year 2030 is shown in Figure 1. Three population projection scenarios were selected and include (1) a Low Series; (2) a Medium Series; and, (3) a High Series. All of the projections indicate an overall increase in the City’s population through the year 2030. The following population projections indicate the different scenarios that may be encountered by the City through the year 2030.

Year	Low Series = Cohort	Medium Series = Modified Cohort	High Series = 1990-2000
2010	1,998 persons	2,198 persons	2,272 persons
2020	2,113 persons	2,324 persons	2,494 persons
2030	2,266 persons	2,792 persons	2,737 persons

FIGURE 1: POPULATION TRENDS AND PROJECTIONS, MILFORD, 1900 TO 2030



Source: U.S. Census Bureau, Census of Population and Housing, 1900-2000, 2003

HOUSING PROFILE

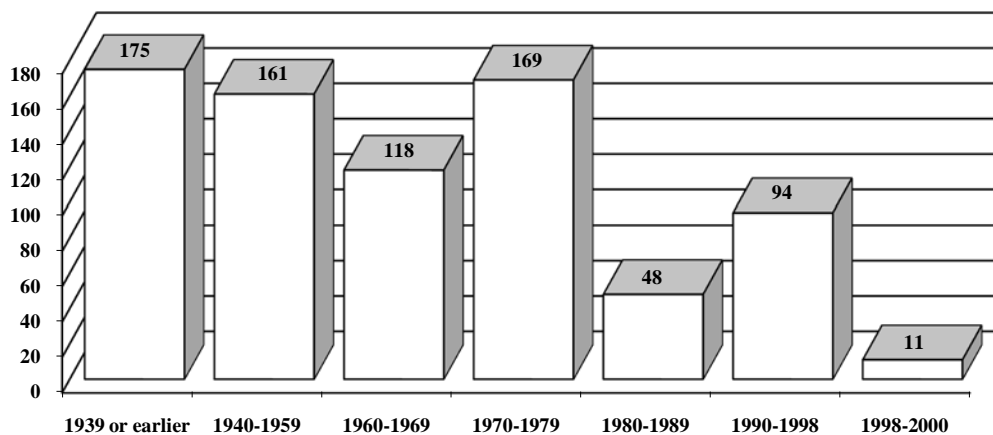
The Housing Profile in this Plan identifies existing housing characteristics and projected housing needs for residents of Milford. The primary goal of the housing profile is to allow the City to examine the different aspects of the existing housing conditions while potentially identifying strategies to enhance the conditions within the community. The housing profile is an analysis that aids in determining the composition of owner-occupied and renter-occupied units, as well as the existence of vacant units. It is important to evaluate information on the value of owner-occupied housing units, and monthly rents for renter-occupied housing units, to determine if housing costs are a financial burden to Milford residents.

Projecting future housing needs requires that several factors be considered. These factors include population change, household income, employment rates, land use patterns, and residents' attitudes. The following tables and figures provide the information to aid in determining future housing needs and develop policies designed to accomplish the housing goals for Milford.

AGE OF EXISTING HOUSING STOCK

An analysis of the age of Milford's housing stock reveals a great deal about population and economic conditions of the past. The age of the housing stock may also indicate the need for rehabilitation efforts, or new construction within the City. Examining the housing stock is important in order to understand the overall quality of housing and the quality of life in Milford.

FIGURE 2: AGE OF EXISTING HOUSING STOCK, MILFORD, 2000



Source: U.S. Census Bureau, Census of Population and Housing, SF3, 2000

Figure 2 indicates 175 or 21.6% of Milford's 809 total housing units, were constructed prior to 1940. There were 161 housing units or 19.9% constructed between 1940 and 1959. However, another decade that saw significant growth in housing was the 1970's, when 169 units, 20.9% of the total, were constructed. Between 1980 and March of 2000, there were 153 total homes constructed.

Milford has a large percentage of housing units that are more than 40 years old, which may indicate a need for a housing rehabilitation program to improve the quality and energy efficiency of these older homes. Additionally, demolition of units that are beyond rehabilitation may be necessary. Construction of new housing might be another program Milford might support, as housing becomes more of an integral component of the city’s ability to pursue economic development activities. Based upon the data presented throughout this report, housing may become more critical as communities such as Milford become more attractive as bedroom communities to cities such as Lincoln and even Seward.

Housing Trends

An analysis of housing trends can reveal a great deal about the different sectors of the population in the city. Housing trends may also indicate the potential demand for additional owner- or renter-occupied housing. Examining housing trends is important in order to understand the overall diversity of the population and their quality of life within Milford.

TABLE 4: COMMUNITY HOUSING TRENDS, MILFORD, 1990 AND 2000

Selected Characteristics	1990	2000	% Change 1990-2000
Population	1886	2070	9.8%
Persons in Household	1594	1761	10.5%
Persons in Group Quarters	292	309	5.8%
Persons per Household	2.48	2.44	-1.6%
Total Housing Units	677	770	13.7%
Occupied Housing Units	643	722	12.3%
Owner-occupied units	401	453	13.0%
Renter-occupied units	242	269	11.2%
Vacant Housing Units	34	48	41.2%
Owner-Occupied vacancy rate	0.2%	1.3%	550.0%
Renter-Occupied vacancy rate	6.9%	9.1%	31.9%
Single-family Units	497	526	5.8%
Duplex/Multiple-family units	143	206	44.1%
Mobile Homes, trailer, other	37	44	18.9%
Median Contract Rent - 1990 and 2000			
Milford	\$213	\$420	97.2%
Nebraska	\$282	\$491	74.1%
Median Value of Owner-Occupied Units - 1990 and 2000			
Milford	\$47,900	\$88,000	83.7%
Nebraska	\$50,400	\$88,000	74.6%

Source: U.S. Census Bureau, Census of Population and Housing, STF-1A, 1990, DP-4 2000

Table 4 indicates the number of persons living in households increased between 1990 and 2000 by 10.5%. During both decades there were a number of individuals that reported living group quarters, which can be attributed to the presence of Southeast Community College and the local nursing home facilities. In addition, the number of persons per household decreased from 2.48 to 2.44 persons. This is trend that is occurring Nationally.

Table 4 also indicates the number of occupied housing units increased from 643 in 1990 to 722 in 2000, or 12.3%, while vacant housing units increased from 34 in 1990 to 48 in 2000, or 41.2%. The increase in the number of occupied housing units can be due to new home construction and potentially the rehabilitation and use of vacant housing in the City. Renter occupied units remained popular with 242 occupied units in 1990 compared to 269 in 2000 an increase of 11.2%.

Single-family housing units numbered 526 in 2000. There were 206 multiple family units reported in 2000 along 44 mobile homes in the community.

Median contract rent in Milford increased from \$213 per month in 1990 to \$420 per month in 2000, or 97.2%. The State's median monthly contract rent increased by 74.1%. This indicates Milford had a greater increase contract rent than the state. However it was not as significant as the numbers sound and Milford's Median contract rent is still below the states by \$71.

Comparing changes in monthly rents between 1990 and 2000 with the Consumer Price Index (CPI) enables the local housing market to be compared to national economic conditions. Inflation between 1990 and 2000 increased at a rate of 32.1%, indicating Milford rents increased at a rate nearly three times faster than the rate of inflation. Milford tenants were paying considerably higher monthly rents in 2000, in terms of real dollars, than they were in 1990 on average.

The Median value of owner-occupied housing units in Milford increased from \$47,900 in 1990 to \$88,000 in 2000 and represents an increase of 83.7%. The median value for owner-occupied housing units in the state showed an increased of 74.6%. Housing values in Milford also increased at a rate of nearly three times more than the CPI. This indicates housing values statewide and in the City exceeded inflation and were valued considerably higher in 2000, in terms of real dollars, than in 1990 on average.

In terms of real dollars, tenants in Milford were paying greater contract rent, as well as housing costs associated with ownership. This trend is consistent with the state, as data shows housing costs across Nebraska have exceeded inflation. This trend can contribute to a seller's market, and can also act as an incentive to property owners to update and rehabilitate existing housing units.

TABLE 5: TENURE OF HOUSEHOLD BY SELECTED CHARACTERISTICS, MILFORD, 1990 TO 2000

Householder Characteristic	2000			
	Owner-Occupied	% O.O	Renter-Occupied	% R.O
Tenure by Number of Persons in Housing Unit (Occupied Housing Units)				
1 person	76	16.8%	117	43.5%
2 persons	192	42.4%	76	28.3%
3 persons	54	11.9%	45	16.7%
4 persons	74	16.3%	19	7.1%
5 persons	44	9.7%	8	3.0%
6 persons or more	13	2.9%	4	1.5%
TOTAL	453	100.0%	269	100.0%
Tenure by Age of Householder (Occupied Housing Units)				
15 to 24 years	6	1.3%	101	37.5%
25 to 34 years	60	13.2%	52	19.3%
35 to 44 years	102	22.5%	28	10.4%
45 to 54 years	81	17.9%	25	9.3%
55 to 64 years	69	15.2%	11	4.1%
65 to 74 years	73	16.1%	14	5.2%
75 years and over	62	13.7%	38	14.1%
TOTAL	453	100.0%	269	100.0%

Source: U.S. Census Bureau, Census of Population and Housing, STF-1A, 1990 / SF4 2000

Table 5 shows tenure (owner-occupied and renter-occupied) of households by number and age of persons in each housing unit. Analyzing this data allows the City to determine where there may be need for additional housing. In addition, the City could target efforts for housing rehabilitation and construction at those segments of the population exhibiting the largest need.

The largest section of owner-occupied housing in Milford in 2000, based upon number of tenants, was two person households, with 192 units, or 42.4% of the total owner-occupied units. By comparison, the single person households had 117 renter-occupied housing units, or 43.5 % of the total renter-occupied units. Milford was comprised of 461 one- or two-person households, or 63.8% of all households. Households having four- or more persons comprised 28.9% of the owner-occupied segment, and 11.6% of the renter-occupied segment.

According to the data in Table 5, the largest age groups of the owner-occupied units were the 35 to 44 years. This age group accounted for 22.5% of the total. Additionally, Table 5 indicates Milford may have a potential housing issue in the future. Owner-occupied units that had householders age 55 years or older comprised 45% of the total units. Furthermore, 23.4% of the renter occupied units were by householders 65 years old or more. In the next 10 to 15 years, Milford may be faced with an abundance of houses and a large number of the units may be vacant, if new people, especially families, do not move to the community.

TABLE 6: SELECTED HOUSING CONDITIONS, MILFORD, 1990 AND 2000

Housing Profile	Milford		State of Nebraska	
	Total	% of Total	Total	% of Total
1990 Housing Units	677		660,621	
1990 Occupied Housing Units	643	95.0%	602,363	91.2%
2000 Housing Units	770		722,668	
2000 Occupied Housing Units	722	93.8%	666,184	92.2%
Change in Number of Units 1990 to 2000				
Total Change	93	13.7%	62,047	9.4%
Annual Change	9	1.4%	6,205	0.9%
Total Change in Occupied Units	79	12.3%	63,821	10.6%
Annual Change in Occupied Units	8	1.2%	6,382	1.1%
Characteristics				
1990 Units Lacking Complete Plumbing Facilities	0	0.0%	5,242	0.8%
1990 Units with More Than One Person per Room	13	1.9%	10,512	1.6%
2000 Units Lacking Complete Plumbing Facilities	7	0.9%	6,036	0.8%
2000 Units with More Than One Person per Room	12	1.6%	17,963	2.5%
Substandard Units				
1990 Total	13	1.9%	15,754	2.4%
2000 Total	19	2.5%	23,999	3.3%

Source: U.S. Census Bureau, Census of Population and Housing, STF-3A, 1990, DP-4 2000

Table 6 indicates changes in housing conditions and includes an inventory of substandard housing for Milford. The occupancy household rate in Milford decreased from 95% of all housing in 1990 to 93.8% of all housing in 2000. Between 1990 and 2000, the number of housing units in Milford increased by 93, or an average of 9.3 units per year. However, there were only 79 additional occupied housing units. This indicates an increase of vacant housing in the city.

According to the U.S. Department of Housing and Urban Development (HUD) guidelines, housing units lacking complete plumbing or are overcrowded are considered substandard housing units. HUD defines a complete plumbing facility as hot and cold piped water, a bathtub or shower, and a flush toilet. HUD defines overcrowding as more than one person per room. When these criteria are applied to Milford, there were 19 housing units, or 2.5% of the total units, were considered substandard in 2000. It should be noted, however, that this figure was reached by adding together the number of housing meeting one criterion to the number of housing units meeting the other criterion. However, the largest amount of substandard units was based on overcrowding.

This data fails to consider housing units that have met both criterion and were counted twice. Even so, the City should not assume that this is an overestimate the number of substandard housing. Housing units containing major defects requiring rehabilitation or upgrading to meet building, electrical or plumbing codes should also be included in an analysis of substandard housing. A comprehensive survey of the entire housing stock should be completed every five years to determine and identify the housing units that would benefit from remodeling or rehabilitation work. This process will help ensure that a community maintains a high quality of life for its residents through protecting the quality and quantity of its housing stock.

ECONOMIC AND EMPLOYMENT PROFILE

Economic data is collected in order to understand area markets, changes in economic activity and employment needs and opportunities within Milford. In this section, employment by industry and household income statistics were reviewed for Milford and the state of Nebraska.

INCOME STATISTICS

Income statistics for households are important for determining the earning power of households in a community. The data presented here show household income levels for Milford in comparison to the state. This data was reviewed to determine whether households experienced income increases at a rate comparable to the state of Nebraska and the Consumer Price Index (CPI). Note that income statistics may exhibit different numbers than housing statistics due to surveying methods used by the U.S. Census Bureau. Discrepancies of this nature are to be expected, and can be accounted for by the fact that the data was derived from different census survey formats.

TABLE 7: HOUSEHOLD INCOME, MILFORD, 1990 AND 2000

Household Income Ranges	1990				2000			
	Milford	% of Total	State of Nebraska	% of Total	Milford	% of Total	State of Nebraska	% of Total
Less than \$10,000	126	19.6%	95,602	15.9%	94	13.1%	55,340	8.3%
\$10,000 to \$14,999	65	10.1%	64,661	10.7%	45	6.3%	43,915	6.6%
\$15,000 to \$24,999	118	18.4%	128,454	21.3%	95	13.3%	98,663	14.8%
\$25,000 to \$34,999	140	21.8%	108,560	18.0%	108	15.1%	97,932	14.7%
\$35,000 to \$49,999	121	18.8%	107,111	17.8%	130	18.2%	122,654	18.4%
\$50,000 and over	72	11.2%	98,470	16.3%	243	34.0%	248,491	37.3%
Total	642	100.0%	602,858	100.0%	715	100.0%	666,995	100.0%
Median Household Income	\$25,698		\$26,016		\$37,039		\$39,250	
Number of Households	642		602,858		715		666,995	

Table 7 indicates the number of households in each income range for Milford for 1990 and 2000. In 1990, the household income range most commonly reported was \$25,000 to \$34,999, which accounted for 21.8% of all households. By 2000, the income range most commonly reported was the \$50,000 and over range with 34.0% of the total households. Households earning less than \$15,000 per year in 1990 accounted for 29.7% of the total households compared to 19.4% in 2000.

The median household income for Milford was \$25,698 in 1990, which was very near to the State average. By 2000, the median household income had increased to \$37,039 or an up 40.1% and saw the discrepancy between the City and the State become greater. The CPI for this period was 32.1%, which indicates incomes in Milford did exceed inflation. Milford households were earning more, in real dollars, in 2000 than in 1990. However, the increase seen in household incomes was not even close to the increases seen in rent and owner-occupied values.

INDUSTRY EMPLOYMENT

Analyzing employment by industry assists a City in determining the key components of their labor force. This section indicates the type of industry comprising the local economy, as well as identifying particular occupations that employ residents of the community. The data represents residents and the type of job held by an individual either in Milford or within another community. Table 8 indicates employment size by industry for Milford and Nebraska for 2000. The use of comparative data from previous years is not possible since the Census Bureau reformatted the types and make up of these data in 2000.

TABLE 8: EMPLOYMENT BY INDUSTRY, MILFORD AND THE STATE OF NEBRASKA, 2000

Industry Categories	Milford		State of Nebraska	
	2000	% of Total	2000	% of Total
Agriculture, Forestry, Fishing and hunting, and Mining	94	8.7%	48,942	5.6%
Construction	71	6.6%	56,794	6.5%
Manufacturing	111	10.3%	107,439	12.2%
Wholesale Trade	22	2.0%	31,265	3.6%
Retail Trade	142	13.2%	106,303	6.1%
Transportation and warehousing, and utilities	44	4.1%	53,922	2.5%
Information	4	0.4%	21,732	7.3%
Finance, Insurance, Real Estate, and rental and leasing	48	4.5%	67,370	7.7%
Professional, scientific, management, administrative, and waste management services	64	5.9%	63,663	7.3%
Educational, health and social services	283	26.3%	181,833	20.7%
Arts, entertainment, recreation, accommodation, and food s	62	5.8%	63,635	7.3%
Other services	99	9.2%	40,406	4.6%
Public Administration	32	3.0%	33,933	3.9%
Total employed persons	1,076	100.0%	877,237	100.0%

Source: U.S. Census Bureau, Census of Population and Housing, DP-3, 1990, 2000

The industries with the greatest employment were Education, health and social services with 283 jobs or 26.3% of the population. The second and third highest categories were retail trade and manufacturing with 13.2% and 10.3% of the total, respectively. Besides those employed in education, health and social services, a large portion of the community appears to be employed in tradesman related fields. This is different from the trends seen nationally, which is for employment in more service-related industries. A major portion of the industries identified in Table 8 require residents to commute to work, suggesting that at least some of the population likely commutes to Lincoln, Seward, Grand Island and York.

COMMUTER TRENDS

Table 9 shows the commuter characteristics of Milford for 1990 and 2000. In 1990, 63.0% of the working population had less than 20 minutes travel time to work. In addition, there were 29.3% traveling between 20 minutes and 40 minutes; therefore 92.3% of the working population in Milford traveled 40 minutes or less to get to work. The workers in Milford, in 2000, saw 54.9% of the labor force travel less than 20 minutes to work while approximately 40.6% traveled between 20 and 44 minutes to work.

TABLE 9: TRAVEL TIME TO WORK, MILFORD, 1990 TO 2000

Travel Time Categories	1990	% of 1990 total	2000	% of 2000 Total
Less than 5 minutes	161	17.3%	148	14.8%
5 to 9 minutes	246	26.5%	231	23.1%
10 to 14 minutes	66	7.1%	73	7.3%
15 to 19 minutes	110	11.8%	98	9.8%
20 to 24 minutes	90	9.7%	98	9.8%
25 to 29 minutes	57	6.1%	59	5.9%
30 to 34 minutes	104	11.2%	175	17.5%
35 to 39 minutes	20	2.2%	41	4.1%
40 to 44 minutes	33	3.5%	34	3.4%
45 to 59 minutes	34	3.7%	25	2.5%
60 minutes or more	9	1.0%	19	1.9%
Total	930	100.0%	1,001	100.0%

Source: U.S. Census Bureau, Census of Population and Housing, STF-3A, 1990; Table P31/DP3, 2000

SALES AND FISCAL PROFILE

Retail trade is an important part of a local economy. Examining the retail economy allows Milford to analyze the level of retailing activity occurring within Milford’s city limits. Some of the most important economic activities for rural communities are transactions of goods and services, which take place between consumers and local businesses.

Net Taxable Sales and Sales Tax Paid

Net taxable sales data helps Milford understand whether its retail businesses are increasing or decreasing in total sales. Table 10 shows non-motor vehicle net taxable sales and state sales tax paid for Milford between 1984 and 2003. In 1984, Milford reported a total of \$8,130,344.00 in net tax sales. By 2003 that value had increased to \$14,668,987.00; this accounted for an increase of 80.4%. For the same reporting period the Consumer Price Index had an increase of 72.1%, thus businesses that had taxable sales were earning more in real dollars in 2003 than in 1984.

TABLE 10: NET TAXABLE SALES AND SALES TAX PAID; MILFORD, 1984 TO 2003

Year	Net Taxable Sales	% Change from Previous Year
1984	8,130,344	NA
1985	8,107,773	-0.3%
1986	8,504,286	4.9%
1987	9,044,072	6.3%
1988	9,406,721	4.0%
1989	8,911,679	-5.3%
1990	9,351,255	4.9%
1991	7,318,155	-21.7%
1992	7,881,201	7.7%
1993	9,484,685	20.3%
1994	10,098,164	6.5%
1995	9,399,559	-6.9%
1996	10,271,582	9.3%
1997	11,011,604	7.2%
1998	11,024,945	0.1%
1999	11,188,164	1.5%
2000	10,861,182	-2.9%
2001	12,050,154	10.9%
2002	12,149,109	0.8%
2003	14,668,987	20.7%
Total Change	\$6,538,643	80.4%

Source: Nebraska Department of Revenue, 2004
Does not include motor vehicle sales

CITY FACILITIES

State and local governments provide a number of goods and services for their citizens. The people, buildings, equipment and land utilized in the process of providing these goods and services are referred to as public facilities.

Public facilities represent a wide range of buildings, utilities, and services that are built and maintained by the different levels of government. Such facilities are provided to insure the safety, well being and enjoyment of the residents of a jurisdiction, in this case, Milford. These facilities and services provide residents with social, cultural, educational, and recreational opportunities, as well as law enforcement and fire protection services designed to meet area needs. It is important for all levels of government to anticipate the future demand for their goods and services if they are to remain strong and vital.

The first step is to evaluate the ability of the City to meet future demand and determine the level of services that will be provided. The analysis of existing facilities, and future goods and services are contained in the Facilities Plan. Alternatively, in some instances, there are a number of goods and services that are not provided by the local or state governmental body and thus are provided by non-governmental private or non-profit organizations for the city. These organizations are important providers of goods and services, especially in sparsely populated rural cities.

FACILITIES PLAN

The Facilities Plan component of a Comprehensive Development Plan reviews present capacities of all public and private facilities and services. This section evaluates the current demands and accepted standards to determine whether capacity is adequate, as well as determine what level of service is required to meet future demands within the planning period. Finally, recommended improvements for public goods and services that are not adequate for present or future needs are provided.

The Facilities Plan for Milford is divided into the following categories:

- Recreational Facilities
- Educational Facilities
- Fire and Police Protection
- City Buildings
- Transportation Facilities
- Communication Facilities
- Public Utilities
- Health Facilities

RECREATIONAL FACILITIES

Milford is located in the Nebraska Game and Parks Commission (NGPC) Southeast Recreation Planning Region II. Region II includes 17 counties in southeast Nebraska. NGPC have established standards for different communities in Nebraska based upon population levels. The Commission recommends rural communities provide 20 acres of parkland per 1,000 people for communities with a population of 2,500 to 9,999. In addition, the standard has been increased to 25 acres of parkland per 1,000 people for communities under 2,500 people.

Table 11 compares Milford's existing acres of municipal recreational land to other communities in Seward County. The number of parkland acres includes land and water. In addition, the Table compares the existing supply to the ideal condition as determined by the Nebraska Game and Parks Commission standards previously identified. At the time of the planning period Milford was deficient by 16 acres of parkland.

TABLE 11: SUPPLY/DEMAND OF MUNICIPAL REC. LAND MILFORD AND SEWARD COUNTY COMMUNITIES

Community	2003 Population (est.)	Parkland Supply (acres)		Total Parkland		Parkland Deficiency
		Land	Water	Supply	Need	
Beaver Crossing	440	13	0	13	11	-2
Bee	220		0	0	6	
Cordova	121	1	0	1	3	-2
Garland	246	10	0	10	6	0
Goehner	179	1	0	1	5	-4
Milford	2,067	36	0	36	52	-16
Pleasant Dale	249	5	0	5	6	0
Seward	6,752	51	2	53	135	-84
Staplehurst	260	8	0	8	7	0
Utica	835	8	0	8	21	-13
Total		133	2	135	252	-121

Source: Nebraska Game and Parks Commission, 1992 and 2003 US Census

STATE RECREATIONAL FACILITIES

All of the parks listed below are located in or near Seward County and provide special recreational resources to the residents of the county. A general distance of 30 miles was used when determining what sites to include in the following:

Blue River State Recreation Area is located five miles north of Dorchester along Nebraska Highway 15 and U.S. Highway 6 within Seward County. The facility is a 14-acre area located adjacent to the Big Blue River. The facility offers the public picnicking and fishing. The recreational area is only open for day use.

TABLE 12: RECREATIONAL LAND – SEWARD COUNTY

State Wildlife Areas				
	Land (acres)	Water (acres)	Marsh (acres)	Total
Blue Bluff	2.28	1	0	3.28
Burr Oak	138.50	0	0	138.5
North Lake Basin	211	0	153	364
Oak Glen	629.58	3	0	632.58
Twin Lakes #13	1,015.00	255	0	1,270
Natural Resource District Area – Meadowlark	265	55	0	320
Total	2,261.36	314	153	2,728.36

Source: Nebraska Game and Parks Commission

Golf Courses

Milford currently has one golf course located at 801 D Street. Thornridge Golf Course is a public 9-hole course which opened in 1991. Listed below are other courses in the Milford area.

<u>Course</u>	<u>Community</u>
Seward Country Club (Private)	Seward
York Country Club (Private)	York
Friend Country Club (Semi-private)	Friend
College Heights Country Club (Private)	Crete
Henderson Golf Association (Public)	Henderson
Sandy Meadows Golf Course (Public)	Waco

LOCAL RECREATIONAL FACILITIES

The City of Milford currently has three city parks within the corporate boundary.

- Uptown Park is located Second and C Streets. The park consist of playground equipment a tennis/basketball court, restrooms, and a picnic shelter.
- Welch Park is located on the western edge of the City along Welch Park Road. The facility has three ball fields, a sand volleyball court, concession stands, playground equipment, restrooms, and picnic shelters.
- South Park is situated south of the Municipal Pool on “D” Street. The park has playground equipment, a picnic shelter, and restrooms

It should be noted that while the ball fields are lit, many in the community have expressed a desire to add additional parking, especially as the concession stand is renovated and restrooms are added. Additionally, the City will need to monitor and repair or replace playground equipment during the planning period to ensure safe play areas are located in each of the parks. Furthermore, many in the community have expressed a desire to add campground facilities in order to help accommodate the large number of people that travel to Milford for baseball and softball tournaments.

EDUCATIONAL FACILITIES

PUBLIC SCHOOLS

The public schools in Nebraska are grouped into six classes, depending upon the type of educational services provided and the size of the school district. The six classes, as defined by the State of Nebraska, are:

- **Class 1 schools were closed in 2005 and merged with adjacent school districts.**
- Class 2 Any school district with territory having a population of 1,000 inhabitants or less that maintains both elementary and high school grades under the direction of a single school board.
- Class 3 Any school district with territory having a population of more than 1,000 and less than 100,000 that maintains both elementary and high school grades under the direction of a single school board.
- Class 4 Any school district with territory having a population of 100,000 or more and less than 200,000 inhabitants that maintains both elementary and high school grades under the direction of a single school board.
- Class 5 Any school district with territory having a population of 200,000 or more that maintains both elementary and high school grades under the direction of a single school board.
- Class 6 Any school district that maintains only a high school under the direction of a single school board. The territory of Class 6 district is made up entirely of Class 1 districts (or portions thereof) that have joined the Class 6.

Residents of Milford are served by Milford Public Schools. The school district is displayed in Figure 3. The Milford Public School District is a Class 3 district and the district’s identification number is 80-0005-000. The school district is made up of grades Pre-Kindergarten through 12th grade. The district has an elementary facility and a combined middle and high school facility. In addition to the district’s elementary school, the Milford district is affiliated with the Pleasant Dale Elementary School in Pleasant Dale.

The following are data received through the Nebraska Department of Education and is for the 2003 -2004 school year:

Enrollment	Pre-K	K through 6	7 through 8	9 through 12	Total
Milford Public Schools	7	363	103	241	714

The districts have the following assessed valuation, tax levies and per pupil costs:

District	Assessed Valuation	Levies per \$100 of Valuation		Per pupil Costs
		General	Total Other Levies	
Seward Public Schools	\$641,433,395	\$1.1015	\$0.1165	
Milford Public Schools	\$242,139,340	\$0.9557	\$0.1286	
Centennial Public Schools	\$471,737,622	\$1.0197	\$0.0848	

POST-SECONDARY EDUCATION

Southeast Community College – Milford Campus

Milford is home to one of three Southeast Community Colleges. The Milford campus specializes in technologies such as auto collision repair, automotive technology, diesel technology, and parts marketing and management. The Milford campus also has an outstanding selection of electronic and computer programs including CAD/CAM and graphic design. In addition, John Deere, Chrysler, and General Motors also have specialized programs for students as well as a business administration degree. There are approximately 900 students attending the Milford Campus.

There are several other post-secondary level educational opportunities located near Milford and Seward County, which include:

- University of Nebraska Lincoln
- Nebraska Wesleyan Lincoln
- Union College Lincoln
- Southeast Community College Lincoln/Milford/Beatrice
- Lincoln School of Commerce Lincoln
- York College York
- University of Nebraska Kearney
- Midland Lutheran College Fremont
- Hastings College Hastings
- Concordia University Seward

This is a short list of post-secondary institutions available to residents of Milford. There are various other schools offering post-secondary education, such as vocational and business schools.

FIGURE 3: SCHOOL DISTRICT MAP

FIRE AND POLICE PROTECTION

FIRE AND RESCUE

Milford is served by a volunteer fire department. At the time of the planning period there were 36 firefighters including 13 emergency medical technicians. The Milford Volunteer Fire Department covers 114 square miles and provides mutual aid into rural Seward County when needed. The fire station is located at 612 First Street in Milford. A summarized list of equipment is listed below:

- 1967 Ford Pumper Truck F612E
- 1976 Ford Pumper
- 1971 Ford Fire Engine
- 1972 Ford C750 Tilt Cab Truck
- 1974 Ford F250 (Grass fire truck)
- 1983 E302 Econoline RV Cutaway (Rescue Unit)
- 1998 Freightliner Fire Truck
- 1997 Ford E450 Medical Tec Ambulance
- 2005 Ford Rescue Truck
- 2006 F550 Pumper/Rescue Response Truck
- 2006 Freightliner Fire Truck Tanker
- 2007 Freightliner 2000 Gallon Tanker

FIGURE 4: FIRE DISTRICT MAP

FIGURE 5: RESCUE DISTRICT MAP

LAW ENFORCEMENT

The Milford Police Department provides law enforcement for the citizens of Milford. The Milford Police Department is assisted by the Seward County Sheriffs Department. At the time of the planning period the Milford Police Department consisted of a Chief of Police and four full-time officers. The Department has three cruisers and provides 24-hour coverage to the community.

Law enforcement in Seward County is the responsibility of the Seward County Sheriff. The office of the Seward County Sheriff is located at 261 S. 8th Street in Seward. Based upon data in the Nebraska Databook maintained by the Nebraska Department of Economic Development, Seward County had 11 sworn officers in 2003, 11 in 2002, and 10 in 2001. With an average population of approximately 16,500 in those years, the numbers of sworn officers per 1,000 persons in the population were 1.4, 1.4, and 1.65 respectively. Table 12 shows the number of sworn officers per 1,000 persons in Seward County and the surrounding counties.

CITY BUILDINGS

City Hall is located at 505 1st Street. This facility houses the Mayor, City Clerk, Treasurer, Inspections, and other municipal government duties. Nine employees work in the building, which is not ADA compliant and has a number of structural issues that need to be addressed.

Webermeier Memorial Library is located at the corner of 2nd and “C” Streets. The library has three part time employees and 20,000 volumes along with a reference section and other facilities. During the course of the planning period the library will need to expand as the community grows in terms of volumes, hours of operation, staffing, or space.

The **City Maintenance Garage** is located at 5th and Walnut Streets. The facility needs additional storage space and potentially a complete refurbishment of the facility to extend the life of the building.

The **Senior Center** is owned by the City and located at 1st and “B” Streets. The building is ADA compliant and contains both a garage and basement area.

REGISTERED HISTORIC SITES

The following information has been taken verbatim from the Nebraska Historical Society’s website - <http://www.nebraskahistory.org/histpres/nebraska/seward.htm>

Deutsche Evangelisch Lutherische Zion Kirche [SW00-052]

Located near Staplehurst, the Deutsche Evangelisch Lutherische Zion Kirche was constructed in 1916-17 in the Late Gothic Revival style and is one of the state's finest examples of an auditorium planned church. The church's design is the result of the combined talents of two of Nebraska's leading early twentieth century architects, George Berlinghof and Ellery L. Davis.

Troyer Site [25-SW-24]

Located near Milford, the Troyer Site has the potential to address critical relationships between the Smoky Hill and Nebraska phases. The site contains materials that are comparable to items previously identified from these phases. The site is located in an area that is pivotal in understanding the full relationships between the Smoky Hill, Nebraska, and Loup River phases; this area is almost completely unknown for the Central Plains Villagers tradition, as well as for any other archeological unit.

States Ballroom [SW02-008]

Located in Bee, the States Ballroom is a twelve-sided reinforced concrete structure. It is a notable product of modernistic design conceived by a local architect-builder, Vladimir Sobotka. The building has played an important recreational, entertainment, and cultural role in the surrounding Czech and German community. It was constructed in 1938-40 as a relief project of the Works Progress Administration.

Germantown State Bank Building [SW04-001]

The Germantown State Bank was organized as an incorporated bank in 1904. Earlier, Germantown (as Garland was then known) supported a private banking house known as the Bank of Germantown. Shortly after the end of World War 1, bank president August Carl Beckman began plans to construct a new facility. The new bank building was opened in the summer of 1920. The building is an excellent example of a small town bank and is one of the state's finest products of the Neo-Classical Revival style.

Seward County Courthouse Square Historic District [SW09]

The Seward County Courthouse Square Historic District is one of the finest nineteenth and early twentieth century commercial districts. The district's focus is the three-story, limestone courthouse, constructed 1904-6, and designed in the County Capitol form by architect George A. Berlinghof. Other noteworthy buildings include the 1887 Tishue Block; the J. F. Goehner Building, built in 1908; and the Zimmerer-Rolfsmeier Building, built about 1920. Public buildings and structures, such as the Carnegie Library, City Hall, and the Bandstand Park, are also found in the district.

Cattle-Hughes Mansion [SW09-006]

Located in Seward, the French Second Empire house was built in 1885 by Seward Banker John Cattle, Jr. Bankers since 1881, the Cattle family established the Cattle National Bank in 1930. John Cattle, Jr. also owned commercial and farming property in Seward County and was a stockholder in the Seward Cereal Mills.

Zimmerer House [SW09-013]

The John and Philomena Zimmerer House, located in Seward, is a three-story residence built in 1919-20. The exterior exhibits characteristics of the Jacobethan Revival-style. Side gables rise above the roof at several points and three chimneys tower over the building. The facades feature decorative brickwork patterns. A two-story brick carriage house, constructed at approximately the same time, is located directly northeast of the main house.

Harry T. Jones House [SW09-074]

Located in Seward, the Harry T. Jones House was constructed in 1889-90. It is a good example of a Free Classic Queen Anne-style house. Substantial in size and profuse in surface ornamentation, the dwelling is further enhanced by its location on a landscaped corner lot.

Seward County Courthouse [SW09-093]

Seward County was organized in 1865. Milford was selected as the first county seat, but Seward was awarded that distinction in an 1871 election. The first courthouse in Seward was a frame building that soon proved inadequate. In 1904 a bond issue passed to help finance a new courthouse. Construction began the following year and in 1907 the Classical Revival-style courthouse was completed.

COMMUNICATION FACILITIES

Telephone Services

Milford residents are primarily served by Windstream for land line service and Alltel for cellular service.

Radio and Television Stations

Radio Stations

There are no radio stations located in Milford. The majority of the stations heard in the area originate out of Lincoln.

Television

Local Television Stations

Presently there is no local television stations located in Milford. The over the air stations that serve the area originate out of Lincoln and Omaha:

- KOLN/KGIN 10/11 CBS Affiliate (Lincoln and Grand Island)
- KLKN-TV 8 ABC Affiliate (Lincoln)
- KUON-TV 12 PBS (Lincoln)
- WOWT 6 NBC Affiliate (Omaha)
- KETV 7 ABC Affiliate (Omaha)
- KMTV 3 CBS Affiliate (Omaha)
- KPTM 42 FOX Affiliate (Omaha)

Cable Television providers

Galaxy cable is the primary cable provider in Milford.

Internet Service Providers (ISP)

Internet service for the residents of Milford and Seward County is provided primarily through Alltel, although other providers have varying levels of service available to Milford residents.

Newspapers

There are various newspapers serving the residents of Milford. Listed below are the primary newspapers in circulation in or near Milford:

- Omaha World Herald
- Lincoln Journal Star
- Seward County Independent
- Milford Times

PUBLIC UTILITIES

ELECTRICITY

The City is served by the Nebraska Public Power District, with a substation located at the intersection of 5th and Walnut.

NATURAL GAS

Natural Gas is distributed in the community by Aquila Natural Gas.

WATER SUPPLY/SANITARY SEWER

The City maintains its own water supply and sanitary sewer facilities throughout the community. These facilities will need to be continually updated to ensure adequate pressure, fire protection, and services are available to both the existing and future community.

HEALTH FACILITIES

HOSPITALS

Milford does not have a hospital located within the community. However, there are several quality facilities within 30 to 45 miles of the community. Each of these facilities is serving a regional patient base. The following are the hospitals and their location, as well as the mileage from Milford:

<u>Hospital</u>	<u>Location</u>
Memorial Health Care Systems	Seward
York General Hospital	York
Warren Memorial Hospital	Friend
Crete Municipal Hospital	Crete
Henderson Health Care Systems	Henderson
Bryan LGH Health System (West and East)	Lincoln
St. Elizabeth Regional Medical Center	Lincoln

NURSING HOME FACILITIES

Nursing home facilities can range from fully staffed assisted-living arrangements to an apartment-like setting staffed by few persons, who may have only basic medical knowledge. These facilities are designed to accommodate persons in various health conditions in a setting that provides as much independence as possible to the resident. Milford does not have a facility located in the community. The lack of a facility is likely one of the main reasons Milford has seen the loss of its older population. The following is a listing of the facilities that are generally within 30 to 45 miles of Milford:

<u>Nursing Facility</u>	<u>Location</u>
Anna Sundermann Homes	Seward
Crestview Care Center	Milford
Sunrise Manor	Milford
Utica Community Care Center	Utica
York General Hearthstone	York

Warren Memorial Hospital Ltc	Friend
Crete Area Medical Center Ltc	Crete
Crete Manor	Crete
Henderson Care Center	Henderson

Besides the facilities listed above, there are several nursing home operations of all types throughout the eastern part of the state.

EXISTING LAND USE

Land use refers to the developed uses in place within a building or on a specific parcel of land. The number and type of uses are constantly changing within a community, and produce a number of impacts that either benefit or detract from the community. Because of this, the short and long term success and sustainability of the community is directly contingent upon available resources utilized in the best manner given the constraints the City faces during the course of the planning period.

Existing patterns of land use are often fixed in older communities or in established sections of them, while development in newer areas is often reflective of current development practices. Overall, development patterns in and around Milford have been influenced by topography and manmade features such as water, railroads and highways, and will likely continue to influence development patterns throughout the course of the planning period.

EXISTING LAND USE CATEGORIES

The utilization of land is best described in specific categories that provide broad descriptions where numerous businesses, institutions, and structures can be grouped. For the purposes of the Comprehensive Plan, the following land use classifications are used:

- Single Family Residential
- Multi-Family Residential (includes Duplexes and Apartments)
- Manufactured Housing (including Trailers and Mobile Homes)
- Commercial
- Industrial
- Public/Semi-Public (includes churches and schools)
- Parks & Recreation (including Open Space)
- Vacant/Agricultural

These land use classifications are used throughout both the existing land use analysis as well as the future land use plan to ensure continuity and methodology.

EXISTING LAND USE ANALYSIS WITHIN CORPORATE LIMITS

As part of the planning process, a field survey was conducted in the winter of 2006 that noted the use of each parcel of land within the City of Milford. The data from the survey is analyzed in the following paragraphs.

Table 13 includes for different types of data including total acres determined per land use from the field survey; next is the percentage of those areas compared to the total developed land; the third set of data compares the all land uses to the total area within the corporate limits of Milford; finally, the last column examines the data in terms of acres per 100 persons. The persons per 100 acre establishes a baseline from which land use numbers can be equally compared from one community to another as well as to project future land use needs due to population. The results of the land use survey are presented graphically on Figure 6.

TABLE 13: EXISTING LAND USE, MILFORD, 2007

Type of Use	Acres	Percent of Developed Area	Percent of Total Area	Acres per 100 persons
Residential	169.1	39.2	37.5	8.2
Single-family	152.6	35.3	33.8	7.4
Multi-family	7.8	1.8	1.7	0.4
Manufactured Housing	8.7	2.0	1.9	0.4
Commercial	25.1	5.8	5.6	1.2
Industrial	14.1	3.3	3.1	0.7
Public/Quasi-Public	32.9	7.6	7.3	1.6
Recreation	32.9	7.6	7.3	1.6
Transportation	157.7	36.5	35.0	7.6
Total Developed Land	431.8	100.0	95.7	20.9
Vacant/Agriculture	19.1	-	4.2	0.9
Total Area	451.1	-	100.0	21.8

Source: 2007 Milford Comprehensive Development Plan, JEO Consulting Group, Inc.
 Note: Acres per 100 is based upon the 2000 population.

According to Table 13, residential uses accounted for approximately 169.1 acres in the corporate limits, or 39.2% of the developed area of the community or 37.5% of the total corporate area. The majority of residential acreage is comprised of single family residential, which accounts for 35.3% of the developed area in the City. The remainder of the residential coverage in Milford consists of manufactured housing (mobile homes) and multiple family dwelling units such as apartments and duplexes. These uses together constitute approximately 3.8% of the developed area within Milford.

Commercial areas comprise 5.8% of the developed area of the community. These uses include retail establishment such as offices, restaurants, banks, and body shops. Furthermore, Milford has 14.1 acres of industrial uses within the corporate limits or 3.3% of the total developed area. Self storage units are included as industrial uses in the existing land use survey.

Public and Quasi Public uses include schools, municipal buildings, and churches. Overall, these uses comprise 7.6% of the developed acreage in the community. Additionally, parks and recreation area account for 7.6% of the developed land in Milford. Transportation related uses such as streets and alleys comprise the remaining 36.5% of both the developed land and the total area in the City.

Overall, the land use types mentioned above account for 95.7% of the total land area within the City, with the remaining 4.2% reported as vacant/agriculture. This statistic is important as it represents opportunities for future growth and development within the existing municipal boundary. With 95.7% of Milford’s corporate boundary already developed the community will need to look beyond the city limit for land in which to expand. The majority of the existing open space in Milford includes floodplain, the Blue River, and steep canyons on the north and east sides of town.

Additionally, the number of acres per 100 people is provided in Table 13 in order to see how the community has developed with regard to density. Examining the density of the community in this manner, allows City to better plan for services such as community facilities and programs by comparing itself against traditionally accepted development standards.

Figure 6 indicates a typical development pattern as compared to other Midwestern communities. The commercial areas are located in the center of the community and along US Highway 6 with some public/quasi-public uses mixed throughout the area. A large part of the public/quasi-public land use in Milford is Southeast Community College located in the southeastern portion of the community. From the center of the community out there is a mixture of residential and public/quasi-public uses. The largest tract of industrial land is located along the railroad right-of-way on the northeast portion of the community.

LAND USE COMPARATIVE ANALYSIS

Table 14 compares the land use make-up of Milford to three other similar communities. The table shows that there are varying levels of uses in each community. The table is purely for comparison purposes and does not indicate that one community’s make-up is better than another.

TABLE 14: MILFORD LAND USE PERCENTAGE OF TOTAL AREA COMPARISONS (IN ACRES)

	Milford	% of Total	Beaver Crossing	% of Total	Doniphan	% of Total	Wood River	% of Total
Land Use Category								
Residential	169.1	37.5%	71.9	16.4%	85.4	29.7%	150.7	34.1%
Single-family	152.6	33.8%	66.3	15.2%	74.4	25.8%	137.8	31.2%
Multi-family	7.8	1.7%	0.0	0.0%	4.7	1.6%	6.4	1.4%
Manufactured Housing	8.7	1.9%	5.6	1.3%	6.3	2.2%	6.5	1.5%
Commercial	25.1	5.6%	3.2	0.7%	14.3	5.0%	25.8	5.8%
Industrial	14.1	3.1%	52.5	12.0%	13.0	4.5%	0.0	0.0%
Public/Quasi-Public	32.9	7.3%	7.6	1.7%	61.1	21.2%	8.77	2.0%
Parks/Recreation	32.9	7.3%	14.3	3.3%	14.9	5.2%	9.1	2.1%
Transporation	157.7	35.0%	62.6	14.3%	59.2	20.6%	168.4	38.1%
Total Developed Land	431.8	95.7%	212.0	48.5%	247.8	86.0%	362.7	82.1%
Vacant/Agriculture	19.3	4.3%	225.2	51.5%	40.2	14.0%	79.3	17.9%
Total Area	451.1	100.0%	437.2	100.0%	288.0	100.0%	442.0	100.0%

Source: ¹2002 Comprehensive Development Plan - JEO Field Survey
²2004 Comprehensive Development Plan - JEO Field Survey
³2002 Comprehensive Development Plan - JEO Field Survey
⁴2002 Comprehensive Development Plan - JEO Field Survey

The data in Table 14 compares the existing land use of Milford against the communities of Beaver Crossing, Wood River, and Doniphan, Nebraska. These communities are similar in size, both in land area and population. In addition, the land use surveys for each of the communities in the table were conducted by the consultant, ensuring similar methodology.

Milford has a much higher percentage of existing land use as residential at 37.5% compared to the three community average of 26.7%. This may be attributed to Southeast Community College and the adjacency to Seward and Lincoln. Milford’s vacant/agricultural land is significantly lower than the other three communities. At the time of the planning period Milford had 19.3 acres not developed whereas the other three communities averaged 114.9 acres of undeveloped land. Milford’s public land uses, totaling 32.9 acres, are higher than the three community average of 25.8 acres due to the presence of Southeast Community College.

FIGURE 6: EXISTING LAND USE MAP, CORPORATE LIMITS

EXISTING LAND USE ANALYSIS WITHIN THE ETJ

During the course of the land use survey, land uses in the one-mile extraterritorial jurisdiction of Milford were also noted, with the results presented graphically on Figure 6. The map shows that the majority of land that has been developed is residential and is larger acreages. This type of development may present a problem to the community if future development were to locate in these areas. However, the majority of land in the extraterritorial jurisdiction is agricultural in nature.

EXISTING LAND USE CONSTRAINTS

During the course of the planning period a number of factors will influence growth and development in and around Milford. Most of these are naturally occurring barriers such as the presence of canyons on the north side of town, the Big Blue River and its floodplain to the north and east.

Besides natural barriers to development, the layout of platted areas in the corporate limits, as mentioned previously, is and will continue to be a constraint on future development. The type of constraint will likely be in two forms. The first is the inability to develop land in a logical manner due to the layout and the lack of a continuous transportation network. The other layout of these areas may cause problems with extending the necessary infrastructure to developments outside of the corporate limits; this is due to a lack of right-of-way to construct utilities.

TRANSPORTATION SYSTEM AND FACILITIES

Residents within a community, even the size of Milford, have specific transportation needs. These include rail service, bus service, air transportation, as well as vehicular transportation. All of the transportation facilities present are not available within the community and require residents to travel to the nearest location. This portion of the Comprehensive Development Plan examines those services with regard to the closest proximity for residents of Milford.

RAILROAD SERVICE

The closest rail freight service to Milford is in Lincoln. Lincoln serves as one of the major switching yards for the Burlington Northern Santa Fe Railroad. There is some service by Union Pacific Railroad in Lincoln but the largest part of their freight operations are in Omaha. The nearest passenger service is located in Lincoln through Amtrak.

BUS SERVICE

The nearest commercial bus service is available in Lincoln, York and Grand Island. Greyhound offers only eastbound buses with connection in Omaha and points east. In addition, Burlington Trailways offers both eastbound and westbound service in Lincoln and Grand Island. Finally, Arrow Stages Lines/Black Hills Stage Lines offers eastbound to Omaha and westbound, as far as Denver, through Lincoln, York and Grand Island.

COMMERCIAL AIRPORT SERVICE

Lincoln Municipal Airport - is the nearest point for commercial service; however, airlines and flight schedules are limited. The airport is served by Northwest AirlinK with service to Minneapolis and Detroit. In addition, United Express provides service to Denver and Chicago. The Lincoln Municipal Airport recently added Allegiant Air with services to Las Vegas, Tampa Bay, and Orlando.

Eppley Airport - located in Omaha is a regional airport for the region including Milford and Seward County. In 1999 the airport served a total of 3.77 million passengers, 77 million pounds of mail, and 172 million pounds of cargo. The airport itself is located four miles northwest of downtown Omaha on a site encompassing approximately 2,650 acres. The terminal area includes 368,000 square feet with 21 boarding gates. The airport includes three runways, 9,502 feet x 150 feet, 8,152 feet x 150 feet, 4,060 feet x 75 feet. Adjacent to the airport is long and short term parking in the garage, surface parking as well economy parking located a short distance from the airport. Airlines serving Eppley include the following:

- America West Airlines
- American Airlines
- Continental Airlines
- Delta Air Lines
- Frontier Airlines
- Midwest Express Airlines
- Northwest Airlines
- Southwest Airlines
- United Airlines
- US Airways Express

SMALL CRAFT PUBLIC AIRPORTS

Seward Municipal Airport - is owned and operated by the City of Seward. There are two runways in use, the main runway is 3,601 feet long and 60 feet wide with a concrete surface and the second runway is turf and measures 3,400 feet long and 150 feet wide.

Flying V Airfield - located outside of Utica. The Flying V is a privately owned and operated airfield. There is also a private airfield to the west of Milford along US Highway 6.

SURFACE TRANSPORTATION

The surface transportation system for Milford is based primarily upon the system of local streets that are connected to the state highway network which allows the community access to the surrounding region. These roadways are an essential aspect of community development for the residents of Milford as they provide for movement of goods and services into and through the City.

STATE AND FEDERAL HIGHWAYS

Federal Highways

Interstate 80 runs east and west through Seward County nearly in the middle of the county just north of Milford; the total vehicles per day count on the Interstate ranged from 24,775 cars, on the east, to 29,435 cars (peak), on the west. Figure 33 indicates the traffic volumes of I-80 and the other highways in around Milford and Seward County in 2002. U.S. Highway 34 runs east and west through Seward County and runs directly through the City of Seward and connects the community to Lincoln; the vehicular traffic counts for U.S. Highway 34 ranged from 2,370 cars, on the west, to 4,345 cars (peak), on the east. U.S. Highway 6 runs somewhat east and west and in some areas actually runs north and south. U.S. Highway 6 connects Lincoln to Milford and points west; the vehicular traffic for U.S. Highway 6 ranged from 2,170 cars, on the west/south, to 2,120 cars (3,875 cars was peak north of Milford) on the east.

State Highways

There is only one primary state highway running through Seward County and it is Nebraska Highway 15, located just west of Milford. Nebraska Highway 15 runs north and south and connects Seward County with communities across its entire route, which runs from Kansas to South Dakota. The traffic counts for Nebraska Highway 15 ranged from 2,805 cars, on the north to 2,170 cars on the south, with 5,525 being the peak at the intersection with I-80.

COMMUNITY STREET SYSTEM

The street system in Milford is comprised of a network of collectors and local streets that provide access to locations within the community. The street system in the City is basically a typical grid pattern throughout the original part of the community. The grid pattern deteriorates on the southwest and northwest sides of the community.

ENVISION MILFORD

ENVISION THE FUTURE

The following Chapter of the Comprehensive Development Plan includes information obtained through public participation. The main form of public participation during the Milford plan was a town hall meeting held within the community. Other portions of this chapter will review the results of the town hall meeting, develop a vision statement for the community, and set goals, objectives and policies that will guide the future.

MILFORD'S TOWN HALL MEETING

This section of the Plan is the beginning of the ongoing process of visioning. This meeting was held with the public in order to gather their input towards the creation of a future vision of Milford. From their input, goals and policies were developed. These goals and policies become the foundation upon which the future will be built. From here, the City can develop action statements and benchmark criteria to monitor its progress.

In February 2005 a Town Hall Meeting was held at the Milford City Hall to gather input on issues (both positive and negative) facing Milford. During this segment of the meeting, all those attending were asked to participate in a brainstorming session. The participants were asked a series of questions designed to stimulate discussion and feedback on their perception of the City. The group was asked what they like about Milford and what needs to be improved in Milford. Then the group was asked to identify a Vision for Milford in the next twenty years and what needs to be done to accomplish that vision. The group was asked to vote for each topic discussed for each of the questions asked. The four questions, in order, are:

1. What do you like about Milford?
2. What needs to be improved for Milford?
3. What are the issues in Milford?
4. What are the projects in Milford for the next 5 to 20 years?

After each question was posed, the participants were encouraged to brainstorm and respond with as many answers as possible. Participants were told that any answer was fair game, and that they were not allowed to evaluate the merits of any answer until the end of the meeting. The purpose of this rule is to encourage participants to offer responses without apprehension, but also because responses that appear outlandish or unreasonable tend to spark ideas in other participants that may not have been raised otherwise. Brainstorming sessions were allowed to continue as long as participants had responses, and previous questions could be re-visited at any time if any participant wanted to add a response.

Once the four questions had been posed, and the four brainstorming sessions were concluded, the participants were given the opportunity to vote for the three responses to each question they felt most strongly about. All responses remained on the list, and will be presented in this Plan, whether they received votes or not. The point totals were tabulated to determine the top three responses to each question. Note that point totals for each question within the meeting may differ, as participants may not have voted for three responses. The results of the tabulations follow.

MILFORD'S TOWN HALL MEETING RESULTS

TABLE 15: WHAT NEEDS TO BE IMPROVED IN MILFORD, 2005

	Negative Aspect	Total Points
1	Aging infrastructure	7
2	City Entrances/Gateways	5
3	Increase the number of residential opportunities	4
4	Highway 6 improvements	4
5	Aging housing stock	4
6	Better relationship with SCC	3
7	Better codes (structure and enforcement)	3
8	Increase commercial & industrial opportunities	1
9	Bike Trails/Paths	1
10	Run down rentals	0
11	Perception of being landlocked	0
12	Pedestrian Circulation	0
13	Floodplain issues	0
14	City Beautification	0
Total		32

Source: Milford Town Hall Meeting, February 2005, JEO Consulting Group, Inc.

TABLE 16: WHAT DO YOU LIKE ABOUT MILFORD, 2005

	Positive Aspect	Total Points
1	Proximity to Lincoln	7
2	Southeast Community College	5
3	Schools	5
4	Recreation opportunities	5
5	Small Town feel/mindset	4
6	Quiet bedroom community	4
7	Local basic services	2
8	City Services	1
9	Churches	1
12	Blue River	1
13	Lack of industry	0
Total		35

Source: Milford Town Hall Meeting, February 2005, JEO Consulting Group, Inc.

TABLE 17: WHAT IS YOUR VISION FOR MILFORD, 2005

	Issues	Total Points
1	Planned, organized, steady growth	7
2	More housing opportunities	7
3	Entertainment opportunities for young adults	5
4	Beautiful	5
5	More opportunities for families	4
6	Increased business opportunities for young people	4
7	Build on bedroom community status	2
8	Younger, fresh leadership	0
9	Regain county seat	0
10	More young people returning	0
11	Active citizen participation	0
Total		34

Source: Milford Town Hall Meeting, February 2005, JEO Consulting Group, Inc.

TABLE 18: WHAT NEEDS TO HAPPEN TO ACHIEVE THIS VISION, 2005

Future Projects		Total Points
1	Work with area landowners	10
2	Increased funding opportunities	8
3	Partnerships w/ businesses and SCC	7
4	Increased Main St. presence	4
5	Increased municipal awareness	3
6	Increased community networking	1
Total		33

Source: Milford Town Hall Meeting, February 2005, JEO Consulting Group, Inc.

MILFORD'S VISION

Planning for future land uses within Milford is an ongoing process of goal setting and problem solving. The focus of the process is to continually gauge public perceptions and desires so that the city is able to monitor the quality of life it provides. Planning focuses on ways to solve existing problems within the city, and provides a management tool to help Milford residents achieve a desired future vision.

Developing a future vision through a process called visioning allows the city to evaluate present conditions, identify problem areas, and build a consensus among city residents for the best way to manage future change. The result of the visioning process is a picture of how the residents of Milford would like to see the community evolve into over the next twenty or so years. The next step is an evaluation of strengths and weaknesses in the city. Once identified, the city is able to determine specific items that need to change so that the city can achieve its future vision. This provides the city with a "roadmap" to the future.

However, change is a continuous process. Once one characteristic is changed in a city, another will surely be affected. This chain reaction can continue for several steps before particular changes are noticed. Because of this dynamic, Milford should develop specific benchmark criteria against which change and development can be measured. Armed with a set of benchmark criteria, the city can monitor the effects of change at a specific level. This will enable the city to guide patterns of change towards the future vision.

- Small Town Atmosphere
- Modernize
- Expansion
- Progressive
- Employment
- Education
- Self Sufficient
- Medical Facilities
- Recreation
- Older Buildings (urban renewal)
- Transportation Improvements
- Cooperation among all groups
- Participation
- Attract former residents
- Annual Functions

VISION STATEMENT

““Milford will maintain a strong-spirited, family focused, caring community, as well as enhancing its small town atmosphere. Milford will provide a wide variety of housing choices, safe efficient transportation, and public services that continue to foster a distinct quality of life. The City will work proactively to modernize and expand as a community and strive towards self-sufficiency while.”

MILFORD’S GOALS

ECONOMIC DEVELOPMENT

Promote and encourage economic development necessary to support the present and future needs of Milford residents making the economy stable and diverse. Milford should also maintain a rate and pattern of economic growth sufficient to prevent recurring high levels of unemployment and under-employment in the city.

Objectives

- 1.01 Work to retain businesses in the downtown area.
- 1.02 Work with residents and businesses in the community to determine what additional retail and service businesses need to be recruited to Milford.
- 1.03 Identify those business owners that might be retiring in the near future. Work with these individuals to set up a business development program to recruit future business owners into the community.
- 1.04 The youth of Milford should be encouraged to remain in the community or return after completion of their post-secondary education. Economic development projects should be established to provide such encouragement. The youth of the community should be involved in the identification and development of these projects.
- 1.05 Encourage, promote, and develop economic development partnerships between local entities and private companies to assist existing and expanding business enterprises.
- 1.06 Support area historical, cultural and recreational activities.
- 1.07 Encourage and promote the development of home-based businesses and telecommuting based upon a high quality communication infrastructure.
- 1.08 Establish a revolving loan fund that can assist families in the acquisition of homes currently held by the older members of the community.
- 1.09 Complete a Blight and Substandard Study and the corresponding General Redevelopment Plan for the community, especially the downtown area. These studies will enable the City to use Tax Increment Financing for certain economic development efforts.
- 1.10 Work with local property and business owners to create redevelopment opportunities in the downtown and along US Highway 6.
- 1.11 Work with local and area businesses to develop employment opportunities for students at Southeast Community College.
- 1.12 Pursue new marketing and promotional opportunities for expansion and/or redevelopment opportunities within the Central Business District.
- 1.13 Establish a full time economic development director that will coordinate the efforts of the City, Chamber of Commerce, Seward County, and other stakeholder groups.

LAND USE

The City of Milford should manage the land in a cost-effective and efficient manner while protecting the environment and natural resources, as well as maintaining and increasing land values. Guiding future growth and development in Milford towards a compact pattern of land uses based upon the efficient and economical expansion of public infrastructure will continue to maintain and improve the quality of life for Milford residents.

Objectives

- 2.01 Milford should encourage future development in areas that can be properly served by utilities.
- 2.02 As development attempts to move into areas that are not easily served by utilities, the City should establish policies for shared costs of utility extensions.
- 2.03 When developments propose to develop along the hillsides of the area, special criteria should be used that will allow creative platting of lots into clusters.
- 2.04 Future developments should be encouraged to preserve tree groves and natural drainage ways as part of the development.
- 2.05 A review and comment process will be required for any proposed activity that should occur within City zoning jurisdiction.
- 2.06 The cost of required improvements, both on-site and off-site, to a subdivision that are to exclusively serve the property owners of the subdivision shall be borne by the developer or those property owners within said subdivision.
- 2.07 Designate areas in the Land Use Plan that addresses the anticipated future growth needs of Milford.
- 2.08 Develop zoning and subdivision regulations that promote efficient land usage and long-term adequacy, while avoiding land use conflicts and inefficient provision of public infrastructure.
- 2.09 Encourage the location of commercial land uses at the intersections of major transportation networks that already have or can be efficiently supplied with public infrastructure.
- 2.10 Promote the efficient expansion of public infrastructure through the development of commercial centers as clusters of high-density development that efficiently utilize land resources.
- 2.11 Utilize frontage roads when locating along major roads/highways.
- 2.12 Industrial uses will be located so that adequate buffer space is provided between incompatible land uses.
- 2.13 Industrial development will utilize the existing and future transportation system in an efficient and safe manner and reduce energy consumption by identifying industrial development areas with alternative transportation opportunities, and, where appropriate, in community areas.
- 2.14 The City will recognize and encourage small scale industries as viable alternatives to larger, conventional enterprises.
- 2.15 Work with community officials and developers on continual basis to monitor and evaluate the effectiveness of existing regulations, and to identify proper areas to locate new development.
- 2.16 Support housing options for all incomes and physical capabilities of Milford's residents.
- 2.17 New residential developments should be accompanied by covenants when appropriate, which provide for the maintenance of common areas, easements and drainage.
- 2.18 Encourage the establishment of a rehabilitation program to maintain and improve the existing housing stock.
- 2.19 Develop relationships and partnerships with housing professions in the public and private sector to establish a range of affordable housing options, ranging from a first time homebuyer program to rental assistance.

- 2.20 Establish zoning and subdivision design standards that require buffers and screening standards for new developments.
- 2.21 The city should actively look for land for purchase by the community for future city projects.
- 2.22 Commercial property along U.S. Highway 6 should be enhanced to improve commercial activities as well as showcasing the community to traffic passing through the City.

HOUSING

Affordable housing should be distributed throughout the community providing various housing choices. In addition, existing housing stock in the community should be maintained as well as preserved.

Objectives

- 3.01 Work with existing home owners that are 55 years of age or older to develop a program that will assist them in selling their home to a younger family in the future.
- 3.02 Utilize existing state and federal programs, as well as develop new local programs, to address affordability issues related to housing for entry level homebuyers.
- 3.03 The City will work with property owners of odd lots and improperly platted lots to replat the tracts into a more reasonable configuration that will allow for better transportation access.
- 3.04 The City needs to establish a rehabilitation and renovation program for the community. This program will become critical in the future, if not already in demand, to improve the housing stock of Milford.
- 3.05 Complete a Blighted and Substandard Study and the corresponding General Redevelopment Plan for the community. These studies will enable the City to use Tax Increment Financing for certain housing projects such as assisted living and other senior housing.
- 3.06 Develop a program that will designate certain homes as historic. Undertaking such a project and the eventual restoration of the property will eventually place existing and future homeowners in a position of qualifying for future assessment breaks as historic properties. This action has been approved by voters as Amendment 1 in 2004 and legislation was completed during the 2005 unicameral session.
- 3.07 The city needs to work with state officials to identify substandard/deteriorating housing units and develop a program for the rehabilitation or demolition of the units.
- 3.08 Support housing options for all incomes and physical capabilities of residents, including the development of housing options for young adults attending Southeast Community College.
- 3.09 New residential developments should be accompanied by covenants when appropriate, which provide for the maintenance of common areas, easements and drainage.
- 3.10 New residential development should, when necessary, provide areas for the expansion of community facilities such as parks, schools, and open space.
- 3.11 The City will work with residents to improve aesthetics throughout the community, including the development of gateways into the community.
- 3.12 Work with property owners in the Central Business District to utilize the upper floors of buildings for residential use.

PUBLIC HEALTH AND SAFETY

The City of Milford will continue to support health care, fire protection, and law enforcement programs by exploring programs and alternative services to insure optimum service levels and public costs for the citizens of Milford.

Objectives

- 4.01 The City Council will continue to support the efforts of the Fire and Police Departments through equipment upgrades and training as part of the capital improvement plan.
- 4.02 Milford will work with regional health care providers to enhance the presence of the clinic in the community.
- 4.03 Milford officials will work with the Police Department and Seward County Sheriff's office to continually upgrade the level of law enforcement present in Milford to provide a high level of response and service to the community.
- 4.04 The City will work toward improving the quality of the water in the community.
- 4.05 The City will work to improve the adequacy of water pressure and service in the southern part of the community in order to increase fire suppression capabilities.
- 4.06 The City will work to update the existing sanitary sewer system within the community.
- 4.07 The City should consider enacting and enforcing ordinances that clean up the junk cars and other debris located throughout the community.
- 4.08 The City needs to work with state officials to identify substandard/deteriorating housing units and develop a program for the rehabilitation or demolition of the units.
- 4.09 Work with the Milford Fire Department to provide ongoing equipment and facilities needs.
- 4.10 Pursue training for police, fire, and medical personnel in the areas of hazardous materials and other areas relating to homeland security.
- 4.11 Develop a hazard mitigation plan to assist with preventing damage due to natural or man made hazards.
- 4.12 Develop and implement a standard emergency operations guide for all emergency personnel to utilize.
- 4.13 Milford will work with regional health care providers to enhance the presence of the clinic in the community.
- 4.14 Milford will coordinate with appropriate state and federal agencies in providing for the health and service needs of the public, particularly the needs of the disadvantaged, including the young, the elderly, and the handicapped.

TRANSPORTATION

The City of Milford will provide a transportation system that improves access and circulation for vehicular traffic within Milford. Development in Milford shall be guided to safely utilize existing public investment in roads, and programs to reduce road development or maintenance. In addition the City of Milford will support an efficient road system to serve current and future circulation and access needs.

Objectives

- 5.01 Milford will work on developing a future recreational trails plan and system in conjunction with the sidewalk plan.
- 5.02 The City will work with the Nebraska Department of Roads to establish appropriate speed limits and post the limits within the community while improving traffic flow, circulation, and safety.
- 5.03 The City will work with the Nebraska Department of Roads to direct any future improvements along US Highway 6, including the construction of turn lanes, additional driving lanes, or traffic controls.

- 5.04 The City will develop an ongoing street maintenance program as an extension of its One-and-Six Year Road Program.
- 5.05 The City will work with Southeast Community College to divert traffic around the campus.

RECREATION

Milford should provide adequate, park and recreation opportunities for the residents of Milford. These facilities should be a combination of expanding of existing facilities and the establishment of newer facilities.

Objectives

- 6.01 Cooperate with all governmental and recreation agencies within the region to identify open space and scenic resources to determine both year around and seasonal resident and non-resident needs and formulate and implement measures for open space preservation and use.
- 6.02 For the purpose of implementing recreation programs and development, the City will investigate funding alternatives such as tax levies, bonding, grants in aid, user fees and subdivision ordinance stipulations.
- 6.03 Work to repair or replace existing recreation facilities such as playground equipment, playing surfaces, and the swimming pools.
- 6.04 Establish policies and guidelines for the development of new park facilities as new subdivisions are proposed and approved.
- 6.05 Work with the development regulations to establish the means for the creation of clustered developments that will allow the community to see creative layouts while preserve open spaces for natural, environmental and recreational purposes.
- 6.06 Develop more youth recreation programs, including those done in cooperation with the Milford School District.
- 6.07 The City will work on developing a future recreational trails plan and system in conjunction with the sidewalk plan, including the development of trail and/or bike paths along the Big Blue River.
- 6.08 Work with residents to develop camping facilities in existing park areas or establish new facilities.
- 6.09 Work to improve parking and access to existing park areas.

CITY FACILITIES

The City will integrate public facilities and services in an effort to eliminate costs and conserve energy. Coordination with other jurisdictions and affected agencies is essential in the development and maintenance of adequate public facility systems. The expansion of public facilities is a major factor in directing development.

Objectives

- 7.01 Work with the community and City staff to continuously modernize City offices.
- 7.02 Expand the Webermeier Memorial Library to accommodate additional volumes and provide room for additional services.
- 7.03 Work closely with the Milford Public School District and Southeast Community College to ensure an adequate level of services.
- 7.04 Work with the Milford Public Schools to develop a youth/community recreation center.
- 7.05 The City will work to ensure that water and wastewater services provided to the residents of Milford are in compliance with relevant rules and regulations, reliable, safe, and cost efficient by utilizing a benefit/cost ration (or similar mechanism) in evaluation whether to contract out for services or to use City personnel.

- 7.06 Public facilities should be strategically located to provide cost-effective, efficient, and timely service to all residents.
- 7.07 Prior to construction of new developments in Milford the developer must work with the City to ensure that adequate water and wastewater utility services are provided.

ENVIRONMENT

The City of Milford has retained high-quality natural environment, yet the impact of human demand upon the environment has upset the natural ecological balances and the high aesthetic quality of the city in the past, and poses the threat of future deterioration. The natural resources (soils, groundwater, surface water and air) and environment of the City shall be protected and managed to insure long term quality, availability and sustainability for the current and future residents and industries of City of Milford.

Objectives

- 8.01 Work with the development regulations to establish the means for the creation of clustered developments that will allow the community to see creative layouts while preserve open spaces for natural, environmental and recreational purposes.
- 8.02 Future developments should be encouraged to preserve tree groves and natural drainage ways as part of the development.
- 8.03 Federal requirements and regulations shall be followed when land use regulations are being developed. The City regulations should at a minimum be as strict as federal standards, and where necessary, may be enforced in a manner stricter than federal guidelines.
- 8.04 A Surface Water Protection Area should be established to protect the unique character and environmental quality of the area.
- 8.05 Promote quality land management through the development of erosion control design standards for larger commercial and industrial developments.
- 8.06 Consideration will be given to adopting an resolution requiring environmental impact review of all major public and private development proposals and the social and economic costs and benefits associated with any particular development proposal will be properly evaluated prior to public endorsement or approval.
- 8.07 The City will cooperate with Nebraska Department of Environmental Quality in enforcing state and federal regulations designed to achieve high air quality.
- 8.08 The City will, in making land use decisions relative to industrial or other uses likely to pose a threat to air quality, consider proximity of the proposed use to residential areas and meteorological factors such as prevailing wind direction and velocity.

IMPLEMENTATION, EVALUATION, AND REVIEW

Changing needs and conditions will necessitate future review, evaluation, and updating of the Comprehensive Development Plan and its supporting documents. Intergovernmental coordination of all planning activities affecting land uses within the city are necessary to assure an integrated comprehensive plan for the City of Milford.

Objectives

- 9.01 Adopt an updated zoning and subdivision regulation that supports and enforces the goals and objectives of this Comprehensive Development Plan.

- 9.02 Adopt a procedural manual and application process for addressing the enforcement of the Plan and regulations.
- 9.03 Develop a Blighted and Substandard Study as well as the accompanying General Redevelopment Plan. These implementation studies will allow the City to expand its opportunities for economic development and will allow the City to use Tax Increment Financing, if the opportunity presents itself.
- 9.04 The Planning Commission and the City Council should hold a joint meeting annually to assess any major changes in the community (unforeseen opportunities). The meeting should evaluate potential changes to the Comprehensive Development Plan and development regulations.
- 9.05 The Planning Commission shall meet a least once every three months as per Nebraska Revised State Statutes, or more often if needed.

EDUCATION

Overall, the school district is considered to be a significant asset to the community. During the planning period, solid continued efforts can help to draw individuals to the community can lead to increased enrollment in the school district. As the number of enrolled students changes, the district should look at working with the community to develop strategies that assist students and residents to stay in the community such as additional programs at Southeast Community College or extension site for other local colleges.

Objectives

- 10.01 Cooperate with school systems in expanding public uses of educational facilities.
- 10.02 The school district should review all new development proposed within the zoning jurisdiction of Milford so that they can accommodate for future school populations.
- 10.03 Work with the City and other stakeholder groups to coordinate efforts in the areas of economic development, community improvement, community facilities, and parks and recreation.

ACHIEVE MILFORD

POPULATION, HOUSING, AND ECONOMIC FUTURE

POPULATION PROJECTIONS

Population Projections are estimates based upon past and present circumstances. Population projections allow Milford to estimate what the population will be in future years by looking at past trends. By scrutinizing population changes in this manner, the City will be able to develop a baseline of change from which they can create different future scenarios. A number of factors (demographics, economics, social, etc.) may affect projections positively or negatively. At the present time, these projections are the best crystal ball Milford has for predicting future population changes. There are many methods to project the future population trends; the two methods used below are intended to give Milford a broad overview of the possible population changes that could occur in the future.

Trend Line Analysis

Trend Line Analysis is a process of projecting future populations based upon changes during a specified period of time. In the analysis of Milford, three different trend lines were reviewed: 1990 to 2000, 1970 to 2000, and 1980 to 2000. A review of these trend lines indicates a mixture of future populations for Milford. The following projections summarize the decennial population for Milford through 2030.

Milford Trend Analysis

Year	Trend: 1990 to 2000	Trend: 1970 to 2000	Trend: 1980 to 2000
2010	2,272 persons	2,154 persons	2,033 persons
2020	2,494 persons	2,241 persons	1,966 persons
2030	2,737 persons	2,331 persons	1,960 persons

Cohort Survival Analysis

Cohort Survival Analysis reviews the population by different age groups and sex. The population age groups are then projected forward by decade using survival rates for the different age cohorts. This projection model accounts for average birth rates by sex and adds the new births into the future population.

The Cohort Survival Model projection indicates Milford's population will increase each decade through 2030. The following projection for Milford is based on applying survival rates to age cohorts, but does not consider the effects of either in-migration or out-migration.

Milford Cohort Survival Analysis

Year	Cohort Survival Model
2010	2,032 persons
2020	2,151 persons
2030	2,308 persons

Modified Cohort Survival Analysis

The Modified Cohort Survival Analysis reviews the population by different age groups and sex while factoring migration patterns into the future population. The population age groups are then projected forward by decade using

survival rates for the different age cohorts. This projection model accounts for average birth rates by sex and adds the new births into the future population as well as accounting for growth rates similar to those found during the last decennial census period, which was approximately ten percent.

Milford Modified Cohort Survival Analysis

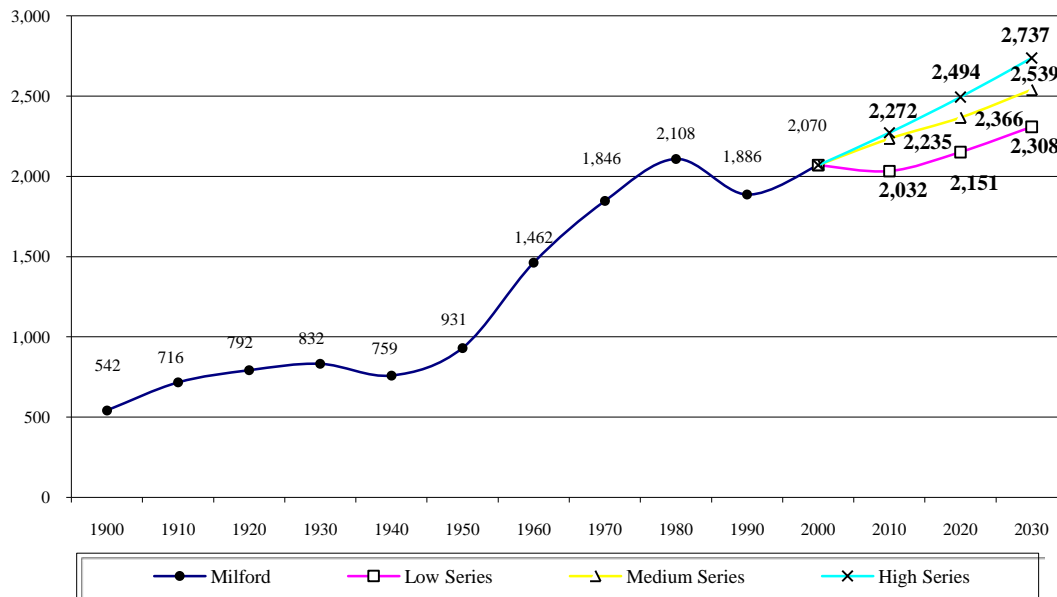
Year	Modified Cohort Survival Model
2010	2,235 persons
2020	2,366 persons
2030	2,539 persons

Summary of Population Projections

Using the modeling techniques discussed in the previous paragraphs, a summary of the four population projections for Milford through the year 2030 is shown in Figure 7. Three population projection scenarios were selected and include (1) a Low Series; (2) a Medium Series; and, (3) a High Series. Two of the projections indicate an increase in the City’s population through the year 2030. The following population projections indicate the different scenarios that may be encountered by the City through the year 2030.

Year	Low Series = Cohort	Medium Series = Modified Cohort	High Series = 1990-2000
2010	2,032 persons	2,235 persons	2,272 persons
2020	2,151 persons	2,366 persons	2,494 persons
2030	2,308 persons	2,539 persons	2,737 persons

FIGURE 7: POPULATION TRENDS AND PROJECTIONS, MILFORD, 1900 TO 2030



Source: U.S. Census Bureau, Census of Population and Housing, 1900-2000, 2003

HOUSING PROJECTIONS

An analysis of housing trends presents a wealth of information regarding the relationship between housing and the population of the community. An examination of housing trends may indicate the potential demand for additional owner- or renter-occupied housing, but can also provide additional insight regarding overall diversity of the population and impact of housing upon the quality of life in Milford.

Future Housing

Analyzing future housing demand based upon population projections can assist Milford in determining the potential for housing shortages or needs. Sound long range planning can assist the community in reaching the desired population level. When a city is faced with large amounts of vacant housing, rehabilitation programs may need to be developed. On the other hand, when a community is faced with an overall shortage, new home construction assistance programs may need to be implemented. Whatever the housing situation, Milford may be faced with, knowing where it stands and where they wants to go are the first steps in creating the desired future. This analysis also becomes a component in allocating future land use.

TABLE 19: HOUSING PROJECTIONS, MILFORD, 2000 THROUGH 2020

Housing Statistic	2000	Low Series		Medium Series		High Series		% of Total Housing
	Total	2010	2020	2010	2020	2010	2020	
Population	2,070	2,032	2,151	2,235	2,366	2,722	2,494	
Persons Living in Households	1,761	1,729	1,830	1,901	2,013	2,316	2,122	85.1%
Persons per Household	2.48	2.46	2.46	2.46	2.46	2.46	2.46	
Occupied Housing Units	643	703	744	773	818	941	862	93.1%
Owner Occupied	401	438	464	482	510	587	538	58.0%
Persons per Owner Occupied	2.68	2.67	2.67	2.67	2.67	2.67	2.67	
Renter Occupied	242	264	280	291	308	354	325	35.0%
Persons per Renter Occupied	2.03	2.08	2.08	2.08	2.08	2.08	2.08	
Vacant Housing	48	52	56	58	61	70	64	6.9%
Housing Units	691	755	799	831	879	1,012	927	
Single family	526	575	609	632	669	770	706	76.1%
Multi-Family	206	225	238	248	262	302	276	29.8%
Mobile Home, Trailer, Other	44	48	51	53	56	64	59	6.4%
Potential Change from 2000								
		2010	2020	2010	2020	2010	2020	
Population		-38	81	165	296	652	424	
Persons Living in Households		-32	69	140	252	555	361	
Occupied Housing Units		60	101	130	175	298	219	
Owner Occupied		37	63	81	109	186	137	
Renter Occupied		22	38	49	66	112	83	
Vacant Housing		4	8	10	13	22	16	
Housing Units		64	108	140	188	321	236	
Single family		49	83	106	143	244	180	
Multi-Family		19	32	42	56	96	70	
Mobile Home, Trailer, Other		4	7	9	12	20	15	

Source: 2000 U.S. Census, JEO Consulting Group

Table 19 shows projected housing needs based upon the three population projections presented in Figure 26. There were several assumptions used in the development of Table 19. These assumptions are:

- The overall number of persons per household will remain the same at 2.48.
- The number of persons per owner- and renter-occupied housing will remain the same.
- The percentage of housing dedicated to owner- and renter-occupation will remain the same at 58% and 35% respectively.
- The percentage of vacant housing will remain constant at 6.9%.
- The percentage of housing dedicated to single- and multi-family use will remain constant at 76.1% and 29.8% respectively.
- The percentage of mobile homes and trailers will remain constant at 6.4%.

These assumptions were used to project future housing needs based upon past trends and present conditions. Thus, Table 19 can be considered a projection of the status quo with regard to housing; what will happen in any given population projection if every factor stays constant. Due to the percentages used, the figures do not add up to the totals. While there can be no exact way of knowing what the status quo would actually produce, or even how likely it is that the status quo could be maintained over the planning period. However, the information in this table is presented for the purpose of illustrating the potential impact of population changes upon the housing stock within Milford over time.

Looking at the Total Change from 2000 section of Table 19, and only at the columns representing the year 2020, the possible change warrants some consideration. This potential change can vary greatly depending upon which population projection is analyzed. Based upon information in Table 19, the number of new housing units needed in the next twenty years, based on each population projection, would be:

Characteristic	Low Series	Medium Series	High Series
Total Housing	+ 108	+ 188	+ 236
Single Family	+ 83	+ 143	+ 180
Multi-Family	+ 32	+ 56	+ 70
Mobile Home, Trailer, Other	+ 7	+ 12	+ 15
Owner-Occupied	+ 63	+ 109	+ 137
Renter-Occupied	+ 38	+ 66	+ 83
Vacant Housing	+ 8	+ 13	+ 16

TRANSPORTATION PLAN

INTRODUCTION

Across the country, communities are becoming actively involved in enhancing the connections between transit and local quality of life. Local governments are implementing transit supportive policies such as mixed-use zoning, parking management, and traffic calming. Additionally, special attention is being given to creating accessible transit for people with disabilities and the elderly.

Transportation networks tie a community together and link a community to the outside world. Adequate circulation systems are essential for the safe and efficient flow of vehicles and pedestrians, and accessibility to all parts of the community. The Transportation component of the Plan focuses on four areas: 1) the composition of the existing transportation and circulation system, 2) the usage patterns of the circulation system through Milford and 3) the integration of the city streets with the County and State transportation system. Fourthly, the Transportation Plan will identify future improvements planned and those necessary to provide safe and efficient circulation of vehicles and pedestrians within the city of Milford, including major projects that ensure implementation of the Land Use Plan.

Emphasis will be given to the improvement and development of both motor vehicle and pedestrian systems in the city. These systems are classified as (1) motor vehicle roads; and (2) pedestrian routes (sidewalks, paths, crossing, etc.). The implementation of this Plan during the planning period will result in the continued safe and efficient movement of vehicles and pedestrians within Milford.

TRANSPORTATION PLANNING AND LAND USE

Land use and transportation create the pattern for future development. An improved or new transportation route generates a greater level of accessibility and determines how adjacent land may be utilized in the future. In the short term, land use shapes the demand for transportation. However, new or improved roads or county and state highways may change land values, thus altering the intensity of which land is utilized.

The adequacy of a community's transportation and circulation system will have a substantial impact on the rate and pattern of its future growth and development. To ensure the transportation system is able to expand efficiently and remains consistent with the Land Use Plan requires careful, long-range planning efforts. The transportation and circulation needs depend upon how closely the street network can be matched to the existing land use pattern. As Milford grows, the demands made upon the street network will change. It is important that the future land use pattern be considered along with the existing pattern when decisions regarding street classifications are determined. The street system consists of an ordered hierarchy of roads based upon purpose and traffic demand, which in turn, forms the basis for a classification system and appropriate design standards.

In general, the greater the transportation demands for a particular land use, the greater its need for a site near major transportation facilities. Commercial activities are most sensitive to accessibility since their survival often depends upon the ease potential buyers can travel to their location. In this case, accessibility refers not only to the distance, which must be driven but also to the ease with which the particular site can be found and convenient parking. Thus, commercial land uses are generally located near the center of their market area along highways or at the intersection of arterial streets.

The clustering of commercial uses is also an advantage because it creates an image, which is more easily remembered and because it allows the joint use of parking facilities (i.e. strip malls and business downtown areas).

Industrial uses are also highly dependent on transportation access, but in a different way. For example, visibility is not a great concern for an industry compared to a retail store. Industrial uses often need access to more specialized transportation facilities, such as railroad lines or highways.

CONNECTIVITY DESIGN STANDARDS

The following Connectivity Design Standards are recommended to create a better transportation pattern in Milford as well as surrounding areas within Seward County.

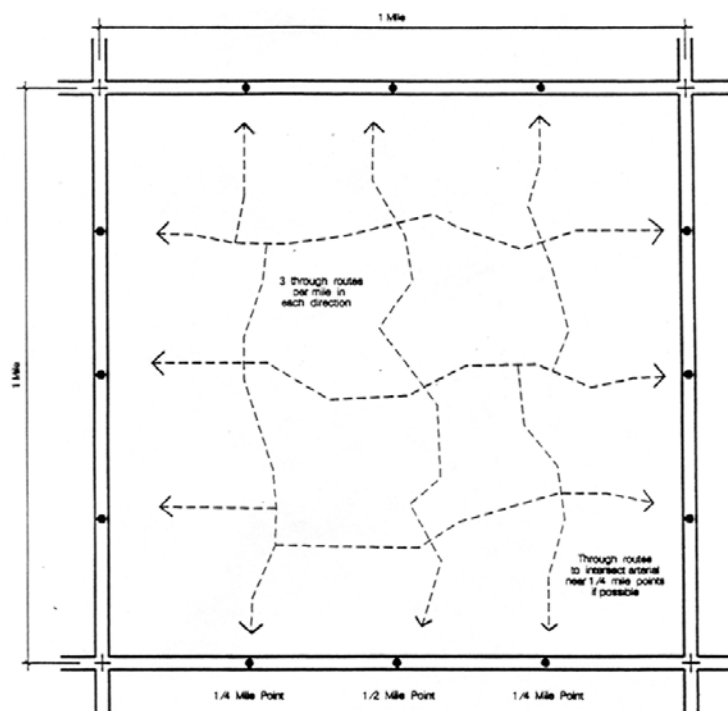
The road classification system described earlier works to match corresponding land uses with graduated levels of roadway function; specific design standards for the City's Transportation System would also benefit the community's effort in handling and controlling growth and would create a better transportation network. The following text and figures represent the process of controlling access points along roadways in and around Milford. The overall goal of these policies is to better integrate future development with existing and planned development in Milford and Seward County.

POLICY 1:

THREE THROUGH ROUTE PER SECTION POLICY

As seen in Figure 8, requiring three through routes per section would require future subdivisions in the same section to connect local streets thus creating a better traffic flow between neighborhoods. These routes should fall as close as possible to the quarter, one-half, and three-quarters mile along each section (every mile). Simply this would reduce confusion while traveling through neighborhoods, eliminate dead ends, and would direct concentrated traffic flow to specific intersections in the community. Considering these recommendations of three through routes, minimal offsets of roadway design should also be implemented to discourage high speed cut through traffic. This would introduce a form of traffic calming to the area.

FIGURE 8: THROUGH STREET DIAGRAM



TRANSPORTATION AND CIRCULATION FINANCING ISSUES

The primary sources of information utilized in the maintenance and development of the transportation and circulation system are (1) the City of Milford "One and Six Year Program for Street Improvements", (2) the State of Nebraska Department of Roads "One and Five Year Highway Program", (3) City Engineering Studies and (4) community input. These state and local improvement plans should only be viewed as a planning tool, which are subject to change depending on financing capabilities of the governmental unit.

Municipal "One and Six Year Program for Street Improvements" are reviewed and adopted by the local unit of government to address the issues of proposed road and street system improvements and development. Upon approval of these plans by the Board of Public Road Classifications and Standards, the governmental units are eligible to receive revenue from the Nebraska Department of Roads and the State Treasurers Office, which must be allocated to municipal road improvement projects.

The "One and Five Year Highway Program", developed by the Nebraska Department of Roads, establishes present and future programs for the development and improvement of state highways. The One-Year Program includes highway projects scheduled for immediate implementation, while the Five-Year Program identifies highway projects to be implemented within five years or sooner if scheduled bids and work for one-year projects cannot be awarded and constructed.

STREET AND ROAD CLASSIFICATION SYSTEM

All of the public highways, roads, and streets in Nebraska are divided into two broad categories, and each category is divided into multiple functional classifications. The two broad categories are Rural Highways and Municipal Streets. State statute defines Rural Highways as "all public highways and roads outside the limits of any incorporated

municipality,” and Municipal Streets as “all public streets within the limits of any incorporated municipality.” Neb. Rev. Stat. § 39-2102 (RRS 1998)

The functional classifications are used to define typical traffic patterns and jurisdictional responsibility. The functional classifications for Rural Highways are defined by state statute as follows:

- **Interstate**, which shall consist of the federally designated National System of Interstate and Defense Highways;
- **Expressway**, which shall consist of a group of highways following major traffic desires in Nebraska which rank next in importance to the National System of Interstate and Defense Highways. The expressway system is one which ultimately should be developed to multilane divided highway standards;
- **Major Arterial**, which shall consist of the balance of routes which serve major statewide interests for highway transportation. This system is characterized by high-speed, relatively long distance travel patterns;
- **Scenic-Recreation**, which shall consist of highways or roads located within or which provide access to or through state parks, recreation or wilderness areas, other areas of geographical, historical, geological, recreational, biological, or archaeological significance, or areas of scenic beauty;
- **Other Arterial**, which shall consist of a group of highways of less importance as through-travel routes which would serve places of smaller population and smaller recreation areas not served by the higher systems;
- **Collector**, which shall consist of a group of highways which pick up traffic from many local or land-service roads and carry it to community centers or to the arterial systems. They are the main school bus routes, mail routes, and farm-to-market routes;
- **Local**, which shall consist of all remaining rural roads, except minimum maintenance roads; and
- **Minimum Maintenance**, which shall consist of (a) roads used occasionally by a limited number of people as alternative access roads for areas served primarily by local, collector, or arterial roads, or (b) roads which are the principal access roads to agricultural lands for farm machinery and which are not primarily used by passenger or commercial vehicles.

Neb. Rev. Stat. § 39-2103 (R.R.S.1998) (*emphasis added*).

The statute goes further by stating certain rural highways classified under subdivisions (1) to (3) of section 39-2103 “should, combined, serve every incorporated municipality having a minimum population of one hundred inhabitants or sufficient commerce, a part of which will be served by stubs or spurs, and along with rural highways classified under subdivision (4) of this section, should serve the major recreational areas of the state.” Sufficient commerce is defined in Neb. Rev. Stat. § 39-2103 as “a minimum of two hundred thousand dollars of gross receipts under the Nebraska Revenue Act of 1967.” In other words, every incorporated municipality with a population of 100 or greater, or one that has sufficient commerce, should be served by either (1) an Interstate, (2) an Expressway, or (3) a Major Arterial. All major recreation areas of the state should be served by any of these three rural highways, or by a Scenic-Recreation highway.

The functional classifications for Municipal Streets are defined by state statute as follows:

- **Interstate**, which shall consist of the federally designated national system of interstate and defense highways;
- **Expressway**, which shall consist of two categories: **Extensions of Rural Expressways** and some **Additional Routes** which serve very high volumes of local traffic within urban areas;

- **Major Arterial**, which shall generally consist of extensions of the rural major arterials which provide continuous service through municipalities for long-distance rural travel. They are the arterial streets used to transport products into and out of municipalities;
- **Other Arterial**, which shall consist of two categories: **Municipal Extensions of Rural Other Arterials**, and **Arterial Movements Peculiar to a Municipality's Own Complex**, that is streets which interconnect major areas of activity within a municipality, such as shopping centers, the central business district, manufacturing centers, and industrial parks;
- **Collector**, which shall consist of a group of streets which collect traffic from residential streets and move it to smaller commercial centers or to higher arterial systems; and
- **Local**, which shall consist of the balance of streets in each municipality, principally residential access service streets and local business streets. They are characterized by very short trip lengths, almost exclusively limited to vehicles desiring to go to or from an adjacent property.

Neb. Rev. Stat. § 39-2104 (R.R.S.1998) (emphasis added).

The method by which streets and roads are classified depends upon their location and use. In the case of Milford, streets and roads are classified under the Municipal Streets functional category system.

The jurisdictional responsibility the City of Milford has is defined in Neb. Rev. Stat. § 39-2105 as follows:

“(3) The various incorporated municipalities shall have the responsibility for the design, construction, reconstruction, maintenance, and operation of all streets classified as expressway which are of a purely local nature, that portion of municipal extensions of rural expressways and major arterials which exceeds the design of the rural portions of such systems, and responsibility for those streets classified as other arterial, collector, and local within their corporate limits.”

The State of Nebraska has jurisdictional responsibility for all roads classified as interstate, expressway, and major arterial under the Rural Highway classification, and all roads classified as interstate under the Municipal Streets system. The jurisdiction over any municipal extensions of these classifications transfer to the municipality whenever the road exceeds the design standards of the road leading into the municipality. Neb. Rev. Stat. § 39-2105 (1) (R.R.S.1998). When the design of rural road differs at different points, the responsibility of the state is limited to the lesser of the two designs, and the municipality is responsible for the remainder of the design.

Scenic-Recreation roads remain under jurisdiction of the governmental subdivision that had jurisdiction prior to the time the road was designated as Scenic-Recreation. Neb. Rev. Stat. § 39-2105 (4) (R.R.S.1998).

FUTURE TRANSPORTATION PLAN MAP

The Transportation Plan Map, Figure 9 identifies existing and future road classifications for Milford. These classifications should integrate with the future land use plan identified within this plan. Road improvement projects identified by the “One and Six Year Program for Street Improvements” as well as the County and State plans need to be addressed so they will coincide with this circulation plan, thus lessening the congestion on streets and enhance the overall circulation system in Milford. This approach ensures the financial burden placed upon the City is limited and developments are not publicly financed without the corresponding tax revenue and developer investment.

FIGURE 9: FUTURE TRANSPORTATION PLAN

FUTURE LAND USE PLAN

The Future Land Use section, along with the circulation section, provides tools to guide future development in Milford, and is based upon existing conditions and projected future conditions for the community. The Future Land Use Plan also assists the community in determining the type, direction and timing of future community growth and development. The criteria used in this Plan reflect several elements, including:

- The current use of land within and around the community
- The desired types of growth including location of growth
- Physical characteristics, opportunities and constraints of future growth areas
- Current population and economic trends affecting the community

Milford should review and understand the above criteria when making decisions about the future use of land within the planning jurisdiction of Milford. Upon reviewing this information, Milford Planning Commission should decide upon a population growth rate to base its future land use and public service needs upon.

This Comprehensive Development Plan provides for the development of more land than the forecast identifies as being developed during the planning period. Typically, the value of land can increase merely as a result of Plan designation. However, value should add to land by the real and substantial investments in roads, water, sewer or parks, not by the designation of land in the Plan.

A Plan that designates far more land than is needed provides insufficient guidance necessary for land use decisions. This can result in inefficient and costly public or private investment decisions, loss of natural resources and agricultural land, and a widely separated development pattern that may erode Milford's sense of community. The Plan must provide a balance between these issues, by providing an adequate supply of development sites while guiding both development and public investment decisions.

Less arbitrary and more efficient allocation of land recognizes the forces of the private market and the limitations of the capital improvement budget. This Plan acknowledges that these factors play an important role in the growth and development of a community. The Future Land Use section is intended to be a general guide to future land use that will balance private sector development, the critical growth element in any community, with the concerns, interests, and demands of the overall local economy.

Table 20 indicates the amount of new land in acres required to adequately satisfy the forecasted population projections for Milford that were done in the second section of this Plan. Three projections (i.e. Low, Medium and High) were reviewed. Table 20 indicates the amount of land needed to meet projected future land uses by decade, with an estimate of land required for each land use type shown in the far right column. These projections are based on the percentage of existing land uses found in the City combined with the population projections for the community.

TABLE 20: PROJECTED LAND USE REQUIREMENTS (ACRES), MILFORD

High Series	2010 (acres)	2030 (acres)	2030 (acres)	Total (acres)
Residential	20.66	11.86	13.02	45.54
Commercial	3.19	1.83	2.01	7.03
Industrial	2.01	1.15	1.26	4.42
Public/Semi-Public	6.26	3.59	3.94	13.79
Parks/Recreation	2.12	1.22	1.34	4.68
Transportation	19.59	11.25	12.35	43.19
Other	6.23	3.57	3.92	13.72
New Developed Land	60.06	34.47	37.84	132.37
Medium Series	2010 (acres)	2030 (acres)	2030 (acres)	Total (acres)
Residential	4.48	4.66	4.85	13.99
Commercial	0.69	0.72	0.75	2.16
Industrial	0.44	0.45	0.47	1.36
Public/Semi-Public	1.36	1.41	1.47	4.24
Parks/Recreation	0.46	0.48	0.5	1.44
Transportation	4.25	4.42	4.6	13.27
Other	3.52	4.07	4.64	12.23
New Developed Land	15.2	16.21	17.28	48.69
Low Series	2010 (acres)	2030 (acres)	2030 (acres)	Total (acres)
Residential	2	1.96	1.93	5.89
Commercial	0.31	0.3	0.30	0.91
Industrial	0.19	0.19	0.19	0.57
Public/Semi-Public	0.6	0.59	0.58	1.77
Parks/Recreation	0.3	0.19	0.19	0.68
Transportation	1.89	1.86	1.83	5.58
Other	5.82	5.72	5.61	17.15
New Developed Land	11.11	10.81	10.63	32.55

Source: JEO Consulting Group, Inc., 2006

FUTURE LAND USE DISTRICT CLASSIFICATIONS**TRANSITIONAL AGRICULTURAL (TA)**

The TA area is intended for traditional agricultural uses around the perimeter of the community. However, new livestock feeding operations should be located outside the one-mile extraterritorial jurisdiction of Milford. Types of allowable uses within this area includes:

- Agricultural uses
- Existing agricultural uses, within corporate limits, are subject to the grandfathering laws of the State. As development occurs, agricultural uses on that property should be eliminated from within the corporate limits
- No new agricultural uses to be established within corporate limits
- Limitations on confined feeding operations
- Residential acreages
- May allow for new mobile home parks

LOW DENSITY RESIDENTIAL (LDR)

The LDR area is intended to accommodate residential development, similar to new residential subdivision designs located in nearby metropolitan communities. Types of allowable uses within this area include:

- Single-family dwellings, including accessory uses

- Elderly and/or retirement housing facilities
- Public and Semi-Public uses
- Neighborhood parks should be encouraged so residents may enjoy recreation without traveling across town and encountering major thoroughfares. These neighborhood parks should be centrally located within a close distance to a number of subdivisions
- May allow for new mobile home parks

MEDIUM DENSITY RESIDENTIAL (MDR)

The MDR area is intended to accommodate denser residential development. The location of these areas are such that they act as a buffer between more intensive uses, (i.e. Commercial and Industrial) as well as acting as an extension of the typical neighborhoods that exist in present day Milford. The developed density of these areas should comprise approximately 3 to 6 dwelling units per acre. Types of allowable uses within this area includes:

- Flexibility in density along flood plains
- Single-family dwellings (minimum lot of 6,000 sq. ft. per dwelling)
- Multi-family dwellings
- Duplexes, Triplexes, etc.
- Elderly and/or retirement housing facilities
- Neighborhood parks should be encouraged so residents may enjoy recreation without traveling across town and encountering major thoroughfares. These neighborhood parks should be centrally located within a close distance to a number of subdivisions.
- The MDR area is intended to allow for Mobile Home development within a specific location, rather than scattered throughout the community. These residential areas have different needs than the typical stick built residential area. These needs can be addressed by placing these units in a clustered area (Mobile Home Subdivision or Park).
- Maintain a quality residential living environment.
- May allow for the location of Mobile Home Parks, as defined by Nebraska State Statutes
- Public and Semi-Public

MANUFACTURED HOMES (MH)

The manufactured housing area is intended to allow for Mobile Home Park development within a specific location, rather than individual dwellings scattered throughout the community. These residential areas have different needs than the typical stick built residential area. These needs can be addressed by placing these units in a clustered area.

- Maintain a quality residential living environment
- Intended for the location of Mobile and Manufactured Homes, as defined by Nebraska State Statutes.
- Public and Quasi-Public
- Neighborhood parks should be encouraged so residents may enjoy recreation without traveling across town and encountering major thoroughfares. These neighborhood parks should be centrally located within a close distance to a number of subdivisions

DOWNTOWN COMMERCIAL (DC)

The DC area is intended to accommodate commercial uses throughout the existing downtown business area of the community. Types of allowable uses within this area include:

- Offices
- Retail consistent with existing establishments in similar areas

Within the existing downtown area, further opportunities include:

- Retail consistent with existing establishments in the downtown business area
- Vehicle spaces will be accommodated primarily by on-street parking
- Structures that will tend to have zero-setback requirements in this area

GENERAL COMMERCIAL (GC)

Future commercial land uses for Milford have been identified as General Commercial on the future land use map shown in Figure 10. Highway commercial areas are included and are situated in a manner that makes them focused primarily on those who pass through the community, while general commercial areas tend to consist of locations that may do the same thing but focus more on the local population to be served. In either case, commercial uses that create higher traffic volumes, or that are located next to other uses, often cause multiple land use and transportation conflicts. Using design standards with mixed-use policies overcomes many of the incompatibilities. By locating stores, offices, residences, public services, and recreation spaces within walking distance of each other, parking and congestion problems can be alleviated. Some types of uses are not found in mixed use zones, such as auto- or truck-dependent uses, heavy industrial, distribution, automobile sales lots, and some drive-up or drive-through facilities, because of their negative impact on nearby residences and the pedestrian environment.

Commercial areas are intended to meet the daily retail and service needs of nearby residents. It's important to allow uses that would draw from a community-wide or regional area when they are designed in a manner that is harmonious with the rest of the community.

Uses that would be acceptable include:

- Personal Services: Dry cleaners, hairdressers, optical services
- Finance, Insurance, and Real Estate: Banks, securities brokers, insurance agents
- Small real estate brokerage offices, title companies
- Other Services: Video rental, fitness centers, convenience stores with or without gasoline, small eat-in/carry out restaurants
- Larger commercial developments requiring on site (off-street) parking
- Supplying goods and services to residents requiring fast transactions, i.e.
 - Convenience Stores
 - Laundry Mats
 - Restaurants
 - Car Wash
 - Car Repair

One potential future option might be the development of mixed uses areas. A mixed use area offers more options for developing land. In exchange for flexibility in use, the developer would be required to adhere to more stringent standards

that are intended to resolve compatibility issues. Design standards improve the function and appearance of development. They are also supportive of property values, favorable occupancy rates, and creation of a sense of place.

Possible commercial design standards could include:

- Placement, scale, and orientation of commercial, residential, and mixed use buildings
- Size, location, and landscaping of parking
- Building articulation, building materials, roof pitch, and buffering from streets

INDUSTRIAL

The Industrial area is intended to accommodate less intensive manufacturing companies. Types of allowable uses within this area include:

- Small scale production/machining
- Operations with minimal odors, noise and other pollution and water usage; in the case of a light industrial facility
- Full scale wholesaler / distributors
- Grain storage facilities
- Operations that are intensive in terms of noise, odor, and the use of chemicals
- Warehousing facilities
- Operations that produce a large amount of pollution and/or use large amounts of water

This type of development should be designed and development as an entire area with certain restrictions to ensure compatibility of uses within a park setting or on an individual site basis.

PUBLIC/QUASI-PUBLIC (P)

The public and quasi-public area is located where a large amount of land is required for public uses. Depending on compatibility with surrounding land uses, public and semi-public land uses may be allowed within all land uses areas. These areas include the Public School's campus, City facilities, Southeast Community College, and the Milford Wastewater Treatment Facility. There are other smaller public facilities scattered around the City and these will be accommodated within the particular land use area where they are located. Types of allowable uses within this area include the continuation of existing public uses.

PARKS / RECREATION (P/R)

The parks and recreation area is intended to accommodate parks and recreation facilities for the community. Parks and Recreation areas encompass public or private parks, outdoor recreation, and open space, including golf courses and trails. Depending on compatibility with surrounding land uses, park and recreation land uses may be allowed within other land uses areas. This area accommodates existing facilities and allocates land for expansion of amenities to keep up with future population growth, new facilities or amenities and changing community needs. In addition to larger park land within one area of the community this land use designation also includes a linear park system that would accommodate trails along drainage courses in and around the community.

FIGURE 10: FUTURE LAND USE PLAN

LAND USE SUITABILITY CRITERIA

How will this plan be implemented? The major assumption of this Plan is:

“Specific development criteria will be adopted to help guide builders, investors and community leaders in making good decisions concerning the future of Milford.”

These criteria will be specific statements that:

- Describe the relationship between/among land uses.
- Establish criteria or design standards that new development must meet.
- Minimize land use conflicts between neighboring land owners.
- Create consistent characteristics within each land use district.

LAND USE TRANSITIONS

New development should provide, if needed, any screening, buffers, or additional setback requirements when located next to existing uses. Screening or buffers may be plant material, low earthen berms, solid fences, or any combination of the above. Boundaries between different land uses are done along streets, alleys or natural features (streams, railroads, etc.) whenever possible.

COMMUNITY GROWTH

New development should, to the greatest extent possible, be contiguous to existing development or services. This would allow for the logical and cost effective extension of streets and utility services. The City may authorize non-contiguous development if:

- The developer pays for the “gap” costs of extending services from the existing connections to the proposed development, or
- The extension would open up needed or desirable areas of the community for additional growth, and
- Issues related to adjacent/transitional agriculture.

The Future Land Use Plan is one of the three statutory requirements of a Comprehensive Development Plan, as stated in the Nebraska State Statutes. The Land Use Plan, along with the Circulation Plan provides the necessary tools to direct future development in Milford. The Land Use Plan is based upon existing conditions and projected conditions for the community.

The need for residential uses will be driven by the future population, the ratio of owner-occupied to renter-occupied housing units, and the projected number of future dwelling units needed. The development of new residential units drives the need for additional commercial development, additional streets, public and park facilities, and industrial development. Residential development is the primary force driving all other uses in smaller communities. Therefore, decisions regarding future residential development will have a direct impact on other uses throughout the entire community.

COMMUNITY ENTRANCES

First impressions of the community are made at the entrances. These impressions are critical to a community's overall image. This is true for both communities and individuals. New development should have larger set backs and higher landscaping standards when located at any of the entrances to the community. For example, all new development along U.S. Highway 6 will have higher development standards placed upon them through the use of the Gateway Corridor Protection District, which can require the provision of an extra three to five feet of front yard set back to be developed into ground cover or lawn, for example. Also, signs, storage areas or parking lots should be regulated to preserve the aesthetic appearance of Milford.

ANNEXATION

As the city grows in size it must look for opportunities to extend its borders to provide a superior quality of life for its residents. To do this, the State of Nebraska has established a process for communities to expand their municipal boundary into areas that are contiguous to the community provided such actions are justified. However, this power should be used when development becomes urban rather than rural in nature. In addition, state statutes restrict annexation to land that is within 500 feet from the corporate limits of the municipal boundary.

There are three ways annexation can be pursued:

1. Property owners can request annexation.
2. The municipality can annex any contiguous or adjacent tracts, lots, or roads that are urban or suburban in nature.
3. At the time land is platted adjacent to Milford's Corporate Limits should be annexed at the time of approval of the final plat.

In the case of the first method, the property owner must submit a plat prepared by a licensed engineer or surveyor. The plat must be approved by the City Engineer and filed with the Clerk along with a written request signed by all owners of record for the proposed annexation properties.

To pass an annexation ordinance, a majority of affirmative votes are required by the governing body at each reading of the ordinance. Then the certified map is filed with the County Assessor, County Clerk, and Register of Deeds along with a certified copy of the ordinance. The City then has one year to adopt a plan to provide a plan for the provision of services to residents of the annexed area.

AREAS FOR POTENTIAL ANNEXATION NEAR MILFORD

Milford has a number of potential areas for annexation in the near future and a few areas for annexation within the planning period. The existing areas for annexation are located northwest, west, and southwest of the current municipal boundary. This area is primarily a mix of residential commercial, and industrial in nature and is generally along US Highway 6. The timing of this annexation will depend on the rate of development of this area. Areas for annexation within the planning period depend solely upon how quickly the land is developed, although the areas along U.S. Highway 6 should be the highest priority for annexation as this area develops. In a similar fashion land to the south of the corporate limits should also be considered. Areas for potential annexation are displayed in Figure 11.

GROVER AREA

As stated in the 1993 Comprehensive Development Plan new development is not recommended for the Grover Area. With the expense of extending services, flooding potential, high water tables, and limited utility availability, new construction should be continued at the current density (Transitional Agriculture, one dwelling per 5 acres). This would not prohibit maintaining property; it would continue a low density, residential pattern for the next 20 years. The city should also create the necessary zoning standards to allow for existing buildings to be repaired or replaced with a comparable structure irrespective of lot size.

FIGURE 11: AREAS OF POTENTIAL ANNEXATION

PLAN REALIZATION

ACHIEVING MILFORD'S FUTURE

Successful City plans have the same key ingredients: consensus, ideas, hard work, and the application of each of these things to solve community problems. This section of the plan contains the inspiration of the many City officials and residents who have participated in the planning process. Nevertheless, the ultimate success of this plan remains in the dedication offered by each and every resident.

There are numerous goals and objectives in this plan. We recommend reviewing the relevant goals during planning and budget setting sessions. However, we also recommend that Milford select elements of the plan for immediate action; the goals of highest priority. This is the Action Plan.

With this in mind, the Action Agenda for Milford, which is the combination of numerous strategies for implementing the Comprehensive Plan, is based on the following:

- Goals and Objectives
- Growth Policies
- Land Use Policies
- Support programs for the above items

It will be critical to earmark the specific funds to be used and the individuals primarily responsible for implementing the goals and policies in Milford.

SUPPORT PROGRAMS FOR ACTION AGENDA

Four programs will play a vital role in the success of Milford's plan. These programs are:

1. **Capital Improvements Financing**--an annual predictable investment plan, divided into six functional classifications (transportation, water, sewer, parks and recreation, public safety and public facilities) using a six-year planning horizon to schedule and fund projects integral to the plan's implementation. Combined with the Comprehensive Plan, these two documents serve as the basis of the city's financial plan regarding future projects and development.
2. **Zoning Regulations**--updated land use districts allow the city to provide direction for future growth. Zoning regulations govern the use of land and establish standards of size and intensity of enhancements upon the land.
3. **Subdivision Regulations**--establish criteria for dividing land into building areas, utility easements, and streets. Implementing the Transportation Plan is a primary function of subdivision regulations. These regulations govern the division of a parcel of land into more than one parcel. Subdivision approval is required where the smallest platted parcel created is 10 acres or less.
4. **Plan Maintenance**--an annual and five-year review program will allow the city flexibility in responding to growth and a continuous program of maintaining the plan's viability. Reviewing the plan allows the City to deal with unanticipated opportunities, reprioritizing goals and policies and balancing the city's needs of development and conservation in an efficient manner.

COMPREHENSIVE DEVELOPMENT PLAN MAINTENANCE

Since planning is a process that occurs over many years, proper implementation of a Comprehensive Development Plan includes both maintenance and review of the plan. This requires Milford to periodically identify and address new concerns, and amend the Plan accordingly. The review process should occur regularly, but not necessarily frequently.

As a general rule, there should be a brief review done on an annual basis, and a comprehensive review done every twenty years.

COMPREHENSIVE REVIEW OF THE PLAN

Assuming the annual reviews have caught any large problems that have arisen, a comprehensive review should be undertaken every twenty years or so, depending upon the sustained usefulness of the Plan. This review should include public review and comment, as well as discussions addressing specific areas that need to be re-worked. The result of this review should be a new Comprehensive Development Plan.

ANNUAL REVIEW OF THE PLAN

A relevant, up to date plan is critical to the on-going planning success. To maintain both public and private sector confidence; evaluate the effectiveness of planning activities; and, most importantly, make mid-plan corrections on the use of community resources, the plan must be current. The annual review can accomplish these goals. This review should be brief, and should identify and address glaring problems or concerns that have arisen since that last review. The idea is not to overhaul the Plan, but merely tweak it to make it work better in any area that needs it. Typically, this review occurs during the month of January.

PLAN AMENDMENT

After adoption of the Comprehensive Development Plan, opportunities should be provided to identify any changes in conditions that would impact elements or policies of the plan. At the beginning of each year a report should be prepared by the Planning Commission, which provides information and recommendations on:

- whether the plan is current in respect to population and economic changes; and
- the recommended policies are still valid for the City and its long-term growth.

The Planning Commission should hold a public hearing on this report in order to:

- Provide citizens or developers with an opportunity to present possible changes to the plan,
- Identify any changes in the status of projects called for in the plan, and
- Bring forth any issues, or identify any changes in conditions, which may impact the validity of the plan.

If the Planning Commission finds major policy issues or major changes in basic assumptions or conditions have arisen which could necessitate revisions to the Comprehensive Development Plan, they should recommend changes or further study of those changes. This process may lead to identification of amendments to the Comprehensive Development Plan and would be processed pursuant to proper amendment procedures.

PLAN AMENDMENT PROCEDURES

It is anticipated that each year individuals and groups may come forward with proposals to amend the Comprehensive Development Plan. We would recommend that those proposals be compiled and reviewed once a year at the Annual Review. By reviewing all proposed amendments at one time, the effects of each proposal can be evaluated for impacts on other proposals and all proposals can be reviewed for their net impact on the Comprehensive Development Plan.

UNANTICIPATED OPPORTUNITY

If major new, innovative development opportunities arise which impact several elements of the plan and which are determined to be of importance, a plan amendment may be proposed and considered separate from the Annual Review and other proposed Comprehensive Development Plan amendments. The Zoning Administrator should compile a list of the proposed amendments received during the previous year; prepare a report providing applicable information for each proposal, and recommend action on the proposed amendments. The Comprehensive Development Plan amendment process should adhere to the adoption process specified by Nebraska law and provide for the organized participation and involvement of citizens.

METHODS FOR EVALUATING PROPOSALS

The interpretation of the Comprehensive Development Plan should be composed of a continuous and related series of analyses, with references to the goals and policies, the land use plan, and specific land use policies. Moreover, when considering specific proposed developments, interpretation of the Comprehensive Development Plan should include a thorough review of all sections of the Comprehensive Development Plan.

If a development proposal is not in conformance or consistent with the policies developed in the Comprehensive Development Plan, serious consideration should be given to making modifications to the proposal or the following criteria should be used to determine if a Comprehensive Development Plan amendment would be justified:

- The character of the adjacent neighborhood.
- The zoning and uses on nearby properties.
- The suitability of the property for the uses allowed under the current zoning designation.
- The type and extent of positive or detrimental impact that may affect adjacent.
- Properties, or the community at large, if the request is approved.
- The impact of the proposal on public utilities and facilities.
- The length of time that the subject and adjacent properties have been utilized for.
- Their current uses.
- The benefits of the proposal to the public health, safety, and welfare compared to.
- The hardship imposed on the applicant if the request is not approved.
- Comparison between the existing land use plan and the proposed change regarding the relative conformance to the goals and policies.
- Consideration of professional staff recommendations.

PLAN FINANCING

To accomplish the tasks proposed in the Comprehensive Plan the City of Milford will need to develop partnerships with a number of individuals, corporations, and other jurisdictions to provide financing and avenues to address issues and fund development projects. A summary of potential sources and development partners is provided in the following paragraphs. Although it is by no means exhaustive, it allows the City to begin the process of securing funding for projects and creating necessary partnerships in order to facilitate community development.

Banks

In the past, many banks collected savings from distressed areas, but then refused to lend those dollars back. The Community Reinvestment Act (CRA) addresses past lending practices that did not support lending in depressed neighborhoods. Enforced by four federal agencies that track the geographic distribution of each bank's loans, the CRA applies to all large lending institutions.

Under the CRA, financial institutions are obligated to serve the public, specifically low- and moderate-income neighborhoods. Banks are encouraged to apply flexible underwriting standards for loans that benefit economically disadvantaged areas or individuals. Working in tandem with the CRA is the Home Mortgage Disclosure Act (HMDA), which addressed the problem of conventional lenders denying credit to certain neighborhoods or areas. The HMDA requires lending institutions to document and reveal the geographic location of their home mortgages.

Also, Bank Community Development Corporations (CDCs) are specific example of how banks can contribute to economic revitalization. Bank CDCs can be for-profit or non-profit subsidiary organizations funded by banks, bank holding companies, and/or federal savings associations under special regulations that encourage such investments in local community and economic development projects. Banks CDCs may make equity or debt investments in local businesses, or real estate investment projects that directly benefit low- and moderate-income groups. Unlike banks or bank holding companies, bank CDCs can also purchase, construct, or rehabilitate property.

A neighborhood or area can establish a bank CDC by working with one or more local banks, the Federal Reserve, the Comptroller, and its respective state financial institution regulators. They must be approved by the Federal Reserve and the Office of the Comptroller of the Currency. Bank CDCs have more freedom to participate in and provide guidance to commercial lending activities in their community than do regular banks. Therefore, small businesses located in distressed areas have a good opportunity to approach a local Bank CDC for further lending options.

Peer Group Lending

Individual entrepreneurs are frequently denied loans because banks believe they lack sufficient collateral or that the entrepreneur will be unable to repay the loan. Peer-group lending collects collateral and spreads the risk among a group of entrepreneurs, increasing an entrepreneur's chances of obtaining a loan.

Peer groups are composed of entrepreneurs gathered together by neighborhood groups, non-profits, or banks. The availability of a loan is dependent on the repayment schedule of others in the group. Since group members are dependent on the success of their peers, they work together to support each other. Most loans are based on character rather than collateral. Members alert each other to business opportunities and critically look at other member's business plans.

Small Business Investment Companies

Small Business Investment Companies (SBICs) provide another opportunity to secure venture capital. They are privately owned and managed investment firms that use their own capital, plus funds borrowed at favorable rates with an SBA guarantee, to make **venture capital investments** in small businesses, start-ups, and growth situations. SBICs are

primarily for-profit organizations that provide equity capital, long-term loans, debt-equity investments, and management assistance to qualifying small businesses.

With few exceptions, there are no restrictions on the ownership of SBICs. An SBIC can be formed by virtually anyone with venture capital expertise and capital. By law, SBICs can be organized in any state as either a corporation or a limited partnership. Most SBICs are owned by small groups of local investors, although some are owned by commercial banks.

There are two types of SBICs: regular SBICs and Specialized SBICs (SSBICs), or 301(d) SBICs. SSBICs invest in small businesses owned by socially or economically disadvantaged persons, such as minorities.

SBICs obtain financing through equity capital, public stock sales, government leverage, debt security issues, and loans. In return, SBICs finance small business concerns. As financier, the SBIC has a variety of options. Long-term loans to small business concerns provide funds needed for sound financing, growth, modernization, and expansion. These loans may be provided independently or in cooperation with other public or private lenders and have a maturity of no more than 20 years. In the interest of the small business concerns, the SBA regulates the cost of money on SBIC loans and debt securities issued.

To become a licensed SBIC, an organization must bring to the table a minimum of \$5-10 million in private capital (\$5 million for SBIC using debenture, \$5 million for Specialized SBICs and \$10 million for SBIC using Participating Securities). Specialized SBICs (SSBIC) invest in businesses owned by socially and economically disadvantaged entrepreneurs, whereas SBICs can invest in any type of business. They are sometimes known as 301(d) SBICs. SSBICs that work with disadvantaged entrepreneurs, primarily members of minority groups, are often referred to as Minority Enterprise SBICs or MESBICs.

In order to leverage private sector money, the potential SBIC must reach out to private investors who understand the SBIC program and meet the SBA's operation requirements. Once this private capital has been raised, additional funds from the sale of SBA-guaranteed securities can be added, with approval by the SBA after a rigorous credit evaluation. Each SBIC is regularly assessed by the SBA to make sure the organization is doing well.

General information on SBICs:

- **Finance Limit:** As with most local entities, SBICs vary across the country and establish different limits on the types of investments they make.
- **Investment Policy:** SBICs make equity investments and loans. Some offices may prefer to do one over the other.
- **Type of business:** The preferential type of industry that an SBIC will support depends on the individual management of each SBIC.
- **Location:** Although SBICs, as do venture capitalists, prefer to invest in businesses close to their offices, SBICs will fund viable small business projects anywhere nationally if they believe in the company.
- **Qualifications:** A business must have a net worth under \$18 million and an average after-tax earning of less than \$6 million in the past two years to be eligible for SBIC funding.

Community Development Financial Institutions

The federal government also supports Community Development Financial Institutions (CDFIs), which promote community economic development in areas lacking financial access. CDFIs can be banks, credit unions, loan funds, and venture capital funds that make grants, loans, and other investments in both community groups and small businesses in certain neighborhood areas. The three types of CDFIs are:

- **Community Development Banks** are federally insured and regulated depository institutions structured and regulated like normal banks with a primary mission to serve low-income communities. Community development banks include South Shore Bank in Chicago, IL and Elk Horn Bank in Arkadelphia, AR.
- **Community Development Credit Unions (CDCUs)** are financial cooperatives owned and operated by low-income people to serve member needs. CDCUs can make low interest loans for small business creation and expansion. For the initial fund start-up, CDCUs rely on outside groups interested in making social purpose investments. There are approximately 300 CDCUs serving 40 states.
- **Community Development Loan Funds** aggregate capital and contributions from socially conscious banks, investors, and foundations to provide equity, bridge loans, or low-market financing for affordable housing, small businesses, or neighborhood economic development in distressed communities.

A CDFI is eligible for federal financial support, technical assistance, and training if it:

- Has a primary mission to promote community development.
- Serves an “investment area” determined by demographic criteria or a “targeted population” that is low income or lacking access to loans or equity investments.
- Provides development services in conjunction with equity investments or loans.
- Maintains accountability to area residents or targeted population through representatives on its governing board.

Venture Capital

Venture capital refers to equity investments in businesses with the hope that they will grow and become profitable. Although risky, equity investments can lead to enormous payoffs when the companies invested in are extremely successful. The prosperity of many of today’s corporate giants can be directly linked to the venture capital investments they received when they were infant businesses. Recognizing this, neighborhood groups can encourage the use of venture capital as an option for financing small businesses and projects in their communities. Two effective ways of increasing the venture capital available to local businesses is to 1) coordinate databases that assist in matching up potential investors with businesses, and 2) promote the area to specific venture capital firms.

Foundations

Foundations with objectives similar to those of a neighborhood group or project can be approached for funds. A foundation is likely to fund planning studies, management or technical programs, rather than construction, maintenance or operations.

Small Business Administration (SBA)

Small businesses that meet SBA size standards and program requirements can apply for SBA guaranteed loans through participating lenders. Although administered through a participating bank, loans are federally guaranteed so that if the small business does not do well, the bank is not at risk. These loans are intended to assist businesses not successful in obtaining funds through commercial lenders, and decrease the lending risk to banks.

SBA Credit Requirements

To qualify for SBA lending programs, a small business must meet specific program requirements and the SBA size standards for that particular industry. Some credit and collateral requirements may apply. The SBA size requirements are as follows:

- **Manufacturing:** Maximum number of employees ranges from 500 to 1,500, depending on the type of industry.
- **Wholesaling:** Number of employees may not exceed 100.
- **Retail and Services:** Average annual receipts of the last three years may not exceed \$3.5 to \$17 million, varying by industry.
- **Construction:** Average annual receipts of the last three years cannot exceed \$7 to \$17 million, depending on industry classification.

Personal guarantees are required from all principal owners and from the CEO of the business. Liens on personal assets of the principals may be required. It should be noted that while SBA offices across the country have the same policies and regulations, there are regional differences in loan packages. Contact the SBA at (800) 827-5722 for specifics in your area.

To receive an SBA loan, the **applicant must:**

- Be of good character.
- Demonstrate sufficient management expertise and commitment to running a successful operation.
- Have sufficient funds, including the SBA guaranteed loan, to operate the business on a sound financial basis.

Documents required by the SBA include:

- Current balance sheet (start-up businesses must prepare an estimated balance sheet and state the amount that the principals have invested in the business).
- Profit and loss statement for the current period and for the most recent three fiscal years, if available (start-ups must prepare a detailed projection of earnings for at least the first year of operation).
- Current fiscal financial statement for all principals/stockholders who own 20 percent or more of the business.
- A detailed list of collateral and its estimated present value.
- A completed loan package. Provided by banks, these packages give insight on the applicant and the business.
- A statement of the amount of the loan request and the purpose for which the funds are to be used.

SBA 7(a) Program

The 7(a) loan program is the SBA's general business loan program. The SBA is authorized to guarantee between 75 percent and 80 percent of a loan, up to a maximum of \$750,000, for small businesses that cannot obtain financing on reasonable terms through normal lending opportunities. This includes acquisition of real estate, business expansion, machinery and equipment purchases, furniture and fixture purchases, working capital, and inventory purchases.

A major advantage of the 7(a) loan program, over a straight commercial loan from a private lender, is the typically extended repayment term. Working capital loans can have maturities of up to ten years, while 25 year maturities are available to finance fixed assets such as the purchase of real estates. Interest rates are negotiated between the borrower and the lending institution, subject to SBA maximums, and cannot exceed the prime rate plus 2.75 percent.

SBA 504 PROGRAM

The SBA 504 loan program, administered by SBA Certified Development Companies (504 CDCs), provides long-term, fixed rate capital to small businesses to acquire real estate, machinery and equipment for business expansion or facility modernization. The loans cannot be used for working capital purposes or to refinance existing debt, except to replace funds spent on the project in anticipation of the loan. The minimum debenture SBA 504 project amount is \$125,000. The SBA's share of the loan cannot exceed \$750,000 or 40 percent of the total project cost, whichever is less.

The 504 program requires that funds are provided by three sources:

1. The business needs to find a conventional lender to provide a first-mortgage type loan for approximately 50 percent of the funds at a normal lending rate.
2. A minimum of 10 percent of the funds is provided by the borrower.
3. The remainder is provided by a Certified Development Company (CDC) through debenture bond sales. The CDC will sell debentures in the private market that are guaranteed by the SBA. These debentures pay a below market rate of interest twice annually. The maximum SBA debenture is \$1 million. These debenture bonds are popular even at the lower rate of interest because the bond is completely guaranteed in the full faith and credit of the U.S. Government.

The business is required to pay the bi-annual interest on the debenture to the holder of the note, in addition to the normal payments to the lender for the loan that covered 50 percent of the financing. The bank is protected by a deed of trust or lien on the property having an appraised value great enough to support 100 percent of the loan.

COMMUNITY DEVELOPMENT CORPORATIONS 504 LOAN LENDER

A Community Development Corporation loan lender (504 CDC) provides financial assistance on participation with SBA under Title V of the Small Business Investment Act. A CDC may also aid a small business in obtaining other assistance from SBA by preparing loan applications, facilitating management and procurement assistance, and obtaining assistance from other government and non-government programs. CDCs are encouraged to organize resources for the economic benefit of small business in a fashion that will produce community economic development.

All SBA 504 loans must originate with and be administered by a 504 CDC loan lender. Businesses can go directly to a participating CDC to apply for the loan. The CDCs generally will approach banks with qualified borrowers but banks may identify potential candidates for these loans, advise them about the 504 program, assist them in contacting a CDC in their community, and arrange to meet with the CDC. Similarly, the SBA District Office can advise small businesses about this process and supply them with names of CDCs in the area. In order for an organization to be a CDC, it must be certified by the SBA.

The SBA's microloan program is designed to support existing financial assistance opportunities for microenterprises, particularly those in low-income or rural areas. The program seeks to provide credit or enhancement to motivate local

lending institutions to extend funding to firms that are in certain industries (i.e., service or retail), are young, and/or are small. This is a “direct loan” options, should there be extraordinary loan requests that cannot be funded through private sector participation or other funds. The scope of the MicroBusiness Loan Program relies on the following concepts:

- A Direct Loan provision (lender of last resort) to accommodate loan requests that cannot be reasonably funded by the private sector.
- The MicroBusiness Loan Program is being initiated to address a large credit gap in the capital which is made available to small businesses. It is not a borrowers incentive or subsidy program.
- Although established to serve targeted business, the program is flexible enough to expanded, when fiscally practical, to meet the requests of a variety of businesses.

Traditionally small entrepreneurs suffer from a lack of capital. The approach of this program is to bring microbusinesses into the broad and diverse capital resources which are typically accessible to their mainstream competition. Thus the goals are to:

- Improve access to business credit by targeted small-scale businesses, including minority and women owned enterprises.
- Increase the success of businesses in the region.
- Motivate micro businesses in the region.
- Encourage local banks to provide credit to small firms.
- Leverage public money through private sector involvement.

In order to reach the goals described above, there are essentially three services, which are available to microbusinesses:

- Assistance in locating and developing receptive financing sources, in preparation and submission of financing packages, and in loan negotiations and closing.
- Assistance in **leveraging** capital resources for the purpose of directing and using these resources to the benefit of micro enterprises.
- The program, also, actively looks for merger, acquisition, and joint venture opportunities. In addition, it pursues such business growth opportunities for minority and women owned businesses.

MICRO-LOAN DEMONSTRATION PROGRAM

Through the Micro-loan Demonstration Program the SBA makes loans to private, non-profit, and quasi-governmental organizations who will make **short-term, fixed interest rate micro-loans** (up to \$25,000) to start-up, newly established, and growing small business concerns. Funds are then provided with marketing, management, and technical assistance. The program helps women, low-income, and minority entrepreneurs who lack credit.

SBA grants are also made to non-intermediary lender non-profits to provide marketing, management, and technical assistance to low-income individuals seeking, with or without loan guarantees or private sector financing for their businesses.

Micro-loans can be used to purchase machinery and equipment, furniture and fixtures, inventory, supplies, and working capital. This is not part of the 7(a) program and funds cannot be used to retire existing debt. Loans must be repaid on the shortest term possible, no more than six years, depending on the earnings of the business. Each organization has individual collateral requirements; assets bought with the loan are automatically considered collateral. Personal business owners guarantees are also commonly required.

CAPLines

CAPLines is used by SBA to help small businesses meet short-term and cyclical **working-capital needs**. Most loans can be for any amount and the following purposes:

- Finance seasonal working-capital needs.
- Finance direct costs needed to perform construction, service, and supply contracts.
- Finance direct costs associated with commercial and residential building, construction without a firm commitment for purchase.
- Finance operating capital by obtaining advances against existing inventory and accounts receivable.
- Consolidate short-term debt.

Fixed or variable interest rates are negotiated between the lender and borrower, and have a maturity of up to five years.

The five short-term CAPLines programs are:

- **Seasonal Line:** revolving or non-revolving, it advances funds against anticipated inventory and accounts receivable for peak seasons and sales fluctuations.
- **Contract Line:** either revolving or non-revolving, it finances direct labor and materials costs associated with a performing assignable contract(s).
- **Builders Line:** either revolving or non-revolving, it helps small contractors and builder in finance direct labor and materials costs. The project is the collateral.
- **Standard Asset-Based Line:** provides finances for cyclical, growth, recurring, and/or short-term needs. Borrowers generate repayment by converting short-term assets into cash. Borrowers continually draw and repay as their cash cycle dictates. Businesses that provide credit to other firms generally use this; since loans require periodic servicing and monitoring of collateral, the lender may charge additional fees.
- **Small Asset-Based Line:** provides an asset-based revolving line of credit up to \$200,000, and operates like the Standard Asset-Based Line, except stricter servicing requirements are waived, provided the borrower can consistently provide full repayment from cash flow.

Low Documentation Loan Program (LowDoc)

LowDoc is one of the SBA's most popular programs because of its **one-page application** form and rapid turnaround time (two to three business days) for loans of up to \$100,000. Borrowers must meet the lender's credit standards before applying for a LowDoc loan. Business start-ups and businesses with fewer than 100 employees and with average annual sales of less than \$5 million over the past three years are eligible for LowDoc.

FA\$TRAK

FA\$TRAK makes loans of up to \$100,000 available **without requiring lenders to use the SBA process**. Approved lenders use existing documentation and procedures to make and service loans, and the SBA guarantees up to 50 percent of the loan. Maturities are 5-7-years for working capital and up to 25 years for real estate or equipment.

Revolving Loan Funds (RLF's)

In economically distressed areas, RLF's are vitally important to revitalization and growth as they are designed to alleviate the high cost and short supply of capital by providing flexible loan terms to entrepreneurs and business owners. RLF's make capital accessible to those unable to obtain financing from banks or other financial institutions, filling a credit gap for many small businesses. The RLF board tries to make the loans as affordable as possible by providing below market interest rates and longer loan terms.

Long-term economic growth strategies must include methods to replenish funds that have been dispersed for business development. RLFs' constantly enlarging money pool meets this economic development need. Since most states prohibit the use of local revenue for private business assistance, public financing of private economic development traditionally has been capitalized and recapitalized with federal and state monies. However with RLFs, federal funds can be used to leverage further private investments, sometimes producing loan pools with as large a ratio as five or six

private dollars to each public dollar. Because of their involvement in RLFs, private investors often influence how RLF loans are made.

In addition to the programs listed above, the following programs should be utilized to assist in the implement the proposals listed in the Comprehensive Plan:

Community Services Block Grants

Transportation Equity Act for the 21st Century (TEA-21) programs:

- Transportation Community and System Preservation
- Transportation Enhancements
- Scenic, Historical, and Trails
- Road and Bridge Enhancements

U.S. Department of Commerce EDA programs:

- Public Works
- Economic Adjustment

U.S. Department of Housing and Urban Development programs:

- Assisted Living Conversion Program
- Brownfields Economic Development Initiative (BEDI)
- Community Development Block Grant (CDBG) Technical Assistance
- Community Development Work Study
- Community Housing Development Organizations (CHDO) Technical Assistance
- Continuum of Care Homeless Assistance/Supportive Housing Program
- Economic Development Initiative (EDI)
- Empowerment Zone/Enterprise Community Initiative
- Fair Housing Initiative Program (FHIP)
- Healthy Homes Initiative
- Hispanic Serving Institutions Assisting Communities
- HOME Technical Assistance
- Homeless Assistance Technical Assistance
- Homeless Innovative Project Funding Grants
- Homeownership Zones
- HOPE 3
- HOPE VI Demolition
- HOPE VI Revitalization
- Housing Choice Voucher Program
- Housing Opportunities for Persons With AIDS (HOPWA) Competitive
- Housing Opportunities for Persons with AIDS (HOPWA) Technical Assistance
- HUD Colonias Initiative (HCI) Grant (non-CDBG)
- Indian Community Development Block Grant (ICDBG)
- Intermediary Technical Assistance Grants (ITAG)
- Lead Hazard Control Program
- Lead Hazard Research
- Multifamily Housing Drug Elimination Grant Program
- Outreach Technical Assistance Grants (OTAG)
- Resident Opportunity and Self-Sufficiency Program (ROSS)
- Rural Housing and Economic Development
- Section 8 Housing Assistance Payments Program
- Section 8 Moderate Rehabilitation for Single Room Occupancy Dwellings (Continuum of Care)
- Self-Help Homeownership Opportunities Program (SHOP)
- Shelter Plus Care (Continuum of Care)
- Youthbuild

U.S. Department of Agriculture

- Rural Development
- Natural Resources Conservation Service

Environmental Protection Agency

Construction Grants Programs
Section 106 Water Pollution Control Program Grants
Indian Set-Aside Grants
Hardship Grants Program for Rural Communities
Water & wastewater grants
Brownfields Initiative Grants

PUBLIC EDUCATION

Finally, broad public support and involvement is necessary to the development and use of practically any implementation policy or program. If adequate support is to be developed, a permanent program educating residents is necessary. People who understand the needs and ways of meeting those needs of the community must take the initiative to stimulate the interest and the understanding required to assure action is taken. The governing body of Milford should strive to implement an active public participation process by creating an educational process on land use issues annually.

Some of the objectives of the comprehensive plan cannot be achieved unless the actions of two or more public agencies or private organizations can be coordinated. Frequently constraints prevent organizations from working with one another (i.e. financial resources, legal authority, restriction of joint uses of facilities, etc). Efforts should be made to bridge this gap with open communication, cooperation and the realization that the issue at hand could benefit the health, safety and general welfare of the residents in Milford.