



MILFORD IOWA

Comprehensive Planning is a transparent, public process in which communities establish a future vision and locally designated standards in order to promote public health, safety and prosperity.
(Iowa Smart Planning, 2010)

GATEWAY TO THE IOWA GREAT LAKES



Prepared with Planning Assistance from

North**W**est **I**owa **P**lanning & **D**evelopment **C**ommission
Spencer, Iowa

2017

Comprehensive Land Use Plan

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CHAPTER 1. INTRODUCTION & PLANNING ELEMENTS

A comprehensive plan is a collection of data and information designed to guide the future growth and development of the city. This plan is general in nature and provides a framework of policies with which city leaders can make land use decisions for future development. The comprehensive plan is long range, looking forward 15 to 20 years, and does not plan a highly specific course. Rather, the plan points toward community goals and general land use policies the city should consider when making

development decisions. While short term planning is important, such as capital improvement plans, strategic action plans, economic development strategies, or municipal budgeting, it is not within the scope of this plan. Short term plans may be incorporated into the city's comprehensive plan by reference. The comprehensive land use plan or master plan must therefore be first, a balanced and general design best suited to future needs. Second, the plan must be in scale with the city's population and economic prospects of the community, and third the plan must be in scale with the city's financial resources.



DEFINITION OF A COMPREHENSIVE PLAN

Comprehensive Planning is a transparent, public process in which communities establish a future vision and locally designated standards in order to promote public health, safety and prosperity. Successful planning attracts economic development, protects and preserves the city's resources, and encourages a strong community identity.

Defined by the Rebuild Iowa Office "Iowa Smart Planning" 2010

The comprehensive planning process consists of utilizing past and present planning efforts and integrating this information into a vision for the future. What exactly is a "vision?" A vision is an image or foresight into where the community wishes to see the city grow and develop in the future. A common vision is critical for development of a comprehensive plan. Once a vision statement is established it serves as a focal point for all other long range plan goals and specific policy statements for which to aim.

The Milford Comprehensive Plan is an intense study and analysis into specific components that make the city work, including the physical growth and development of the community. Changes in land use patterns, infrastructure, transportation, municipal facilities and services, population, housing, and other features are very important in determining the current condition of the community. Supporting

demographic and background data can be useful in establishing objectives and policies relating to the natural environment, the built environment, land uses, and other such activities that directly affect the physical aspects of Milford. The plan's overall goals and policies, and future land use map, are intended to be updated as needed. As the community grows or changes from year to year, so will its needs. Therefore, the comprehensive plan should reflect recent changes and new objectives or policies toward specific land use actions. Ideally, the comprehensive plan will be updated on an annual basis. Actions recommended by the planning and zoning commission and approved by the City Council can amend this plan to reflect current trends or simply a change in philosophy regarding one or more of the policy statements.

According to Chapter 414 of the Iowa Code, if a city is to create zoning district then ***“The regulations shall be made in accordance with a comprehensive plan”***. All cities involved in zoning and land use regulations need to have an updated plan to guide future development activities. In general, this comprehensive plan should and will contain sections regarding population and housing trends, socioeconomic data, transportation & infrastructure, hazard mitigation actions, parks & recreation, city services & community facilities, economic development, smart growth, and future land uses.

According to the Iowa Land Use Planning Notebook published by Iowa State University Extension, a comprehensive plan serves the following functions for a community.

- **The plan provides continuity.** A comprehensive plan allows continuity within the city and provides successive public bodies a framework for addressing common land use issues.
- **Balances competing private interests.** A thorough comprehensive plan can provide a balance between competing demands on land by establishing a plan for identifying future development patterns in an orderly and rational manner. The plan should be established that provides the greatest benefits for individuals and the community.
- **Protects public interests.** A comprehensive plan is a means to avoid costly infrastructure expenses on low priority or non-beneficial projects. It is much less expensive for a city to provide public services to a well-planned, order and phased developments versus haphazard or scattered low density development that may only provide benefit to a few properties.
- **Protects the city's valued resources.** Planning can identify environmental features and other natural resources and suggest strategies or policies to protect and preserve those resources from destruction or degradation by development.
- **Shapes the appearance of the community.** A comprehensive plan can establish policies that create and promote a distinct sense of place.
- **Promotes economic development.** A comprehensive plan contains valuable information that can aid firms and the city's economic development organizations in determining where to locate new businesses and industries.
- **Provides justification for land use decisions.** A comprehensive plan provides factual and objective basis for support of zoning and subdivision decisions, of which can be used to defend a city's decision if challenged in court.
- **Expresses a collective citizen vision for the future.** The comprehensive planning process allows residents of the community to participate in a discussion, debate, and visioning process to plan

for the community. A plan developed with a proactive public participation process will enjoy a strong community support. Decisions that are consistent with the comprehensive plan's policies are less likely to be subject to public controversy.

Planning is a key element in the development of any comprehensive plan. The planning steps of the comprehensive plan process should include:

1. The primary stage of a planning program is **research and data collection**. It is from this supply of data that all decisions will be based, indicating that the more extensive and specific the data is the more accurate and functional the decisions. The following are the broad, general areas of data needed for the information base/inventory: Population, Housing, Economic Development, Physical Features, Land Use, Transportation, Public Works, Community Facilities, Parks and Recreation, and the Environment.
2. **Analysis of the data collected** is an ongoing activity conducted at the same time the research and data collection is being pursued. Analysis involves the collection and presentation of data in written and/or graphic form to establish a complete base of existing conditions. Once this base has been established, the analysis proceeds into projection of future trends and growth. Dynamic forces are identified, as well as their relative effect on the future.
3. All this input, in turn, will facilitate the evolution of certain **broad general goals** for the planning area towards which effort is to be directed. Objectives involve bringing the goals closer to reality and specifically establishing those accomplishments that are desirable and closer to realizing established goals.
4. The **objectives and policy recommendations** are the framework for plan preparation. The technical personnel involved in the planning effort prepare the actual comprehensive plan document. Before submission of the plan to the legal bodies concerned, it should be studied and commented upon by all involved sectors, and altered accordingly.
5. Legalization of the plan involves the **plan adoption** by the local legislative body. Public hearings and wide distribution of the plan should take place before formal adoption proceedings. The plan must meet with the approval of those in the planning area to function properly.
6. **Implementation of the plan** is not carried out by any one department or agency, but is out of necessity a combined effort of all government, private and related entities. It cannot be emphasized enough that cooperation and coordination are the keys to an effective plan implementation.

CHAPTER 2. COMMUNITY HISTORY

The first settlers came to the Milford area and Iowa Great Lakes region of Dickinson County around 1856. An election to organize the county was held in August 1857. Dickinson County was named in honor of Daniel S. Dickinson, a United States Senator from New York. According to sources from "[A History of Dickinson County](#)", the entire lakes region was known as "Spirit Lake" in the early days. The region's population grew in the following years but remained low, until after the Indian Wars of 1862-63. During the grasshopper plague of 1873-77, more than half of the region's settlers left the area. Based primarily on the habits and needs of the nomadic Sioux Indians, the Iowa Great Lakes region was used primarily as a hunting ground and temporary encampment.

The City of Milford is the second largest city in Dickinson County and the "gateway" to the south end of the Iowa Great Lakes region. Milford is located just south of West Okoboji Lake and the northeast part of Milford abuts the shores of Lower Gar Lake. According to R.A. Smith in "[A History of Dickinson County Iowa](#)," an important task among the early settlers was the naming of the different lakes, or familiarizing themselves with the names the French settlers and native Indians already gave the lakes. Other families had built cabins along the shores of the several lakes that summer, but this settlement met with tragedy on March 13, 1857 during a clash between the early settlers and a renegade band of Sioux Indians led by Chief Inkpaduta. On that fateful day, these early pioneers were killed except for four women who were taken captive.

According to the 1992 Milford Centennial Book, [Milford – Celebrating 100 Years of Pioneer Spirit](#). The first settler in Milford Township was A.D. Inman in 1866. Some other claims were entered that year, but were never improved, nor is it certain who made them. The year 1869 brought in many homesteaders, however, the tax list of 1873 for Milford Township give the names of 52 settlers. Some of these men owning land in the township, but not residing within its borders. The City of Milford was named by Seymour Foster & Company. The land upon which the new town of Milford was laid out was purchased from John Lawler. The town was planned by Lawler, surveyed, platted, and the plat filed at the Dickinson County Courthouse on August 21, 1882.

Historic photo of the Gristmill in "Old Town" Milford (1869)

Photo courtesy of [Milford – Celebrating 100 Years of Pioneer Spirit](#)



On December 2, 1891, a petition was filed in the office of the Clerk of the District Court at Spirit Lake, Iowa, in cause No. 1010 1/2, asking the court to appoint commissioners to conduct a special election on the question of organizing a municipal corporation to be known as Milford, Iowa. The petition was signed by fifty-eight (58) residents in the proposed corporate limits. Thereupon, the court appointed

H. Calkins, William Chase, E.A. Case, Carl Torstenson, and R.B. Nicol as commissioners, who upon notice, called a special election to be held in the Chase House in Milford, January 11, 1892; to vote on the question of incorporating the town. Following the election, the town was declared duly incorporated and notice thereof was duly published in the Milford Mail February 18, 1892.

On March 14, 1892, the first meeting of the town council of Milford was called by the first mayor of Milford, W.F. Pillsbury. Councilmen were William Chase, J.A. Ellis, C.A. West, R.C. McCutchin, A. Davison, and George O’Farrell. Recorder was J.J. Norheim. Tom Davis was elected town Marshall and street commissioner, and P. Rasmussen, treasurer.

*Historic photo of downtown Milford (circa 1915)
Photo courtesy of Milford – Celebrating 100 Years of Pioneer Spirit*



Early in Milford’s development, there were two distinct areas of the community that experienced growth. On the far southeast portion of Milford and some still existing to this day outside of the existing city limits of Milford is what is known as “Old Town”. Upon official incorporation and platting of the City of Milford, the new community or the new development in Milford was called “North Town”. The first business to open in the new location of Milford was the lumber yard owned by the Rasmussen Brothers. They later added coal and grain to their business interests. Shortly after the city was incorporated, several

buildings and businesses were moved from the “Old Town” to the new developing areas, along with several new buildings quickly constructed around the turn of the century. In the years shortly after 1900, Milford quickly progressed in development as a community. In 1909 an election was held to consider issuing bonds to construct a community water system. In 1911, an election was held on an issue to build a Town Hall. In 1914, street lights were first installed. In 1917, a sanitary sewer district was established and construction of the city’s sewer system began.

This brief overview of Milford’s history, as detailed in the 1992 Milford Centennial Book, Milford – Celebrating 100 Years of Pioneer Spirit. Portions of this information was obtained from the city’s website at <http://milford.ia.us/milford-history/>

PLACES OF HISTORIC SIGNIFICANCE IN DICKINSON COUNTY (NATIONAL REGISTER OF HISTORIC PLACES)

According to the National Register of Historic Places, there are twelve (12) buildings or sites that carry the distinction of being placed on the national register located within Dickinson County. Although none of the twelve sites are located within the city limits of Milford, several of these sites are close to the community and represent an important part of the history of Milford as well. Each of the listed sites in Dickinson County are important to the understanding and knowledge of the city and county’s founding ancestors. Following is a listing of each of the historic sites registered in Dickinson County.

- *Gerome Clark House (a.k.a. Old Stone House – in the vicinity east of Milford)*
- *Iowa Lakeside Laboratory Historic District (in Wahpeton on West Okoboji Lake)*
- *Pikes Point State Park Shelter and Steps (along West Okoboji Lake)*
- *Spirit Lake Massacre Log Cabin (a.k.a. Abbie Gardner Sharp Log Cabin)*
- *Mini-Wakan State Park Historic District*
- *Pillsbury Point State Park*
- *Gull Point State Park (area A – in Wahpeton on West Okoboji Lake)*
- *Gull Point State Park (area B – in Wahpeton on West Okoboji Lake)*
- *Okoboji Bridge (over the Little Sioux River at 180th Street)*
- *Trappers Bay State Park Picnic Shelter (Silver Lake in Lake Park)*
- *Spirit Lake Public Library (in the City of Spirit Lake)*
- *Antlers Hotel (in the City of Spirit Lake)*

DICKINSON COUNTY HISTORICAL SOCIETY AND MUSEUM

From information obtained in the book, *Milford – Celebrating 100 years of Pioneer Spirit*, a group of Dickinson County citizens formed a county historical society in 1961. The goal of this group was to open a museum for the preservation of historic artifacts in Dickinson County. The county's first historical museum opened in 1970 in space donated by the Lakes Art Center. The Dickinson County Historical Museum is the first in Iowa to be in a former train depot. The Spirit Lake Depot was purchased in 1975 for \$6,600 for the county's historical museum to have a new location. Over the years, many residents from Milford have played an active role in supporting and serving the Dickinson County Historical Museum, including several acting as President of the organization.

CHAPTER 3. PUBLIC PARTICIPATION

During the summer of 2015 the City of Milford worked with Mr. Jeff Schott with the Institute of Public Affairs through the University of Iowa to conduct a community survey regarding the future growth, vision, and direction of Milford. Many residents and businesses participated in this community visioning survey. The city received a total of 461 surveys from the community accounting for a 42.7% response rate. This response to a community survey is a very good response rate and should provide overall direction and comments representative of the residents and businesses in Milford.

On the following several pages are excerpts from the results of this community surveying process. In September 2015, Mr. Schott presented the full results of this community-driven planning and survey process to the city council for their consideration. Copies of the complete and full presentation to the City of Milford can be obtained through City Hall.

MILFORD CITIZEN SURVEY 2015

SURVEY INFORMATION

- Responses - 470 of 1,079 = 43.6%
- July – August 2015
- Margin of Error +/- 3.8%

Milford is a nice place to live

Agree	95.5%
Disagree	1.7%
No Opinion	2.9%

City encourage comml & indl dev thru finl incentives & other

Agree	65.3%
Disagree	12.4%
No Opinion	22.3%

City encourage residential dev thru finl incentives & other

Agree	62.5%
Disagree	17.6%
No Opinion	20.0%

City should invest in improvements to airport

Agree	15.2%
Disagree	54.2%
No Opinion	30.6%

Put more resources into maint. of existing parks

Agree	35.6%
Disagree	30.2%
No Opinion	34.2%

City should have staff posit. to coord. rec programs

Agree	24.9%
Disagree	42.5%
No Opinion	32.5%

Pleased with overall direction city is taking

Agree	50.8%
Disagree	24.5%
No Opinion	24.7%

Quality of service

Code Enforcement

Very Satisfied	7.2%
Satisfied	41.3%
Not Satisfied	15.7%
Very Dissatisfied	6.4%
Unsure/No Opinion	29.4%

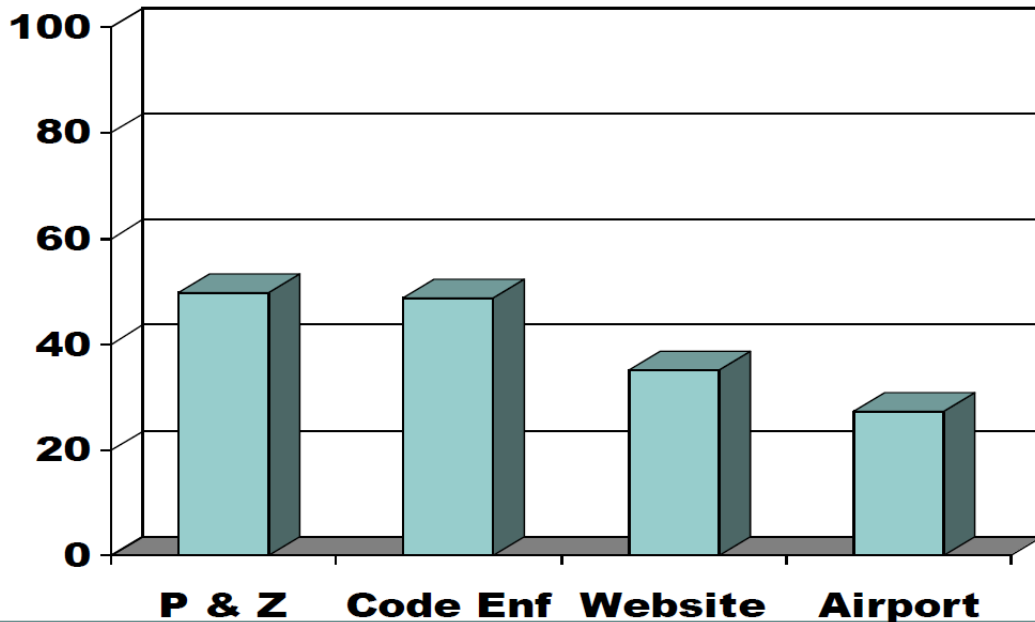
Airport

Very Satisfied	6.2%
Satisfied	21.3%
Not Satisfied	7.2%
Very Dissatisfied	9.8%
Unsure/No Opinion	55.5%

Planning and Zoning

Very Satisfied	10.6%
Satisfied	39.6%
Not Satisfied	13.6%
Very Dissatisfied	6.0%
Unsure/No Opinion	30.2%

City Services –Very Satisfied/ Satisfied



Milford needs more housing

Yes	62.1%
No	16.0%
Don't Know/ No Opinion	21.9%

If yes, type of housing needed:

1 Fam. Res.	93.2%
2-4 Unit/Rntl	41.1%
5+ Unit/Rntl	23.3%
Condo	19.9%
Mfg Hsg	3.4%
Other:	
Senior housing	2.1%

What should be done with Airport?

Close A/P	30.9%
Maintain in current condition	27.2%
Upgrade – pave grass runway	8.7%
No Opinion/ No Ans.	33.2%

If yes, location where housing should be located (Top 5)

Airport	85
West of town	30
North of A/P, town	21
South of town	16
East of town	14

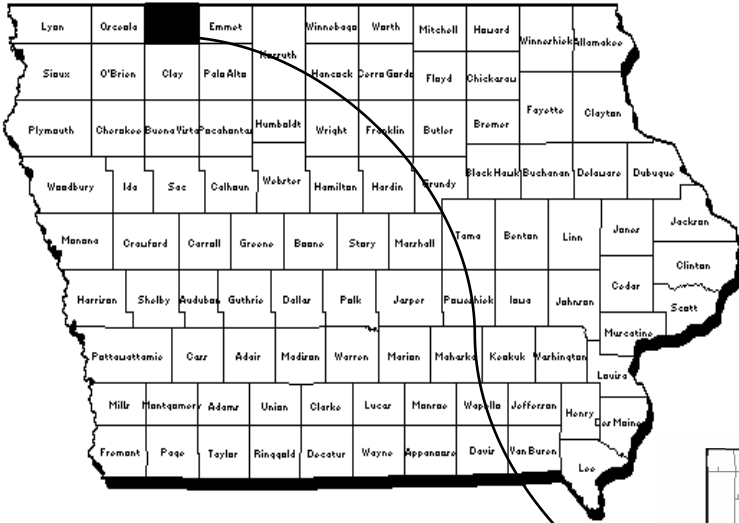
Highest Priority needs – 3.8% or more

Housing – affordable	17.0%	1
Ec dev/jobs/ businesses	12.8%	2
Street repair	12.6%	3
Housing-more	8.5%	4
Tfc/speeding enfcmt	4.3%	5
Garbage sys imprvmts	4.0%	6

CHAPTER 4. PHYSICAL FEATURES & GEOGRAPHY

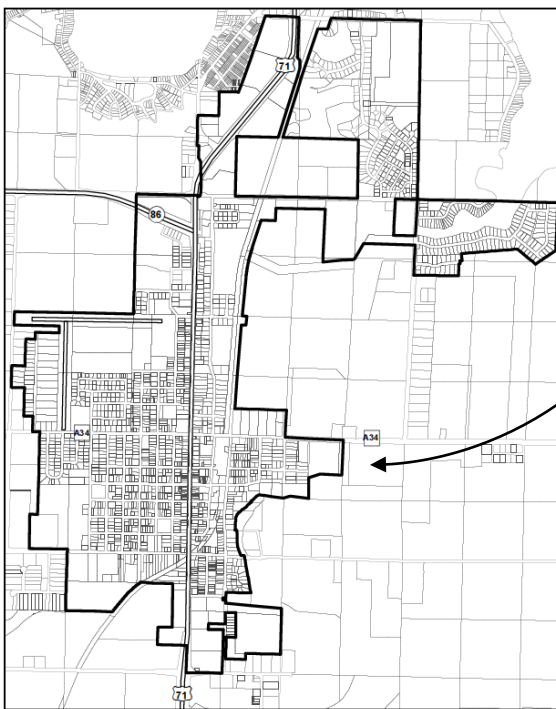
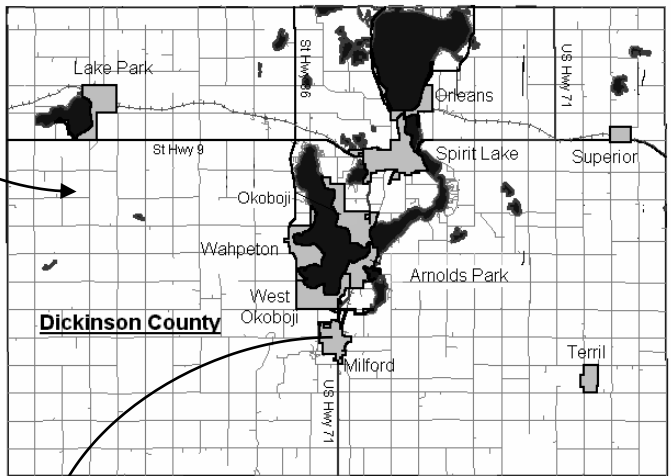
GEOGRAPHIC LOCATION

Figure 1 - Milford Location Map



State of Iowa

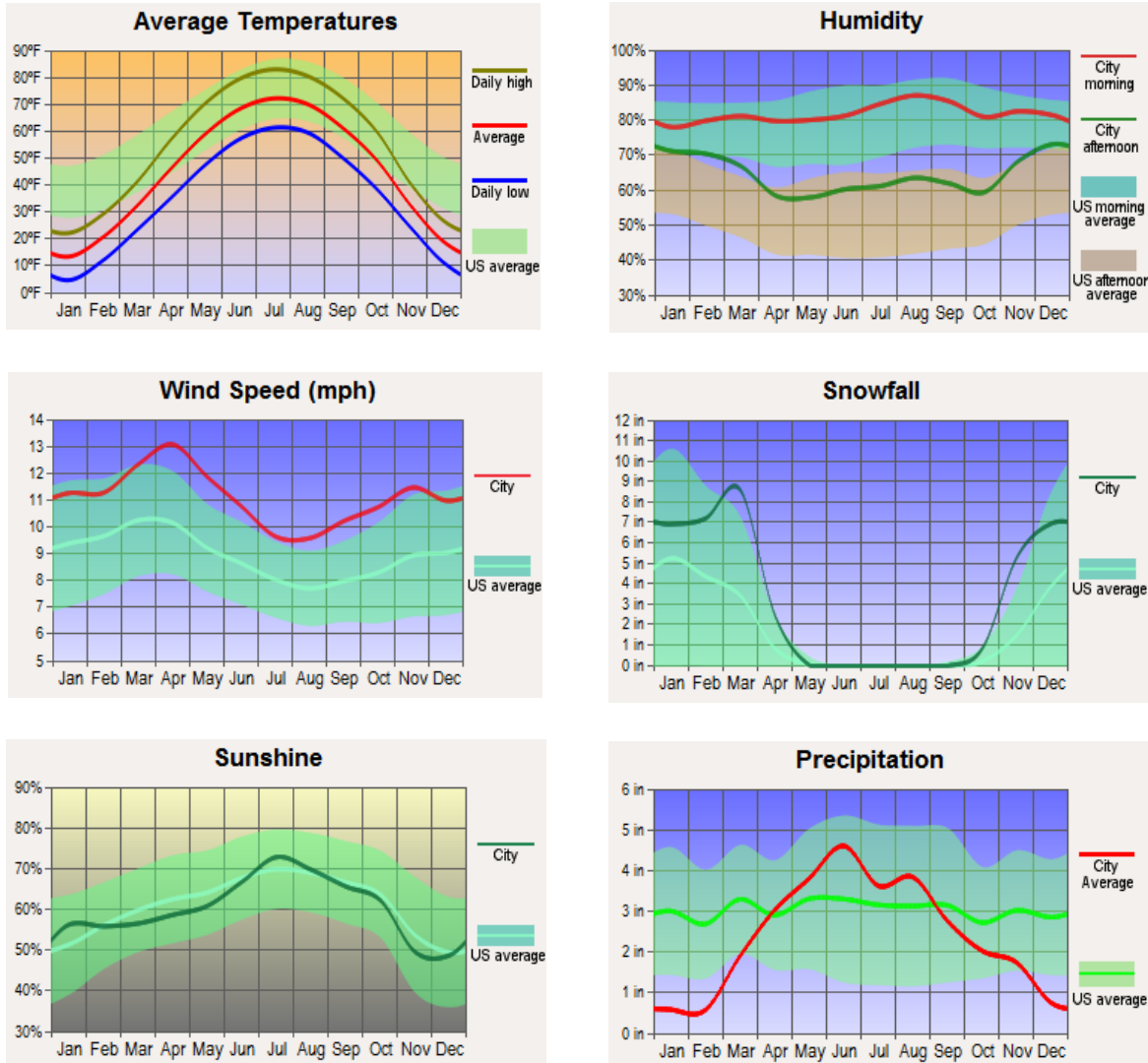
County



Climate patterns become a factor in land use planning when it relates to crop production and construction seasons for roads and buildings. The climate of Milford in Dickinson County can restrict both activities to a certain times or seasons of the year. Most development, along with cultivation, planting, and harvest, will occur from April to October. Milford has a typical mid latitude climate with cold, snowy winters and hot, humid summers. The total annual precipitation for Milford is nearly 30 inches, of which about 22 inches or 74% falls in the form of rain between April and September. This amount of precipitation is normally adequate for row crops and hay. The average high temperature for Milford in July, the warmest month, is 83° F, while the average low temperature is 60° F. Furthermore, the average high temperature in January, the coldest month, is 25° F, while the average low temperature is 5° F. In terms of growing periods, the last frost occurs around early May, with the first frost taking place in late September, giving the Milford area an average growing season of 120-150 days.

Below are climate charts showing the average climate in Milford, Iowa based on data reported by over 4,000 weather stations. Information is obtained from www.city-data.com.

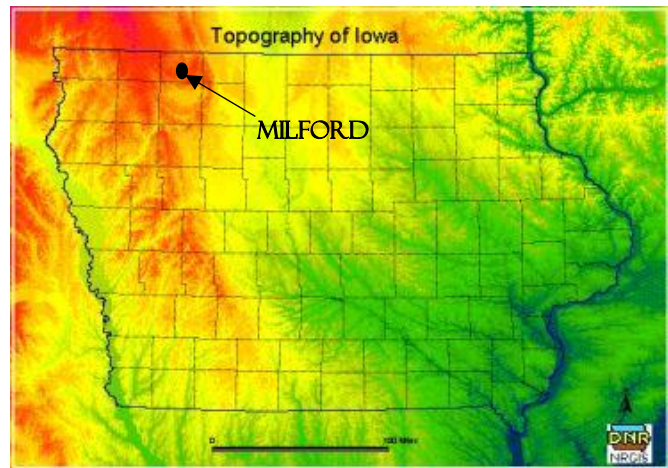
Figure 2 - Milford Climate Charts



TOPOGRAPHY AND LANDFORMS

The topography of Milford and Dickinson County can best be summed up by a citation from “Northwestern Iowa – It’s History and Traditions 1804-1926” in which the author, Francis Allen, describes northwest Iowa as, “...not a land of lofty peaks and tremendous gashes in the ground, but a gently swelling country...It is not a land of which children are in awe, but which they love, and its expanses of mellow soil, sometimes varied along its water courses by rounded banks and hills, are a constant assurance of thrift, contentment and prosperity.”

Figure 3 - Topography Map of Iowa



The average elevation of Milford is 1,440 feet above sea level. The nationwide average elevation is 1,062 feet above sea level. Milford and much of Dickinson County is situated amongst some of the highest ground in the State of Iowa. For comparison, the highest elevation in Iowa is located at Hawkeye Point in Osceola County, which is, approximately 38 miles northwest of Milford. The elevation of Hawkeye Point is 1,670 feet above sea level. Conversely, the lowest elevation in Iowa is 480 feet above sea level, located near Keokuk in southeast Iowa. The lowest elevation in the state is approximately 380 miles southeast of Milford. The City of Milford is located upon deposits of sand and gravel from the glacial outwash that moved through the area many years ago.

As defined by the Iowa Department of Natural Resources, from the book Landforms of Iowa by Jean C. Prior, a “Landscape” is a collection of shapes or landforms. Individual landform shapes reflect the diverse effects of deposits left by glaciers, wind, rivers, and seas in the geologic past. The City of Milford and most of Dickinson County is located on the edge of the landform region known as the Des Moines Lobe (“Prairie Potholes”). Immediately adjacent to this landform is the Northwest Iowa Plain (“Eastern Tallgrass Prairie”).

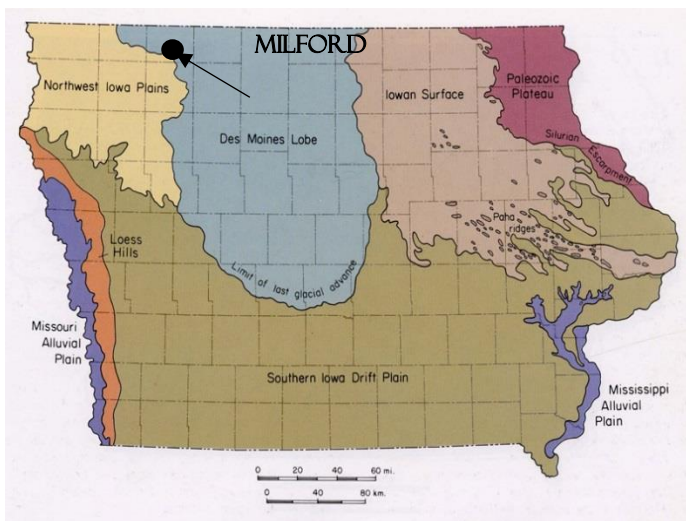
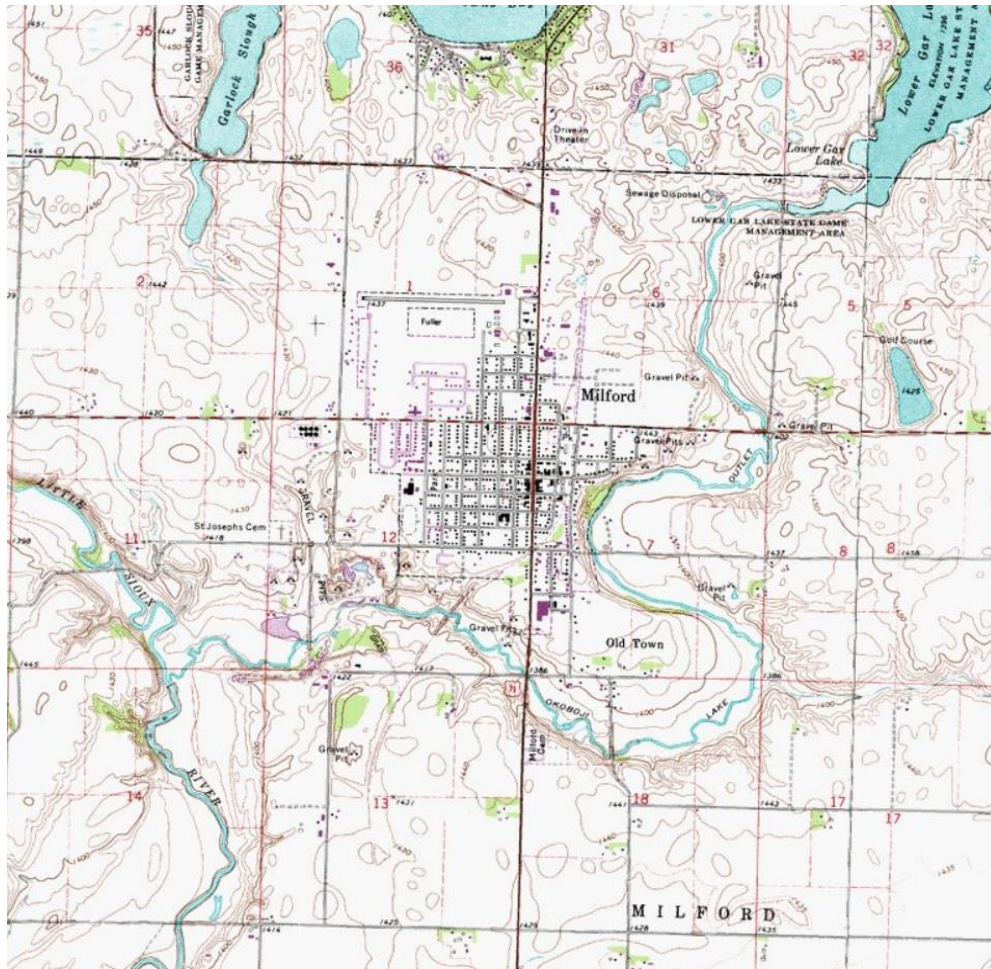


Figure 4 - Landform Regions of Iowa

According to the Iowa Department of Natural Resources (IDNR), this landform has a landscape that is “gently rolling with abundant moraines, shallow wetland basins or potholes, and a few relatively deep natural lakes”. Impressions of the glaciers are still evident in this landform. Deposits of windblown soils (loess) are nonexistent in this area. The Wisconsin glacier left “prominent landform patterns”, such as the end moraines. This landform is also a part of the Prairie Pothole Region, which extends into Minnesota, North and South Dakota, and the Canadian Prairie.

Figure 5 - USGS Topographic Map of Milford and surrounding areas



SOILS

Soil conditions determine several important land use decisions when planning for future growth and development. Where community and economic growth occurs on a balanced and fragile ecosystem, the types of soils and their suitability or lack thereof to development becomes of significant importance. Factors such as building suitability, percolation rate, productivity, and slope are all important in determining future growth patterns. These factors all have various effects on placement of utilities, recreation areas, transportation networks, sewer treatment facilities, residential development, industrial development, commercial development, and agricultural usage.

The material in this section is primarily accessed from the Soil Survey of Dickinson County, Iowa. This survey is a publication of the National Cooperative Soil Survey, a joint effort of the United States Department of Agriculture and other federal agencies, state agencies including the Iowa Agriculture Experiment Station, and local agencies. The Soil Conservation Service (now the Natural Resource Conservation Service [NRCS]) has leadership for the federal part of the National Cooperative Soil Survey. Although this document is several years old, the soils information remains accurate since the soil types do not change significantly over time. Dickinson County is characterized by four (4) major soil classifications. As with topography, the county's soil associations are a product of the intrusion of glacial ice. A listing of specific soil types with detailed information may be obtained in the Dickinson

County Soil Survey through the local USDA Natural Resource Conservation Service. The general soil classifications in Milford and Dickinson County, Iowa include:

1. Clarion-Nicollet-Webster Association - extent of association is survey area is 79%
2. Coland-Calco-Spillville Association - extent of association is survey area is 2%
3. McCreath-Everly-Wilmington Association - extent of association is survey area is 12%
4. Wadena-Estherville Association - extent of association is survey area is 7%

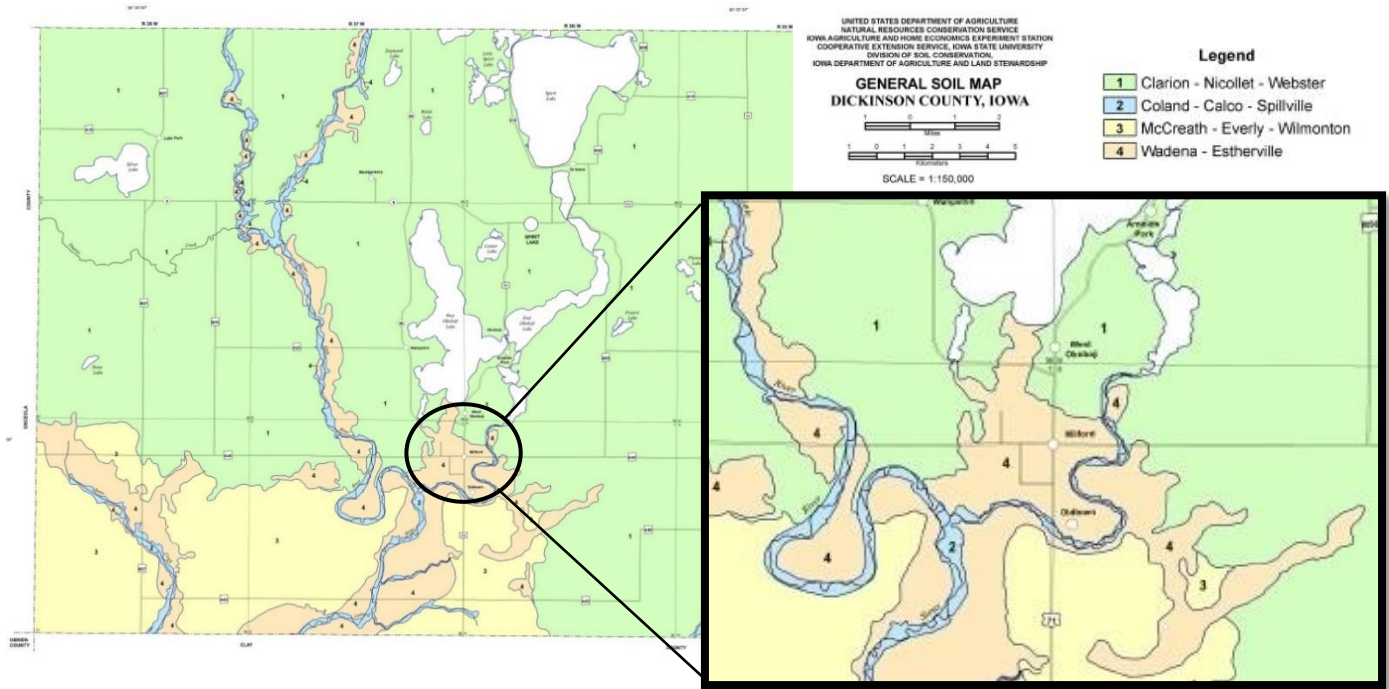


Figure 6 – General Soils Maps of Dickinson County and Milford, Iowa

The general soil map, shown above, shows large areas with distinctive soils. These areas or tracts of common soil types are called associations. Each soil association is its own unique landscape with typically one or more major soil types and several minor or miscellaneous soil types scattered throughout the area. The general soil map can be used to compare the suitability of large tracts of land suitable for varying types of development as well for general land use discussions. When parcels of land are being reviewed for zoning compliance or building permits, the proposed use should be cross referenced in the soil survey with respects to the soil type being reviewed. If Milford Planning and Zoning officials are unsure of how to interpret the soil survey, the county NRCS office should be consulted. Each of the four major soil associations found in Dickinson County are found in and near Milford.

HOW SOIL SURVEYS ASSIST LAND USE PLANNERS:

Soil surveys assist planners to make and substantiate decisions that local government officials translate into zoning ordinances, building permits, sewer projects, and other regulations. Information about soil limitations for given uses helps prevent major mistakes in land use and unnecessary costs to individuals and the county. Soil surveys help in determining flood prone areas, and identify hazards that affect such areas. In many states soil surveys are used to guide decision-makers in restricting the

use of floodplains for housing, septic tank fields, and other intensive development. Zoning areas for housing, recreation, commercial, and other kinds of development should take account of the suitability and limitations of soils for such uses. Soil surveys describe soil properties in detail and can help planners establish general patterns of soil suitability and limitations for various land uses.

AQUIFERS AND GROUNDWATER

In the Iowa Department of Natural Resources' book Iowa's Groundwater Basics - A Geological Guide to the Occurrence, Use & Vulnerability of Iowa's Aquifers, Milford is located within the Northwest Iowa Groundwater Province. Groundwater sources in northwest Iowa are characterized as "fair" in terms of availability and quality. There are fewer options in northwest Iowa in comparison to those located in central or northeast Iowa. Groundwater resources in Dickinson County are typically found through two major sources; surficial aquifers (shallow aquifers), including alluvial aquifers, and the Dakota Aquifer (deep aquifer). The well sources in Dickinson County are primarily dependent upon the Dakota Sandstone Aquifer. The depth of wells in the region range from 100 feet to 600 feet. The areas served by the Dakota Aquifer characterized as having "poor water quality" in this region resulting from high concentrations of dissolved solids.

Figure 7 –Map of Dakota Aquifer in Iowa

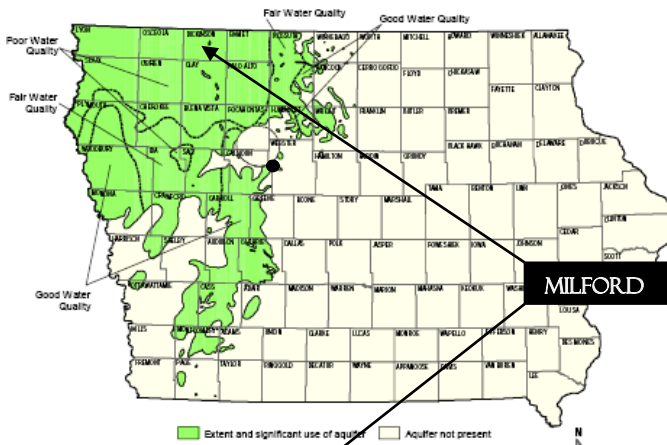


Figure 8 –Map of Cambrian - Ordovician Aquifer in Iowa

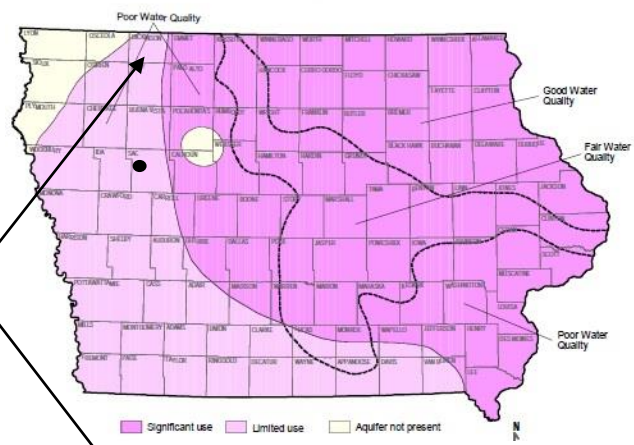


Figure 9 –Map of Buried Valley Aquifers Iowa

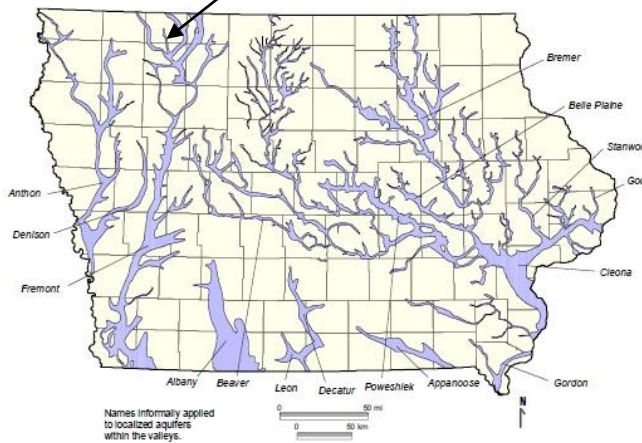
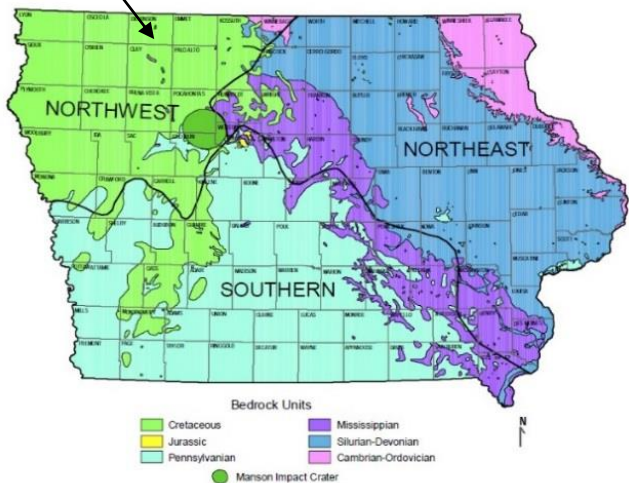


Figure 10 –Map of Groundwater Provinces of Iowa



CHAPTER 5. Natural HAZARDS & MITIGATION

As cited in the 2012 Dickinson County Hazard Mitigation Plan, floods, tornados, windstorms, and severe winter storms are all examples of natural hazards that affect Iowans each year. These events threaten millions of dollars of property damage annually and can sometimes be fatal to persons and animals in harm's way. To protect lives and property from natural or man-made hazards, it is vital for local leaders to identify potential losses and take measures to prevent such losses. This process is known as hazard mitigation planning.



This section of the Milford Comprehensive Plan addresses the identification of natural hazards affecting the community, in addition to the goals, policies, and mitigation actions to address the future risk of natural hazards specific to Milford. Natural hazards can have a devastating impact on a community, county, or region. Milford is not immune to the power of mother nature and the devastating effects that natural disasters can have on the local economy, housing, businesses, public utilities and many other development or land use related issues.



The purpose of mitigation planning is to reduce the county's vulnerability to natural hazards substantially and permanently. The plan is intended to promote sound public policy and designed to protect citizens, critical facilities, infrastructure, private property, as well as the natural environment. This is achieved by increasing public awareness, documenting resources for risk reduction and loss-prevention, and identifying activities to guide the community towards the development of a safer, more sustainable community.

A Hazard Mitigation Plan is intended to accomplish several things. First, through the planning process, hazards that pose a risk to the community are identified. Next, an assessment of those hazards is made. When the assessment is completed, a list of current and historic mitigation efforts is evaluated. Once the hazards have been assessed and mitigation actions have been identified, the plan outlines implementation strategies. Some proposed projects are small in scope and thus relatively low cost. Other projects are broad in nature and would require more funding than the local community can provide. The plan highlights potential funding sources and identifies city departments responsible for implementation. Lastly, the plan outlines how to keep the public involved, and steps taken to ensure hazard mitigation remains a priority.

Hazard mitigation is defined as any sustained action taken to reduce or eliminate the long-term risk to human life and property from hazards. Mitigation encourages long term reduction of vulnerability to natural and man-made hazards. The goal of mitigation is to save lives and reduce property damage. However, it has been demonstrated that hazard mitigation is most effective when based on an inclusive, comprehensive, long-term plan that is developed before a disaster. (FEMA Local Multi-Hazard Mitigation Planning Guidance, July 1, 2008)

HAZARD MITIGATION ENABLING LAWS AND REGULATIONS

The Federal Emergency Management Agency (FEMA) provides assistance to local governments for disaster response and recovery through the Stafford Disaster Relief and Emergency Assistance Act (Stafford Act). The basis for authority to create a natural hazard mitigation plan lies in Section 322 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act), 42 U.S.C. 5165. This act was enacted under Section 104 of the Disaster Mitigation Act of 2000 (DMA 2000), P.L. 106-390. Section 104 is the legal basis for FEMA's Interim Final Rule for 44 CFR Parts 201 and 206, published in the Federal Register on February 26, 2002.

The Stafford Act aims at assisting communities that are affected by disasters. The Act was amended in 2000 to include The Disaster Mitigation Act of 2000. **This amendment requires local governments to have adopted an approved Hazard Mitigation Plan to qualify for mitigation project funding.** The purpose of this change is to encourage cities and counties to identify prevalent hazards and to determine appropriate mitigation strategies to protect property and save lives.

IDENTIFICATION OF NATURAL HAZARDS

This section is intended to provide a brief identification of those hazards that the Dickinson County Planning Team, consisting of representatives from Milford, believe have either already affected or potentially will affect the city in the future. The descriptions of hazards presented on the following pages are derived and referenced from the 2010 Statewide Hazard Mitigation Plan for Iowa. Of the 16 identified natural hazards occurring in the State of Iowa, the countywide planning committee concluded that 14 of these hazards have either already affected or could affect Dickinson County. Of the 14 hazards identified for Dickinson County, the City of Milford eliminated 2 of the countywide hazards that were not applicable to the community.

The 12 hazards identified for the City of Milford are:

- *Drought* - Droughts are defined as periods of prolonged lack of precipitation for weeks at a time producing severe dry conditions. The highest occurrence of drought conditions in Iowa are associated with agricultural and meteorological drought because of low soil moisture or a decline in recorded precipitation.
- *Extreme Heat* - Conditions for extreme heat are defined by summertime weather when temperatures (including heat index) are more than 100° Fahrenheit or at least three (3) successive days of higher than 90° F or warmer.
- *Flash Flood* - A flash flood is an event that occurs with little or no warning where water levels rise at an extremely fast rate. Flash flooding results from intense rainfall over a brief period, rapid snowmelt, ice jam release, saturated soil, or impermeable surfaces.
- *Hailstorm* - Hailstorms are an outgrowth of a severe thunderstorm in which pellets or irregularly shaped lumps of ice greater than 1 inch in diameter fall with rain.
- *Landslide* - A landslide is a downward and outward movement of slope-forming materials reacting under the force of gravity.
- *River Flood* - River flooding is a rising or overwhelming of a tributary or body of water that covers adjacent lands, not usually covered by water, and when the volume of water exceeds the channel's capacity. Floods are the most common and widespread of all natural disasters, except fire.
- *Sinkhole* - The loss of surface elevation due to the removal of subsurface support is a sinkhole.
- *Severe Winter Storm* - Severe winter weather conditions affecting day-to-day activities can include blizzards, heavy snow, blowing snow, freezing rain, heavy sleet, and extreme cold. Winter storms are common during the months of October through April.
- *Thunderstorms and Lightning* - Thunderstorms are common in Iowa and can occur singularly, in clusters, or in lines resulting in heavy rains, winds reaching or exceeding 58 mph, winds producing a tornado, or dropping surface hail at least 1 inch in diameter. Lightning is an electrical discharge that results from the buildup of positive and negative charges within a thunderstorm.
- *Tornado* – Tornado is a violent wind characteristically accompanied by a funnel shaped cloud extending down from a cumulonimbus cloud that progresses in a narrow, erratic path. Rotating winds can exceed 300 mph. Iowa is in "Tornado Alley".
- *Windstorm* - Windstorms are created when extreme winds typically associated with severe thunderstorms, downbursts, or very steep pressure gradients generating excessive and damaging wind speeds and can be responsible for structural and property damage.
- *Grass and Wildland Fires* - A grass or wildland fire is an uncontrolled fire that threatens life and property in either a rural or wooded area. Grass and wildland fires can occur when conditions are favorable, such as periods of drought, or they can occur from other natural occurrences such as lightning strikes.

HAZARD MITIGATION RISK ASSESSMENT RESULTS

The Dickinson County Hazard Mitigation Planning Committee determined the countywide hazard rankings. In addition to ranking the hazards in order of priority, the Dickinson County Committee scored each hazard, based on 6 criteria rated 1-4, which helped prioritize future mitigation activities. The city was also provided with information and statistics relevant to hazards affecting Milford,

including records of past events and damages. The city was then asked to review the information from the countywide rankings and determine if highest risk hazards for the county applied to Milford. If the hazards do not affect the city, then how is Milford’s situation different from the county. Based on this discussion, prevalent hazards were determined for Milford. Along with the information and statistics provided, the people present were asked to draw upon their knowledge and experiences of hazards affecting Milford. After the discussion among the planning team, it was decided that the city re-prioritize the hazards of the countywide ranking for their jurisdictional portion of the plan. The city eliminated two of the hazards that were in the countywide ranking: dam failure and levee failure. The planning team decided that those hazards did not apply to Milford.

It is recognized that Milford may be susceptible to other hazards, such as the other hazards in the State of Iowa Hazard Mitigation Plan, but those hazards are not considered a substantial risk and are not examined. However, if it is later determined that a hazard affecting Milford does pose a higher risk than originally determined, it will be examined at that time or when the plan is updated.

Table 1 - Hazard Ranking City of Milford vs Dickinson County

HAZARD	MILFORD HAZARD RANKING	DICKINSON CO HAZARD RANKING	DICKINSON CO TOTAL HAZARD SCORE*
Thunderstorm & Lightning	1	2	22
Windstorm	2	1	23
Severe Winter Storm	3	4	20
Tornado	4	7	18
Extreme Heat	5	5	19
Hailstorm	6	6	19
Flash Flood	7	3	21
Grass or Wildland Fire	8	8	16
Drought	9	10	14
Sink Hole	10	14	9
River Flood	11	9	15
Landslide	12	11	12
Levee Failure	No Ranking	12	9
Dam Failure	No Ranking	13	9

**This hazard scoring, which was completed by the Dickinson County Hazard Mitigation Planning Team, was used for all jurisdictions in Dickinson County. The hazard ranking comprised from the scoring was given to each jurisdiction and the jurisdictions identified which hazards could impact them and re-ranked the hazards according to their historical knowledge of their community.*

IDENTIFIED HAZARD MITIGATION ACTIONS

The following are the mitigation actions that were identified by the local planning committee:

- Enforce tree trimming
- Purchase back up power generators
- Bury utility lines
- Buy and distribute NOAA weather radios
- Designate a local community shelter
- Purchase snow/plowing equipment
- Establishing a good neighbor program to check on residents
- Build a safe room
- Build or update warning sirens
- Conduct a watershed study and implement the findings
- Promote proper landscaping for steep elevation areas
- Enforce building and zoning codes
- Continue Fire Dept HAZMAT training
- Continue Fire Dept training
- Enforce the city's snow removal policy
- Develop a list of storm shelters and distribute to residents
- Develop public education/awareness and distribute
- Maintain outdoor warning sirens
- Update or create local emergency plans
- Maintain records of maintenance
- Construct sewer lift station
- Replace and rehab sewer lines
- Install riprap
- Develop alternative fire suppression
- Purchase portable pumps
- Purchase fire gear (PPE)
- Develop a list of elderly, disabled or medically distressed and furnish to law enforcement
- Purchase shelter rations (cots, blankets, water, etc.)
- Backup city/county records
- Establish a technical weather warning system
- Create dry hydrants
- Enforce burn bans
- Reaffirm rural water connections
- Purchase sandbags
- Determine which areas are most prone to flooding
- Develop a residential weather survey
- Develop a better connection with the Iowa DNR
- Reaffirm mutual aid
- Purchase paramedic equipment
- Consider joining NFIP and getting mapped
- Build safe rooms for critical facilities



The Dickinson County Planning Team and the county are responsible for overseeing the implementation of this plan. Dickinson County Emergency Management and other county and local agencies will assist with implementing and administering this plan. The mitigations actions were

discussed with a high, medium, and low priority ranking in mind. Once the plan is completed, approved, and adopted, local governments will be eligible for funding assistance from FEMA for mitigation strategies put forth in the plan. Potential funding resources include the FEMA Pre-Disaster Mitigation Program (PDM) and FEMA Hazard Mitigation Grant Program (HMGP). No timeframe was identified in implementing these mitigation actions. They will be acted upon as funding becomes available. It was discussed that additional mitigation actions would be examined during the update process. The mitigation actions that were discussed were what the Milford Planning Committee wanted to have included in the Hazard Mitigation Plan.

MAINTAINING & MONITORING HAZARD MITIGATION ACTIONS

Plan maintenance involves acting to ensure that the plan stays current with information, priorities are still in order, and goals and objectives are maintained and updated. To accomplish this, the planning team will review the plan annually and be incorporated into other city plans. Additionally, a comprehensive update is required at least once every 5 years and submitted to FEMA for certification. The city council will adopt the revised plan. To assist with the update, information is to be collected by the city annually to document efforts, hazard events, and other pertinent activities to mitigate hazards. Part of plan maintenance is maintaining the planning team. The planning team is composed of local elected officials, city employees and other interested parties. This is an important part of plan maintenance to reconvene the planning team when necessary.

The Milford Planning Team and Dickinson County Emergency Management are responsible for monitoring this portion of the plan. The plan will be monitored based on the mitigation strategies identified in the plan and the reported progress to accomplish the work. Projects that are complete will be monitored for effectiveness. Any strategies that are removed from the plan will be examined and documented. An annual reporting sheet is included in this plan for the city to keep track of the mitigation process.

FLOODPLAIN MAPPING

FEMA has not completed a study to determine flood hazard for the selected location; therefore, FEMA has not published a flood map for the community.

Figure 11 – Flood Map Boundary of Milford

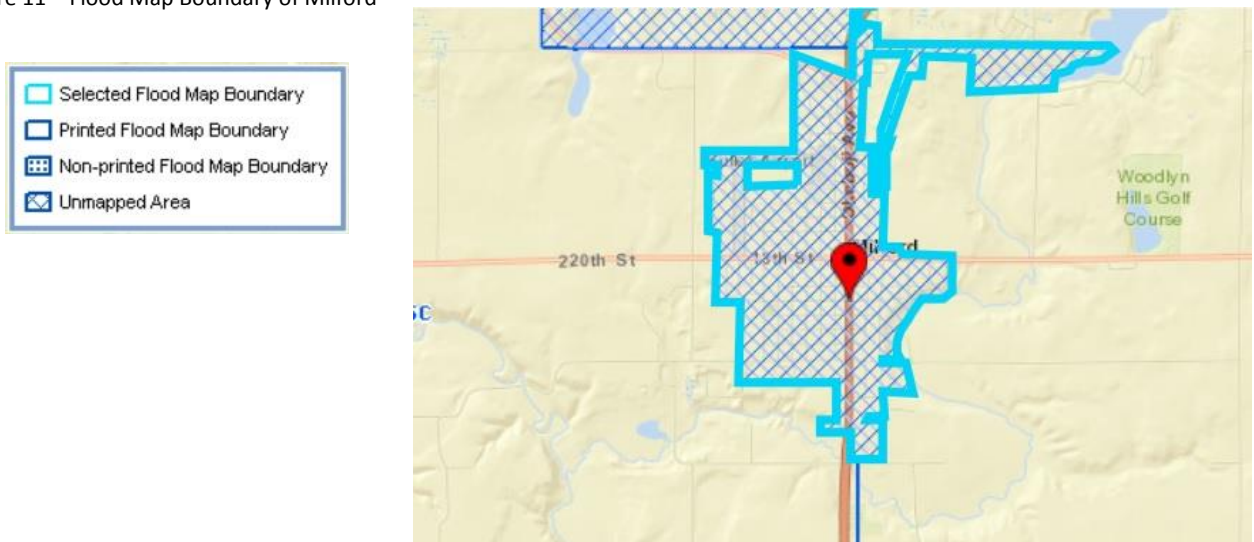
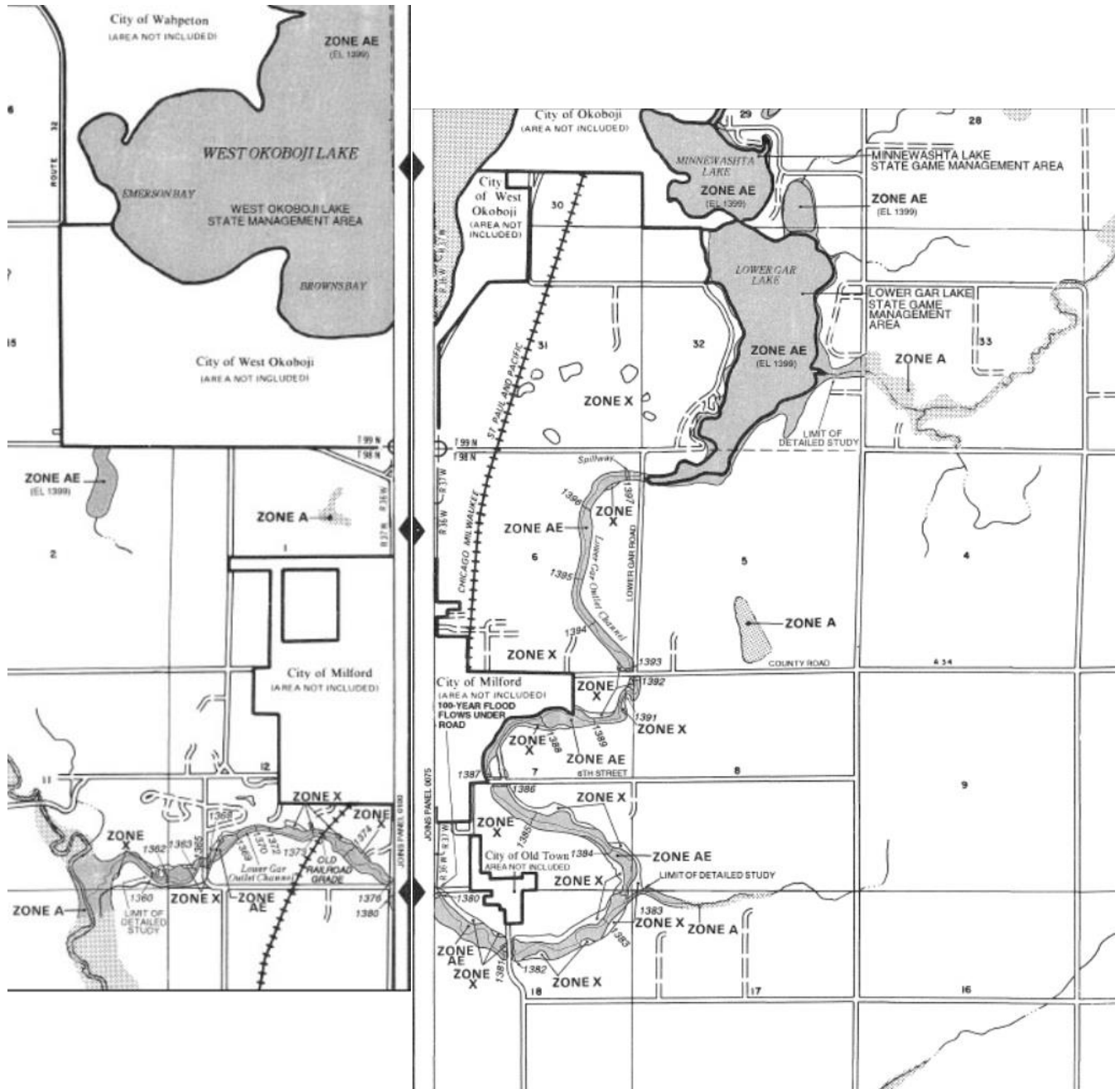


Figure 12 – FEMA Flood Maps of Rural Dickinson County surrounding the City of Milford



CHAPTER 6. COMMUNITY TRENDS

The City of Milford, located in Dickinson County, is in many respects, like other small Iowa and Midwestern communities. With that stated, there are also community trends in Milford that make the city unique from other northwest Iowa communities. Over the past several years, Milford has experienced challenges, successes, issues, and opportunities. These factors have an impact on population, housing, and growth, as explored in the next chapter. Growth, declines, or shifts in a city’s housing and population play a critical role in the planning process. Examining community trends is fundamental in considering future infrastructure, as well as the need for future development opportunities. Population and housing information is necessary when assessing future needs of community facilities and development for industrial, commercial, and residential uses.

HISTORIC POPULATION TRENDS

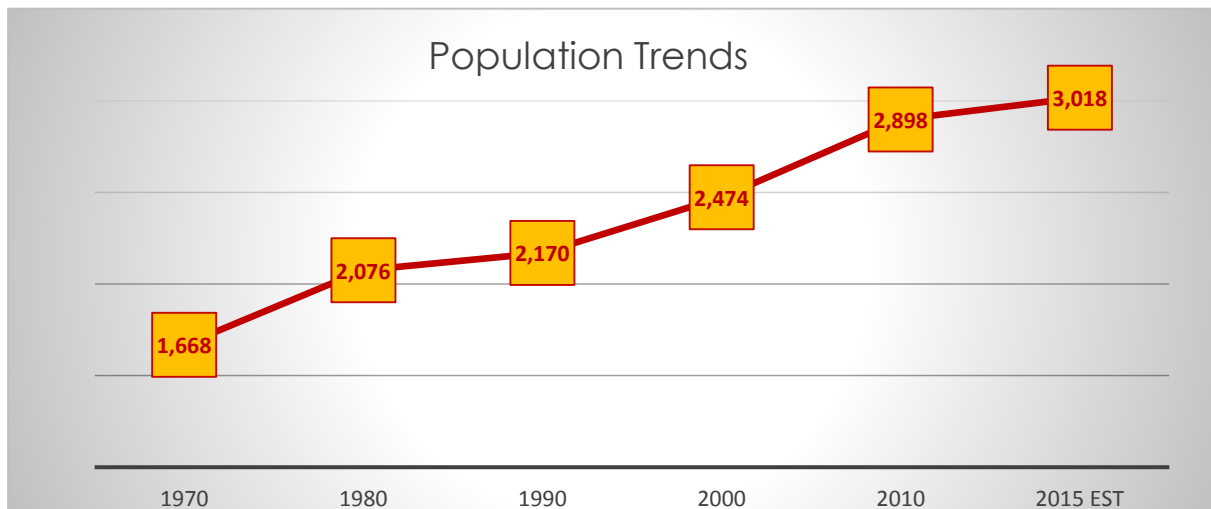
Since the turn of the century, much of the Midwest’s and Iowa’s rural population has declined; largely because of technological advances in the agricultural industry, which allows fewer people to farm the land with greater efficiency. This trend, combined with cultural shifts of younger population bases moving to larger cities and metropolitan areas, contributes to changes in population. Rural communities across northwest Iowa, including the City of Milford, are not immune to these trends, as shifts in population from rural to urban areas continue to take their toll on Iowa’s rural population.

With that said, Dickinson County, including Milford’s population trends, are not consistent with much of northwest Iowa, and have experience growth in recent decades, where surrounding counties are struggling to maintain populations. Milford experienced continued growth over each decade since the community was founded.

Table 2 - Historic Population Trends 1900 - 2015

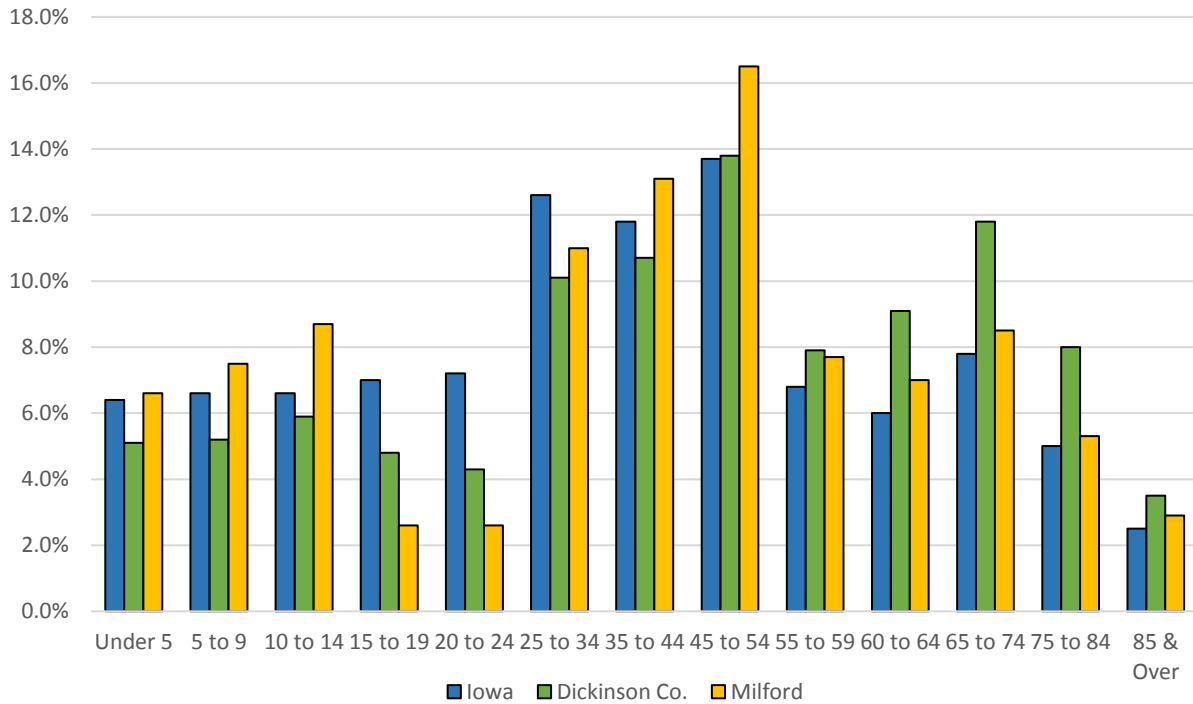
YEAR	1900	1910	1920	1930	1940	1950	1960
POPULATION	485	575	908	1,062	1,202	1,375	1,476
YEAR	1970	1980	1990	2000	2010	2015 est.	
POPULATION	1,668	2,076	2,170	2,474	2,898	3,018	

Figure 13 - Historic Population Trends 1900 - 2015



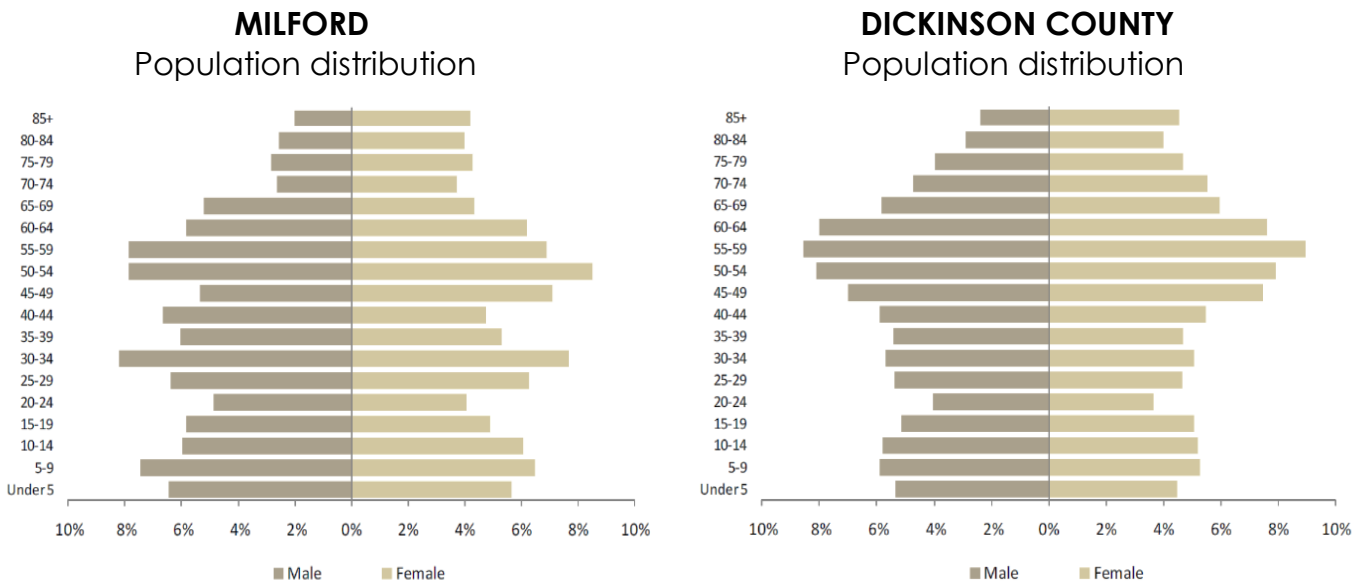
CURRENT POPULATION STRUCTURE

Figure 14 - Age Distribution Comparison for Milford, Dickinson County & Iowa, 2010



Below are population pyramids, which provide a detailed perspective into the age distribution of male and female age groups in five year increments. The term “population pyramid” was given to this chart, since the ideal age distribution suggests a larger percentage of young residents (i.e. children & teenagers), with an average percentage of middle aged residents (i.e. working aged people), and the senior or retired population comprising the smallest percentage of population.

Figure 15 - Age Distribution Pyramid for Milford & Dickinson County, 2010



The 2010 Census data shows two percent (2%) of the city's residents were members of a minority race or combinations of races other than white. In 2010, 98% of Milford residents identified themselves as belonging to the White race. Those identifying themselves as Hispanic or Latino of any race account for 36 residents or 1.2% of Milford's population. These race and ethnicity statistics are significant when determining the services that need to be provided to all residents of the community. As minority and ethnic segments of the population continue to increase, even in rural portions of northwest Iowa and Dickinson County, the city's policies and goals with respect to provisions of community services, housing, and land use considerations may need to be evaluated and adjusted.

FUTURE POPULATION PROJECTIONS

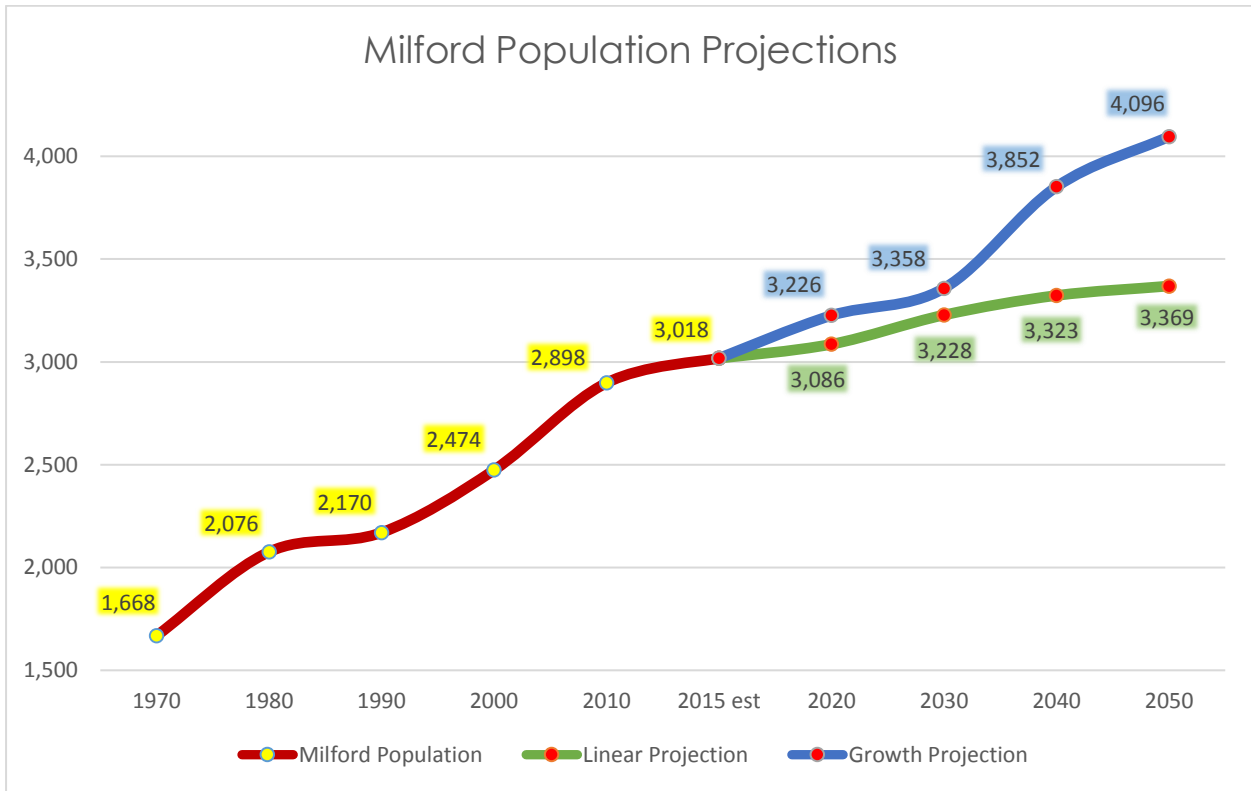
Analysis of population projections can provide insight into the type and quantity of future development needed and allows local officials to establish land use policies to guide such future development. There are several sources which provide population and demographic projections. Unfortunately, nearly all these sources only provide projections at the state, county, or metropolitan level. No known sources generate population projections for small cities (cities not classified as a metropolitan statistical area or a population under 50,000). For purposes of identifying future population projections for Milford the data presented by Woods & Poole Economics, Inc. will be used. Woods & Poole Economics, Inc. is an independent corporation located in Washington D.C. specializing in long term county economic and demographic populations. Woods & Poole maintains a database for every county in the United States containing projections through the year 2050 for more than 500 variables. Using Woods & Poole data is perceived to be more accurate than other sources or methods of calculating population projections. Whereas other projection models, such as the cohort-survival method is based on the natural change, including births and deaths of a given population, the Woods & Poole data accounts for in-migration and out-migration along with other economic factors. Since projections are limited to the county level, the projected populations for Milford are extrapolated from Dickinson County data.

Table 3 - Projected Population for Milford, 2020-2050

Year	Dickinson County Population	% of Total County Population	Milford Projected Population (Exponential)	% of Total County Population	Milford Projected Population (Linear)
1970	12,565	13.3%	1,668	13.3%	1,668
1980	15,629	13.3%	2,076	13.3%	2,076
1990	14,909	14.5%	2,170	14.5%	2,170
2000	16,424	15.1%	2,474	15.1%	2,474
2010	16,667	17.4%	2,898	17.4%	2,898
2015 est.	17,111	17.6%	3,018	17.6%	3,018
2020	17,531	18.4%	3,226	17.6%	3,086
2030	18,338	19.4%	3,558	17.6%	3,228
2040	18,881	20.4%	3,852	17.6%	3,323
2050	19,139	21.4%	4,096	17.6%	3,369

Source: U.S. Census Bureau, 1970-2010 and 2014 Census estimates *2020-2050 are projections by Woods & Poole, Inc. 2015 Reprinted with permission from "2015 State Profile: Iowa", Woods & Poole Economics, Inc., Washington, D.C.

Figure 16 - Projected Population for Milford, 2020-2050



When analyzing population projections, existing and potential socioeconomic variables are not factored into these results. These projections are based solely on statistical data that quantifiably shows populations trends, migration patterns and current tax data. The population numbers shown in the table above do not factor economic and sociological forces affecting a community’s growth. Factors that may affect a city’s future population include business expansions or closures, new housing developments, changes in unemployment, or the cost of living index.

According to the population projections shown in the figure above there are two projection models used for calculating Milford’s future growth. One method simply utilizes the percentage of the total county population that Milford comprised from the last known census. This “linear” method of population projection assumes the city will maintain 17.6% of Dickinson County’s population over the next 35 years. Since the community is maintaining the same percentage of county population in this population projection, the proposed numbers are solely reflected on future changes in population for Dickinson County as reflected in the Woods & Poole population projections. The second method of projecting population examines the historical population percentage ratio of Milford as compared to Dickinson County. In 1970 the city comprised 13.3% of the county’s population. By 2015, this percentage increased to 17.6%. By using the average growth per decade over the last 45 years Milford should continue to increase its percentage of population in Dickinson County each decade. With Milford projected to comprise a larger share of the total county population in the future, the city’s projected population will increase at an even faster rate than the growth projected for the entire county.

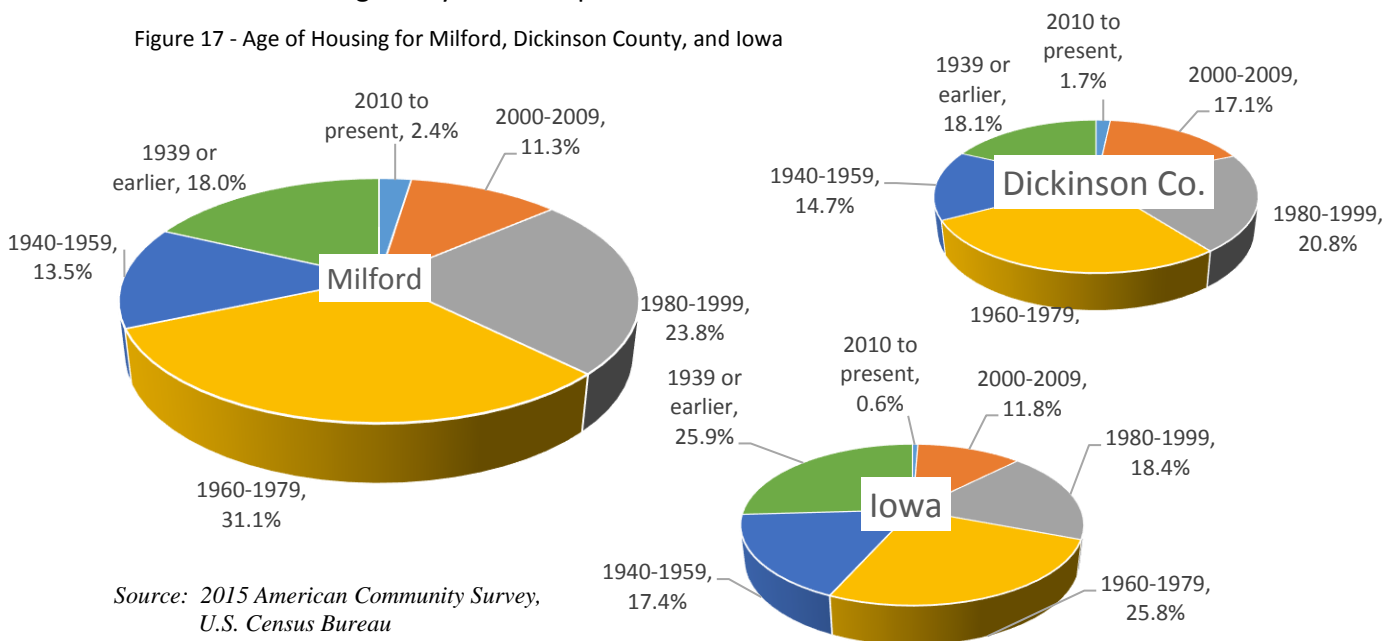
HOUSING TRENDS

By the beginning of the 2000s decade the economy, including the housing market, was robust across the nation, state, and parts of northwest Iowa. New residential subdivisions were being platted and new housing units constructed in Milford. The community’s most recent new housing growth has been defined and shaped by primarily three large subdivisions in the northeast portion of Milford. The South Shores Estates is a 100 lot subdivision along the shoreline of Lower Gar Lake and land south of the lake. The Hunter Hills subdivision is a phased subdivision consisting of approximately 135 lots. The Hunter Hills subdivision is located just to the northwest of the Lower Gar Lake outlet and South Shores Estates subdivision. Lastly, Nature’s Trails subdivision located north of Hunter Hills in the far northern part of Milford is the community’s newest subdivision. Consisting of more than 100 residential lots, the Nature’s Trails subdivision is platted around several ponds and greenspace areas, which promotes the incorporation of natural elements into the subdivision. Although housing development has been strong in these subdivisions over the past 10 to 20 years, there are still many lots available for development. It is estimated 60-65% of these three subdivisions are developed, leaving more than 100 residential building lots available to construct housing. With the potential for a strong housing economy during the next ten years, Milford needs to capitalize upon low interest rates, a favorable lending market and increasing wages to help spur new housing development in the community. To effectively promote housing development within the community, housing options must be made for persons and families across all incomes and housing types. The city must not ignore the needs of rental housing, apartments, condominiums, or senior housing in favor of promoting single family residential developments.

AGE OF HOUSING

According to 2015 American Community Survey (ACS), the U.S. Census Bureau’s Population Estimates Program, 18 percent of housing units in Milford were built prior to 1939. In comparison to Dickinson County and the State of Iowa, the supporting data shows Milford does not have as many housing units 75 years of age or older. With that said, Milford also has fewer housing units 15 years of age and newer in comparison to Dickinson County. By far, most of Milford’s housing stock (54.9%) was constructed during a 40-year time span from 1960 to 2000.

Figure 17 - Age of Housing for Milford, Dickinson County, and Iowa



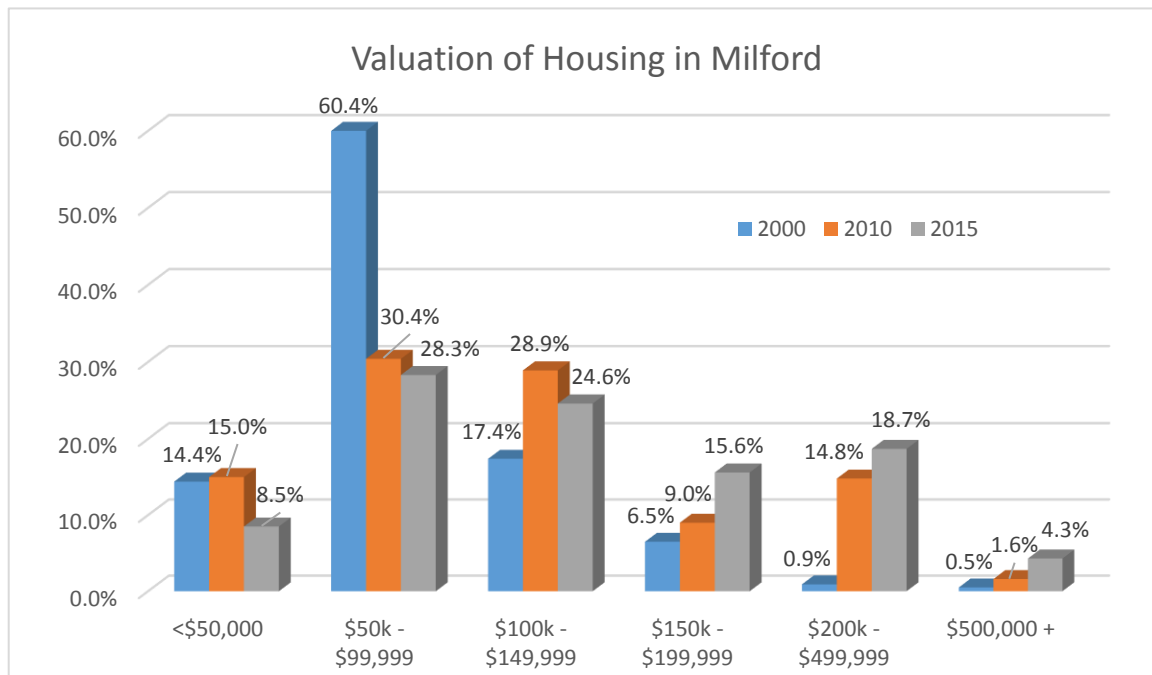
HOUSING VALUATION

Milford’s housing stock is comprised of a variety of styles and market values. To analyze the current housing stock, it is useful to identify changes in the current housing market and housing valuations. From 2015 American Community Survey data, the largest number of housing units per valuation category is in the \$50,000-\$99,999 price range with a percentage of over 28 percent. The city’s median house value in 2015 was \$129,700, an increase of 20% over the 2010 median value of \$108,000. Data from 2010 shows the highest value of housing units in Milford were 16 houses valued in the \$500,000 and higher value range. By 2015 the city recorded an increase of 150% or 24 additional houses in the higher end valuation of \$500,000 or more. This change in the number of the highest price housing stock is likely due to a combination of new construction of higher end housing in recent years, along with changes in residential property assessments.

Table 4 - Milford Housing Valuations, 2000, 2010 & 2015

Valuations of Housing - 2000						Median Value - \$78,500
Value in 2000	<\$50,000	\$50,000-\$99,999	\$100,000-\$149,999	\$150,000-\$199,999	\$200,000-\$499,999	\$500,000+
# of Homes	95	399	115	43	6	3
Valuations of Housing - 2010						Median Value - \$108,000
# of Homes	153	304	289	90	148	16
Valuations of Housing - 2015						Median Value - \$129,700
# of Homes	79	262	228	145	173	40

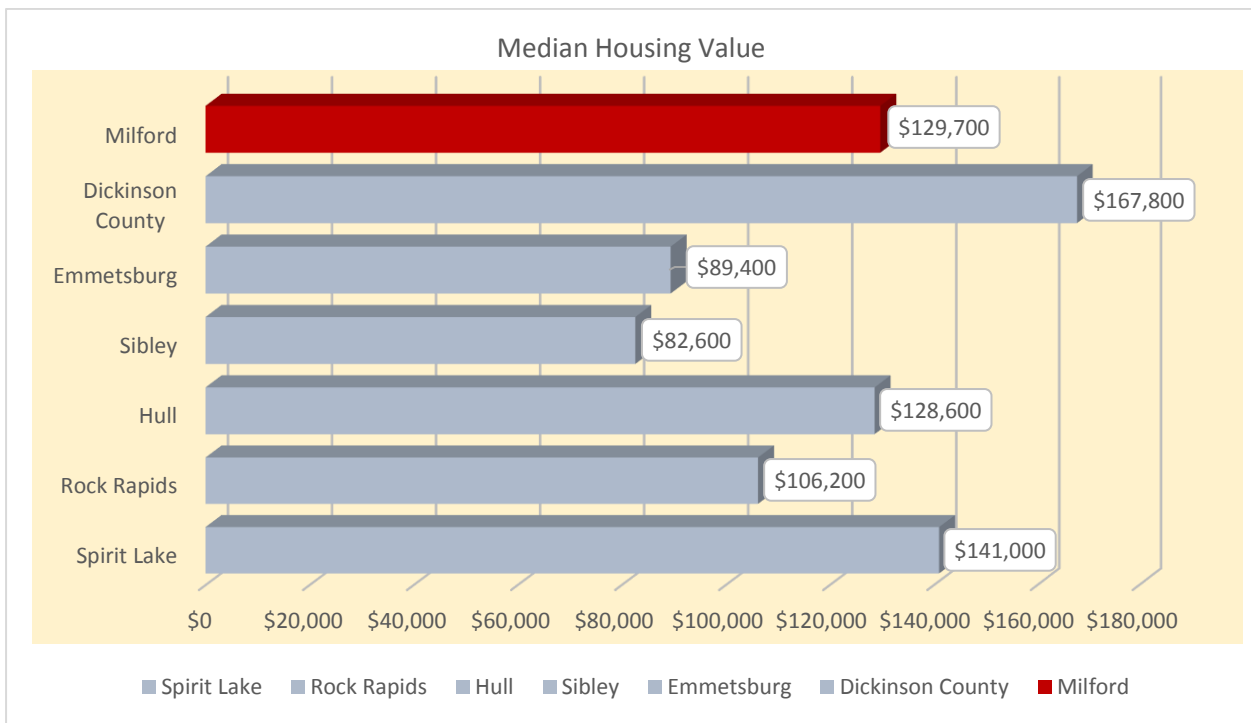
Figure 18 - Valuation of Homes, 2000, 2010 & 2015 in Milford



The trend of increasing housing valuations is expected to continue as the cost of new construction rises, higher real estate prices drive up value, and higher residential tax assessments are levied. The trend may eventually lead to producing higher valued housing options that may not be as easily accessible for people who are first-time homebuyers, single income, or low-income families.

Another means of analyzing the value of housing stock is to look at the median housing values of other cities in the region with a comparable population base. The following chart shows median housing values for Dickinson County, Milford and five (5) other cities in northwest Iowa of comparable size and demographics to Milford.

Figure 19 – Comparison of Median Housing Valuations, 2015



FUTURE HOUSING NEEDS

The average household size in Milford in 2000 was 2.46 persons per household (pph). By 2010, the household size decreased slightly to a ratio of 2.24 pph. Milford’s trend of a slightly declining household size is a trend experienced across much of Iowa. Characteristics adding to the decline in the average household size include an aging population, higher divorce rate, more single persons waiting to marry, or married couples having none or fewer children. Milford’s average household size trend is indicative of regional and statewide trends. Using average household size data and population projections, the city can predict future housing needs. Between 2000 and 2010, Milford’s total housing units increased significantly from 1,128 to 1,414, an increase of 25.4%. This is primarily attributed to the fact that over the past decade, several new housing subdivisions discussed earlier in this section were developed and housing units are being built in these new subdivisions. The following table provides an estimate of the number of housing units the city will need over the next 35 years. These projections make several assumptions. One of these assumptions being that the population projections are accurate. Another assumption is the average household size or persons

per household is correct as predicted by Woods & Poole, Inc. The projected change in persons per household is showing a continued decline in the average household size. If the household size continues to decrease, this means a greater population will be supported by fewer housing units. Lastly, these projections do not account for sociological considerations such as the impact that major employment expansions or closings may have upon housing needs in the community.

Table 5 - Projected Housing Units Needed in Milford – 2020 through 2050

Projected Housing Need	2020	2030	2040	2050
Projected Population	3,226	3,558	3,852	4,096
Projected Household Size (Woods & Poole projections)	2.06 pph	2.06 pph	2.07 pph	2.02 pph
Projected housing units needed for population	1,566	1,727	1,861	2,028
Maintain a 5% vacancy rate	+78	+86	+93	+101
Total housing units needed	1,644	1,813	1,954	2,129
Current housing units in 2010	1,414	1,414	1,414	1,414
Additional increase in housing needed since 2010	+230	+399	+540	+715
	<i>23 units/year</i>	<i>20 units/year</i>	<i>18 units/year</i>	<i>18 units/year</i>

As shown in the table above, the City of Milford shows a need for an increase in the number of new housing units through 2050. As previously mentioned, these projections are based on several considerations and assumptions about population, household size, and new or demolished housing units over the next 30 years. The housing need shows a projected average need of 23 new housing units per year until 2020; with that average diminishing to about 18 new housing units needed per year through the year 2050. Although this may seem like a sizeable goal to accomplish year after year, it should be noted the building permit data shown later in this chapter indicates a current trend of 15-20 new housing units constructed in Milford over each of the past 4 years. With recent building permit numbers showing favorable growth trends for new housing starts, this makes the projected housing need a much more attainable objective.

In addition to housing units being built in newer subdivisions or housing developments, a portion of the city's need for housing can also be filled by rehabilitation and reconstruction of housing on infill properties within older, established neighborhoods in the central portion of the community. Often times, the city's older dilapidated housing stock may be removed or cleared by property owners. This provides an opportunity for new infill housing to make a substantial impact in the redevelopment and revitalization efforts into established neighborhoods in Milford.

RESIDENTIAL BUILDING PERMITS

According to statistics from the website "homefacts" at <http://www.homefacts.com/>, the City of Milford has averaged 16 building permits over between the years 2005-2014. The high number of building permits was 24 in 2006 which included eight new multiple family dwelling units. The low number of permits occurred in 2009 with only 8 new building permits issued. This was at the height of the housing crash that occurred nationwide at the end of the 2000s decade. The following statistics

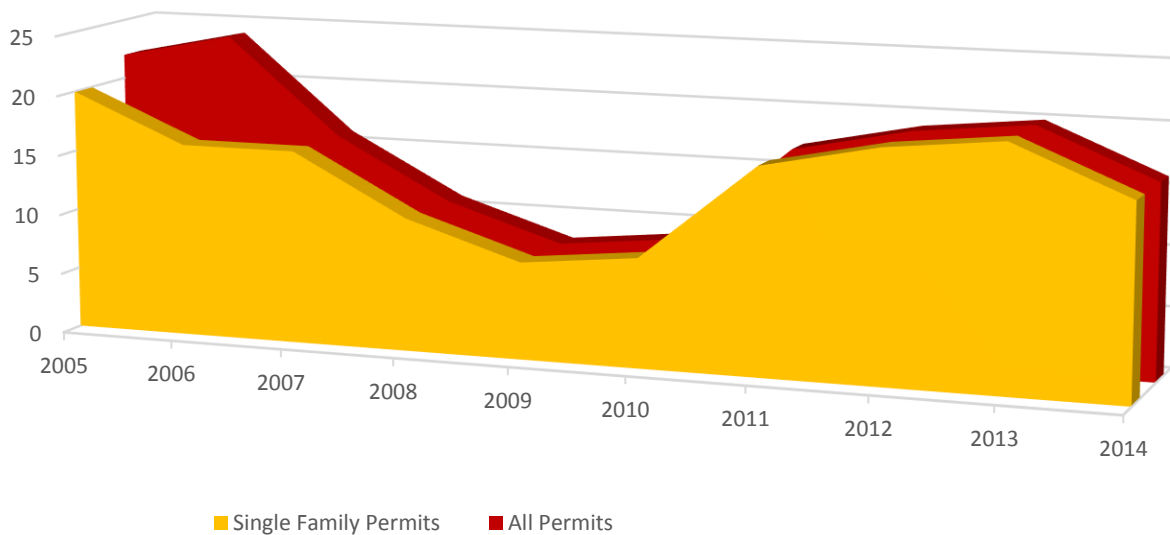
are for new construction of residential housing units only and does not include the building permits for the construction of new commercial or industrial and agricultural related buildings and structures.

Table 6 – 2005 to 2014 Residential Building Permits in Milford

Year	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
New Residential Permits	22	24	16	11	8	9	17	19	20	16
Year	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Single Family Permits	20	16	16	11	8	9	17	19	20	16
Multiple Family Permits	2	8	0	0	0	0	0	0	0	0

Figure 20 - Residential Housing Building permits in Milford, 2005-2014

Residential Building Permits 2005-2014



OCCUPANCY CONDITIONS

The following table shows vacancy rates during 2015 in Milford. Over the past 15 years (2000-2015) the total number of housing units have increased, but with a lack of occupants so has the vacancy rate. The vacancy rate for Milford is 11.6% in comparison to 40.4% for Dickinson County and 8.5% for Iowa. Both Milford and Dickinson County are higher than the “ideal” vacancy rate of five percent, which is considered healthy for a buying and selling market. The owner occupancy rate of occupied housing is 71.4% in Milford, with 28.6% of residents living in rental properties. The owner occupancy rate is slightly lower than the statewide average of 72.2% with 27.7% claiming rental occupancy as their place of residence.

Table 7 – Housing Occupancy in Milford, 2015

	Total Housing Units	Occupied Housing Units	Vacant Housing Units		Owner Occupied		Renter Occupancy	
			Number	Percentage	Number	Percentage	Number	Percentage
Milford	1,470	1,299	171	11.6%	927	71.4%	372	28.6%
Dickinson Co.	13,087	7,804	5,283	40.4%	5,891	75.5%	1,913	24.5%
Iowa	1,341,001	1,226,547	114,454	8.5%	885,942	72.2%	340,605	27.7%

Source: U.S. Census Bureau, 2011-2015 American Community Survey

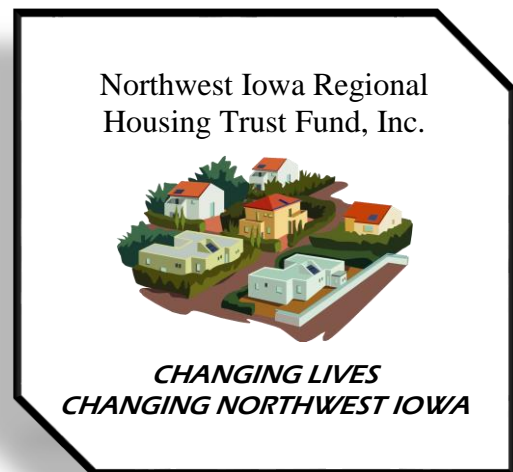
An adequate supply of affordable and safe housing is often in high demand. The housing market’s supply and demand for types and prices of housing will vary over time. If a market does not have a type and/or preference in choice of housing and a household has the means to construct a new house, then they often will construct one. However, if a household does not have the financial means or capacity to construct and/or live in and maintain single family housing they will often seek multifamily housing in another community. If there is a shortage of adequate and affordable multifamily housing it leaves homeowners with little choice but to accept substandard housing or move to another community that offers an adequate and affordable supply of housing. Below are examples of regional organizations to assist with housing in Milford.

NORTHWEST IOWA REGIONAL HOUSING AUTHORITY (NWIRHA)

Located in Spencer Iowa, the Northwest Iowa Regional Housing Authority (NWIRHA) assists low income residents in Milford with finding housing and rental assistance. The NWIRHA provides low-rent housing options and Section 8 voucher program for those persons in a multi-county region in northwest Iowa, including the residents of Dickinson County and Milford. The NWIRHA does business in accordance with the Federal Fair Housing Law (Title VIII of the Civil Rights Act of 1968 as amended by the Housing and Community Development Act of 1974), and does not discriminate against any person because of race, color, religion, sex or national origin, disability, and familial status.

NORTHWEST IOWA REGIONAL HOUSING TRUST FUND

Milford and Dickinson County are participating members of the Northwest Iowa Regional Housing Trust Fund, Inc. (NWIRHTF), a non-profit corporation whose mission is to improve the quality of housing for low and moderate income people in northwest Iowa. The seven (7) member counties of the housing trust fund include Buena Vista, Dickinson, Emmet, Lyon, O’Brien, Osceola, and Sioux counties. The 15-member Board of Directors consists of two representatives from each member county; one from the private sector and one from the public or government sector. The Northwest Iowa Planning &



Development Commission is the trust fund's administrative agency. Housing improvement loans and grants are approved by the trust fund's board members. Financial assistance is limited to households at or below 80% of the area median income and at least 30% of the funding will be set aside to benefit the very low income households within participating counties. Households with incomes below 30% of the area median income limits are eligible to receive a 5-year forgivable grant for up to \$7,500 and a low interest loan (2%) for up to \$15,000. Applicants with incomes between 31% and 80% of the area median income is only eligible for the grant after two-thirds of the project costs are covered by the low interest loan. Financial assistance is granted to basic structural repairs such as roofs, windows, siding, etc. Applicants applying for housing assistance through the NWIRHTF must have a credit score higher than 620 to be eligible to receive assistance.

CHAPTER 7. CITY CHARACTER & PUBLIC SERVICES

MILFORD CITY HALL

The Milford City Hall building is located at 806 N Avenue Milford at the corner of N Avenue and 9th Street. The office hours for City Hall are Monday thru Thursday from 8 am to 5 pm, and Friday from 8 am to 4 pm. The city's administrative staff is comprised of the City Administrator/Clerk, a Deputy City Clerk, and an Office Assistant. The five-member City Council meets the 2nd and 4th Monday of each month at 6:30 p.m. in the Council Chambers of City Hall.



FIRE & RESCUE

Milford Fire Department

The Milford Fire Department is comprised of 31 volunteers, including the Fire Chief. The department's fire and rescue equipment includes a 2,000 gallon tanker, a 3,000 gallon tanker, an equipment truck, a grass truck, two engines/pumpers, and a grass & rescue truck. Additional details from the department's equipment can be found at <http://milford.ia.us/fire-department/>.



Milford Rescue: Lake Area Extrication Unit

The Lake Area Extrication Unit responds to all medical emergencies in the Milford fire district. When requested, the Unit also responds to accidents in the area. In addition to all needed medical supplies, the equipment this group carries includes the "Jaws of Life", mass-casualty equipment, and high-pressure airbags.

POLICE & PUBLIC SAFETY

The department is staffed by five (5) officers, with a K-9 unit, serving Milford and West Okoboji. Members of the department include a Chief of Police, Assistant Chief of Police, two (2) Officers, a K-9 Officer and K-9 dog. The Milford police officers are also members of the High Risk Entry and Arrest Team (HEAT), which is otherwise known as SWAT. This team covers parts of both Iowa and Minnesota.

PUBLIC LIBRARY

The mission of the Milford Memorial Library is to “provide books, other print and non-print material, and electronic technologies to all patrons”. Completed in 1999, the library offers materials and services to all residents of Milford, the contracting cities of Wahpeton and West Okoboji and the residents of Dickinson County. In its 5,600 square feet, the library contains approximately 20,000 items and circulates almost 30,000 items a year to its 2,100 registered patrons in both hardcopy and digital formats. The library holds 72 magazine subscriptions and 6 newspaper subscriptions and provides access to the Ebscohost database, Learning Express, Dickinson County Newspaper archives and a local cemetery database. Six computers are available to the public as well as free wi-fi. Copying, printing, faxing and scanning services are available at minimal costs. In addition, the library participates in Iowa’s Open Access and Interlibrary Loan programs. The library offers a variety of programs and classes for both adults and children and provides an annual Summer Reading Program for both children and young adults. A recent grant has provided an opportunity to offer STEM programming to our young adult population. Outreach Services include monthly loans to the local nursing care facilities and bi-monthly programs as well as story times for local daycares and Pre-K, T-K and HeadStart both at the school and in the library. Deliveries for homebound residents is also available. The library is staffed 52 hours a week by the Library Director, Assistant Director, Children’s Librarian, and 3 library assistants. The seven member Library Board meets monthly to oversee the operations and functions of the library. Additional financial and volunteer needs are provided by the Friends of the Milford Memorial Library.



HEALTHCARE FACILITIES



Hospitals, healthcare facilities, and long-term care facilities remain an important aspect of the community facilities offered in Milford. Given the statistics presented earlier in this plan regarding the continuing aging population of Milford’s residents, the provisions of healthcare and long-term care facilities will prove to be an asset to the city’s families and residents. Appropriate considerations should be given and the required assistance provided in support of needed healthcare and senior care facilities in the future.

Milford Family Care

The Milford Family Care is a family medical clinic from the Spencer Hospital located at 2004 Okoboji Avenue (Highway 71) in Milford. The Milford Family Care has provided healthcare services to the

people of Milford and surrounding communities for many years. The Milford Family Care clinic is open four days a week from 8:30 a.m. to 5:00 p.m. In addition to being staffed with a Family Medicine Doctor and a Registered Nurse Practitioner, the Milford Family Care clinic offers several ancillary services such as labs, x-ray, and physical therapy services.

Lakes Regional Healthcare Milford

This medical clinic is a satellite office of the Lakes Regional Hospital located in Spirit Lake, approximately 7 miles north of Milford. The Lakes Regional Healthcare clinic is located at 1003 21st Street in Milford. The Lakes Regional Healthcare clinic in Milford and the hospital in Spirit Lake are partners with Avera Health medical services. Lakes Regional healthcare strives to provide the greatest levels of healthcare to residents in northwest Iowa and southwest Minnesota.

New Horizons Psychiatric Care

New Horizons is a psychiatric clinic based in Milford located at 1004 21st Street, Suite 3. This medical facility is staffed with a clinical Psychiatrist and specializes in the diagnosis and evaluation of depression, ADHD, generalized anxiety, personality disorders, mood disorders, PTSD, and medication management. The New Horizons Psychiatric clinic is open Monday through Saturday.

Dickinson County Public Health

The Dickinson County Public Health office is located in Milford at 1003 21st Street. This county office can be contacted at 712-336-2682 for additional information, hours and directions. The County Public Health Manager works with the residents and cities in Dickinson County to promote and improve the overall wellness and health of the county through several initiatives including: promoting healthy behaviors, preventing injuries, protecting against environmental hazards, preventing epidemics or the spread of disease, and preparing for and responding to public health emergencies.

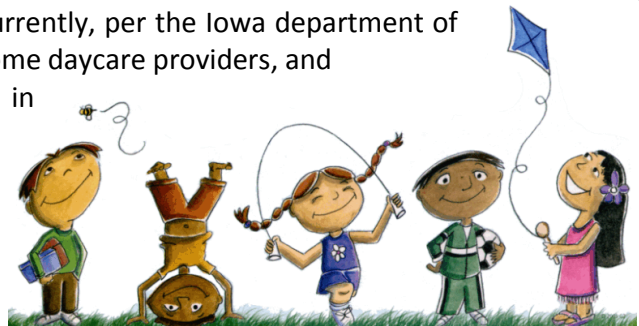
Hawkeye Care Center Milford

The Hawkeye Care Center Milford offers 24-hour specialized nursing care for its residents. Additional recreation and wellness programs, respite stays, and a 'rehab to home' program with licenses therapists is available. Furthermore, the Hawkeye Care Center Assisted Living is available next to the Care Center, to ease the transition between all levels of care.

COMMUNITY DAYCARE/ CHILDCARE SERVICES

A variety of childcare services are provided as both daycare centers and in-home daycare providers. The three types of regulated child care in Iowa are Licensed Centers, Child Development Homes, and Child Care Homes. Those persons employed by or residing in a Licensed Child Care center, Child Development Home, or Non-Registered Child Care Home that receives child care assistance funding must complete required background checks. Currently, per the Iowa department of Human Services (DHS) there are 2 licensed in-home daycare providers, and 2 non-registered childcare homes operating in Milford. In addition, 5 licensed centers are currently operating in Milford. These centers include:

- ❖ Little Hands Childcare & Preschool Inc.
- ❖ Little Sprouts Daycare



- ❖ Milford Head Start
- ❖ Okoboji Y Kids
- ❖ Safari Child Care Center

EDUCATION – OKOBOJI COMMUNITY SCHOOL DISTRICT



The stated mission of the Okoboji Community School District is to, *“Prepare each learner with the knowledge and skills necessary for a productive life in a changing world.”* It is their belief that the “learning community” of the school district is made-up of students, staff, administration, school board, families, and patrons. This group is “committed to excellent education for all.” Certified enrollment for the 2015-2016 school year was 959 students in Preschool through 12th grade. Enrollment for the 2016-2017 school year was projected to be slightly lower at 916 students. During the ’15-’16 year, the Okoboji Community School

District employed 3 full-time principals, 75 full-time and 7 part-time teachers. There are three main school buildings supported by the district. The Okoboji High School serves students in grades 9th - 12th grade, and Okoboji Elementary school serves more than 450 students Pre-K through 4th grade. Both the High School and Elementary School are in Milford. The Okoboji Middle School serves over 300 students from grades 5th - 8th. However, this building, though part of the Okoboji Community School District, is in the City of Arnolds Park to the north of Milford. In addition to serving the education needs of the children living in Milford, the Okoboji Community School District serves the communities of Okoboji, West Okoboji, Wahpeton, Fostoria, Arnolds Park, and portions of rural Dickinson County.

Figure 21 - Map of Okoboji Community School District

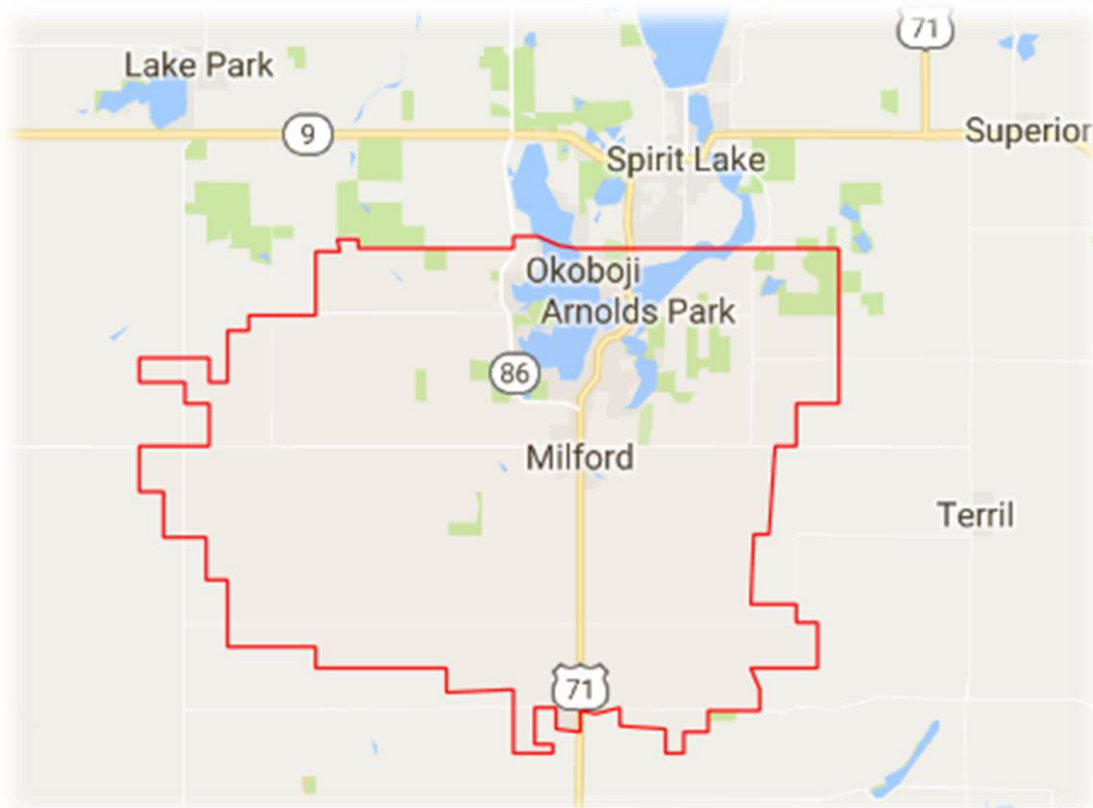
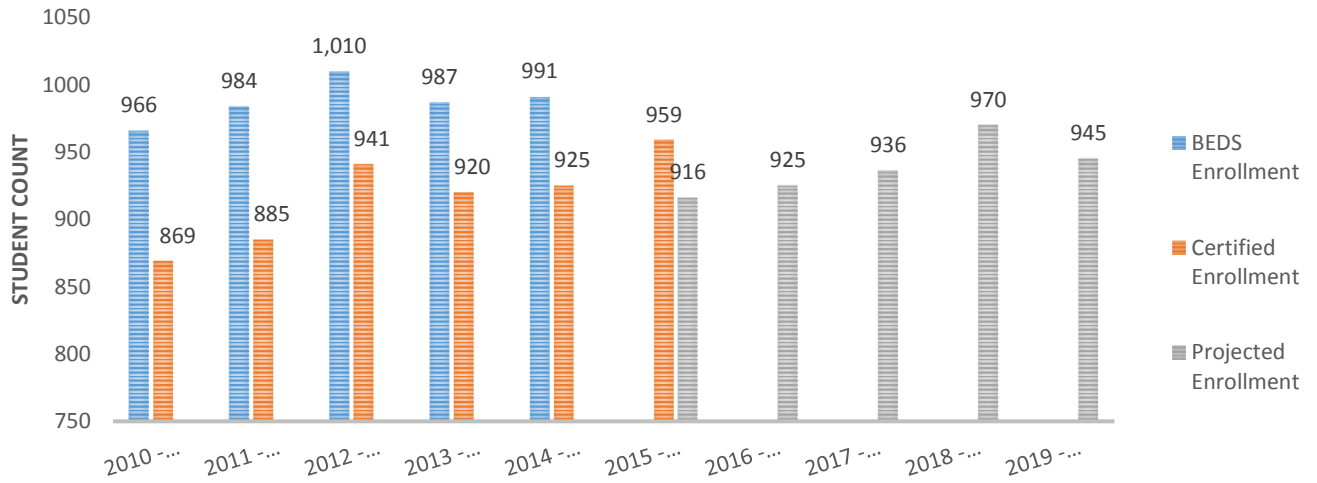
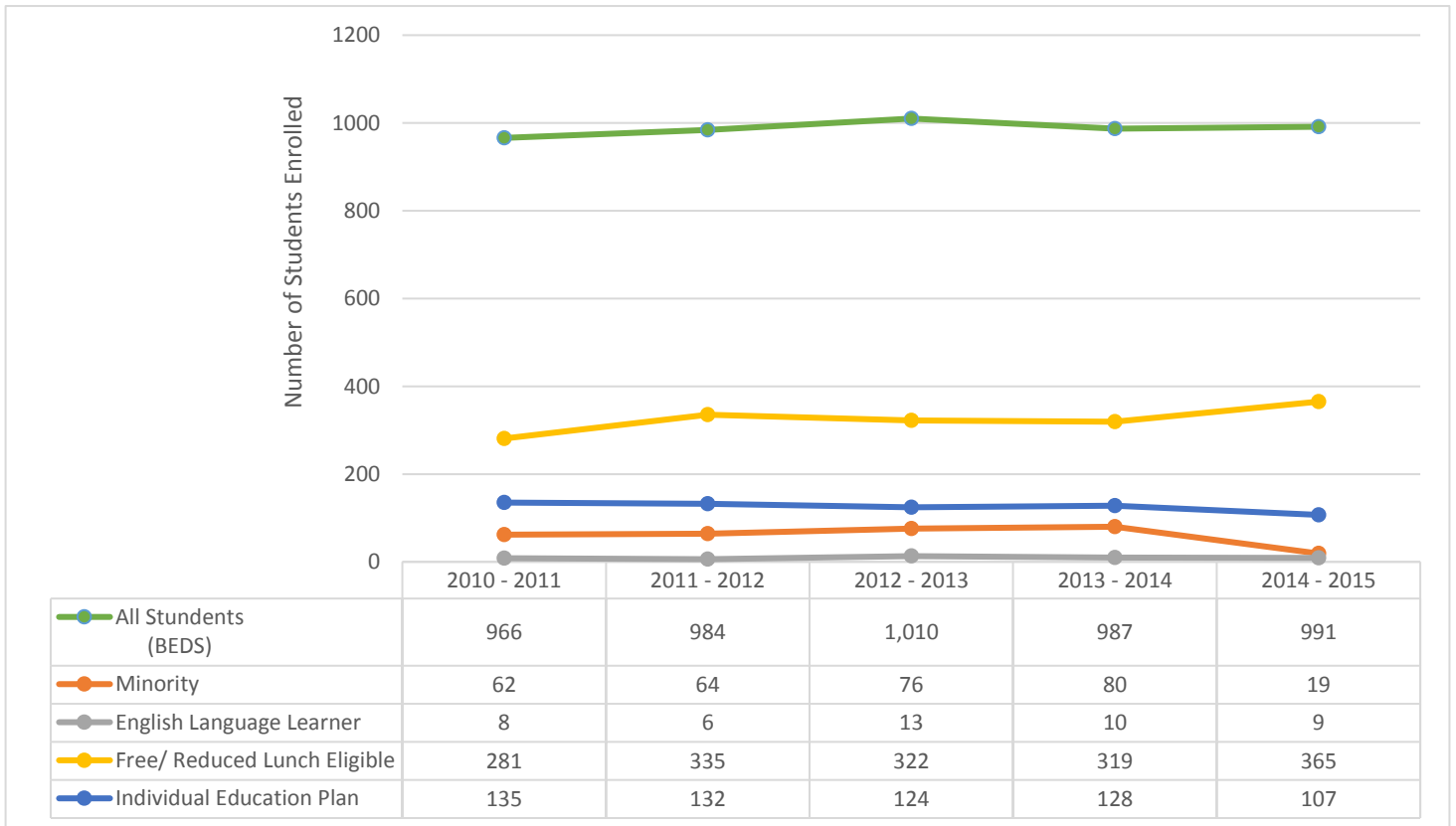


Figure 22 - 2010 through 2020 Enrollment Trends



BEDS Enrollment is a count of students that are attending in the district on count day each year. Certified enrollment is a count of students residing in the district on count day each year.

Figure 23 – 2010 through 2015 Enrollment Trends by Subgroups



BEDS Enrollment is a count of students that are attending in the district on count day each year.

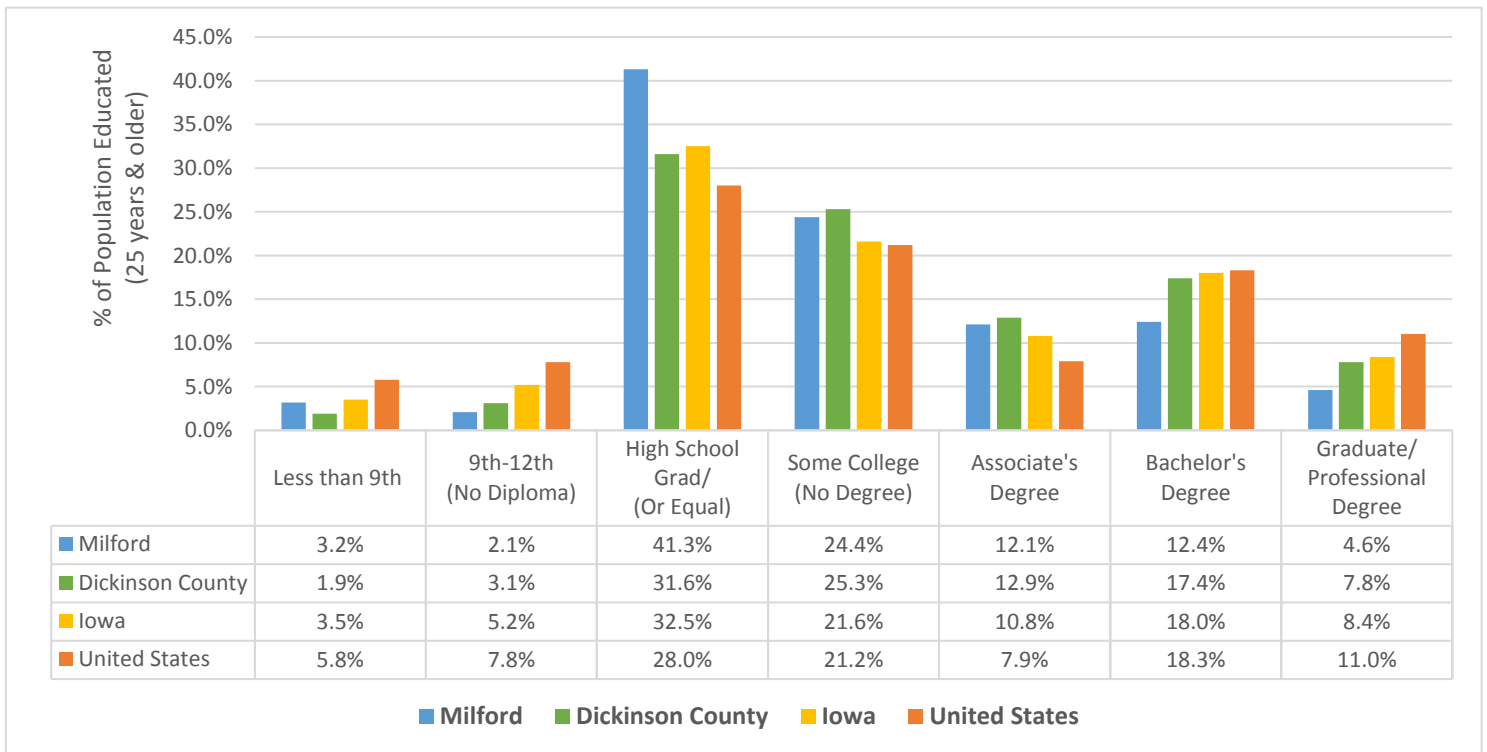
The Okoboji Community School District enrollment has experienced slight increases, as well as decreases in student population over the past few years. Most recently, the certified enrollment of students increased 34 students from school year 2014-15 to 2015-16. Similar to the overall student population, the number of students in the above subgroups have experienced slight increases and decreases from 2010 to 2015. This is true, except for minority students, whose population fell by 61 students from the 2013-2014 school year to the 2014 -2015 school year. The information in the above tables comes from the Iowa Department of Education’s website at <http://www.educateiowa.gov>.

With an increase in the student body at Okoboji Community Schools, the School District is undertaking a School Needs Assessment Plan to consider the future needs and growth of students and facilities in the district. It is likely that facility improvements will be needed in the future to accommodate the growing student body and meet the educational needs of students attending Okoboji Schools.

EDUCATIONAL ATTAINMENT OF MILFORD RESIDENTS

According to the 2014 American Community Survey (ACS) through the U.S. Census Bureau, 99 people are between the ages of 18 to 24 years. Of the post-secondary education aged residents, 37.4% achieved a high school diploma or equivalency, 38.4% achieved some college or an Associate’s Degree, and 8.1% achieved a Bachelor’s Degree or higher. This data does not account for those in this age group who may still be furthering his or her education. In comparison, statistics from the 2014 ACS show there are 2,126 residents of Milford over the age of 25. Of these, 3.2% indicated that they had less than a 9th grade education, 2.1% attended high school, but did not graduate, and 41.3% achieved a high school diploma or equivalency. Furthermore, for residents of Milford over the age of 25, 12.1% obtained an Associate’s degree, 12.4% obtained a Bachelor’s degree, and 4.6% of the population achieved a Graduate or Professional degree.

Figure 24 - Educational Attainment of Milford, Dickinson County, Iowa, and USA Residents, 2014



RELIGIOUS OPPORTUNITIES

The Milford community and surrounding rural area are served by the following places of worship.

BAPTIST

New Journey Community Church
2105 N. Avenue

CATHOLIC

St. Joseph's Catholic Church
1305 Okoboji Avenue

LUTHERAN

Harbor of Joy Lutheran Church
1204 L. Avenue

UNITED CHURCH OF CHRIST/ UNITED METHODIST CHURCH

Union Memorial Church
805 Okoboji Avenue

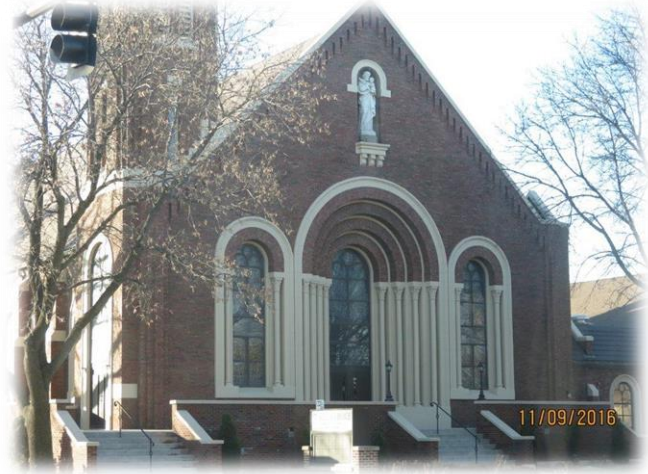


Photo of St. Joseph's Catholic Church

COMMUNITY ORGANIZATIONS/ CELEBRATIONS

COMMUNITY ORGANIZATIONS

In addition to the above referenced churches found within Milford, there are many service organizations, clubs, social groups, youth organizations, fraternal clubs, athletic groups, and volunteer organizations that contribute to the quality of life in Milford. For instance, the Milford American Legion is responsible for the Avenue of the Flags during holidays, as well as assisting the community with the Memorial Day program. Groups such as the Cub Scouts, Kiwanis and American Legion regularly hosts fundraising events in support of their community driven programs.

- Milford Commercial Club
- American Legion
- American Legion Auxiliary
- Cub Scouts
- Kiwanis

Okoboji area communities also work together to form organizations that promote events, businesses, tourism in the region, not solely in one town. Community members and businesses from Milford also participate in the following regional organizations:

- Iowa Great Lakes Area Chamber of Commerce

COMMUNITY CELEBRATIONS

HALLOWEEN

The Milford Commercial Club organizes a 'trick-or-treat' event for the community. For 2016, Milford businesses displayed an orange pumpkin in their storefront to show their participation. In addition to businesses providing treats to area children, the 2016 event, which took place on October 31st, also included a photo contest and "haunted hallway".

PIONEER DAYS

This event is held each summer and is, typically, the last weekend in July. Pioneer Days 2017 also will celebrate the 125th anniversary of Milford. Events include games and contests for kids and adults, a parade, a 5K Run/ Walk, and a BBQ competition.



HOLIDAY FANTASY

This event is held the first weekend in December, as a “kick-off” to the holiday season. Holiday Fantasy includes events, such a visit with Santa Claus, stories with Mrs. Claus, treats and refreshments, and holiday crafts. This is also an opportunity to remind community members to shop locally for the holidays, and all throughout the year.

OKOBOJI WINTER GAMES

This winter extravaganza is held annually on the ice and throughout many locations across the Iowa Great Lakes Region. Sponsored by the Iowa Great Lakes Chamber of Commerce and assisted by more than 50 volunteers, the Winter Games draw in thousands of visitors every January to the Iowa Great Lakes region. Offering more than 75 events packed into a three day weekend, some of the traditional events highlighting the winter games are hockey, football and softball on the ice, snowmobile races, and broomball tournaments. Other unique occurrences happening during the winter games include such activities as spending time in a spa on the ice, dogsled rides, ice bowling and even the bravest persons who dare to take a dip into the icy waters of West Okoboji for the “Polar Plunge”. The Winter Games weekend is culminated with the “Burning of the Greens” in which hundreds of Christmas trees become a giant bonfire. The night is then capped off with awards to the winning teams and spectacular fireworks over the ice.



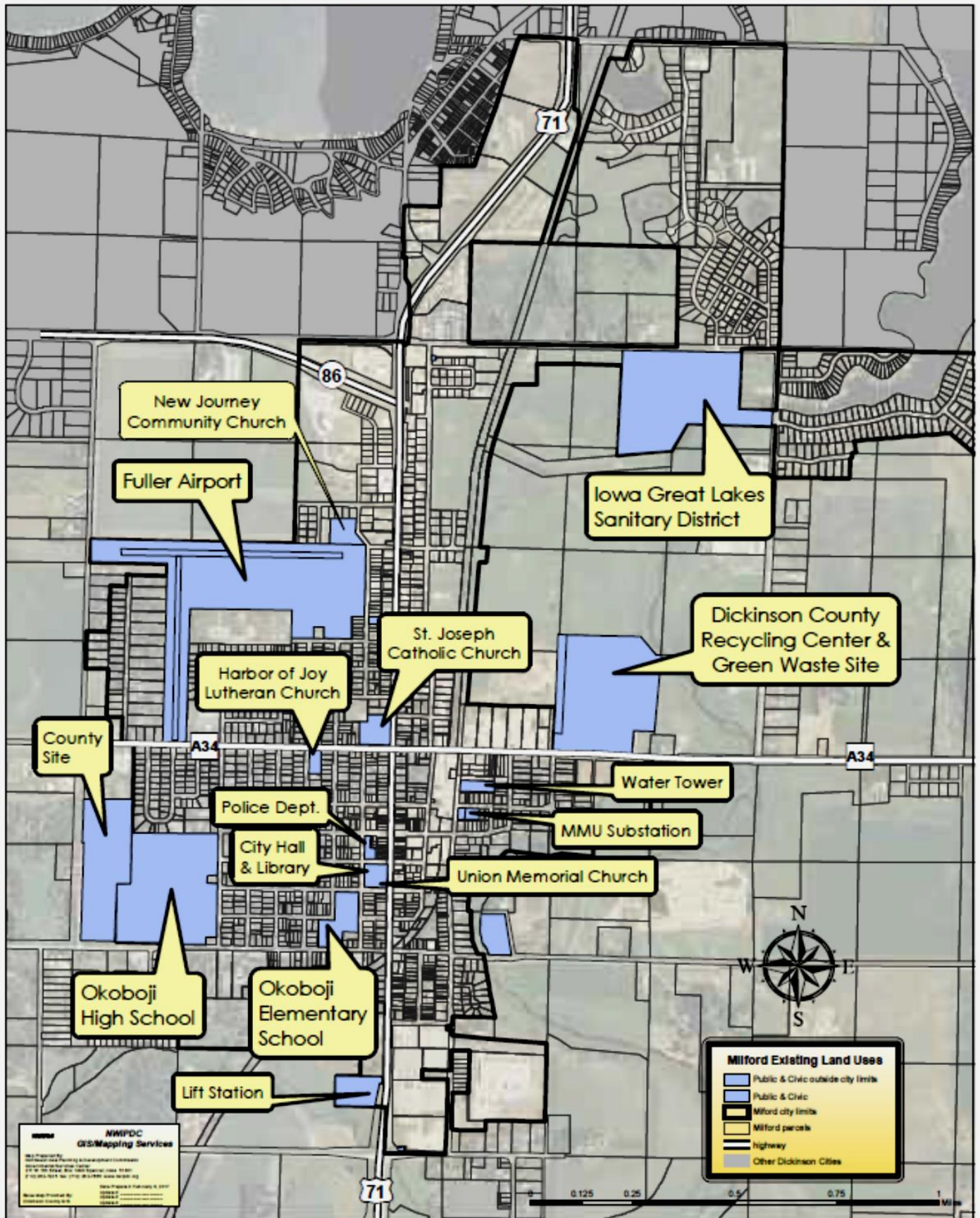
UNIVERSITY OF OKOBOJI CAMPUS RIDE

This annual bike ride throughout the Iowa Great Lakes region of Dickinson County begins at Florence Park in Milford. This bike ride is neither a race or test of stamina. It is intended to be a fun filled event for all participants to ride at their own pace and in a safe manner.

UNIVERSITY OF OKOBOJI SOCCER TOURNAMENT

2017 marks the 40th anniversary of the University of Okoboji Soccer Tournament. This annual summer tournament encourages children through the 8th grade to participate in a fun, family oriented event. The regional soccer tournament is held each year in Milford.

Figure 25 - Milford Community Facilities (Civic & Public Uses) Map



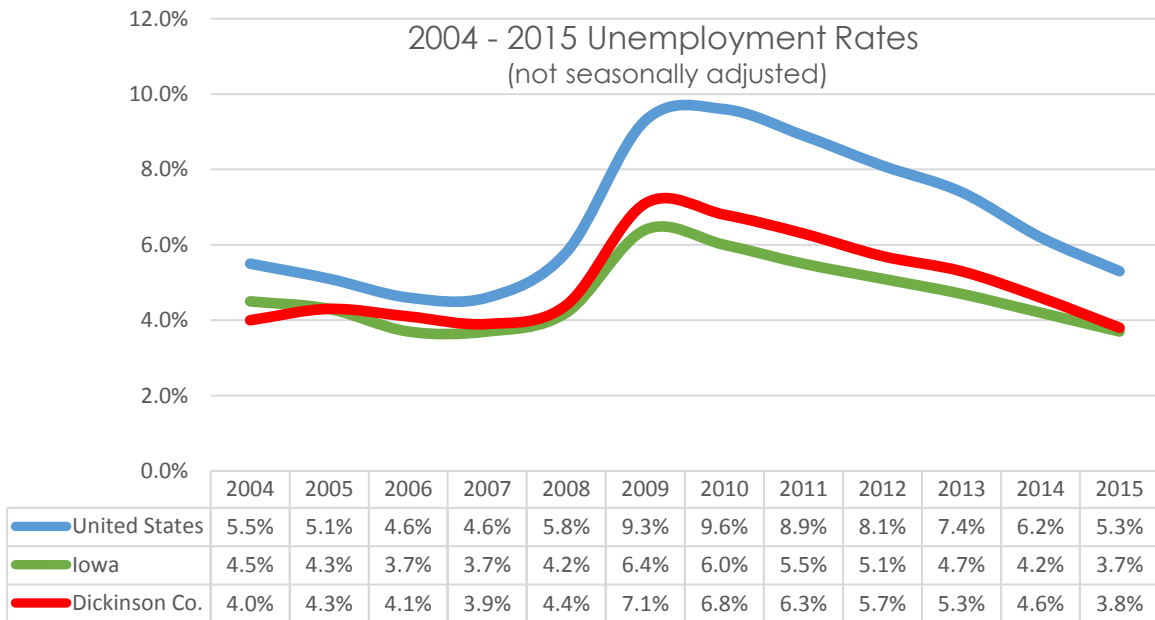
CHAPTER 8. OCCUPATION & EMPLOYMENT DIVERSITY

Employment and job growth or loss has become an integral part of economic development and community development in Iowa. Furthermore, many consider shifts in employment and diversification of the workforce as one of the most importance aspects of economic development. If the City of Milford is to flourish, it must serve as a center for the production and distribution of goods and services. Although many other factors play a role in the future of a community, the city’s employment vitality is important to insure continued economic and community growth. Included in this section are Milford’s employment trends and occupational diversity as compared to Dickinson County, and the State of Iowa. Employment and occupational analysis provides vital statistics as to the relative health of the community and potential growth in each of the city’s respective land use categories.

EMPLOYMENT

Milford’s employment is characterized in terms of factors, such as unemployment rates, employment by industrial sector, major occupation trends and commuting patterns. Iowa Workforce Development generates employment and labor force data pertinent to determine the economic climate related to job creation or loss. Unfortunately, these numbers are only available at the county or metropolitan city level. Therefore, the following section will refer to Dickinson County data. However, the trends experienced countywide should be reflective of trends occurring in Milford as well.

Figure 26 - Unemployment Rates for Dickinson County, Iowa, and U.S.



As of October 2016, the unemployment rate (not seasonally adjusted) in Dickinson County was 3.5%. This is slightly higher than the statewide average unemployment rate for the same time, which was 3.4%. While this rate is just slightly higher than average, it is not the highest in the state. Furthermore, this is lower than the United States Average of 4.7%.

Milford’s local employment is similar, in many respects, to other rural northwest Iowa communities in that the economy relies, in part, on seasonal employment opportunities. This is most prevalent within the agricultural and construction trades. Looking at monthly unemployment rates for Dickinson County in 2015 shows fluctuations in unemployment due to the agricultural, construction and seasonal businesses and industries. Below is a comparison of unemployment in Dickinson County and Iowa for November 2015 - October 2016.

Dickinson County	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.
Unemployment (%)	3.2	4.3	6.9	5.7	5.4	3.7	3.2	4.4	3.5	3.5	3.4	3.5

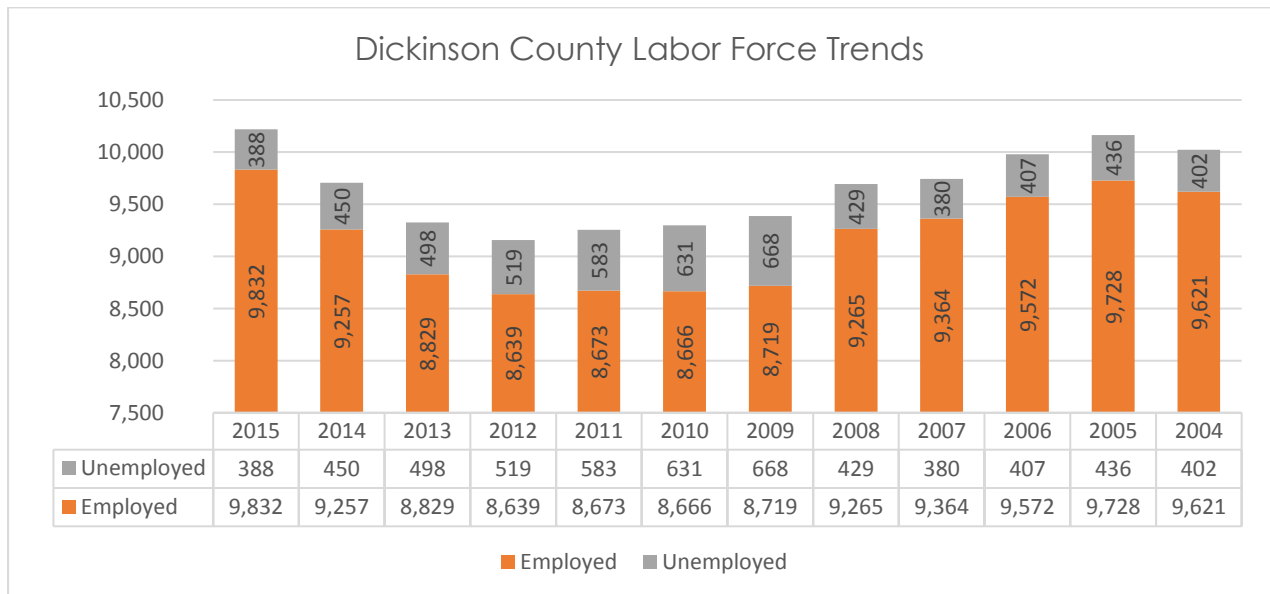
State of Iowa	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.
Unemployment (%)	3.1	3.6	4.5	4.5	4.3	3.6	3.4	4.1	4.1	4.2	3.7	3.4

In January 2016, unemployment was 6.9% for Dickinson County. This is likely due to a combination of winter or seasonal layoffs in construction and agricultural trades. Conversely, the lowest unemployment rates of 3.2% - 4.4% occurred in Dickinson County from April 2016 - October 2016.

LABOR FORCE TRENDS

Employment estimates for states and local areas are key indicators of economic conditions. The Bureau of Labor Statistics in the Department of Labor is responsible for the concepts, definitions, technical procedures, validation, and publication of the estimates. Per the most recent labor force data available, in 2015 there were 10,220 people in the labor force in Dickinson County. Of this total labor force, Dickinson County had 9,832 employed leaving the remaining 388 persons unemployed. Based on the data, the labor force in Dickinson County is comparable to statewide data.

Figure 27 - Labor force trends in Dickinson County, 2004 - 2015



Source: Bureau of Labor Statistics, 2016

MAJOR EMPLOYERS IN MILFORD

The largest employers, as expected, include education/health/social service sector employers, as well as accommodations/food service. This is due, in part, to Milford's proximity to the Iowa Great Lakes Region of Dickinson County. The city's location in Dickinson County also contributes to the seasonal nature of the community's workforce. Other employers that employ the largest number of people in Milford include administrative and waste services, along with professional and technical services. Below are tables of the largest employers in Milford.

Table 8 - Milford's Largest Employers (more than 50+ employees), 2016

Company	Size Class	Industry
Perkins Restaurant & Bakery	50 - 99	Accommodations/ Food Service
Boji Bay Fun House	50 - 99	Arts, Entertainment, & Rec.
Okoboji Elementary School	50 - 99	Educational Services
Milford Nursing Center	50 - 99	Health Care & Social Assistance
Grape Tree Medical Staffing	50 - 99	Home Healthcare

Table 9 - Milford's Largest Employers (more than 20-49 employees), 2016

Company	Size Class	Industry
SUBWAY	20 - 49	Accommodations/ Food Service.
Outdoor Heaven	20 - 49	Administrative & Waste Services
Danbom Lakeside Engineering	20 - 49	Construction
Okoboji High School	20 - 49	Educational Services
United Community Bank	20 - 49	Finance & Insurance
Milford Bancorporation	20 - 49	Management of Companies & Enterprises
Dough Plant Inc	20 - 49	Manufacturing
Qc Techniques	20 - 49	Professional & Technical Services
R&D Industries Inc	20 - 49	Professional & Technical Services
Land Mark Products Inc	20 - 49	Retail Trade
Ann Leo	20 - 49	Healthcare
Clary's Lakeside Service	20 - 49	Construction/Recreation

Source: Iowa Workforce Development Employer Database, 2016

OCCUPATION EMPLOYMENT PROJECTIONS

Iowa Workforce Development compiles current levels of employment for workforce regions across the state and projects the level of anticipated employment in 10 years for each of the classifications. The employment projection for 2024 is only available on a regional basis. The data for Region 3-4 includes the counties of Lyon, Osceola, Dickinson, Clay, Emmet, Kossuth, Buena Vista, Palo Alto, O'Brien, and Sioux Counties. This region in northwest Iowa constitutes the primary labor shed for Milford. Therefore, the employment projections presented below should provide useful insight regarding the employment trends and projected job growth in Milford's labor shed area.

Figure 28 – Iowa Workforce Development Region 3&4

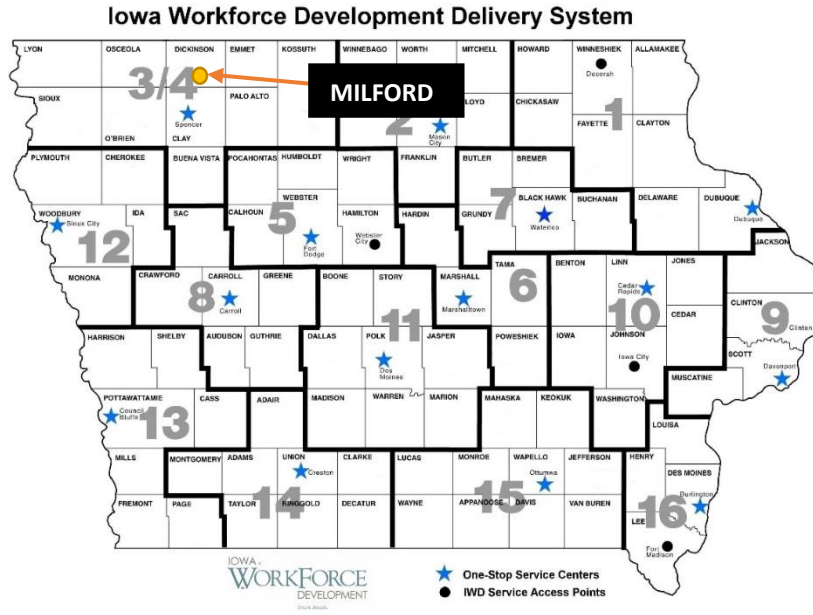


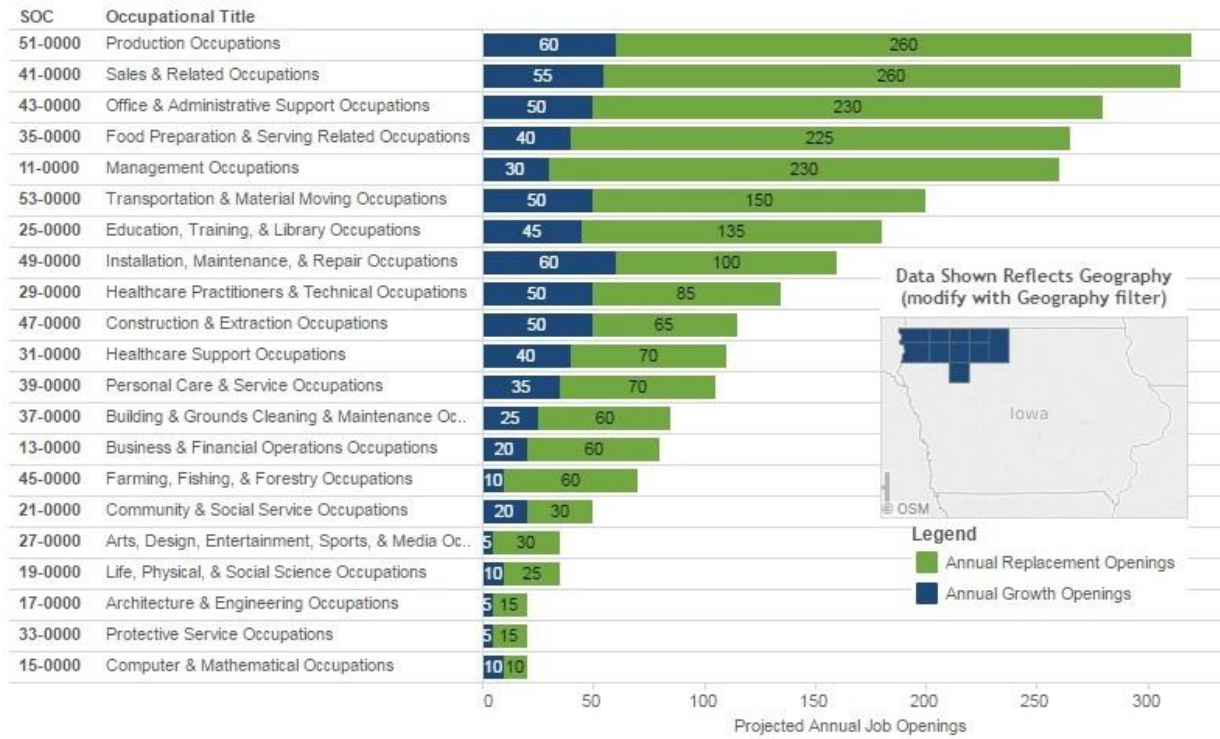
Table 10 - Iowa Workforce Development Region 3-4 Employment Projections, 2014-2024

Occupation Title	2014 Base Employment	2024 Projected Employment	Annual Growth Rate	2016 Median Wage
Management Occupations	11,400	11,585	0.2%	\$32.32
Business and Financial	3,075	3,290	0.7%	\$23.42
Computer/Mathematics	655	735	1.2%	\$25.64
Architecture/Engineering	720	760	0.6%	\$25.54
Life/ Physical/Social Science	755	835	1.1%	\$21.88
Community & Social Service	1,470	1,655	1.3%	\$17.09
Education, Training & Library	6,270	6,720	0.7%	\$17.57
Arts/Design/Entertainment/ Sports & Media	1,240	1,275	1.3%	\$14.35
Healthcare Practitioners	3,885	4,375	1.3%	\$24.22
Healthcare Support	3,225	3,620	1.2%	\$11.96
Protective Services	715	755	0.5%	\$19.45
Food Preparation & Serving	6,305	6,675	0.6%	\$8.87
Building/ Grounds/ Maintenance	3,085	3,325	0.8%	\$10.99
Personal Care and Service	3,090	3,430	1.1%	\$10.30
Sales & Related Occupations	8,625	9,125	0.6%	\$11.25
Office and Administrative	11,590	11,820	0.2%	\$14.66
Farm, Fishing & Forestry	2,315	2,360	0.2%	\$16.42
Construction & Extraction	4,260	4,765	1.2%	\$17.79
Installation, Maintenance, Repair	4,280	4,820	1.3%	\$18.32
Production Occupations	11,485	11,795	0.3%	\$14.91
Transportation/Moving	6,870	7,360	0.7%	\$14.79
Total:	95,590	101,425	0.6%	\$14.79

Source: Iowa Workforce Development Occupational Projections, 2016

Figure 29 –

Long-Term (2014-2024) IWD Region 3-4 Projected Annual Openings



CHAPTER 9. ECONOMIC DEVELOPMENT TRENDS

An analysis of past and present economic trends is necessary to determine patterns and the amount of potential economic growth expected in the future. Economic development has become synonymous with community development, as many consider economic development one of the most critical aspects of community development. An economic analysis provides important indicators as to the relative health of the city and potential growth in each of the land use categories.

WAGES & INCOME DISTRIBUTION

Income is one of the measures of the health of an area's economy and potential economic growth when expressed in real terms. This means the purchasing power of income, or the quantity of goods and services that can be bought. By comparing the amount of money it takes to buy a certain quantity of goods in current dollars, with the amount needed to buy the same goods in a previous base year can determine the real income growth of the economy. In other words, the determination is made as to how much of the income increase is due to inflation and how much is actual growth of the economy. Data showing median family income in 2015 for the city, county and the state are shown below.

Table 11 - Household, Family, & Per Capita Income - Milford, Dickinson County & Iowa

	Median Household Income	Median Family Income	Per capita Income
Milford	\$47,024	\$60,000	\$25,461
Dickinson County	\$57,265	\$71,327	\$34,218
Iowa	\$53,183	\$67,466	\$27,950

Source: U.S. Census Bureau, 2015 American Community Survey

The median family income of Milford is more than \$11,000 less than Dickinson County, which is 19%. When compared to the State of Iowa, the median family income of Milford is more than \$7,000 lower, which is over 12%. When comparing the lowest and highest income ranges, closer examination shows 2.2% of families in Milford make less than \$15,000; compared with 0.9% for Dickinson County and 2.3% for the State of Iowa. With regards to the highest family income ranges in Milford, there are 5.7% of families with incomes larger than \$150,000 per year. The percentage of families in Dickinson County earning more than \$150,000 during 2015 is 6.5% and 5.2% percent for the State of Iowa. Additionally, as shown in the following table, studying the income distribution of Milford compared to other communities can indicate overall wealth and subsequent purchasing power, providing insight into the economic health of the community.

Table 12 - Household and Family Income Comparison of Milford and cities of comparable size*

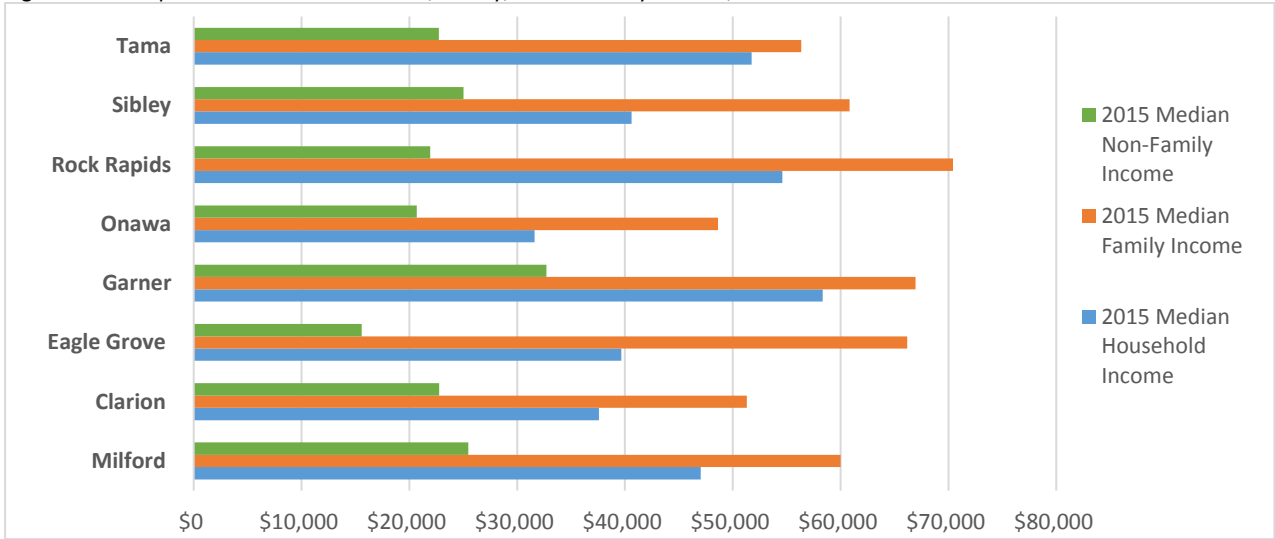
City (Population)	2015 Median Household Income	2015 Median Family Income	2015 Median Non-Family Income
Milford (2,898)	\$47,024	\$60,000	\$25,461
Clarion (2,850)	\$37,583	\$51,298	\$22,755
Eagle Grove (3,583)	\$39,654	\$66,175	\$15,574
Garner (3,129)	\$58,323	\$66,949	\$32,717

Onawa (2,998)	\$31,610	\$48,633	\$20,694
Rock Rapids (2,549)	\$54,583	\$70,417	\$21,949
Sibley (2,798)	\$40,602	\$60,833	\$25,037
Tama (2,877)	\$51,741	\$56,333	\$22,750

Source: U.S. Census Bureau, 2015 American Community Survey

* Based on 2010 Census Data

Figure 30 - Comparative Median Household, Family, & Non-Family Income, 2015



Source: U.S. Census Bureau, 2015 American Community Survey

OCCUPATION WAGE INFORMATION

The Iowa Workforce Development compiles data on current wage levels for several occupations and industries. Unfortunately, the following wage and salary data is only reported for Iowa Workforce regions across the state, and does not report at the county or city level. However, the regional workforce data provides an indication of typical wages and earnings represented in Milford.

Table 13 - Iowa Workforce Development Wage Survey for Region 3-4 Iowa Workforce Region, 2016

Occupation Title	2016 Median Wage	Occupation Title	2016 Median Wage
Management Occupations	\$32.32	Food Preparation & Serving	\$8.87
Business and Financial	\$23.42	Building/ Grounds/ Maintenance	\$10.99
Computer/Mathematics	\$25.64	Personal Care and Service	\$10.30
Architecture/Engineering	\$25.54	Sales & Related Occupations	\$11.25
Life/Physical/Social Science	\$21.88	Office and Administrative	\$14.66
Community & Social Service	\$17.09	Farm, Fishing & Forestry	\$16.42
Education, Training & Library	\$17.57	Construction & Extraction	\$17.79
Arts/Design/Entertainment/ Sports & Media	\$14.35	Installation/Maintenance/Repair	\$18.32
Healthcare Practitioners	\$24.22	Production Occupations	\$14.91
Healthcare Support	\$11.96	Transportation/Moving	\$14.79
Protective Services	\$19.45		

Source: Iowa Workforce Development Occupational Projections, 2016

Figure 31 - Long-Term (2014-2024) IWD Region 3-4 Occupational Projections - 2016 Iowa Wage Report Wages



Source: Iowa Workforce Development Region 3 - 4 Occupational Wage Report, 2016

Figure 32 - Long-Term (2014-2024) IWD Region 3-4 Occupational Projections - 2016 Iowa Wage Report Wages



RETAIL TRADE ANALYSIS

Informative retail trade data and trends are available from the Iowa State University Extension, Iowa Community Indicators Program or ICIP (formerly ReCAP). This information may help explain retail employment gains or losses over the last decade. Characteristics of retail activity are often indicative of the overall economic vitality of a community. The data presented in this retail trade analysis compares retail trade sales data for the City of Milford, neighboring cities in Dickinson County and other cities of comparable size in Northwest Iowa. The table below shows historic retail sales data for Milford over a 35 year period between 1980 and 2015. This is done so historical comparisons can be made between the value of the dollar today as compared to sales in the community over the past 25 or 35 years. All dollar values, except for nominal total sales have been adjusted for inflation and are shown in Fiscal Year 2015-equivalent dollars. It is interesting to note that the number of retail firms steadily increased over the last 30 years until a significant decrease over the past five years in Milford, as well as Dickinson County. In addition, total and per capita reported sales in FY 2010 were lower than those reported for FY 2000, as well as FY 2015 in Milford and Dickinson County.

Table 14 - Historical Trends in Taxable Sales for Milford

Year	FY 1980*	FY 1990*	FY 2000*	FY 2010	FY 2015
Total (Nominal) Taxable Sales (\$ Millions)	\$9.7	\$13.4	\$24.8	\$28.9	\$37.6
Total (Real) Taxable Sales (\$ Millions)	\$25.4	\$23.1	\$32.9	\$31.3	\$37.6
Number of Reporting Firms	119	130	176	209	196
Real Average Sales Per Firm - Milford	\$214,202	\$177,742	\$187,693	\$149,718	\$192,400
Real Average Sales Per Capita - Milford	\$12,192	\$10,446	\$13,061	\$10,826	\$12,480

Table 15 - Historical Trends in Taxable Sales for Dickinson County

Year	FY 1980*	FY 1990*	FY 2000*	FY 2010	FY 2015
Total (Nominal) Taxable Sales (\$ Millions)	\$69.6	\$118.7	\$207.8	\$241.9	\$291.8
Total (Real) Taxable Sales (\$ Millions)	\$181.9	\$196.7	\$276.5	\$261.7	\$291.8
Number of Reporting Firms	706	802	885	989	919
Real Average Sales Per Firm - Dickinson	\$275,710	\$245,143	\$312,516	\$264,578	\$317,480
Real Average Sales Per Capita - Dickinson	\$11,607	\$13,207	\$16,863	\$15,704	\$17,142

Table 16 - Historical Trends in Taxable Sales for State of Iowa

Year	FY 1980*	FY 1990*	FY 2000*	FY 2010	FY 2015
Real Average Sales Per Firm - Iowa	\$371,075	\$320,631	\$389,513	\$393,988	\$445,394
Real Average Sales Per Capita - Iowa	\$11,754	\$10,720	\$12,555	\$11,362	\$12,040

Source: FY 2015 Retail Sales Analysis & Report, ISU Extension ICIP, Iowa State University Dept. of Economics

*NOTE: Values for Fiscal Year 2009 and later measure retail activity during July 1- June 30 fiscal year period. Values for Fiscal Year 2008 and earlier were compiled on an April 1 - March 31 fiscal basis

The data presented on the following page provides a comparative analysis of recent economic activity and retail trade occurring in Milford as compared to the county and state. Specifically, this data identifies the city's retail trade trends in 2006 as compared to the 2015 numbers. The subsequent graph shows total retail sales in Milford for a 10 year period from 2006-2015.

Table 17 - Retail Trade Overview for Milford, 2010-2015

Real Retail Sales (\$ millions)	FY 2006	FY 2015	% Change 2006 - 2015
Milford	\$30.7	\$37.6	22.48%
Dickinson County	\$284.4	\$291.8	2.60%
State of Iowa			

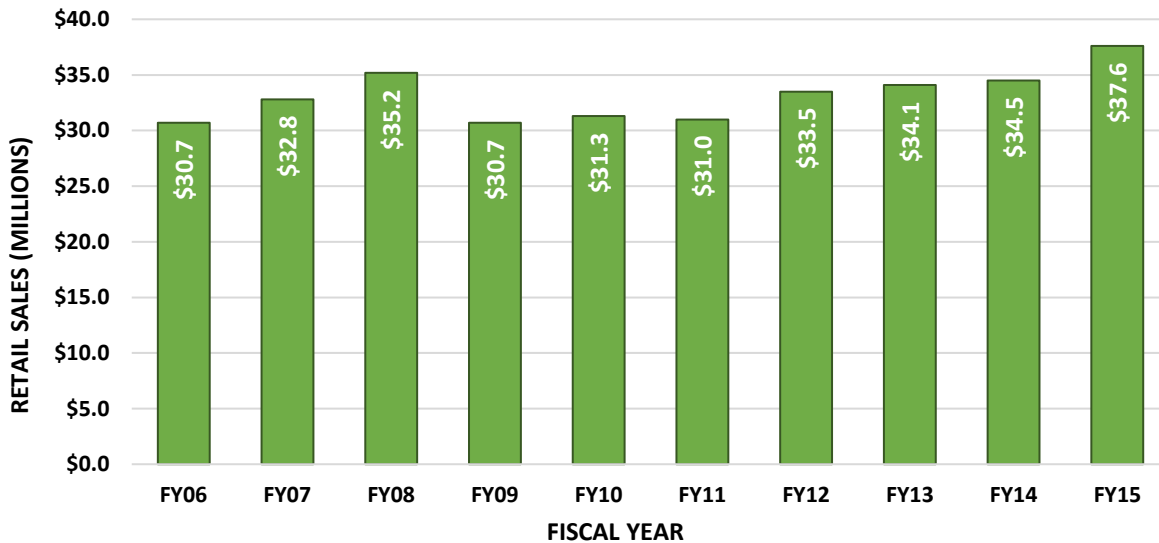
Average Sales Per Capita (\$)	FY 2006	FY 2015	% Change 2006 - 2015
Milford	\$11,048	\$12,480	12.96%
Dickinson County	\$17,077	\$17,142	0.38%
State of Iowa	\$12,200	\$12,040	(-1.31%)

Average Sales Per Firm (\$)	FY 2006	FY 2015	% Change 2006 - 2015
Milford	\$173,456	\$192,400	10.92%
Dickinson County	\$346,878	\$317,480	(-8.48%)
State of Iowa	\$425,627	\$445,394	4.64%

Source: FY 2015 Retail Sales Analysis & Report, ISU Extension ICIP, Iowa State University Dept. of Economics

According to 2014 Retail Sales Analysis provided by Iowa State University Extension ICIP, Milford experienced retail sales of \$37.6 million in FY 2015. This represents a 9.0% increase in retail sales over the previous year. Furthermore, between FY 2006 and FY 2015 retail sales increased nearly 22.5%. In comparison, however, retail sales only increased 1.7% from FY 2014 to FY 2015 in Dickinson County. While sales fluctuated, especially in FY 2010 and FY 2011, overall, retail sales from FY 2006 through FY 2015 only increased 2.6%. The retail and service industries that constitute the commercial districts are just as vital to community development growth as manufacturing and industrial facilities.

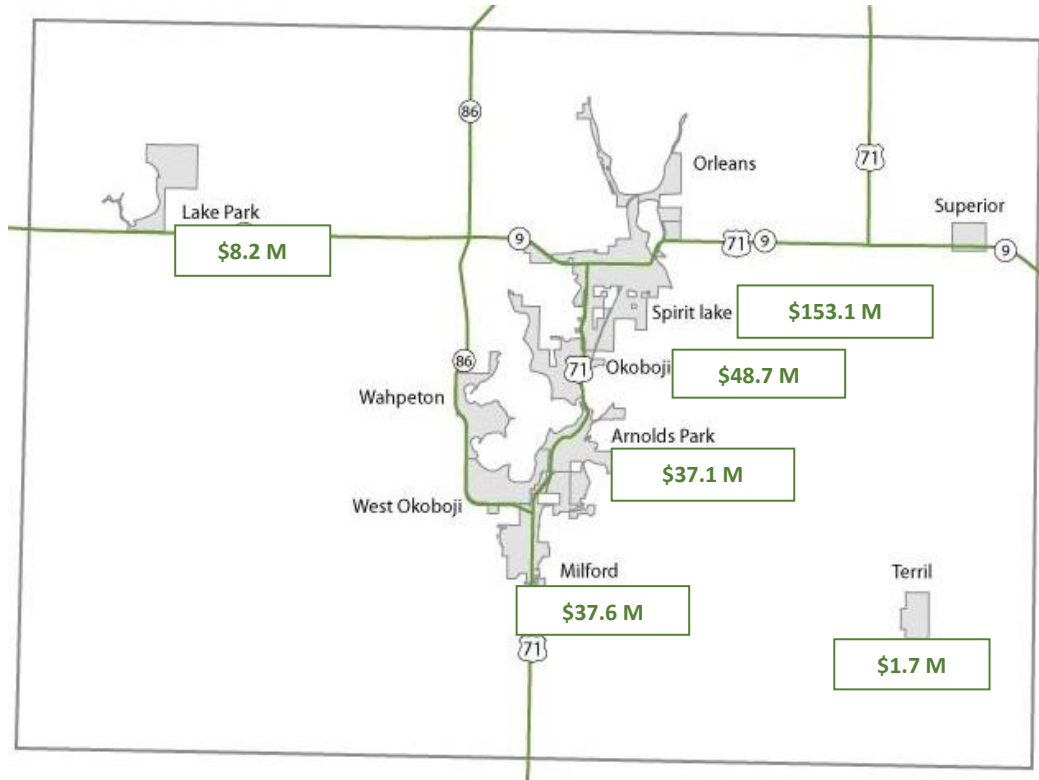
Figure 33 - Total Taxable Retail Sales in Milford, FY06 - FY15



Source: FY 2015 Retail Sales Analysis & Report, ISU Extension ICIP, Iowa State University Dept. of Economics

The following map shows the FY 2015 total retail sales for the City of Milford, in comparison to neighboring cities and regional communities.

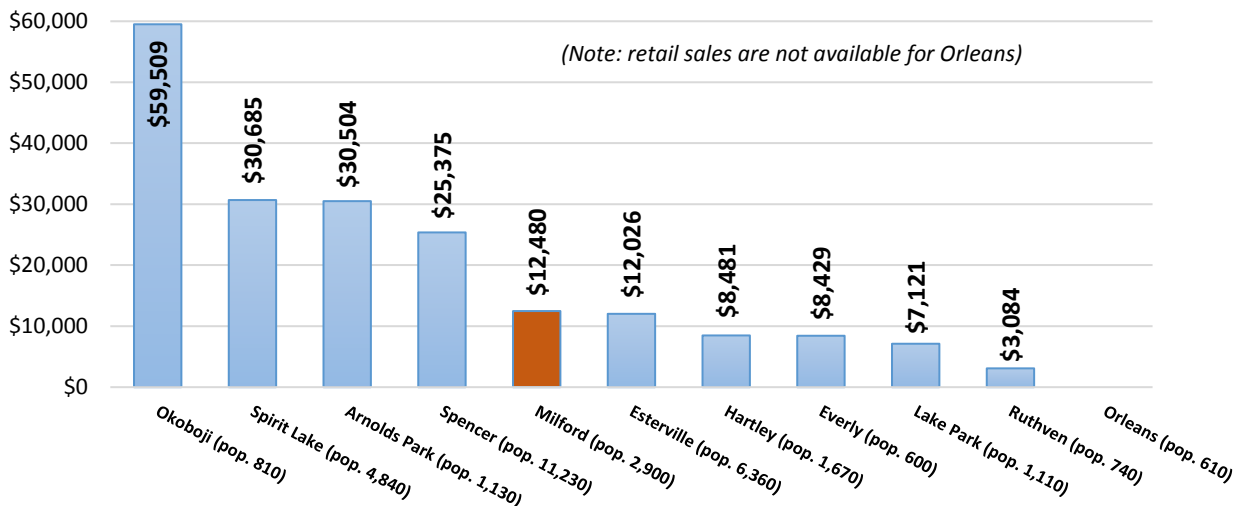
Figure 34 - Region map showing Total Taxable Retail Sales for area cities (Dickinson County Jurisdictions Reporting)



Source: FY 2015 Retail Sales Analysis & Report, ISU Extension ICIP, Iowa State University Dept. of Economics

The graph below compares FY 2015 per capita sales in Milford to average sales in neighboring communities with 500 or more residents. The group of comparison cities includes the 10 communities nearest to Milford, as measured from the center of each city. The population sizes for each city, as reported in the 2010 Census, are listed next to the name of the corresponding city.

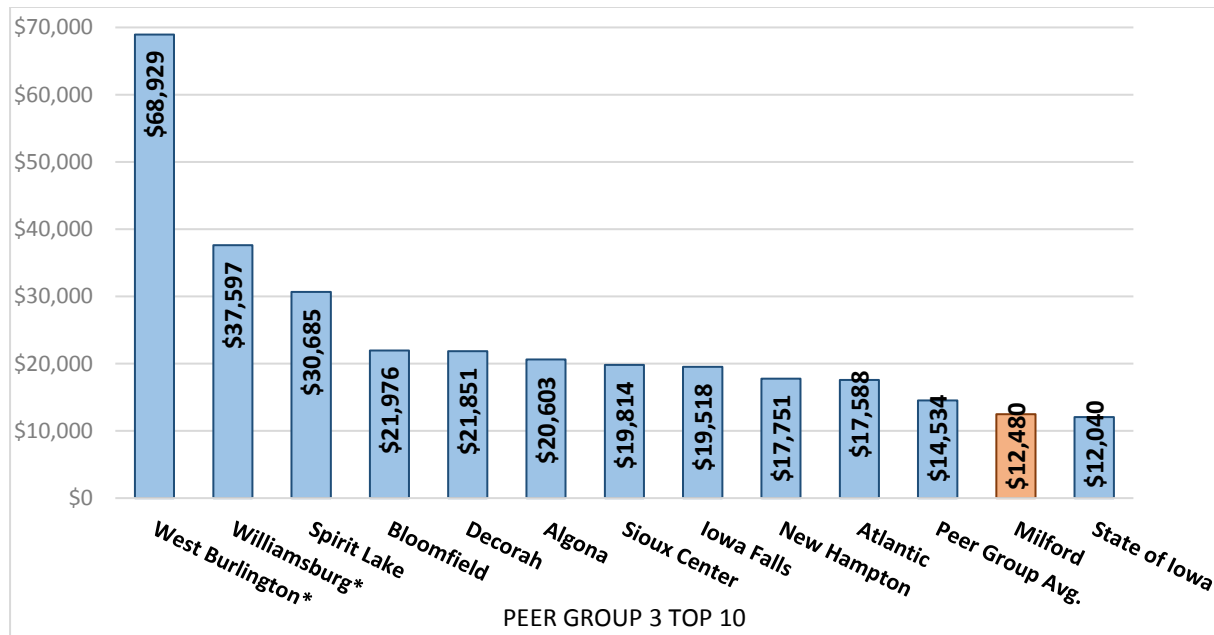
Figure 35 - Neighboring Community Comparison of Per Capita Retail Sales



Source: FY 2015 Retail Sales Analysis & Report, ISU Extension ICIP, Iowa State University Dept. of Economics

The Retail Trade Analysis for Milford completed by Iowa State University Department of Economics, reports the top performers, measured by their average sales, in same peer group as Milford. The cities in this peer group are defined as having a population between 2500-9,999 people, as well as being in a non-metropolitan county. The graph below shows the top 10 ranking cities for per capita sales in Milford’s peer group for FY 2015. Of the 62 peer cities reporting data in the 2015 fiscal year, Milford ranked number 38 in per capita sales. Each of the cities in peer group 3 are listed, along with their 2010 Census population, below the graph of sales. For some cities, sales levels may be inflated by a regional utility or other regional retail anomaly that cannot be replicated in other communities. Any such cities are indicated with an asterisk (*) and should be viewed with caution.

Figure 36 - Top 10 Peer Group Cities Ranked by Sales Per Capita



Source: FY 2015 Retail Sales Analysis & Report, ISU Extension ICIP, Iowa State University Dept. of Economics

Table 18 - Peer Group 3 Cities

3	Albia.....	3,766	Fairfield.....	9,464	Onawa.....	2,998
	Algona.....	5,560	Forest City.....	4,151	Orange City.....	6,004
	Atlantic.....	7,112	Garner.....	3,129	Osage.....	3,619
	Bloomfield.....	2,640	Grinnell.....	9,218	Osceola.....	4,929
	Camanche.....	4,448	Hampton.....	4,461	Red Oak.....	5,742
	Centerville.....	5,528	Harlan.....	5,106	Rock Rapids.....	2,549
	Chariton.....	4,321	Hawarden.....	2,546	Rock Valley.....	3,354
	Charles City.....	7,652	Humboldt.....	4,690	Sheldon.....	5,188
	Cherokee.....	5,253	Independence.....	5,966	Shenandoah.....	5,150
	Clarinda.....	5,572	Iowa Falls.....	5,238	Sibley.....	2,708
	Clarion.....	2,850	Jefferson.....	4,345	Sioux Center.....	7,048
	Clear Lake.....	7,777	Jesup.....	2,520	Spirit Lake.....	4,840
	Cresco.....	3,868	Knoxville.....	7,313	Tama.....	2,877
	Creston.....	7,834	Madrid.....	2,543	Tipton.....	3,221
	Decorah.....	8,127	Manchester.....	5,179	Waukon.....	3,897
	Denison.....	8,298	Maquoketa.....	6,141	Webster City.....	8,070
	De Witt.....	5,322	Marengo.....	2,528	West Burlington.....	2,968
	Eagle Grove.....	3,583	Milford.....	2,808	West Liberty.....	3,726
	Eldora.....	2,732	Mount Pleasant.....	8,668	Williamsburg.....	3,068
	Emmetsburg.....	3,904	New Hampton.....	3,571	Wilton.....	2,802
	Estherville.....	6,360	Oelwein.....	6,415		

 = Denotes Top 10 Cities and Milford, as shown in Figure 36

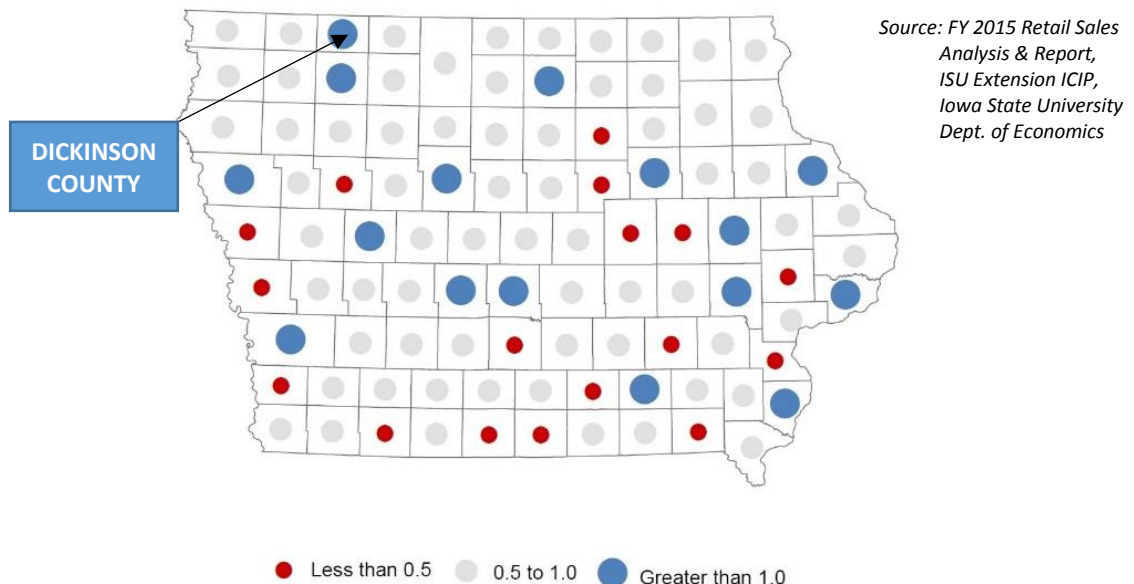
Source: FY 2015 Retail Sales Analysis & Report, ISU Extension ICIP, Iowa State University Dept. of Economics

PULL FACTOR

Iowa State University Extension Service developed the pull factor to provide a precise measure of sales activity in a locality. The pull factor is derived by dividing the per capita current dollar sales of a city or county by the per capita sales for the state. For example, if a town's per capita sales were \$18,000 per year and the state per capita sales were \$9,000 per year, the pull factor is 2.0 (\$18,000/\$9,000). The interpretation is that the community is selling to 200 percent of the city's population in full time customer equivalents. Pull factors are good measures of sales activity because they reflect changes in population, inflation, and the state's economy. A strict interpretation of the pull factor indicates a 1.0 means the city is achieving retail sales from all its customers from within its boundaries and none from the outside. Less than 1.0 means there is a leakage of customer sales to outside the community and a greater ratio over 1.0 means the city is attracting customer sales or purchases from residents outside the trade area boundaries. Caution should be taken when interpreting the pull factor for smaller communities. A high pull factor, for example, is not necessarily indicative of self-sufficiency across all areas of retail sales. In some cases, the pull factor is inflated by one or more retail places that draws sales from other communities in one category, even if residents of the city are shopping in other communities for other items. A low pull factor, similarly, does not always suggest untapped sales potential. It is to be expected that most small cities will lose a fraction of their residents' spending to larger trade centers, according to Iowa State University.

In FY 2006, Milford's pull factor was 0.92, which indicates the city's retail sector is not satisfying all the retail needs of its own residents. By FY 2010, the pull factor rose to 0.96, indicating a growing share of retail dollars. The most recently reported pull factor, for FY 2015, shows Milford has increased to 1.03. For Dickinson County, the pull factor was 1.30 in FY06 and 1.32 in FY10. Furthermore, while it fluctuated over the years, the reported pull factor in FY 15 was 1.33. Therefore, for FY15, Dickinson County, as well as Milford, are considered to have brought retail sales in from non-residents, along with the retail sales from the community. However, the Retail Trade Analysis for Milford for FY15 reports that, while Milford comprised 18% of the population in Dickinson County, only 13% of the taxable sales in the county come from Milford. Below is a map showing the comparative pull factors for counties throughout Iowa.

Figure 37 - Map of Pull Factor for all Counties in State of Iowa



Additionally, the following table shows the pull factors of communities in and around Dickinson County. Note that not all communities are listed in the chart, as retail data, and therefore pull factors, are not available for every city.

Table 19 - Fiscal Year 2015 Pull Factor Cities Surrounding Milford

City (2010 Census Population)	Pull Factor	City (2010 Census Population)	Pull Factor
Milford (3,018)	1.03		
Arnolds Park (1,126)	2.26	Okoboji (807)	4.15
Estherville (6,360)	1.05	Spencer (11,233)	2.02
Everly (603)	0.70	Spirit Lake (4,840)	2.42
Lake Park (1,105)	0.58	Terril (367)	0.38

Source: FY 2015 Retail Sales Analysis & Report, ISU Extension ICIP, Iowa State University Dept. of Economics

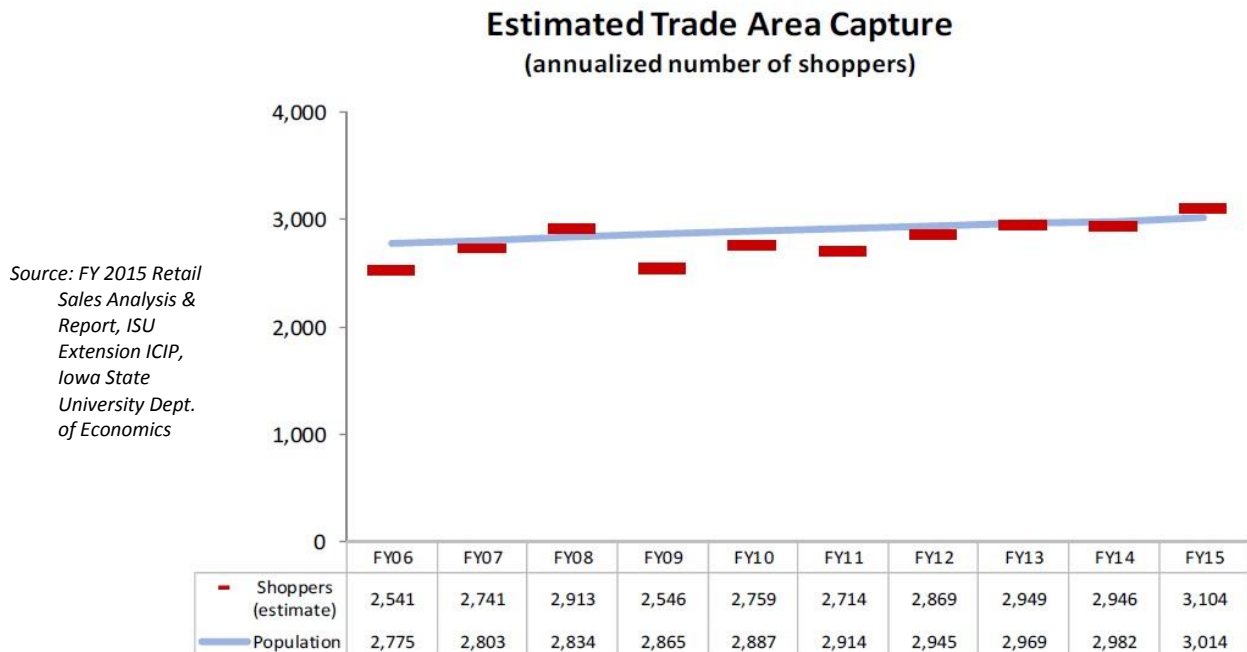
TRADE AREA CAPTURE

Another method for determining the amount of retail sales activity occurring in Milford is to calculate the city's trade area capture. The purpose of the trade area capture formula is to examine how many

TRADE AREA CAPTURE FORMULA
 $A / [B \times (C / D)]$
 A = Total Retail Sales for Milford
 B = Per Capita Sales for the Iowa
 C = Milford Per Capita Income
 D = Iowa Per Capita Income

customers or potential purchasers are spending their dollars in Milford for any type of product at any given time. The trade area capture estimates the portion of customers the city attracts or loses from within and outside its city boundaries. The trade area capture analysis is also used by retail sectors to understand trade growth or decline.

Figure 38 - Estimated Trade Area Capture (Annual Number of Shoppers) for Milford



The figures indicate that, in FY15, businesses in Milford captured the retail sales of 3,104 customers from its 2015 estimated population base of 3,014 residents. Thus, the city of Milford captured retail sales from an estimated 103% of its expected customers. In this calculation, the city is gaining an additional 3% of its retail sales above projected sales for the community from residents outside of Milford that are spending dollars within the community. However, it should be noted that, prior to FY 2015, estimated shoppers had not exceeded the population since FY 2008.

AREA ECONOMIC DEVELOPMENT ORGANIZATIONS & PROGRAMS

MILFORD COMMERCIAL CLUB

As stated on the Milford Commercial Club’s website at <http://www.milfordcommercialclub.com/>, the Commercial Club acts as the Milford Chamber of Commerce. According to the website, the mission statement of the group is *“Working Together to Make Milford a Better Place”*. The members of this “motivated group of businesses” work together to promote local businesses, host and volunteer with Milford events, and provide both networking and educational opportunities. Furthermore, the group works closely with the City of Milford. The Milford Commercial Club is supportive of and hosts communitywide events, such as the 125th Town Celebration/ Pioneer Days, Business Trick or Treat, Holiday Fantasy, U of O Winter Games Pancake Breakfast (with the Milford Boy Scouts)

“WORKING TOGETHER TO MAKE MILFORD A BETTER PLACE”



IOWA GREAT LAKES AREA CHAMBER OF COMMERCE



The mission statement of the Iowa Great Lakes Area Chamber of Commerce is *“to promote the business, civic, tourism and agricultural interests of our members and area residents, and to further the development and protection of all our resources”*.

Currently, there are over 500 chamber members listed on the website, ranging from advertising to utility companies. The Chamber office is located in Arnolds Park, Iowa. However, while most businesses have locations in or around Milford, Spirit Lake, Okoboji or the Spencer area, members are located throughout the state of Iowa, as well as all over the country. According to the website, member involvement is encouraged in all Chamber programs. Chamber personnel are also involved in community betterment by actively serving in several local, regional and state organizations. Events organized in cooperation with the Iowa Great Lakes Chamber of Commerce include *The University of Okoboji Winter Games*, which are held annually in January. More detailed information regarding the Iowa Great Lakes Chamber of Commerce can be found on the website, located at <https://okobojichamber.com/>.

IOWA LAKES CORRIDOR DEVELOPMENT CORPORATION
 - A PERSPECTIVE ON REGIONAL ECONOMIC DEVELOPMENT

The Iowa Lakes Corridor Development Corporation was formed in 1992, under the name of Iowa Great Lakes Corridor of Opportunity, as a joint two county economic development commission to further the economic and business climate of Clay and Dickinson counties.



“To foster, encourage, promote, aid or otherwise assist in the economic growth and development of the four-county region.”

-Iowa Lakes Corridor Development Corp.
 MISSION STATEMENT

The Corridor was formed as a non-profit organization able to offer joint services to participating public entities in areas of mutual advantage for the entire region. The Corridor is a separate entity for legal purposes but serves the economic development needs of each contributing local government, including Milford. The Corridor has experienced several changes over the years to foster and promote a healthier, stronger, and expanded economic base in northwest Iowa

Figure 39 - Map of the Iowa Lakes Corridor Development Corp. Region



In November 2005, the Corridor announced the expansion of the region’s boundaries to include Emmet County. Additionally, by the spring of 2006, the Corridor announced that Buena Vista County would be joining forces with this multi-county economic development corporation. Today the Iowa Lakes Corridor Development Corporation is the regional economic development agency for Buena

Vista, Clay, Dickinson, and Emmet Counties. The Iowa Lakes Corridor invites all residents, employers, and visitors to the area to experience all the activities the region offers. This “glacial lakes” region of Iowa boasts some of the most beautiful landscapes, along with offering a blend of commerce, leisure, culture, education, and hospitality that will surely encourage visitors to stay.

The Iowa Lakes Corridor Development Corporation uses the strengths and opportunities of the four-county region to build collaborative efforts for the benefit of the whole. The Iowa Lakes Corridor Development has four focus areas for their goals and objectives, workforce, housing & infrastructure, business development, and entrepreneurship. The overview of each of these focus areas and the way they are being measured in terms of performance for the corridor are as follows:

1. **Workforce** – Assure employers have access to an adequate and well-trained workforce, with an emphasis on worker attraction/retention, worker training/skills, career education, and funding.

Goals:

- Attract and retain workers.
- Satisfy employers and demand for worker training by identifying, coordinating, and creating new training partners, programs, and resources.
- Assure access to employer-driven career information and training by working with secondary school boards, administrators, and staff.
- Create a workforce development fund and leverage resources to supplement employer efforts in raising the education and skill level of the existing workforce and new workers in the community.

2. **Housing/Infrastructure** – Provide infrastructure conducive to business development, with an emphasis on housing, transportation, communications, and volunteer/leader development.

Goals:

- Develop strategic partnerships to increase needed housing stock.
- Work with the public sector on the local, state, and federal level to assure decision makers are aware of critical transportation and communications infrastructure needing public investment.
- Strengthen and develop discussion forums and networking opportunities that reach across the four-county area to share best practices, strengthen business-to-business interaction and sales, and workforce, entrepreneurial, and business/job growth goals.

3. **Business Development** - Create an environment for business development and job growth by emphasizing existing and high value business, communication, issue action, and marketing.

Goals:

- Grow existing four county businesses by addressing issues impeding growth.
- Attract high-value employers and industry to the four-county region.

4. **Entrepreneurship** – Enhance entrepreneurial activity and new business starts by emphasizing youth/next generation entrepreneurs, mentoring, networking and learning, coaching, counseling, market research and data, and access to capital.

Goals:

- Continue and enhance youth/next generation entrepreneurial training and recruitment.
- Build on existing coaching and counseling services for entrepreneurs.

As an organization, Iowa Lakes Corridor Corporation values honesty, respect, integrity, trustworthiness, openness, and reliability. By using the strengths and opportunities of all counties in the region, they can build collective and beneficial opportunities for everyone.

OPPORTUNITIES & PROGRAMS

Opportunities exist for new and expanding industry, along with new jobs in Milford. If the community wants to look to grow and prosper in the future, there are several local, regional, and state opportunities for financial incentive programs to new prospective and existing expanding businesses. Incentives that may be available to qualifying and prospective new or expanding businesses include:

1. *High Quality Jobs Program* – The High Quality Jobs Program provides qualifying businesses tax credits and direct financial assistance to offset some of the costs incurred to locate, expand, or modernize an Iowa facility.
2. *New Jobs Tax Credit* – The Iowa New Jobs Tax Credit is an Iowa corporate income tax credit and is available to companies that enter into a New Jobs Training Agreement and expand their employment base by ten percent.
3. *Job Training Assistance* - Several Federal and State programs are available to assist industries in training new employees, as well as retraining workers.
4. *Innovation Fund Tax Credit* – This program was created to stimulate venture capital investment in innovative Iowa businesses. Certified Innovation Funds make investments in promising early-stage companies that have a principal place of business in Iowa.
5. *NWIPDC Regional Loan Fund* - The Northwest Iowa Planning & Development Commission offers low interest loans at interest rates below prime for new and expanding businesses.
6. *Value-Added Agricultural Products & Process Financial Assistance* - This State program provides financial assistance to new and existing companies that utilize agricultural commodities to create new, higher-value products or produce renewable fuels and co-products.
7. *Iowa New Jobs and Income Program* - This program provides financial assistance to new and existing companies that utilize agricultural commodities to create new, higher-value products or produce renewable fuels and co-products.
8. *Tax Abatement* - A local tax abatement program for residential properties allows for an exemption from taxation on the first \$75,000 of valuation for five (5) years. All properties assessed as multiple family, commercial or industrial are eligible to receive a 100% tax abatement for a period of three (3) years for the actual value added by new construction or improvements to existing structures.
9. *Tax Increment Financing* - City councils or boards of supervisors may use the property taxes resulting from the increase in taxable valuation caused by the construction of new industrial or commercial facilities to provide economic development incentives to a business.

CHAPTER 10. Infrastructure & Utilities

INFRASTRUCTURE & UTILITIES

The City of Milford utilities are operated under the auspices of the Milford Municipal Utilities (MMU) and other franchised governmental and private utility providers. The seven (7) employees of the MMU oversee the city’s water and electric utilities. The Iowa Great Lakes Sanitary District oversees the city’s sanitary sewer system for Milford. The City of Milford operates and maintains the city’s storm sewer system. The city franchises with Black Hills Energy to provide the natural gas utility for the city’s customers. Additionally, several local and national private providers offer cable and internet services within the community.



According to information obtained from the LOIS (LocationOne® Copyright 2012) report, the following tables show related infrastructure and utility information for Milford, Iowa. This information was secured from sources believed to be reliable, but LOIS or the Iowa Economic Development Authority makes no representation or warranties as to the accuracy of the information presented.

Table 20 – Milford Infrastructure & Utilities

Water

Name:	Milford Municipal Utilities		
Well Avg. Depth (ft.):	0	Peak Demand (mgd):	1,500,000
Treated:	Yes	Cost/1000 Gal:	\$4.60
Rated Capacity (mgd):	2,000,000	Storage Capacity (gal):	350,000
Temp. Range (F):	34-78	Major Source:	West Okoboji
Avg Capacity (mgd):	500,000	Hardness (ppm):	12.0
Connection Fee:	Yes		
Phone:	712-338-2401	Web Address:	MMU@milford.ia.us

Sewer

Name:	Iowa Great Lakes Sanitary District		
Ownership Type:	Municipal	Average Daily Demand (mgd):	2,400,000
Rated Capacity (mgd):	3,800,000	Peak Demand (mgd):	6,000,000
Cost/1000 Gal:	\$0.00	Connection Fee:	Yes
Phone:	712-338-2626	Web Address:	

Electric

Name:	Milford Municipal Utilities		
Ownership Type:	Municipal	Regulated:	IUB (Iowa Utilities Board)
Peak Demand (MW):	9	Generation Capacity (MW):	8
Customers Served (Local):	1,550	Customers Served (State):	1,550
Customers Served (System):			
Phone:	712-338-2401	Web Address:	MMU@milford.ia.us

Natural Gas

Name:	Black Hills Energy		
Customers Served (Local):	924	Customers Served (State):	148,500
Customers Served (System):	750,000	Ownership Type:	Investor-Owned
Pipeline Source:	Northern Natural Gas	Gas Transportation Available	Yes
Phone:	800-306-4237	Web Address:	http://economicdevelopment.blackhillsenergy.com

Based in Rapid City, South Dakota, Black Hills Company is a diversified energy company serving over 750,000 customers in seven states (Iowa, South Dakota, Nebraska, Kansas, Montana, Wyoming, and Colorado). Black Hills Energy is a subsidiary of BHC serving over 148,500 industrial, commercial, and residential customers in Iowa. For more information on Black Hills Company visit our website at <http://www.blackhillscorp.com/>

Telecommunications

Name:	Qwest Dex		
Location:	Milford, Iowa (Dickinson)		
Service Type:	Digital	DSL:	Yes
Customers Served (State):	0	Customers (System):	0
Fiber Optics:	Yes	Switch Services	
Phone:	800-244-1111	Web Address:	http://www.qwest.com

MILFORD MUNICIPAL UTILITIES



Milford Municipal Utilities (MMU) is located in Milford. MMU provides the citizens of Milford with electric and water service. The Milford community has reaped the benefits of having municipal water utilities since 1909 and municipal electric utilities since 1934. On February 14, 1935, an election was held and placed the management and control of the Electrical and Water Works systems into the hands of the MMU Board of Trustees. This board was originally comprised of three (3) members, but expanded to five (5) members in July 1976. The MMU Board members are appointed by the Mayor to a term of six years.

Milford Municipal Utilities serves most of the residents of Milford with electric and water services. MMU is committed to providing the most reliable and affordable service possible. Publicly owned utilities enable Milford to make many of its own decisions about electric and water rates and services. Public utilities are directly accountable to the people they serve through the officials appointed by the Mayor. Applying for services through MMU is an effortless process and can be completed over the phone or in person in just a few minutes. MMU and its staff are heavily involved in the community. The staff volunteers many hours for local events and activities, sitting on various boards and committees, and promoting Milford. MMU is involved in education in our community by participating in school events, allowing our classes to tour the facilities, and public speaking for organizations.

Iowa One Call
 Iowa law requires everyone to locate underground utilities before digging. First, contact Iowa One Call to begin the discovery process, then wait 48 hours (excluding Saturday, Sunday, and legal holidays) before digging.
 Call 811 before you dig.

MMU utilizes West Lake Okoboji as the source of its water supply. Approximately 189,446,000 gallons of water are pumped annually. Water pumped from Brown’s Bay is sent for processing at the water treatment plant, two miles away. In addition, there are four interconnections with Milford Municipal Utilities. These connections are to Osceola Rural Water, Iowa Lakes Regional Water, West Okoboji, and Arnolds Park.

In planning for future growth of the community, the Milford Municipal Utilities has completed and continually updates a 10-year plan identifying specific projects. In the 2016 10-year plan submitted by the municipal utilities, the following prioritized projects were listed for the community.

- 1) 3-5 year plan – 13th Street between M Ave. and Airport Dr. – 12 Inch Main for approx. 3,000 LF
- 2) 5-8 year plan – Airport between M Ave. to Airport Dr. – 12 inch main for approx. 4,600 LF
- 3) 8-11 year plan – H Ave. from 6th Street to 13th Street – 12 inch main for approx. 2,750 LF

The above listed projects are needed in Milford to address minimum pressure requirements for continued growth in the community.

IOWA GREAT LAKES SANITARY DISTRICT

The Iowa Great Lakes Sanitary District (IGLSD) is a collaboration of the local governments within the Iowa Great Lakes region of Dickinson County to manage and oversee the sanitary sewer collection and waste treatment for approximately 15,000 residents in the area. The history of the IGLSD dates to 1952 when the State of Iowa transitioned over authority to govern and manage the sanitary sewer treatment of the combined Iowa municipalities in the Iowa Great Lakes region.



Today, there is a board of five (5) trustees that govern the operations of the IGLSD. These trustees are voted in by the constituents of the district for a term of six (6) years. The sanitary district has grown over the years as well as improvements and capacity to the IGLSD wastewater treatment plant. The IGLSD treatment plant is located within the northeast portion of Milford with the treated effluent discharged into Milford Creek just below the Lower Gar outlet. The IGLSD is responsible for the management, operations, and maintenance of more than 100 miles of sanitary sewer lines, 64 lift stations, and daily operations at its updated wastewater treatment plant.

SOLID WASTE COLLECTION

Waste Management Disposal Services provides solid waste disposal for Milford residents and businesses. This company provides residential, construction, and commercial garbage and recycling services across much of Iowa and several other states. The City of Milford which previously collected and disposed of its own solid waste through city employees and municipal equipment, now contracts for solid waste disposal services through Waste Management. Each residence and business is provided a solid waste container for disposal of items. Extra garbage and special pickup of oversized items that do not fit into the container is available for a nominal fee. The solid waste from Milford is disposed of at the Dickinson County Landfill just east of the City of Arnolds Park. The Dickinson County Landfill is also managed by Waste Management.



RECYCLING CENTER AND GREEN WASTE SITE

**DICKINSON COUNTY
GREEN WASTE SITE**
 “Our mission is to assist the residents of Dickinson County with their recycling efforts by facility establishment for disposal of unique and difficult items.”

The Dickinson County recycling center is located adjacent to the eastern city limits of Milford along 13th Street (County Highway A34) one-half mile east of the intersection of A34 and Highway 71. The Dickinson County Landfill Commission (DCLC) manages the county’s recycling center. The Landfill Commission is a consortium made up of leadership from the cities of Arnolds Park, Milford, Lake Park, Okoboji, Orleans, Spirit Lake, Wahpeton, West Okoboji, and Dickinson County. The Dickinson County green waste site is situated next to the county’s recycling center east of Milford along County

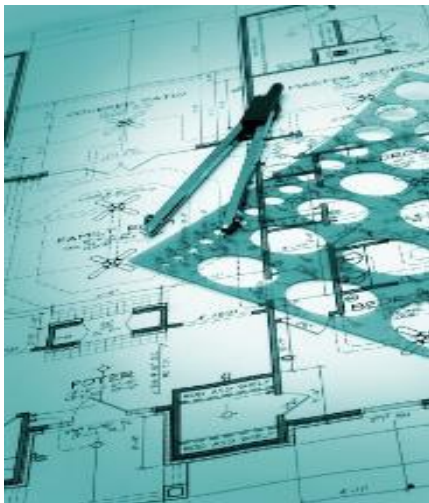
Highway A34. The Dickinson County Conservation Board oversees management and operations at the county’s green waste site. The recycling center and green waste site are open Monday-Friday during the summer months (April 1-October 31) and open Monday, Wednesday, and Friday during the Winter months (November 1-March 31). The Dickinson County Recycling Center and Green Waste Site can be reached at 712-338-2549 or email at recycle@co.dickinson.ia.us for additional information about charges, programs, hazardous materials disposal, and recycling programs for businesses.

With the prices of solid waste collection continuing to increase to meet more stringent demands placed upon solid waste landfills, the City of Milford and Dickinson County continue to encourage residents to increase recycling efforts within the community. A municipal recycling program is offered through the county’s recycling center, of which there are various programs for the disposal of specific

waste-streams. Items accepted at the recycling center include: electronics, waste tires, scrap metal, white goods, and yard waste. Scrap metal such as bicycles, lawnmowers, fencing, pipe, garage doors, etc. are accepted free of charge and must be free of contaminants and manageable in size. Please note that the recycling center produces wood chips (mulch) and compost from collected yard waste and makes these products available – free of charge – to anyone who can use them. Wood chips are beneficial for planting and care of trees & bushes by inhibiting weed growth and conserving moisture. Compost is beneficial to enhance soil fertility and lessen soil compaction. Lastly, in addition to the above items, the recycling center also accepts Household Hazardous Materials (HHMs) from residents of Milford and Dickinson County that meet specific qualifications. If you are interested in disposal of HHMs, please see the recycling center’s website page titled “Hazardous Materials” and “Business HHM Disposal” for additional information.



ZONING & CODE ENFORCEMENT



The City of Milford is zoned and does enforce subdivision regulations for the platting of land. The city’s zoning regulations establishes, by legislation, specific zoning districts within the community for which certain land uses are permitted by right or conditional use. Furthermore, the city’s zoning regulations establish a series of site development standards such as yard setbacks, maximum height of buildings, minimum lot area, and lot width requirements.

The city’s zoning administrator currently provides oversight for all zoning services in Milford. This position is responsible for enforcing the zoning laws and policies set forth in the city’s zoning ordinance and administrative procedures. According to the city’s website, any resident or business (or authorized representative)

needs a building permit when constructing a new house, an addition, garage or other free standing building, structure, or sign in Milford. A permit is also needed for building an unattached garage, storage shed, fence or deck. In addition, a building permit is needed when any structure is built or altered by way of changing the square feet and/or elevation. If construction is taking place on the inside of a building, or if a project is not going to affect the square feet or change the elevation of a building or structure, then no permit is needed. Nothing is contained within the comprehensive land use plan that will impede upon the continued enforcement of the city’s local zoning regulations. Likewise, after an initial review, there appears to be no conflict with the city’s zoning regulations that would impede the successful implementation of the city’s comprehensive land use plan, goals and objectives and future land use map.

The Milford Zoning Administrator oversees:

- The issuance of zoning permits for buildings, land use, signs, fences, communication towers, and wind energy devices.
- Support for the Zoning Board of Adjustment
- Support for The Planning and Zoning Commission
- Enforcement for zoning violations, nuisance violations and other prohibited conditions

Available on the City of Milford’s website at <http://milford.ia.us/planning-and-zoning/> the city offers many forms and documents online for the convenience of the city’s residents and developers. Those online forms include:

- Building Permit Application
- Sewer Connection Application
- Excavating in Milford City Streets Application
- Pin Locate Form
- Peddler Application
- Residential Back Flow form
- Non-Residential Back Flow form
- Transient Application
- Solicitor Application
- Sidewalk Permit Application
- Sign Permit Application

ZONING COMPLIANCE PERMITS

“No building or other structure shall be erected, moved, added to, or structurally altered without a zoning compliance permit issued by the zoning administrator. Zoning permits shall be issued in conformance with the provisions of this ordinance, or upon written order from the Board of Adjustment...Accessory buildings of 100 sq. ft. or less are exempt from a Zoning Compliance Permit. The reconstruction of existing exterior walls is exempt from a Zoning Compliance Permit...”

CHAPTER 11. TRANSPORTATION DIVERSITY

Transportation systems are created with the primary goal of transporting people and goods safely and efficiently. The components that comprise the transportation element of this plan include vehicular and pedestrian movement, traffic flow, street classifications, public transit, railroad, and airport facilities. Community leaders and elected officials strive to commit the necessary resources to construct, improve and maintain the many miles of city streets and infrastructure throughout the community. Milford should continue to emphasize a balance between maintaining, rehabilitating, or replacing existing streets with new construction of planned future streets in developing areas.

TRANSPORTATION & LOGISTICS

Location and access to major markets for the shipment of goods and services is essential to survival in the business marketplace. Milford centrally located in the Upper Midwest with access to interstates, rail, and air service, making it a strategic base for transporting goods within the region and nationwide. On a regional level, Milford is centrally located between the two metropolitan centers of Des Moines, IA (approx. 200 miles) and Minneapolis, MN (approx. 145 miles). Milford is most closely located to commercial air and interstate access to the Sioux Falls, SD metropolitan area, which is only approximately 90 miles. Milford is not served directly with rail access. However, air access is available, along with two Iowa state highways bisecting the community. Milford is located approximately 25 miles south of Interstate 90. To learn more about Milford's transportation and logistics, contact the city offices at 712-338-2741.

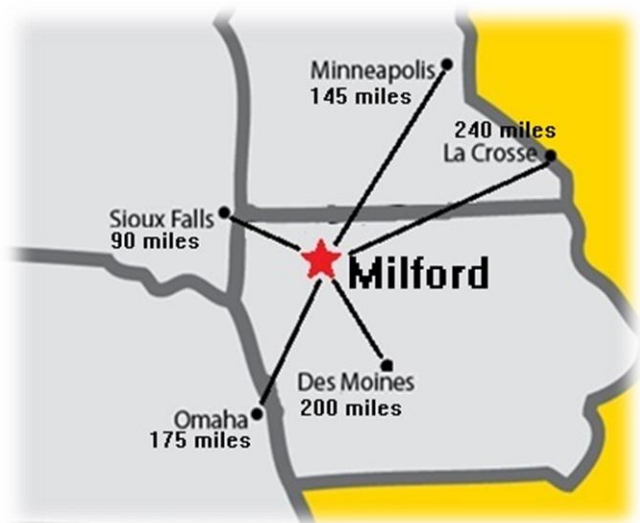


Figure 40 – Milford Regional Location Map

TRAFFIC FLOW

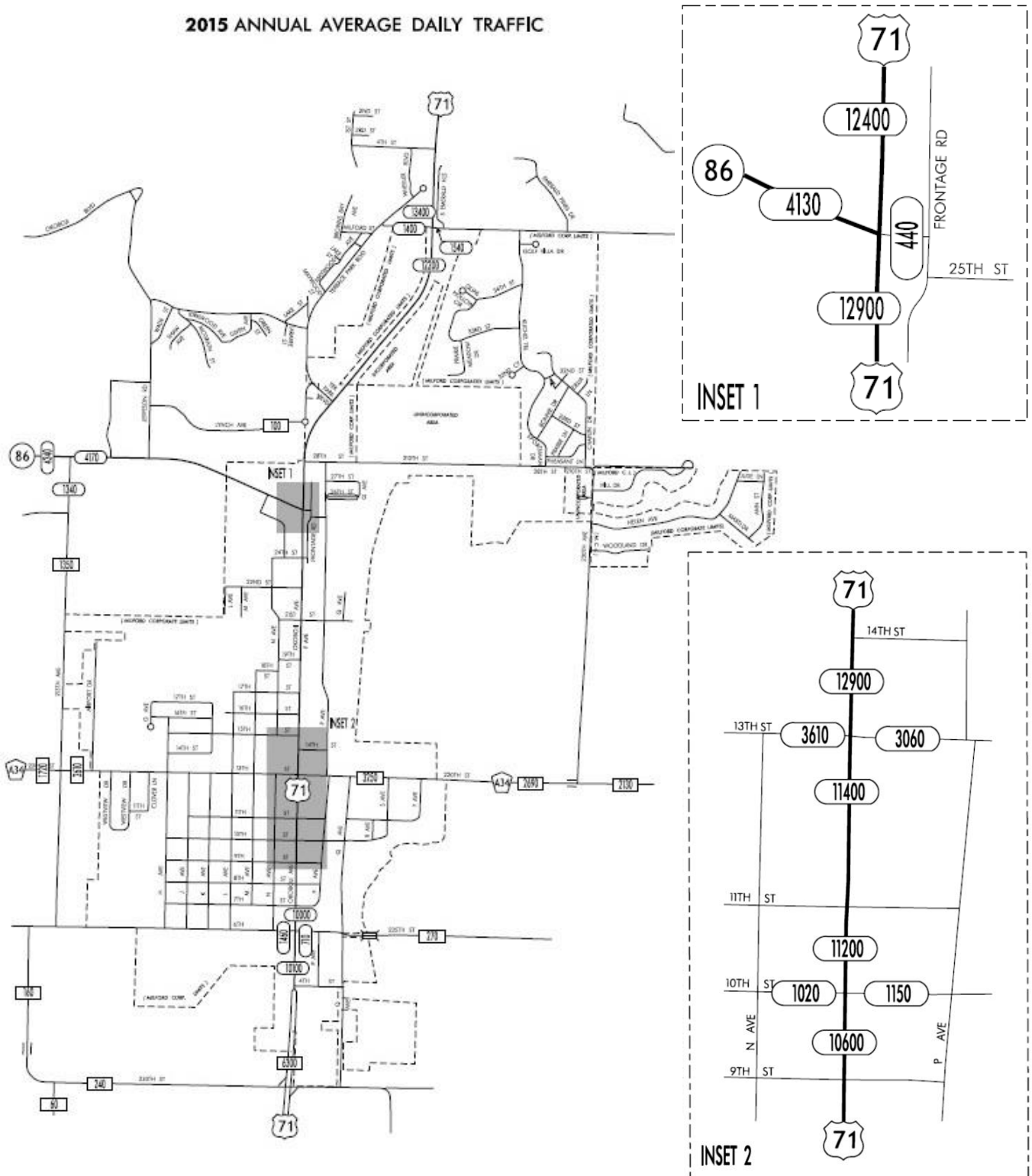
Comparing the 1999 to 2011 Iowa DOT Traffic Flow maps the overall trend with traffic in the northern part of Milford, where Highway 71 splits west into Highway 86 appears, to show consistent traffic flow at this location. By 2015, however, the average number of vehicles at this location increased by, nearly 1,000 vehicles. Conversely, although traffic south of Milford remained consistent from 1999 to 2011, the average number of vehicles in 2015 decreased by approximately 3,000 vehicles. In the center of the community, where Highway 71 intersects A34, traffic totals in 2015 were like those in 2011. While not vastly different, traffic averages were lower in 1999. The primary transportation route in and through Milford remains to be the Iowa Highway 71. Much of the change in traffic flow is reflective of population trends, and employment changes experienced over the past 10-15 years. Minimal additional vehicle traffic in Milford city limits was recorded.

Below are maps for Iowa DOT Average Daily Traffic Counts, as well as corresponding detailed inset maps.

Figure 41 - **TRAFFIC FLOW MAP OF
MILFORD**

DICKINSON COUNTY

2015 ANNUAL AVERAGE DAILY TRAFFIC



Higher traffic counts typically occur on arterial and collector highways and streets, and near the business district. Per the 2015 Annual Average Daily Traffic Maps, there was an average of 12,400 vehicles entering and exiting Milford on the north end of the community along Highway 71, as compared to 11,300 vehicles in 1999. Conversely, on the south side of Milford, along Highway 71, a recorded 6,300 vehicles traveled this route daily in 2015. In comparison, there were a reported 8,500 average vehicles counted daily traffic in 1999. The average daily number of vehicles traveling in and out of the city at the western city limits was reported at 3,670 in 1999. However, the number of vehicles increased to 4,130 in 2015.

STREET CLASSIFICATIONS

The streets of a community are an indispensable asset and necessity. Few other elements so drastically affect a city's development. Therefore, this section draws attention to the street transportation system in Milford. Local traffic ways have evolved from a changing set of determinants. A few of these determinants governing current and future roadway design include:

Psychological Factors:

1. The population masses using the traffic system tend to follow the fastest course.
2. When a properly designed traffic system is not provided, the driving public establishes one by finding the routes, regardless of adjacent land uses and other planning considerations.
3. The driving public tends to drive according to environmental conditions of the roadway.

Economic Factors:

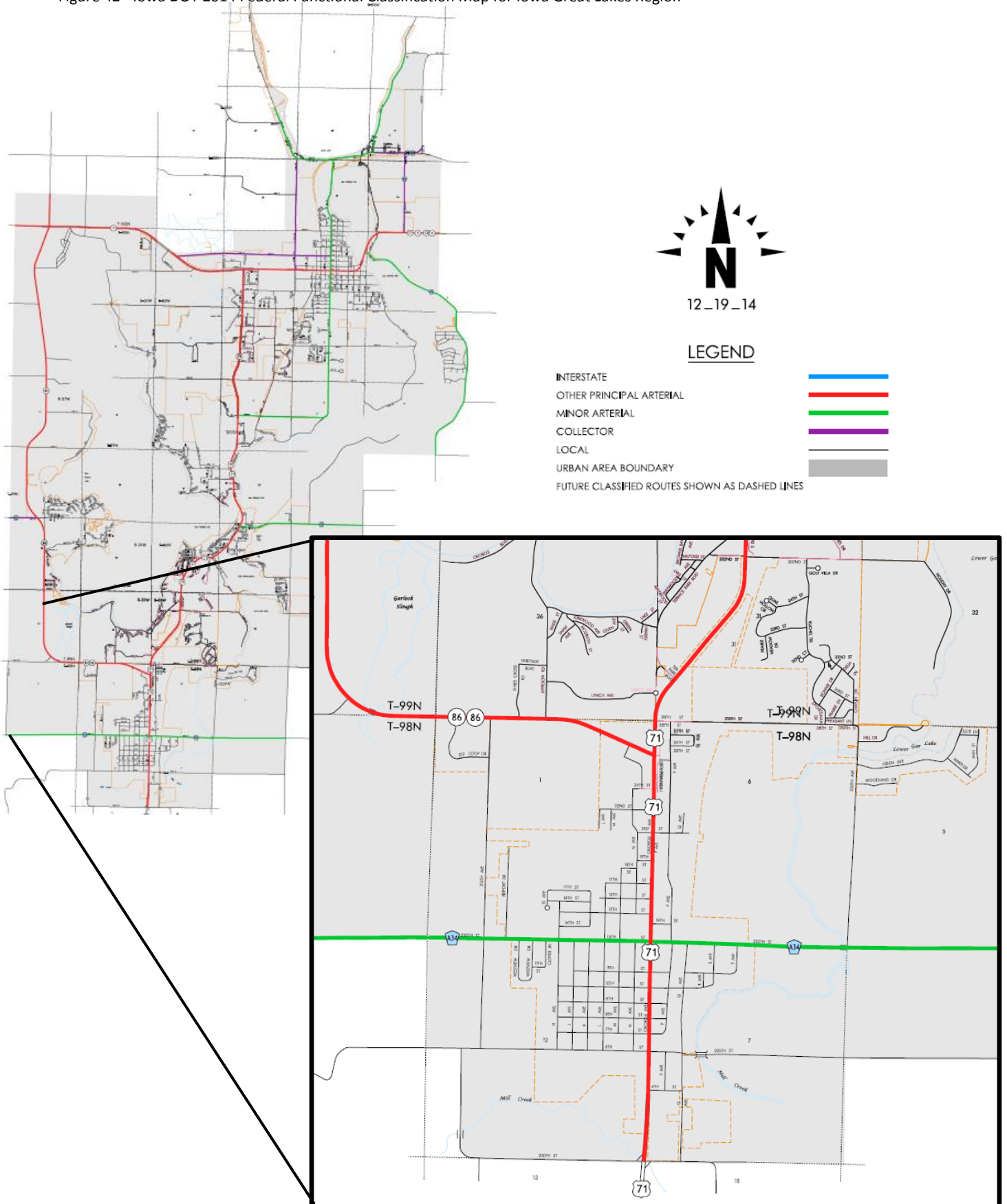
1. Streets and roadways comprise a large percentage of land acreage within the community. Consequently, a substantial capital asset of the city is tied up in land value of the roadways.
2. Capital expenditures for road improvements, maintenance costs, and construction costs of streets are a substantial portion of city, county, state, and federal expenditures.

Physical Factors:

1. Street grades and grades of abutting properties may severely restrict driver sight distances. This is a particularly serious condition at street intersections or driveway entrances to streets.
2. Street intersections can have restricted sight clearances because of numerous private and public signs, trees, and shrubs improperly located, vehicles parked too close to the intersection, utility poles blocking view, etc.
3. Poor street alignment, right-of-way cross-sectional grading and drainage techniques, etc. can contribute additional safety hazards.

The map on the following page depicts traffic routes in Milford classified according to the Federal Functional Classification system. The highest traffic route in Milford is, by far, Highway 71, which runs north and south through the center of the community. Though its traffic volume is significantly less, the second highest traffic route in Milford is Highway 86, which branches west from Highway 71 and, eventually, curves north. The Iowa DOT classifies both highways as principal arterial routes. The next highest classification of roads is a minor arterial route. The only road in Milford classified as a minor arterial route is County Route A34 (13th Street), which runs east and west through the southern portion of the city. There are no streets in Milford classified as collectors. All other streets in Milford are classified as local streets.

Figure 42 - Iowa DOT 2014 Federal Functional Classification Map for Iowa Great Lakes Region



An explanation of street definitions is necessary for the proper understanding of the IDOT’s Federal Functional Classification Map. These definitions are considered basic design guidelines that serve as a framework for satisfactory design of new street and highway facilities. The following street classification definitions are in accordance with the Iowa Statewide Urban Design and Specifications (SUDAS). The four major functional classifications for urbanized areas are arterial streets, collector streets, local streets, and private streets. These classifications are consistent with American Association of State Highway & Transportation Officials (AASHTO).

ARTERIAL STREETS

1. *Major/Principal Arterial* - The major/principal arterials serve major centers of activity in urbanized areas and carry a high proportion of total urban travel on a minimum of miles.
2. *Minor Arterial* - The non-primary arterial connects with and augments the principal arterial system. It accumulates trips of moderate length at a lower level of movement.

COLLECTOR STREETS

1. *Major Collector* – Provides movement of traffic between arterial routes and minor collectors and, at lower speeds, collects traffic from local streets and residential and commercial areas.
2. *Minor Collector* - Provides movement of traffic between major collector routes and local streets as well as providing access to abutting property at low speeds.

LOCAL STREETS

Local streets provide for movement of traffic between collector streets and residential or commercial areas.

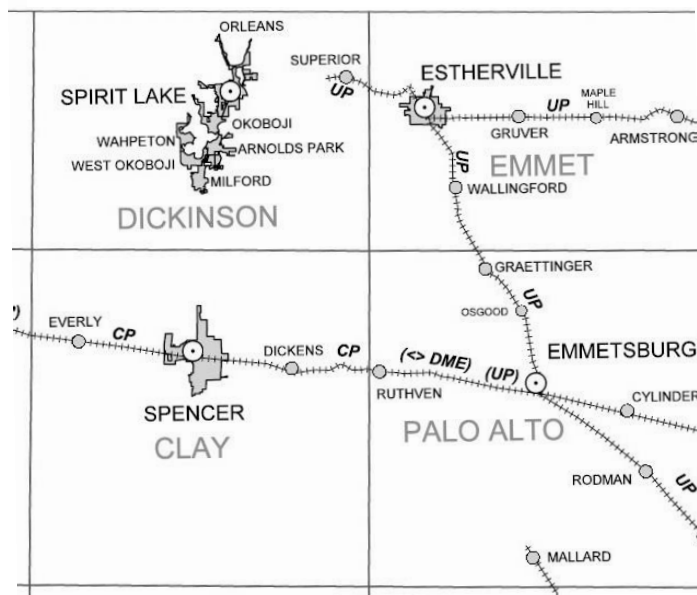
PRIVATE STREETS

Certain jurisdictions allow private streets in specific situations. Private streets are like local streets but generally located on dead-end roads, short loop streets, or frontage roads.

RAILROAD SERVICES

According to the Iowa DOT Railroad Map, the City of Milford does not currently have any direct railroad access. As shown on the Iowa DOT Railroad Map to the right, the nearest active railroad lines serving the vicinity of Milford in Dickinson County are the Union Pacific (UP) rail line that follows Highway 4 north to Estherville and then follows Highway 9 west toward the town of Superior. The other active rail line in proximity to Milford is the Canadian Pacific (CP) railroad which follows the Highway 18 corridor through Clay County and Palo Alto County.

Figure 43 - IDOT Rail Map for Dickinson and Adjacent Counties

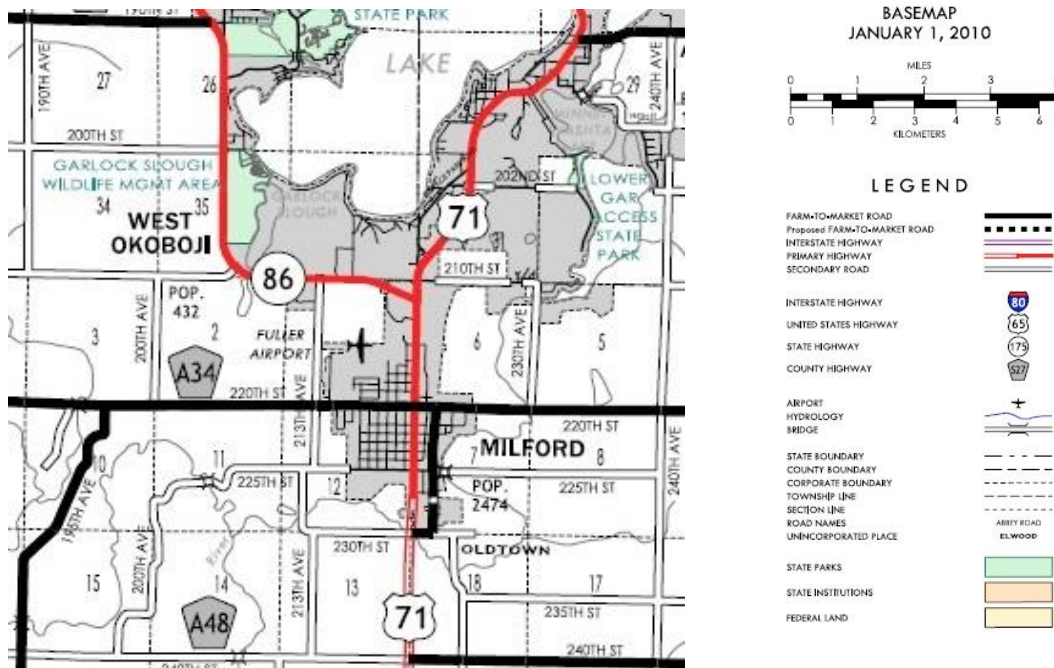


FARM TO MARKET ROAD SYSTEM

Farm to market roads in Iowa connect principal traffic generating uses to primary roads or other farm to market routes. These designated county routes are maintained by each county, but paid for by a special fund. The Farm to Market Road Fund consists of federal secondary road aid and 8 percent of Iowa’s road use taxes. Farm to Market roads within the City of Milford include 13th Street or County Highway A34, which runs through Milford from east to west. Additionally, Q Avenue/Great Lakes Spine Trail and a portion of 230th Street are also part of the Farm to Market Road System in Milford.



Figure 44 - IDOT Farm-to-Market Road Map



PUBLIC TRANSPORTATION SERVICES

The City of Milford is not directly connected to intercity or charter service. In terms of public transit services, the community continues to be served by the nonprofit Regional Transit Authority (RTA) bus service called “RIDES”. RIDES was founded in 1976 in Spencer. In 1987, RIDES was the first RTA in the State of Iowa to construct its own maintenance and office facility, which was again expanded in 1995. RIDES is governed by a Board of Directors, which consists of a County Supervisor from each of the counties that RIDES serves, as well as a member from Northwest Iowa Planning and Development Commission (NWIPDC). The RIDES central office is located at 522 10th Avenue East in Spencer. Passengers who have trip origins and/or trip destinations within Buena Vista, Clay, Dickinson, Emmet, Lyon, O'Brien, Osceola, Palo Alto, and Sioux counties (also known as Region 3), are served by RIDES. Currently, this Regional Transit Authority operates a fleet of 66 vehicles, 63 of which are ADA compliant. In addition, RIDES currently has 60 employees, 15 of which are full-time and 45 are part-time employees. Transit rides are offered Monday-Friday 7:30 a.m.-6:00 p.m. from Spencer. However, hours of operation for each community vary.



PRIVATELY OWNED TRANSPORTATION SERVICES

Private transportation services are provided to the ‘lakes area’ by several companies. Several companies are in Spirit Lake, Arnolds Park, Okoboji, and Spencer. Of those available in the area, Kris Harley Rides is the only one located in Milford. This company provides rides and transportation needs to residents of northwest Iowa. According to the company’s advertisement, their services include transportation for errands, events, private parties, medical shuttles, and other entertainment related travel needs.

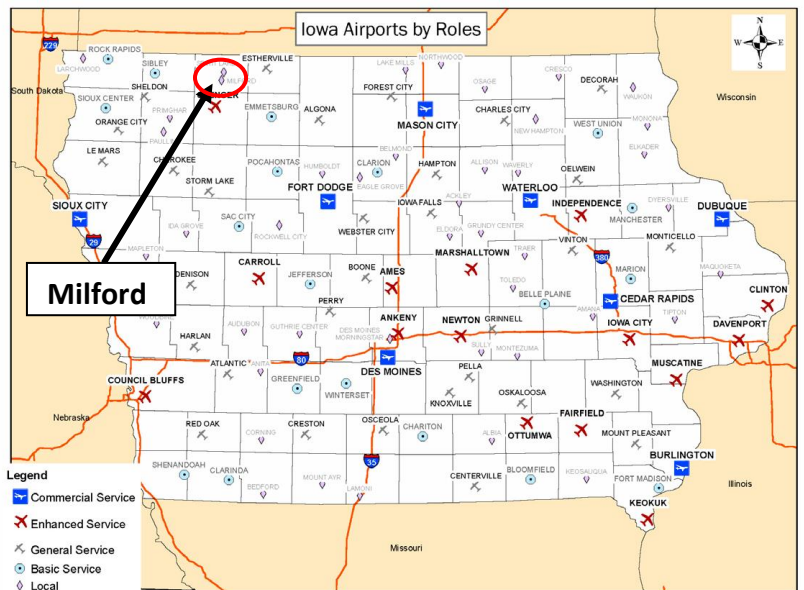
MILFORD MUNICIPAL – FULLER AIRPORT

A well-designed airport can be a vital tool for community and economic development. The City of Milford is served by the Milford Municipal – Fuller Airport, which is located north of Memorial Park and west of Okoboji Ave./ Highway 71. According to the Iowa DOT 2010-2030 Aviation System Plan, the airport in Milford is a ‘local’ airport. Data provided by the aviation website, airnav.com, indicates that, for a 12-month period ending 14 July 2015, the Fuller Airport averaged 74 aircraft operations per week. There are 2 runways located at the airport: Runway 1 is 2873 feet long, 50 feet wide and asphalt surface; Runway 2 is 1990 feet long, 100 feet wide and a grass surface.



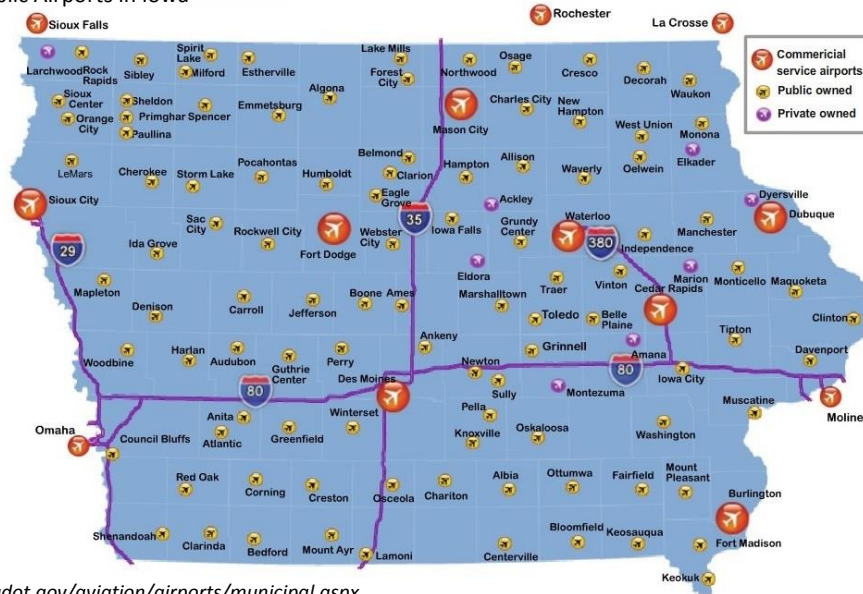
Figure 45 - Google Earth image of Fuller Airport and surrounding context (see above)

Figure 46 - Iowa Airports by Roles by Iowa DOT (see right)



The airport in Milford is available for public use. However, there is no tower control. Furthermore, the current aviation map from the Iowa DOT shows that City of Milford has a ‘public owned’ airport.

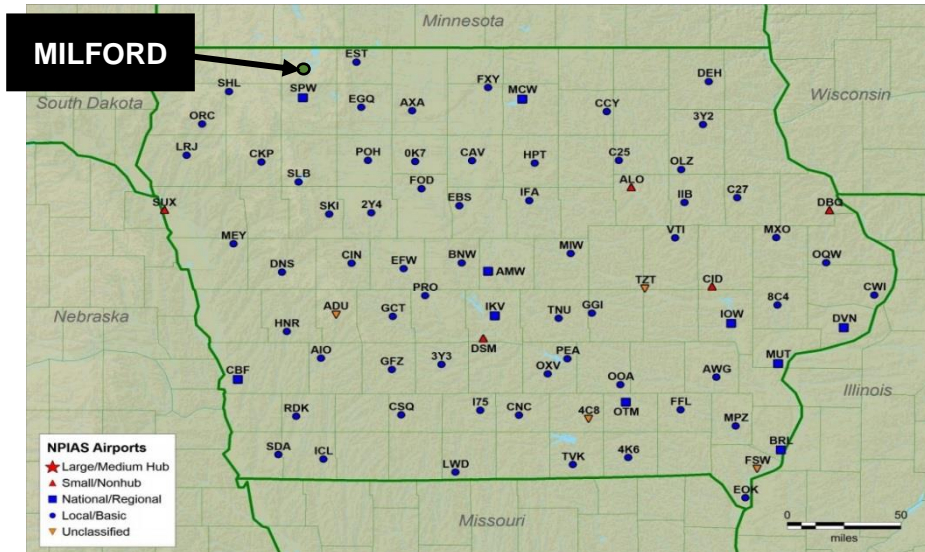
Figure 47 – Map of Public Airports in Iowa



Source: <http://www.iowadot.gov/aviation/airports/municipal.aspx>

The Secretary of Transportation transmitted the 2017-2021 National Plan for Integrated Airport Systems (NPIAS) to congress on September 30th, 2016. The map below shows airports included in the plan. The Fuller Airport was not included on the map of Iowa Airports in the plan, nor was it included in the 2015-2019 plan.

Figure 48 – Map showing Iowa Airports listed on the NPIAS Plan



In 2000, a feasibility study was performed to determine if the airport property could be divided into a residential subdivision. At that time, based on feedback and input of the Task Force Commission, consultants from Jacobson-Westergard & Associates, Inc. put forth a multi-phase plan that proposed developing the airport land into single-family housing. The report included details regarding costs (both for the year 2000 and projected from 2014), utilities, proposed lot sizes, and number of lots. To date, no additional action has been taken regarding the closing or redevelopment of the airport land in Milford.

CHAPTER 12. PARKS, TRAILS & RECREATION

Many people choose to spend their leisure time in some form of recreation, whether it is active or passive recreation. This increased demand for recreational areas and activities can put excessive burden on existing facilities, causing them to become inadequate. A sound park system and recreational activities can be categorized as necessary components of a desirable living situation. Many psychologists and biologists deem recreation as a positive force. It is believed

recreation uses and areas create peace of mind and increases pride within community residents. Therefore, it is apparent that parks, trails and recreational amenities in a community are not only desirable but necessary for the well-being of the residents.

RECREATION

As defined by the Merriam-Webster online Dictionary:

“Something people do to relax or have fun; activities done for enjoyment.”

MILFORD CITY PARKS

Milford’s parks fall into one of three classifications: neighborhood, special use and community or school parks. The following section summarizes the facilities, amenities, and acreages for the city’s parks.

Neighborhood Parks - neighborhood parks provide residents with a place for active recreation close to home. These spaces are designed for residents in a ¼ mile radius or ten-minute walk from their home. Neighborhood parks typically vary in size from 1 to 10 acres and may contain playground equipment, picnic areas, basketball court, parking, a single ball field or open field for recreational activities or games.

Special Use Parks - these parks typically contain golf courses, arenas, gardens, pools, plazas, historic sites, skate parks, disc golf or dog parks; and are areas based on the unique, cultural, historic or community feature or recreational activity.

Community and School Parks – typically provide facilities for a whole community and school district, and are multi-field athletic complexes or contain facilities that are unique to the particular park. Examples are: picnic shelter with rental, large aquatic facility, and multiple tennis courts. When making a school and community park the city and school district work together on recreational facility planning, typically the large scaled park that can be used by the athletic teams of the school and also by community teams.

There are five (5) public recreational parks owned and maintained by the city of Milford. Additionally, the Iowa Great Lakes Trail, a major recreational amenity in the Iowa Great Lakes region, traverses the community from south to north. There are two (2) Iowa Great Lakes Trail trailheads located in Milford where residents and visitors can easily access the trail. Lastly, although Woodlyn Hills golf Course is situated just east of the Milford city limits, many in the community and surrounding rural areas consider this golf course to be a major recreational amenity within the Milford community. On the following page is a detailed description of each of the primary recreational amenities in Milford.

BUCHANAN PARK

Location: By the elevator on the east side of Milford

Amenities: Opportunities for play at Buchanan Park include a lit basketball court and new playground equipment



CALKINS PARK

Location: North of 225th Street; West of *Great Lakes Spine Trail* (Behind Dynos)

Amenities: Has a 9-hole disc golf course



FLORENCE PARK

Location: South of 10th Street; West of J Avenue (East of Okoboji High School)

Amenities: In addition to playground equipment, one of the features of Florence Park is an enclosed 36' x 48' picnic shelter, which was constructed in 2009. The shelter offers protection from the elements and is available to rent for private events.

MEMORIAL PARK

Location: South of Fuller Airport; West of M Avenue

Amenities: Memorial Park houses the softball/baseball fields. In addition, there is also playground equipment for kids and shades picnic areas.



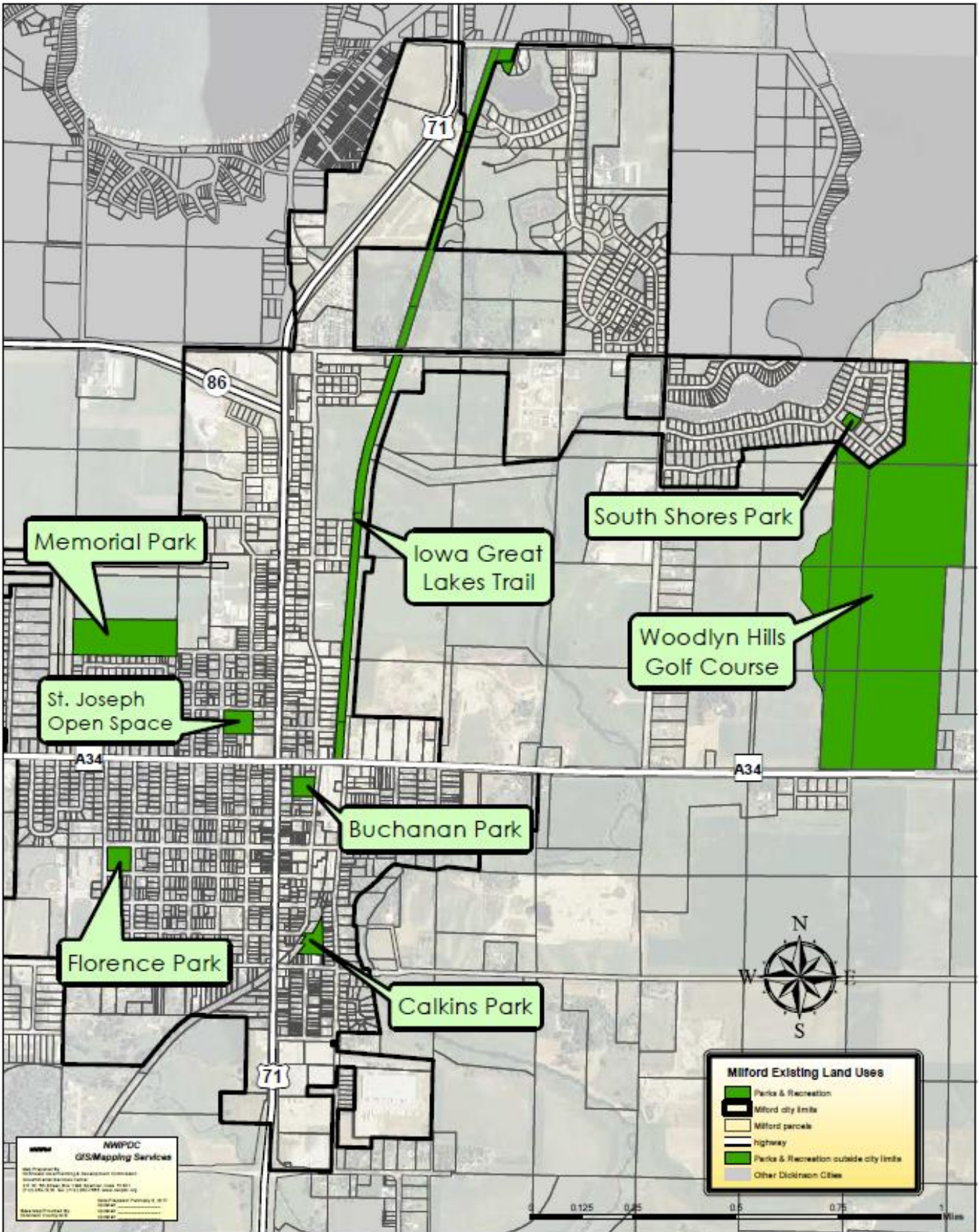
SOUTH SHORES ESTATE

Location: Near Martin Drive and Helen Avenue

Amenities: South Shores Estate is a neighborhood park that offers play equipment, grills, a shelter house, and benches.

Figure 49 -

Milford Parks & Recreation Areas Map



WOODLYN HILLS GOLF COURSE

Although not located within the city limits, Milford is also near Woodlyn Hills Golf Course. The course has been in existence for 54 years and family-owned throughout this time. Weather permitting, Woodlyn Hills Golf Course is open from 6:30 am to dusk on weekdays and 6 am to dusk on weekends and holidays from April until September.



Location: South of the Lakes, near wetlands and farms east of Milford on A-34. Woodlyn Hills is approximately 1.5 miles east of St. Joseph Catholic Church.

Amenities: 18-hole course; Clubhouse with on-site food and beverage service

IOWA GREAT LAKES TRAIL

The Iowa Great Lakes Trail runs throughout the Iowa Great Lakes region and bi-sects Milford. Formerly known as the “Dickinson County Spine Trail”, this multi-use trail provides recreation opportunities for both citizens and visitors. The main ‘structure’ of the trail system is a 14-mile portion of trail, which is 10’-wide. This length of trail is hard-surface and can accommodate 2-way recreational traffic. There are 2 trailheads for the Iowa Great Lakes Trail in Milford, including one at the beginning of the trail at 225th Street and Q Avenue.



Figure 50 – Iowa Great Lakes Trail Map



YMCA IN MILFORD

The branch of the YMCA that serves the community of Milford is located on 22nd Street and US Highway 71 in Milford. This facility is referred to as a *Healthy Living Program Center* (HLPC) and works in conjunction with the other YMCA facilities in the Okoboji area, including the Bedell Family YMCA and HLPC in Spirit Lake. The Healthy Living Program Center in Milford is available for people 14 years of age and older. It offers exercise equipment, free weights, and personal training services. Hours vary, depending on the day of the week, and it is open Monday through Saturday.



RESPONSIBILITIES FOR PROVIDING RECREATION USES

Those entities responsible for providing and maintaining recreation uses involves both the public and private sectors, and it is essential that each sector understand its responsibilities. The federal government has little power affecting recreation uses in Milford. With that said, funding policies of federal agencies do influence the community. The primary concern of the federal government is the provision for and protection of areas that attract national attention.

The State of Iowa is responsible for the provisions of facilities that have regional or statewide influence. The Iowa Department of Natural Resources (IDNR) is the state agency directly concerned with outdoor recreation uses. The Iowa Department of Transportation, Iowa Economic Development Authority, Iowa Natural Resources Council, State Archeologists, and the State Historical Society are other state agencies that may also exert direct and indirect influence on state recreation programs. The areas nearest to Milford that attract regional or statewide attention include the Iowa Great Lakes, along with local public Wildlife Management Areas such as Garlock Slough and the Lower Gar Lake area.

The principal agency involved with providing outdoor recreation at the county level is the Dickinson County Conservation Board. This Board is responsible for countywide recreation plans, the implementation of such plans and the general obligation to provide outdoor education and recreation areas to the residents of the county.

Within the City of Milford, the City Council is responsible for the provision of recreational uses and activities, with oversight and administration provided by city staff. In addition, Milford has a Parks and Recreation Board. The Parks and Recreation Board is comprised of three (3) members, each serving 5 year terms. In general, all organized sports and recreation leagues for both youth and adults are facilitated through organizations and individuals other than the City of Milford.

Lastly, a percentage of existing and future recreation amenities in Milford are expected to take place on or in privately owned facilities. The private sector provides recreation amenities such as driving ranges, golf courses, fishing, fitness centers, health clubs, and camping.

STATE OF IOWA PROJECTED RECREATION TRENDS & GOALS

In 2013, the most recent statewide comprehensive outdoor recreation plan or SCORP was developed and resulted in the Outdoor Recreation in Iowa Plan. When planning future outdoor recreation uses and activities it becomes necessary to identify issues and priorities facing recreation activities. The Iowa Department of Natural Resources was granted the task of bringing together many diverse persons with a strong interest in outdoor recreation, representing varying interests. In support of



Governor Branstad's "Goals for Iowa", the following recreation planning statistics substantiate the state's future goals. According to new research by Iowa State University in 2012, spending in Iowa's state parks, county parks, lakes, rivers and streams, multi-use trails contributes to more than \$2 billion of economic activity of which helps support 31,000 jobs statewide. Furthermore, as stated in the plan, outdoor recreation opportunities help local businesses recruit new employees, as well as grow and sustain businesses.

As most are aware, parks and recreational uses provide many benefits to the individual user, families, and the entire community. Examples of benefits derived from outdoor recreation include:

1. **Environmental benefits** – People with a connection to the outdoors also support conservation and preservation of natural resources.
2. **Physical benefits** – Walking, hiking, biking and other outdoor activities keep Iowans healthy throughout their life.
3. **Emotional benefits** – Spending time outdoors reduces stress and re-energizes us to take on the tasks of everyday life.
4. **Social benefits** – Open spaces and recreation areas are natural draws for people to come together and spend time with family and friends.
5. **Economic benefits** – People who participate in outdoor recreation contribute to their communities through local spending.

One of the primary components to the outdoor recreation plan is to explore and examine recreation trends across the state and comparisons to national trends. To accomplish this examination of current trends in recreational usage and desires, in 2012 the Iowa Department of Natural Resources distributed 1,000 surveys to residents of Iowa. Other methods of public input involved the Iowa Park Foundation working with ETC Institute on conducting focus group sessions around Iowa and surveying participants about State Parks. Additionally, Iowa State University completed an economic survey and report on outdoor recreation and the U.S. Fish and Wildlife Service released Iowa-specific survey data regarding outdoor recreation activities. Based on the recreation survey, the survey results from Iowa Statewide Comprehensive Outdoor Recreation Plan show.

Overall Participation in Outdoor Recreation in Iowa

- Walking (89%)
- Picnicking, barbecuing or cooking out (83%)
- Driving for pleasure (56%)
- Family oriented activities (52%)
- Swimming (49%)



- Fishing (46%)
- Observing, feeding, or photographing wildlife (44%)



Most Interest in Outdoor Recreation Activities

- Picnicking, barbecuing or cooking out (88%)
- Walking (82%)
- Family oriented activities (76%)
- Driving for pleasure (62%)
- Fishing (60%)
- Swimming (58%)
- Trails for physical fitness (56%)
- Lake fishing (55%)
- Camping (55%)
- Fishing from shore (53%)
- Visiting entertainment facilities (52%)
- Observing, feeder or photographing wildlife (51%)



Average Number of User Days per Activity

- Walking (120.9 days among all Iowans)
- Observing, feeding, or photographing wildlife (59.0 days)
- Picnicking, barbecuing or cooking out (31.7 days)
- Driving for pleasure (25.1 days)
- Jogging or running (22.9 days)
- Trails for physical fitness (21.2 days)



Although the SCORP is a statewide plan, one of the more interesting statistics that was distinctive reports that residents in Iowa overwhelmingly utilize municipal or city parks the most (73%), whereas, only 60% report utilizing county parks or conservation areas. Furthermore, just less than half of the people responding to the survey reportedly use State parks (48%), and less than one third of Iowans (32%) use Federal parks.

STATE OUTDOOR RECREATION PRIORITIES

As stated in the State’s SCORP Plan, outdoor recreation in Iowa needs the support of Iowans to grow participation and conservation of natural resources in the state. As part of the planning process, the State developed five (5) primary priorities to be addressed for the State to move forward in a positive direction over the next five years. The priorities are not listed in any specific order of importance.

Priority 1. Address funding challenges as they relate to growing healthy and sustainable opportunities in outdoor recreation and open spaces for Iowa.

Priority 2. Create places to go in Iowa that exemplify best practices in natural resources conservation and protection while providing a variety of opportunities for outdoor recreation.

Priority 3. Encourage collaboration and planning efforts to advance outdoor recreation.

Priority 4. Promote outdoor recreation as a means to achieve healthier lifestyles, enhancing the quality of life or all Iowans.

Priority 5. Understand Iowans' outdoor recreation wants and needs, and develop effective tools that connect them to Iowa's natural resource opportunities based on their unique demographics and interest.

RECREATION FUNDING ALTERNATIVES

The Milford City Council, community schools (public and private), and various service clubs in the community are responsible for providing recreational activities in Milford. The Milford Parks and Recreation Board is an asset to the City Council in making park related decisions. In general, revenues derived from taxation usually finance recreation facilities and activities. However, the city should continue to research, apply, and utilize state and federal grant funds administered through the Iowa Department of Natural Resources, such as the Land and Water Conservation Fund (LAWCON) or the Resource Enhancement and Protection (REAP) program. The City Council should remain flexible in all budgetary programs. There are several methods to finance park development or acquisition. The city should pursue all avenues of funding. Below is a partial listing of resource and revenue sources that Milford may utilize for continued park and recreation development.

- City Council appropriations
- Tax levies
- Donations of money and land by public, private, and semi-private sources
- Revenue sharing
- User fees
- Cooperative funding by various levels of governments
- County, regional, state, or federal grants

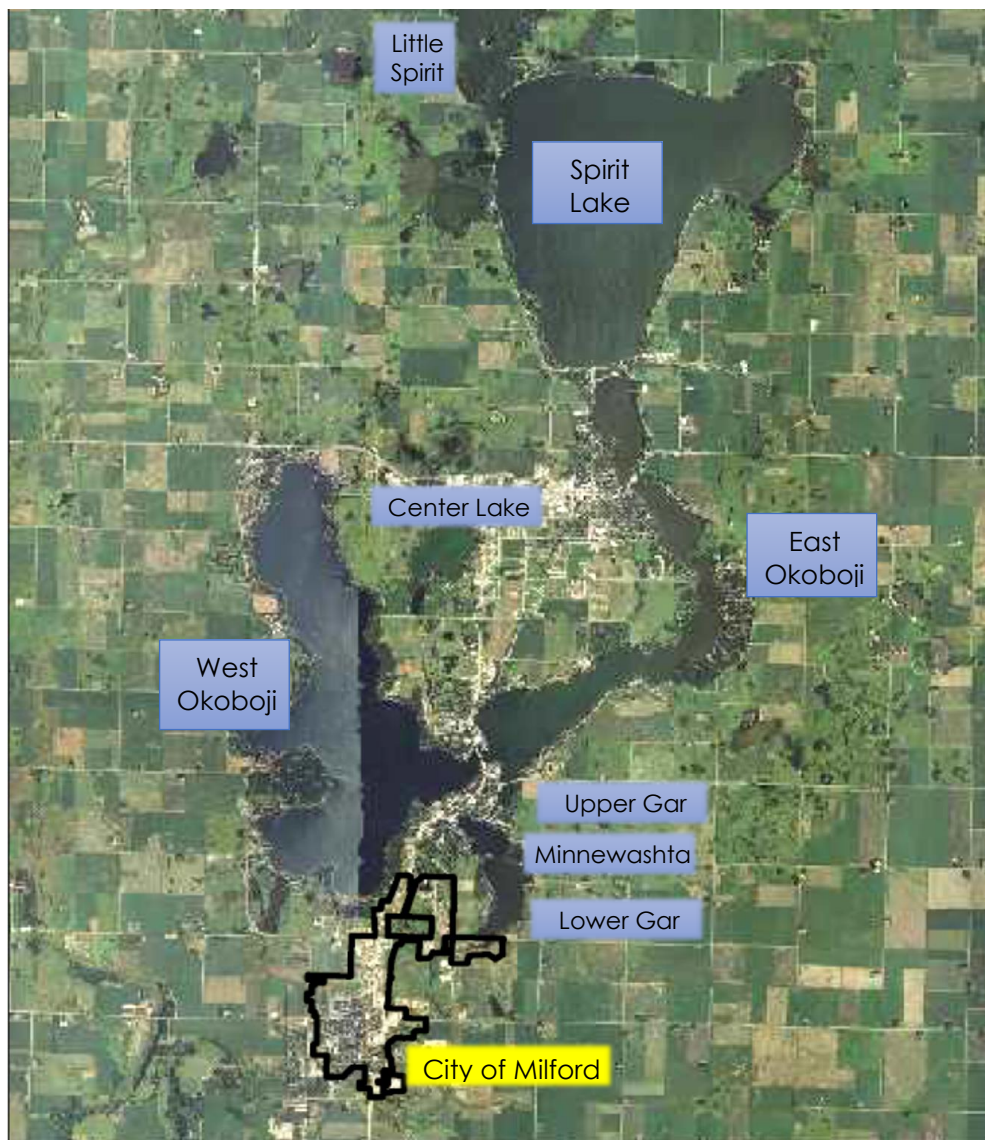
Park improvements are included in the annual city budget. It is recommended that future recreational needs should be programmed in the capital improvements section of this city's budget.

CHAPTER 13. NATURAL RESOURCE & OPEN SPACE AREAS

LOCAL & COUNTY LAKES AND NATURAL RESOURCE AREAS

Proximity to surface water and the surrounding natural resource areas constitutes one of the primary reasons why Milford has developed into the growing community it is today. Surface water along with the associated natural resource areas in proximity to Milford are a major contributor to Milford's economic prosperity and tourism industry. Evidence as to how the local surface waters and surrounding natural resource areas are vital to the community, Milford declared its city motto as "*Milford: Gateway to the Iowa Great Lakes*". The surface waters influencing Milford the most are West Okoboji Lake and Lower Gar Lake as part of the Iowa Great Lakes chain of lakes. Additionally, there are several smaller marshes, fens, ponds, and sloughs located within the rural portions of Dickinson County near the City of Milford. These smaller prairie ponds and marshes also play an important role in the ecosystem and watershed drainage of the larger regional watershed.

Figure 51 - Aerial photo of the lakes and natural resource areas surrounding Milford



A variety and substantial amount of natural resource areas contribute to the unique natural amenities of Milford. The Iowa Great Lakes region of Dickinson County provides Milford with water resources unique in the State of Iowa. It is a true lake district consisting of large lakes, small lakes, and wetlands. This ultimately translates into recreational, tourism, and is an economic asset for the community, county, and region. Important to the history, present and future growth of Milford are these natural lakes and accompanying natural resource areas found adjacent to or within proximity to the community. The following information is obtained from the Iowa Department of Natural Resources website in the fish and fishing section. Additional information about these lakes and contour maps of each lake may be obtained by going to www.iowadnr.com/fish/fishing/lakes.

Photo of Boating Recreation on the Iowa Great Lakes



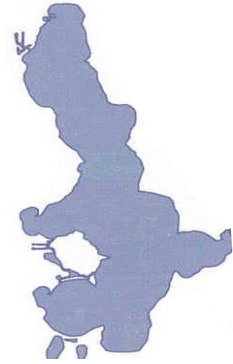
Table 21 - Acreages of the Lakes near Milford

Lakes	Water Acreage
Spirit Lake	5,684
West Okoboji	3,847
East Okoboji	1,835
Little Spirit	618
Center Lake	280
Lower Gar	273
Minnewashta	126
Upper Gar	37
TOTAL:	12,700 acres

The total acreage of all lakes found within Dickinson County accounts for 15,870 acres of surface water. Those largest bodies of water within proximity to the City of Milford are shown in the above table. The bodies of water with the most influence upon the City of Milford and which may affect the city’s future growth patterns are West Okoboji Lake and Lower Gar Lake in the Okoboji chain of lakes. Below is a brief overview of these two natural lakes.

- *West Lake Okoboji* – West Lake Okoboji is located just to the north of Milford’s northern city limits. Milford does not border West Okoboji Lake since the City of West Okoboji governs the lakeshore properties along the southern and southeastern portions of the lake. With that said, this does not diminish the impact that West Okoboji Lake has upon the community. West Okoboji Lake is the largest lake in the chain of five connecting lakes, which is considered part of Iowa’s Great Lakes. According to information obtained

from the Iowa Department of Natural Resources (IDNR), West Lake Okoboji is comprised of 3,847 surface acres of water with an average depth of 38 feet and maximum depth of 136 feet. There are 19.8 miles of shoreline around West Lake and the natural drainage basin is fed by 13,668 acres of land or approximately 22 square miles. Three State Parks are located along the shores of West Lake, including Pillsbury Point, Gull Point, and Pike’s Point. West Lake Okoboji is considered a blue water lake formed by glacial movements retreating north, and is only one of three blue water lakes in the world. More than 47 species of fish can be found in West Lake, with 11 species of popular sport fish.



- *Lower Gar Lake –*



The southernmost lake in the Iowa Great Lakes chain is Lower Gar Lake. This lake is a large naturally shallow lake with the outflow creek existing at the southwest corner. Lower Gar is comprised of 273 surface acres; however, the average depth of the lake is 3.6 feet. During years with low water levels it can be difficult for boat traffic to navigate the shallow waters. Lower Gar does drain a sizable 11,374 acre watershed primarily from the Spring Run wildlife management area.

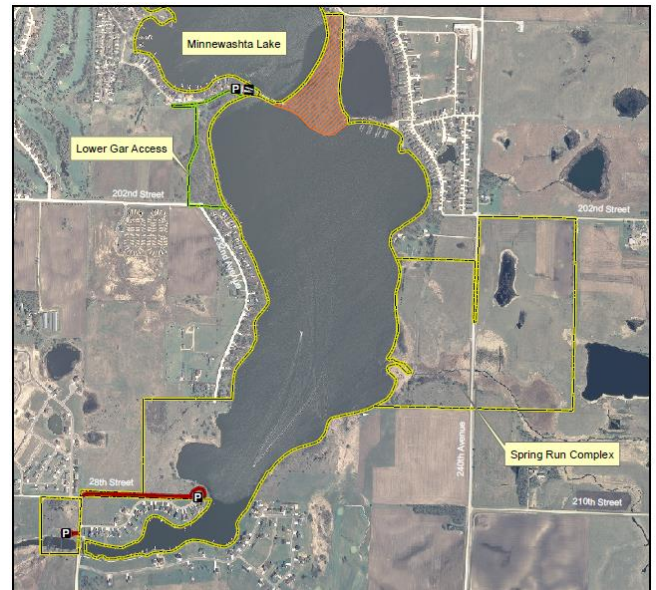
Furthermore, The Iowa Department of Natural Resources owns and maintains 38 public natural resource areas totaling 19,911 acres within Dickinson County. Although none of these areas are specifically located within the city limits of Milford, there are three public Wildlife Management Areas that either border or are within proximity to the city limits of Milford. Specifically, Lower Gar Lake Wildlife Management Area borders Milford in the far northeastern portion of the community. Additionally, a portion of the Spring Run Wildlife Complex and the Garlock Slough Wildlife Management Areas are within proximity (½ mile) of the city limits of Milford. These lakes and natural resource areas will have a considerable influence upon the city’s future land use decisions toward continued urban development near sensitive natural resource areas; potentially affecting the city’s overall growth and development patterns. See Figure 52 for a map showing the City of Milford in relation to nearby public and natural resource areas.

- *Lower Gar Wildlife Management Area*

This public wildlife management area abuts the Southern Shores Estates subdivision located along the shores of Lower Gar Lake. Additional tracts of public wildlife areas situated just north of Southern Shores States as well as an area located at the outflow from Lower Gar Lake. The entire Lower Gar Lake Wildlife Management Area is 304 acres in size and contains habitat primarily for waterfowl and pheasant.

- *Spring Run Complex Wildlife Area*

The entire Spring Run Complex is comprised of 3,160 acres of natural resource uplands, wetlands, and other natural areas. A small tract in the southern reaches of the Spring Run Complex borders the Lower Gar Lake Wildlife Management Area (see map).





- *Garlock Slough Wildlife Management Area*
Garlock Slough is a large natural marsh and wetland which drains into West Okoboji Lake. Almost ten percent (10%) of the water flowing into West Okoboji enters through Garlock Slough. The entire area is comprised of 796 acres in three distinct tracts. The primary tract covering Garlock Slough is half marshland and half upland prairie (see map). The primary species found within this wildlife area consists of deer, pheasant, squirrel, waterfowl, and rabbit. The Garlock Slough Wildlife Management Area is situated one-half mile northwest of the city limits of Milford.

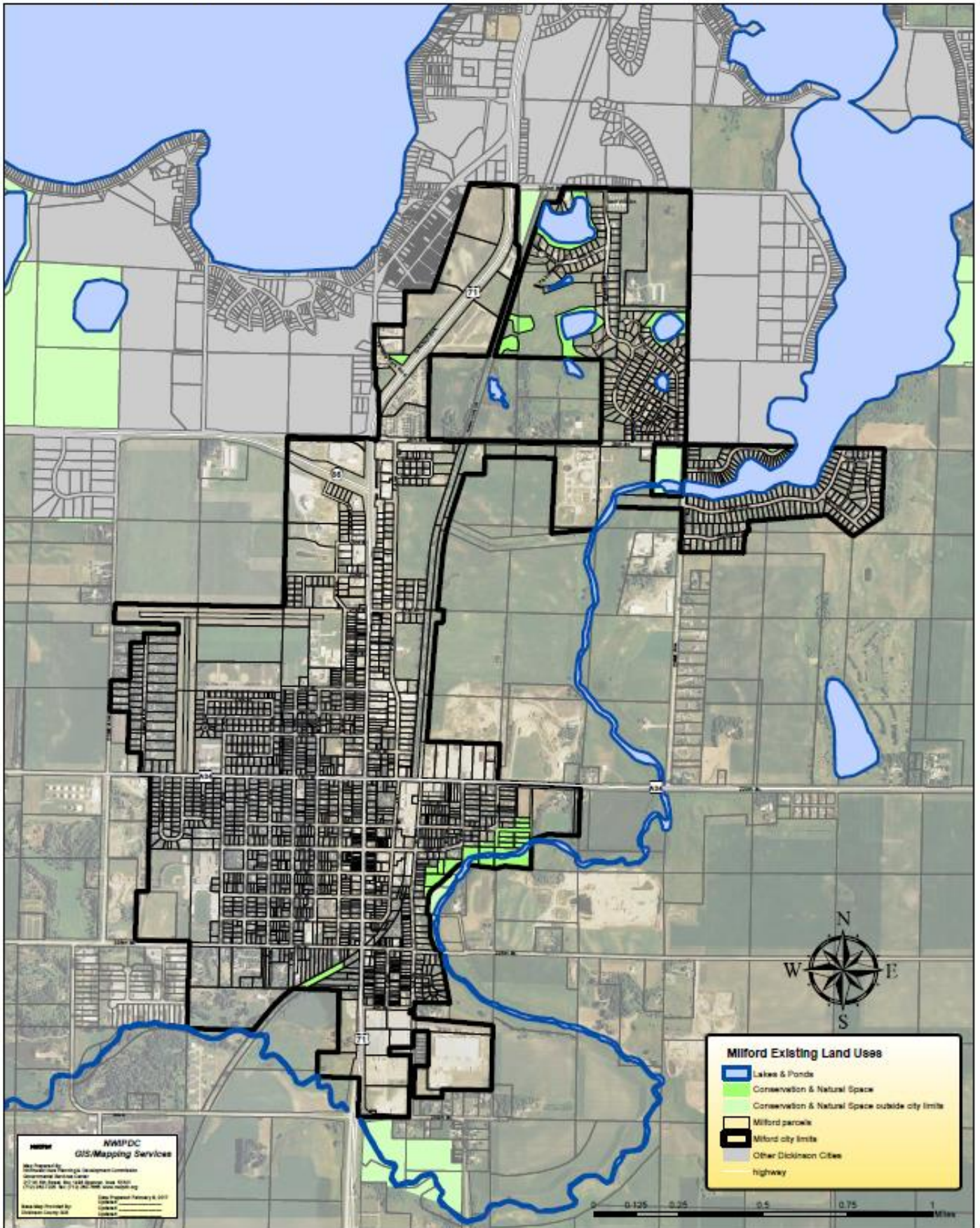
The unique geographic, topographic, and natural characteristics of the land surrounding and nearby Milford offer many recreational opportunities for the residents and visitors to the community, county, and State. Great care must be taken to protect these amenities, especially the

water resources to ensure continued sustainability of the community and region. The economic impacts the City of Milford receives directly from the adjoining and nearby lakes and natural resource areas may be difficult to quantify; but one thing is clear, the City of Milford has developed into the community it is today due to its association and proximity to the Iowa Great Lakes and associated recreational and tourism amenities. The continued promotion, protection and preservation of lakes and accompanying natural resource areas is vital to the future and economic wellbeing of Milford and the entire Iowa Great Lakes region.

Other Natural Resource Areas in and Near Milford

In addition to the above listed lakes and natural resource areas adjacent to and near Milford, there are several other areas of land within the city limits identified as natural resource or open space land uses. These areas include several green space and native planting areas that surround the ponds and stormwater retention areas within the Nature's Trails and Hunter Hills subdivisions in the northeast part of Milford. Additionally, there is a larger tract of land situated along the Milford Creek corridor adjacent to the city's southeastern city limits. This area is located south of 10th and 11th Streets and between Q Avenue and T Avenue. The area being described is heavy or dense timber along the Milford Creek corridor. This land also has many topography challenges and is not suited for future construction or development. It is likely this land will remain natural or open space in the future. Another tract of land located adjacent to but just outside of the Milford city limits along the city's southern border is a tract of land recently acquired by the Iowa Natural Heritage Foundation. This tract of land is situated along the low-lying floodplain abutting Milford Creek and immediately east of Highway 71 between the city's southern boundary and Milford Cemetery. The Iowa Natural Heritage Foundation (INHF) protects and restores Iowa's land, water, and wildlife. The INHF is a statewide non-profit conservation organization that plays a unique but integral role in assisting and supporting land owners and engaging collaboration between cities, counties, and other government organizations in support of critical natural resources in Iowa.

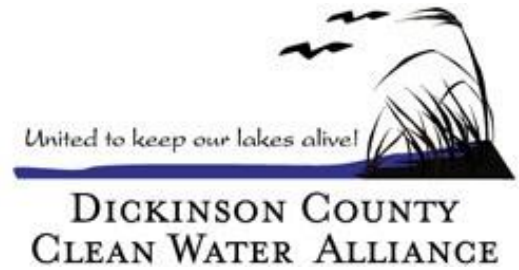
Figure 52 - Milford Natural Resource & Open Space Areas Map



LOCAL AND REGIONAL CONSERVATION ORGANIZATIONS

- Dickinson County Clean Water Alliance

The Dickinson County Clean Water Alliance (CWA) is an organization intended to coordinate efforts of its members in the Iowa Great Lakes area. According to the CWA website at <http://www.cleanwateralliance.net/>, the CWA provides a multitude of functions and services to the member units of governments, businesses, and the public living within the Iowa Great Lakes region of Dickinson County.



- Dickinson County Water Quality Commission (WQC)

The WQC was established in 2001 to provide a funding source for water quality projects in Dickinson County. The commission relies upon local money as a match for state and federal revenue sources to fund water quality projects. The WQC is a one of a kind group founded under a 28e agreement between ten (10) local city governments and Dickinson County. The WQC is comprised of eighteen (18) commissioners who represent the county and 10 cities. The WQC typically grants around \$200,000 annually for water quality projects.

- Okoboji Protective Association

The Okoboji Protective Association (OPA) has been protecting the lakes in Dickinson County for more than 100 years. One of their primary missions is to ensure clean water in the Iowa Great Lakes for present and future generations.

- Iowa Great Lakes Association

The IGL Association is committed to the Lakes area and its watershed. This organization promotes environmental improvements and is an active influence in promotion of environmental health and quality of life in the Iowa Great Lakes region of Dickinson County.

- Other Local Conservation Organizations

Water Safety Council - additional information found at www.watersafetycouncil.org

Iowa Lakeside Laboratories – additional information found at www.lakesidelab.org

Keep Okoboji Blue – additional information found at www.keepokobojiblue.com

Protect Your Waters – additional information found at www.protectyourwaters.net

Spirit Lake Protective Association – additional information found at www.theslpa.org

East Okoboji Lakes Improvement Corporation – additional information found at <http://www.eastokobojilakes.org>

SUSTAINABLE COMMUNITY PRACTICES

Per the “Sustainability Dictionary” website, the definition listed below was developed in 1987 at the World Commission on the Environment and Development. This definition is comparable to the Native American “seventh generation” philosophy in which the tribal Chief would always consider the effects or consequences of his actions on the descendants of the next seven generations. As expressed on this source’s website, there are many definitions and ways to measure sustainability. Some of the criteria used in measuring sustainability in a community may include:



- Financial Capital
- Natural Capital
- Human or Social Capital

In terms of how sustainable development or creating a sustainable community in the City of Milford can be implemented, one of the best ways to describe sustainable development is to enhance economic opportunity and community well-being while protecting and restoring the natural environment upon which people and economies depend.

DEFINITION OF SUSTAINABILITY:

“Development that meets the needs of the present without compromising the ability of future generations to meet their own needs.”

As created and defined in 1987 at the World Commission on the Environment and Development (the Brundtland Commission)

Courtesy of: The Dictionary of Sustainable Development
<http://www.sustainabilitydictionary.com/s/sustainability.php>

According to the Institute for Sustainable Communities (ISC), headquartered in Montpelier, Vermont, a sustainable community is one that is: “economically, environmentally, and socially healthy and resilient. Sustainable communities meet challenges through innovative solutions rather than fragmented approaches that may achieve one goal at the expense of another. The mission of the ISC is to help communities address environmental, economic, and social challenges to build a better future to be shared by all. Like the sustainable criteria mentioned above from the World Commission on the Environment and Development, the ISC also believes sustainability comes from managing human, natural, and financial resources to meet current needs of the community while ensuring resources are available for future generations. As identified on the ISC’s website at: <http://www.iscvt.org>, the following is a list of community practices defining sustainable communities.

Healthy Environment

- Protection and enhancement of local and regional ecosystems
- Conservation of water, land, energy, and nonrenewable resources
- Utilization of prevention strategies and technology to minimize pollution
- Practice the use of renewable resource no faster than their rate of renewal
- The use of infrastructure that improves access to goods and services without comprising the environment

Social Environment

- Obtaining the satisfaction of basic human needs including clean air and water
- Provisions of affordable but quality healthcare and well-living for community members
- Safe and affordable housing accessible to all
- Access for all to a quality education
- Enhancement and appreciation of cultural differences, treasures, customs, and traditions

Economic Environment

- Community members benefit from a strong and healthy community economy
- Diverse and financially viable economic base
- Reinvestment of financial and human resources into the local economy
- Maximize local ownership of businesses
- Adequate and accessible employment opportunities for all residents
- Effective job training and education programs for the workforce to adapt to future demands
- Encourage those businesses that enhance community sustainability

LOW IMPACT DEVELOPMENT AND BEST MANAGEMENT PRACTICES

The Clean Water Act gives the Environmental Protection Agency the regulatory control over cities and governments to control stormwater that is discharged into waterways. Much of Milford provides for natural and controlled stormwater drainage and runoff into Milford Creek, which empties into the Little Sioux River about one mile southwest of the city limits. The concept behind low impact development and stormwater management practices is to capture excess stormwater at the source point, rather than trying to manage, control, or direct the flow of water into natural drainage ways or waterways. The controlled flow of excess storm water promotes the collection of sometimes harmful waste products and materials unintentionally or intentionally directed and dumped into our natural waterways, promoting the pollution and contamination of sources of drinking water and/or recreational waterways within the immediate vicinity of the community or downstream.

Low impact development (LID) is a management approach and set of best practices promoted by the EPA intended to reduce runoff and pollutant discharges. These suggested practices are intended to help a community comply with EPA stormwater management rules by managing excess stormwater runoff as close to the source as possible. LID practices include a variety of suggested methods of capturing stormwater runoff, including small scale stormwater collection and management approaches, the implementation of natural storm water infiltration into the ground, areas to collect and allow evaporation or transpiration, and the harvesting and use of collected rainwater. According to the USDA NRCS (Natural Resource Conservation Service), there are several examples of best practices in the management of storm water in lieu of traditional stormwater sewer. Some of these low impact development examples include:

Native Landscapes – these plantings add beauty to any landscape and once established native landscapes become low maintenance areas that provide great habitat for birds and insects. Additional environmental benefits include the retention and filtration of stormwater through the root architecture of native plant species.

Pervious Paving – This low impact development practice allows stormwater to infiltrate into subsurface layers and eventually into the groundwater below. By containing the stormwater on-site, this reduces the amount of pollutants flowing into storm sewers and directly into natural rivers or lakes.

Soil Quality Restoration – Farming practices and land grading have significantly altered native soils practices over many years. By restoring the soils with high organic matter content and porosity, this will allow the ground to absorb rainfall and not shed runoff.

Photo of pervious paving streets in Charles City, Iowa



Photo Source: iowaagriculture.gov

Rain Gardens – Rain gardens are depressions within the landscape that are planted with flowers and native vegetation intended to collect and absorb excess stormwater. Rain gardens are strategically located to capture rain runoff from roofs or streets. Rain gardens will fill with a few inches of rain and then slowly absorb the water back into the ground, rather than directing it to a storm sewer.

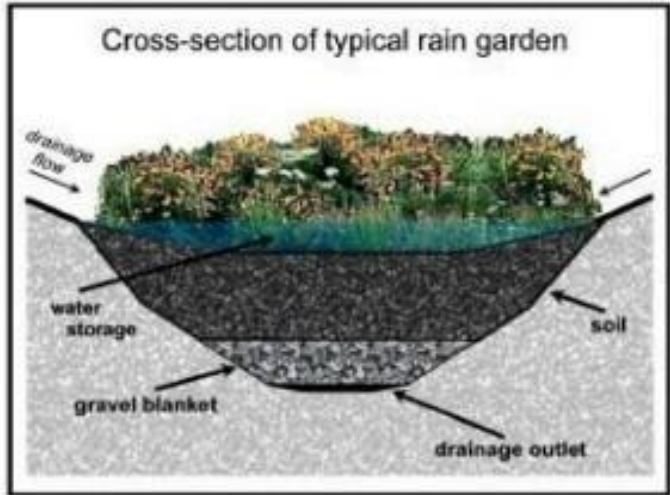


Photo Source: arundelonthebay.org

Rainwater Harvesting – The simplest form of rain harvesting is to install a rain barrel onto the downspout and collect the rain water. There are also more elaborate means to collect rooftop rainwater such as modern cisterns and bladder tanks. Harvested rainwater is intended for non-drinking water uses, such as watering lawns or gardens.

Photo of bioswale as an alternate to storm sewers



Photo Source: Bioswale in Greendale, WI

Bioswales – This form of low impact development is like a rain garden in its objective. However, instead of a strategically placed depression to collect water, Bioswales are a designed conveyance system to collect and move water in lieu of storm sewers. Bioswales improve water quality by filtering the first large push of storm water after a large rain event.

Other forms of low impact development best practices include water gardens, green roofs, French drains, bioretention, constructed wetlands, butterfly gardens, native turf, sustainable landscaping, green wall, and a dry well.

The City of Milford should consider a demonstration site on city owned property to promote the use of LID practices in the community. A future demonstration site can also be used as an educational tool for local schools, as well as individual property owners wishing to incorporate LID practices on private property.

CHAPTER 14. PLAN GOALS & LAND USE POLICIES

The comprehensive planning and visioning process provides tools for directing change in cities. The overall vision created for Milford will only happen if local leaders are willing to consider new or non-traditional planning methods and techniques to address issues that may arise. All participants must realize a commitment is required to make the planning process and this document successful. The commitment of the Planning and Zoning Commission to work with city leaders to guide the implementation of this plan and other development issues of the community is essential. Excluding segments of the community may result in the loss of productive ideas. This plan must serve as a guide to future land use development decisions. A comprehensive plan should be modified and updated over time to maintain current goals and control ordinances. The extent of growth experienced by the city will play a significant role in determining how often and what types of adjustments will be required.

The following terms should be defined for this plan:

GOALS are broad statements of intent or priority covering a lengthy period

OBJECTIVES are specific land use decisions, are a means by which the goal is reached

LAND USE POLICIES delineate specific courses of action used to meet the objectives

Previous sections of this plan contain background information for which land use objectives and policies are supported. The unpredictability of how various interrelated determinants affect each other, combined with an effort to control and plan future developments necessitates a blend of objectivity and subjectivity. By no means can the future be predicted with the accuracy that all portions of the plan can be carried out in an orderly fashion. Thus, flexibility is built into the plan in the form of goals, objectives, and recommendations that can be utilized by the city in making land use decisions. Goals, objectives, and land use policies will aid future decisions by the city that are not specifically spelled out in this plan.

LAND USE TERMINOLOGY

DEFINITION OF A COMPREHENSIVE PLAN

Comprehensive Planning is a transparent, public process in which communities establish a future vision and locally designated standards to promote public health, safety, and prosperity. Successful planning attracts economic development, protects, and preserves the community's resources, and encourages a strong community identity.

Defined by the Rebuild Iowa Office "Iowa Smart Planning" 2010

- Vacant/No Land Use* - Land having no impact, improvements, or any obvious current land use. This may include abandoned buildings or structures, or properties or land that is currently not utilized for any productive purpose.
- Agricultural Land Use* - Land that is being used for crop production, the raising and/or production of livestock, and/or other agricultural-based commodities.
- Single Family Residential Land Use* - Structures occupied for dwelling purposes by a single-family or two families living in separate dwelling units under a common roof.
- Multi-Family Residential Land Use* - Structures occupied for dwelling purposes containing three (3) or more dwelling units.
- Commercial Land Use* - Structures and/or land used primarily for retail trade and service such as retail, grocery, entertainment, food service, and other related businesses providing for the sale of goods, products, and services; but excluding wholesale trade and manufacturing businesses.
- Public/Civic Land Use* - Structures and/or land available for use by the public for non-commercial purposes such as schools, churches, cemeteries, fraternal or social clubs, and all government buildings.
- Industrial Land Use* - Those uses of economic activity including forestry, fishing, mining, manufacturing, extraction of raw materials, transportation services, communications, and utilities.
- Parks and Recreation Land Use* - Public and/or private areas devoted to active or passive recreation Activities for use by the public. This includes city, county and state parks, playgrounds, trails, and similar uses.
- Annexation* - The incorporation of land into an existing community with a resulting change in the boundaries of that community.
- Growth Management* - The pacing of the rate or controlling of the location of development via law enactment to manage a community's growth.
- Existing Land Use* - The current use of a lot or structure at the time of the comprehensive plan study.
- Future Land Use* - The proposed or intended use of properties or areas of land as depicted in the city's comprehensive land use plan and maps.

Similar definitions are often used within the city's zoning ordinance. Zoning definitions should not be confused with the categories listed herein. Land use classifications are more general in nature. The perceived use of the land is derived only from the appearance of a given land use or property. These categories are meant only to aid in studying the composition of the city's current and proposed land use development patterns.

OVERALL GOAL OF THE COMPREHENSIVE PLAN

The comprehensive plan's overall goal should be the most significant element underlying the land use plan. Additional land use objectives or policies will guide the city's planning process. Comprehensive plan objectives and land use policy statements will address growth and development

issues in the areas of population and housing, economic development, community facilities, infrastructure and utilities, transportation, parks and recreation, and land use development.

The Milford Comprehensive Plan is a vision of what the city wants to be, as well as a framework for shaping future growth and change, for protecting community values, for enhancing what the community wants to improve, for creating what the community feels is missing, and to ensure that Milford grows and changes with a strong vision for the future.

GENERAL LAND USE DEVELOPMENT OBJECTIVES

General development objectives guide the comprehensive plan and are summarized as follows:

1. Land Use Development

Development should occur in an orderly fashion and the city should discourage haphazard or random rural development. The city should focus on increasing the existing tax base through the development of housing, business, industry, recreation, and civic opportunities.

2. Annexation

The city should encourage and utilize annexation as a tool to supply needed land for growth as existing subdivisions become developed. The city should utilize annexation to control urban sprawl and promote orderly development; and to provide municipal services and utilities to those urban sprawl areas currently located adjacent to but outside of the city limits.

3. The Economy

The city should encourage continued development of retail and service based businesses to meet the needs of the local economy and greater retail trade area.

4. Community Facilities and Services

The city should make available to all citizens on an equitable basis all community facilities and services, and encourage expansion of community services into areas specified within the comprehensive plan.

5. Residential Development

The city should encourage new housing development that is available to all citizens and provides an array of housing options including cost, location, density, lifestyle, family size, personal preferences, and accessibility.

6. Commercial Activities

The city should encourage new commercial development to locate within the Central Business District or along designated highway commercial growth areas including the Highway 71 corridor, as this will better utilize existing infrastructure and result in efficient land use patterns.

7. Industrial Activities

The city should encourage industrial development in planned industrial parks or existing industrial sites, where utility demands can be met without costly upgrades. Restricted light industrial uses should be allowed to locate in designated commercial business parks or elsewhere after careful examination and approval from planning and zoning.

8. Recreation/Open Space

The city should provide its residents with alternatives and options for desired recreational activities. Furthermore, the city should preserve resources with historical, scientific, scenic, or recreational value; while also continuing to provide a solid parks and recreation system for the enjoyment and appreciation by residents and visitors.

9. Cultural/Civic

The city should continue to promote and encourage development of new and innovative cultural or civic land uses within the community. Cultural and civic uses complement recreational and open space uses in promoting and increasing the quality of life in Milford.

10. Transportation

The city should develop and maintain a transportation system that is planned, located, and designed to enhance the efficiency of movement of people and goods; and which supports and promotes all areas of the community.

11. Utilities

The city should provide or ensure provisions are made for necessary services such as fire, water, sewer, electric, communications, streets, and gas to sustain the existing living environment and enhance the growth potential of the community.

12. Coordination and Implementation

The city should coordinate land use and growth policies with those of Dickinson County and the abutting incorporated cities of Arnolds Park and West Okobojo to ensure consistent growth can be experienced to best serve the needs of the region.

LAND USE CHARACTERISTICS & GROWTH TRENDS

The largest land use category in Milford is currently low density residential which comprises 362 acres or almost 26% of land within the city limits. The next largest land use category is comprised of agricultural lands within the city limits, at nearly 334 acres. Civic and public land uses are the second most “developed” land use classification in Milford at more than 184 acres. Land uses considered civic or public in nature typically include churches, schools, hospitals, municipal buildings, library, wastewater treatment plant, water treatment plant, civic clubs, or lodges. Growth of the community has developed around the historical downtown district in a traditional grid street pattern. A changing pattern is evident in the northeastern portion of the community where the prominent street pattern is curvilinear streets and cul-de-sacs are indicative of newer residential subdivisions. Residential growth of the community over the last ten to twenty years has been primarily in a large residential subdivision on the city’s northeast side along with sporadic new houses elsewhere in the community. Commercial land uses are experiencing growth primarily along the Highway 71 corridor in the northern part of the city. Industrial land uses have largely developed within designated areas on the city’s eastern side.

Table 22 - Existing Land Use Composition of Milford

Agricultural Land Use	333.9 acres	23.9%
Conservation, Open Space or Undeveloped Lands	51.5 acres	3.7%
Low Density Residential Land Use	361.8 acres	25.9%
Multiple Family Residential Land Use	57.2 acres	4.1%
Commercial Land Use	133.9 acres	9.6%
Industrial Land Use	81.8 acres	5.8%
Civic & Public Land Use	184.4 acres	13.2%
Parks & Recreation Land Use	39.5 acres	2.8%
Transportation Land Use (including street right of way)	72.9 acres	5.2%
Vacant or No Land Use	78.9 acres	5.6%
TOTAL	1,395.8 acres	100% 2.18 sq. miles

Figure 53 - Land Use Composition for Milford

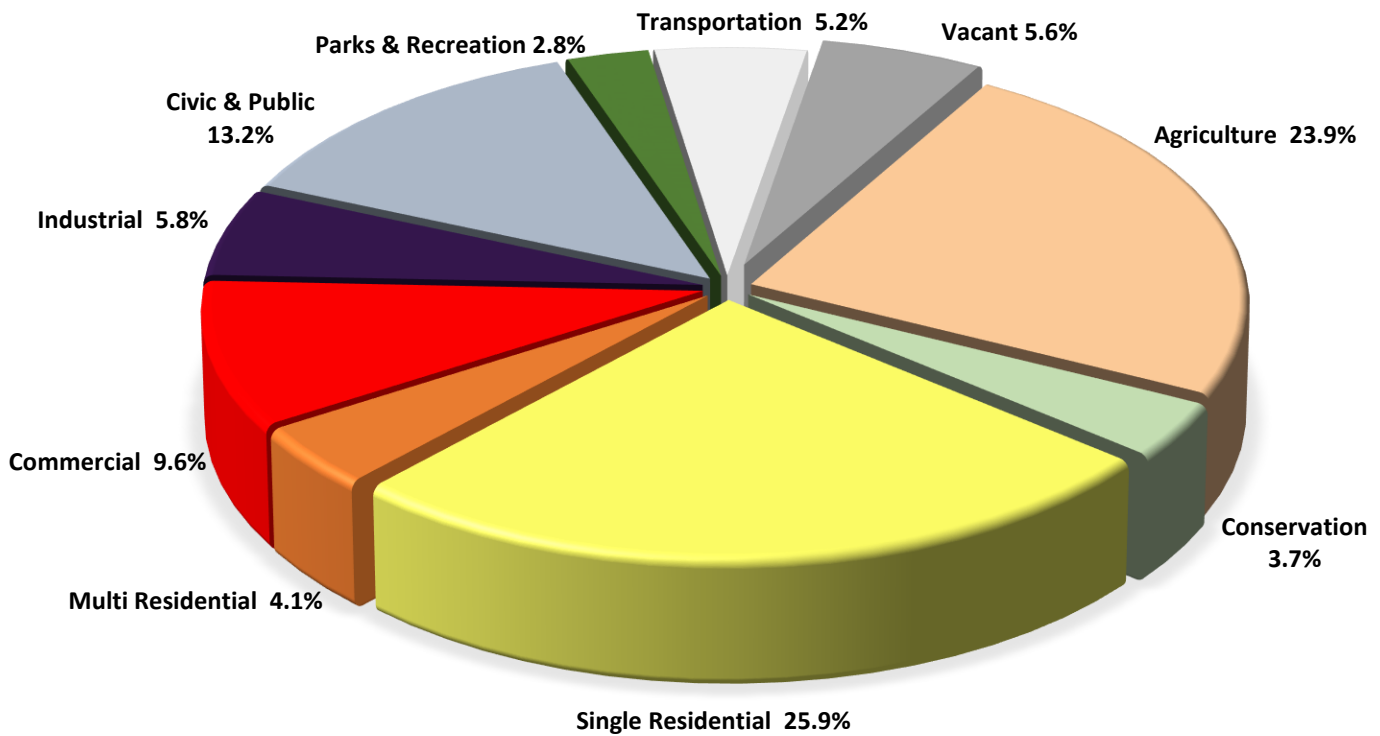
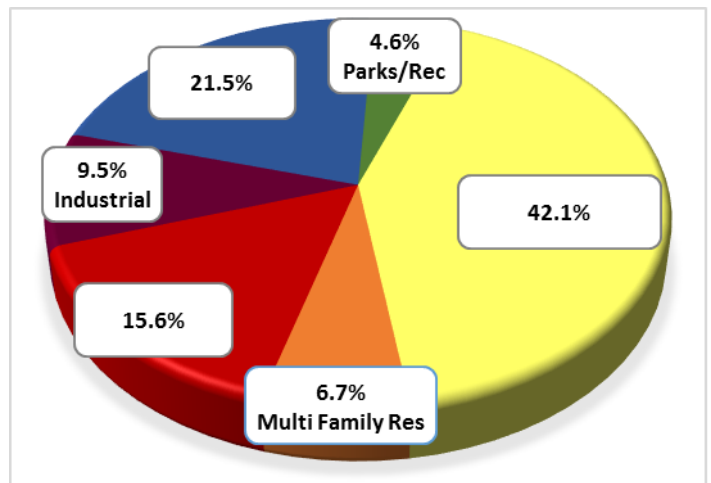
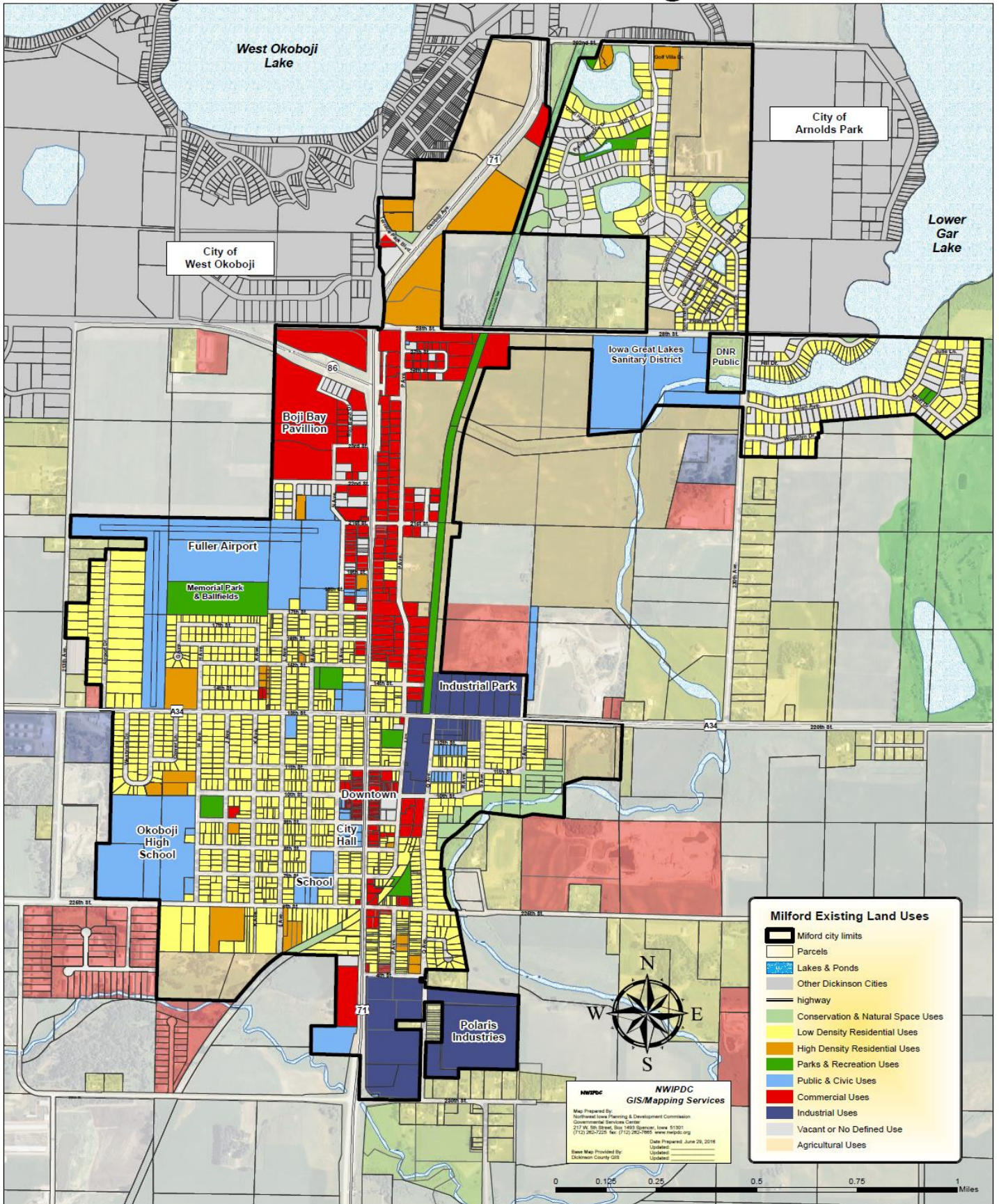


Table 23 - Land Use Composition of Developed Lands in Milford

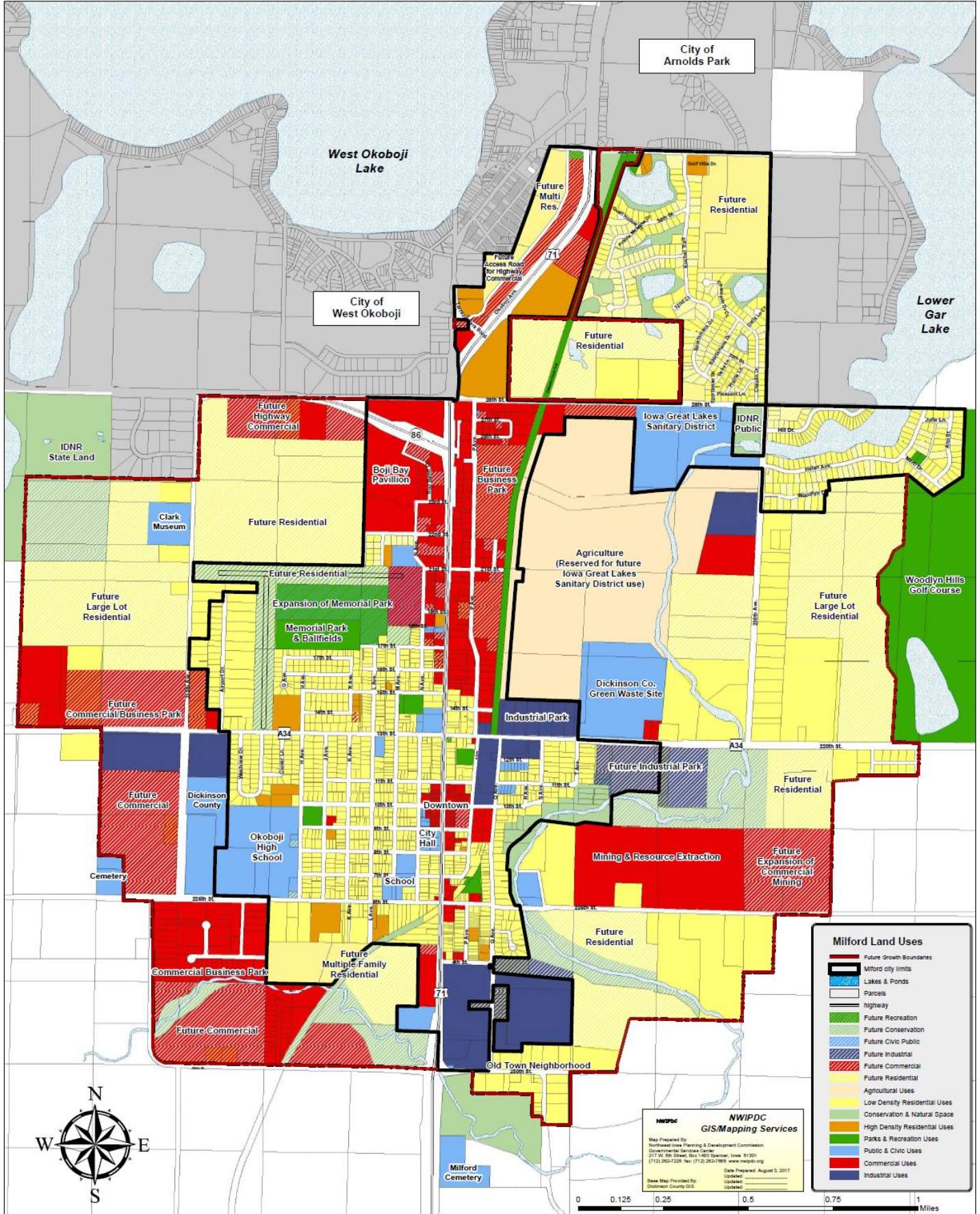
Low Density Residential	361.8 acres	42.1%
Multiple Family Residential	57.2 acres	6.7%
Commercial Land Use	133.9 acres	15.6%
Industrial Land Use	81.8 acres	9.5%
Civic/Public Land Use	184.4 acres	21.5%
Parks & Rec Land Use	39.5 acres	4.6%
TOTAL	858.6 acres	100.00%
		1.3 sq. miles



City of Milford 2016 Existing Land Uses



City of Milford 2030 Land Use Plan



FUTURE LAND USE PLANNING AND IMPLEMENTATION POLICIES

This comprehensive plan should be maintained and updated on a regular basis. The Milford Zoning Administrator, Planning and Zoning Commission and the Board of Adjustment all have important responsibilities in carrying out the intent of this plan. It is important to remember that city staff and volunteers comprise these boards. These members must be conscious of the fact that each planning decision will influence the community. Determining land uses for a specific area within the community or within planned growth areas is a product of many variables. Factors affecting the decision of where future land uses should occur may include social values, human behavior, the local and regional economy, convenience, physical characteristics of the land, the community's best interest, and the political climate. Identifying causes of planning decisions becomes even more complex as efforts are made to plan where future land uses are located.

Objective 1.

The Milford Comprehensive Plan is a general plan for the community that brings together various elements into a unified "big picture" for the city. Specifically, this comprehensive plan is intended to serve the following purposes.

Policy Recommendations for future land use planning, implementation and enforcement of this plan include:

Policy 1.a. – Presents a unified long range vision to serve Milford through 2030

Policy 1.b. - The planning and zoning commission should recommend comprehensive plan changes to the city council. Periodic revisions to control ordinances such as zoning or subdivision regulations are encouraged.

Policy 1.c. - City growth will not conform exactly to any plan; thus, revisions and updating must be made to keep the plan and city growth consistent.

Policy 1.d. – Address physical planning issues such as land uses, transportation, housing, parks and recreation, public facilities, infrastructure, and utilities.

Policy 1.e. – Identify key issues and define community policies to achieve goals in this plan. This provides a legal basis for land use controls and a link to Milford's zoning and subdivision ordinances.

Policy 1.f. - The city should coordinate with community, civic and construction groups to inform and educate residents of Milford about local responsibilities in adhering to the land use control ordinances.

Policy 1.g. - Promote and expand community based clean-up and community pride programs.

Policy 1.h. – The city should continue providing resources to sustain zoning enforcement, code enforcement and compliance with the city's land use regulations.

Policy 1.i. – Milford city staff, planning and zoning commission, city council, private property owners and developers shall utilize this plan in making decisions affecting preservation, redevelopment, and new development projects in Milford.

AGRICULTURAL AND UNDEVELOPED LAND USES

Agricultural land uses are those properties within the city limits primarily used for grazing or pasture land, row crops, or other agricultural activities. Vacant land uses are those properties classified as

having no current land use associated with the property. This may include a series of vacant lots in a newly platted residential subdivision, vacant parcels in an industrial park, or vacant buildings. Agricultural uses comprise the second largest amount of land acres in the community at nearly 334 acres or 23.9% of land area in Milford. In comparison, vacant lands comprise one of the smallest percentages of land uses in Milford at only 5.6% of the community or a total of 78.9 acres. Most of the land classified as vacant is in the form of subdivided residential, commercial, or industrial lots that are yet to be developed. The areas with the largest concentrations of actively productive agricultural land include two large tracts on the far north side of the community. One being located adjacent to the Highway 71 right-of-way near the city's northern city limits, and the other being a tract of ag land north of the Hunter Hills subdivision in the northeast corner of the community. Since these properties in Milford have some development potential; whether it is residential, industrial, or even open space; vacant land uses are not a designated land use classification on the future land use map.

Objective 2.

Promote agricultural lands within the city as suitable for future development opportunities; while also protecting those agricultural areas that may be environmentally sensitive or reserved for other uses.

Policy Recommendations for agricultural lands and development related to agricultural or vacant land uses include:



Policy 2.a. - Encourage development and land uses in Milford to become "good stewards" of the land and practice environmentally friendly conservation and "green" development practices, since agricultural soils are a non-renewable resource.

Policy 2.b. - New development should be encouraged to build upon existing infill properties first, or near developed areas of Milford to avoid sprawl and unnecessary development on agricultural soils.

Policy 2.c. - Seek to attract innovative agricultural businesses or ag-related industries that complement existing businesses in Milford.

POPULATION, HOUSING AND RESIDENTIAL LAND USES

Residential land uses, including both low density single family and high density multiple family residential, comprise the greatest amount of land area in Milford. Future residential land uses are projected to occur primarily as infill within the northern subdivisions in the community along with planned new residential development in the northwest corner of the community and portion of the southeast and far eastern fringes of the community. To make efficient use of existing public utilities and facilities it should be encouraged for residential growth to first occur within existing developed areas of the city. However, this is not always the practical solution, since newly platted subdivisions on the fringe of the city can offer highly desirable spacious building lots, versus much smaller compact infill residential lots.

Within the existing city limits, newer residential lots are available in the Hunter Hills and Nature Trails subdivisions in the northern part of the community. Residential development is also occurring in the

South Shores Estates subdivision in the northeast corner of Milford. In addition to existing or planned residential subdivisions, there are also areas of existing low density rural or suburban residential developments that are currently located outside of the city limits. However, these areas are identified within future growth and annexation plans. The areas of existing low density residential development include the Old Town neighborhood in the far southern part of Milford, a small residential subdivision on the city’s far eastern fringe along County Highway A34 and several rural residences located along 230th Avenue. The city should anticipate future residential annexation in these areas. The city should

consider another residential growth area in the northwestern corner of the community, south of Highway 86 and adjacent to the east side of 213th Avenue. This part of Milford presents opportunity for future low density residential development that will be complementary to existing residential properties in the City of West Okoboji to the west of this property. Existing residential neighborhoods in Milford are expected to remain stable with older housing units being rehabilitated or replaced with new construction.



Areas in Milford deemed suitable for future high density multiple family residential dwellings include tracts of land in the far southwestern portion of

the community along with tracts of land in the far northern portion of Milford west of Highway 71 and abutting the City of West Okoboji city

limits. A higher density of residential development near the central business district will provide greater access to a larger number of households to the central business district for purposes of work, public facilities, mobility, etc. Multi-family dwellings and other medium to high density construction will become more important as construction costs for new residential dwellings continues to escalate.

Objective 3.

Provide for adequately zoned and subdivided land intended for the construction of new single and multiple family residential dwellings in Milford.

Policy Recommendations for residential land uses, including both single family and multiple family dwellings, to be used in conjunction with this comprehensive plan and Milford’s regulatory ordinances include:

Policy 3.a. - Encourage development of vacant parcels and those areas adjacent to developed residential neighborhoods.

Policy 3.b. – Existing residential neighborhoods must continue to be rehabilitated and strengthened to assure their continued healthy existence. Existing properties are deteriorating; enforcing nuisance issues are important in maintaining housing stock.

Policy 3.c. - Encroachment from incompatible land uses must be resisted. Orderly residential development should be achieved using regulatory measures such as zoning and subdivision ordinances and land use policies.

Policy 3.d. – There needs to be new land designated for new housing developments in Milford

Policy 3.e. – Diversify housing types and affordability, while also realizing that higher market rate housing is also needed.

Policy 3.f. - Recognize the need for multi-family development and allow for its provision into the future land use plan and zoning regulations.

Policy 3.g. - Aid in making housing available to all individuals regardless of race, ethnicity, sex, creed, national origin, or age.

Policy 3.h. - The city council should continue to support local, county and regional housing organizations and continue membership in the Northwest Iowa Regional Housing Trust Fund, Inc. so citizens can take advantage of housing assistance programs.

COMMERCIAL LAND USES

Commercial and retail activities should continue to be promoted and strengthened within the downtown business district. Additionally, highway commercial and large lot commercial uses, which require large expanses of open space and access to transportation, should be encouraged to locate and expand within properly zoned commercial subdivisions along the U.S. Highway 71 corridor. Commercial land uses should receive the same protection from incompatible land uses as one would expect for residential properties or other less intensive land uses. Whenever possible, frontage roads or rear access roads should be recommended in conjunction with more intensive commercial uses along the Highway 71 corridor. Where frontage roads are not feasible, parking and access considerations should be given to help prevent transportation congestion. Many highway commercial and retail uses are appropriately located along the Highway 71 corridor in the northern half of the community. There is a small pocket of commercial use situated along the Highway 71 corridor around 6th and 7th Streets, south of downtown Milford. Other less intensive commercial uses are located sporadically throughout the city. Commercial development within the downtown business district should be limited to those uses that do not require large expanses of land for parking or open display lots. Downtown business district parking space is limited and it would be advisable to keep space available for the retail and service establishments. Currently, downtown commercial establishments are interspersed with many public, civic, and governmental uses.



Objective 4.

The city should provide a clear delineation between downtown commercial and highway commercial uses through zoning controls. The city should encourage development of new commercial and retail opportunities to provide the level of businesses and services that residents have come to expect.

Policy Recommendations for commercial land uses that guide the city in making appropriate decisions on the location of new commercial development include:

Policy 4.a. - Strengthen the position of the downtown business district as the focal point of the community through planning and land use controls. The goal is fill all downtown buildings.

Policy 4.b. - Provide areas for highway commercial uses which maximizes commercial opportunity and minimizes traffic hazards, conflicting or uncomplimentary land uses and visual problems.

Policy 4.c. – Milford should identify and target assets that are unique to Milford or the lakes area, such as tourism and commercial retail opportunities related to tourism. Create a tourism destination.

Policy 4.d. - Eliminate the allowance of spot commercial development in residential areas, aside from approved home occupations regulated by the city’s zoning ordinance.

Policy 4.e. - Minimize adverse influences from commercial activity upon adjacent non-commercial areas using appropriate buffers such as physical screens and open space.

Policy 4.f. – The city cannot win trying to compete against the “big box” or “superstores” of major retail chains. Milford should target niche or specialty retail and commercial stores to draw customers in as a destination.

Policy 4.g. – Encourage, where appropriate, financial assistance programs such as tax increment financing or tax abatement to encourage growth or expansion of commercial opportunities.

INDUSTRIAL LAND USES AND ECONOMIC DEVELOPMENT

Industrial uses primarily include the on-site extraction of raw materials from the ground, the production or manufacturing of goods and products by non-agricultural processes, and the warehousing and distribution of goods. Industrial land uses are often difficult to plan due to many factors governing the location of industries, including available land, transportation access, availability of workforce, availability of utilities, etc. Local economic and workforce factors affects the success of Milford in recruiting and attracting new industries; in addition to the efforts of city staff and local economic development groups. Economic development is one of the most important variables related to land use planning since overall community growth and development is dependent upon it. Milford must plan for expansion of the community’s commercial and industrial sectors; and space must be available to accommodate future growth. The City of Milford, located in Dickinson County, is a member of the Iowa Lakes Corridor Development Corporation. This is the region’s economic development non-profit group that works to strengthen and expand existing businesses, as well as attract new business and industry to Milford. According to the city’s 2016 land use survey, industrial land uses comprise nearly 82 acres of land or 5.8% of all land within the corporate city limits of Milford. As noted on the city’s proposed future land use map, there is additional land planned for future industrial growth and, specifically, an industrial park in Milford.

Objective 5.

Milford should encourage planned orderly expansion of existing businesses and facilities and promotion of new industries. Industrial growth should be compatible with existing surroundings.

Policy Recommendations intended to guide future industrial growth and support the expansion of existing industries and businesses include:

Policy 5.a. – The entire realm of economic development is key to continued growth in Milford.

Policy 5.b. – Milford needs a new dedicated industrial park for new and expanding industries

Policy 5.c. – The city should strive to revitalize and attract quality jobs in Milford, not just be a source of housing for residents to work in other communities.

Policy 5.d. – Milford should reactivate the community’s Industrial Board and schedule monthly meetings to discuss economic development issues and goals.

Policy 5.e. – The city needs to target and retain service related industries as well as traditional manufacturing or agricultural industries.

Policy 5.f. - Locate industrial uses so they will be compatible with surrounding land uses, both within designated industrial parks and elsewhere in the community in relation to adjoining land uses.

Policy 5.g. - Protect industrial areas from the encroachment of incompatible land uses that restrict industrial or business development. Ample area must be reserved for future expansion.

Policy 5.h. – Transportation access and maintenance has ties directly to economic development. Improved access to Interstate 90 in Minnesota is important to continued industrial growth.

PUBLIC & CIVIC LAND USES AND COMMUNITY FACILITIES

Civic and public land uses include properties such as utility, educational, cultural, medical, public safety, governmental, religious, and other uses strongly vested with public or social importance. These uses within Milford comprise more than 184 acres of land and 13.2% of the total land within the city limits making it the third largest land use category. There are three (3) primary areas of civic/public uses that comprise most these acres. They include the Okoboji High School property located along H Avenue in the southwest part of Milford, the Iowa Great Lakes Sanitary District wastewater treatment plant located in the northeast part of the community, and the Fuller Airport property located between N Avenue and city’s western city limits in the northwest part of Milford.



Civic and public uses typically have a relatively light land use intensity to neighboring properties and have the flexibility to be located throughout residential and commercial areas of the community. With that said, considerations for increased traffic and congestion at predictable times is often associated with uses such as schools, churches, community centers, and facilities housing civic groups. While periodic increases in traffic flow are often acceptable when adjacent to other land uses, periods of heavy congestion and safety issues should be addressed in the development of future land use policies regarding civic and public uses.

Objective 6.

Community facilities and services should be made available to all residents of Milford in a fair and equitable process, and opportunities for civic and public land uses should be made available in most

zoning districts with the provision intensive land uses such as utilities and municipal services (e.g. water or sewer treatment facilities) be contained to agricultural or industrial districts.

Policy Recommendations to support, attract and direct growth of cultural, civic, governmental, and public land uses include:

Policy 6.a. - Capital improvement planning should include periodic maintenance and replacement programs to avoid large unforeseen replacement costs in providing city services.

Policy 6.b. – The city should evaluate and determine if adequate levels of community facility services are being provided on a regular basis to residents of the community (e.g. police, fire, maintenance, schools, etc.)

Policy 6.c. - Expansion of community services into newly developing areas should be controlled through zoning and subdivision regulations.

Policy 6.d. - The demand placed upon public facilities and buildings by residents and visitors will increase with additional city growth. It is recommended to maintain and upkeep these facilities on a regular basis to avoid costly replacement projects.

PARKS AND RECREATIONAL LAND USES

Parks and recreational land uses include city or county parks, trails, campgrounds, swimming pools, golf courses, tennis courts and other public recreational areas in and adjacent to the City of Milford. This section addresses only those land uses actively used for the city's park and recreational activities and not those areas of land determined to be passive recreation areas, open space, natural resource areas or floodplains. These will be discussed in the following section. Actively used parks and recreation land uses in Milford occur on 39.5 acres of land comprising 2.8% of the land area within the city limits. Community leaders and city decision-makers should remember that quality of life in Milford is a key factor in promoting community growth. The appeal of parks and recreational opportunities, especially for youth in the community, is often overlooked in community development initiatives.

Parks and recreational uses are identified as the smallest land use category, in terms of land acres in Milford. Upon consideration of the number of acres devoted to parks and recreational land uses versus the city's population base, there appears to be an inadequate amount of land



acreage dedicated to park and recreational uses. According to one national standard of 15.5 acres of land per 1,000 residents of population used or intended for park and recreation land acres, the numbers in Milford show the community should have 47 acres of parks and recreation lands within the city limits. With that said, the percentage or ratio of recreational land use acres to the number of people increases substantially if the city considers the land acreage and recreational value provided

by the Woodlyn Hills golf course located just 1 mile east of the city limits. Milford will continue to strengthen the city's recreational land uses by improving upon parks and recreation amenities.

Objective 7.

The City should continue to provide and improve upon parks and recreational facilities, uses and programs to promote lifelong activities, health, and enjoyment in the community.

Policy Recommendations for parks and recreational facilities and uses to further identify the future needs for the community and those residents and visitors that regularly use the city's recreational amenities include:

Policy 7.a. - To look at the present and future users of parks and recreation facilities in Milford to assess the city's needs; and to assess present facilities and their adequacy now and in the future.

Policy 7.b. – The city has a good north/south trail connection, but needs to work on east/west trail connections.

Policy 7.c. – The City of Milford should work with the Dickinson County Trails board in looking at completing a regional connection of the Iowa Great Lakes Trail south to the Spencer/Clay County trails.

Policy 7.d. – The city's parks are satisfactory for younger children, but there needs to be additional amenities for older youth and adults such as active fitness, sports, and recreation amenities.

Policy 7.e. – To maintain, improve and continue providing access to bike trails and especially the Iowa Great Lakes trail corridor.

Policy 7.f. - Conserve and/or incorporate areas into park spaces that incorporate historical, scenic, and scientific significance.

Policy 7.g. - Establish a planning program that considers methods of land acquisition, capital improvements and maintenance of existing parks and recreational facilities.

Policy 7.h. – The city should consider a skateboard park, ice skating park, or other recreational amenities that may be needed for the community.

Policy 7.i. – Sidewalks and/or trails are a concern in regards to keeping people (and especially children) from walking on U.S. Highway 71, County Highway A34 or other busy streets in Milford.

NATURAL RESOURCE AND OPEN SPACE AREAS

In the previous section, the land uses consisting of active parks and recreational uses were discussed. This section will explore, identify, and discuss those passive recreation areas including natural resource lands, floodplain areas, lakes, ponds, and rivers. This land use category does not include privately held vacant lots or subdivisions slated for development. Within the 2016 land use survey, the land uses of natural resources and open space areas were distinguished separately from water acres consisting of lakes, ponds, and rivers. The natural resource and open space lands in Milford contain 51.5 acres and comprises 3.7% of the total land mass in the community. The amount of water acres in the community is limited to a small portion of the south end of Lower Gar Lake, in addition

to four (4) small ponds within the Hunter Hills and Nature Trails subdivisions in the northeast corner of the community. Although natural resource lands are typically considered “passive” recreation areas, people find plenty of activities to keep them active in natural resource lands including hiking, walking, bird watching, canoeing, fishing and general enjoyment of the outdoors.

Objective 8.

The natural resource and floodplain areas in Milford should avoid development of any type. It is because of floodplain issues, sensitive natural landscapes, or areas unsuitable for development that have resulted in natural resource areas occurring within the city limits.



Policy Recommendations for natural resource and floodplain lands in Milford to further identify protection for and preservation of these land use areas include:

Policy 8.a. - Encourage state and federal agencies (e.g. IDNR, EPA, etc.) to enforce regulatory cleanup of spills from animal, agricultural or related waste products into waterways or natural resource areas.

Policy 8.b. - To preserve and protect natural resource areas not suited for development.

Policy 8.c. - Encourage low impact development and best practices for stormwater management in the community to protect sensitive environmental resources in natural resource areas.

Policy 8.d. - The City of Milford should discourage building within designated floodplains.

TRANSPORTATION, INFRASTRUCTURE AND UTILITY POLICIES

A well-planned transportation system and infrastructure is essential to the overall development of a community. It is not expected that new major arterial lines of transportation will be added, but existing infrastructure, utilities and transportation modes must be continually updated and improved. The city addresses street and infrastructure maintenance to improve the transportation efficiency and street conditions in Milford. What may be surprising to many is the amount of land utilized for transportation uses. In Milford, the number of acres of land utilized or dedicated for transportation and utilities is 72.9 acres of land, representing 5.2% of total land area in the community. Only street rights-of-way were used in calculating the transportation land use acreage. Other infrastructure and utility land uses such



as lift stations, electrical substations, water plant, sewer treatment plant, etc. are counted as part of the public & civic land use category. Milford generally has an adequate to good infrastructure and transportation system in place.

Objective 9.

To sustain, maintain and improve transportation and infrastructure systems in Milford to provide for present and future needs of residents, businesses, and industries.

Policy Recommendations to support transportation, infrastructure and utility land uses include:

Policy 9.a. - The adequacy and availability of utilities and infrastructure shall continually be monitored and improved, when possible.

Policy 9.b. – Transportation facilities and infrastructure has direct ties to economic development, and is vital to the overall growth of a community.

Policy 9.c. – Transportation access to Interstate 90 is important for the city and region. The city should support and encourage state and federal investment into continued improvements to local, state and Interstate routes.

Policy 9.d. – Sidewalks are needed and should be encouraged in the community, especially along major transportation routes such as U.S. Highway 71 and County Highway A34.

Policy 9.e. – The city needs to determine the feasibility and potential for continued use of the Fuller Airport in Milford. If a local airport in Milford is determined to be no longer feasible, a consultant and subsequent land use study intended for the adapted reuse of the airport property should be considered and implemented by the city.

Policy 9.f. - In newly developing commercial and industrial areas that also front a major transportation route, the city should require frontage or access roads be constructed to aid traffic flow and safety.

Policy 9.g. – The city should study, identify, and maintain those sections of water, sewer, and storm sewer infrastructure within the community in need of repairs or replacement.

Policy 9.h. – Utility easements and easement enforcement is an issue in Milford; people tend not to respect easements and build over them.

Policy 9.i. – The city should continue to monitor and make needed upgrades to the city's water treatment plant as needed, in addition to monitoring outside sources of water revenues.

CHAPTER 15. ADDITIONAL DEVELOPMENT ISSUES

ANNEXATION

Annexation is the process through which contiguous fringe territory is added to a municipality. Laws that regulate annexation vary from state to state, necessitating a brief narrative of the annexation procedures as they relate to Iowa. Annexation is a process that requires considerable thought and consideration as to benefits and cost requirements prior to an official act by a city. Once a parcel of land is annexed the resulting economic, physical, and cultural results will be evident for many years. Cities must be kept abreast of current legislative proposals as they relate to annexation. This information will provide a general overview of annexation procedures, and indicate general areas adjacent to Milford's present city limits that may be suited for future annexations. Growing cities often find themselves in situations where annexation must be considered to provide adequate space for growth; and sometimes to protect the city's interests when the pattern of development outside the city's boundary threatens to have a negative impact on the community. In Iowa, a city may annex land by one of five (5) different methods:

1. Voluntary annexation not in an Urbanized Area
2. Voluntary annexation in an Urbanized Area
3. "80/20" voluntary annexation not in an Urbanized Area
4. "80/20" voluntary annexation in an Urbanized Area
5. Involuntary annexation.

Since Milford is bordered by two adjacent cities, the City of West Okoboji and the City of Arnolds Park, Milford is considered an urbanized area. Those annexation procedures for "urbanized" areas will be applicable to the City of Milford. The City Development Board oversees the annexation process in the state of Iowa. This board is comprised of community officials and representatives from across Iowa operating under the direction of the Iowa Economic Development Authority.

VOLUNTARY ANNEXATIONS

Voluntary annexation is a relatively straightforward process that is handled at the local level between the city and property owner(s) requesting annexation.

Voluntary Annexation Procedures City Development Board, Iowa Economic Development Authority

Voluntary annexations not in an urbanized area

- a) Submit application for voluntary annexation
- b) The city shall provide a copy of the application to the Board of Supervisors.
- c) The city publishes a notice in an official newspaper and city council approves the annexation by resolution.
- d) The city files a copy of the resolution, map and legal description of the annexed land with Secretary of State, Board of Supervisors, public utilities, and Iowa DOT
- e) Records a copy of the legal description, map, and resolution with the County Recorder.
- f) The annexation is complete upon acknowledgement by the Secretary of State.

Additionally, those voluntary annexations which adjoin or are within two miles of another city must:

- Provide notice of the application to cities whose boundaries adjoin the land or that are within two miles of the territory, each affected public utility, the Board of Supervisors, and the regional planning authority.
- Upon approving the annexation by resolution, the city forwards the proposal to the City Development Board.
- City Development Board considers the annexation proposal and approves or denies the proposal by a written ruling.
- If the annexation is approved and no appeal is filed within 30 days, the Board files and records documents.

80/20 VOLUNTARY ANNEXATIONS

The primary difference between a voluntary annexation and an 80/20 annexation is that a city may include up to 20 percent of the total land area to be annexed containing land owners not wanting to annex into the community, if the remaining 80 percent voluntarily agree to the annexation. Public land may be included in 80/20 annexations regardless of written consent.

80/20 Voluntary Annexation Procedures

City Development Board, Iowa Economic Development Authority

80/20 voluntary annexation including land without the owner's consent BOTH in and out of an urbanized area.

- a) A city can include up to 20% of land without consent of the owner to avoid creating islands or square up boundaries.
- b) City holds a consultation with the Supervisors and Township Trustees at least 14 business days prior to application.
- c) At least 14 business days prior to any action, the city shall by certified mail provide a copy of the application to the non-consenting property owners and each affected public utility.
- d) The city must hold a public hearing on the application before taking official action.
- e) At least 14 days prior to any action, the city shall provide notice of application and public hearing to the Supervisors, non-consenting owners, owners of property that adjoins the territory, and public utilities that serve the territory.
- f) The City Development Board considers the annexation proposal. If the application is accepted, a public hearing is set.
- g) The City Development Board holds a public hearing for the county and property owners. After hearing all evidence, the Board decides whether to approve or deny the annexation.
- h) If the annexation is approved, the Board notifies the parties and 30 days following the notification the Board files and records documents to complete the annexation if no appeal is file.
- i) If the annexation is denied the Board notifies the parties

INVOLUNTARY ANNEXATIONS

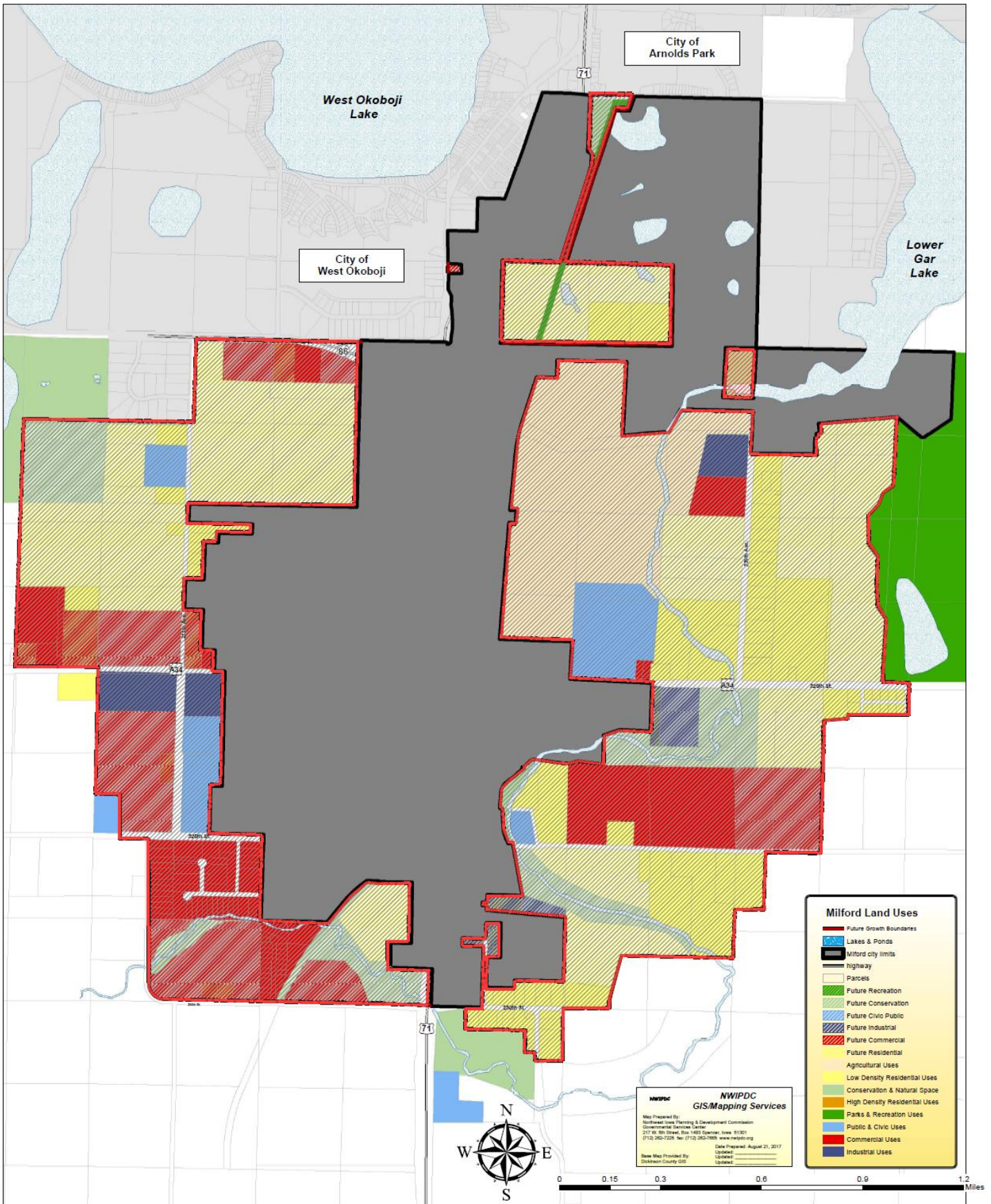
Involuntary Annexations are initiated by the city and opposed by landowners in the proposed annexation area. Before a city attempts such a process, they should review Chapter 368, Code of Iowa, as amended and City Development Board Administrative Rules appearing in the Iowa Administrative Code. Furthermore, contacting the City Development Board to review and provide necessary coordination and advice on proceeding with an involuntary annexation should be considered. Involuntary annexations can become a complex legal matter.

Involuntary Annexation Procedures

City Development Board, Iowa Economic Development Authority

- a) Notice of intent
- b) Prior to filing a petition, a letter of intent must be sent to each city whose urbanized area contains a portion of the land, the regional planning authority, affected public utilities, property owners listed in the petition, and the Supervisors.
- c) Prior to filing, the city must hold a public meeting on the petition, of which a notice is to be published.
- d) The city files a petition with the City Development Board
- e) Board reviews petition for completeness and proper filing. If accepted as complete, a committee is formed.
- f) A committee holds a public hearing to hear evidence for and against the petition.
- g) The Committee holds a decision meeting to approve or deny the petition for annexation.
- h) The Board works with the county to set an election date. The Board publishes the election results.
- i) If the petition is approved at election, and no appeal is filed within 30 days of the publication of the election results, the Board files and records the documents necessary to complete the election.
- j) Three years following the completion of involuntary annexation, the Board reviews the status of the provision of services provided by the city to the annexed territory, and determines if further action is required.

Figure 54 - **City of Milford Proposed Annexation Plan**



As shown in the map on the previous page, the grey shaded area is the city's existing corporate city limits. The red cross hatched areas represent those lands with the greatest potential for annexation and interest to the City of Milford. One of the reasons why Milford is progressive in identifying future annexation areas is due to the substantial number of scattered rural residences and other developments near, but outside of, the city limits.

The City of Milford will prioritize rural developed areas for potential or proposed annexation into the city's corporate limits. With the city being landlocked to the north, northeast and northwest by adjoining cities and lakes, the future growth of the community is expected to occur primarily to the east. The provision of necessary or added infrastructure may need to be considered. Annexation of approximately 160 acres of land to the northwest of the existing city limits, immediately south of Iowa Highway 86, is one area where expected growth is consistent and can be accommodated with current infrastructure and utilities. Several existing land uses within large tracts of land to the east of Milford should be considered for annexation. Areas to the east, southeast, south, and southwest each have and will continue to see varying amounts of rural residential, commercial, and industrial land uses. Annexations in these areas will provide the city with considerable land use and zoning controls over the present pattern of scattered and haphazard rural growth.

In summary, the city may be presented with the opportunity or foresee the need to pursue future annexations. Milford should pursue voluntary annexation in all possible cases, but should not deny the possibility of involuntary annexation when the need arises to control haphazard rural sprawl or protect the city from rural developments not in the city's best interest. In all cases, annexation will result in both benefits and disadvantages. The benefits to the annexing city include:

1. Protection for the city against uncontrolled and inappropriate rural scattered development.
2. The ability to control and direct fringe areas in a manner that will minimize future service costs and insure appropriate levels and type of development.
3. Expansion of taxes, debt limit, and revenue base of the community.

At the same time, Milford should be aware that disadvantages might offset advantages. If the city is to consider undertaking possible involuntary annexations, it should be aware that the burden of proof is upon the city to show the ability to offer city services and municipal utilities in a better quality and quantity than the proposed annexation area is currently accustomed to. Involuntary annexations can offer the following advantages to affected properties:

1. Protection of property values through zoning and the application of municipal codes.
2. Improved availability of city services and utilities; particularly water, sewer, & waste disposal.
3. Concentrated police and fire protection services.
4. Improved infrastructure; including adequate streets and roads which incorporate the city's urban design standards.

Objective 10.

The city should plan for annexation to protect against haphazard and scattered rural growth near Milford in addition to protections from unwarranted or harmful developments near the community.

Policy Recommendations to guide future annexations and growth of the community through the use and protection of designated land use patterns include:

Policy 10.a. – Protective annexation to the east and west may be needed and should be planned.

Policy 10.b. – The city should address a lack of physical land to expand and grow its existing industrial and business parks. Potential methods of addressing this issue include using annexation to acquire new development land.

Policy 10.c. - Continued rural residential development to the east, southeast, and south of Milford's current city limits should be considered for annexation to properly plan and retain uniform development standards consistent with the remainder of the city.

Policy 10.d. - The city should consider the option of annexation to protect its residents, businesses, and land from unwanted or potentially harmful development that may not be complementary to adjoining land uses within Milford.

ZONING IN MILFORD

Zoning divides the city into several districts or zones. Different land uses are allowed in each district, and the goal is to separate those that are not compatible. For example, most people would not like to have their home near a heavy industrial site. While both residential areas and industrial districts are important to the community, it is better to find a way to separate these incompatible land uses. Thus, zoning is a set of regulations adopted by the city to guide development. These regulations, however, do not stand alone. Zoning must be based on a comprehensive plan for the community. Zoning involves regulation of land in three areas: 1) Zoning controls how the land will be used. The use of a lot, parcel, or tract of land such as agricultural, commercial, industrial, or residential is stipulated in the zoning ordinance. 2) Zoning usually includes height, area, and minimum lot size regulations. 3) There will normally be building setback regulations. The City of Milford has adopted and enforces a municipal zoning ordinance.

A good planning and zoning program helps create a dialogue about the future of the community. Citizen participation should be encouraged at every stage. While local officials seek comment on proposed plans, often citizens do not become engaged until an issue, such as a zoning change, affects them directly. Zoning helps establish land use patterns that are logical and convenient. A good zoning ordinance, carefully administered, can help make the community more attractive. Cities that are well-planned invariably make a better first impression than those that are not. Zoning regulations help cities use public resources efficiently. Cities that direct growth can provide infrastructure improvements only to those parts of the community that have been identified as growth areas. In this way roads, sewers, water, and other services can be supplied on an as-needed basis. Zoning also helps protect private investment by providing those who purchase property with a sense of certainty about future development. Not only does a property buyer know what he or she can do with the land, but the buyer also knows what land uses are allowed on adjoining parcels.

To summarize, zoning can:

- Serve as a planning and development tool to keep future costs of public services lower.
- Group compatible land uses and separate those likely to be in conflict with one another.
- Provide adequate space for each type of land use in the community.
- Help protect lands by directing other types of development (e.g. residences, businesses and industries) away from prime agricultural or sensitive natural resource areas.

- Prevent congestion on streets and highways and help minimize costs associated with the utilities, infrastructure, and construction of streets or highways.

To summarize, zoning cannot:

- Cure all the city's growth and development problems.
- Correct past mistakes in land use. Those structures, buildings and land uses that are in place when the zoning ordinance is established are called nonconforming uses and are "grandfathered" until such use or building ceases to exist. Henceforth, objectionable, or incompatible land uses from the past will not be immediately corrected.
- Guarantee the soundness nor regulate the physical appearance of structures built in a zoning district.

Appointed by the city council, the Milford Planning and Zoning Commission prepares and oversees the development of both the zoning ordinance and the comprehensive plan. The zoning ordinance consists of two parts: the zoning map and the text. The zoning map clearly indicates the boundaries of all zoning districts within the jurisdiction. The zoning ordinance text may vary in terms of length and format; however certain standard elements undoubtedly will be present. Some reference will be made to Chapter 414, Code of Iowa, as the legal authority for zoning in the state. Similarly, there should be a statement of the public purpose to be achieved by zoning regulations. The zoning ordinance should contain definitions, the establishment of zoning districts, authorization for official zoning map, specific regulations for each of the designated zoning districts, dimensional standards or bulk regulations for each district, and information on administration, enforcement, and amendment of the ordinance.

EXTRATERRITORIAL ZONING AND LAND USE

In accordance with Section 414.23 of the Iowa Code, "The powers granted by this chapter may be extended by ordinance by any city to the unincorporated area up to two miles beyond the limits of such city, except for those areas within a county where a county zoning ordinance exists..." Since Dickinson County has a zoning ordinance and enforces zoning regulations, Milford is limited in enforcing extraterritorial zoning provisions over unincorporated lands. With that stated, zoning controls in the rural portion of Dickinson County are not without limitation. Per Iowa Code, the farm exemption clause identified in Section 335.2, which exempts zoning controls on property used for agricultural purposes, still applies to agricultural lands within unincorporated lands near Milford.

Additionally, another form of extraterritorial zoning not used as frequently as exercising the city's authority granted under Section 414.23, is for cities and counties to cooperatively establish a 28E joint governmental development agreement authorizing a city to have specific levels of input into county land use matters, or vice-versa. Intergovernmental agreements are used much more frequently in situations where both the city and county choose to exercise zoning controls over the same jurisdiction. Currently, Milford and Dickinson County do not share any specific zoning or land use related 28E agreements. However, such future development issues discussed or addressed within a 28E policy agreement between the city and county may cover such topics as:

- | | |
|-------------------------------------|--|
| ❖ Primary land use | ❖ Infrastructure- roads, storm sewer |
| ❖ Secondary land use | ❖ The city's trail network |
| ❖ Utilities- water, sewer, electric | ❖ Public road surfacing (concrete/asphalt) |

- ❖ Zoning regulations
- ❖ Building Codes
- ❖ Design Standards

- ❖ Subdivision review and standards
- ❖ Plat review

SMART GROWTH PRINCIPLES

Urban sprawl is not just a metropolitan issue, but an issue for any community, town or rural area that has been impacted by uncontrolled or haphazard growth of large sprawling lots without regard to the impact upon the environment or the surrounding uses. Many have heard of the term “smart growth”; however, do people really understand what it means? Smart growth, according to information obtained from the Smart Growth America website, is defined as:

SMART GROWTH IS A BETTER WAY TO BUILD AND MAINTAIN OUR TOWN & CITIES:

“Smart growth means building urban, suburban and rural communities with housing and transportation choices near jobs, shops and schools. This approach supports the local economies and protects the environment.”



Courtesy of: Smart Growth America <http://www.smartgrowthamerica.org/>

Smart Growth America is a national organization dedicated to researching, advocating for, and promoting coalitions to bring smart growth practices to communities nationwide. Many communities desire to create pedestrian friendly neighborhoods with nearby schools and shopping with ease of access for residents. Although supportive of new residential and commercial growth, many cities are beginning to question the costs of building further out from the city center. This is becoming increasingly more important especially as infrastructure, utility and transportation costs are continually increasing. Spurring the smart growth movement are shifts in demographics, a revived environmental ethic, and increased fiscal concerns over development. Smart growth principles are based on two concepts; 1) issues facing cities today and 2) recommended smart growth principles used to create policy and means to address the previously addressed issues. The information referenced below is summarized from the “Smart Growth Online” resource provided by the smart growth network (www.smartgrowth.org).

1. Quality of Life – Create and preserve a sense of place through housing, green spaces, recreation and cultural attractions, and policies or incentives to encourage mixed-use neighborhoods.
2. Design – Offer health, social, economic, and environmental benefits for all. Suggest incorporating green building practices, low-impact developments, and walkable neighborhoods.
3. Economics – Encourage small business investment adding to employment opportunities.
4. Environment – Environmental challenges we are facing today are due in part to the way neighborhoods, communities, and cities have been built up during the past half-century.
5. Health – Reduces threats from air and water pollution and indoor air contaminants through resource efficient building design along with promoting public transit, bike lanes and trails.

6. Housing – Create housing options for diverse lifestyles and socioeconomic levels by supporting mixed-use development, affordable housing alternatives and revitalize existing neighborhoods.
7. Transportation – Protects public health, environmental quality, conserves energy, and improves the quality of life by promoting new or innovative transportation choices.

Smart growth can also be summarized as the opposite of urban sprawl or the anti-sprawl cause. Smart growth encourages infill development, redevelopment of brownfield or greenfield sites, and redevelopment of city centers or downtowns where residents can once again come to gather, socialize, and shop with ease of pedestrian access and transportation to and within the downtown. Smart growth principals support job growth, new housing, economic development, and healthy communities. Simply stated, smart growth supports the traditional means of community and economic development, but exploring development options from a differing perspective. A perspective that does not support urban sprawl within neighborhoods of cookie-cutter housing. Smart growth principals support walkable neighborhoods and communities that encourage mixed use developments within larger residential tracts.

Objective 11.

Encourage and promote the use of green development practices such as low impact development (LID) or best management practices such as green roofs, solar energy, bioswales, pervious paving materials or other green alternatives in new public and private developments.

Policy Recommendations to guide future low impact development decisions of the community using LID and best management practices include:

Policy 11.a. - Investigate options for implementing low impact development or best management practices within a demonstration site on city owned property.

Policy 11.b. - The city should consider changes to the zoning ordinance, subdivision regulations and other building codes to encourage the utilization of green development practices.

Policy 11.c. - Work with community partners, developers, and private landowners to inform the community on best management practices for the containment of stormwater on site in addition to or in lieu of redirecting stormwater from the property and into natural waterways.

CHAPTER 16. PLAN IMPLEMENTATION

The Milford Comprehensive Land Use Plan is to be used as a guide by both public and private sectors in land use decision-making processes. The private sector, including developers, investors, industry, and businesses will use this document to become informed of the general positions of the city regarding land use objectives and policies. This land use plan along with the existing and future land use maps will provide the public with an outline and guide to make individual land investments, purchases, or development decisions. The public will become more informed as to the city's policies regarding land uses that are permitted, encouraged, prohibited, or protected. With this knowledge in advance, the public will be able to make informed and knowledgeable decisions complimentary to the city's comprehensive plan.

The public or government sectors, including primarily the City of Milford, but with considerations from Dickinson County and/or the State of Iowa, will utilize this comprehensive plan as a guide in making future land use decisions and interpretations of proposed projects. While this working document is the result of the efforts of the Milford Planning and Zoning Commission, it is prepared representing the interests of all community residents. Activities affecting land uses by the city, Dickinson County, State of Iowa, or the United States government should follow the intent and spirit established by the policies and guidelines set forth in this plan. This document is intended to be flexible and should be reviewed for policy changes from time to time. The city will need to review this plan periodically to determine if clarifications, changes, or land use policies should be changed, amended, or deleted.

The Milford Comprehensive Plan may be amended as deemed necessary by the planning and zoning commission, with amendments recommended to the city council for approval. While actual or literal enforcement of the land use policy statements included in this plan may be difficult, the city should consider the policies established within this document as enforceable through the city's zoning ordinance and subdivision regulations. The intent, spirit and policies established in this comprehensive planning document are often cited, referenced, and utilized in the city's other enforcement regulations. All governmental bodies, businesses, individuals, and corporations are strongly encouraged to comply with the spirit and intent set forth in the goals and land use policies outlined in this comprehensive plan.

The preceding chapters in this document form the core of the Milford Comprehensive Plan with narratives, maps, charts, tables, and statistics concerning desirable future development patterns. This chapter addresses means of implementing those objectives and policy recommendations identified in Chapter 14. Because the scope of the Milford Comprehensive Plan is long term in nature its policy recommendations and the idea of implementing such policies may seem daunting. It is for this reason that city officials and specifically the planning and zoning commission should utilize the plan to assist in developing annual or short term improvement programs such as a parks and trails plan, capital improvements plan, or financial budgeting. Additionally, the planning and zoning commission should evaluate the comprehensive plan on an annual basis in consideration of changing development patterns which may occur in any given year.

IMPLEMENTATION STRATEGIES

Community leaders and city officials are charged with the task of identifying, leading, and being the first to accept and embrace the future that Milford has ahead. Suggested implementation measures the city may wish to review, address or incorporate include:

1. Establish a benchmark for Milford from which future community growth will be measured against. Create a three to five year action or strategy plan addressing specific growth, economic development, and annexation policies.
2. Encourage city officials, planning and zoning commission members, board of adjustment members, and key community leaders to attend training opportunities to gain new perspective on current or innovative trends in planning and/or regulatory ordinances.
3. Establish an annual comprehensive plan review process in which public input is encouraged regarding the progress and development of the community. Furthermore, the planning and zoning commission will review the city's future land use map and policies and make a report to the city council to determine if changes are needed to reflect current development projects.
4. Create a plan to attract and/or retain young professionals and promote a younger population in Milford. Far too many communities see the younger populations leave the community upon graduation from schools for larger metropolitan areas. Monitor results through affordable housing options, younger demographic trends, and recreational or entertainment activities intended for this demographic.
5. The City of Milford should promote and exhibit a welcoming and accommodating feeling to new residents, businesses, and visitors to the community. This may be accomplished through creating and sustaining a "welcoming committee" along with disseminating information to new residents and businesses to the community.
6. Upon review and implementation of new or existing land use policies, remember to protect the rights and interests of property owners in Milford. Also, remember this strategy when looking to update the city's control ordinances such as zoning and subdivision regulations.
7. When implementing new land use policies, city leaders and elected officials must remember that consistency and fairness is necessary for all residents and businesses in Milford.

Establishing planning or performance standards is one method utilized to determine accountability for the implementation of the city's comprehensive plan. A benchmark or standards system encourages the city to develop general descriptions of what it hopes to achieve by implementing the land use objectives and policy recommendations outlined in the plan. After identifying desired outcomes, the city should set thresholds or obtainable measures for the achievement of desired outcomes. The city officials should track and review the achievement of desired outcomes from implementing this comprehensive plan. Below is a sample listing of benchmarks Milford may consider using or expand upon in determining if it has met the desired objectives and policy recommendations of this comprehensive plan:

- The sales price of vacant and developable land.
- The rate of conversion of vacant land to developed land.
- The average sales price of single-family housing monitored over a period of years.

- The average monthly rental costs for multiple family housing.
- The number of new single family and multiple family building permits issued.
- The goal of attaining a five percent (5%) vacancy rate in housing.
- An increase in the amount (in acres) of parks and recreational land uses per capita.
- A reduction, or at least no new acreage of residential development located in floodplains or areas not best suited for residential developments.
- The number of miles (to be determined by the city) of street repair, resurfaced, or new pavement.

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