

# Borough of Milford

## Commonwealth of Pennsylvania



2/17/2026

Dear Milford Borough Residents & Taxpayers:

Subject: **2026 Budget Message**

We hope everyone is having a lovely winter season here in Northeast PA this year. This message is to summarize for you our 2026 budget which was approved on 11/17/2025 by your Borough Council.

The council again set our 2026 mill rate at 40.85 mills which is unchanged from 2024. We reduced our millage rate in 2024 by 2.25 mills to compensate for an increase in water rates but felt there was no need for an increase in 2025 or 2026. Below is information about your property taxes, how they are determined and how Milford Borough spends what is paid in property and other taxes.

### **What is the millage rate?**

A millage rate, also known as a mill rate, is used to determine how much a property owner owes in property taxes. One mill is equal to 0.1% of your property's assessment. To determine the portion of your property tax that is for the Borough, you multiply your taxable assessed value x .001 x mill rate = **Borough property tax**.

### **How do I find out what my property's assessment is?**

The assessed value is noted on your property tax bill and can also be [found online](#) at Pike County's GIS system which includes every property in the county.

The total assessment of all 562 taxable parcels in Milford Borough is \$20,987,360 with an average Taxable Assessed Value (TAV) of \$37,344. The average includes commercial properties, so the assessment on most single-family homes in the Borough is below the average.

There are approximately 47 parcels in the Borough that are tax-exempt. These "exempt" parcels include churches, government buildings and others. Since we are the Pike County seat, we have a disproportionate share of exempt properties, approximately 12% of our overall assessed value. Milford Borough has the second lowest TAV of all thirteen municipalities in Pike County, only rural Porter Township is lower. Because the Borough is relatively small, has many exempt properties, and provides a higher level of services than most other municipalities in the county, our millage rate is higher than many of our neighbors.

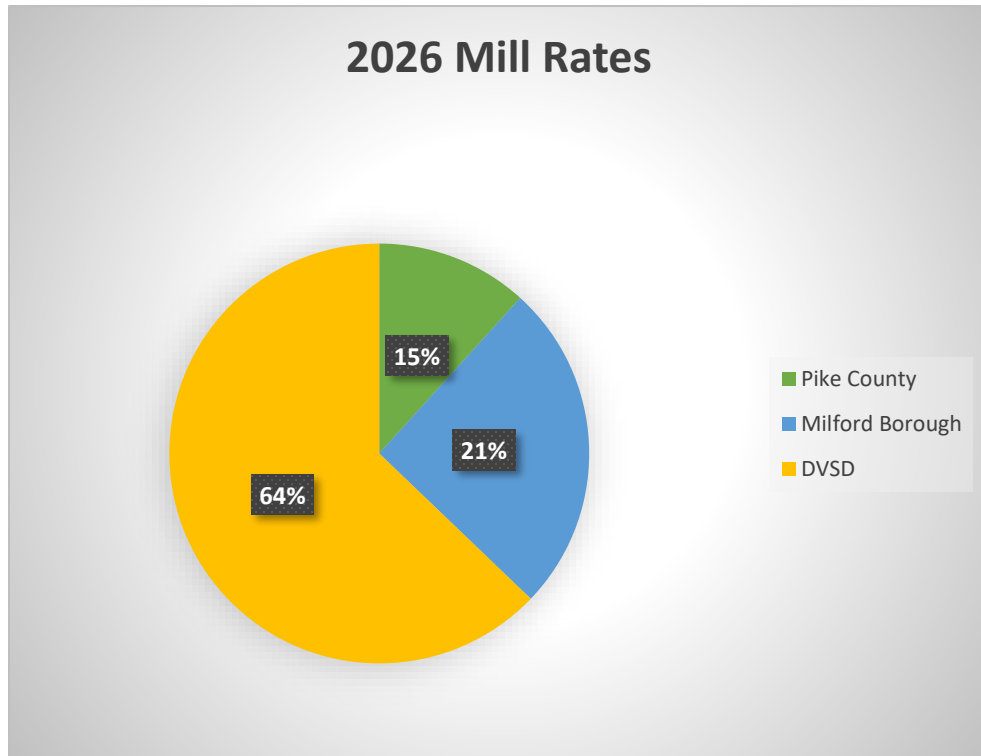
**How is the assessment determined?**

Properties in Pike County are currently assessed at 25% of the estimated 1994 fair market value of the property. Pike County has not had a reassessment since 1994, except for properties that are improved, subdivided, or combined. Reassessment is typically undertaken by the county, as it is a costly process. Last month our Pike County Commissioners announced a Reassessment Ratio Change, effective 1/1/2027, in conjunction with a planned county-wide reassessment of all properties. The ratio for factoring property values will increase from 25% of the 1994 base value to 100% of the 1994 base value. What this means is that if nothing else changes for 2027 our total borough millage will decrease by a factor of four from 40.85 to 10.21 mills. You will not see an increase in borough property taxes from this factor change alone.

**Other Property Taxes**

Property taxes are paid twice a year, the County and Borough taxes in the spring and the School District taxes in the fall. Please see the summary of mill rates charged in 2026 and a pie chart below that breaks out the percentages of each. As you can see, Milford Borough taxes represent about one-fifth of your total real estate property tax bill.

<b>Taxing Authority</b>	<b>2026 Mill Rates</b>
Pike County	27.99
Milford Borough	40.85
Delaware Valley School District-25/26	124.36
<b>Total</b>	<b>193.20</b>



**How is the Borough property tax spent?**

The Borough’s 40.85 millage rate for 2026 is broken down, by the state municipal code, into individual components as follows:

<b><u>Budget Category</u></b>	<b><u>2026 Mills</u></b>
General Fund*	30.0
Debt Service	0.5
Fire Department	1.1
Street Improvements	1.35
Shade Tree Commission	0.1
Recreation and Parks	0.8
Streetlights	3.5
Pension	0.5
Utilities	1.0
Emergency Services	2.0
<b>Total Mills</b>	<b>40.85</b>

As you can see from the above, the General Fund is the largest component of our budget at 30 mills. The statutory maximum set by the PA Legislature for a general fund is 30 mills. To exceed that statutory limit, the Borough was required to petition the Court of Common Pleas each year and can be allowed an additional 5 mills. The Borough had petitioned the Court annually for this for many, many years but due to the enactment of an Earned Income Tax (EIT) we were able to lower our General Fund millage rate and we will not need to seek court approval for higher property taxes as they were lowered upon implementation of the EIT.

The earmarked millage rates, for debt service, the fire department, street improvements, Shade Tree Commission, recreation and parks, streetlights, pensions, utilities, and now emergency services (ambulance) are self-explanatory. The Council is not allowed by law to take the tax revenue earmarked for any of these purposes and spend it elsewhere.

**General Fund\***

Where the Council’s spending is more discretionary is within our General Fund. On the revenue side and based upon the 30 mills, we expect to raise a total of \$590,730 in property taxes in 2026 after subtracting a small percentage for uncollected taxes. In addition, we collect taxes called real estate transfer taxes on the sale of any real property here in the Borough for which we estimate to collect \$30,000 in 2026. We anticipate collecting \$590,000 in EIT and Local Services taxes in 2026. There are other fees, grants, collections of prior year taxes, use of a prior year surplus, charges to neighboring municipalities for fire service insurance, fines, permits, interest income, and other charges, such as our police department providing security to Grey Towers. The projected total of all revenue collected in our general fund in 2026, which includes a surplus of \$100,000 borrowed from prior years, is estimated to amount to \$1,512,105.

So where does all this money go? Well, all the things you see each and every day you are in town needed to keep the Borough running, keep our citizens safe and provide essential services. Since we are not like the federal government, we are required to balance our budget each year and as a result our expenses cannot exceed our revenue. Let us break those expenses down by category in the table below.

<b>Expense Category</b>	<b>Amount</b>	<b>Percentage</b>	<b>Further Description</b>
General Government	\$332,259	22	Financial Administration, Insurance, Office Salaries, Tax Collector, Legal Fees, Engineering Fees
Police	\$549,980	36	Fulltime police coverage including a 3 <sup>rd</sup> fulltime officer and \$23k for new police equipment.
Capital Expenditures	\$167,000	11	Parks, Pedestrian Safety, Office security upgrades, Other
Planning, Zoning, Building	\$48,000	3	Fees, salaries, and expenses
Trash collection, Sewage Enforcement	\$112,170	7	Contracted trash collection, sewage enforcement
Public Works, Roads	\$238,216	16	Salaries and benefits, fuel, supplies, yard waste pickup, snow removal
Other Insurance, Fees	\$64,480	5	Workmen's Comp, Unemployment Insurance, etc.
<b>Total Expenses</b>	<b>\$1,512,105</b>	<b>100</b>	

### **Other Revenue Sources**

Your Borough Council continues to look for new sources of revenue like what we did by moving funds to higher interest-bearing accounts which significantly increased interest income by approximately \$40,000 to \$50,000 annually from 2022. We received in 2025 the following grants: a Greater Pike Community Foundation Grant of \$4,000 to paint Borough Hall; a \$9,000 grant from Pocono Mountain Visitors Bureau for improvements at Veteran's Park; a \$186,500 LSA Statewide grant for the Ann St Park Phase 2; an additional Department of Conservation & Natural Resources (DCNR) grant of \$57,511 for Ann St Park Phase 1.

Other grants recently received in 2026 which were applied for in 2025 include: a \$350,000 Multi-Modal grant for Ann St Park and surrounding sidewalks; a \$250,000 DCNR grant for Ann St Park Phase 2; a \$307,857 ARLE grant for pedestrian safety; and a \$1,250,000 Community Project Funding (CPF) award for central sewage in our business district and Matamoros Borough and Westfall Township. In total, your Borough Council applied for and received \$1,581,535 in state and federal monies in 2025 and early 2026. As listed above, these monies are being used for projects which mean no borough tax money was needed. We will continue to apply for new grants in 2026 to improve the infrastructure of Milford Borough and beautify our community.

## Personnel

Milford Borough currently employs a total of 15 employees, both full-time and part-time. The breakdown between departments is as follows:

Department	Total Employees	Fulltime	Parttime	Comments
MPD	10	3	7	Includes our part-time Chief
DPW	3	2	1	
Office	2	1	1	Includes our Secretary/Treasurer
Total	15	6	9	

In 2024 our Police Department and DPW both voted to form a union. In 2025 negotiations were completed with the Teamsters Union to adopt contracts which will run through 12/31/2027. Our union employees now contribute to a portion of their borough provided health insurance and pensions.

## Other Projects/Capital Improvements

We continue to improve our infrastructure especially the 1814 courthouse building which houses our police department and administrative offices. Over the past two years we have installed a new boiler, new air conditioning, new generator, new roof, new parking pad for police vehicles, and refurbished cupola. The improvements to this building will continue in 2026 with installation of new more efficient windows and the reinstallation of the mast and fish on the top of this historic building. Nearly all of these expenditures were paid for by grants received in prior years.

The work on our Ann Street Park will continue into 2026 and beyond. Our Recreation Committee has completed Phase 1 of the project which included a renovation of the playground area for 5–12-year-olds and included new swings, a new play structure, walking paths, a new whirligig, fencing and a safer pour-in-place surface. The majority of the costs for these improvements were paid for by grant monies.

In 2025 we paved a total of sections of eleven streets and added five speed humps in high traffic areas. As most of you know, we entered into a contract with Casella Waste for the collection of trash for all property owners, residential and commercial, at no extra tax cost to Borough property owners. We also negotiated a reduced recycling rate for those people interested in recycling with Casella.

Our Act 537 Plan was approved by the PA Department of Environmental Protection in early October 2025. This plan will allow for the centralized collection of wastewater from our commercial district properties with no changes in our residential district. We are currently in the process of securing grant and loan funding to assist with the construction of this sewer line which is several years from completion. The \$1,250,000 received in CPF monies will assist in moving this project forward.

We signed a contract with an engineering firm to update and improve our stormwater infrastructure throughout our borough. We plan to begin work on this project in the spring once the snow melts. We received a total of \$3.452 million in CPF monies in a prior year to pay for this project which we expect to complete by the end of 2027.

We continue to improve our communications to you, the residents and taxpayers of Milford, by significantly updating our website in 2025. We currently utilize our website, Facebook page, email list and telephone notification system to maintain contact with you. We will continue to improve these tools to keep you updated but you are always welcome to stop by the third Monday of the month at 7pm at our Borough Hall on West Catharine St to see your council live.

Although Milford Borough has the second lowest taxable assessed value in Pike County, it provides more services than any surrounding municipality. We believe the value of what the Borough provides is second to none. We welcome your input as we move forward in our goal to provide you, the Taxpayers of Milford Borough, with quality and efficient services.

Sincerely,

Joseph Dooley, CPA  
President  
Milford Borough Council

**OFFICE OF THE MILFORD BOROUGH COUNCIL, 500 BROAD ST. MILFORD, PIKE COUNTY, PA 18337 PH: (570) 296-7140 FAX: (570) 409-6858**