



Carmel Mayor's Advisory Commission on Housing

January 22, 2026



HIGHLIGHTS:

RECOMMENDATION 8:

ASSESS CURRENT ZONING REGULATIONS

Perform an assessment of current zoning regulations to determine whether revisions should be recommended to address gaps in the Carmel housing market, as well as to support open space creation and tree preservation efforts.

HIGHLIGHTS:

Zoning District & Map Analysis



Purpose

- Identify and address gaps in housing market
- Support tree preservation & creation of open space



Key Findings – Zoned Land

- Residential permitted: 89.2%
- Single-family only: 76.8%
- Non-single-family housing: 12.4%
- Residential NOT permitted: 10.8%

HIGHLIGHTS:

RECOMMENDATION 10:

CREATE AND PUBLISH A SERIES OF MAPS AND DATA

Some examples include: (1) existing areas of different housing types, (2) areas where new housing types would be appropriate, (3) inventory of vacant or unplatted land, (4) information about cost burdened households.

HIGHLIGHTS:

Housing Inventory

Purpose



- Develop maps and datasets showing housing types
- Identify areas suitable for new housing
- Inventory of vacant or un-platted land
- Information on cost-burdened households

Key Findings – All Housing Units



- Single-family detached: 69.6%
- 4+ bedrooms: 51.2%
- Ownership rate: 72.1%

Key Findings – Platted Dwellings

- Housing age: 65% over 25 years old
- 2+ stories: 72%

HIGHLIGHTS: Inventory

Key Findings – Unplatted or Vacant Land

- Public, Institutional, Recreational: 3,531 acres
- Vacant: 1,043 parcels



Key Findings – Cost-Burdened Households

- Owner households w/mortgage: 15.5%
- Renter households: 42.6%
- Total households: 7,483

WHAT DOES THIS MEAN?

Zoning vs Inventory Findings:

Zoned Land

- Residential permitted: 89.2%
- Single-family only: 76.8%
- Non-single-family housing: 12.4%
- Residential NOT permitted: 10.8%

Housing Inventory

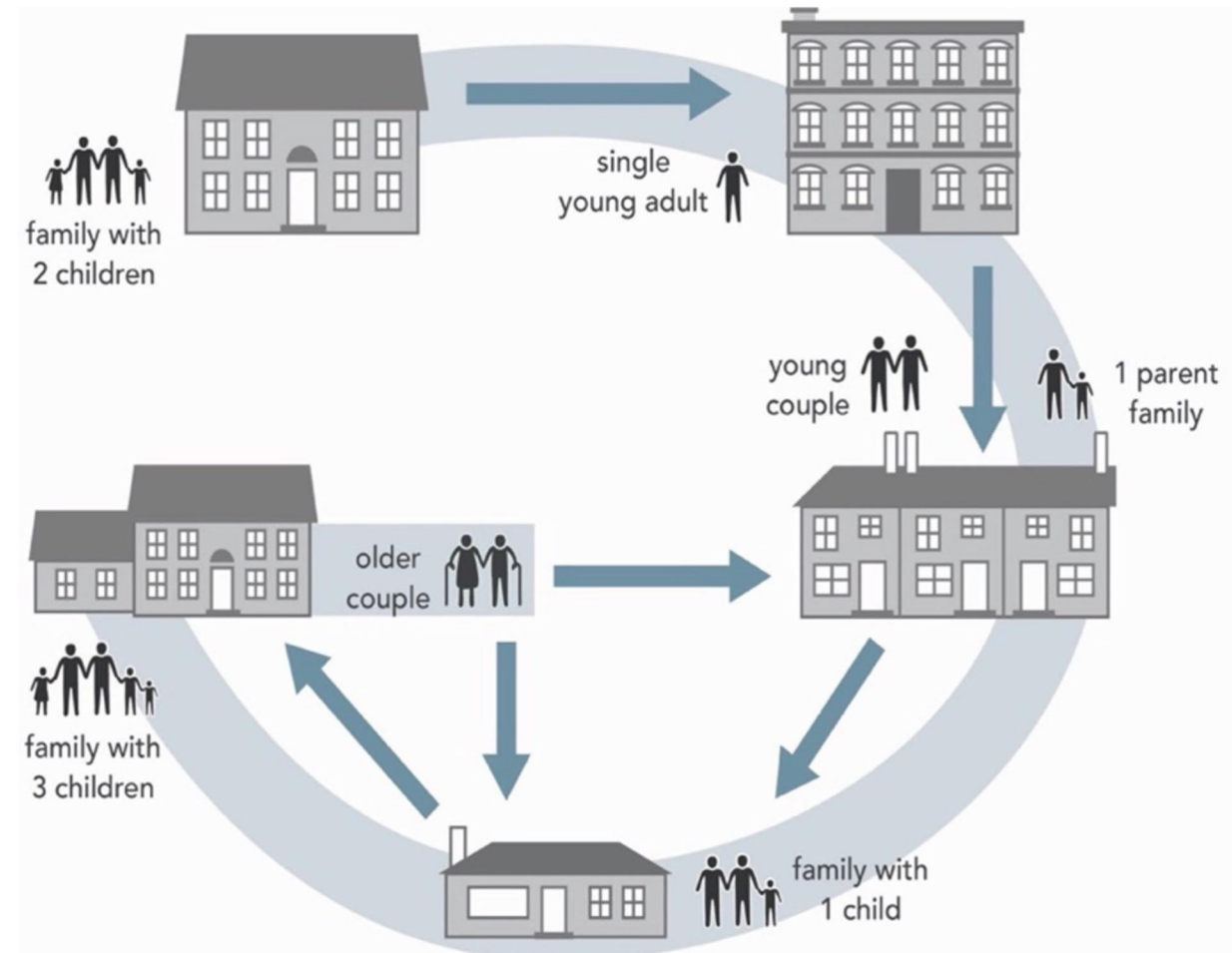
- Single-family detached: 69.6%
- 4+ bedrooms: 51.2%
- 2+ stories: 72%

Conclusions:

- Inventory matches the zoning – Carmel is primarily detached single-family
- PUDs have introduced some additional housing types
- Single-family inventory is largely geared toward families
- Adjustments are needed to reflect changing demographics, while maintaining balance

WHY IS IT IMPORTANT?

Different Ages = Different Needs
More Types = Movement in the Market



EXAMPLES OF OTHER COMMUNITY MODELS



Work in progress...

- Wide range of documented policies, many too early to see actual progress on the ground.
- Upcoming work with Opticos Design will help us find the good examples.

WHERE DO WE GO FROM HERE?



Progress isn't always linear.

Keep gathering information, begin narrowing focus, keep moving forward

Housing Task Force Recommendations

- ✓ 1. Continue the Carmel Housing Task Force Effort
- 2. Develop a Housing Strategy and Vision Plan
- 3. Protect Existing Single-Family Neighborhoods
- 4. Build upon the Comprehensive Plan
-  5. Facilitate Development of Missing Middle Housing
- 6. Adopt a Development Strategy for new Apartment Construction
- 7. Acquisition of Green Space
-  8. Assess Current Zoning Regulations (now through Missing Middle lens)

Recommendations

9. Establish a committee to explore approaches related to Accessory Dwelling Units
-  10. Create and publish a series of maps and data to communicate and quantify existing inventory and desired outcomes (yet to come)
11. Establish a Housing Repair Program
-  12. Prioritize the infill, conversion or redevelopment of underutilized commercial property and parking areas
13. Actively seek new collaboration opportunities locally, regionally, and statewide

What is Missing Middle Housing?

House-scale buildings with **multiple units** in **walkable** neighborhoods

Why do we say it's "missing"? Is this something new? Visit www.missingmiddlehousing.com to know more.

It is "Middle" in two different ways:

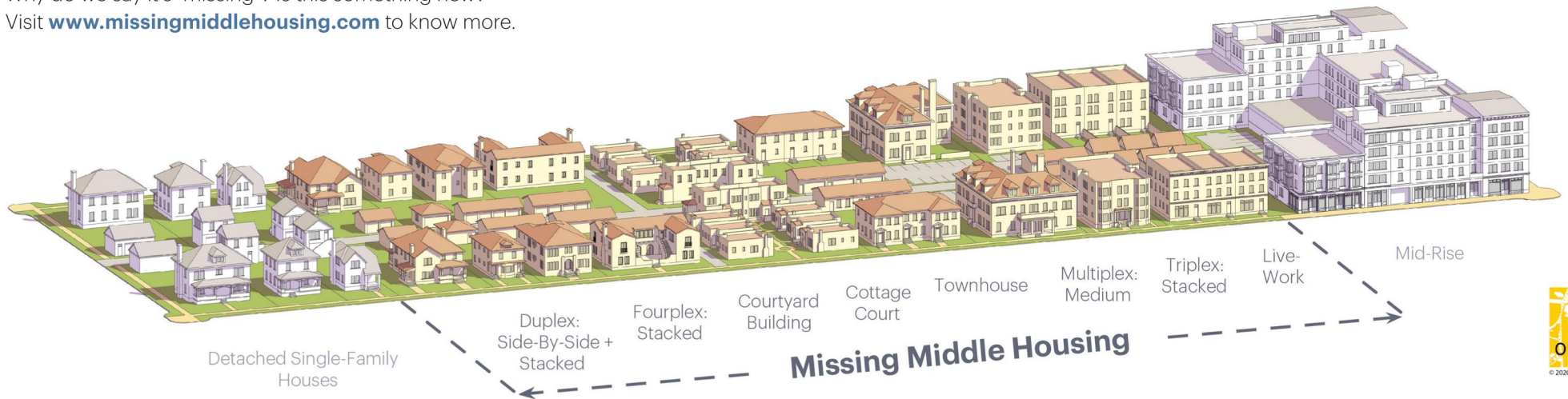
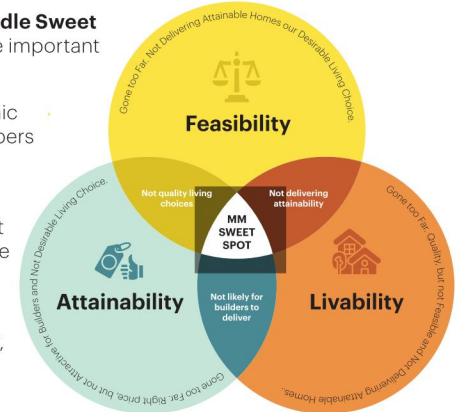
1 A "middle" **form and scale** that is in between single-family and multifamily buildings.



2 Can deliver **affordability by design** to middle income households.

The **Missing Middle Sweet Spot** meets three important criteria:

- 1) makes economic sense for developers and builders
- 2) delivers unit size and type that achieve attainable prices in your community and
- 3) provide quality, desirable places to live.



Did you know that Carmel has 1,468 existing duplexes, triplexes and fourplexes? (ACS 5-Year, 2023). Above are examples of regional Missing Middle Housing types.

What is the Missing Middle Housing Scan™?

The purpose of the scan is to **identify regulatory or policy barriers** that negatively impact the production of housing supply and to **develop recommendations** to help Carmel better **align regulations with City goals** to promote housing infill and growth.

Project tasks will include the following:

- Review of current policy and background documents
- Review of applicable zoning districts chosen by the City
- Analysis of zoning barriers/challenges
- Recommendations for potential revisions to the zoning standards
- Missing Middle Housing Scan™ report providing a summary of the findings and next steps.
- "Test Fit" analysis of up to six selected sites chosen by the city.
- Feasibility testing on zoning and policy
- In-person Missing Middle Housing overview presentation and engagement



Projected Timeline & Input Loops

January 12: The Consultant Team kicked off the project with City Planning & Zoning staff.



January-February: The Consultant Team will gather information and analyze current conditions and existing zoning standards.



February-March: Consultant team will work to identify barriers and provide targeted and implementable recommendations for Planning Staff through the test fit and feasibility analysis.



March 26: The Consultant team will engage decision-makers and the development community during a formal presentation and small group meetings (time and location TBD). From there, these local leaders will work with the community to decide which changes to make and how.



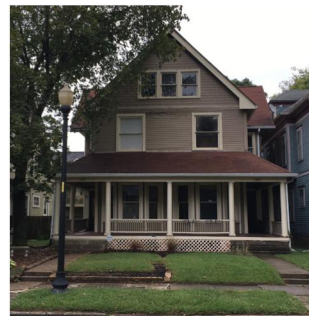
FAQs

How is this scan being funded?

The City of Carmel's Department of Community Services allocated funding from their FY 2025 budget to hire Opticos Design, an urban design and housing consultant, to study middle housing opportunities for Carmel.

What will the scan do?

Carry out analysis and testing of existing regulatory and zoning barriers. The scan will identify barriers to Missing Middle Housing in Carmel and serve as a guide for future zoning updates and other housing initiatives.



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