

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
- 0

8. Assess Current Zoning Regulations

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
- 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

Updated September 2025

RECOMMENDATION 8: Assess Current Zoning Regulations

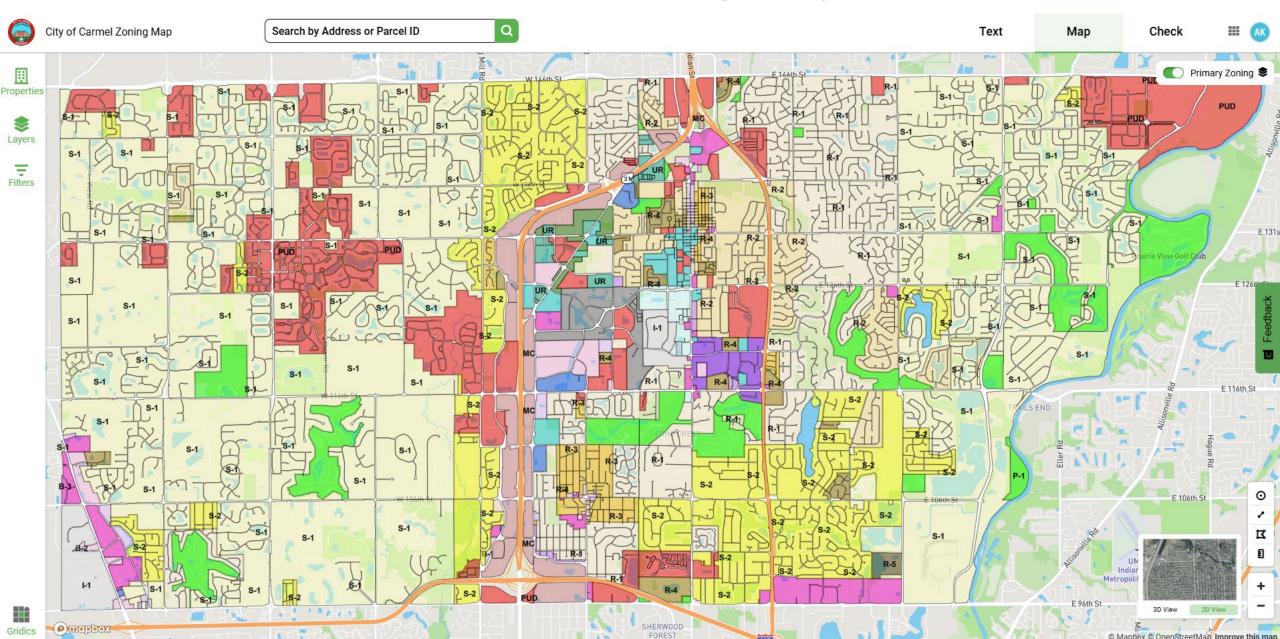
Perform an assessment of current zoning regulations to determine whether revisions should be recommended to address gaps in the Carmel housing market, as well as to support open space creation and tree preservation efforts.

Zoning Map Analysis

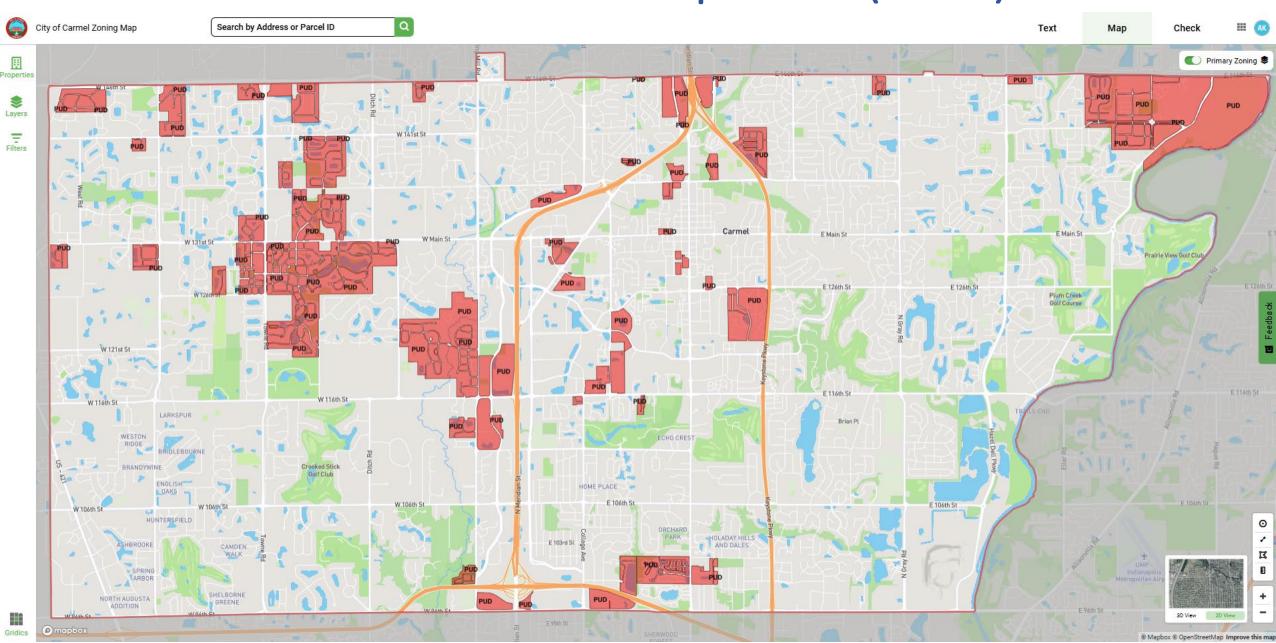
Links:

- Interactive Zoning Map
- GIS Viewer (see Map Layers to view zoning)

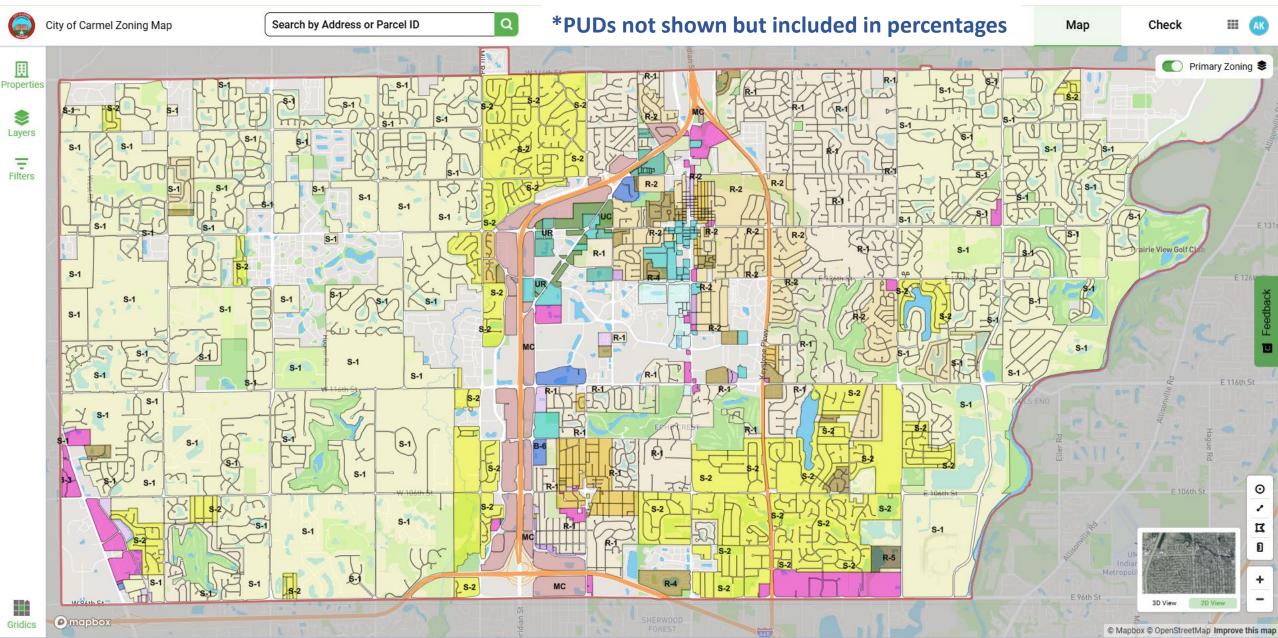
Carmel Zoning Map



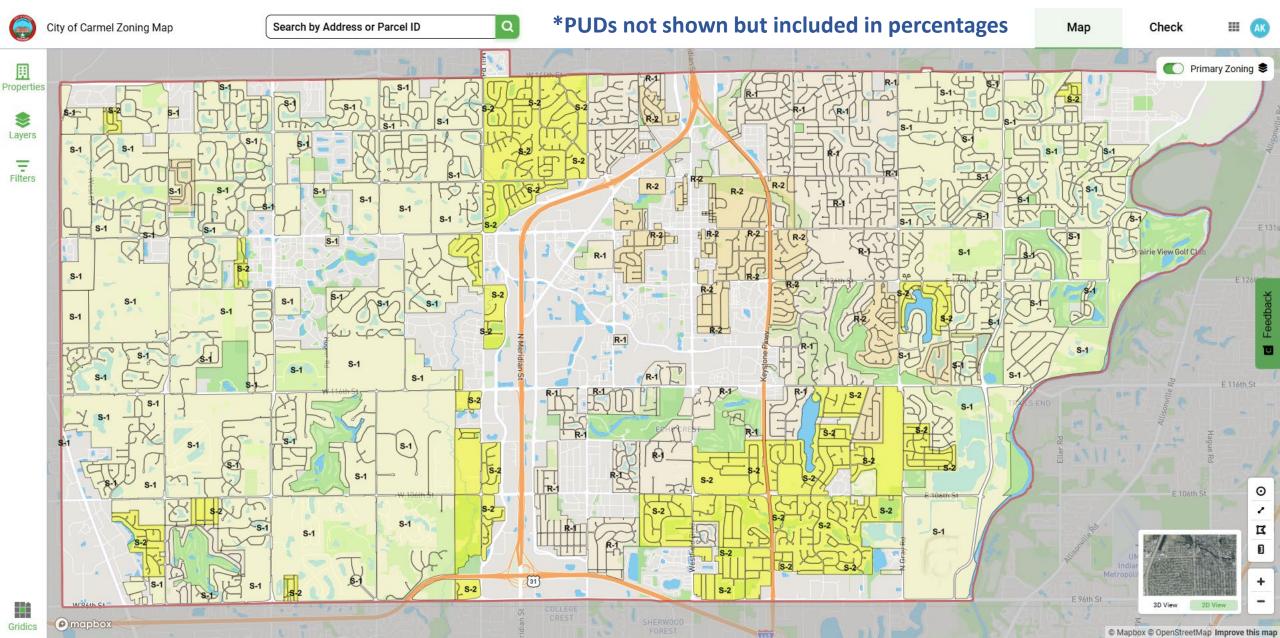
Planned Unit Developments (PUDs)



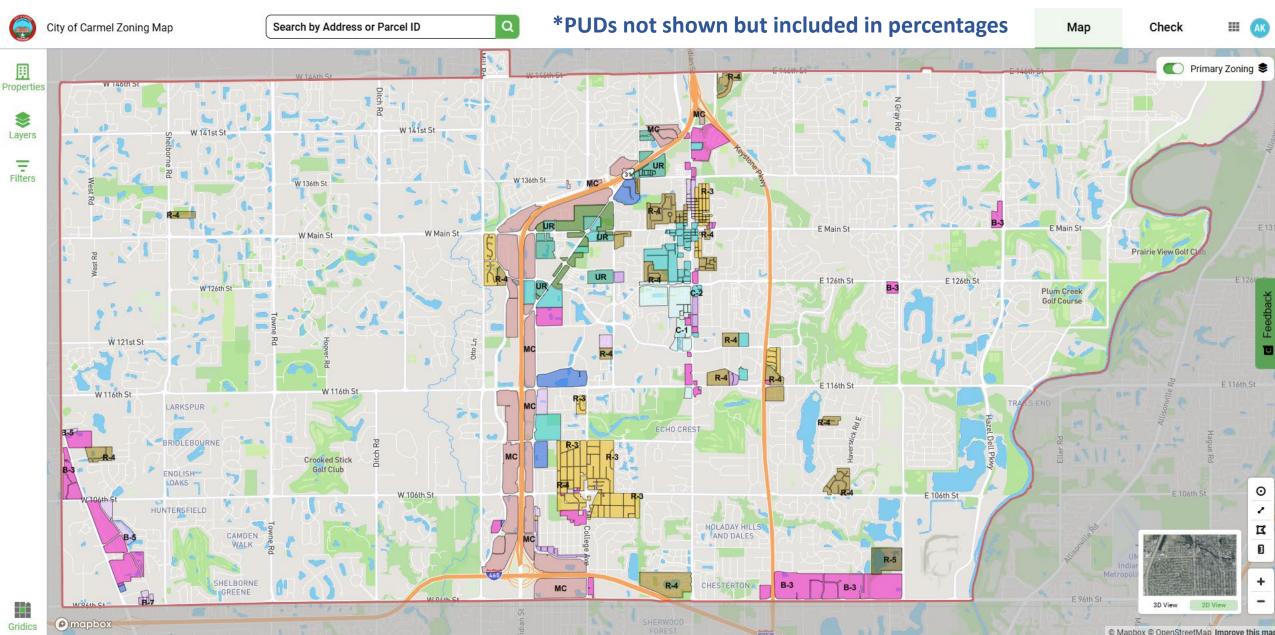
Districts where residential is permitted (89.2%)*



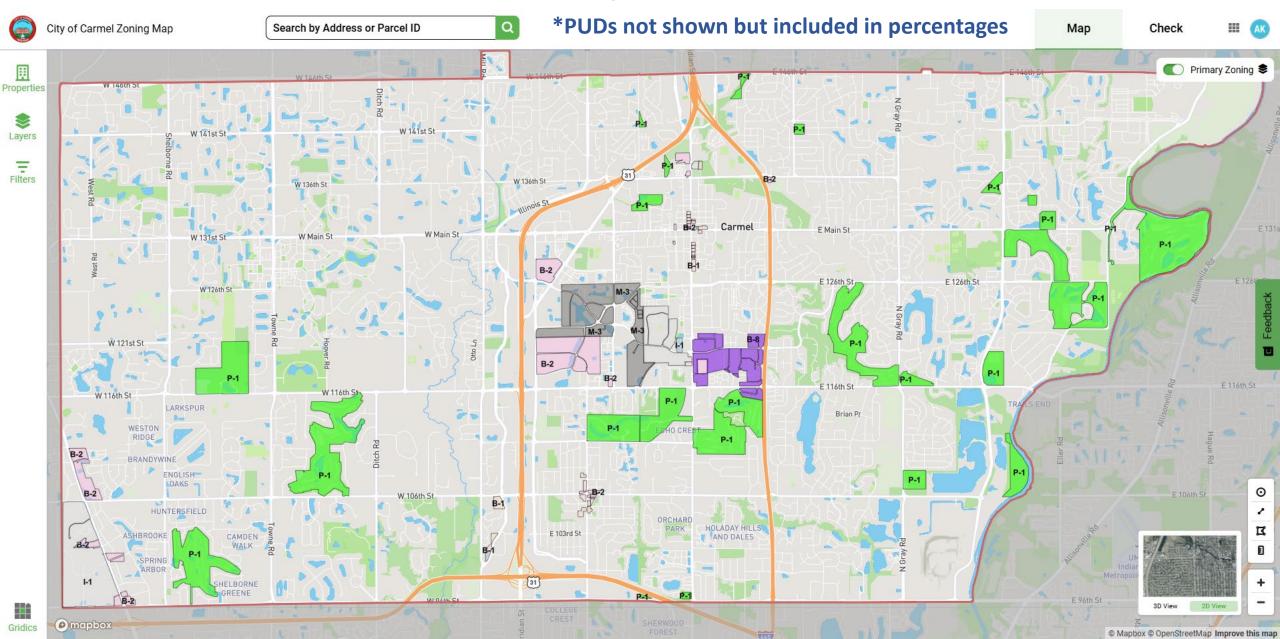
ONLY Single-Family Detached is permitted (76.8%)*



NON Single-Family Detached is permitted (12.4%)*



Residential NOT permitted (10.8%)*



ACRES	PERCENT	Zoning District		
27,409.0	100.0%			
31.7	0.1%	B-1		
233.7	0.9%	B-2		
478.1	1.7%	B-3		
71.1	0.3%	B-5		
89.4	0.3%	B-6		
32.3	0.1%	B-7		
142.9	0.5%	B-8		
98.5	0.4%	C-1		
186.0	0.7%	C-2		
340.3	1.2%	I-1 M-3		
235.0	0.9%			
618.7	2.3%	MC		
1,474.1	5.4%	P-1		
2,717.6	9.9%	PUD R-1		
3,106.6	11.3%			
1,105.9	4.0%	R-2		
294.9	1.1%	R-3		
294.3	1.1%	R-4		
40.7	0.1%	R-5		
12,641.7	46.1%	S-1 S-2 UC		
2,986.2	10.9%			
83.5	0.3%			
100.7	0.4%	UR		

Primary Zoning District + PUD Breakdown

Types of Dwellings Permitted by

% of Zoned Land	Right	Primary Districts + PUDs				
89.2%	Allows Residential					
82.8%	Allows Single-Family Detached	S-1, S-2, R-1, R-2, R-3, R-4, R-5, B-5, B-6, C-1, C-2				
76.8%	ONLY Single Family Detached	S-1, S-2, R-1, R-2				
12.4%	Allows other residential	R-3, R-4, R-5, UR, B-3, B-5, B-6, B-7, C-1, C-2, UC, MC				
8.5%	Allows Multi-Family	UR, B-3, B-7, C-1, C-2, UC, MC				
5.3%	Allows Two-Family	R-3, R-4, R-5, B-5, B-6, C-1, C-2				
3.9%	Allows Attached Dwellings	UR, C-1, C-2				
3.3%	Allows Accessory Dwellings*	C-1, C-2				
10.8%	No Residential	P-1, B-1, B-2, B-8, I-1, M-3				

^{*}Also includes Old Town Overlay District

TOP FIVE ZONING DISTRICTS BY AREA

46.1%	S-1	
11.3%	R-1	
10.9%	S-2	
9.9%	PUD	
5.4%	P-1	
83.7%		

DISTRICT KEY:

B = Business, C = Redevelopment, I = Industrial,
 M = Manufacturing, MC = Meridian Corridor, P = Parks,
 PUD = Planned Unit Development, R & S = Residential,
 UC = Urban Core, UR = Urban Residential

% of PUD Zoned Land

81.5%	Allows Residential
65.7%	Allows Single-Family Detached
44.2%	ONLY Single Family Detached
37.2%	Allows other residential
27.4%	Allows Multi-Family
14.2%	Allows Two-Family
25.2%	Allows Attached Dwellings
18.0%	Allows Accessory Dwellings
18.5%	No Residential

Source: Carmel GIS Data, calculations based on zoning map as of 07/01/2025

Zoning District Analysis

Unified Development Ordinance (UDO):

• Links: <u>Interactive text</u> or <u>PDF</u>

Residential Districts:

Links: <u>S1, S2, R1, R2, R3, R4, R5, UR</u>

Planned Unit Developments (PUDs):

Alphabetical list (Laserfiche)

Residential District Comparison

	Development Standard	S1	\$2	R1	R2	R3	R4	R5	UR	Permitted in Other Districts
	Single-family dwelling	Permitted Use	Permitted Use	Permitted Use	Permitted Use	Permitted Use	Permitted Use	Permitted Use	-	B5, B6, C1, C2
	Attached dwelling	-	-	-	-	-	-	-	Permitted Use	C1, C2
Uses	Two-family dwelling	-	-	-	-	Permitted Use	Permitted Use	-	-	B5, B6, C1, C2
٦	Multiple-family dwelling	-	-	-	-	-	Special Use	Permitted Use	Permitted Use	B3, B7, C1, C2, UC, MC
	Accessory dwelling	-	-	-	-	-	-	-	-	C1, C2
	Minimum Lot Area	15,000 sq ft	12,000 sq ft	10,000 sq ft	10,000 sq ft	8,000 sq ft	4,000 sq ft	10 acres - RES	N/A	
								30 acres - other		
	Minimum Lot Width	120 ft - SF	100 ft - SF	100 ft	80 ft	60 ft	60 ft - SF & TF	N/A	N/A	
		200 ft - other	200 ft - other				200 ft - other			
	Maximum Lot Coverage	35%	35%	35%	35%	35%	35%	40%	80%	
	Maximum Density	1.0 lots/acre	2.4 lots/acre	2.9 lots/acre	3.9 lots/acre	5.0 lots/acre	8.0 lots/acre	12.0 units/acre	N/A	
	Minimum Front Yard Setback	40 ft	35 ft	35 ft	35 ft	30 ft	30 ft - SF & TF	10 ft	0 ft	
							5 ft - other (max of 30 ft)		(10-20 ft max)	
	Minimum Side Yard Setback	10 ft - SF	10 ft - SF	10 ft	5 ft	5 ft	5 ft - SF & TF	50 ft	5 or 0 ft	
S		20 ft - other	20 ft - other				20 ft - other adj to SF & TF			
Setbacks							5 ft - other not adj to SF & TF			
etb	Minimum Aggregate of Side Yards	30 ft - SF	25 ft - SF	20 ft	15 ft	15 ft	15 ft - SF & TF	N/A	N/A	
S			40 ft - other				40 ft - other			
	Minimum Rear Yard Setback	20 ft - SF	20 ft - SF	20 ft - SF	20 ft - SF	20 ft - SF	20 ft - SF & TF	50 ft	N/A	
		15 ft - other	15 ft - other	15 ft - other	15 ft - other	15 ft - other	20 ft - other adj to SF & TF			
							15 ft - other not adj to SF & TF			
	Maximum Building Height	35 ft	35 ft	35 ft	35 ft	35 ft	35 ft	35 ft - SF	3-5 stories	
l								45 ft - other	(2 story min)	
00	Minimum Ground Floor Area		1,100 sq ft - one-	1,100 sq ft - one-		800 sq ft - one-	N/A	700 sq ft - SF	See Section 5.11	
iệ				story SF	story SF	story SF		dwelling		
Building						700 sq ft - two-		600 sq ft - MF		
		story SF		story SF	story SF	story SF		dwelling		
						800 sq ft - other		900 sq ft - other		
	Minimum Living Area per Dwelling	N/A	N/A	N/A	N/A	N/A	N/A	600 sq ft average	500 sq ft average	

SF = Single-family dwelling

TF = Two-family dwelling

