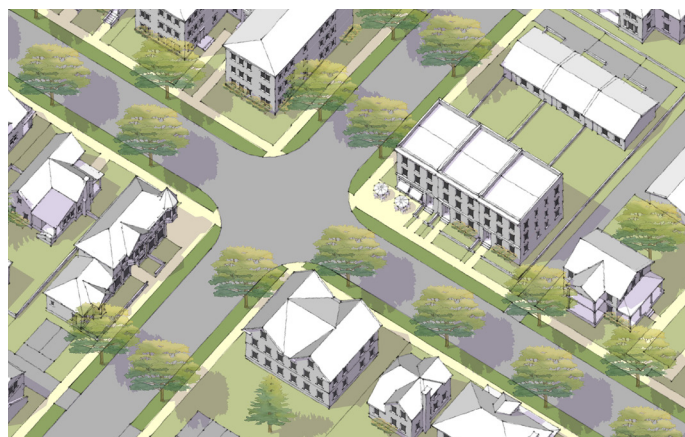


Middle Housing Zoning for a Growing Midwestern Town

Town of Cumberland, Indiana



Middle Housing Residential Small Zone District



Middle Housing Residential Medium Zone District

Project Area + Context

Townwide

Opticos Products

Middle Housing Zone Districts;
Large Site Design Standards

Status

Completion in March 2025

Team

Opticos Design

Reference

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Small Town, Big Opportunities for Missing Middle Housing

The Town of Cumberland, located just outside of Indianapolis, is anticipating rapid growth due to recent job creation in the region. While welcoming new development, the town desires to protect its small-town character and rural context. Currently, 95% of the existing residential parcels in Cumberland (Hancock County) only allow single-unit housing by right. Town staff and leadership identified a need for zoning tools that could better support additional housing types that align with Comprehensive Plan goals to “encourage diverse housing choices for all levels of the market.” As a result, the Town engaged Opticos to lead a zoning and community engagement process to create two middle housing zoning districts that allow both single-unit and “house-scale” multi-unit options while streamlining the design and development process. In addition, Opticos created walkable neighborhood standards that address numerous undeveloped sites and offer an alternative to the PUD process. To administer these code updates, Opticos created an education toolkit for staff.

Highlights

1. Two residential **middle housing districts** of low and medium intensities that are inserted into the town's existing ordinance.
2. **Building type and frontage type objective standards** to ensure quality outcomes in line with existing neighborhood character.
3. Walkable neighborhood plan standards to ensure sustainable, walkable and vibrant greenfield development with **a mix of housing, open space, and retail.**
4. **Staff input and community surveys** drove the direction of the code standards.
5. **Robust training sessions** with Planning Commission and Town Staff to support smooth implementation of new standards.

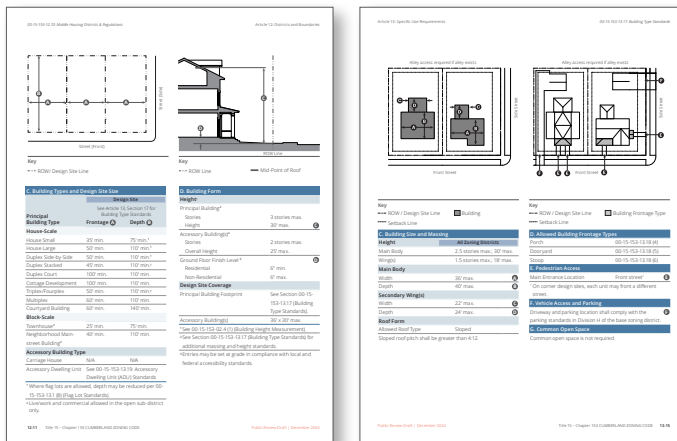


Community Driven Standards

Community and planning commission input was key to calibrate the new zone districts to Cumberland's unique small-town character and housing needs. Opticos provided Staff with graphically accessible education materials to lead three community workshops.

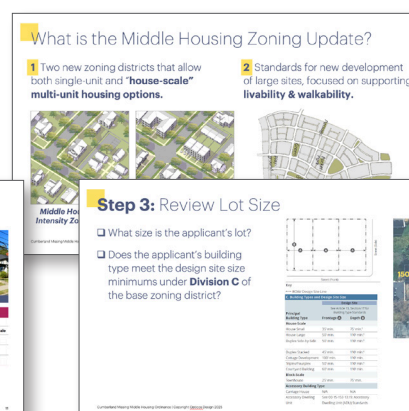
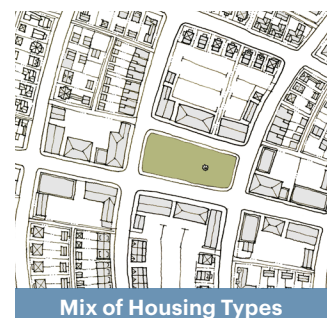
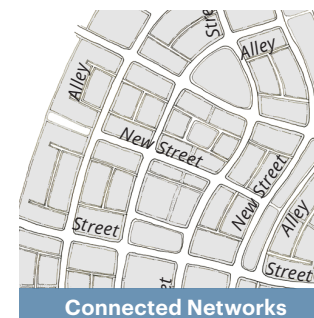
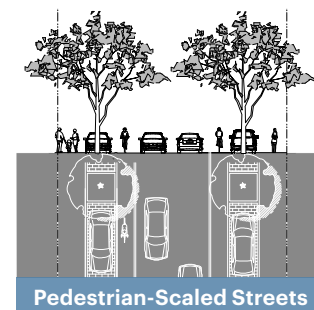
Objective and Context Specific Standards for Middle Housing Neighborhoods

The ordinance provided Middle Housing Residential Small and Medium zoning districts that were calibrated to the existing scale and form of Cumberland. Objective design standards for sites, building types, and frontage types were streamlined to support more predictable outcomes than the current conventional zoning. These efforts are expected to increase local housing options as a response to shifting household demographics, catering to downsizing families, singles, and first-time home buyers.



Large Site Standards that Incentivize Walkable, Sustainable, and Complete Neighborhoods

Walkable Neighborhood Plan standards were created to ensure that the rapid development of new portions of Town result in complete neighborhoods rather than isolated projects, through standards for connectivity, open space, street types, and a mix of zones and building types.



Community and Staff Education for Successful Implementation

Opticos created a set of slides for community members to use while providing feedback on the code update. With the financial support of the local Realtor's Association, Opticos conducted a series of training sessions to walk planning staff, planning commission, and council through how to use the updated standards.