

An aerial photograph of Madison's Riverfront at sunset. The image shows a wide river flowing through a lush, green landscape. In the foreground, there are dense trees and some residential buildings. In the middle ground, a large green field, possibly a park or sports field, is visible. In the background, a large bridge with tall pylons spans the river, and a forested hill rises behind it. The sky is a mix of orange, yellow, and blue, indicating the time is dusk. The overall scene is peaceful and scenic.

Madison's Riverfront

Zoning District

Housing Study Completed 2024

COMPREHENSIVE HOUSING STRATEGY REPORT

MADISON, IN



SEPTEMBER 2024

Prepared by
CLUB 720 SOLUTIONS, LLC

Prepared for
MADISON, IN

KEY IMPACTS OF THIS DYNAMIC

HOUSING BOTTLENECK

- Residents who would typically move into larger or newer homes are staying in their current, more affordable units because they have few options that meet their desires for higher-end living, whether in terms of space, quality, or location.
- This bottleneck keeps affordable homes off the market, making it harder for younger families, first-time buyers, or lower-income households to find suitable housing.

MISALLOCATION OF HOUSING STOCK

- Madison's existing stock of more affordable housing is being occupied by households that could afford more expensive options, effectively misallocating the housing supply.
- Without sufficient new housing developments, the market can't "free up" older, more affordable units for those who truly need them.

LIMITED ECONOMIC MOBILITY

- A lack of diverse housing options limits economic mobility within the community. Households ready to invest in higher-priced homes may look outside of Madison if local options are unavailable, which drains economic potential from the city and could lead to outmigration.
- For those trying to enter the market, this dynamic keeps entry-level homes out of reach, pushing them into higher rents or forcing them to seek housing in less desirable areas.

MARKET POTENTIAL

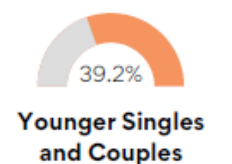
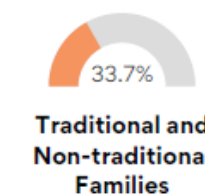
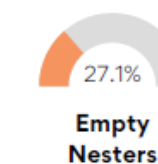
According to the 2024 study for the Madison Study Area, approximately 1,200 households are projected to move within or into the Madison area annually over the next five years. These households have diverse housing preferences and incomes, providing a broad base of demand for new and existing housing options.

Annual Market Potential by Income Segment

Income	# of Households
Below 30% AMI	218 households
30% - 60% AMI	198 households
60% - 80% AMI	133 households
80% - 100% AMI	76 households
Above 100% AMI	575 households

The study shows that almost 48% of potential movers have incomes above 100% of the Area Median Income (AMI), with a considerable demand for affordable housing solutions across all income ranges.

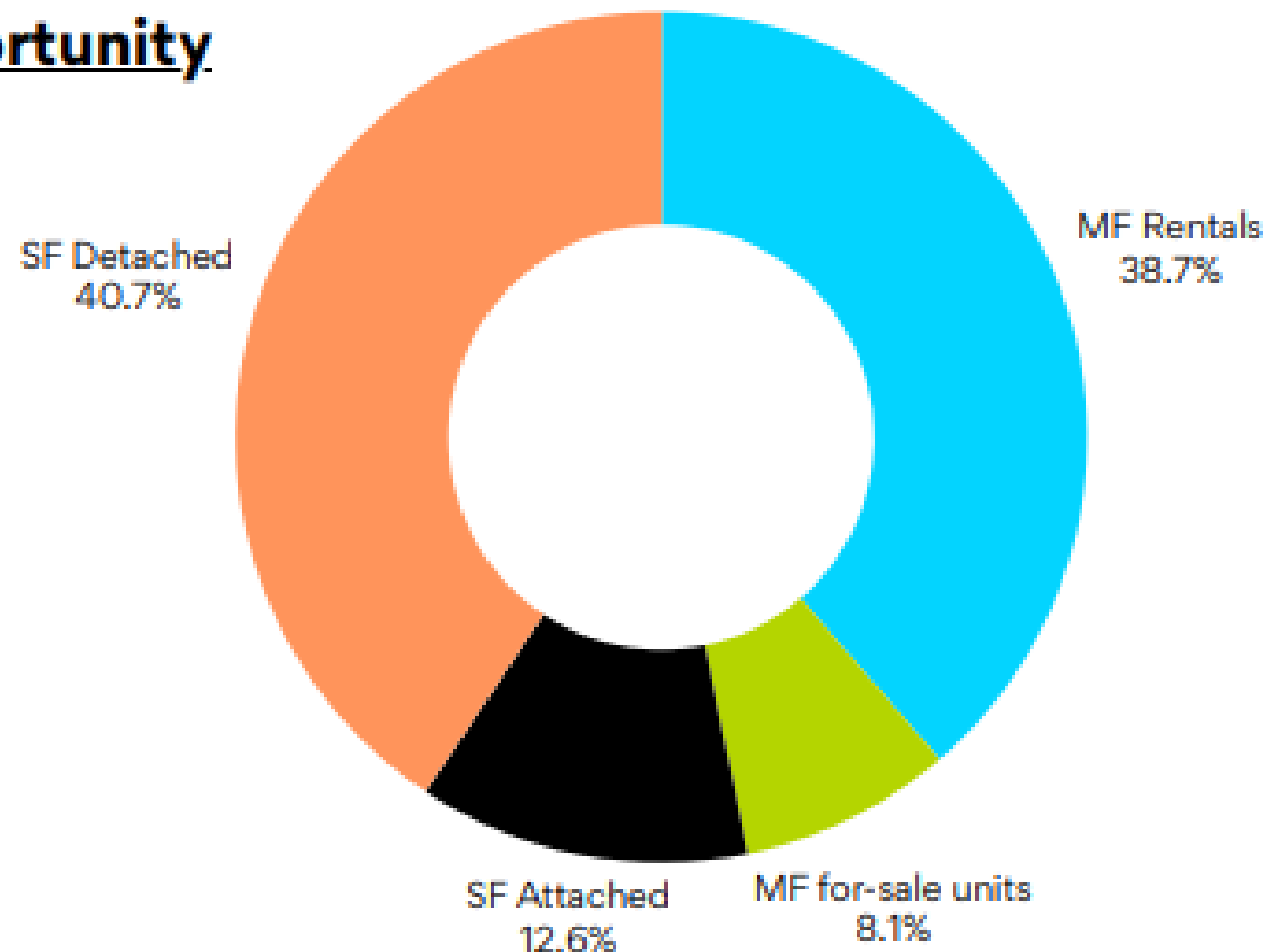
Top Performing Content Types:



Quality of Life – Housing Study Results

Market Potential: Madison's Growth Opportunity

According to ZVA, Madison has the potential to meet the demand for 1,200 new households annually across all income levels over the next five years, indicating strong potential demand, especially for multi-family rental housing, driven by younger singles, couples, and retirees. The distribution of demand is displayed to the right.



Who are those 1,200 new households?

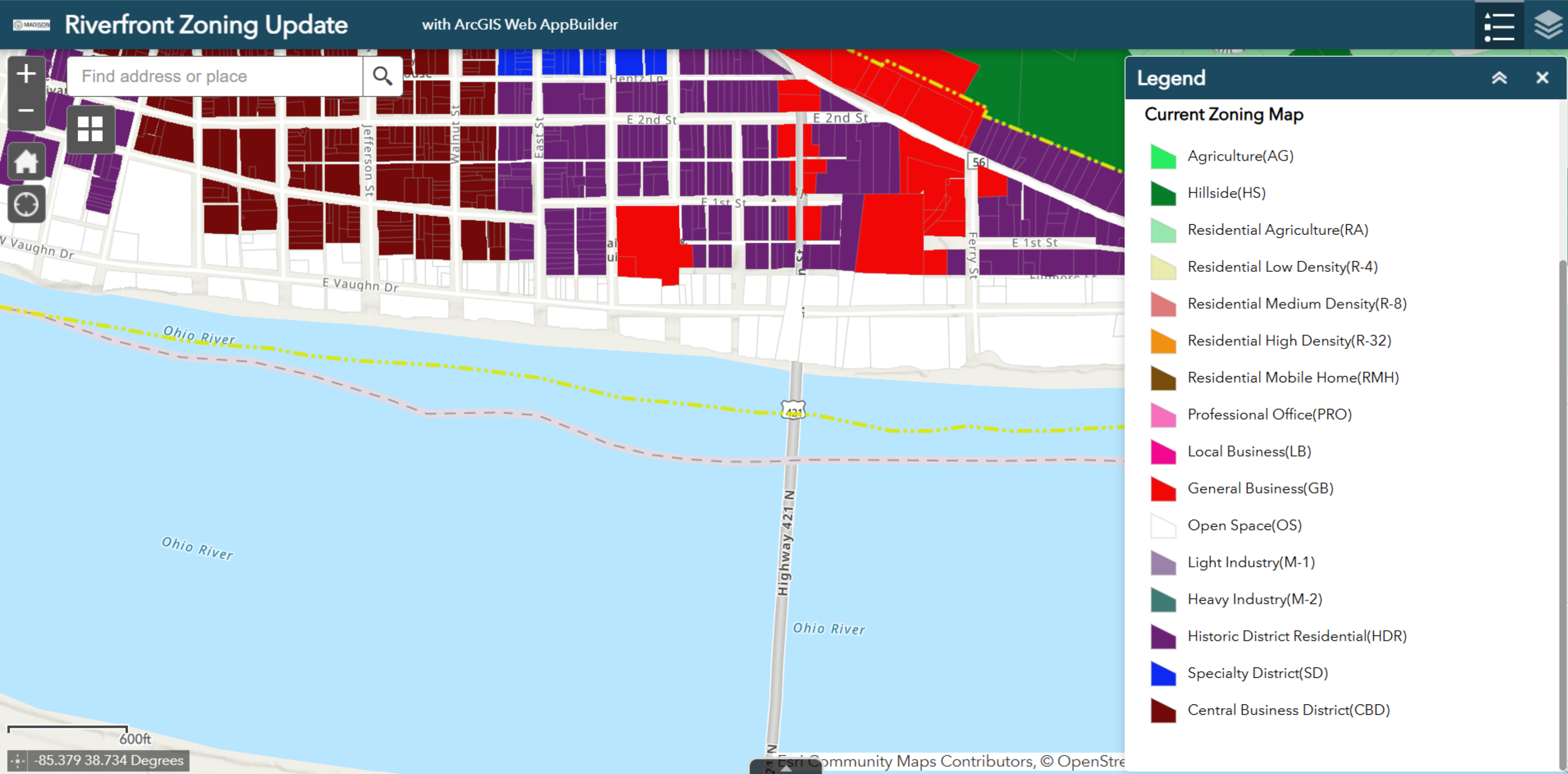
- 39% - Younger Singles & Couples
- 34% - Traditional & Non-Traditional Families
- 27% - Empty Nesters & Retirees





Madison's Current Zoning Ordinance

Current Zoning Map





Zoning Update Committee

Mike Pittman, Downtown Rep.

Karl Eaglin, BPW

Lisa Hammock, Developer Rep.

Mark Acosta, BZA/Two mile

Scott Baldwin, BZA

Josh Wilber, Council/Plan Commission

Mayor Bob G Courtney

Tony Steinhardt, Deputy Mayor

Chris Hale and Brian Jackson, Street/Utility Dept.

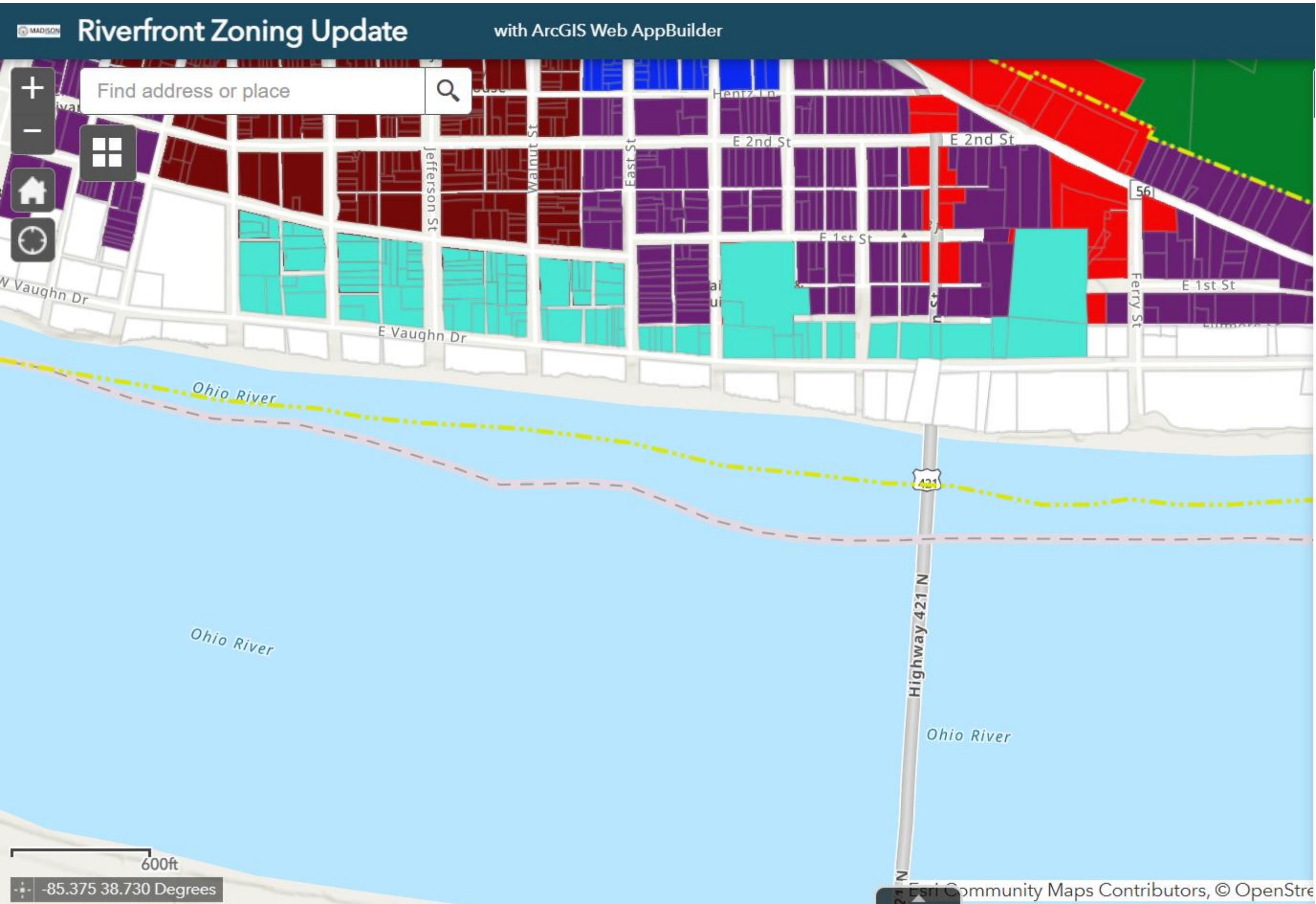
Nicole Schell, Planning Staff

An aerial night photograph of a city, likely Madison, Ohio, showing a dense urban area with many lights. A blue rectangular overlay is positioned over the lower-left portion of the image, containing the text 'Riverfront Zoning'. Below the overlay, a river is visible with some structures and lights along its bank.

Riverfront Zoning

This district is intended to create a vibrant mixed-use district that capitalize on the city's location along the Ohio River to serve residents with shopping, dining, entertainment, parks/recreation, and living options while also supporting tourism and local events within Madison.

Proposed Zoning Map May 2025

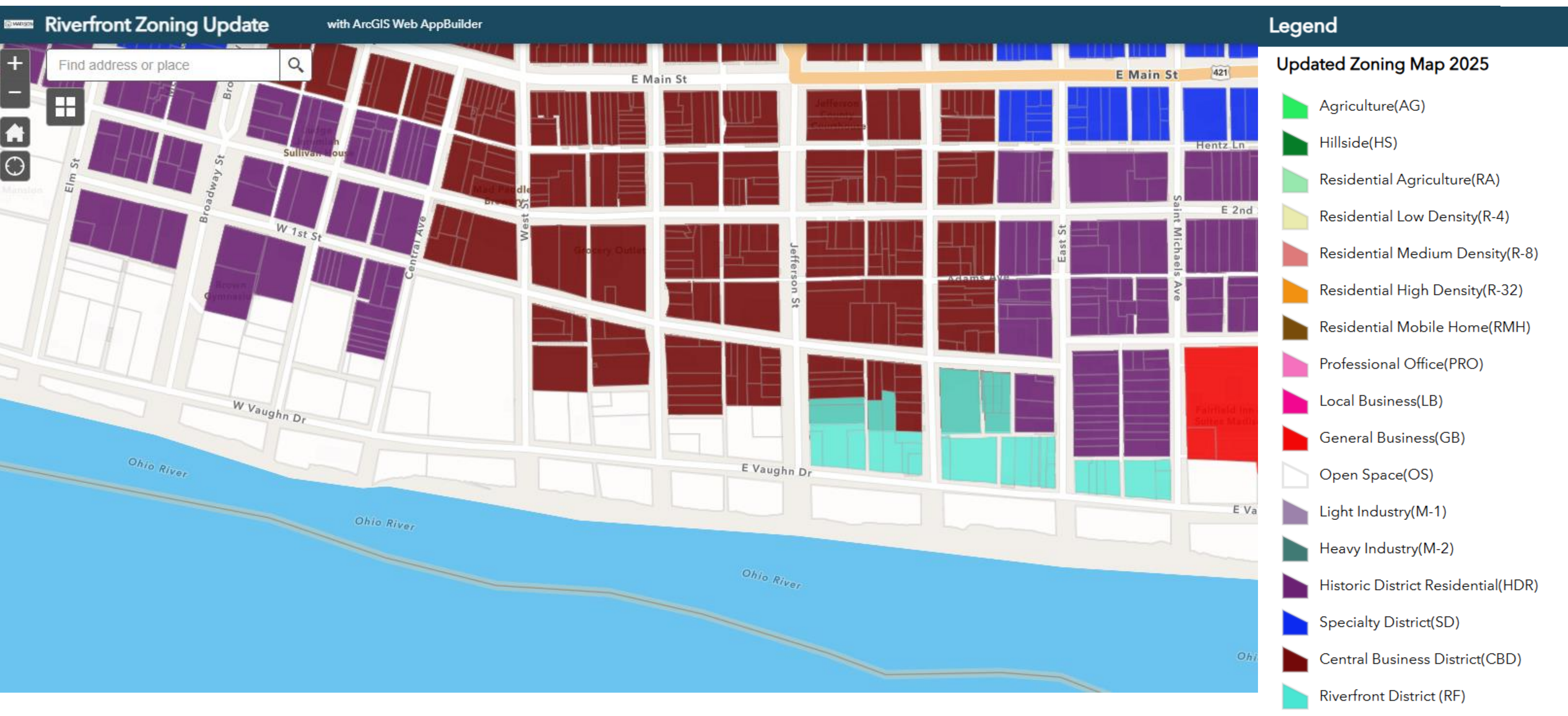


Legend

Updated Zoning Map 2025

- Agriculture (AG)
- Hillside (HS)
- Residential Agriculture (RA)
- Residential Low Density (R-4)
- Residential Medium Density (R-8)
- Residential High Density (R-32)
- Residential Mobile Home (RMH)
- Professional Office (PRO)
- Local Business (LB)
- General Business (GB)
- Open Space (OS)
- Light Industry (M-1)
- Heavy Industry (M-2)
- Historic District Residential (HDR)
- Specialty District (SD)
- Central Business District (CBD)
- Riverfront District (RF)

Proposed Zoning Map June 2025



PROPOSED RIVERFRONT ZONING VS DOWNTOWN DISTRICTS

DISTRICT REGULATIONS	PROPOSED RIVERFRONT DISTRICT	CURRENT HISTORIC DISTRICT RESIDENTIAL	CURRENT CENTRAL BUSINESS DISTRICT
Floor Area Ratio	No Restriction	No Restriction	No Restriction
Lot Area	No Restriction	No Restriction	No Restriction
Lot Width	No Restriction	No Restriction	No Restriction
Side/Rear Setbacks	0-ft w/ easement or 3-ft	3-ft	3-ft
Front Yard Setbacks	0-ft	No Reference	No Reference
Height Restriction	35-ft from avg. Flood protection grade	45-ft	45-ft
HDBR Review	Required	Required	Required

Schedule of Uses

NO.	CATEGORY	Riverfront District (RF)
110	Dwelling Unit	X
111	Home Occupations	P
130	Apartments and Condominiums	P
220	Manufacturing - Brewpub	X
322	Manufacturing - Glass & Glassware (Pressed or Blown)	X
325	Manufacturing - Pottery & Related Products	X
460	Automobile Parking	X
492	Transportation Services	X
493	Transportation Ticket Arrangements	X
581	Retail - Hotels, Tourist Courts/Home, Residential Hotel, Motels & other Transient Housing	X
582	Retail - Eating Places	P
583	Retail - Drinking Places (Alcoholic Beverages)	P
639	Other Business Services	X
681	Nursery, Primary & Secondary Education	X
691	Religious Activities	X
699	Other Miscellaneous Purposes	X
711	Cultural Activities	P

Key: P = Permitted Use, X = Conditional Use

Schedule of Uses

NO.	CATEGORY	Riverfront District (RF)
712	Nature Exhibitions	P
719	Other Cultural Activities & Nature Exhibitions	P
721	Entertainment Assembly	P
722	Sports Assembly	X
723	Public Assembly, Miscellaneous Purposes	P
729	Other Public Assembly	X
742	Playgrounds & Athletic Areas	P
761	Parks - General Recreation	P
762	Parks - Leisure & Ornamental	P
769	Other Parks	P
790	Other Cultural, Entertainment & Recreational	X

Key: P = Permitted Use, X = Conditional Use

An aerial photograph of Madison's Riverfront District at sunset. The image shows a wide river flowing through a lush, green landscape. In the foreground, there are dense trees and a few small houses. In the middle ground, a large green field, possibly a park or sports field, is visible. In the background, a large bridge with tall pylons spans the river, and a city skyline is visible on the horizon under a colorful sunset sky. The text "Madison's Riverfront District" is overlaid in a large, bold, dark blue font on a white rectangular background.

Madison's Riverfront District

Future Projects

Madison Coal Property Housing



SITE SECTION
SCALE: 1" = 50'-0"

Future Projects:

Madison Coal Housing



Future Projects:

Madison Coal Housing



Future Projects:

Madison Coal Housing



An aerial photograph of Madison's Riverfront District at sunset. The image shows a wide river flowing through the city, with a large green park area on the right bank. In the background, a bridge with tall pylons is visible against the orange and yellow sky. The foreground is filled with trees and residential buildings. A white rectangular box is overlaid in the center, containing the title text.

Madison's Riverfront District