



ITEM # 10.B 4/14/26 PC

Planning Commissioners questions

From Cherie Finazzo <l8155t@comcast.net>
Date Tue 3/3/2026 2:43 PM
To Mark Hofman <mhofman@cityofflp.gov>

Hi Mark,
Please forward this to the current Commissioners.
I haven't updated my list.
Thank you,
Cherie

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On Mar 3, 2026, at 2:38 PM, Cherie Finazzo <l8155t@comcast.net> wrote:

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On Feb 27, 2026, at 5:46 AM, Zachary Waltier <zach@waltierhomesinc.com> wrote:

Hello Cherie!

Thank you for sending this over. I appreciate the opportunity to weigh in.

From a builder/developer perspective, the key issue isn't what is technically allowed... it's what actually pencils.

Right now, if a lot allows one duplex (two units), most builders will choose that configuration because it maximizes return under the current cost structure. Smaller formats like cottages, courtyard apartments, or stacked flats often don't get built not because they're undesirable, but because the infrastructure and soft costs are largely the same regardless of unit size. Every unit still requires utilities, stormwater management, permitting, engineering, and site work. Those costs can easily reach six figures before vertical construction begins.

If the goal is to encourage more of the "yellow" housing types, I believe the most effective incentives would be:

1. Increased Unit Yield

Allowing more total units (for example, 4–6 cottages on a lot that might otherwise allow only two units) would materially change project feasibility. Spreading site and infrastructure costs across more doors is the single biggest factor in making these projects viable.

2. Dimensional Flexibility

Reduced setbacks, increased lot coverage allowances, flexible tree retention compliance paths, and reduced or eliminated parking minimums can unlock additional units or improve layout efficiency. Even small adjustments can significantly impact feasibility.

3. Permitting Speed and Predictability

A fast-track review process for middle housing projects or a guaranteed review timeline would reduce carrying costs and uncertainty. Time is money in development.

4. Fee Structure Adjustments

Fee waivers alone may not change the math dramatically, but reduced system development charges for units under 1,000 SF, deferred impact fees until certificate of occupancy, or scaled fees based on unit size would meaningfully improve cash flow.

5. Pre-Approved Plan Sets

Offering a catalog of pre-approved cottage, stacked flat, or duplex plans could remove months of design time, reduce architectural costs, and streamline approvals. This would be a practical and politically achievable way to lower barriers without changing the underlying zoning structure.

In short, builders will build what is financially viable and predictable. If two units are allowed, two units will be built. If four or five units are allowed in a cottage configuration, those are far more likely to be delivered.

If helpful, I would be happy to model a few example lot scenarios and walk through how different configurations perform financially under current code versus potential incentive adjustments. That may provide a clearer picture of which policy changes would actually move the needle.


I appreciate the city taking a proactive approach to housing diversity and supply. Please let me know if you'd like to continue the discussion.

Thank you!
Zach

 photo

Zachary Waltier
Owner



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New Construction, New Rules.

On Feb 26, 2026, at 1:18 PM, Cherie Finazzo <l8155t@comcast.net> wrote:

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Hi Zach
Thanks for letting me drop by.

These are questions.

We're really wanting affordable housing in LFP.

Thank you for any help or insight you can provide,
Cherie Finazzo

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Hi Cherie – Apologies – I managed to miss your first e-mail. Here is where I would start. Our current code allows the following in most of our residential zones:

A. A single-family dwelling of a permanent character, placed in a permanent location.

B. A single middle housing dwelling made up of two units in any of the following configurations:

- 1. Side-by-side duplex.*
- 2. Stacked flats.*
- 3. Courtyard apartments.*
- 4. Cottage housing.*

As well as ADUs:

Accessory dwelling units, as defined by this title, are permitted provided they meet the following development criteria:

A. Up to two accessory dwelling units may be permitted on a lot with a single-family dwelling. If a lot is developed with two principal residential units meeting the definition of middle housing, such as a duplex, then no accessory dwelling unit is permitted on that lot.

B. Accessory dwelling units shall comply with the development standards of the zoning district in which the accessory dwelling unit is located, including but not limited to minimum lot coverage, setbacks, tree canopy coverage, etc.

C. The accessory dwelling unit must be subordinate to the main dwelling unit with a floor area that does not exceed 1,000 square feet.

Absent incentives of some kind, it is hard to see a developer building anything other than the choices highlighted in green. The items in yellow are technically allowed, but what incentives would get those built?

- Is it simply a number, like allowing up to X cottages on a lot that otherwise allows two units, as long as the cottages fit the definition of cottage in terms of size and other factors, like shared common yard areas.
- Would developers respond to other forms of flexibility, like reduced set backs, higher allowable impervious surface coverage, inclusion of green stormwater infrastructure, or other aspects of lot configuration.
- Are there permitting fee waivers that would make a difference?

We know from previous conversations with builders that some costs are the same even when the house is smaller. They all still need water and power utilities, stormwater management, etc.

