All the development options

7900 Zelzah Avenue, Reseda | October 29, 2026 | Concept study 1.0

The three-home large-ADU scheme and the five-home Archwood scheme are the most useful designs to compare. The former gives larger homes and more breathing room; the latter targets higher total rent but adds permit, reconstruction and financing risk. Four homes using the neighbor's route is the fallback to underwrite.

What is established

Parcel fact	Desktop evidence
Lot / jurisdiction	APN 2101-028-001, tract 18165 lot 294; City of Los Angeles, R1-1
Area	County GIS 8,140.46 sf; City GIS 8,156.29 sf. Listing approximately 8,140 sf.
Boundaries	Rear ~39.6 ft; neighbor side ~129.8 ft; straight street side ~119.1 ft; remaining frontage/corner curves ~69.2 + 23.5 ft (GIS chord sums). Maximum perpendicular depth ~134 ft.
Existing building	1,188 sf living area per county/listing. City roof/building-outline envelope ~45.4 x 29.4 ft, plus an irregular garage projection about 19.4 x 18.9 ft. These are not surveyed wall dimensions.
SB 9 screen	ZIMAS returns favorable mapped zoning/environment/history checks, and a high-quality transit corridor within walking distance. Tenant history, affordable restrictions and prior SB 9 split are not evaluated.

Read every dimension as an exterior test footprint, and every proposed sf figure as an interior design target. Walls, circulation and stairs mean 800 sf of exterior area is not 800 sf of rentable space. No subject survey, measured garage/floor plan, title easement report or City unit-count determination was supplied.

References are different projects

Next door, 7912-7914 Zelzah: permit 24014-20000-02241 (November 20, 2024) lists a 358 sf JADU, a 799 sf ADU and a 799 sf SB 9 unit, with the retained/expanded house. Lasaine's local approved-plan audit shows FOUR homes, not five. Archwood's plan cover and inventory show the FIVE-home arrangement: main + JADU + attached conversion ADU + SB 9 + detached ADU. Neither transfers approval to Zelzah.

Three homes: the larger-home choices

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H | 3 homes / large single-story rear

Home	Exterior footprint / floors	Beds / baths	Interior sf target	Base rent / mo
Main after JADU enlargement	~45.4 x 23 ft one-floor front test	3 / 2	~925	$3,300
Maximum JADU	~22 x 25 ft one floor; reconfigure front	1 / 1	~500	$2,000
Large rear ADU	30 x 44 ft 1 floor(s)	3 / 2	~1,200	$3,500
TOTAL	3 homes	7 / 5	~2,625	$8,800

Priority three-home candidate; dimensions need survey. House + 500 sf JADU + 1200 sf detached ordinance ADU. 500 sf JADU requires more than assumed garage. 1200 sf ADU subject to local standards; 800 sf exemption does not automatically exempt the full 1200 sf.

I | 3 homes / large two-story rear

Home	Exterior footprint / floors	Beds / baths	Interior sf target	Base rent / mo
Main after JADU enlargement	~45.4 x 23 ft one-floor front test	3 / 2	~925	$3,300
Maximum JADU	~22 x 25 ft one floor; reconfigure front	1 / 1	~500	$2,000
Large rear ADU	28 x 26 ft 2 floor(s)	3 / 3	~1,200	$3,650
TOTAL	3 homes	7 / 6	~2,625	$8,950

Three-home yard-preserving alternative. House + 500 sf JADU + two-story 1200 sf detached ordinance ADU. Upper-floor height and stairs require design review. Transit height protection does not itself guarantee this specific two-story layout.

Three homes: smaller alternatives

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J | 3 homes / medium rear

Home	Exterior footprint / floors	Beds / baths	Interior sf target	Base rent / mo
Main after JADU enlargement	~45.4 x 23 ft one-floor front test	3 / 2	~925	$3,300
Maximum JADU	~22 x 25 ft one floor; reconfigure front	1 / 1	~500	$2,000
Medium rear ADU	26 x 43 ft 1 floor(s)	2 / 2	~1,000	$3,000
TOTAL	3 homes	6 / 5	~2,425	$8,300

Lower-cost three-home alternative. House + 500 sf JADU + 1000 sf detached ordinance ADU. Same front reconfiguration and local ordinance ADU review; additional yard versus H.

A | 3 homes / retain house

Home	Exterior footprint / floors	Beds / baths	Interior sf target	Base rent / mo
Retained main house	Retain irregular front building; main envelope ~45.4 x 29.4 ft, garage projection separate	4 / 2	~1,188	$3,700
Garage JADU	~19.4 x 18.9 ft one floor; GIS outline only	1 / 1	~320	$1,800
Rear ADU	16 x 50 ft 1 floor(s)	2 / 1	~700	$2,700
TOTAL	3 homes	7 / 4	~2,208	$8,200

Fallback to pursue. House + JADU + one detached ADU. Survey, private-bath JADU and ADU fire/access compliance.

Four homes: income and flexibility

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C | 4 homes / neighbor route

Home	Exterior footprint / floors	Beds / baths	Interior sf target	Base rent / mo
Retained main house	Retain irregular front building; main envelope ~45.4 x 29.4 ft, garage projection separate	4 / 2	~1,188	$3,700
Garage JADU	~19.4 x 18.9 ft one floor; GIS outline only	1 / 1	~320	$1,800
Rear ADU	16 x 50 ft 1 floor(s)	2 / 1	~700	$2,700
Rear SB 9 home	16 x 25 ft 2 floor(s)	2 / 2	~640	$2,800
TOTAL	4 homes	9 / 6	~2,848	$11,000

Best local permit precedent; site unapproved. Two primary homes (one SB 9) + ADU + JADU, no lot split. Property-specific SB 9 eligibility, ~6.5 ft interbuilding separation, height and survey.

B | 4 homes / ADU conversions

Home	Exterior footprint / floors	Beds / baths	Interior sf target	Base rent / mo
Main after conversion	~30.4 x 29.4 ft one-floor front test	2 / 2	~800	$3,000
Garage JADU	~19.4 x 18.9 ft one floor; GIS outline only	1 / 1	~320	$1,800
Conversion ADU	~15 x 29 ft one floor	1 / 1	~350	$1,750
Rear ADU	16 x 50 ft 1 floor(s)	2 / 1	~700	$2,700
TOTAL	4 homes	6 / 5	~2,170	$9,250

State categories supported; site unapproved. House + conversion ADU + JADU + detached ADU. Existing house must supply a separate conversion ADU and a compliant JADU; no double-counted space.

Four homes: both rear homes one story

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G | 4 homes / both rear one story

Home	Exterior footprint / floors	Beds / baths	Interior sf target	Base rent / mo
Retained main house	Retain irregular front building; main envelope ~45.4 x 29.4 ft, garage projection separate	4 / 2	~1,188	$3,700
Garage JADU	~19.4 x 18.9 ft one floor; GIS outline only	1 / 1	~320	$1,800
Rear ADU	16 x 50 ft 1 floor(s)	2 / 1	~700	$2,700
Compact rear SB 9	16 x 25 ft 1 floor(s)	1 / 1	~340	$1,900
TOTAL	4 homes	8 / 5	~2,548	$10,100

Physical fallback; smaller second home. Neighbor route with compact one-story second primary. Same SB 9 and separation gates; 340 net sf is a compact one-bedroom or studio, not 800 sf.

Five homes: the density candidates

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D | 5 homes / Archwood route

Home	Exterior footprint / floors	Beds / baths	Interior sf target	Base rent / mo
Main after conversion	~30.4 x 29.4 ft one-floor front test	2 / 2	~800	$3,000
Garage JADU	~19.4 x 18.9 ft one floor; GIS outline only	1 / 1	~320	$1,800
Conversion ADU	~15 x 29 ft one floor	1 / 1	~350	$1,750
Rear ADU	16 x 50 ft 1 floor(s)	2 / 1	~700	$2,700
Rear SB 9 home	16 x 25 ft 2 floor(s)	2 / 2	~640	$2,800
TOTAL	5 homes	8 / 7	~2,810	$12,050

Priority five-home candidate; City determination needed. Two primary homes + conversion ADU + detached ADU + JADU, no lot split. Five-unit combination must be accepted for this parcel; front three-home split needs measured plans. SB 9 alone does not guarantee five.

E | 5 homes / duplex front

Home	Exterior footprint / floors	Beds / baths	Interior sf target	Base rent / mo
Front primary 1	~22 x 21 ft / 2 floors	2 / 2	~800	$2,900
Front primary 2	~22 x 21 ft / 2 floors	2 / 2	~800	$2,900
Front attached ADU	~18 x 28 ft / 1 floor Not site-tested	1 / 1	~450	$2,000
Rear ADU	16 x 50 ft 1 floor(s)	2 / 1	~700	$2,700
Rear detached ADU 2	16 x 25 ft 2 floor(s)	2 / 1	~690	$2,700
TOTAL	5 homes	9 / 7	~3,440	$13,200

Alternative; higher entitlement and rebuild risk. Attached primary duplex + attached ordinance ADU + two detached state ADUs. LADBS checklist lists proposed multifamily + two detached state ADUs + attached ordinance ADU. Confirm SB 9 duplex qualifies; no JADU assumed. Narrow rear two-story ADU height is not automatic.

Five homes: ADU-only interpretation

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F | 5 homes / ADU-only stacking

Home	Exterior footprint / floors	Beds / baths	Interior sf target	Base rent / mo
Main after conversion	~30.4 x 29.4 ft one-floor front test	2 / 2	~800	$3,000
Garage JADU	~19.4 x 18.9 ft one floor; GIS outline only	1 / 1	~320	$1,800
Conversion ADU	~15 x 29 ft one floor	1 / 1	~350	$1,750
Rear ADU	16 x 50 ft 1 floor(s)	2 / 1	~700	$2,700
Additional ordinance ADU	~18 x 28 ft / 1 floor Not site-tested	1 / 1	~450	$2,000
TOTAL	5 homes	7 / 6	~2,620	$11,250

Interpretation-dependent; not acquisition underwriting. House + three section 66323 accessory units + one section 66314 ordinance ADU. HCD handbook p18 describes an additional section 66314 unit. City combination/location and space must be confirmed; no second 800 sf rear exemption assumed.

What the lot shape allows

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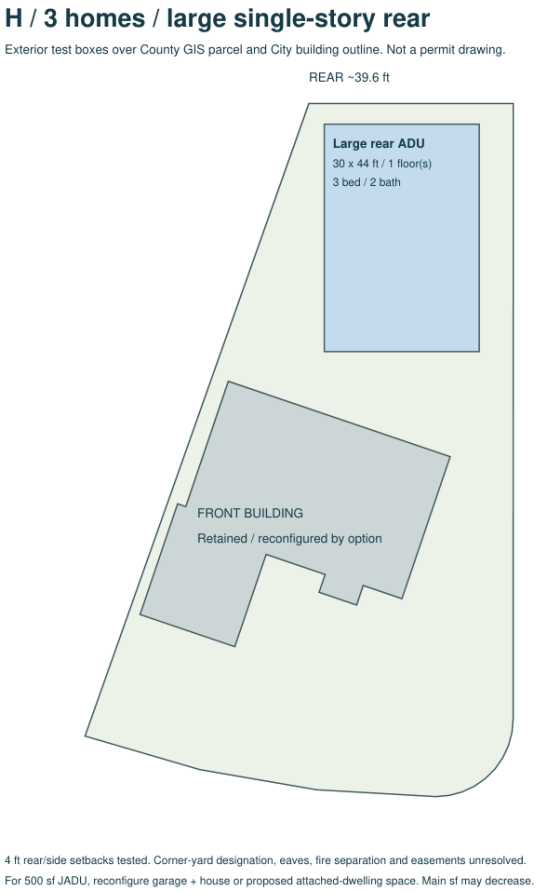
With one rear home, the parcel can use nearly its full rear width. With two, separation consumes much of that width. The 30 x 44 ft large-ADU test leaves approximately 11 ft to the mapped existing building outline; the narrow two-home test leaves approximately 6.5 ft between the rear boxes. Both need a survey and code review.



H: one 30 x 44 ft footprint, one floor. Target 1,200 sf inside, 3 bedrooms / 2 bathrooms. A third bathroom is a design/cost choice, not a reason to assume more rent automatically.

Two rear homes: compact and staggered

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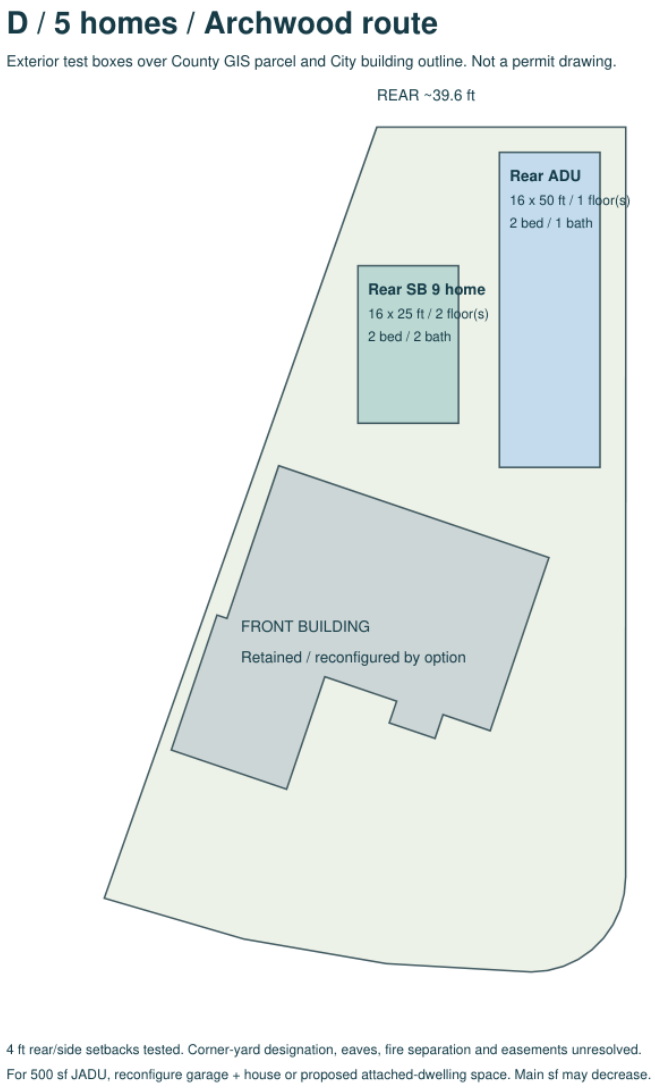

D uses the same rear-box arrangement as C. The fifth unit comes from the front building, not a third rear structure. A 16 x 25 ft two-story box is 800 sf gross across both floors; this study allows about 640 sf inside after stair and wall deductions.

Rent and cost comparison

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The following is a consistent screening model at the $695,000 asking purchase price. Costs are allowances, not bids. Rent targets are adjusted from local published comparables, not guaranteed leases. The additional 350 sf conversion raises gross rent by $1,050/mo relative to C because the main house is also reduced.

Option	Homes	Base monthly rent	All-in cost	Annual NOI	Illustrative refi loan	Cash remaining after refi
H	3	$8,800	$1,730,763	$58,604	$587,247	$1,158,198
I	3	$8,950	$1,816,096	$59,456	$595,774	$1,235,216
J	3	$8,300	$1,648,926	$54,372	$544,835	$1,117,712
A	3	$8,200	$1,445,098	$55,076	$551,884	$907,010
B	4	$9,250	$1,598,808	$61,220	$613,455	$1,000,690
C	4	$11,000	$1,885,452	$76,002	$761,583	$1,142,909
D	5	$12,050	$2,046,273	$82,147	$823,154	$1,243,698
E	5	$13,200	$2,726,258	$87,463	$876,423	$1,871,745
F	5	$11,250	$1,942,968	$75,525	$756,799	$1,205,089
G	4	$10,100	$1,729,853	$68,522	$686,620	$1,060,398

These allowances do not support an easy cash-out refinance. At 7% over 30 years and 1.25x minimum DSCR, income rather than 75% LTV limits the loan. Refinance figures shown are income-sized, with additional equity needed to pay off the construction loan. The commercial lending market for five units may use different terms.

Three economic cases for the priority five-home option D

Case	Monthly rent	All-in cost	NOI	Refi loan	Cash flow/year	Cash-on-cash
Conservative	$11,448	$2,255,271	$70,457	$671,770	$14,091	0.9%
Base	$12,050	$2,046,273	$82,147	$823,154	$16,429	1.3%
Optimistic	$12,652	$2,046,273	$91,112	$960,996	$18,222	1.6%

Conservative: rent -5%, hard cost +15%, completion +3 months, 8% vacancy, 7.5% refi, income-value factor -10%. Base: 5% vacancy, 7% refi. Optimistic: rent +5%, 3% vacancy, 6.5% refi, income-value factor +10%; no construction-cost saving assumed.

Rents: use the right comparisons

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Reference	Beds/baths / sf	Published rent	Adjustment / evidence limit
7922 Lindley Ave	1/1 / 500	$2,000	Published asking rent; availability unverified. Guest house, 2019; all utilities included. Subject small units discounted for smaller area.
18543 Ingomar St	2/2 / 800	$2,800	Broker page marked leased; final executed rent unknown. New 2026 ADU; stated incentives total 1.5 months on 24-month lease: effective advertised rent about $2625/month.
7732 Etiwanda 1/2	2/2 / 852	$3,200	Published brokerage asking rent; older crawl. New ADU; high-end indicator, not base-case rent.
18815 Arminta St	4/2 / 1303	$4,395	Broker published asking rent; older listing. Larger home explicitly has no front/back ADU. Subject discounted for shared five-home site and smaller area.
6503 Geyser Ave	2/1 / 660	$2,650	Broker published asking rent; older crawl. Useful small two-bedroom indicator; not a verified closed lease.

HACLA benchmarks are separate from market rent

For ZIP 91335, HACLA's September 1, 2026 schedule lists $2,110 studio, $2,370 one-bedroom, $2,950 two-bedroom, $3,740 three-bedroom and $4,160 four-bedroom. They are gross subsidy benchmarks, not guaranteed contract rents. Utility allowance, voucher bedroom size and rent reasonableness apply. No voucher premium is included in this study's base case.

Reference unit programs

Project	Program	Interior area / useful comparison
Lasaine	Main 3/2; JADU 1/1; rear ADU 3/3; rear SB 9 3/3	1,074 + 489 + 1,199.06 + 1,260.30 sf. FOUR homes. Approximately 62.77 x 149.94 ft lot with alley; more regular rear width.
Archwood	Main 2/2; JADU 1/1; attached ADU 1/1; SB 9 2/2; rear ADU 3/3	901.48 + 497.57 + 434 + 799.50 + 1,199.12 sf. FIVE homes in reference plans. Confirms the unit mix worth testing, not Zelzah entitlement.
7912-7914 Zelzah	Retained/expanded main; garage JADU; rear ADU; rear SB 9	358 sf JADU; 799 sf ADU; 799 sf SB 9. Supplied permit is house addition/JADU, not final certificates or all rear permits.

Hold and exit sensitivity

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Base option D: cash and debt

Metric	Illustrative result
All-in project basis	$2,046,273
Pre-refi construction debt payoff	$1,334,500
Cash invested before refi	$711,773
Refi loan / 75%-LTV-only loan	$823,154 / $1,232,205
Extra cash required at refi	$531,924
Annual P&I; / interest-only at same principal	$65,718 / $57,621
Annual cash flow P&I; / IO	$16,429 / $24,526
Five-year levered IRR / equity multiple	-3.8% / 0.81x

Year after stabilization	NOI	Cash flow after P&I;	Loan balance
1	$82,147	$16,429	$814,793
2	$83,925	$18,207	$805,827
3	$85,738	$20,021	$796,212
4	$87,589	$21,871	$785,903
5	$89,477	$23,759	$774,848

No completed-project sale is modeled at 12 or 18 months for option D, because its base completion assumption is 21 months. The five-year IRR includes monthly capital contributions, additional equity at refinance, five years of operations, and sale proceeds at a 5% terminal cap less 6% sale cost and remaining debt. Pretax; no appreciation beyond operating growth.

The approval routes and the open items

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Two broad 800 sf one-story rear homes

Not demonstrated. At the rear line only 39.6 ft exists. Two 20 ft widths plus 4+4 ft setbacks and 10 ft separation require 58 ft. Staggering/rotation could improve fit, but retaining the house limits depth.

SB 9 urban lot split

Not a state-guaranteed five-home route. The state need not require more than two total homes per resulting parcel, including ADUs/JADUs. Separate sale may have value, but splitting is not a density shortcut here.

2027 AB 956 / two detached ADUs

Future-law option; five not guaranteed. Signed September 29, 2026; two-detached path takes effect January 1, 2027. Do not assume it also compels a JADU with both detached units. Confirm enacted text and City intake rules; conversion ADU rights and local ordinance remain separate questions.

Eight detached ADUs / SB 1211

Not available from this existing single house. Existing multifamily allowance is limited by existing primary unit count. Multiple detached single-family homes are not a multifamily structure under HCD's definition.

SB 1123 / small-lot replacement

No current eligibility demonstrated. R1 lot is occupied by a 1954 home; single-family SB 1123 streamlined path has vacant-site and other eligibility requirements. Demolition does not establish entitlement.

Six or more / sequential stacking

Unproven; exclude from acquisition case. No parcel-specific entitlement established. Adding up unrelated allowances, ADU count or JADU labels is not a permit route. Check with City only after five-home program is resolved.

Inputs and sources

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Acquisition 2.5% closing; hard costs detailed by scope in the interactive study; soft costs 12% and contingency 12% of hard cost; construction debt 85% of purchase and 85% of hard cost drawn progressively; 11% interest, 2 points. Carry uses an average 50% construction draw. Debt term and extensions are unverified; longer projects may need a different facility.

Operations: 5% vacancy base; tax proxy 1.25% of purchase plus hard cost; insurance $2,000/home/year; management 8% and maintenance/reserves 5% of gross rent; owner utilities $1,000/home/year; landscaping $1,800/year. Income value at a 5% cap is a sensitivity illustration, not a sales-comp-supported appraisal. Refi 75% maximum LTV, 1.25x DSCR, 7%, 30-year amortization, 2.5% costs. Growth: rent 2.5%, expenses 3%.

Before selecting a final design: boundary/topographic survey; measured subject floor/garage plan; title/easements; tenant and deed-restriction history; City determination on the five-home combination; utility/sewer routes; tree review; corner yards; fire access and building separation; two-story height and airport clearance. Confirm a 500 sf JADU does not accidentally assume the original main house remains unchanged.

ZIMAS: parcel 2101028001 / PIN 189B129 696
https://zimas.lacity.org/?apn=2101028001

LADBS ADU correction checklist, page 6: proposed multifamily combination
https://dbs.lacity.gov/sites/default/files/efs/forms/pc17/PC.STR.Corr.Lst.20A-Rev.02-04-2025.pdf

HCD March 2026 ADU handbook, pp8,17-19: categories, combinations, additional 66314 unit
https://www.hcd.ca.gov/sites/default/files/docs/policy-and-research/adu-handbook-update.pdf

LA City SB 9 implementation memo, March 16 2023
https://planning.lacity.gov/odocument/bef6b998-de32-4090-9557-5f98711c6c15/SB9_Memo_2-7-22MG_-_signed.pdf

HCD April 2026 SB 9 fact sheet
https://www.hcd.ca.gov/sites/default/files/docs/planning-and-community/lot-splits-and-duplexes-sb-9.pdf

AB 956 bill record / effective-law review required
https://leginfo.legislature.ca.gov/faces/billNavClient.xhtml?bill_id=202520260AB956

HACLA payment standards effective September 1 2026
https://www.hacla.org/en/about-section-8/payment-standards

7922 Lindley Ave: https://www.realtor.com/rentals/details/7922-Lindley-Ave_Reseda_CA_91335_M29906-25532
18543 Ingomar St: https://sandrodazzan.com/home-search/listings/1827509004728360991-18543-Ingomar-ST
7732 Etiwanda 1/2: https://www.intero.com/realestate/search/city/Reseda/CA/property-type-Rental
18815 Arminta St: https://www.compass.com/homedetails/18815-Arminta-St-Reseda-CA-91335/1KCK81_pid/
6503 Geyser Ave: https://www.intero.com/realestate/search/city/Reseda/CA/property-type-Rental
Local references: supplied 9A4C2587-B4C4-475D-BD57-CD18CB21E2B3.pdf pp1-3; Project/7700 Lasaine/notes/plan-audit.md with approved drawing set; Project/15454 Archwood St/Plans 15454 Archwood 4.2.26.pdf A-0 and A-0.01. Subject GIS records retained with this study.