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on 9/8/2026 WS



9/5/2026

HALL COUNTY • PROPOSED UDC ARTICLE 8

The Cost of Article 8

What the proposed subdivision and design standards would add to the price of a new single-family home

\$16,600–\$27,300

Typical incremental cost / home

Up to \$46,000

On difficult / constrained sites

7+ lots

Subdivision size that triggers Article 8

Analysis of a representative Hall County production subdivision, benchmarked against the current 2024 UDC

HALL COUNTY • HOUSING AFFORDABILITY

Hall County is already priced out

Before any new cost is added, the market for a median-priced new home is already out of reach for most Hall County households

\$373,214

Median new home price in Hall County

\$108,816

Household income required to qualify

54.08%

Hall County households priced out today

The 2025 average Hall County Board of Education salary is \$44,087 — about 2.5x less than the income needed to qualify for a median-priced new home

APPLICABILITY

Who actually pays for Article 8

The proposed article reaches far beyond large master-planned communities. Its cost falls almost entirely on conventional, market-rate subdivisions — the kind that build most new houses in the county.



Major subdivisions — 7+ lots

Full Article 8 applies: 30% open space, 50-ft perimeter buffer, tree, materials and entrance standards.



Minor subdivisions — 6 or fewer lots

Little or no Article 8 cost under the most reasonable reading of the applicability section.



Existing PRD projects

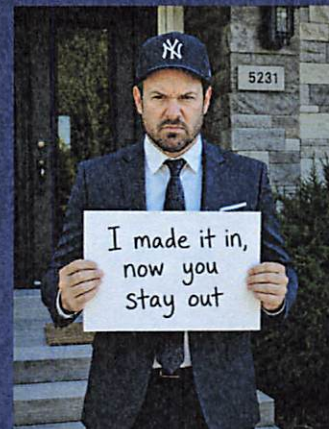
Already meet most of these standards today — except 120–149-lot projects, which newly need a second entrance.

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WHO ACTUALLY PAYS

Already in, pulling the ladder up

The families set to gain the most from Article 8 face none of its new costs — they already own a home in Hall County.

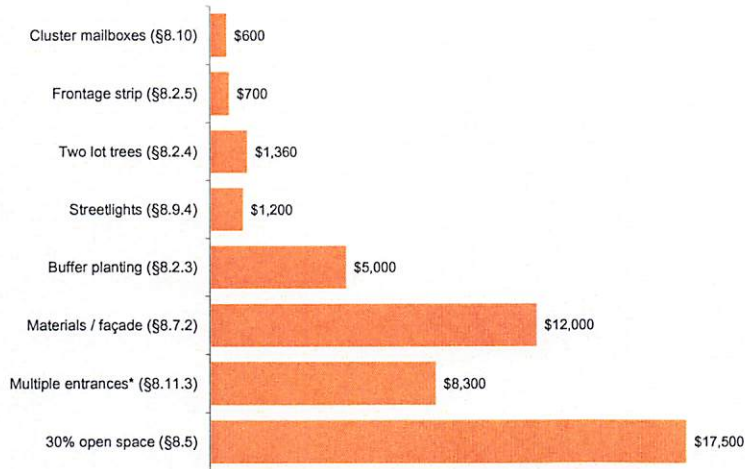


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COST DRIVERS

Eight new requirements, one bill

High end of the estimated per-home cost range for each provision (§8.2–§8.11)



The single largest driver

30% open space

Currently required only of PRDs, multi-family and mixed-use projects. The proposal extends it to ordinary major subdivisions for the first time — the largest substantive expansion in the article.

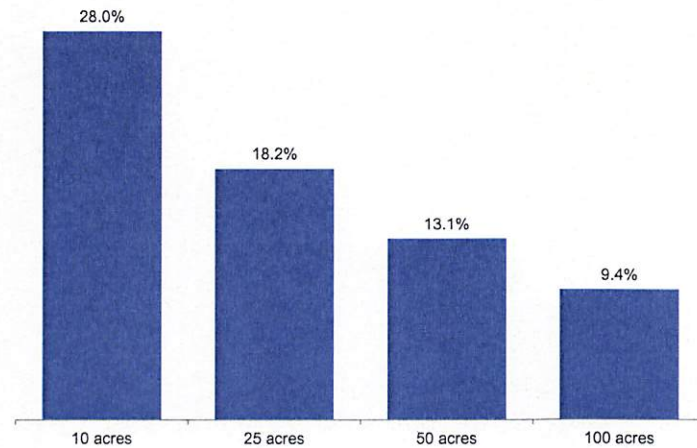
**Multiple entrances only applies to projects of 120+ units*

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§8.2.3 — PERIMETER BUFFER

A 50-foot buffer eats small parcels alive

Share of a square parcel consumed by the required 50-ft perimeter buffer alone



Why it matters

The buffer is a fixed 50-ft strip, so it consumes a much larger share of a small or irregular site than a large one. Infill and smaller-footprint projects — often the ones building more attainable homes — absorb the heaviest relative land loss.

The buffer can count toward the separate 30% open-space requirement, so land isn't double-counted — but it still isn't buildable.

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§8.2.3 – §8.2.4 — BUFFERS & TREES

A mandate that forces one citizen's view of quality on another. What happened to private property rights?

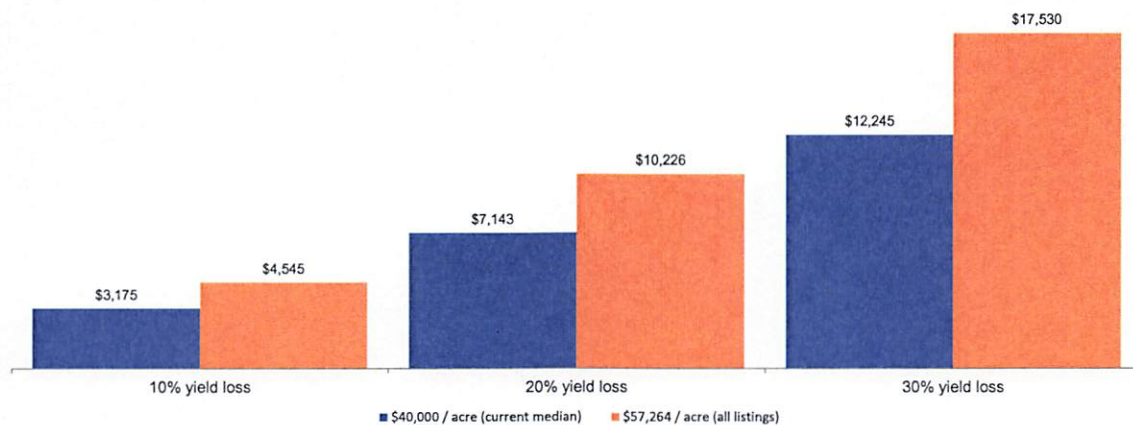
New buffer and tree-count rules are prescriptive down to the trunk — and don't always match what neighbors actually want.



§8.5 — OPEN SPACE & BUFFER

Fewer lots means the land cost lands on the ones left

Added raw-land allocation per remaining home, by lot-yield reduction and land price



Based on a representative 50-acre, 70-lot project. Land prices are current listing medians, not closed-sale appraisals.

§8.7.2 — ARCHITECTURAL STANDARDS

Design mandates reach beyond planned communities

Materials

Brick, stone, stucco, wood or cementitious siding only — vinyl is prohibited, and front façades must vary material, texture or color.

\$9,200–\$12,000 / home

when replacing a vinyl specification, incl. paint; \$0 if already compliant

Garage placement

On lots under one acre, garage doors generally can't exceed 55% of the front façade — recessed, side-loaded, carriage-court or detached designs are prescribed instead.

\$0 – substantial

often free on wide plans; potentially a full plan redesign on narrow lots

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§8.7.2 — MATERIALS

Two of the county's most common styles, banned

These are the kind of home styles the new design mandates put out of reach — from required siding materials to garage placement rules.



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WORKED EXAMPLE

One representative subdivision, priced out

50 acres · 70 lots under current rules · 20% lot-yield reduction · \$40,000/acre land · vinyl siding otherwise planned

Raw-land allocation from reduced yield	\$7,143
Vinyl-to-cementitious siding + paint + façade variation	\$9,200–\$12,000
Buffer planting on a cleared site	\$0–\$5,000
Two lot trees	\$0–\$1,360
Additional streetlight requirements	\$0–\$1,200
CBU parking and screening	\$300–\$600

ESTIMATED TOTAL

**\$16,643–
\$27,303**

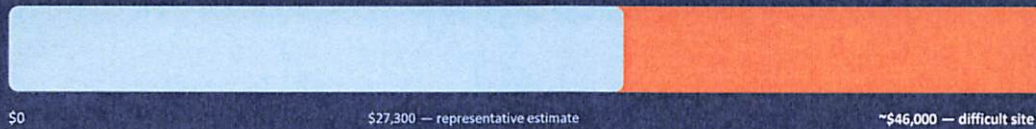
per completed home, before land-use approvals or a difficult site

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WORST CASE

On a difficult site, the number climbs fast

Valuable land, little existing vegetation, a substantial cut to lot yield, and a required second entrance compound every provision above.



68% higher

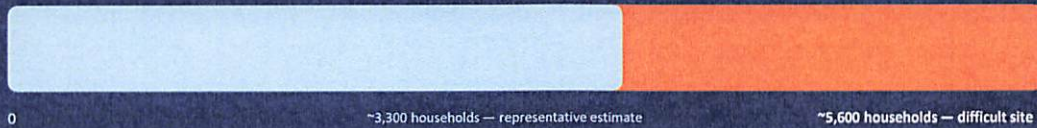
the representative per-home estimate, on sites that are common in constrained or infill locations across the county.

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COMMUNITY IMPACT

Thousands more Hall County families priced out

Hall County's own affordability data: every \$10,000 added to a new home's price prices out roughly 1,210 additional households countywide.



68% higher

than the representative household-impact estimate, on sites that are common in constrained or infill locations across the county.

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METHODOLOGY & SCOPE

What this estimate does — and doesn't — cover

Sources

- Current Hall County land listings: ~\$40,000/acre (undeveloped median) and \$57,264/acre (all listings, median)
- Fiber-cement siding: \$8.92–\$14.69 installed/sq ft (May 2026); vinyl: \$7.32–\$12.51
- Professional tree planting: ~\$565–\$680/tree, current 2026 estimates
- USPS 2026 guidance on required cluster box units for new development

Not included in this estimate

- Accompanying zoning-district changes
- Density limits
- Traffic-study requirements
- Fee-schedule amendments
- Utility requirements
- Other proposed UDC articles beyond Article 8
- Cross-access and pedestrian-connection costs (§8.11.4–.6) — too site-specific to generalize

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THE HUMAN COST

The cost isn't abstract

It's felt by real Hall County families — every time the price of a home moves further out of reach.



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BEFORE ADOPTION

What can be done to protect the American Dream of Homeownership for hard working Hall County Families?

Deny approval of the proposed UDC and support hard working Hall Countians

Your vote will say one of two things.....

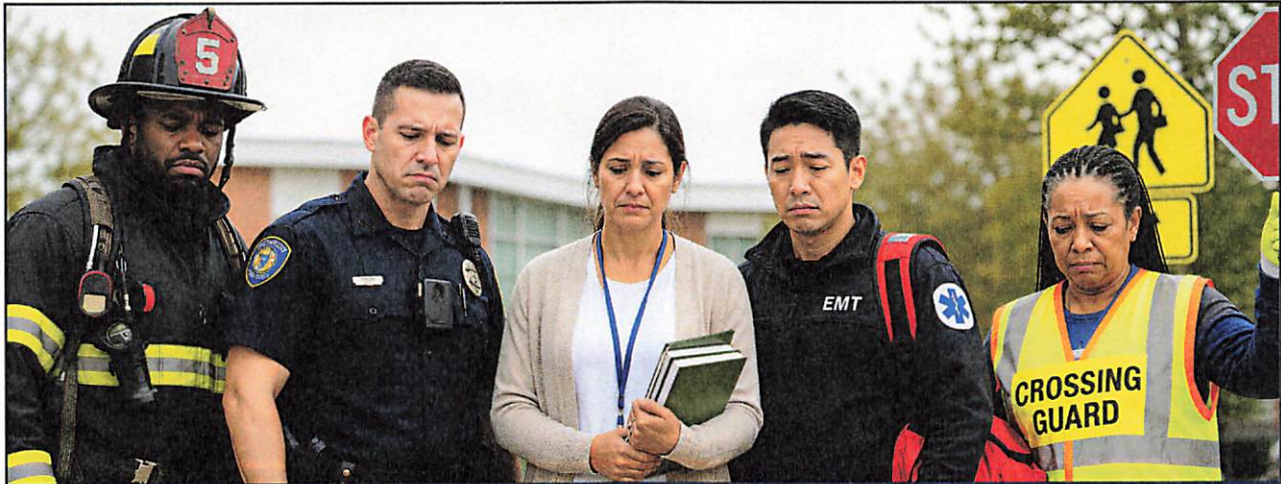
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**We will protect your ability to live
where you serve**

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OR



**You can't afford Hall County anymore.
Try Stephens or Franklin.**

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Thank You



**STATE OF GEORGIA
COUNTY OF HALL**

RESOLUTION NO. _____

**A RESOLUTION OF THE HALL COUNTY BOARD OF COMMISSIONERS
DENYING ADOPTION OF PROPOSED ARTICLE 8 OF THE HALL COUNTY
UNIFIED DEVELOPMENT CODE**

WHEREAS, the median price of a new home in Hall County is currently \$373,214, requiring an estimated annual household income of \$108,816 to qualify for a mortgage at that price; and

WHEREAS, an estimated 54.08% of Hall County households are unable to afford a median-priced new home under current market conditions, before any additional development cost is considered; and

WHEREAS, the 2025 average salary for an employee of the Hall County Board of Education is \$44,087, or approximately 2.5 times less than the household income required to qualify for a median-priced new home in the county; and

WHEREAS, proposed Article 8 of the Hall County Unified Development Code would impose eight new or expanded development standards in a single ordinance, including open space, buffer, tree, architectural material, streetlight, mailbox, and entrance requirements not previously applicable to conventional major subdivisions; and

WHEREAS, independent analysis of a representative Hall County subdivision estimates that Article 8, as proposed, would add approximately \$16,600 to \$27,300 in cost to a typical new single-family home, and up to approximately \$46,000 per home on difficult or constrained development sites; and

WHEREAS, applying the county's own housing-cost affordability data, this added cost is estimated to price out approximately 3,300 additional Hall County households under typical conditions, and as many as 5,600 additional households on difficult or constrained sites; and

WHEREAS, the architectural material standards proposed under Article 8 would prohibit vinyl siding, one of the most affordable exterior cladding materials available to homebuilders and homeowners, in favor of more costly alternatives; and

WHEREAS, the 30% open space and buffer requirements contained in proposed Article 8 would remove significant amounts of otherwise buildable land from single-family development, increasing the per-lot cost of construction and creating pressure toward higher-density, multi-family development as a substitute; and

WHEREAS, the Georgia General Assembly's House Study Committee on Regulation, Affordability, and Access to Housing, established by House Resolution 1149 during the 2022 Legislative Session, found in its final report that housing inventory in Georgia's major cities is 40% to 57% below 2019 levels, and that excessive local development regulation is a substantial contributor to the state's housing affordability crisis; and

WHEREAS, that Committee's final report further found that regulatory costs already constitute nearly 26.9% of the cost of building a new home in Georgia, exceeding the 23.8% national average, and that for every \$1,000 added to the cost of a home, an estimated 4,851 additional Georgia families are priced out of homeownership statewide; and

WHEREAS, that Committee's final report concluded that the Georgia General Assembly has the authority to correct excessive local regulation that restricts the free market's ability to meet the housing needs of Georgians, and recommended that new development standards be carefully weighed against their documented impact on housing affordability before adoption; and

WHEREAS, Sections 8.7 and 8.12 of proposed Article 8 contain applicability contradictions, and certain tree-counting and streetlight-spacing provisions contain ambiguous language, either of which could materially affect the true cost of compliance; and

WHEREAS, the material and garage-design standards contained in proposed Article 8 may require review by the Georgia Department of Community Affairs under O.C.G.A. § 8-2-25(d) prior to lawful adoption; and

WHEREAS, Hall County's ability to attract and retain quality industries and employers that offer higher-wage jobs depends in significant part on the availability of an adequate supply of affordable housing for the workforce those employers seek to hire, and proposed Article 8 would raise the cost of new housing and further diminish the affordable housing options needed to support such economic development; and

WHEREAS, Hall County's continued economic vitality depends on an adequate supply of attainable housing for its workforce, including the first responders, educators, and other essential personnel who serve this community and should not be priced out of living in it;

NOW, THEREFORE, BE IT RESOLVED by the Hall County Board of Commissioners, in regular session duly assembled, as follows:

Section 1. The Hall County Board of Commissioners does hereby deny adoption of proposed Article 8 of the Hall County Unified Development Code, and the proposed amendments to Article 8 are rejected in their current form.

Section 2. The Board directs that any future proposed development standard be evaluated against its documented impact on the cost of housing and the ability of Hall County's working families, including its first responders, educators, and other essential workforce, to live in the community they serve.

Section 3. The Hall County Board of Commissioners shall always balance the housing needs of Hall County households before adopting any development standard that would raise the cost of housing for its citizens.

Section 4. A copy of this Resolution shall be transmitted to the Hall County Planning Commission, the Hall County Board of Education, and other relevant county departments for consideration in any future revision of the Unified Development Code.

Section 5. This Resolution shall take effect immediately upon its adoption.

SO RESOLVED, this the 10th day of September, 2026.

HALL COUNTY BOARD OF COMMISSIONERS

By: _____
David Gibbs, Chairman

By: _____
Kathy L. Cooper, Commissioner District 1

By: _____
Billy Powell, Commissioner District 2

By: _____
Gregg Poole, Commissioner District 3

By: _____
Jeff Stowe, Commissioner District 4

ATTEST:

_____ (SEAL)
Jennifer Rivera, County Clerk

APPROVED AS TO FORM:

Justin R. Lawhon, County Attorney

Sources: Hall County housing-affordability and Article 8 cost-impact analysis (2026); Georgia House Study Committee on Regulation, Affordability, and Access to Housing, Final Report (HR 1149, 2022 Session), Georgia General Assembly.