

Hephzibah's Ordinance No. 253 Will Price Working Families Out of Homeownership! Sweeping New Mandates Pile Costly Requirements onto New Home Construction at the Worst Possible Time for Buyers.

Submitted by Taylor Williams, Communications Coordinator

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HEPHZIBAH, GA

At a time when mortgage rates remain near multi-decade highs and the dream of homeownership is already slipping away from millions of working Americans, the City of Hephzibah is poised to make it dramatically harder and more expensive to build and buy a home within its borders. Ordinance No. 253 imposes a sweeping list of architectural, material, and construction mandates on new residential development in the city's R-37 and R-43 zoning districts. These requirements will drive up the cost of every new home, reduce housing supply, and ultimately harm the very families the city claims to serve.

The Numbers Don't Lie: Families Are Already Struggling

The average 30-year fixed mortgage rate has hovered above 6 to 7% for an extended period, more than doubling from the historic lows of just a few years ago. Home prices across the Augusta metropolitan area, including Hephzibah, have increased significantly, stretching household budgets to the breaking point. For a working family trying to purchase their first home, every additional dollar added to the cost of construction is a dollar that pushes homeownership further out of reach. Ordinance No. 253 adds not just dollars, but potentially tens of thousands of dollars, to the baseline cost of a new home.

What This Ordinance Actually Does to Home Costs

The mandates packed into Ordinance No. 253 read like a luxury homebuilder's wish list, not a policy designed with affordability in mind.

Expensive exterior materials required. Vinyl siding, one of the most affordable, durable, and widely used exterior materials in American homebuilding, is outright banned. Builders must instead use brick, stone, fiber cement, or stucco. The cost difference is substantial, adding thousands of dollars per home.

Metal roofing mandate. A minimum of 50% of all roofing areas within a development must consist of metal roofing materials. Metal roofing can cost two to three times more than standard architectural shingles, adding significant expense to every home in a development.

Architectural complexity requirements. Sloped roofs must include design changes every 100 linear feet; minimum roof pitches are mandated at 6:12; covered entry porches of at least 60 square feet are required; and specific frieze boards, rake moldings, trim widths, and corner boards are all spelled out. Each of these requirements adds labor and material costs that are passed directly to the buyer.

Minimum 1,800 sq. ft. heated floor area. The ordinance eliminates the possibility of building smaller, more affordable starter homes. A family that needs a modest 1,200 or 1,500 square foot home is simply out of luck — the city will not allow it.

Underground utilities required. Running all utility lines underground is significantly more expensive than overhead installation, a cost absorbed by the developer and passed on to the buyer.

50-foot landscaped buffer requirements. Requiring a 50-foot greenbelt buffer along public rights-of-way removes usable land from development, effectively shrinking the number of lots that can be created and reducing housing supply, which drives prices higher.

Five distinct floor plans per development. Requiring a minimum of five different floor plans eliminates the cost savings that come from repetition and economies of scale in construction — savings that would otherwise benefit buyers.

Elevated foundation requirements. All homes must be built on crawl spaces, basements, or elevated slabs with finished floors at least 18 inches above grade. These foundation types are substantially more expensive than standard slab-on-grade construction.

Who Gets Hurt

Make no mistake: these costs do not disappear. They are passed directly to home buyers. In a market where affordability is already in a crisis, Ordinance No. 253 will price first-time buyers out of the market. Young families who already face the steepest climb because of high interest rates and elevated home prices will bear the heaviest burden. Higher construction costs make marginal development projects unprofitable, resulting in fewer homes being built and less supply, which means higher prices for everyone. The aesthetic and architectural standards in this ordinance cater to move-up and luxury buyers, while working families who need an affordable, functional home are left behind. Smaller, local homebuilders operating on thin margins will be

disproportionately harmed by the complexity and cost of these requirements, while large national builders with more capital may absorb them more easily, reducing competition and pushing prices even higher.

A Question of Priorities

We understand that communities have a legitimate interest in the quality and character of new development. But there is a meaningful difference between reasonable standards and an ordinance that systematically eliminates affordable housing options. Ordinance No. 253 crosses that line.

The city of Hephzibah should ask itself: who are we building for? If the answer is working families, teachers, nurses, tradespeople, first responders, and others who make this community run, then this ordinance must be reconsidered. At minimum, the city should conduct a thorough cost-impact analysis, hold meaningful public hearings with input from builders and prospective buyers, and explore whether the same community character goals can be achieved without mandating luxury-level construction standards across the board.

The American dream of homeownership is not a luxury. It is a cornerstone of financial stability, community investment, and generational wealth-building for working families. Ordinance No. 253, as written, makes that dream harder to reach for those who need it most.

We call on the Chairman and Commission of the City of Hephzibah to table Ordinance No. 253 pending a full affordability impact review and genuine community engagement with working families, builders, and housing advocates.

Thank you,
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