



**“Home is Where the Heart of North America Is”
2025 RUGBY HOUSING INCENTIVE PROGRAM
Approved by the Rugby JDA Board · 2025**

The goal of the housing incentive program is to encourage construction of new housing to bolster community development along with workforce retention and attraction in support of area businesses and other employers.

Overview

The housing incentive program can help reduce the cost of constructing quality, affordable housing. In addition to providing shovel-ready lots in with zero special assessments for previously installed infrastructure, the 2025 program also includes special pricing at \$2 per square foot, an approximate 20% discount on the regular asking price, for buyers of the first 6 lots sold in 2025 in the Chalmers First Addition. This puts lot prices in a range of \$15,680 to \$32,480, depending on the lot. See Table 1 on page 3.

Timeline

Using the date of closing, which is title transfer from seller to buyer, as the reference point, this discount is available on a first-come, first-served basis for buyers willing to commit to the following actions:

1. Within 1 year — Start construction, meaning a building permit has been obtained and the first placement of permanent construction of a building on site has occurred. This is work beyond the stage of excavation such as the pouring of a foundation or slab.
2. Within 2 years — Substantially complete construction, sufficient for occupancy, of the home or housing units.

About the Chalmers First Addition

The Rugby Job Development Authority (JDA) purchased land in 2012 to establish the Chalmers First Addition. Located on Rugby’s east side, the development is north of the new hospital opened in October 2024 and has an adjacent walking path. The addition is comprised of 52 lots with 31 remaining available for purchase and new construction. Among these, 22 are zoned for single-family and 12 for multi-family use.

The available infrastructure includes streets, curbs, gutters, municipal water, sanitary sewer and storm sewer. The infrastructure has a value ranging from \$17,000 to \$36,000 per lot depending on parcel size, characteristics and zoning.

Incentive Structured as a Forgivable Loan

The total value of the lot discount and special assessment balance provided to the buyer will be structured as a forgivable loan, with the amount to be forgiven upon completion of the home or other subject housing project. In other words, the Rugby JDA will not require repayment as long as the buyer begins and completes construction of a home or other permitted housing units on the property in the stipulated time periods.

Additional Minimal Criteria

All homes must meet City of Rugby ordinances and zoning requirements plus state and local building codes. Homes must be permissible by the City of Rugby Building Inspector. Following are additional criteria by housing type:

1. Single-family — Homes must be stick-framed (built on-site or off) with a minimum 2 bedrooms, 2 bathrooms, and have an attached garage with at least 2 stalls. For basement bedrooms and bathrooms to count toward minimum requirements, ingress/egress to the basement must be finished to the nearest facing bathroom/bedroom wall with all other unfinished space accessible through interior door. Manufactured homes do not qualify.
2. Twin homes (or row housing) — Minimum 2-bedroom, 1-bathroom units with at least 1,000 square feet.
3. Condominiums — Minimum 2-bedroom, 1-bathroom units with at least 1,000 square feet.
4. Multi-family — Minimum 4 dwelling units, accessible entrance on an accessible route to parking and sidewalk or street. Must include off-street parking. Garages and other amenities are encouraged such as a playground, community room, and landscaping.

Procedures

Interested parties may contact a real estate agent or attorney of their choosing to facilitate a purchase offer. The JDA has open listing agreements with Real Estate 7 and Brokers 12. There is a broker's fee of 5%.

Other incentives

New residence property tax exemption — an exemption for up to \$150,000 in value for the first owner of a new single-family, condominium or townhouse residential property for up to 2 years, exclusive of the land upon which it is situated. Requires application and approval by the Rugby City Council.

Multi-family projects may be eligible for financing assistance through the Bank of North Dakota's Flex PACE for Affordable Housing Program or N.D. Housing Finance Agency programs.

LEGAL & TAX IMPLICATIONS

1. Lot buyers will be required to enter into an agreement for a lien with the JDA in a second position to behind any lender for the purchase of the property. This lien will identify the dollar amount of a forgivable loan provided by the JDA in the form of payment for special assessments and any discount to the lot price. The JDA will forgive the amount upon completion of the home or other subject housing project. Completion of construction will be verified by the City of Rugby building inspector, with a written report provided to the Rugby JDA for final approval.
2. A purchaser will need to fill out and sign an IRS W-9 form and can expect to receive a 1099 for the grant/forgiveness amount to be claimed by the purchaser as part of a year-end income tax filing.

Lots Availability & Pricing Under Housing Incentive Program

- R1-Single-family district (two-family dwellings conditionally permitted)
- R2-Multi-family district (also allows for single-family and two-family dwellings)

TABLE 1

Block	Lot	Zoning	Sq Ft	Assessment Balance	Mkt Value Listing Price	PSF	Proposed PSF w Discount	Lot Price w Discount	Proposed Discount	Discount Price Less Specials
2	3	R1	12,600	\$27,996	\$31,034	\$2.46	\$2.00	\$25,200	\$5,834	(\$2,796)
2	4	R1	12,600	\$27,996	\$31,034	\$2.46	\$2.00	\$25,200	\$5,834	(\$2,796)
2	5	R1	13,939	\$31,127	\$34,332	\$2.46	\$2.00	\$27,878	\$6,454	(\$3,249)
3	1	R2	7,840	\$17,256	\$19,310	\$2.46	\$2.00	\$15,680	\$3,630	(\$1,576)
3	2	R2	10,020	\$22,701	\$24,680	\$2.46	\$2.00	\$20,040	\$4,640	(\$2,661)
3	3	R2	12,635	\$28,298	\$31,120	\$2.46	\$2.00	\$25,270	\$5,850	(\$3,028)
3	4	R2	15,682	\$34,538	\$38,624	\$2.46	\$2.00	\$31,364	\$7,260	(\$3,174)
4	3	R2	11,684	\$25,960	\$28,778	\$2.46	\$2.00	\$23,368	\$5,410	(\$2,592)
4	4	R2	13,623	\$30,266	\$33,550	\$2.46	\$2.00	\$27,246	\$6,304	(\$3,020)
4	5	R2	10,921	\$24,251	\$26,898	\$2.46	\$2.00	\$21,842	\$5,056	(\$2,409)
4	6	R2	10,900	\$24,216	\$26,847	\$2.46	\$2.00	\$21,800	\$5,047	(\$2,416)
5	1	R2	12,280	\$27,252	\$30,245	\$2.46	\$2.00	\$24,560	\$5,685	(\$2,692)
5	2	R2	12,250	\$27,218	\$30,175	\$2.46	\$2.00	\$24,500	\$5,675	(\$2,718)
5	3	R2	12,250	\$27,218	\$30,175	\$2.46	\$2.00	\$24,500	\$5,675	(\$2,718)
5	4	R2	12,260	\$27,240	\$30,200	\$2.46	\$2.00	\$24,520	\$5,680	(\$2,720)
5	5	R1	16,240	\$36,083	\$40,000	\$2.46	\$2.00	\$32,480	\$7,520	(\$3,603)
5	6	R1	16,240	\$36,083	\$40,000	\$2.46	\$2.00	\$32,480	\$7,520	(\$3,603)
5	7	R1	16,240	\$36,083	\$40,000	\$2.46	\$2.00	\$32,480	\$7,520	(\$3,603)
5	8	R1	15,750	\$34,994	\$38,973	\$2.47	\$2.00	\$31,500	\$7,473	(\$3,494)
5	9	R1	15,750	\$34,994	\$38,973	\$2.47	\$2.00	\$31,500	\$7,473	(\$3,494)
6	1	R1	12,600	\$27,996	\$31,035	\$2.46	\$2.00	\$25,200	\$5,835	(\$2,796)
6	2	R1	12,600	\$27,996	\$31,035	\$2.46	\$2.00	\$25,200	\$5,835	(\$2,796)
6	3	R1	12,600	\$27,996	\$31,035	\$2.46	\$2.00	\$25,200	\$5,835	(\$2,796)
6	4	R1	12,600	\$27,996	\$31,035	\$2.46	\$2.00	\$25,200	\$5,835	(\$2,796)
6	5	R1	12,600	\$27,996	\$31,035	\$2.46	\$2.00	\$25,200	\$5,835	(\$2,796)
6	6	R1	12,600	\$27,996	\$31,035	\$2.46	\$2.00	\$25,200	\$5,835	(\$2,796)
6	12	R1	12,600	\$27,996	\$31,035	\$2.46	\$2.00	\$25,200	\$5,835	(\$2,796)
6	13	R1	12,600	\$27,996	\$31,035	\$2.46	\$2.00	\$25,200	\$5,835	(\$2,796)
6	14	R1	12,600	\$27,996	\$31,035	\$2.46	\$2.00	\$25,200	\$5,835	(\$2,796)
6	15	R1	12,600	\$27,996	\$31,035	\$2.46	\$2.00	\$25,200	\$5,835	(\$2,796)
6	16	R1	12,600	\$27,996	\$31,035	\$2.46	\$2.00	\$25,200	\$5,835	(\$2,796)
7	2	R1	12,600	\$27,996	\$31,035	\$2.46	\$2.00	\$25,200	\$5,835	(\$2,796)
7	3	R1	12,600	\$27,996	\$31,035	\$2.46	\$2.00	\$25,200	\$5,835	(\$2,796)
7	4	R1	12,600	\$27,996	\$31,035	\$2.46	\$2.00	\$25,200	\$5,835	(\$2,796)

NOTES:

1. Lots 1-4 of Block 3, due to lot size and location, could be suited to construction of an apartment building and associated parking, and therefore could be sold in combination.
2. Offers will be considered for 2 adjacent lots for single-family home construction to accommodate one larger home and setbacks.

FIGURE 1: PLAT MAP

120; Thence S00°02'45"W on the east line of Outlet 420 a distance of 623.71 feet to the northeast corner of Outlet 442; Thence S00°02'45"W on the south line of Outlet 442 a distance of 33.00 feet to the southeast corner of Outlet 442; Thence N89°38'47"W on the east line of Outlet 442 a distance of 630.08 feet to the southwest corner of Outlet 442 and a point on the east line of Outlet 419 a distance of 266.98 feet; Thence S89°39'46"E on the east line of Outlet 419 a distance of 214.98 feet; Thence S00°01'08"E on the east line of Outlet 419 a distance of 109.85 feet to the northeast corner of Outlet 441; Thence N89°54'21"E on the north line of Outlet 441 a distance of 129.95 feet to the southeast corner of Outlet 441; Thence S00°01'06"E on the east line of Outlet 441 a distance of 92.38 feet to the southwest corner of Outlet 441 and a point on the east line of Outlet 305 a distance of 66.00 feet to the northeast corner of Outlet 419; Thence N89°44'09"W on the south line of Outlet 419 a distance of 159.97 feet to the southeast corner of Outlet 419; Thence S00°01'08"E on the east line of Outlet 419 a distance of 129.95 feet to the POINT OF BEGINNING said tract of land contains 1,044,596 square feet or 23.98 acres more or less of a recorded and/or unrecorded nature.

DEDICATION
I, the Proprietor of said land, do hereby dedicate to the public as shown.

2013, A.D. before me, Notary Public, State of North Dakota, known to me to be herein and who no instrument and he executed the same.

Plats 1 thru 5, Block 2; Lots 1, 2, 3, 4, 5, 6, Block 4; Lots 1, 2, 3, 4, 5, 6, Block 6; Lots 1 through 6, Block 7; First Addition, City of Dakota.

CERTIFICATE OF APPROVAL

by the City Planning Commission, City of Rugby, North Dakota, on this 13th day of July, 2013, A.D., the attached plat, within the City of Rugby, North Dakota, is duly approved and accepted.

Notary Public, State of North Dakota, known to me to be herein and who no instrument and he executed the same.

DATE OF APPROVAL

approved by the City Planning Commission, City of Rugby, North Dakota, on this 13th day of July, 2013, A.D., the attached plat, within the City of Rugby, North Dakota, is duly approved and accepted.

Commission Secretary

Commission Chairman

PLAT LOCATION SKETCH

Blessum's Third Addition

UNPLATED REMAINDER OF THE SOUTHEAST QUARTER

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FIGURE 2: DEVELOPMENT CONCEPT MAP

