Mille Lacs Band of Ojibwe
Housing Department Emergency Loan Program

The Housing Emergency Assistance Loan Program is for Mille Lacs Band members who have encountered an emergency that was unforeseen and beyond their control. If the emergency has caused the band member to fall behind in basic living needs they are eligible to apply for a no-interest emergency loan.

Applicant must be an enrolled Mille Lacs Band of Ojibwe Band member
Non-enrolled parent(s) or legal guardian(s) of band member children are not eligible for this program.

- ***Maximum loan amount is $1,200.00.***
- ***Applicant must provide a copy of their Mille Lacs Band of Ojibwe Tribal Identification card or picture ID.***
- ***Applicant must not have any unpaid loan with the Housing Emergency Loan Program. All outstanding loans must be paid in full before a new application can be processed.***
- ***Applicant must be in good standing with Community Development including, but not limited to, loan payments, rental payments, work order payments, and solid waste payments.***
- ***Applicants must have sufficient funds from per capita or payroll to make repayments under this program or assistance cannot be given. Loan payment amounts are listed on page 3.***
- ***If a loan is approved, all checks are issued directly to the person or entity you owe the money to.***
- ***Emergency loans are only issued so long as we have sufficient funding.***

Applicants must complete and sign every page of this Housing Emergency Loan Program Application. This first page of the Housing Department Emergency Loan Program outlines the policy and shall be posted in all three districts as well as the Urban Office.

Emergency Program Allowed Uses (evidence of amount due is to be submitted with this Application):

Rent/Deposit:
- Applicant may apply for a loan for payment of rent and/or deposit.
- If rent is past due, the applicant must submit a copy of their notice of eviction or past due notice from the landlord.
- If the request is for a new lease, applicant must submit a copy of their proposed lease agreement or other official landlord statement.
- **Any family member does not qualify as an official landlord.**

Utility Assistance:
- For payment of electric or gas bills, submit a copy of the current invoice or shut-off notice.
- Applicants are encouraged to apply for State Energy Assistance first before applying for this loan.

Other Covered Assistance:
- Homeowners insurance – submit current bill.
- Real estate taxes – submit tax statement from the county.
- Emergency housing repairs – submit written justification and bid/invoice from contractor/provider of service.

Services Not Covered:
Court fines, bail, bonds, routine medical appointments, and any other non-housing related expenses

Contact Numbers:
Phone - 320-532-7861 (or 1-800-709-6445, extension 7861) Fax - 320-532-4192

*****All assistance given under this program is a loan and must be repaid*****

Mille Lacs Band of Ojibwe
Housing Department Emergency Loan Program Application

Applicant Name:_____ **Birth Date:** _____

Band ID#: 410B- _____ **Social Security Number:** _____

Address: _____

City: _____ **State:** _____ **Zip:** _____

Telephone #: _____

Please explain your <u>Emergency</u> leading to your current need of emergency assistance:

_____

_____

( ) Rent ( ) Electric ( ) Property Taxes
( ) Deposit ( ) Gas/Fuel ( ) Homeowner Insurance
( ) Other: _____

Vendor Name/Address	Account #	Amount Requested

I hereby swear that the information above is correct, I have followed all directions and provided all required documentation to obtain a loan. I agree to pay back the loan as stated in the Promise to Pay and not to misuse this assistance with the understanding that misuse is a punishable offense under Mille Lacs Band of Ojibwe Tribal Statutes.

_____ _____
Signature **Date Signed**

OFFICE USE ONLY: **Date Received:** _____

Approved By: _____ **Amount Approved:** _____

Denied By: _____ **Reason Denied:** _____

Loan Payment Schedule:

Loan Amount	Monthly Payment
Up to $499.99	$100.00
$500.00 through $999.99	$150.00
$1,000.00 through $1,200.00	$200.00

Select your Method of Payment for this loan by initialing next to your choice:

_____ **Tribal Bonus. Indicate how often you receive your bonus:**

( ) **Monthly**
( ) **Bi-Monthly**
( ) **Tri-Monthly**
( ) **Quarterly**

_____ **Payroll Deduction. Indicate which Band-owned entity you work for:**

( ) **Mille Lacs Band of Ojibwe**
( ) **Grand Casino Hinckley**
( ) **Grand Casino Mille Lacs**
( ) **Corporate Commission**

_____ _____

Signature **Date Signed**

PROMISE TO PAY

In return for the Housing Department emergency loan that I, _____ have received, I promise to pay $ _____ (this is the ***TOTAL*** amount you are requesting,) to the order of the Lender. The Lender is the MILLE LACS BAND OF OJIBWE HOUSING DEPARTMENT.

Payments will begin immediately and will continue until paid in full. Payments are based upon the payment schedule and Method of Repayment I selected on page 3 of this Application. **Initial next to each paragraph indicating you acknowledge and accept the following statements:**

_____ If my Method of Repayment is by payment from Tribal Bonus, I understand that this deduction may exceed the 70% cap placed on bonus deductions and still choose this deduction.

_____ If my Method of Repayment is by payment from payroll, I hereby grant permission to Borrower's employer to deduct from Borrower's wages the amount necessary to make the required monthly payment referenced in Paragraph 2 above.

_____ I understand that if I default on this loan, if I quit my job or if I am fired, the Lender may take up to 100% of any paychecks, reimbursement checks, or vacation payout checks not yet received by me without first going to court.

_____ I understand that if I default on this loan, if I quit my job or if I am fired, the Lender may take up to 100% of any bonus or per capita payment given by the Lender without first going to court. Borrower hereby gives Lender permission to withhold such sums and apply such sums to any amount due and owing under this Note.

_____ I understand that my payroll deduction or tribal bonus deduction payment is not revocable until this Note has been paid in full.

This Note contains the entire agreement between the Lender and the Borrower, and may not be changed or modified except through a written document signed by Lender and Borrower.

Any disputes or enforcement actions, which arise under this Note, shall be governed by the laws of the Mille Lacs Band of Ojibwe and shall be heard in the Court of Central Jurisdiction for the Mille Lacs Band of Ojibwe. Any term of this Note that is contrary to law shall not be effective. In the event any term of this Note is found to be ineffective, that term shall be severed and shall not affect the remainder of the Note.

No provision of this Note shall constitute a waiver of Lender's sovereign immunity.

This is a legal document and obligates the Borrower to do or refrain from doing certain things. By signing below Borrower indicates that he or she has read the agreement and understands it contents. If you have any questions about the legal effect of this Promise to pay, you are advised to seek the advice of an attorney.

_____ _____

Borrower Signature **Social Security Number**

_____

Date Signed