



THE MILLE LACS BAND OF  
**OJIBWE INDIANS**

*Legislative Branch of Tribal Government*

**RESOLUTION 21-03-18-25**

**A RESOLUTION RATIFYING THE MILLE LACS BAND OF OJIBWE  
2025 STRATEGIC HOUSING PLAN**

- WHEREAS, the Mille Lacs Band Assembly (“Band Assembly”) is the duly elected legislative body for the Non-Removable Mille Lacs Band of Ojibwe (“Band”), a federally recognized Indian Tribe; and
- WHEREAS, pursuant to 3 MLBS § 3(d), the Band Assembly has the authority to adopt resolutions; and
- WHEREAS, pursuant to 3 MLBS § 1(m), a “resolution” is defined as “a formal expression of the opinion, will, or intention” of the Band Assembly; and
- WHEREAS, pursuant to 3 MLBS § (f), the Band Assembly has the authority to ratify agreements, contracts, cooperative and reciprocity agreements, and memoranda of understanding; and
- WHEREAS, the Band recognizes that safe and adequate housing is essential for the wellbeing of its members; and
- WHEREAS, the Band strives to provide adequate housing opportunities for its members on tribal lands; and
- WHEREAS, pursuant to 12 MLBS § 1(o), it is the duty of the Commissioner of Community Development to “develop a Strategic Housing Plan that meets the Band’s Housing vision and mission and ensure that the Housing Board approves the same with ratification by Band Assembly before implementation;” and
- WHEREAS, pursuant to 12 MLBS § 302(j), a Strategic Housing Plan is a housing plan developed by the Commissioner of Community Development including but not limited to goals and objectives and an overview of the planned activities for the period; and
- WHEREAS, in a series of meetings over several months, members of the Executive Branch of government met with the Band Assembly to discuss the Band’s housing needs and ways to address them through a Strategic Housing Plan; and
- WHEREAS, on April 2, 2025, Commissioner of Community Development Tracy Burr and Chief Executive Virgil Wind presented the 2025 Strategic Housing Plan at a regular meeting of the Band Assembly and requested an appropriation of funds to support said plan; and

**DISTRICT I**

43408 Oodena Drive • Onamia, MN 56359  
(320) 532-4181 • Fax (320) 532-4209

**DISTRICT II**

36666 State Highway 65 • McGregor, MN 55760  
(218) 768-3311 • Fax (218) 768-3903

**DISTRICT IIA**

2605 Chiminising Drive • Isle, MN 56342  
(320) 676-1102 • Fax (320) 676-3432

**DISTRICT III**

45749 Grace Lake Road • Sandstone, MN 55072  
(320) 384-6240 • Fax (320) 384-6190

**URBAN OFFICE**

1404 E. Franklin Avenue • Minneapolis, MN 55404  
(612) 872-1424 • Fax (612) 872-1257

WHEREAS, on April 2, 2025, the Band Assembly did unanimously vote to appropriate \$17,692,587.25 for the housing initiative; and

WHEREAS, the Band Assembly has reviewed the proposed 2025 Strategic Housing Plan and found it satisfactory and in the best interests of the Band.

NOW, THEREFORE, BE IT RESOLVED, that the Band Assembly hereby ratifies the 2025 Strategic Housing Plan pursuant to 12 MLBS § 1(o) and authorizes the Speaker of the Assembly to sign his name to the document.

WE DO HEREBY CERTIFY, that the foregoing resolution was duly concurred with and adopted at a regular session of the Band Assembly, in Legislative Council assembled, a quorum of legislators being present, held on the 9<sup>th</sup> day of April, 2025, at Nayahshing, Minnesota, by a vote of 3 FOR, 0 AGAINST, 0 SILENT.

IN WITNESS WHEREOF, we, the Band Assembly hereunto cause to have set the signature of the Speaker of the Assembly.

**OFFICIAL SEAL OF THE BAND**

  
Sheldon Boyd, Speaker of the Assembly



**Sponsor: District II Representative**



***2025  
HOUSING STRATEGIC  
PLAN***

***MILLE LACS BAND OF  
OJIBWE***

***COMMUNITY  
DEVELOPMENT***

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## **I. AUTHORITY.**

The Commissioner of Community Development is an Executive Officer position of the Mille Lacs Band of Ojibwe. The Commissioner of Community Development is responsible to administer, manage, supervise, and coordinate activities for Community Development, Public Works, Facilities Management, Transportation, and the Housing Department of the Mille Lacs Band of Ojibwe Indians.

The Housing Department is established under the direction of the Commissioner of Community Development to coordinate housing programs to maximize the resources of the Band. The Housing Department is led by an Executive Director who is responsible for the daily administration of the Housing Department's programs and services, and who shall report directly to the Commissioner of Community Development.

Finally, the Housing Board is established to work in partnership with the Commissioner of Community Development and the Executive Director of Housing to ensure that long-term housing needs are clearly identified through the implementation of strategic planning. The Housing Board possesses authority to act in an advisory capacity to assist the Housing Department and Commissioner of Community Development with housing matters and may approve an annual Strategic Housing Plan with ratification by the Band Assembly.

## **II. HOME LOAN PROGRAM.**

The Community Development Department currently offers a Home Loan Program to Band members to encourage home ownership by offering financing at a lower interest rate for the purchase of existing homes, the construction of a new home, or the refinancing of an existing mortgage loan securing real property within the service area. The maximum amount for lending is \$220,000.00 at zero percent (0%) interest. The Program is funded by revolving monthly payments from all borrowers in the amount of approximately \$3,679,381.00 annually and Fiscal Year 2025 Housing Initiative Funds in the amount of \$1,067,481.00 (already appropriated from Band Assembly in Act 60-24 for refinances). The Program is administered according to the Home Loan Program Policy and Procedure Manual, which was ratified by Band Assembly on June 19, 2018.

In Fiscal Year 2025, the Community Development Department should aspire to update the Home Loan Program Policy and Procedure Manual to address known and recurring issues, such as what happens with deceased band members who have an outstanding balance on a loan, divorce proceedings, how to sell homes on tribal land and state land, a need for updating the maximum amount for purchases, allowing for veteran priority on the waiting list, the provision of budgeting classes, the need for more in-depth discussions of what having a home loan really means, and the implementation of mandatory policy classes and credit counseling, even though we do not use a credit score for approval of the program or report to credit agencies (due to not being a financial institution or licensed to be lending). The Department will also utilize the comments and concerns regarding the policy from community members from a Housing

Department survey that was posted on social media and brought to all community meetings across the Band's three districts in early 2024.

In Fiscal Year 2025, the Department should aspire to take legal action on 10 of 28 home loans that are more than 30 days past due, beginning with the loans that are longest in default. This can happen by working with the Office of Solicitor General to collect past-due payments and filing civil suits to receive garnishment orders from borrowers, encouraging deceased borrower's family members to initiate a probate case in order to assume the unpaid notes and get a transfer of a land lease approved, or initiate foreclosure proceedings to regain possession of the homes to rehabilitate and clean up the properties for transfer to the rental program. Below is a breakdown of the past due loans:

- Over 30 days – two (2) loans owing \$278,191.00
- Over 60 days – zero (0) loans
- Over 90 days – 11 loans owing \$1,033,909.00
- Over 180 days – two (2) loans owing \$98,044.00
- Over 365 days – 13 loans owing \$1,116,101.00
- **Total:** \$2,526,245.00

Of these loans, four (4) have judgements, 12 have deceased borrowers, and all others are making payments. During Fiscal Year 2024, the total income for the Home Loan program from 299 loans was \$2,220,608.25. The outstanding balance of all 299 home loans in the portfolio is \$27,063,111.53

There are 155 prospective borrowers on the Home Loan Waiting List and 25 prospective borrowers on the Home Loan Refinance Waiting List. To assume all 180 Band member applicants on the Home Loan waiting list need and qualify for the current maximum amount of \$220,000, this would cost the Band **\$39,600,000.00**. To complete 20% of this list in FY25 this amount would be \$7,920,000.00.

In Fiscal Year 2025, the Department should aspire to close on 36 of the applicants' loans currently on the Home Loan Refinance Waiting List. The Department also has a future budget appropriation request to hire up to three (3) employees to help grow this program and ensure accurate management of our large portfolio, including applicant communication, insurance tracking, taxation tracking, contactor communication, etc.

The HUD Section 184 Indian Home Loan Guarantee Program is an excellent tool for the Band to address housing shortages and expand homeownership opportunities for Mille Lacs Band members. The Section 184 Program offers lenders a 100 percent guarantee of loans made to qualifying borrowers. A loan guaranteed under Section 184 may be used to purchase or rehabilitate an existing house, purchase manufactured housing, and rehabilitate an existing house, or construct new housing. The Program is available only for single-family housing of one to four units located on tribal trust land, allotted trust land, or fee simple land in an Indian area. Section 184 guarantees are not reserved for moderate- and low-income homebuyers. Community

Development is contracting with Cindy Koontz to implement the 184 Home Loan Program with our Band members on the Home Loan Waiting List in order to get Band Members who are ready for homeownership to buy homes and subsequently transfer to the Refinance Waiting List to benefit from the zero percent (0%) interest loan offered by the Department.

### III. HOME RENOVATION LOAN PROGRAM.

The Community Development Department currently offers a Home Renovation Loan Program to Band members to borrow money for home improvements to upgrade and enhance the appearance of their homes to maintain equity in their homes and improve their quality. This Program offers a maximum amount of \$35,000.00 at two percent (2%) interest. The Program is funded by revolving monthly payments from all borrowers in the amount of approximately \$3,679,381.00 annually. The Program is administered according to the Home Renovation Loan Program Policy, which was ratified by Band Assembly on May 25, 2004.

In Fiscal Year 2025, the Community Development Department should aspire to complete the update to the Home Renovation Loan Program Policy to address known and recurring issues such as what happens with deceased Band members who have an outstanding balance on the loan, an update to the maximum amount for renovation loans, the provision of budgeting classes, the need for more-in depth discussions of what having a renovation loan really means, and the implementation of mandatory policy classes. The Department will also utilize the comments and concerns regarding the policy from community members from a Housing Department survey that was posted on social media and brought to all community meetings across the Band's three districts in early 2024.

In Fiscal Year 2025, the Department should aspire to take legal action on ten (10) of 20 renovation loans that are more than 30 days past due, beginning with the loans that are longest in default. This can happen by working with the Office of Solicitor General to collect past-due payments and file civil suits to receive garnishment orders from borrowers. Below is a breakdown of the past due loans:

- Over 30 days – two (2) loans owing \$35,503.00
- Over 60 days – zero (0) loans
- Over 90 days – one (1) loan owing \$9,786.00
- Over 180 days – five (5) loans owing \$55,778.00
- Over 365 days – 12 loans owing \$239,299.00
- **Total:** \$340,366.00

Of these loans, five (5) have judgements, four (4) have deceased borrowers, and all others are making payments. During Fiscal Year 2024, the total income for the Renovation Loan Program from 106 renovation loans was \$265,855.61, and the interest income totaled \$27,202.19. The outstanding balance of all 109 renovation loans in the portfolio is \$1,424,418.71.

There are 39 prospective borrowers on the Home Renovation Loan Waiting List. To assume all 39 Band member applicants on the Home Renovation Loan waiting list need and qualify for the current maximum amount of \$50,000, this would cost the Band **\$1,365,000**. To complete 20% of this list in FY25 this amount would be \$390,000.00

In Fiscal Year 2025, after the Policy update is complete, the Department should aspire to close on seven (7) home renovation loans for Band members. To accomplish these goals, Community Development should continue working alongside the Office of the Chief Executive, the Office of Solicitor General, the Housing Advisory Board, and the Band Assembly on the Renovation Loan Policy to ensure an efficient, successful, and manageable loan program to administer to qualified Band members. The Department also has plans and a future budget appropriation request to hire up to three (3) employees to help grow this Program and ensure accurate management of our large portfolio, including applicant communication, insurance tracking, taxation tracking, contactor communication, etc.

#### **IV. ELDER HOUSING PROGRAM.**

The Community Development Department currently offers an Elder Housing Program to Band members who are 55 years of age and older. As of November 2024, the Mille Lacs Band had 826 Elders. The Elder Rental Housing Program allows Elders to obtain a life estate interest in a Band-owned home located on reservation land or on Band-owned fee land designated as an Elder home. There are 126 units dedicated to the Elder Rental Program.

There are 47 Elder units in District I, 15 in District II-A, 12 in District II, 39 in District III-H, and 13 in District III-A.

The Elder Renovation Grant allows Elders who already own their own homes to apply for a maximum of \$75,000.00 in eligible renovations to their primary, privately owned residences. The Program is administered according to the Elder Housing Policy, which was ratified by Band Assembly on October 28, 2020.

##### **a. Elder Rental Housing.**

There are eight (8) Elders on the Elder Rental Waiting List for District I, and seven (7) of these Elders already reside in Mille Lacs Band housing units.

There is one (1) Elder on the Elder Rental Waiting List for District II, and this Elder already resides in a Mille Lacs Band housing unit.

There are four (4) Elders on the Elder Rental Waiting List for District II-A, and two (2) of these Elders already reside in Mille Lacs Band housing units.

There are nine (9) Elders on the Elder Rental Waiting List for District III-H, and four (4) of these Elders already reside in Mille Lacs Band housing units.

There are zero (0) Elders on the Elder Rental Waiting List for District III-A.

In Fiscal Year 2025, the Community Development Department aspires to clean and re-condition the six (6) vacant elder homes across all districts and move in six (6) Elders.

**b. Elder Renovation Grant.**

As of December 2024, there are 123 Elders on the Elder Renovation Grant Waiting List. The oldest application with a renovation project in planning is ten (10) years old. To assume all 123 Elders on the Elder Renovation Grant Waiting List need and qualify for the current maximum amount of \$75,000.00, this would cost the Band **\$9,225,000.00**. To complete 20% of this list in FY25 this amount would be \$1,860,000.00.

Applications range from minor repairs to full renovation requests. Eligible applications are held on a waiting list according to the date that the application was received, with work determined by the Commissioner to be an emergency given priority.

The Fiscal Year 2025 Elderly Rehab budget line for construction would cover up to six (6) full renovations. In 2024, the Department was able to work with eight (8) applicants to move their requests forward for non-emergency renovations. These renovations are at varying stages of completion. The Department was also able to assist 29 applicants with emergency renovation work, now at varying stages of completion. However, a budget transfer was needed for Fiscal Year 2024, as the budget was overspent. Close to \$250,000.00 in funding needed to be re-appropriated to the Fiscal Year 2025 budget for ongoing contract obligations. The Department expects that a similar number of applicants can be serviced in Fiscal Year 2025.

Some challenges to note for completing the Elder renovation projects include (but are not limited to): needed policy changes as suggested by staff; available staff time; lack of qualified contractors; determining what work can be completed to stay within the Elder's remaining renovation balance; extra time spent reviewing scope with Elder homeowner and waiting for them to make selections; scheduling of weather-dependent work once contracts are approved; and working within Band procurement.

**c. Disabled Housing Renovation program.**

Additionally, the Community Development Department offers a Disabled Housing Renovation program to assist qualifying private homeowner Band members with work directly related to their disability or a qualifying disabled spouse or dependent residing within the home. These renovations are limited to \$50,000.00 without prior authorization by Band Assembly.

As of December 3, 2024, there are 13 Disabled Renovation applications on the waiting list. The oldest application with a renovation project in planning is nine (9) years old. Eligible applications are held on a waiting list according to the date that the application was received, with work determined by the Commissioner to be an emergency given priority. These

renovations are funded by the same line item as Elder Housing Renovations. In 2024, the Department was able to work with one (1) applicant to move a request forward for non-emergency renovation work. The Department was also able to assist five (5) applicants with emergency renovation work, now at varying stages of completion.

Challenges to completing disabled renovations are similar to those challenges with the Elder renovation projects.

In Fiscal Year 2025, the Community Development Department should aspire to update the Elder Housing Program Policy to address known and recurring issues such as what happens with deceased Band members who have an outstanding balance on the loan, the need for more in-depth discussions with Elders of what having an Elder Grant or Elder Rental really means, and the implementation of mandatory policy classes. The Department will also utilize the comments and concerns regarding the policy from community members from a Housing Department survey that was posted on social media and brought to all community meetings across the Band's three districts in early 2024.

## **V. HOUSING RENTAL PROGRAM.**

The goal of the Mille Lacs Band of Ojibwe Housing Department Rental Program is to provide affordable housing for families in a safe and healthy environment. The Program is administered according to the Rental Admissions Policy ratified by Band Assembly on December 4, 2009, and the Occupancy Policy ratified on June 25, 2010.

### **a. Low Rent.**

The Community Development Department currently offers a Low Rent Housing Program consisting of 116 units funded by the Department of Housing and Urban Development (HUD), designed to serve families classified as low-income at the time of initial occupancy. The Mille Lacs Band Housing Department has 59 HUD units in District I, 13 in District II-A, ten (10) in District II, 11 in District III-H, and 24 in District III-A.

The amount received in rents in Fiscal Year 2024 from the HUD rental program was \$134,791.83.

In Fiscal Year 2025, the Community Development Department aspires to refurbish the 31 vacant HUD units and move in new households. To accomplish these goals, Community Development will initiate revisions to Rental Admission Policies to reflect the Housing Department's goal of providing safe and healthy homes to Band Members and to work to bring units back up to an acceptable condition for occupancy that may be completed by Housing Maintenance staff, the Housing Renovation Crew, or a licensed contractor, depending on the work required. Additionally, the goals from the Indian Housing Plan (IHP) are as follows: 100 percent recertification rate for housing tenants, using force accounts to recondition units, safety and security efforts and to continue to work with the Band's Public Works Department to install

street lights and cameras, continue the Many Rivers rental assistance, and maintain normal maintenance activities for these units.

**b. Regular Rent.**

The Community Development Department currently offers a Regular Rent Housing Program consisting of 249 units funded by Mille Lacs Band appropriations for Mille Lacs Band families. The Mille Lacs Band Housing Department has 93 regular rental units in District I, 20 in District II-A, 49 in District II, 51 in District III-H, and 26 in District III-A. Total amounts received from the Regular Rental (plus security deposit) programs from Fiscal Year 2024 was \$838,862.15.

The Fiscal Year 2025 proposed Housing Initiative budget includes funding to complete nine (9) housing renovations via contractor, including three (3) in District I, two (2) in District II, one (1) in District II-A, one (1) in District III-H, and two (2) in District III-A. This funding request also includes costs for materials for the renovation crews to complete up to 44 renovations, including 19 in District I, eleven (11) in District II, one (1) in District II-A, seven (7) in District III-H, and seven (7) in District III-A.

In Fiscal Year 2025, the Community Development Department aspires to refurbish the 29 vacant Regular Rent units in order to move in new households. To accomplish these goals, Community Development will initiate revisions to the Rental Admission Policy to reflect the Housing Department's goal of providing safe and healthy homes to Band members and to work to bring units back up to an acceptable condition for occupancy. The work may be completed by Housing Maintenance staff, the Housing Renovation Crew, or a licensed contractor, depending on the work required.

**c. Rent Collection Amounts.**

Rent collections are meant to be the primary sources of funds for the operations and maintenance of Mille Lacs Band regular rental units. In order to ensure future housing sustainability, an important first step is to conduct an evaluation of the current rents being charged by the Housing Department for units. In many instances, tribal housing programs charge rents that are significantly below market rents. This makes it quite difficult to operate and maintain existing housing stock. A new approach should be considered that would emphasize charging market-rate rents as a true reflection of what families can afford.

HUD publishes Fair Market Rents (FMRs) for every county in the country. Initially, the Band could explore charging Fair Market Rents that are, for example, 70 percent of the FRM for a county. As an example, the FMR for a three-bedroom apartment in Pine County is \$1,274.00, which would translate into \$860.00 monthly rent under a new 70 percent of FMR policy. Therefore, a gradual, phased-in approach would be needed. Band members, for example, could begin their new rents at 40 percent of FMR and have five (5) percent increase every two years until the 70 percent FMR threshold is met. Alternatively, the Band could decide to have a lower FMR threshold of, say, 60 percent. The important point here is that a change is made that helps to ensure the long-term stability of the Mille Lacs Band's housing program.

Developing a market-rate rent policy also significantly enhances the potential for increased homeownership by Band members. If the difference between a market-rate rental payment and a monthly mortgage payment is insignificant, potential homebuyers may look more favorably at homeownership options. Charging below market-rate rents is a disincentive for homeownership. Why pay more for a mortgage if the current rental rates are so low? By making these shifts and providing homeownership options, the Band can develop a strong continuum of housing options that meet the needs, payment abilities, and dreams of tribal members. Providing homeownership options for those who can afford to pay can also relieve overcrowding in rental units, which is especially important. Equally as important, an increased homeownership rate for tribal members would reduce the housing-related financial burden for the Band going forward.

**d. Waiting Lists.**

**District I**

Two-Bedroom: 25 Band member applicants, eight (8) of whom already reside in Mille Lacs Band housing units; two (2) non-Band member applicants.

Three-Bedroom: Five (5) Band member applicants, all of whom already reside in Mille Lacs Band housing units; one (1) non-Band member applicant.

Four-Bedroom: Six (6) Band member applicants, four (4) of whom already reside in a Mille Lacs Band housing unit; three (3) non-Band members.

Handicap: Two (2) Band member applicants, two (2) of whom already reside in Mille Lacs Band housing units; zero (0) non-Band member applicants.

**District II**

Two-Bedroom: Six (6) Band member applicants, four (4) of whom already reside in Mille Lacs Band housing units; five (5) non-Band member applicants.

Three-Bedroom: Four (4) Band member applicants, two (2) of whom already reside in a Mille Lacs Band housing unit; one (1) non-Band member applicant.

**District II-A**

Two-Bedroom: Five (5) Band member applicants, zero (0) of whom already reside in Mille Lacs Band housing units; zero (0) non-Band member applicants.

Three-Bedroom: One (1) Band member applicant, one (1) of whom already resides in a Mille Lacs Band housing unit; zero (0) non-Band member applicants.

**District III-A**

Two-Bedroom: Four (4) Band member applicants, zero (0) of whom already reside in Mille Lacs Band housing units; zero (0) non-Band members.

Three-Bedroom: Zero (0) Band member applicants; two (2) non-Band members.

Four-Bedroom: One (1) Band member applicant, who also already resides in a Mille Lacs Band housing unit; zero (0) non-Band member applicants.

### **District III-H**

Two-Bedroom: 14 Band member applicants, two (2) of whom already reside in Mille Lacs Band housing units; two (2) non-Band member applicants.

Three-Bedroom: Four (4) Band member applicants, three (3) of whom already reside in Mille Lacs Band housing unit; zero (0) non-Band member applicants.

Four-Bedroom: Four (4) Band member applicants, all of whom already reside in Mille Lacs Band housing units; zero (0) non-Band member applicants.

Five-Bedroom: One (1) Band member applicant, who also already resides in a Mille Lacs Band housing unit; zero (0) non-Band member applicants.

## **VI. HOUSING MAINTENANCE.**

In Fiscal Year 2024, the Housing maintenance staff performed 2,043 work orders, broken down as follows:

- District I: 1,275
- District II: 144
- District III: 595

Total amounts received from work orders in Fiscal Year 2024 was **\$131,024.45**.

The Housing Department is currently charging \$25.00 per hour for labor costs for any work order over normal wear and tear. The Department is considering raising this rate due to additional costs to payroll. The proposed price increase would be \$50.00 per hour. Most of the costs are captured from per capita income, but the Housing Department is last to collect through OMB.

All three (3) of the Housing Department maintenance warehouses are currently under construction. The District I warehouse will have a new site for materials, parts, and training for resident services and maintenance technicians to better serve our communities. The current District I maintenance warehouse should be demolished. The District II and III maintenance warehouses are currently undergoing a remodel.

## **VIII. RENT-TO-OWN HOUSING PROGRAM.**

The Community Development Department currently offers a Rent-to-Own Housing Program for Band members enrolled in the Regular Rent Housing Program. The Program is administered according to the Rent-to-Own Policy, which was ratified by Band Assembly on September 9, 2021. Given that the Community Development Department has not yet received any applicants under the Program, it intends to re-develop the Program during Fiscal Year 2025 by way of re-drafting the current policy to a sustainable format.

## **IX. RESTORATIVE HOUSING.**

The Community Development Department provides restorative housing, in partnership with the Department of Administration, through Aanjibimaadizing's Zakab program. Under Zakab, Community Development's Housing Department has leased 38 housing units (26 two-bedroom units, ten three-bedroom units, and two four-bedroom units) for Band members and their families on the road to recovery who are ineligible for the Band's Low Rent and Regular Rent Housing Programs. Zakab currently sub-leases and manages 20 housing units in District I, two (2) units in District II, four (4) units in District II-A, zero (0) units in District III-A, and 12 units in District III-H.

## **X. EMERGENCY HOUSING.**

The Community Development Department provides emergency housing via the Mino-Bimaadiziwin, which is a 32-room hotel located in District I. The Mino's goal is to provide safe and temporary housing for Mille Lacs Band members and their families who are at risk of, or who are already experiencing, homelessness. Furthermore, the Mino aspires to help its guests integrate back in to the community by linking them to Band sponsored services and programs. The Mino Bimaadiziwin is administered according to the Mino Bimaadiziwin (The Good Life) Transitional Housing Program Policies & Procedures Manual, adopted by the Commissioner of Community Development on February 9, 2022.

Of the Mino's 32 rooms 30 are currently occupied.

In Fiscal Year 2025, the Garrison Inn and Suites, the Hinckley Inn, and the hotel in Wahkon—along with the Ventura Project—will need to be discussed and a plan will need to be made for these properties. The Band will also need to discuss which divisions of government will play vital roles in these possible opportunities to provide support in the areas of supportive housing (half-way homes, homeless shelters, youth shelters, etc.).

**XI. HOUSING BOARD APPROVAL**

WE DO HEREBY CERTIFY, that the foregoing Strategic Housing Plan was duly concurred with and adopted at a regular meeting of the Housing Board, a quorum of directors being present, held on the 5th day of March 2025, at Nayahshing, Minnesota, by a vote of 4 FOR, 0 AGAINST, AND 0 SILENT.

IN WITNESS WHEREOF, we, the Housing Board, hereunto cause to have set the signature of the Housing Board Chairman to be affixed to this Strategic Housing Plan.

  
\_\_\_\_\_  
Anthony Pike, Housing Board Chairman

**XII. BAND ASSEMBLY RATIFICATION.**

WE DO HEREBY CERTIFY, that the foregoing Strategic Housing Plan was duly concurred with and adopted at a regular session of the Band Assembly, a quorum of legislators being present, held on the \_\_\_ day of \_\_\_\_\_, 2025, at Nayahshing, Minnesota, by a vote of \_\_\_ FOR, \_\_\_ AGAINST, AND \_\_\_ SILENT.

IN WITNESS WHEREOF, we, the Band Assembly, hereunto cause to have set the signature of the Speaker of the Assembly to be affixed to this Strategic Housing Plan.

\_\_\_\_\_  
Sheldon Boyd, Speaker of the Assembly

**OFFICIAL SEAL OF THE BAND**

LINE ITEM DESCRIPTION	ACCT CODE	AMOUNT	TASK
Salaries	4000	\$ 645,258.00	
Health insurance	4105	\$ 213,316.20	
Life insurance	4106	\$ 3,330.00	
Disability	4107	\$ 7,196.00	
Dental insurance	4108	\$ 16,414.20	
Worker's Comp	4109	\$ 8,812.00	
Unemployment	4110	\$ 8,370.00	
Retirement	4111	\$ 38,715.00	
FICA	4112	\$ 49,362.00	
Liability Insurance	6120	\$ 31,500.00	
IDC	9010	\$ 124,615.00	
<b>SUBTOTAL SALARIES, FRINGE, LIABILITY INS, IDC</b>		<b>\$ 1,146,890.40</b>	
Earthworks K3500 Reg Cab Dually w/ plow	7100	\$ 100,000.00	Truck, plow & band tax
Housing Maintenance Trucks	7100	\$ 510,000.00	6 @ 85,000
Enclosed Trailers	7100	\$ 40,000.00	4 @ 10,000
<b>SUBTOTAL EQUIPMENT</b>		<b>\$ 650,000.00</b>	
Miscellaneous Construction	4300	\$ 225,000.00	Septic design and inspection, hsq alarm system, materials testing & / or removal, drafting
Contracts ongoing from FY24	4300	\$ 25,337.50	Septic install inspections, Itzqibbons & cameras
Busch Architects Ins. FY 24	4302	\$ 10,233.49	D2 Warehouse Remodel Architectural Srv .
Busch Architects Inc. FY 24	4303	\$ 4,699.50	D3 Warehouse Remodel Architectural Srv.
<b>SUBTOTAL CONSULTING/CONTRACT</b>		<b>\$ 265,270.49</b>	
FY 25 Garrison Disposal & Ron's Roll-Offs	7210	\$ 80,000.00	Contracts to supply rollofs to demo sites for Earthworks Contract approved
<b>SUBTOTAL DEMO</b>		<b>\$ 80,000.00</b>	
<b>SUBTOTAL BAND WIDE</b>		<b>\$ 2,142,158.89</b>	
<b>DISTRICT 1</b>			
Infrastructure			
Add'l Street lighting	7201	\$ 10,000.00	
Sewer Line Cleaning	7201	\$ 30,000.00	
Fire Hydrant Repairs	7201	\$ 10,000.00	
Park Maintenance	7201	\$ 75,000.00	Equipment repairs, mulch, mowing
<b>SUBTOTAL INFRASTRUCTURE</b>		<b>\$ 125,000.00</b>	
Home Renovations-38 vacants			
908 Blair Circle, Brainerd	7221	\$ 190,000.00	Rental rehab - contracted
17652 & 17686 Aninaatig Loop	7221	\$ 250,000.00	Rental & elder unit rehab - to be contracted
Rental Rehabs - Housing to provide addresses	7221	\$ 1,520,000.00	19 @ 80,000. Crew spent \$\$ already
<b>SUBTOTAL RENOVATIONS</b>		<b>\$ 1,960,000.00</b>	
Other			
FY 25 Thompson Excavating	7221	\$ 9,375.00	Contract or supply delivery of black dirt to multiple project sites
<b>SUBTOTAL OTHER</b>		<b>\$ 9,375.00</b>	
<b>SUBTOTAL DISTRICT 1</b>		<b>\$ 2,094,375.00</b>	
<b>DISTRICT 2 - EAST LAKE</b>			
Infrastructure			
Sewer Line Cleaning	7202	\$ 10,000.00	
Parks Maintenance	7202	\$ 25,020.00	Equipment repairs, mulch
Add'l Street Lighting	7202	\$ 79,980.00	(In the proposed budget it reads 80,000 rounding up)
54234 Loon Ave. Septic Replacement (FY 24)	7202	\$ 2,382.56	Punchlist items remain
<b>SUBTOTAL INFRASTRUCTURE</b>		<b>\$ 117,382.56</b>	
Home Renovations 22 vacants			
46971 172nd Pl. @ 54146 Loon Ave.	7223	\$ 320,000.00	Rental rehabs - contracted
Rental rehabs - Housing to provide addresses	7223	\$ 880,000.00	11 @ 80,000
<b>SUBTOTAL RENOVATIONS</b>		<b>\$ 1,200,000.00</b>	
Other			
FY 25 Thompson Excavating	7223	\$ 3,750.00	Contract or supply delivery of black dirt to multiple project sites
<b>SUBTOTAL OTHER</b>		<b>\$ 3,750.00</b>	
<b>DISTRICT 2 - EAST LAKE</b>		<b>\$ 1,321,132.56</b>	

<b>DISTRICT 2A - ISLE</b>			
Home Renovations-1 vacant			
2200 Wahbegan Drive	7224	\$ 160,000.00	Rental rehab - contracted
<b>SUBTOTAL RENOVATIONS</b>		<b>\$ 160,000.00</b>	
FY 25 Thompson Excavating	7224	\$ 3,750.00	Contract for supply & delivery of black dirt to multiple project sites
<b>SUBTOTAL OTHER</b>		<b>\$ 3,750.00</b>	
<b>SUBTOTAL DISTRICT 2A ISLE</b>		<b>\$ 163,750.00</b>	
<b>TOTAL FOR DISTRICT 2 Isle &amp; E.L. CONSTRUCTION</b>		<b>\$ 1,484,882.56</b>	
<b>DISTRICT 3 - LAKE LENA</b>			
Infrastructure			
Add'l Street lighting	7203	\$ 10,000.00	
63170 & 63198 Grouse Tri Septics (FY 24)	7203	\$ 43,160.80	Should be completed by 10/31/2024
<b>SUBTOTAL INFRASTRUCTURE</b>		<b>\$ 53,160.80</b>	
Home Renovations-14 vacants			
Rental Rehabs - Contracted	7225	\$ 275,000.00	64014 Hwy 48 & 62920 Grouse Trail
Rental Rehabs - Housing to provide addresses	7225	\$ 560,000.00	7 renovations at 80,000
<b>SUBTOTAL RENOVATIONS</b>		<b>\$ 835,000.00</b>	
Other			
FY 25 MPJ Enterprises	7225	\$ 6,000.00	Contract or supply delivery of black dirt to multiple project sites
<b>SUBTOTAL OTHER</b>		<b>\$ 6,000.00</b>	
<b>SUBTOTAL DISTRICT 3 LAKE LENA</b>		<b>\$ 894,160.80</b>	
<b>DISTRICT 3 - HINCKLEY</b>			
Infrastructure			
Parks & Maintenance	7203	\$ 50,000.00	Equipment, repairs, mulch
Sewer Line Cleaning	7203	\$ 10,000.00	
Fire Hydrant Repairs	7203	\$ 10,000.00	
<b>SUBTOTAL INFRASTRUCTURE</b>		<b>\$ 70,000.00</b>	
Home Renovations-14 vacants			
Rental Rehabs - Housing to provide addresses	7226	\$ 560,000.00	7 renovations at 80,000
1301 Zhegwanabik Ave. Reconstruction	7226	\$ 260,000.00	Demo Burnt home, rebuild on existing slab
64389 & 64476 Badger Rd. Septics (FY24)	7226	\$ 11,760.00	Punchlist items
<b>SUBTOTAL HOUSING</b>		<b>\$ 831,760.00</b>	
Other			
FY 25 MPJ Enterprises	7226	\$ 5,250.00	Contract or supply delivery of black dirt to multiple project sites
<b>SUBTOTAL OTHER</b>		<b>\$ 5,250.00</b>	
<b>SUBTOTAL DISTRICT 3 HINCKLEY</b>		<b>\$ 907,010.00</b>	
<b>TOTAL DISTRICT 3 LAKE LENA &amp; HINCKLEY</b>		<b>\$ 1,801,170.80</b>	
<b>SUBTOTAL RENOVATIONS</b>		<b>\$ 4,986,760.00</b>	(50% of vacant Housing stock across all districts)
<b>TOTAL 108-2350 H.I. APPROPRIATION FOR FY25</b>		<b>\$ 7,522,587.25</b>	
		\$ 7,522,587.25	
Home Loan program - 180 on current list		\$ 7,920,000.00	20% of list @ \$220,000
Home Reno Loan Program - 39 on current list		\$ 390,000.00	20% of list @ \$50,000
Elder rehab program - 124 on current list		\$ 1,860,000.00	20% of list @ \$75,000
<b>TOTAL H.I. APPROPRIATION FOR FY25</b>		<b>\$ 17,692,587.25</b>	Total overall