



THE MILLE LACS BAND OF
OJIBWE INDIANS

Legislative Branch of Tribal Government

RESOLUTION 21-04-50-25

**A RESOLUTION AUTHORIZING THE BAND TO ADMINISTER
RESIDENTIAL LAND LEASES WITH ATTACHED MORTGAGES
PURSUANT TO THE SECTION 184 INDIAN HOUSING LOAN
GUARANTEE PROGRAM**

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, tribal land leases are required on all tribal lands of the Band for agricultural purposes, to establish a home-site or a sessional recreational residence, or for any commercial activity, or to acquire financing for a home; and

WHEREAS, the Band’s Department of Natural Resources wishes to offer leases with attached mortgages pursuant to the section 184 Indian Housing Loan Guarantee Program; and

WHEREAS, the 184 Program is a federal loan guarantee program that increases access to private capital for Native Americans and federally recognized Indian tribes by providing a 100-percent guarantee on residential loans in the event of default;

WHEREAS, Woodlands National Bank in Onamia, Minnesota, can facilitate 184 Program loans on allotted land and land held by the Band in fee and in trust; and

WHEREAS, the Band Assembly historically approved each 184 Program lease via separate resolution and wishes to continue the practice; and

NOW, THEREFORE, BE IT RESOLVED, that the Band Assembly hereby endorses the Department of Natural Resources’ proposal to resume leasing under the HUD

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Section 184 Loan Program; and

BE IT FURTHER RESOLVED, that the Department of Natural Resources shall secure Band Assembly approval for each 184 Program lease, amendment, cancelation, or other change, via separate resolution before issuing or canceling such leases or making changes to the leases; and

BE IT FURTHER RESOLVED, that the Department of Community Development shall draft said resolutions using the drafting template included as Attachment 1 to this resolution and provide said resolution and supporting documentation to the Clerk of the Band Assembly along with a request to add the resolution to a future Band Assembly meeting agenda; and

BE IT FURTHER RESOLVED, that the Department of Natural Resources shall secure a District Representative sponsor for each resolution before submitting said resolution to the Clerk of the Band Assembly; and

BE IT FURTHER AND FINALLY RESOLVED, that leases shall be null and void after the foreclosure and redemption period ends.

WE DO HEREBY CERTIFY, that the foregoing resolution was duly concurred with and adopted at a special session of the Band Assembly, in Legislative Council assembled, a quorum of legislators being present, held on the 20th day of August, 2025, at Nay Ah Shing, 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 to be affixed to this resolution.


Sheldon Boyd, Speaker of the Assembly

OFFICIAL SEAL OF THE BAND



Sponsor: District I Representative