



**Micmacs of Gesgapegiag Band
Band Council Meeting**

Minutes

September 20, 2005

Band Conference Room

4:00 p.m.

Present: Chief John Martin, Councillors; Clement Bernard, Charlie Caplin, Donald Caplin, Danny Condo, Dorothy Gedeon, Anthony Jerome, Jeremy Jerome and Armand Martin

Minute Taker: Virginia Martin

1. Ministerial Guarantee:

Councillor Clement Bernard informed council that he received a call from Carole Sioui from the Department of Indian Affairs regarding Gregory Condo. We were informed back in May that the procedures have begun concerning the default of his ministerial guarantee. The Laurentian Bank is calling the loan of \$43 000.00. Due to this default DIA informed us that there will be no new guarantee's approved until this file is settled. This includes all other projects that have been already approved at the council table, like social housing the 2 private housing guarantees and the police station. They have given us two options to settle this file.

1. Re-mortgage the unit under social housing
2. Pay off the loan with an agreement that the transfer is made to the Band.

We would also put the payments up to date and continue to pay the loan and the Band will become the owners with a complete transfer of the unit, mean while, we still have the two individuals who live in the unit.

After a round table discussion, it was decided that council will mortgage the unit under social housing and that the individuals living in the unit will be expropriated. Of concern to council was to insure the unit as soon as possible. Mr. Bernard will contact the Bank first in the morning to see what can be done about the mortgage and how much time this process will take and if a cash bond is required. Due to the concerns of the issue of the unit council agrees to place a bond so the paper work for transferring ownership of the house is finalized. Mr. Condo must come with the \$ 2,600.00 for the payments that are in arrears immediately to retain ownership.

Chief Martin also informed council that it would be important to have some kind of policy in place for approving ministerial guarantee's for private housing, so if individuals default on their loans they will be penalized with a time frame of 10 to 15 years.

The following motion was made to ensure that all private and capital projects continue, The Gesgapegiag Band will purchase the unit belonging to Gregory Condo from the Laurentian Bank and will take a mortgage under social housing.

Proposed by: Councillor Armand Martin

Seconded by: Councillor Donald Caplin

Motion Carried.

09-20-05/740/Housing

A motion was made to place a cash bond for the immediate transfer of the unit to the Gesgapegiag Band if necessary until the mortgage has been finalized so that the unit can be insured.

Proposed by: Councillor Danny Condo

Seconded by: Councillor Dorothy Gedeon

Motion Carried.

09-20-05/741/Housing

Mr. Bernard will be contacting the Sheriff to find out what are the proper procedures when individuals are being expropriated from their homes, but in the mean time the process will begin to start the transfer and expropriation. This will give Mr. Condo a window of opportunity to come up with money. A follow up will be done first thing in the morning and a copy of the minutes will be forwarded to the Department of Indian Affairs.

Council requested that once the transfer of the unit is done we need to insure the unit as quickly as possible. Mr. Bernard and the portfolio councilors will meet with Gregory Condo and Cheryl Martin to inform them that they will be expropriated from the unit and the Band will be taking over. However, this will only be done once the unit has been acquired and insured. Council has no other choice but to take these measures.

Meeting adjourned at 5:00 p.m.
Proposed by: Councillor Anthony Jerome
Seconded by: Councillor Jeremy Jerome
Motion Carried
09-20-05/742/BC

Acceptance of minutes dated September 20, 2005 as presented with corrections and additions.

Proposed by: Councillor Dorothy Gedeon
Seconded by: Councillor Armand Martin
Motion Carried.

Date of Acceptance: October 7th, 2005

Certified true copy of the original.

Signature: _____
Director of Operations

Signature: _____
Chief