

Basic Points of the RLF Closeout Program

1. Wisconsin's RLF program is going to be closed
 - a. HUD has been reviewing locally held revolving loan fund accounts across the nation. Each state is being reviewed separately; Wisconsin's program was reviewed in May 2018.
 - b. After Wisconsin's program was reviewed, Wisconsin's Department of Administration (DOA), in consultation with HUD, "has determined that the best course of action is to liquidate the remaining funding and to ultimately close all Revolving Loan Funds".
 - c. No RLF loans can be made after October 1, 2018.
 - d. Cash in RLF bank accounts that is not loaned out prior to October will be returned to the State of Wisconsin.
 - e. Businesses that currently have RLF loans should not be impacted; they will continue to make payments as usual.
2. The City of Ashland will be able to recapture the unused RLF money it returns to the State by applying for a grant that can fund up to two projects. The City will not have to compete with other municipalities for the grant money. The grant money can only be used to fund projects that meet specific federal requirements.
3. The City of Ashland can increase the amount of grant money for which it is ultimately eligible by buying out its RLF's current loans (also called "receivables"). Any loans that were written off (since the creation of the City's RLF account) will be deducted from the amount that the City is eligible to receive in grant money.
4. If the City chooses to buy out its RLF's receivables, it gets to keep future loan payments from borrowers and can use the money collected from borrowers however the City chooses.

Colleen Daly, Attorney at Law



240 Rittenhouse Ave. • PO Box 1316 • Bayfield, WI 54814 • Phone: (715) 779-5184 • Fax: (715) 598-4181
E-Mail: colcendaly@bayfieldattorney.com Web: bayfieldattorney.com

June 15, 2018

Mr. Richard Ketring
PO Box 187
Ashland, WI 54806

RE: Residency in Ward 2, City of Ashland

Dear Mr. Ketring,

As you know, the question of your continued residency in Ward 2 of the City of Ashland has raised the legal issue of whether you can legally continue to serve as a city alderman for that ward. This issue will be addressed at the next meeting of the Ashland Common Council on June 26, 2018. The letter you previously received from Tyler Wickman mistakenly noted the date as June 28, 2018. So please make note of this correction.

I have been retained by the City of Ashland to serve in a "prosecutor type" role for this process. My role will be to present evidence so that the Common Council will then be able to make a determination about whether you are statutorily qualified to continue to serve as alderman. I use the term "prosecutor" simply as an analogy. Obviously, there is nothing criminal about this proceeding, nor are you being accused of any sort of violation of the law. The question is simply - do the facts of the situation lead to a conclusion that you meet the requirements to serve as alderman under the statute? And it will be my job to get the facts into the record.

The key issue is the location of your legal residence. Are you a resident of Ward 2 in Ashland or are you a resident of the Town of Eileen, where you currently live?

In making this determination, the following are some of the factors that are considered:

- Where you currently live;
- Where your spouse lives, and if you have minor children, where they live and go to school;
- Where you spend most of your time;
- Where you are registered to vote;
- Where you have voted in the most recent elections;
- Where you intend to make your home in the future;
- The address you use for your tax returns, driver's license, vehicle registration, bank accounts and other official filings; and
- Whether you have more than one home.

My role will be to question you and any other witnesses and to establish a record of documentary evidence. Please bring any documents, such as those referenced above, that will help establish the facts of your residency to the hearing on the 26th.



If you contact me ahead of the hearing, we can also work on establishing a set of stipulated facts – these are facts that everyone agrees are accurate and that no one disputes. That way I would not have to question you or others about those facts as we would simply use the facts we all agree are correct. This will make the hearing faster and easier.

Please let me know if you are willing to discuss stipulating to a set of facts. If you have an attorney, please ask your attorney to contact me. If you do not have an attorney, you are certainly free to hire an attorney to represent you at the hearing. Feel free to contact me if you have any questions about this process.

Sincerely,

Colleen Daly
Attorney at Law
(715) 779-5184

cc: Deb Lewis via email
Tyler Wickman via email

June 26, 2018

Fellow Councilors;

I am both humbled and grateful for the opportunities I have had to serve the community for these last 20 years on various commissions, committees and councils.

Early last year nearing completion of our home of twenty four years, I made a conscious decision that I would run again for the position of Ward 2 councilor. Even though I'd just been reelected I felt the positions I had expressed on Ward 2 accessibility and community social justice required a long term commitment.

When our home burned on New Year's Eve for my wife, me and our family, our world was suddenly upside down. Weeks went by without a sense of comfort in our surroundings.

People would ask what our plans were and I would respond differently with each inquiry. As a result we stopped going out to avoid the painful interactions.

After 32 years of home ownership in Ashland, we looked for an apartment and found nothing acceptable. We found a house and decided to buy. This was a financial decision to protect what equity we could from our home.

In late March I checked with the elections clerk at city hall to insure our votes would be legal (I was well aware of voting fraud charges being filed around the country and did not want to risk my vote, that I value as much as freedom of speech, the two cornerstones of Democracy for me). Had I understood what our voting decision would mean to others I would have chosen differently but, I thought I could not legally vote in Ward 2 as we had closed on a house a week earlier. Thus my wife and I received a letter from the elections clerk to present to the election clerk in the town of Eileen where we voted. My intent had always been to fulfill the responsibility of the office of city councilor for Ward 2 in the city of Ashland.

As to the intent to rebuild and inhabit the house at 504 10th Avenue West, the decision was a ways off as the house was still a frozen pile of debris and belongings inside. I took out a building permit to rebuild the house in March. I was unable to find a contractor to agree to provide a bid until June 15th or so. Yet, I had received a letter from city attorney Siegler on April 11, 2018 demanding my resignation. Again, my intent before the fire was to run again in 2019 and since then to fulfill the duties and term I was duly elected for by the voters of Ward 2. The loss from the fire included all computer files on personal finances. They were unrecoverable. Without those files our tax filing has been delayed as is any financing on reconstruction of the house. Those filings will be completed in July and then we can see what the reconstruction schedule will be.

distributed @ mtng

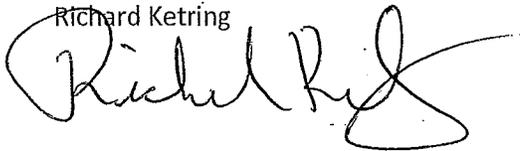
I am disturbed that this issue has come to this. The mayor has hired yet another outside attorney to "prosecute" my case. Taking the position that I am NOT qualified and I must prove my qualifications in an open hearing. I believe this maneuver to be an insult to the intelligence and integrity of the city council. Why does the city attorney not provide his council to the alders? I believe it is the adversarial position of the mayor that has removed him from his normal neutral role.

The Honorable Ms. Lewis has not reached out to me in any fashion. I will NOT stand before you and subject the council or I to what could potentially be a divisive and rancorous debate.

I am not a politician nor am I a lawyer. I am an articulate individual with a strong commitment to community, this community. I have invested much time and energy speaking to our issues and promoting Ashland both here and in Madison

This is my statement regarding my qualifications for residency in Ward 2 City of Ashland. And with this instrument with great sadness, I hereby resign my position of Alderperson Ward 2 Ashland, Wisconsin.

Richard Ketring

A handwritten signature in black ink, appearing to read "Richard Ketring". The signature is written in a cursive, flowing style with a large initial "R" and a long, sweeping tail.