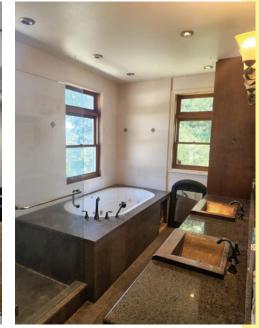
Willits Weekly | Edition 77 | January 12, 2023

# REALESTATE SECTION









# 3720 Branscomb Road, Laytonville

MLS: 322052002

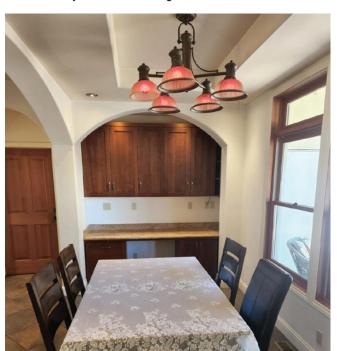
Offered for sale at: \$549,000

Mediterranean-styled, three-bedroom, two-bathroom home on 21 acres. A Spanish-inspired great room is designed into this stucco home, which also features a large luxurious kitchen, a formal dining room, and huge living room with woodstove insert. Upstairs, there is a spacious master suite with jetted tub, private fireplace, and veranda with mountain views.

The home also has a four-car garage and covered front and rear porches. All the finest touches throughout this home. Detached 35x60 shop, additional detached two-car garage, large garden beds, a pond, and multiple clearings throughout.

Multiple water tanks with up to 50,000 gallons in storage. One spring has a reliable year-round pond, which includes a dock. Only a 30 minute drive to the ocean and about 10 minutes to Laytonville.

Owner May Finance with large down.







Veterinary Clinic
1200 East Hill Road Willits, CA 95490

Listed by:

Mike Gott

(707) 391-7895

Agent of:

RE/MAX
Gold - Selzer
and Associates

Tel: 707-459-5236 web: www.easthillvet.com Fax: 707-459-9048











22+/- Acres Beautiful Level Land
Located 15 minutes west of Laytonville, borders.
Branscomb Road. There are meadows with lovely building sites, redwood trees, borders the South Fork of the Eel River. Power is on the property. Multiple-use zoning.
\$295,000



Sweet Traditional Style Home Looking for New Owners

Warm, spacious and comfortable multi-level home with great views. 1,911 sq.ft. with 3 bedrooms, possibly 4, and 2 baths. There is a den/office that could be a 4th bedroom. French doors open to the deck and lovely view. Open kitchen design, living room with cedar wood ceiling. Appliances stay, low maintenance yard, borders greenbelt.





**Cozy Home in Brooktrails**With 1352 sq.ft., 3 bedrooms, 2 full baths. Open floor plan including living room, kitchen and dining. Recently purchased a new range, refrigerator and garbage disposal, plus a new 30 year roof. Pretty views, private, large yard for landscaping.

\$260,000



3.3+/- Level Acres

pportunity for a commercial business or ir

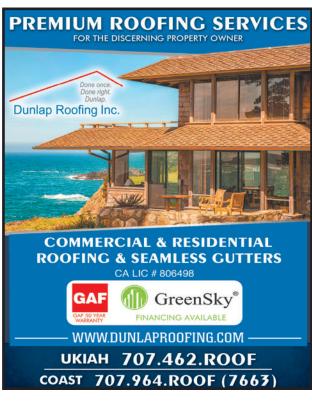
Great opportunity for a commercial business or investment property. There is a 1,700+/- sq. ft. office building with 4 separate offices and 2,646+/- storage attached. The metal shop is 4,608+/- sq. ft. with drive thru bays and roll up doors. Approximately 3 acres are paved. There is a new septic system and city water. Used previously for years as a truck shop business. Many more details call for information.

ll for information \$825,000

For information or an appointment to view please call:

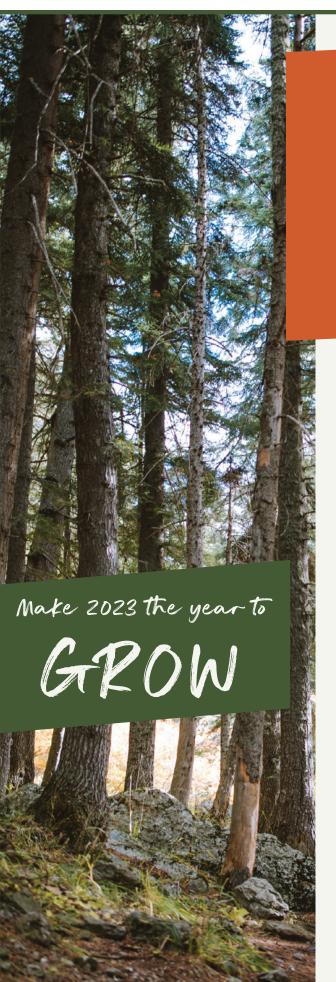
**Randy and Ruth Weston** 707-459-4961 • 707-489-3333 CalBRE: 00990817

ruthweston@pacific.net
557 South Main Street • Willits









# Special Event! 2023 Financial Strategies

for Entrepreneurs & Business Owners



Brought to you by the Willits Chamber of Commerce

January 26th | 5 - 8 PM

#### **Topics Include:**

- Chamber of Commerce Resources
- Tax Requirements & Strategy
- How to Plan for Retirement Business Loan Opportunities
- Employee Requirements
  - Employee Wellness Strategies
  - Health Insurance Options
  - How to Properly Invest for Growth

### Speakers:

Nicholas Casagrande, EA - NC Financial Group Robert Gernert & Stacey Caico - EDFC Ryan Vesness - Blue Zone Project

This event is complimentary but attendees must RSVP by January 19 at (707) 459-7910 or info@willits.org. Beverages & food will be available.

### Location:

Willits Community Center - 111 E. Commercial Street, Willits





**CEO & Financial Planner** 







www.ncfinancialgroup.com

Nicholas Casagrande, EA 207 W Stephenson St, Ukiah, CA 95482 (855) 240-6066

NC Financial Group - Nicholas Casagrande, EA #105394, CA DRE #01854336, CA Insurance Lic. # 0H68496 Advisory services offered through Cetera Investment Advisers LLC. Securities offered through Cetera Financial Specialists LLC (doing insurance business in CA as CFGFS Insurance Agency), member FINRA/SIPC. Cetera is under separate ownership from any other named entity.

675 S Main St, Willits, CA 95490

#### COLUMN | How's the Market?

## Flood insurance – check the fine print

Many of us are thrilled with the idea of a wet winter after so many dry ones, but when we hear terms like "atmospheric river" and "road closures due to flooding," we get a little nervous. It's been a while since most of us thought about whether we need flood insurance, but now could be a good time to review your policy.

According to floodsmart. gov, flood insurance typically covers two areas: the building or structure and its contents. Building coverage includes things like electrical and plumbing systems, furnaces and water heaters, refrigerators, cooking stoves, and built-in appliances like dishwashers.



It also covers permanently installed carpeting, permanently installed cabinets, paneling, and bookcases.

In addition, it covers window blinds, foundation walls, anchorage systems, staircases, detached garages, fuel tanks, well water tanks and pumps, and solar energy equipment.

Content coverage includes things like personal belongings such as clothing, furniture, and electronic equipment; curtains; washer and dryer; portable and window air conditioners; microwave ovens; and area rugs. It also covers valuable items such as original artwork and furs.

All this coverage sounds great. The problem is that flood insurance rates are outrageously expensive. It ranges from about \$1,000 to \$5,000 a year, and at that rate, flood insurance

is significantly higher than insurance for similar potential disasters.

I really think the Federal Emergency Management Agency is still making up for Katrina and other devastating natural disasters. Since requiring the folks affected by those disasters

> to pay appropriate insurance rates isn't politically palatable, FEMA requires everyone in a flood zone nationwide to pay high prices for flood insurance.

If you buy a home in a federally designated flood zone with a federally insured lender (and most lenders fall into this category), you are required to purchase flood insurance. Sometimes, property that falls within a designated zone on a map isn't all that likely to flood, vet the insurance is still required – unless you get a flood certification that pulls your property out of the flood zone.

If you live on top of the solitary hill in a flood zone, and you don't want to pay for flood insurance because you really don't need it, it'll cost between \$500 to \$2,000 for a survey to prove it. Surveys are available locally from Tom Herman at SHN Consulting Engineers, who does a great job.

I know an investor who got a deal on a foreclosed commercial property when he bought it at auction. He paid \$150,000 in cash and then invested another \$150,000 to refurbish the place, bringing his full investment to \$300,000.

At this point, he believed its market value was significantly higher than \$300,000, so he was

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EA #105394, CA DRE #01854336

Chief Executive Officer

& Financial Advisor

Willits, CA 95490

Nicholas

quite pleased with his acquisition. However, when he went to the bank to refinance the property, he discovered that the property was in a flood zone, and the bank required flood insurance.

The investor called a local civil engineer to confirm the bank's assertion that flood insurance was required. The engineer overlaid a FEMA map on top of a Google satellite image of the property to discover that, while some of the property was in a flood plain, the structure was clearly outside the flood zone. The investor's call to the civil engineer saved him almost \$3,000 a year in flood insurance

As with any contractual agreement, the large print giveth and the small print taketh away. Read your policy. If you think you're getting a great deal on insurance, might I suggest a closer reading?

Big thanks to Stasi Carr at Mark Davis Insurance for her helpful information.

If you have questions about real estate or property management, contact me at rselzer@ selzerrealty.com. If you have ideas for this column, let me know. (If I use your suggestion in a column, I'll send you a \$25 gift card to Roland's Bistro!) If you'd like to read previous articles, visit https:// selzerrealty.com and click on "How's the Market?"

Dick Selzer is a real estate broker who has been in the business

large picture windows and glass French doors on rear side of home face panoramic sunrises. The sun rises into all rooms with all day sunlight. No rocks, debris, dead or dying or trees on lot.

> It took 2 licensed contractors and 10 permits to develop this property for what it is today. State of the art 2,500 gallons reverse osmosis water well storage and treatment system. State of the art reverse osmosis sewage treatment and disposal system for residence, with the full legal capacity for secondary unit.

\$1,200,000 4001 BRANSCOMB ROAD, LAYTONVILLE MENDOCINO COUNTY, CALIFORNIA 95454 Thirty (30) pages brochure with Photographs

seen at www.4001BranscombRoad.com. \$1,500,000 ITEMIZED REPLACEMENT VALUE.

Home sits in the middle of a meadow, with

private open space, far from other homes, (but on main County road between California Highway 1, and 5 miles from Highway 101.) Own your own park with this level 10 acres lot. 60 trees - Redwood grove properly spaced, and

pond in the middle; and, a large rock formation

waterfall and 40 large plants behind the pond; with qualified night lighting facing these plants.

It took 20 years to make this one of the best landscaped properties in Mendocino County. 1,800 sq. ft. home with 600 square foot garage.

Level building pad, with full infrastructure -

"shovel ready" for addition or second residence.

Twelve feet tall cathedral ceilings. Four very

No deferred maintenance or repairs needed anywhere in home, or garage, or on property. Section One structural pest control clearance. Modular construction is above stick built homes. Concrete perimeter foundation and 4 one foot tall by 63 feet long steel beams for stability. 50 years duration roofs installed 3 years ago.

Dual layered and stained cedar siding on home. Not in "A Very High Hazard Severity Zone" as per statutory disclosures statement.

Property complies with all 35 requirements and/or recommendations for fire safety.

All 62 documents which are required to be provided to buyer are attached to the contract versus providing them during the escrow period. Seller will provide copies of all relevant receipts for parts, materials, and labor, over these years. All 55 operating manuals exist in 3 large binders. Contact owner/developer/seller after reading the detailed information on this Internet site. Contact information is provided on that site.



### **COLDWELL BANKER** MENDO REALTY

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and it is also wired for a generator as a back-up po ource. Wrap around deck,



3 bed 2 bath home plus bon eparate 1000 sq ft 1 bed 1 ath unit needs minor finish ork to be complete. This perty offers a great rental ome. Rear alley access and PRESENTED AT: \$395,000

Two-story 3-bed, 2.5-bath ome on 30+/- acres. ardens, and end of road clusion. Vaulted ceilings, orage shed, water storage

te, and partially installed

PRESENTED AT: \$565,000





De-Sac with ample of et parking. Upgraded kitch and baths, dual pane vinyl lows, and a woodstove veral bonus rooms in the me for storage or additional PRESENTED AT: \$399,500 bed, 3 bath, 2-story home or



Lee F. Persico

707-489-0332



eds some finish work to be

a concrete slab, 7 GPM

ell and a spring, plus PG&E

PRESENTED AT: \$330,000

lete. A 20x30 metal sho





Randa Craighead





Audrey Low

707-972-0524



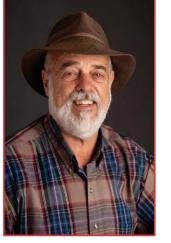
Roxanne Lemos-Neese

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Contact one of our experienced agents to find homes for sale in Willits or Mendocino County. MENDOCINOCOUNTYPROPERTIES.COM · COLDWELLBANKER.COM





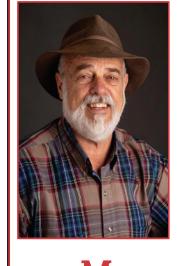
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Custom home with impeccable detail throughout. This home sits on 32 +/- acres that includes a storage shed, a variety of fruit trees, freshly laid gravel with grape vines lining the driveway. Cur<mark>rent well test prior to rains netted a</mark> 12GPM astained well test. Upgrades to home include on-demand not water hea<mark>ter, in floor radiant heat throughout</mark>, gated entry, security system, and an excellent maintained driveway. The topography of the land lends itself to privacy and seclusion. All within a 20 minute drive to downtown Willits or 30 minute drive to downtown Ukiah. \$623,000



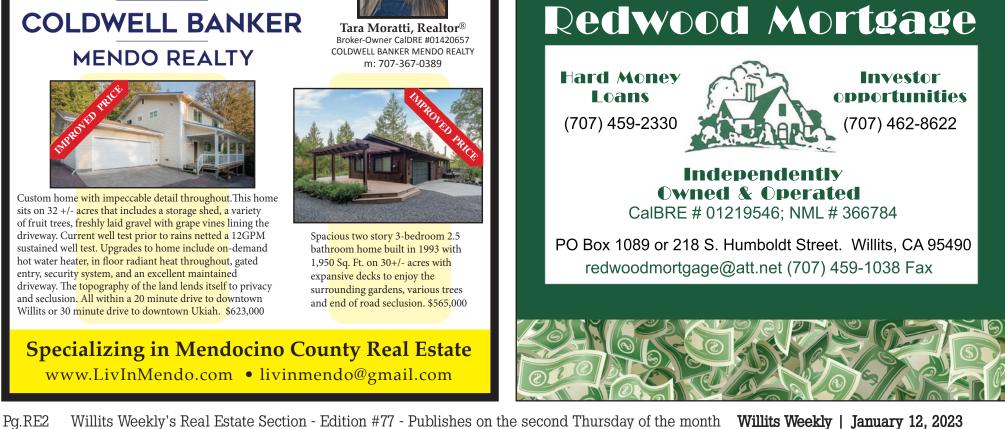
Tara Moratti, Realtor®

**COLDWELL BANKER MENDO REALTY** 

m: 707-367-0389

oathroom home built in 1993 with 1,950 Sq. Ft. on 30+/- acres with expansive decks to enjoy the surrounding gardens, various trees and end of road seclusion. \$565,000

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# Year's end – A new beginning

Bill Barksdale

of all that happened in the year just ended, and muse

about what's ahead. Perhaps it's the fact that one is inside more on these shortest of days around the winter solstice. I think of this time of year as the architype of the feminine, from my studies of Jungian psychology. The internal. The old passes away in order to prepare for the rebirth of spring.

I was grateful for the big rainstorms recently. Our drought isn't over yet and the forest, not to mention our reservoirs, need a long drink. The ground geology of much our area is called the Franciscan formation. This geology, formed as marine sediments from 20 million to 140 million years ago were compacted at the bottom of ancient oceans and then folded from movement of the Earth's crust over time, from layers, into mountains and pockets that hold water.

The sediments of compacted clay called shale, sandstone which is basically sand that has cemented, and chert which is sedimentary silica – are hard layers that hold the water in pockets or allow it to flow on top of those layers. There are other geologic formations as well, too much to cover here. The point is, these formations are replenished each year by rain water, which is what our wells and springs tap in

If a pocket of water is completely encased in a hard formation, like a balloon, the water will eventually be used up and the well will go dry permanently. If the pocket is open to the surface, like a bowl, it will be replenished with the rain. Little Lake Valley has a different type of geology, but it all depends on rain, nature's great cyclic process for recycling and distributing water.

to. In a good year, topped off with snowpack that gradually

releases water over a longer period.

Of course, too much rain at once is a problem that

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Something about the year's end makes one take stock causes flooding and landslides. In our region there are areas of blue clay. When clay gets saturated, it becomes

> slippery, like oil. In some hilly areas with heavy concentrations of clay that get saturated, the land slips. There are local areas where house foundations have cracked and houses have even slipped or had a landslide because of saturated clay geology.

> In times of drought, we must conserve and recycle water, and use it wisely. Flood irrigation is a wasteful use of water practiced in a nowbygone era. Now we must find ways to slow the runoff of our precious rainwater so that it permeates into the ground. We must capture some of that rain in aquifers, reservoirs, wells, and storage tanks to use during our dry, hot season, while also letting enough flow for our precious fish to survive. Conservation of water is essential. Without it, there is no life.

Just as in the womb, water is the cradle of life. We must share it. Water belongs to all life on Earth. Private ownership of large quantities of Earth's water is a violation of nature's plan. We must find crops in our drought-prone area that provide what we need for our nourishment and also use less water. Israel has studied water conservation methods for many years. We would be wise to borrow their research and apply it here. They've learned to cultivate deserts.

Such are my thoughts as the year comes to an end. For me, a connection with the spiritual nature of nature itself is the very essence of survival. Ceremony, science, friendships, doing unto others as you would have others do unto you, kindness, the connectedness of humans and nature – all combine to create and maintain quality of life and our precious planet itself.

As was said so profoundly true in the movie "Jurassic World Dominion": "We're part of a fragile system made up of all living things," including our dynamic planet.

Moving on - with gratitude in this new year, I've never been one to make New Year's resolutions, but this year it seems appropriate for me. The great 19th century American poet and essayist Walt Whitman once wrote, "I exist as I am, that is enough." These words of wisdom seem to have a special vibrancy for me as this year begins, to learn to trust my inner wisdom.

The year 2022 had some great challenges for me and I felt my life force kind of low. I allowed COVID, politics, war, "the news," and a disappointing project that never came to fruition, as well as illness and a difficult plane trip all combined to drag me down. I felt rundown.

I realize that I can choose not to marinate in that dark place. After all, I choose how I feel about anything. We each choose. Challenges and difficulties happen but how I feel about myself or the world is my choice. I don't have to be wrecked flotsam floating on the ocean of life's many possibilities.

As I seek a more satisfying direction for my life, I must begin with myself. It's easy to lose sight of the fact that we each choose to honor ourselves as individuals, or allow some institution to tell us our worth and what we "should be." We are taught and pressured from an early age to believe that those outside voices should tell us what to trust instead of our own quiet intuitive inner wisdom.

Those who teach one to either take control of their own life direction, or be a follower, know that repetition, sometimes often in the form of a mantra, a repeated selfsuggestion, is one of the most effective ways to teach oneself change. Religion, political parties, and, goodness knows, advertising are all experts at trying to influence how we think about ourselves and the world. I call this corporate vampirism.

These social institutions have many tools to convince us to ignore our own inner knowingness of truth, and follow them. Among the tools they use quite effectively are fear, shame, guilt, self-doubt, social ostracism, feeling inferior, tribalism and desire - all cemented into our brains by repetition. The tool of the internet has made it even easier for these institutions to reach further with their often hurtful influences and suggestions through social media.

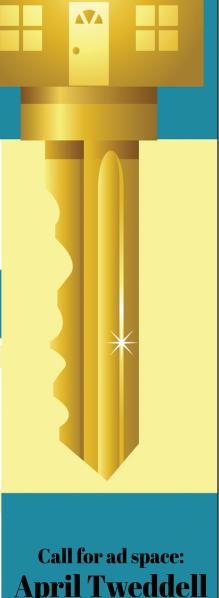
Social media is a new science of mass control cleverly disguised as "just keeping in touch with loved ones" or "keeping informed." Of course social media and the internet actually do provide these benefits but also insidiously insert a very real and often-harmful brand of mind control over millions, even billions of people. Why? Because controlling what you think benefits a few, not necessarily you.

I've decided to take back control of my life and thoughts by repeating better mantras, through repetition. Taboo subjects, as we've been taught, such as "I love myself," "I exist as I am, that is enough," "choose kindness," and from writer Anita Moorjani: "God is not a being. God is a state of being," and I add to this "and that state of being is love."

"And in the end, the love you take is equal to the love you make." - Paul McCartney

Happy New Year 2023!

Bill Barksdale was inducted into the 2016 Realtor® Hall of Fame, and served as chair of the County of Mendocino Assessment Appeals Board, settling property-tax disputes between the county assessor and citizens and businesses. Read more of Barksdale's columns on his blog at www. bbarksdale.com.



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