Willits Weekly | Edition 66 | February 10, 2022 REALESSANE SECONDON









Property Feature **37401 South Fork Road Willits**

MLS: 322003823

Offered for sale at: \$779,000

A rare opportunity to own a home with guest cottage on 160 acres in the exclusive Cherry Creek ranches community.

This 2-bedroom, 1-bath, 1,200-square-foot home situated on 160 acres is luxury living in the mountains at its best! Your dream has come true. This beautiful home includes open beam ceilings, wood and hand made Sautillo Tile flooring throughout. There are skylights that bring the outside in. There is a separate 1-bedroom, 1-bath cabin for your guests and/or family.

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COLUMN | Numbers by Nick Minimum wage

Neighbors,

You've heard about it, it's been debated locally and nationally. It's finally happening in some states. The minimum wage is going up.

In California, the minimum wage has been increasing to a mandated level since 2017. As of January 1, 2022, companies with 25 or fewer employees must pay \$14 an hour (as of January 1, 2023, it will be \$15 an hour) and companies with 26 or more employees must pay \$15 an hour.

The debate has sparked strong opinions on both sides:

• What role should national, state or local governments play in dictating business decisions in a "free" economy?

• Are business owners making sure that the wealth produced is being distributed fairly?

individual clients as well as small-to-medium-sized businesses. Client

work includes personal and corporate taxes, investment planning,

insurance, and real estate. NC Financial Group's Willits office is

located at 675 South Main Street; contact 855-240-6606 or nicholas@

ncfinancialgroup.com (taxes) or Nicholas.Casagrande@Ceterafs.

com (investments) for more information.

• What is a living wage? What are the societal costs when

working-class people are not able to support themselves and their family? The bottom line: The intent is that

Nicholas Casagrande Columnist

not just the wealthy.

My best,

Nick

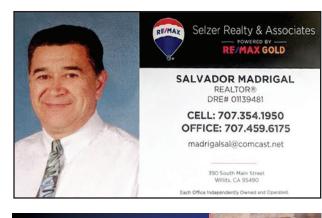
increase in costs to their consumers It's impossible to ignore that basic things cost more than they did a

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WILLITS WEEKLY IS **PROUD TO CONTINUE THE**

Which water heater is best?

fact. our favorite appliance. When your water heater goes out. or when its warranty is coming to its end (guaranteeing it will soon go out), it is wise to review your options rather than

simply to replace the existing appliance with another of the same type.

a personal story.

varieties, with two main options:

tankless and conventional, either

gas-powered or electric. And

difference in your utility bill and your

family harmony. Let me explain with

Earlier in my life, I lived under

one roof with my family of six

that included two adults and four

children who all needed to get ready

Richard Selzer minimum-wage workers can more easily afford life's necessities - rent, household expenses, health care.

for school and work at the same time. It was a race each Higher wages increase employee morning to see who would get in the shower early enough to morale, productivity and commitment avoid running out of hot water. Having been the odd man out to their employer. More tax revenue on more than one occasion, I decided to purchase a tankless will be generated, federally and (also called "on-demand") water heater whose claim to fame locally. Businesses will pass on the was never to run out of hot water

I was so proud of my water heater, knowing I would never again hear my wife's scream as the icy water hit her in the year ago. Maybe this is driven by an increase in the minimum wage, shower. What I did not consider was my 12-year-old's system by the impacts of COVID on businesses, by supply chain issues. for determining when his shower was over, and that was when the hot water ran out. His showers went from 15 minutes to 45 minutes, and I once found him asleep in the shower (not joking). So, the advantage of an on-demand water heater is that it never runs out of hot water. The disadvantage of an on-demand water heater is also that it never runs out of hot water – an expensive proposition if you have a 12-year-old like I did.

> What I should have done was replace the water heater at the other end of the house, the one that supplied the kitchen



oods and mixed trees of Brooktrails and features 3 bedrooms, 2 bathroo (vaulted ceilings), an open concept living area with spacious kitchen incluc e with separate laundry room (washer/dryer included). Previous occupant use has its own community center, golf course, airport, and fire department.



Water heaters are one of those appliances most of us don't where the only hot water needs were the dishwasher and think much about until a cold shower reminds us that it is, in sink. Instead of keeping 50 gallons of water hot at all times we could have simply heated the water necessary to wash dishes.

> If your family members take reasonably short showers, a tankless water heater can be a great choice. Also, if you have a vacation home that is only used periodically, this ondemand system can save you money. Be aware, the cost Water heaters come in two to purchase and install the tankless water heater is more expensive than a conventional water heater, but depending on hot-water usage, it can save you money over time. If, on the other hand, your family members need a visceral getting the right one can make a big reminder that it's time to get out of the shower, a conventional water heater might be better.

> > The next question is whether to choose a gas-powered or electric water heater. Gas is more common and cheaper. especially for on-demand heaters (but be sure to have a battery backup for power outages because the gas-powered water heater's electric start mechanism needs power). However, if you can get electricity powered by renewable resources, the electric water heater is a more environmentally friendly choice. I've heard that in the future, houses will not be allowed to hook up to gas, so this whole line of discussion may become moot.

> > In the meantime, as with most big purchases, I recommend buving the best you can afford. If you buy the cheap one with the five-year warranty, you'll pay the installation fee every five years, which will end up costing you as much as the better water heater – and with the better one you won't have the inconvenience of calling a repairman every few years.

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 for more than 45 years.



United Policyholder's 13 steps to harden your home against fire

By Bach Talk Blog, UP, January 28, 2022

United Policyholders works hard to give people practical tips and guidance that's realistic. The risk of wildfires is making insurance a lot more expensive and hard to buy in many U.S. states.

If you live in a wildfire-prone area, "hardening" your home and participating in community-wide risk reduction efforts are "musts."

If you've been following UP's work helping residents of those states find and keep affordable insurance on their homes, you know that risk reduction is key to that goal. For more info about UP's "Wildfire Risk Reduction and Asset Protection Initiative," visit: www.uphelp.org/wrap. Sure, installing steel beams might help your home stay

standing in an earthquake, and replacing all your wood shinales with non-combustible siding might help your home resist a wildfire, but those are not costs most people can bear (literally or figuratively).

Until there are concrete insurance rewards to incentivize and help homeowners undertake the more expensive riskreduction options, UP will continue recommending and advocating for the many inexpensive, smaller-scale things you can do that will reduce the chances of you losing your home in a disaster.

Below are 13 recommendations from an array of experts in residential wildfire risk reduction, designed to reduce your home's chances of being seriously damaged or destroved in a wildfire.

We believe these recommendations should be the official standards for a wildfire-prepared home.

We are sharing this list with insurance companies and continuing to work to secure assurances that those who complete these steps will be rewarded with a break on their insurance costs and continued coverage.

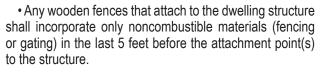
Roof

• The dwelling has a well-maintained Class A roof. Where gutters are present, the roof includes a metal drip edge.

· For homes with metal or tile roofs, gaps greater than 1/8 inch between roofing and sheathing have been blocked to prevent debris accumulation and ember entry.

Vents

· Exterior vents (e.g.



Decks

Fences

 All combustible materials (e.g., grass, shrubs, or stored materials) must be removed from underneath attached wooden decks or stairways and maintained at least 5 feet away from the decks' or stairways' perimeters.

Other Attached Structures (arbors, pergolas, trellis)

• Any other structure that is attached to the dwelling structure must be made of noncombustible materials.

Buildings less than 25 feet from the Dwelling Structure or Attached Decking

• If another structure (e.g., a dwelling, garage, barn, shed or commercial building) is within 25 feet of the dwelling, the dwelling's exterior wall that faces the nearby structure meets a one-hour fire rating and includes noncombustible cladding.

 Where windows face the nearby structure, the windows either include dual-paned glass with at least the exterior pane is tempered glass or the windows have deplovable metal shutters.

Defensible Space and Landscape

 There is at least 6 inches of noncombustible clearance between the ground and the exterior siding of the dwelling. • Within the first 5 feet of any dwelling or attached decks, no combustible materials (e.g., woody plants, combustible mulch, stored items) are present around the building or deck(s) or below the deck(s).

• For the landscape from 5-30 feet from structure (or property line if closer), the connectivity of vegetation leading to the dwelling structure has been eliminated. The lower branches of trees have been limbed up at least 6 feet above underlying or adjacent shrubs to eliminate fuel ladder connectivity. The landscaping is irrigated and maintained. Vegetation may be grouped and surrounded by areas of irrigated and mowed grass or hardscaping

• For the landscape from 30-100 feet from the structure (or property line if closer), there is separation between shrubs and trees, dead branches and leaves have been removed, lower branches of trees are pruned to curtail the spread of fire and to eliminate fuel ladders.

 For dwellings on or adjacent to steep slopes (e.g., slopes greater than 35 degrees), landscape mitigation has been extended downslope and beyond the 100 feet perimeter, where possible, to reduce direct flame contact with or preheating of the dwelling or the underside of any deckina.

Story home with 2,286 SqFt of

ea, living room has vaulted

eilings, laundry room, attached

car garage, located on 0.50+/

garden beds, and grid-tie solar.

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ome, state of the art solar, well,

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iving space and 3 bedrooms, 3 full bathrooms, office/den, formal dining



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Maybe it's Democratic leadership versus Republican leadership. And, how will this be impacted by the fact that the period of extremely low interest rates is coming to a close (this has been said for many years)? It is critical to have a financial plan that considers your family, your monthly / annual budget and your longer-term life's goals / retirement. Everyone should have a personal financial plan to secure their future,

If not with me, please speak with someone or use an online tool to prompt you to think through what you want in five, 10, 20, 30 years.

Please do not hesitate to reach out. This information is for general purposes only. Please consult a financial

professional for your own situation. Individual circumstances do vary. Nicholas Casagrande, EA, is an accountant and a financial advisor. His firm, NC Financial Group, is a wealth-management firm serving

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and a detached 2 car garage. Manufactured in 2003, the updated home feature eshly painted rooms, new carpet and linoleum with hardwood flooring in the livir frigerator and gas stove, central heating, detached roomy 2 car garage. Maste he excellent internet for online college classes with success! Located on a quie street less than 15 minutes to town in the picturesque Brooktrails Subdivision whi

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Willits Weekly | February 10, 2022 Willits Weekly's Real Estate Section - Edition #66 - Publishes on the second Thursday of the month Pg. RE3

COLUMN | Journal They're playing our song

"Getting old is not for the faint of heart." My mother says needed housing and care for those in need starts in the this often. She ought to know. She and her husband are both 100 years old. They deal with many of the things you'd think two 100-year-old people deal with. They both

use walkers but not wheelchairs. They live in a two-room managed-care condo with daily help and all meals prepared. There's a small lake outside their window and my mother loves to sit and watch the geese and ducks swimming by, plucking and grooming. For her, it's as good as TV.

My stepdad likes to go to the weekly dances. He loves life. Goes out to play cards every day. various games and activities. An old railroad man who handled timber shipping accounts, he can strike up a conversation with anyone. I really admire how each day is a holiday for him, it seems. Having a good attitude seems to be an elixir for those who live long lives.

They live in a nice assisted-living place. Most

assisted-living places have different levels of assistance based on the needs of the resident. It can get pretty expensive, and for many people, will likely take all their income plus some. Savings, retirement accounts - if you have one – various government programs, insurance, GI, etc. make up the rest. Many people don't have resources like these available. There's a great need for affordable, reasonable assistance for millions of older and disabled people.

The cost of living is going way up. Inflation is increasing much faster than most peoples' income. There's that, and there's the distribution of wealth in our nation's economy. The tax bill of 2018 that passed with only Republican votes gave a permanent tax reduction to corporations. Regular taxpayers saw a temporary tax break but many of these tax cuts will expire in 2025 and around 65 percent of the population will have a sizable tax increase in the following couple of years, per Joseph E. Stiglitz's article in The New York Times on October 31, 2020. Resulting deficits could leave a hole of billions or trillions of dollars, threatening Social Security and Medicare, which most Americans rely on.

In Willits, there's not enough housing – period, but also very little affordable housing for the elderly and disable. In fact, there's not even enough such housing for people who could afford to buy something. In areas where they have them, a rented two-room older condo with minimal care for two people often costs around \$6,000 or more per month! Can you afford that, especially when you're old and not working? There are other solutions to be found, more affordable ones.

Developing more housing depends, of necessity, on expanded water and distribution capacity, more street construction, expanded sewer capacity, energy and internet - all that stuff we depend on to live. Local development of

community. We can't just say "costs go up faster than income and we just have to live with less," leaving people homeless. This is a dilemma that we have to create a

solution for. Everything starts with planning.

Willits needs more housing for the elderly and disabled. More housing needed for everyone, really. Here's part of the equation: We ask, "What are the people's incomes in the area?" Then create housing that most people can afford. People who are living in just regular housing today, will likely be wanting the more "senior" versions of housing and ways of living in the future. Let's just start planning it now! Create apartments and condos, on large lots and small acreage that we can get infrastructure to. The housing by the Willits Senior Center is a start.

Local government – I request that you begin with zoning. Willits is a mishmash of dysfunctional zoning, it just grew that way. But it doesn't have to stay that way. The tool of the general plan is really a vision statement of how we want things to grow. What would a better-planned, more-convenient-to-live-in, beautiful Willits look like?

Willits, like many places, has limited city staff and funds. Only so much can be done at a time. Things have to be prioritized. That's why a plan is so important! When you have a long-term plan – say a 10-year plan – then each decision, everything you fix or expand or zone for, becomes a step toward that vision, that plan. That's how the tool of planning works. That's how all goal-setting works.

As my column title advises: "They're playing our song." Meaning, we're all headed in that direction. Nice eldercare housing could be ready in three to four years with the cooperation of city and builder / developers. Good, creative planning can get us a place to live that is well-planned,

well-built, safe and attractive. The question of affordability comes up again. There are ways. We need to find them, and to create affordability with legislation and evaluation of resources. It's our future after all.

In one episode of "The Golden Girls," Sophia says, "It costs money to get old." The price is not only a place to live, many people become "homeless" as they grow old for lack of funds. The suicide rate of Americans 85 years or older is over 20 percent. White males made up 69.38 percent in 2019 of suicides, per the Centers for Disease Control! If you or anyone you know is thinking of suicide, please call 800-273-8255 or 911, or call a trusted friend or family member. Pause, and talk with someone, please.

Factors of growing old or disabled include: growing old in place (in your home with help), homelessness, health care, managed care, assisted living, food, lack of enough income, family assistance or lack of, mental-health issues, loneliness, pets, affordable housing, failing health and pain, death of friends, discovering new interests, finding ways to be happy.

As a community we need to be talking about these issues, and finding solutions. We can't just ignore that this is happening. Most of us will be dealing with at least some of these issues as we age. Earlier I mentioned planning, meaning primarily municipal planning by the city. The pissing match between the county and the city about land has to end. The city must zone for needed housing development and facilities. Fix the broken patchwork of zoning in Willits and create appropriate housing for our aging population. Expensive, inadequate housing on big lots is not the answer. Selling land to the highest bidder for more industrial development in town is definitely not the answer. Let's get serious!

I don't care what your age is; you will need this type of housing if you live long enough. Get vocal. Attend city council meetings and ask that senior housing with various levels of care get in the plan. It doesn't have to all be caretype facilities. It can be co-housing with sharing of some facilities, condos above commercial space as one sees in many towns and cities, small houses on tiny lots with a common parking area. These are all types of development that are being done right now all over the country. Believe me when I say, they're playing our song as we age and look toward what we need here. If you want to stay in Willits, as I do, we need places to live that work for older and disabled people. And while we're at it, for everyone really.

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.







Peter Smith 707.570.6138 DRE#01205926



Bill Barksdale Columnist



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