

REAL ESTATE SECTION



New owners Jeff Yokum, left, and Andrew Hosford pose in the parking lot in front of the main, three-apartment house at the Carlson Apartments complex.

Photo by Ree Slocum

Change is coming for Carlson

New project set to transform condemned eyesore to much-needed housing downtown

"What's happening at the old Carlson Apartments?" neighbors were wondering when they saw some guys wandering around the abandoned property on the corner of East Valley and South Humboldt streets. One actually called the police. The new owners, Jeff Yokum, owner of Yokum's Body Shop and Andrew Hosford, executive vice president at Sparetime Supply, were happy to find out the place is being watched carefully by the neighborhood.

And the answer is: major changes are afoot!

The Willits homeboys have joined resources to launch a new project that will help beautify Willits and solve some housing problems. According to Yokum: "There's been a group of five guys meeting in the last year or so to try to get something going for Willits – to invest in our community and find a property or investment that will support growth here. [The Carlson Apartments] came up and the other friends decided not to invest in it but Andrew and I thought it would be a good starter for us."

The Carlson Apartments had three structures that housed 18 rental units and has been an eyesore on the corner across from the post office for many years. In 2006 the buildings were condemned by the City of Willits and closed to habitation due to faulty electrical wiring and bad plumbing. The apartments were boarded up but were vandalized and occupied by homeless folk. Soon a fence was erected around the half-acre property to keep people out. The former tenant parking in front of the fencing on East Valley has become a parking lot for the neighborhood and the post office.

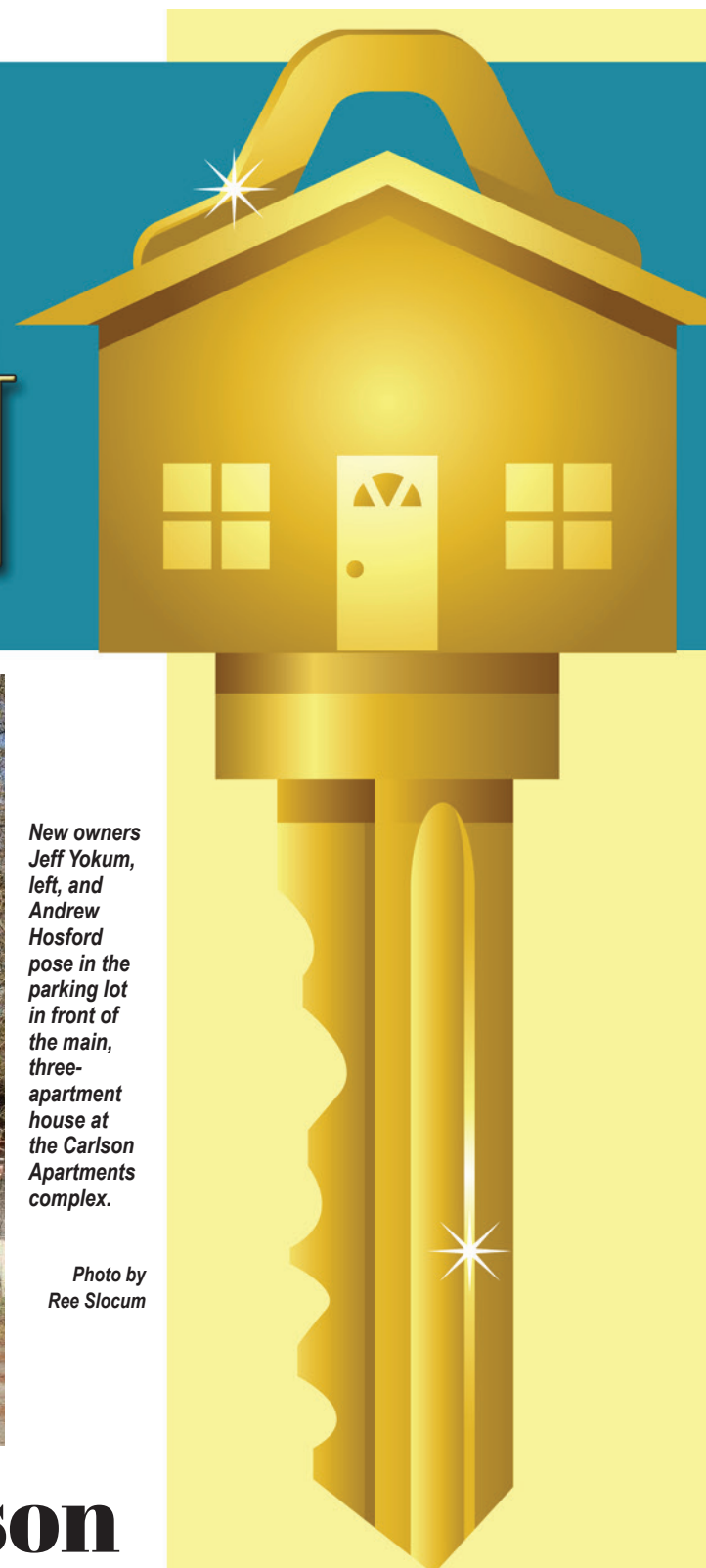
Yokum and Hosford have big plans and are eager to start them.

The two closed escrow on the property in January and have hired a contractor to do the hazardous materials handling of the flaking lead paint and asbestos that need removing. The paint must be scrapped off, sealed and disposed of properly before the buildings can be torn down. The asbestos in some of the ceilings and linoleum floors needs to be handled safely and disposed of, too. A tent will be erected around the perimeters of the affected buildings to avoid soil and air contamination. "People don't have to worry at all," Yokum said. "We did a lot of research about the site around lead and asbestos contamination. So far the grounds are not contaminated." And they're committed to keeping it that way.

Once the hazardous materials removal is completed, a contractor will come in to demolish the buildings and foundations. The new owners are currently taking bids from contractors to do that, and if all goes as planned, it should be done by spring. The area that was once the Carlson Apartments will be an empty lot. "We're creating a blank canvas," Hosford said. "Once we get it to bare dirt, then we'll take a look at it and make our decision about [what to build] from there," Yokum added.

The property is zoned "high-density residential," and the pair has been talking with the City of Willits about the possibilities. "We understand from the city that Willits needs more high-density housing – more apartments, more condos, more townhouses ... more of that type of thing," said Yokum. "Maybe we'll do a subdivision with condominiums that nurses or doctors or other professionals would come and have something that's

Read the rest of **Carlson** | Over on Page RE4



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Wildfire Mitigation and Insurance Project

by United Policyholders

If you take action to make your home less likely to be seriously damaged or destroyed in a wildfire, your insurance company should reward you with a discount on your premium ... or at the very least keep you as a customer and not drop you. United Policyholders' Wildfire Mitigation and Insurance Project aims to make this common-sense concept a reality.

We were the primary drafter of legislation introduced in December 2017 toward that end (Senate Bill 824, the "Wildfire Safety and Recovery Act," authored by Southern California state Senator Ricardo Lara and co-sponsored by Placer County in Northern California). You generally can't force an insurance company to keep you as a customer, but you should be able to mitigate your fire risk so they will.

What does "mitigation" mean in this context?

"Mitigating," "hardening" and "fortifying" are words used to describe taking actions that reduce the risk of a structure being damaged by weather and other events. Wildfire risk reduction techniques include:

- vent screens that keep flying embers from entering a home;
- creating "defensible space" by removing bushes and trees from around the perimeter of a structure;
- fire-resistant building materials on roofs and exterior walls;
- applying fire resistant foams/gels/chemicals to the exterior of a home.

What is UP doing to help homeowners reduce risk and keep insurance affordable?

We are working with the California Department of Insurance, firefighters, public officials, fire safe councils, insurers and other stakeholders to create workable mitigation guidelines, inspection and assistance programs, and rewards. Firefighters know a lot about maintenance and improvements that allow homes to survive wildfires. Our goal is for insurance companies to use that knowledge, plus their expertise and resources, to assist and partner with – not punish – their customers who live in brush areas.

Why are mitigation support and insurance rewards so important?

Climate change, the drought, insect infestations, tree mortality, data-mining and aerial surveillance technology have all combined to give insurance companies a serious case of the jitters about continuing to insure homes in brush areas. They are dropping longtime customers, avoiding entire regions, and imposing steep surcharges and rate increases on the customers they're still willing to insure. This is creating an affordability and availability problem for residents of brush areas throughout California and other states as well.



Photo courtesy United Policyholders

Elected officials turned to United Policyholders for help in 2016 because of our wildfire and insurance expertise and our success solving similar challenges in the past. We began fact-finding and relationship-building and accepted the invitation to join an Insurance Working Group that's part of a Tree Mortality Task Force that Governor Jerry Brown created to tackle the 102 million dead trees in California. UP is engaged in ongoing work to promote mitigation and resiliency initiatives, including legislative approaches.

The problem is most severe for fixed-income households that can't afford to make mitigation improvements or pay higher premiums, but need to stay insured. There are lots of printed materials that alert homeowners on wildfire risks, including CalFire's booklet, "Wildfire Is Coming: Are You Ready? – Defensible Space and Hardening

your Home," which can be found at www.readyforwildfire.org.

What people need is guidance and help making improvements that harden their homes and satisfy insurance company underwriters that it acceptable risk to insure. Insurers need standards to guide their business decisions and the steady hand of public officials to calm their jitters.

According to a recent UP statewide survey of over 1,000 homeowners, 80 percent said their insurance company has not made any suggestions for home improvements to reduce risk, insurance costs or keep their coverage in place, and 20 percent reported that they are struggling to pay for their home insurance.

Giving property owners incentives and support so they can be pro-active in making their homes resistant to wildfire damage makes communities more resilient. Keeping insurance companies in the business of doing what they do best – assuming risk in exchange for profit – makes communities financially healthy. Let's do this!

United Policyholders – "Empowering the Insured" – is a non-profit organization that serves as a voice and an information resource for insurance consumers in all 50 states. To learn more, visit www.uphelp.org/



COLUMN | Numbers by Nick

Boom, March!

How does it feel to have your taxes put to bed well ahead of the deadline?!

Tax time is the time to make sure you are doing all you can to minimize the amount of taxes you pay and to make sure you are investing in your future.

I often hear: "Ouch that's a big number for Uncle Sam," or "Oh, I wish I had put more into my 401K or SEP, IRA," etc.

Why pay the IRS money when you can invest in your retirement by funding available retirement plans like 401K, Solo K, IRA, Roth IRA, SEP?

Everyone says you gotta save money ... but not everyone does it.

Don't be one of those people! It's important to stay consistent with your financial goals. One of the easiest and best ways to do this is by having monies automatically transferred from your bank account to dedicated accounts (ACH) for retirement, investment, vacation or whatever your goal is.

Benefits of automatic transfers to designated accounts

- Once set up, you don't need to think about it.

- Simplifies your personal money management by having separate accounts.

- It's easier to stick to a budget, since it's harder to overspend if the money is in another account.

- Over time you'll get used to living with the amount you allow in your spending account.

- It's easier to access your own funds for an investment opportunity versus applying to a financial institution – takes less time than a loan process.

Automatic withdrawals are empowering – feel good about investing in you.

Nicholas Casagrande, EA, is an accountant and a financial advisor. His firm, NC Financial Group, is a wealth management firm serving 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.



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COLUMN | Real Estate Beat

Move into a better life

Well, it's just a fact of life, everything changes. Benjamin Franklin said, "When you are finished changing, you're finished."

That's one of the things that makes real estate so great. Every day I get to help people through the process of changing their lives. Think about it. When you move to a new place, that's a big change in your life. It's also an opportunity to make changes in your life, changes that you want.

One of the first things about moving is, you have to decide where your life is going. Maybe a better way to think about it is, where do you choose to go? You can fight change like it's a bad thing, or you can embrace it as an adventure and an opportunity to create something new for yourself. Change is often inherently uncomfortable. It's stepping outside your comfort zone. It can make you look at your life in a new way. Of course you are letting go of something. On the other hand, you are moving toward something as well.

My suggestion – trust your intuition. Ignore everybody else's noise and go for the thing that feels better. There are a lot of possibilities out there. You are building a new life. Wow! That's a great opportunity. What do you want to do that you haven't done yet? Maybe you're just moving because you "have to," but in that "have to" you can get creative and say to yourself, "Well, I have to move on so what feels better?"

Instead of feeling "boxed in," think outside the box! That's often where the best ideas are. You might find someone else making a change at the same time, and you can help each other. It might be just chatting about what you are going through. It might be creating something new together, combining resources.

Also consider this: As a community we need to develop effective ways to help those whose change is health- or age-

related. How can we help people "age in place" or identify other resources they may need to have a good quality of life? Please take this observation seriously, and let's figure out together how we make this happen. Each life is valuable up to the very end.

One of the great things about moving is looking at all the stuff you've collected. If you don't use it, let it go. Holding on to stuff that doesn't fit or you don't use or really care about, is a big waste of time, energy and money. If you have to store it in a rented storage locker, decide if you'll really use again or is it just debris in your life? Are you a paper-saver? That's a big one, magazines, old files, books you'll never read again. What about "collections" you no longer care about? What about stuff that others have dumped on you? Give it back or let it go. Change is letting go. Change is embracing something new. Free yourself to build a new life.

You may not have a clear picture of exactly what you are moving toward, that's OK! You just know the time has come to move on. We're constantly making adjustments in life. Uncertainty is often an uncomfortable part of the process. Choose the direction that feels better, step by step. Let that be your guide. That's right, the choice is yours. Choice might feel like a big responsibility. Trust yourself and take the next step.

Change is how you choose to look at it. Sometimes it's painful at first. Often someone you love has died, or a relationship has ended. Sometimes you're being forced to move. Sometimes it's job-related, or just a feeling that the way you are living now doesn't make you feel happy. People change. Life changes. It's important to remember that out of the dung grows the flower. What have you learned? Take the best of what you've learned. Let go of the garbage. Build a better life.

Bill Barksdale has been a real estate agent in Willits for over 25 years. He can be reached at Coldwell Banker Mendocino Realty Inc.: 707-489-2232 or bark@pacific.net.



Bill Barksdale
Columnist, GRI Realtor®

your property on the prospect of collecting a fee when it sells.

On the buying side, Realtors can act as a buffer between you and a homeowner, so you don't tip your hand. In negotiations, he who speaks first loses. However, if Realtors communicate, they may act as independent parties, providing you with information without giving away your position. This is true whether you're a buyer or seller.

If you're a buyer, Realtors can save you a ton of time. As long as you are clear and specific about your needs, a Realtor can filter through all the properties for sale, so you only see ones of interest to you. Also, Realtors are likely to hear of properties coming on the market before the general public, putting you in a position to know sooner.

The idea of saving money with a for sale by owner (FSBO) property doesn't really pan out. From a seller's perspective, unless you're a marketing genius, your property just won't get the same exposure it would with a Realtor. And advertising can get expensive. If you are not well-versed in real estate law, mistakes can also be very costly. Not surprisingly, most FSBO homes end up being listed with a Realtor.

On the buyer's side, working without a Realtor means you spend a lot of time trying to do the work of a Realtor, usually without the benefit of experience and connections. Without a Realtor, you may not know what's for sale or what legal rights you have, what sellers should provide and/or pay for, or other legal issues. And real estate contracts are full of details. If you aren't familiar with them, you may agree to things you shouldn't.

Whether you are buying or selling a home, if you have a smart phone you can download a free app that will give you a lot of information about what's for sale. Text "Selzer" to 87778 and you'll be sent a link to an app that uses your location to identify all properties in the MLS (not just Realty World listings). It also offers recent sales, so you can compare your property to others.

If you have questions about real estate or property management, please contact me at rselzer@selzerrealty.com or visit www.realtyworldselzer.com. If I use your suggestion in a column, I'll send you a \$5 gift card to Roland's Bakery. If you'd like to read previous articles, visit my blog at www.richardselzer.com.

Dick Selzer is a real estate broker who has been in the business for more than 40 years.



COLUMN | How's the Market?

Why hire a real estate agent?

Whether you're thinking of buying or selling a house, you need to decide whether to employ a real estate agent to help you. You may be wondering: What would they do for me, exactly, and how much do they cost?

Licensed real estate agents have a fiduciary responsibility to deal honestly and in the best interest of the principal (you) – this is not just an ethical responsibility, but a legal one. Real estate agents must follow your instructions unless they are "patently frivolous." As long as you are reasonable, your agent must represent you according to your wishes.

Be aware, all Realtors are real estate agents, but not all agents are Realtors. A Realtor is a real estate agent who is a member of their local realtor association, which also affiliates them with their state and national associations. This means, in addition to being well-trained, Realtors adhere to a strict code of ethics and standards of practice, higher than those mandated by law. Membership in their professional associations also makes it easier for Realtors to stay up to date with the latest legal issues.

The question remains, should you hire a Realtor to help you buy or sell a house? I'd say yes, and here's why.

First, it is in a Realtor's best interest to help you meet your goal. Realtors only get paid if you get what you want, that is, if you complete a buying or selling transaction.

Second, people in the real estate industry hire Realtors; I'm talking about brokers and lenders with the knowledge to do the work themselves. They know the value of a good Realtor. It's kind of like when you find out your doctor goes to a specialist when he needs one. Don't you want to do the same?

On the selling side, a Realtor will assess your property to determine its market value and bring to light any issues that make it unusual (e.g., Is it in a flood plain? Does it have historic value?). Realtors advertise your property locally, online, and via the Multiple Listing Service, reaching thousands of potential buyers. Realtors are also connected to other real estate professionals and can share information about your home via those relationships. Remember, the Realtor doesn't make a dime unless your house sells. As a matter of fact, they spend time and money marketing



Richard Selzer
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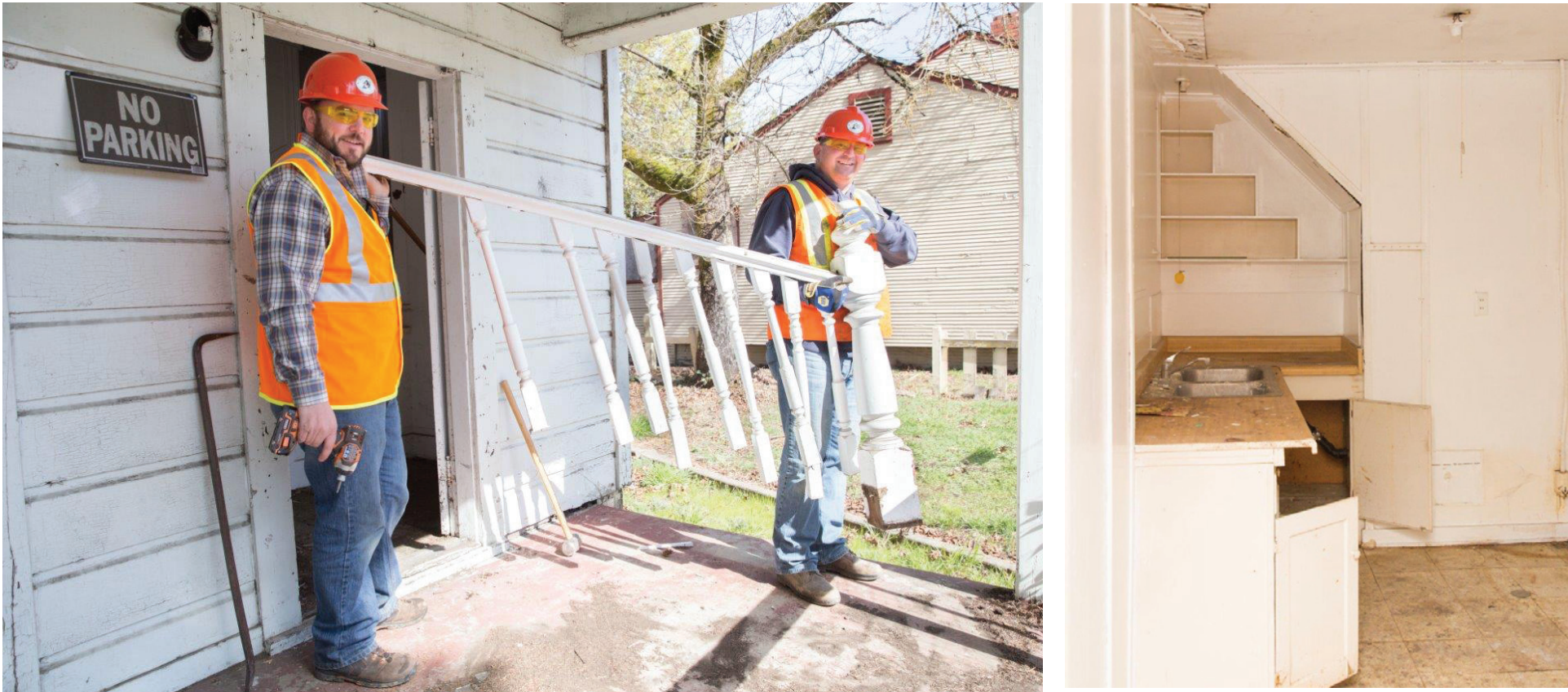
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Above: Andrew Hosford, left, and Jeff Yokum cut out a railing from the main house at the Carlson Apartments site. "Can you tell we like to ham it up?," the two laughed.

Above, right: One of the Carlson Apartment kitchens with an asbestos-tiled floor that needs to be removed and disposed of properly before demolition.

Photos by Ree Slocum

The rest of Carlson | From Page RE1

new, that's pretty affordable in downtown Willits." In truth the two see the possibilities as: "The sky's the limit, and you don't have enough room on the page to talk about our ideas." They are hoping that anyone interested in the project will reach out to them.

Hosford and Yokum want neighbors and others to know that they're locals and want to do good in the community as they get older. "This will be our first task at that," said Yokum. They realize they probably won't make everyone happy, but the hope is that they're adding value and bringing more newer and needed housing to the community.

One big change will happen soon when the hazardous materials removal and demolition is taking place: The parking in front of the old apartments will disappear. The space is needed for trucks and other equipment access. Eventually sidewalks and curbs will be installed. They regret that

people will have to find different parking again around the post office. Also expect some tree removal, since the large firs are shedding limbs.

When they're on the property people stop to talk with them. They enjoy hearing people reminisce about friends or family who lived there. They're hearing how happy people are that something's finally being done to the premises.

Visitors are also wanting to know the plans for this property and, Hosford said, "People are asking us what our next venture will be and we're like, 'Uh, we just started this one!'"

It will be interesting to watch the changes as the old Carlson Apartments site transforms into a new creation. It will enliven that part of town, adding a stroke of hope for a brighter Willits future. If all goes really well, something might be built by spring 2019.



Above: A view of the east side of the main building containing three apartments.

Below: The back side of one of the Carlson Apartment buildings with peeling lead paint. A hazmat tent will need to be used to contain the lead paint during the clean-up before the buildings can be demolished.

At bottom: A view of the long-boarded-up, two-story building that contains one-room apartments, each with a bathroom.



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The house has a low hip roof. In addition, a gabled extension to the north, facing the street, covering a modified bay window. The one story building is covered in wide shiplap boards, with the exception of the gable that is covered in overlapping patterned shingles. The gable has a pediment formed by a short section of roof. The roof of both the main section and th gable have boxed cornices with a sloped soffit and plain frieze.

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