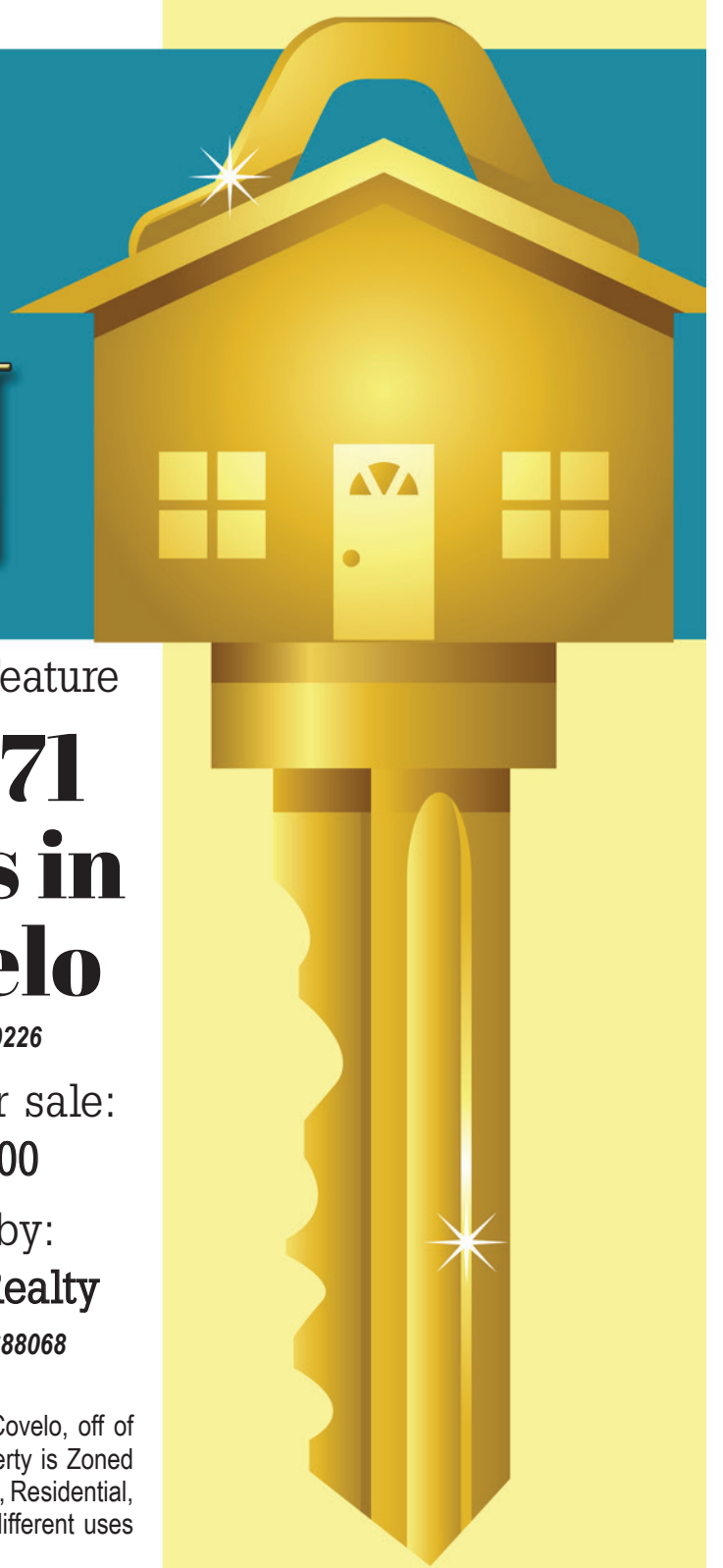


Willits Weekly | Edition 55 | March 11, 2021

REAL ESTATE SECTION



Property Feature

**129.71
acres in
Covelo**

MLS: 22029226

Offered for sale:

\$329,000

Listed by:

Summit Realty

CalBRE # 00688068



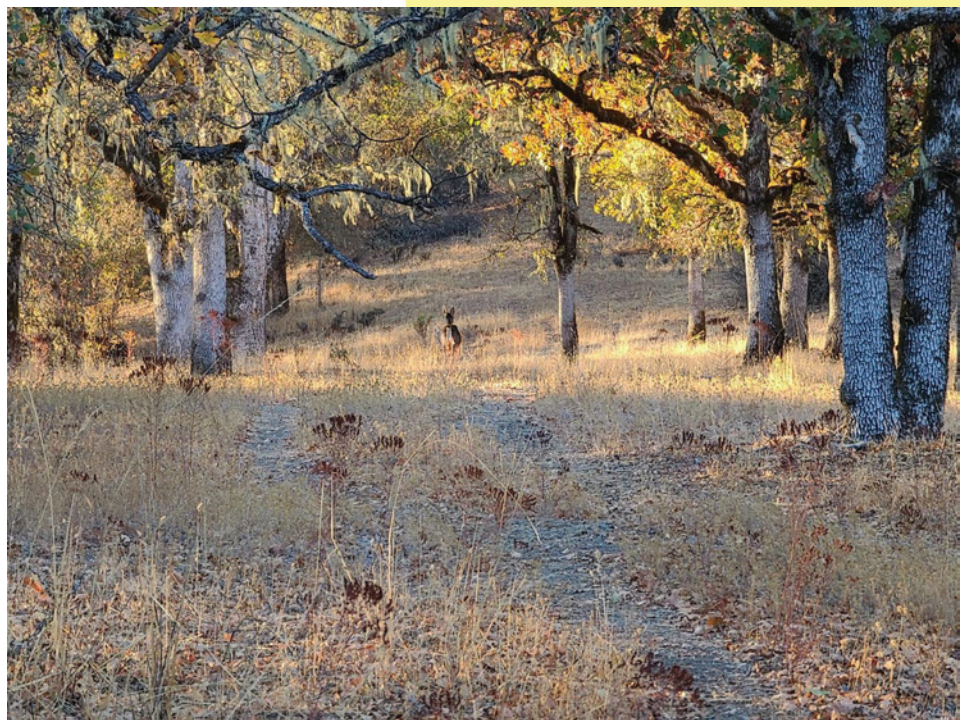
129+/- acres close to town!

Property is approximately seven miles east of Covelo, off of Mendocino Pass Road near Williams Creek. Property is Zoned RL (Agricultural, Farm/Ranch, Livestock, Recreation, Residential, Single-Family, Other) and can be used for many different uses including residential.

Property is fairly steep, heavily wooded and Williams Creek runs through a corner of the property. It could be great property for hunting, camping / outdoor recreation.

With some dozer work you could have a nice spot for a cabin or year-round home.

More information: www.summitrealtywillits.com/-/listing/301787166/29700-Mendocino-Pass-Road-Covelo-CA95428



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"Zillow Premier Agents"

The pros and cons of downsizing

Once you become an empty-nester, you may have more house than you need, so the question arises: should you sell or stay put? Let's imagine you have a 3,500-square-foot house. Now that your five adult children have families of their own, they visit from time to time but have no plans to come back and live with you.

A 3,500-square-foot house is a lot to take care of and if it is located a few miles from town, it's not as convenient as a nice little place within walking distance of your favorite shops and restaurants. If you sold your big house, you could move into a neighborhood with tree-lined streets that are perfect for evening walks, and you could choose a property that would require substantially less yardwork than your current one.

The fact is, convenience is only one of the possible benefits. Selling your house and buying a smaller one could be a smart financial move. Cash from the sale of your 3,500-square-foot house could be used to pay for the new, smaller house, and you'd have money left over to supplement your retirement income. For the holidays, instead of staying at home since things would be a little crowded, you could meet your kids and grandkids at Disneyland or Yosemite or take a cruise to Mexico (once the pandemic abates). As you can see, the benefits of downsizing are many.

However, as the father of five grown children, the thing that stops me from downsizing is the thought of losing our gathering place. I want all my kids to come home for holidays and birthdays and weekend barbecues. I want them to be able to show their children the room they grew up in, the tree they loved to climb, the fence they painted, and the back door they snuck out of when they thought no one was looking.

If I move, I lose all that. I love thinking about my children having children of their own and bringing them to my house where there's plenty of room to run around. If it means I need to do a little extra housework and landscaping, so be it.

The decision to downsize is a personal one, and it is influenced by your financial resources as well as your emotional connection to your house. Sometimes, when people have experienced difficult, emotional family situations like a divorce or a death in the family, it can be easier to start over with a new house.

Downsizing would not only lower your mortgage payment, but also reduce the cost of maintaining your home. You may recall from previous articles, most people spend about 3 percent of the home's value per year on taxes, insurance, repairs, and maintenance. If you were to downsize from a \$700,000 house to a \$400,000 house, you'd save on mortgage interest, plus several hundred dollars per month on house-related expenses.

If you decide to downsize, and you stay within the county, you can bring your tax base with you if that benefits you financially. If you bought your home 20 or 30 years ago, your original tax base is likely to be below the \$400,000 value of the smaller house you'd move into. The lower your tax base, the lower your taxes.

Talk to your accountant about the financial benefits of downsizing. If it's the right move, call your real estate agent to help you put your home on the market. Then, pour yourself a cup of coffee and start thinking about where you'd like to go for Christmas if we can get this pandemic under control: Disneyland or a cruise.

If you have questions about real estate or property management, contact me at selzer@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.



Richard Selzer
Columnist



COLUMN | Numbers by Nick

Protect your home and possessions

Neighbors,

Month number two of 2021 – let's get focused – make sure you are protecting an (maybe your most) important asset – your home and possessions within.

Ask yourself, in case of fire, flood, theft or an accident on your property:

- Do I have the right amount of insurance covering the repair / rebuild of my home or structure on my property?

- Do I have the proper coverage for damaged or stolen possessions (bikes, computers, jewelry, art, workout equipment)?

- Do I understand my personal liability if I'm held legally responsible for damage or injury to someone else on my property?

Three out of five Americans are underinsured by 20 percent ... and do not know it. It truly pains me to mention how many of our neighbors were underinsured during the last fire season(s).

Insurance policies like homeowners (renter's, auto, health) are meant to be reviewed / updated each year as "things" change, for example:

- an addition or upgrade to your home
- a new bicycle, electronic equipment, or jewelry – important possessions should be photographed and itemized
- adding a burglar or smoke-alarm system or deadbolt locks
- decreasing or increasing your deductibles

The average annual cost of a homeowner's policy in 2020 was \$1,631.



Nicholas Casagrande
Columnist

Determining the right policy depends on a variety of things, always. There are MANY variables to consider, and it is best to work closely with your insurance company or insurance agent.

To learn more, you can find detailed articles about getting the right level of insurance. I like United Policyholders, a non-profit 501(c)(3) whose mission is to be a trustworthy and useful information resource and a respected voice for consumers of all types of insurance. They don't take money from insurance companies. They give you the straight scoop and are an important voice for the insured. At www.uphelp.org they offer tools to guide you on buying insurance and navigating claims.

Insurance is not something you deal with each day, but I do. Please do not hesitate to contact me – this is so important.

My best, Nick

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 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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38951 Black Bear Rd., Willits
40 Acres. Located in the coveted Cherry Creek Subdivision is a rare opportunity to purchase this immaculate 40 Acre build-able parcel! The ground work has been laid. There are 2 entrances to this parcel, one access off Grouse Gulch Rd. and the other right off of Black Bear Rd., Perc Test done back in the 90's, Spring, Electricity / PG&E at the property line, 2 Camping Cabins, outhouse, storage, building pad, driveway, privacy, and views!
\$325,000

Old Boy Scout Rd., Willits
20+/- acre parcel with a cabin in Pine Mountain off of Old Boy Scout Road. Beautiful view of Willits Reservoir from ridge top. Well maintained 1/2 mi. gravel road from Old Boy Scout Road to cabin. 2500 gallon water tank. Generators. Sheds. Come build your forever home.
\$265,000

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40 Acre build-able parcel! The ground work has been laid. There are 2 entrances to this parcel. Perc Test done in the 90's, Spring, Electricity / PG&E at the property line. 2 camping cabins, outhouse, storage, building pad, driveway, privacy and views!
Presented at \$325,000

Three 4-plexes - 12 units total! All 2bd/1ba apartments (approx. 537 Sq. Ft. each) on quiet street, very close to downtown. Never roof and newer exterior paint. Each apartment has a patio or deck that faces a serene backdrop of trees. Excellent opportunity for an investor!
Presented at \$1,299,000 Reduced

Formerly used as a medical hospital complex the building is 30,566 sq. ft. on 3.17 acres and Currently zoned PF (public facility). Easy access to and from Hwy 101 and Hwy 20.
Presented at \$2,100,000

20+/- acre parcel with a cabin in Pine Mountain off of Old Boy Scout Road. Beautiful view of Willits Reservoir from ridge top. Well maintained 1/2 mi gravel road from Old Boy Scout Road to cabin. 2500 gallon water tank. Generators. Sheds. Come build your forever home.
Presented at \$265,000

Property features 2 homes — 3376+/- sqft main house and a 2nd residence that is 660 sq ft, 418+/- Acres 20 min to downtown Willits, in addition to a barn, several outbuildings and a detached garage with covered RV storage. Must see!
Presented at \$1,150,000 Reduced

Downtown Willits storefront. Front office space, high ceilings with a full bath and kitchen. Plenty of downtown parking surrounds this property. Second unit in the back is currently rented as a Salon.
Presented at \$250,000

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COLUMN | Journal

Saturday morning



Bill Barksdale
Journalist

As I sit here writing next to the fireplace, several people have already walked by on a chilly morning, many with their excited doggies. Two little children are passing, a younger brother struggling with his first bicycle and his older sister skipping then suddenly stopping to enjoy the mass of bright yellow daffodils in the front yard. They're hard to pass without pausing for a moment to enjoy all that brilliant beauty.

Yesterday I walked through our backyard examining the fruit trees I pruned recently, talking to each one. I'm one of those people who talks to my plants. My musings may or may not make a difference to them but it makes me feel better, more connected. I look forward to them waking up from their winter hibernation. Little buds appear, then they leaf out, then by the end of summer, the precious fruits.

Some I store, like the apples. I still have a lot from last year in the fridge and the pantry which is unheated. Their juice is almost too sweet. I have to dilute it a bit with water. The plums I can in jars that turn a gem-like red, sweet and delicious. I began making plum jam last year. My friend, Gail, loves my new recipe of cardamom-plum jam. Cardamom seemed like an odd addition to jam but it turned out to be quite tasty. I'll make extra this year.

The garden is waiting for its attention. It wants weeding, spading and fertilizing, being careful of all the busy worms, I'll set the tender young plants in place – tomatoes of course, squash, lettuce, peppers for sauce, kale for salads and steaming, parsley, peas climbing up their string trellis. Perhaps something new this year.

Everyone loves the luscious tomatoes that actually taste like tomatoes so I plant a lot of them. The sauce I froze turns a homemade soup into a gourmet meal. Every day is not really the same even though it sometimes seems that way lately. There's the slow turning of time, the passing of days, the growing of the garden and orchard.

The roses are already making their green and red leaves preparing for their fragrant show. It's the prickly ones that have the perfume I discovered, so all my roses are thorny but no one has complained when I deliver a sweet bouquet.

I always look forward to the brilliant orange-yellow of the marigolds and calendula, one of my favorite colors. There are many iris coming up this year. Soon there will be very shade of lavender and purple, some with their yummy perfume. Lilacs are everywhere in Willits. When they bloom, the whole town has a delicate scent. I always pause on my morning walks when the honeysuckle blooms at a certain house I pass by. I have to drink in that aroma that stays with me for the rest of the block.

As I write I pause for a moment to have another sip of jasmine-green tea. I can hear the laundry chugging along in the next room. What a great invention, the washing machine! I recall my grandmother's washer. She was already quite old when I was a kid. Her machine had a wringer attachment that one would crank and the rollers would squeeze out the water, then the clothes would be hung on a line. Laundry that dries on a line has an altogether different freshness than the automatic dryer. Having said that, I really appreciate my dryer.

I'm thinking of breakfast now. Fruit smoothies are for weekdays. Will it be eggs, soft-boiled or scrambled, perhaps an omelet with onions, a little garlic powder and basil and some graded cheese? There's Malt-O-Meal, which I've grown to love with butter and dark brown sugar. Waffles, which I make from scratch and scoop on blueberries, yogurt, butter and maple syrup – are for Sunday. Not sure why. They just seem right for Sunday. I have to make a pot of coffee for waffles. That's a long, slow breakfast good for conversation.

The days pass. Some good, some not so. That's part of the journey. Just have to take it as it happens day by day as it unfolds.

Bill Barksdale was a 2016 inductee into the Realtor® Hall of Fame. He is a referral agent for Coldwell Banker Mendo Realty Inc. 707-489-2232. CADRE# 01106662.

Read more of his articles at his blog at BBarksdale.com

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.68+/- acre really nice R2 building lot. Water, sewer, power and phone are available. Convenient location, great site for a home. **\$78,500**

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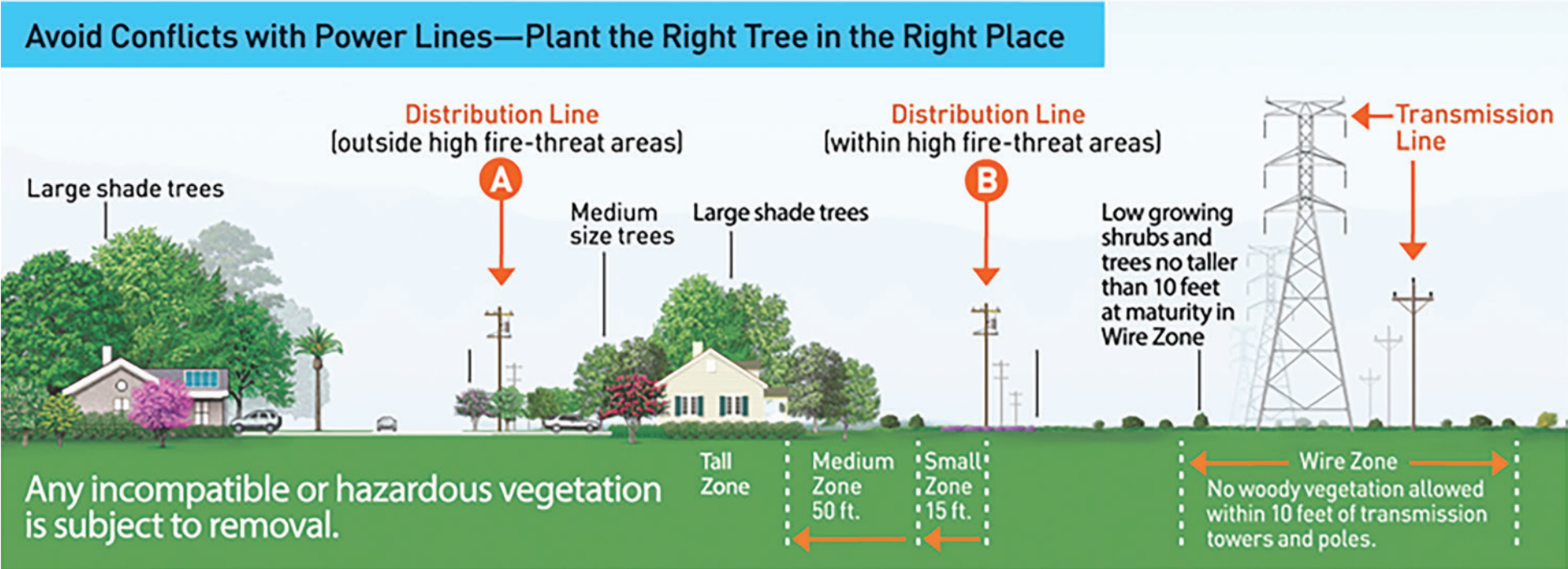
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Just in time for California Arbor Week, PG&E offers new online resource to help customers ‘plant the right tree in the right place’

Submitted by PGE, North Coast

Pacific Gas and Electric Company kicked off California Arbor Week (March 7-14) Tuesday by unveiling its new comprehensive web resource for its customers and communities that includes rules, tips and guides for planting trees safely near electric and gas lines. The “Right Tree, Right Place” web resource can be found at pge.com/righttreerightplace and includes free downloadable brochures on how to plant with fire safety in mind and creating defensible space.

“Trees play a vital role in our environment and make California a beautiful place to live, work and recreate. They also need space to grow both above and below ground. Planting the right tree in the right place helps promote fire safety, reduces power outages, provides shade benefits, enhances property values and ensures beauty for years to come,” said Eric Haggerty, PG&E Vegetation Management Supervisor for the North Coast. “If the right tree is not planted in the right place and too close to power and gas lines, it can create public safety issues and power outages.”

Using the free safety guides, customers can learn which trees are safe to plant near electric and gas lines, and in which regions; information on what to do before planting; how to plant and care for a tree; characteristics of recommended small trees and more. For example, residents and businesses should always call 8-1-1 at least two days before landscaping or planting trees to have underground lines and other utilities marked to ensure safe digging.

Before planting trees near overhead lines, it’s also recommended to know if you live in an area of increased fire risk by visiting the California Public Utilities Commission’s High Fire-Threat District maps page at www.cpuc.ca.gov/firethreatmaps/

- If the property is **outside a HFTD**, any trees that can grow taller than 25 feet at maturity should be planted at least 50 feet away from power lines.
- If the property is **within a HFTD**, follow safety clearances of the following zones, which are categorized by the horizontal distance between power lines and desired plant:
 - **Small zone:** Within 15 feet away from the power line easement (along the ground), plant only low-growing plants less than 12 inches at maturity that have high moisture, and low sap or resin content.
 - **Medium zone:** From 15 to 50 feet away from the power line easement, plant trees that reach no taller than 40 feet at maturity.
 - **Tall zone:** At least 50 feet away from the power line easement, trees that grow taller than 40 feet at maturity are acceptable.

PG&E reminds its customers and the communities in Central and Northern California that everyone can do their part to help reduce wildfire risks by choosing the right plants, trees and shrubs and by following vegetation and fire safety standards that require greater clearances between trees, limbs and power lines.

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