

REAL ESTATE SECTION



At left: Coldwell Banker Real Estate Agents Kelsi Ryan, left, and Karena Jolley pose in front of the Willits Coldwell Banker offices located at 1460 South Main Street.

Below, right: Michael Martin uses a drone to capture this stunning aerial view of 1816 Buckeye Road, outside of Willits.

At bottom, from left: The California Association of Realtors' mandatory government showing requirements includes a two-page "Coronavirus Property Entry Advisory and Declaration" document that needs to be signed by a prospective buyer – or journalist, in this case – in order to visit and preview one of the listings.

25696 Madrone Drive in Brooktrails is a 2,448-square-foot, three-bedroom, three-bath, two-story home located in a lightly wooded lot.

A delightful breakfast nook maintains its warmth and charm with wood parquet flooring.

Photos by Ree Slocum

Two for One

Coldwell Banker Real Estate Agents Karena Jolley and Kelsi Ryan are a dynamic and efficient team

Most real estate agents like working on a listing themselves versus working with a partner. One obvious advantage is that when the property sells, the single agent keeps the entire commission. In a partnership the work details and profits are shared equally. Yet a partnership isn't for everyone.

Ree Slocum
Features Writer
ree@willitsweekly.com

Both Karena Jolley and Kelsi Ryan were agents who worked on their own at Coldwell Banker. They found they liked one another and saw distinct advantages to partnering up around listing and selling properties through Coldwell Banker. In 2014, they became a duo team.

Being a real estate agent requires different skill sets in order to maintain success in the field. Both women are proficient

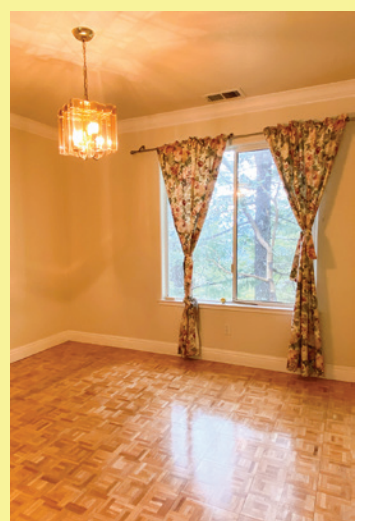
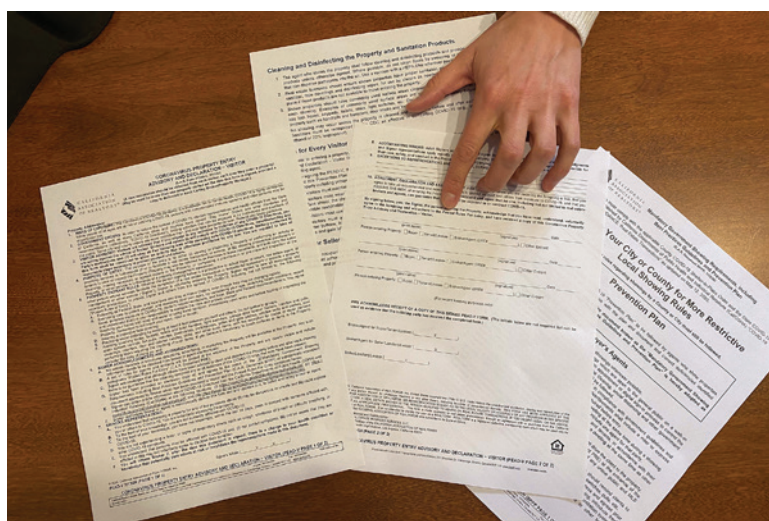
in these skills and they share tasks equally. They also find it helpful and essential that one of them could be working on a time-sensitive offer while the other is able to show a listing at the same time. "We cover more territory that way and can get more done in a day," said Ryan.

Because they consistently communicate about each listing, if one of them needs a day off, is ill, or has an appointment, the other easily covers what needs to be done. "We do all of the coordination together," said Ryan. "We know what's going on since we talk to each other and we work really well together." Ryan added that they're also friends.

Read the rest of **Duo** | Over on Page RE3



Photo by Michael Martin Photography



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Important tax changes

Neighbors,

It's tax time for year 2020. Yes, let's get this last bit of 2020 business behind us – it's been a year ...

You've probably heard that the IRS pushed out the federal tax deadline for individual filings and payments from April 15 to May 17. The state of California pushed their filing date back as well to match the May 17 deadline. So, you have about six weeks until your taxes are due. If you go on extension, October 15 is the last date to file your returns for 2020. NOTE: Corporate and partnership tax returns are due April 15, no date change.

Here are some important changes of which you should be aware:

- The standard deduction increased for single filers to \$12,400, for married couples filing jointly to \$24,800.

- Income-tax brackets also changed, so be sure to check the grid that can be found at <https://taxfoundation.org/2020-tax-brackets/>.

- There are rule changes for "popular" deductions, so be sure to review the deduction guidelines for charitable, medical and self-employed.

- If you earn up to \$56,844, look into the Earned Income Tax Credit, depending on your filing status, your income and the number of kids, you could earn from a few hundred to a few thousand in credits.

- If you have children, be sure to review the Child Tax Credit guidelines.

Here is a quick review of COVID-relief programs and how they may or may not affect your tax return:

- Stimulus (economic impact payments) checks are not taxed. But they are treated as a credit, so you need to note on your taxes that you did receive them.

- If you made less money in 2020 versus 2019, you may qualify for the third future stimulus check – as much as \$1,400 depending on your income – so get your taxes in!

- If you are missing a stimulus payment (first or second), you can recover it through the so-called Recovery Rebate Credit



Nicholas Casagrande
Columnist

when filing your 2020 return. It can be found on line 30 of Form 1040 or 1040-SR. More info at www.irs.gov/newsroom/recovery-rebate-credit.

- Unemployment benefits ARE taxed. So if you did not opt-in to have taxes withheld, you need to include them in income so it can be taxed. Per the latest version signed into law, the first \$10,200 of unemployment benefits received will not be taxed.

- Two COVID-era relief acts – the CARES and SECURE acts – allowed retirement / tax deferred account holders to withdraw monies without the usual penalties. There are lots of rules and dates around this, so please get in touch with any

questions.

- Report PPP relief accurately. You're not taxed on it but you do need to report accurately so as not to invite an audit. Applications for forgiveness are due May 31. Look to your PPP lender for guidance on the requirements for forgiveness.

- Retirement monies: If anyone had to dip into an IRA to pay bills, the income is taxed in the year received. There is time to put it back in, but these steps will require assistance by a tax professional.

Lastly, don't forget about tax-saving tools to help with health care costs and to secure your retirement years. Instead of paying taxes to the IRS, channel those funds into 401ks, traditional IRAs, and health savings accounts – all contributions are due by May 17 and they will reduce your tax bill!

Lots of guideline changes and tweaks, so please, reach out if you need assistance.

Onward, 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.

At left, below: Tronchuda, or Portuguese kale, is actually an heirloom collard that is much-used in Portuguese and Spanish cooking, and it is well-adapted to our climate. The true blue of cornflowers (AKA bachelor's buttons) is magical on its own and looks great with every other color. They are long-lasting in bouquets, and are a favorite nectar source as well.

At bottom, from left: Sweet peas, with their pure colors and delicious scent, are one of the pleasures of the spring garden. Butterflies need to have nectar available all season, from now until October.

Photos by Jamie Chevalier



Above, from left: Beets, like this striking candy-striped Italian-heirloom variety known as "Chioggia," are among the most drought-tolerant and easy-to-grow vegetables. Collards are much more heat-tolerant than kale and don't require cold temperatures to make them tender and mild; they make a good choice for spring and summer. Hot peppers come in a wide array of flavors, sizes, colors and shapes. Below, from left: Peas are the quintessential spring vegetable – sweet, juicy, and full of crunch. Plant peas this month in moist, light soil and make sure they have some lime or wood ash. I like to plant some in sun for now and some in shade for later in the season. Sunflowers, like this Hopi Black Dye, are native to North America and are more tolerant of cold soil than other summer flowers. A good spring lettuce, like this "Emerald Fan," makes fast growth in cold soil and sizes up quickly for early harvest. Criolla sella is a little-known pepper from the Andes that is well-adapted to our cold nights and bears early – it has the flavor of a habanero with the heat of a jalapeno. At bottom, left: Alyssum, shown here in a pot with kale, is probably the single best attractor of beneficial insects, for example, it hosts Minute Pirate Bugs, which eat thrips. At bottom, right: Butterflies love flowers that make a flat cluster for easy landing and don't have too many petals – yarrow, valerian, and these Sweet Williams all are favorites.



COLUMN | Garden Tip of the Month

April: Time to plant your Willits garden

It's finally time to plant in Willits! The new-leafing oaks are telling us that the soil temperature and weather are right for peas, spinach, lettuce, cilantro, beets, chard, Asian greens, mustard and other hardy spring crops. People often ask me, "Is it too late to plant ...?"

Studies and experience have shown that planting too early reduces yields as much as planting too late does. The poor seedling uses all its strength just surviving. Plant growth is fueled by sunlight and warmth or by calories stored the previous year. That's why perennials like rhubarb, comfrey, peonies and asparagus are able to make growth while it's still cold. It is also why fall-planted turnips will produce lots of growth all winter and spring, while kale will not. The calories stored in the large root provide the fuel.

Bees are waking up and looking for food. Allowing your winter kale, cilantro, and other fall-planted greens to bloom before pulling them out provides much-needed nectar for beneficial insects at a time when food is scarce. If you plant spring flowers like bachelor's buttons, nepeta, milkweed, cymoglossum, catchfly, poppies, Johnny-jump-up, phacelia, love-in-a-mist, calendula, sweet peas and alyssum now, they will feed bees and butterflies for months before summer flowers take over the job. Monarchs in particular need dependable nectar sources all season, as well as milkweed for their young.

Many herbs and perennials also prefer to start in cold soil, including butterfly favorites like echinacea, valerian, yarrow, bee balm, anise hyssop, lemon balm and lavender.

Since our last frost date is not until late May, it's not at all too late to start tomatoes, peppers, eggplant, basil, and other long-season, hot-weather crops indoors. They will be at optimum size for transplant in six to eight weeks. In my experience (and in experiments by Sunset Magazine), smaller transplants suffer less transplant shock and take hold faster than larger,

already-blooming starts.

Hold off on squashes, melons, cucumbers, okra, sunflowers and zinnias. They should not be sown until three to five weeks before the last frost unless you are using gallon pots. Although, they outgrow their pots and start to decline very quickly. They can also be directly sown into warm garden soil after the last frost date, just like beans and corn.

If you really want to give your garden its best chance for success, concentrate your efforts now on good soil preparation. Cover crops and even weeds can be a source of fertility if turned under or smothered. I like to leave soil moisture and fungal networks in place, so I use cardboard or mulch to smother weeds. Not only do I not have to pull them, but they will turn into compost for worms to carry into the soil. If you choose to till instead, allow two to three weeks for weeds to decompose underground before planting.

This is shaping up to be a drought year, so anything you can do to make your soil more moisture retentive is important. Sand and clay only store water between the soil particles. Humus, however, is able to absorb water like a sponge and make it available gradually to plant roots. Adding humus in the form of compost, earthworm castings, aged manure, etc. is the best way to retain water and provide slow-release nutrients to your plants. Adding a top layer of mulch will retain water, both by preventing evaporation and by shielding the soil from the sun's heat.

Another strategy for drought years is to put your plants farther apart. You can further reduce competition for available moisture by eliminating weeds as soon as they sprout. Two to three hours of afternoon shade, whether from trees, taller crops or shade cloth, conserves water and may even improve yields because plants are less stressed.

If you can store water in your soil, reduce heat with mulch and shade, and grow fewer but better-cared-for plants, your garden can be an oasis this summer.



Chana Eisenstein, DVM
Celina Borucki-Gibson, DVM "Dr. BG"

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The rest of Duo | From Page RE1

Real estate agents need marketing, accounting, sales and business dexterity, along with an aptitude for working with people. Jolley added "service" to her list of necessary attributes for herself. "Service is, in my mind, a more thoughtful and caring aspect to the whole process of selling and after the sale. We're here to educate and help people along the way to help them make the best decision and not force them into a decision just so we can make a sale," she stated. Ryan is in complete agreement.

"There's a lot that goes on behind the scenes during the marketing part and in escrow" shared Ryan. "The marketing part is important. We have to discover and show the various and best attributes of the home and property before it goes on the market."

Often, they discover projects that need to be done in order to make the property or home salable. The agents will assess the projects and, with the seller, determine which ones are affordable and prioritize those that will show the property in its best light. "There's coordination with the owner and then it goes on the market, and everything else that comes after that needs to be coordinated," Jolley said.

"During each escrow people don't see that we're coordinating every effort with the escrow title officers, the lender, the buyer, and the listing or selling agent," Ryan said and added, "You watch HGTV and it's like, 'I pick this one' and then the agent says, 'Oh, here are your keys!' There's a lot more to it than that!" They both laughed.

Considering the ongoing COVID -19 pandemic that shut down many businesses considered non-essential, including real estate, it came as quite a surprise to Jolley and Ryan that they ended up having a great year of sales. "As we opened back up and things began moving again, there was an explosion of activity. Everybody wanted everything done in a short amount of time. We ended up being excessively busy," Jolley said.

When real estate became an essential business, it was a huge struggle for everyone working in the business to follow and keep up with all the COVID-19 protocols that changed a lot. Both women have been missing the agent get-togethers they had every few months. "We're left a little bit disconnected," Jolley said. "We used to preview homes by caravanning



The master bath sports a large jetted tub as well as a shower and two sinks.
Photo by Ree Slocum

around with other Realtors in town," added Ryan. "And there are a lot of buyers who are sad that there aren't any open houses."

For 2020, Team Ryan / Jolley was given Coldwell Banker's "Diamond Society" award. The business gives out the award for either the number of transactions or volume of an individual agent's residential sales. The team ended up with 49 transactions and a grand total of \$19,746,075 in residential sales – not commissions. Pretty impressive. "That, for us, was definitely high," beamed Jolley.

Right now, in the local real estate scene, the duo is seeing that buyers are still getting lower interest rates even though they edged up a bit. New home listings have been really slow since January while the demand is high. With hope, Jolley said there were a few new listings this last week. "It's like any market," she said. "You have supply and demand. When you don't have enough supply, the demand gets very pent up."

According to the two, it seems that more people from the Santa Rosa area are looking for homes in Ukiah since it's considered just an hour drive to work. Some people want to move from Ukiah or south of Ukiah to the Willits area. Demand is picking up and often listings are getting multiple offers. "It's good for the sellers, right now," Ryan relayed.

To talk with Karena Jolley, call 707-354-2999.

To talk with Kelsi Ryan, call 707-621-1818.

To see more real estate for sale, visit www.ColdwellBanker.com.

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COLUMN | How's the Market?

Pricing to sell

With spring in the air, it probably won't surprise you to hear that more people are putting their homes on the market. What may surprise you is that if a home is priced more than 10 percent above its value, it is likely to sell for less. Confusing? Yes. Statistically true? Also, yes.



Richard Selzer
Columnist

Let's say a property is worth \$200,000. If it is listed for \$210,000, it will likely sell for about \$200,000. If it is listed at \$225,000, it is likely to sell for closer to \$190,000. My theory is this: if a real estate agent knows a property is overpriced, he or she is less likely to show it to prospective buyers. As it takes longer to sell the house, the perceived value drops. Add to that the time sellers lose marketing the property rather than living in their new home.

The best advice I can give is to hire a real estate agent you like and trust, and then listen to their pricing advice. Here are some of the factors that affect a property's value:

- **Size.** Square footage is the single biggest factor in determining a property's value. Be sure you know the square footage of the house you want to sell. Measuring is not always easy – even professionals make mistakes, so estimate it yourself to check the numbers.
- **Location.** Location is important, but less so than it used to be. Our telecommuting world allows people more freedom in where to live, especially in the wake of the pandemic. Zoom is here to stay, I'm afraid.
- **Land.** How much property does the structure sit on? A big backyard can add a lot of value; however, sometimes the difference between 10 acres and 20 acres isn't as important when it comes to overall impact.
- **Condition.** The condition of the property (both visible and invisible) is a major factor. Obvious signs of wear and tear are unappealing, but sometimes it is the structural issues that have a bigger influence on a property's value.
- **Décor.** The style of décor should not only be attractive,

but appropriate to the home and the era. It helps to be internally consistent, as well as consistent with the neighborhood.

- **Room count.** In addition to how many bedrooms and bathrooms, the total room count matters. These days, home office space is valuable and outdoor kitchens almost count as another room.

- **Other features.** Pools, hot tubs, and other features, while nice, do not increase the value by the amount it costs to install them. And they can detract if they are poorly placed or in disrepair.

- **View.** To let you know the value of a view, I once knew an apartment building owner who said, rent was \$1,000 and the view was an extra \$200. Yes, people paid it.

- **Community Amenities.** If a property is close to good schools, parks, shopping, and other amenities, the value increases. Of course, these are subjective. For a retired couple without children, the schools won't be much of a draw.

- **Financing.** If the seller is willing to carry the loan, the value of a property may go up. No fuss, no muss (simpler loan application, no fees, easier all around).

When it comes to things you can change about your house to increase its value, the absolute best return on your time and money is to clean and de-clutter. Once that's done, you can decide on additional improvements. When updating, go neutral. If you want a snazzy color, paint a wall. Paint is inexpensive to replace. Appliances and flooring are not. And do not over-build for the neighborhood. If every other house on your street is a three-bedroom, two-bath home with 1,800 square feet, yours should not be a five-bedroom, four-bath home with 3,500 square feet.

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.

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