Willits Weekly | Edition 102 | April 10, 2025







WILLITS WEEKLY'S SELECTED PROPERTY FEATURE

242 South Main Street, Willits

MLS: 324082162

Offered for sale at: \$275,000

Property feature listed by:

Pamela Hudson (Lic# 01036573)

Agent of:

Pamela Hudson Real Estate

http://www.pamelahudson.net pamela@mcn.org (707) 937-3900

A rare opportunity! Well located commercial property on Main Street in Willits. Great visibility, on-street parking and located in historic downtown area. Owner/ employee parking in rear, this 2,900 square foot business is perfect for continuing as a florist or for creating your new business.

Great window visibility, wonderful storage space in rear of business and located near the post office and several financial institutions. Listed at only \$275,000, this won't be on the market long. This centrally located building is just waiting for your dream business. The florist business is not included in the listing price, but is available for purchase separately should you want to continue the business.



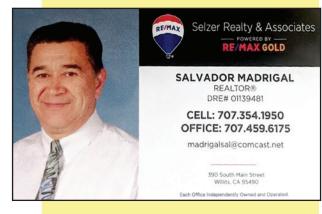














20+/- Acres With a Beautiful Custom Ranch Home

Each Office Independently Owned and Ope

Spacious with 2,180 sq.ft comfortable and lovely

interior, 3 bedrooms and 3 tiled baths. Features a living room and family room. The kitchen counters are tiled, and there is a breakfast area. There are great views from the deck. The large barn has storage for equipment and hay. There are many amenities to see. \$769,000

Awesome Little Studio Home

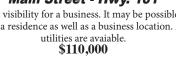
Small home with living room and 1 bedroom combo living area. There is a bathroom with hot water and stackable washer and drver. Ultilities are



PG&E city water, and sewer. Natural gas is onsite. Live there while building a new home. Level lot for a manufactured home. Rents for \$1,000 per month. \$183,000

Level Commercial Lot on Main Street - Hwy. 101

Great visibility for a business. It may be possible to have a residence as well as a business location. All





Excellent Comfortable Home With A Sunny Location



Freshly updated 1600+/- sq ft home. 3 bedrooms & 2 full baths. Many great attractive features: new tove, dishwasher, freshly painted interior, new carpet throughout, blinds, ceiling fans, window coverings, water heater & vanity. The master bedroom suite has vaulted ceilings, new paint, carpet, and a ceiling fan. Move-in ready. Come see this lovely home. \$329,000

3.3+/- Level Acres

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

\$660,000

For information or an appointment to view please call: **Randy and Ruth Weston** 707-459-4961 • 707-489-3333 CalBRE: 00990817 ruthweston@pacific.net

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• 2 Bed / 1 Bath

- Built in 1995 3 Bed / 2 Bath
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Ready, set, go!

Recently I was taking a class and a friend, an elderly woman who lives alone, was the windows just fall out, allowing the embers to enter your home also in the class. She asked me if I'd give her a ride home. She lives just a few blocks and set it on fire. Consider an old-fashioned idea, shutters that away from us, and actually, she'd been on my mind as of late.



Bill Barksdale

As with many of us, I was fascinated and disturbed watching the Southern California wildfires that consumed entire cities, including businesses, people and animals. I watched from the safety of my TV set, as literal storms of fiery embers foot, terrified as the ember storm surrounded them. Some people were being pushed in wheelchairs by loved ones or caregivers. Each wondering if they would survive. They scrambled their way around abandoned cars blocking the streets. I can't get the picture out of my mind of a man and woman guiding four horses through the blaze of embers. "What happened to the other horses?" the wife asked. "I let them loose," he answered. "They're

The aerial shots of devastated neighborhoods, mostly there – all that was left of most homes – were frightening and, I have to say, a wake-up moment for me. Yes, I'd

heard of "ember storms" but this was the first time I'd actually seen one – more than sprayed fire-suppressant sprays. All of which may or may not one. Here and there was a home that survived while the rest of the neighborhood work. Do your research and you decide. Some fire-suppressant was literally gone, a landscape of ash.

One man told the story of his disabled neighbor in a wheelchair whom he hadn't seen leave. This compassionate neighbor called for help and they located the old man in his home that would soon be burned to the ground. The old man was rescued thanks to a couple of heroic firefighters who found the man and rushed him to safety screen in the area below decks with 1/16-inch screening. moments before his home was engulfed in flames.

As I was driving my friend home from class, I asked her if she had arrangements with anyone to pick her up in the event of an emergency. She doesn't drive and has no vehicle anyway. "No." she replied. I knew that I would have to get to her if such a

Here's the thing. We have to be prepared for such events. We live in an area where there have been wildfires nearby. There are also earthquake faults that run right through our town and only a few miles north of the place where the San Andreas Fault crosses out into the Pacific. The Cascadia Subduction Zone that stretches from estimated to be a 9.0 or larger, followed by a huge tsunami. Look it up on YouTube.

We have to realize that we need to help each other. Who lives near you that would need help to escape in an emergency? You know someone. Ask if they have help if they need it. Step up and make room for them if they don't have anyone else. Care

Lately, we've been in a social environment where selfishness and greed have warped our sense of human decency. That in itself is a disaster. In the lust for power and wealth, common decency has been thrown to the curb, fueled by propaganda and social media. That's wrong. You know that. We need to look closely and critically at ourselves when we no longer choose to do the right thing, when we let fear and anger be what motivates us instead of decency. Recently the federal government has fired approximately 200 Federal Emergency Management Agency workers, leaving all of us less prepared to respond to emergencies.

Insurance companies are actively cancelling insurance coverage in California and other areas. They have whole departments whose only job is to figure out how to NOT pay claims. I know people in our area who have had to cancel their homeowner's insurance due to premiums that have been increased to over \$10,000, in some cases much more. There are things that insurance companies look for when time to help you then. they evaluate your home to see if they will continue covering you.

Part of being prepared, lessons from our unfortunate neighbors to the south, is following the guidelines for "home hardening." Here are some of those guidelines:

Don't have vegetation growing right against your home. It's recommended that you have at least a 5-foot clearance between your home and vegetation. Also, wooden fences and wooden decks are highly flammable in an ember-storm. Those vinyl windows, which have been recommended for many years, melt in a fire storm and

actually close.

It was recently recommended that all homes have better vent screens installed covering the vents. The metal screen should be 1/16- or 1/8-inch fire-resistant mesh, which I was told may keep out most, but not all, embers from entering crawl spaces swirled around homes and people as they escaped on and roof vents. There's a company called Vulcan Vent at www. vulcanvents.com that makes expensive vent covers with a special design that will swell the vents closed if they come in contact with extreme heat. Less expensive 1/16-inch screen

I recently bought 50-foot rolls of special screening from a company called www.WildfireDefenseMesh.com, an Australian company. The mesh is 1/8- or1/16-inch, powder-coated stainless steel. I don't know if it will work or not but I'm going to screen in my patio with it and have roll-up bundles of it that I will, hopefully, have time to roll down over vulnerable areas to lessen the chance ash with melted cars and trucks, a chimney here and of embers igniting my home. Will it work? Only a disaster will tell. I'm also covering things like roof vents with this screen. There are other products like fire-resistant paint and water soluble hosesprays are toxic, so do your research.

> Other recommendations I've heard of are, remove all wood-chip ground cover from around your house. Replace it with gravel, bricks or other non-flammable materials. even bare earth. Replace decks with fire-resistant materials. I was told to at least

> Wooden fences and gates are like candle wicks that ignite easily from embers. Keep landscaping well-watered and, better vet, replace it with non-flammable ground cover and a few plants here and there. Keep shrubbery trimmed down and away from vour home. Keep your roof and rain gutters cleaned out. They are major sources of fire ignition if filled with debris.

We've been told over and over in our area, on acreage, to keep trees trimmed up 6 to 8 feet if possible, and most other shrubbery at least 100 feet away from buildings if possible. If your buildings are uphill, then increase that clearance to 200 feet or more, I've been told. Of course, one has to be aware then of what will hold the soil in British Columbia to Northern California ends near us. When it moves, the quake is place in heavy rain. Perhaps well-mowed grass or groundcover, some trees, native shrubbery? Do your research.

> Did you know that if you have a mudslide, your insurance will normally only cover you if you have flood insurance? Even if you are on a hill where flooding is unlikely or impossible, mudslides are only covered by flood insurance, I've been told. When in doubt, ask your insurance carrier. Your agent may not know, so call the company Q&A department too to double check.

> Some people think that putting sprinklers on the roof is the answer. The problem with that is, if left running, it drains the water supply and then firefighters don't have the water they need to do their jobs.

> Of course, if you have natural gas to your house, you need to have the proper-size wrench attached to your gas meter so you can turn the gas off before you leave in the event of an approaching fire. You don't want gas flowing into your home or business in a fire. Know how to use that wrench. Test it. Most gas valves haven't been turned

in years. Call PG&E if you need help or advice. They'd rather help you now than wait for the fire to be approaching. They won't have

Have a "go-bag" ready in an easy-to-reach place or already in your vehicle. I have mine by the door with a change of clothes, a can opener, toiletry kit, eye glasses and some small cash – at least in my wallet - because credit cards may be useless. Don't



forget your meds and laptop and cell phone chargers. Also, if you have pets, have a go-bag with their food, leashes and bowls, a carrying case if necessary – and, of course, bottled water and some food for a few days. Dry cereal is great for something to eat in an emergency. Go online to learn more about go-bags.

I always have a small tent, sleeping bags, a ground tarp, some medical supplies, and a fire extinguisher in the trunk of my car. Why have a nice empty trunk when it could be ready to get in and go with emergency supplies. Also, make sure your escape vehicle is always fueled up or fully charged

By the way, have your insurance info and any home remodel files in a box ready to grab. Also, go through your home and video or take pictures of everything, even the clothes in your closets and drawers. Keep those pictures or memory stick in a safe place like a safe deposit box or with an out-of-area family member or friend. You will need that documentation if your house is destroyed.

If you have large animals and no time to get them to safety, then let them loose. Never leave an animal penned up or tied up in a fire. They will at least have a chance to run for their lives. Take them with you whenever possible

One last thing. Your clothing should be fire-resistant, like cotton or wool. Most of us have lots of synthetic clothing, including jackets and pants. Those will melt onto you in extreme heat. Ouch!

I can't cover everything you need to be prepared. You need to do your research. A great place to start is www.fire.ca.gov/prepare. Lots of information from real professionals. I'm not a professional. BE PREPARED! Help those who need help, and have a preplanned meeting place to meet separated family members. Also, have a phone number of a contact out of the area that everyone can check in with in case you're separated. Ready, set, go!

Bill Barksdale has served on the County of Mendocino Tax Assessment Appeals Board, the Board of Realtors, its Legal Affairs Committee and Multiple Listing Service, and a number of other boards and nonprofits. DRE# 01106662, 707-489-2232

Richard Selzer

system. The second is to pay for the solar system up front and then pay nothing for monthly electricity use. Depending on your financial situation, either could work. According to the guote I received, which was based on a Google Earth shot of my house, installing a solar system to cover my electricity needs would run about \$112,000. This sounds like a lot, and it is, until you compare it against the long-term costs associated with your current

Exploring solar energy options

Several months ago, PG&E announced a planned 65 percent rate hike over the next three years, inspiring me to get

a quote on installing solar panels. These days, there are a couple of ways to benefit from a solar installation. One is

to install a system with no out-of-pocket expenses and then pay the solar company for your energy use - the buyback

I received quotes for two types of installation: rooftop and ground-mount. The ground-mount was a little more expensive, but I have always been paranoid about roof penetration, so I would

If I choose their buyback system, the solar company retains ownership of the system, and I buy my electricity from them at a lower rate than PG&E charges. The rate goes up a little less than four percent per year. At today's rates, my solar company bills would be about 40 percent less than PG&E. As PG&E's rates go up way faster than the solar company's rates, my agreement with the solar company would guarantee significant savings for 25 years. When I did some quick math based on my current electricity consumption and cost, in three years, my rate would be about 60 percent less than PG&E's.

The downside is that I would be on the hook with this solar company for 25 years. If some breakthrough in technology like a nuclear power plant comes to town and provides low-cost electricity to everyone before my contract with the solar company ends, I still have to pay the solar company our agreed-upon monthly rate. (On the bright side, if the system needs maintenance or repairs, the solar company is responsible for them.)

If the idea of being tied to a solar company for 25 years feels risky, and if you have the financial wherewithal to finance the solar installation, there are still great savings to be had. You can pay the solar company to install the system, and then you own it. The last time I checked, there was a 30 percent tax credit if you buy a system. In my case, that's a \$33.600 discount that reduces my out-of-pocket cost to \$78,400.

If you have enough equity in your home, you can borrow money via a second deed of trust. On a 25-year loan at, say, nine percent interest, I would pay the bank \$660 per month, which is less than my current PG&E bill. Not only that: on a fixed-rate loan my payments remain constant, even as PG&E rates soar and the solar company's rates increase by four percent per year. In the early days of your loan, most of the payment is interest, which is tax deductible. Initially, \$588 of the \$660 is interest, which will save you \$290 per month in taxes. When you account for the tax savings, you're only paying \$368 per month, which is even less than the solar company would have charged.

The only other expenses would be maintenance on the solar system, which should be minimal, and a slight uptick on your homeowners' insurance premium. The good news is that solar installations are exempt from reassessments, so your

The system I looked at would convert solar energy collected during the day to power your house, day and night. However, it would not serve as a backup system during power outages. If the grid goes down, you go down (unless you want to pay an extra several thousand dollars to install an automatic termination to the grid when there's a power outage). The length of time you can power your house depends on the size of batteries you install

I'm leaning toward paying for a system, because I like the benefits that come with owning it. I want my system to be upgradable, because I can imagine that over time, my needs will change. Maybe we'll all have electric vehicles in our garages that require charging and, with California threatening to outlaw gas appliances, we may all need to install electric heating space and water heaters.

So, I'm not suggesting solar is right for everyone, but I think it bears consideration.

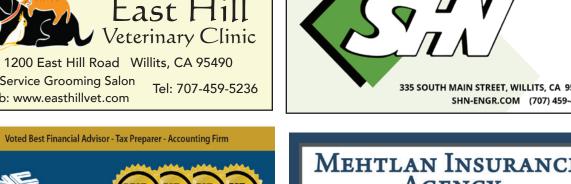
If you have questions about real estate or property management, contact me at rselzer@selzerrealty.com. If you have ideas for this column, let me know. (If I use your suggestion in a column, I'll send you a \$25 gift card to Loose Caboose!) If you'd like to read previous articles, visit www.selzerrealty.com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

Richard Selzer is a real estate broker who has been in the business for more than 45 years. The opinions expressed here are his and do not necessarily represent his affiliated organizations.

Advertise in our Real Estate section next month! Call April at 707-972-2475 We have lots of sizes and options for everyone!

















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Nicholas Casagrande

California retirement plan mandate

Neighbors who are business owners,

A reminder for you: California State law

requires that an employer with one to four employees must offer a retirement plan by December 31, 2025.

Failure to comply can result in a \$250 per employee penalty the first 90 days you're out of compliance, then an additional \$500 per employee if you're still out of compliance at 180 days.

The goal of this retirement plan mandate is to improve the financial security of Californians working for private companies. Nearly one-third of households 55 and older do not have any retirement savings or pension assets (According to www.CalSavers.com).

> The options for businesses to fulfill this mandate:

1. CalSavers - a state-run ROTH (after-tax contribution) Individual Retirement Account. Employees contribute to the plan via payroll deductions on a post-tax basis and can take their savings with them if they change jobs. Only employees can contribute to a CalSavers IRA account.

OR

2. A private provider hired by the employer, which often offers a broader plan with more options and features. including employer contribution employees' accounts (garners tax write off for the employer), comprehensive investment options, loan provisions, higher contribution limits, enhanced plan flexibility, and digital onboarding and automation.

A couple things to keep in mind:

 CalSavers for employers needs an internal point person who works with CalSavers to set up the program and then with CalSavers. One drawback is that this is a one-sizefits-all program with virtually no tailoring to employers' tax and investing needs.

· CalSavers for workers offers simplified investing with low fees and it's portable so it follows you. Employees are auto-enrolled by their employer but do have the option to opt out. When enrolled, 5 percent of gross pay is taken out of each paycheck. This amount can be increased or decreased, and will automatically increase each January 1 up to 8 percent. Those enrolled will be charged \$.83 to \$.95 per \$100 in the account each year. Vesting is immediate and employees take their account along with them when changing employers.

Employers should strongly consider setting up their own retirement plan via a private third party in order to have more flexibility in program offerings and more control. Other benefits include: employers can contribute to employees' accounts - garnering employer tax deductions; employees can offset their personal taxable income while saving for their future; private providers offer ongoing guidance to employees on investment choices, wealth management education as well as turn-keys sign up.

NOTE - these programs take 30 to 60 days to set up. So you need to get implementing your choice by September 30 to make the December 31, 2025

Another NOTE – April 15 is the deadline to contribute to a traditional 401K – contributions help lower taxable

Each company is unique. There is more to consider and I would be happy to speak with you about a comprehensive retirement plan for your company or family. Retirement is easy to ignore – please don't.

Looking forward to hearing from you, and keeping the state auditors away! Into the second quarter of the year we go.

My best,

Nick

Nicholas Casagrande is an accountant and a financial advisor. His firm, NC Financial Group, is a wealthmanagement 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. Office is located at 675 South Main Street, call 855-240-6606 or 414-

CHARMING SHOP BUILDING \$275,000

This charming florist shop building is a fantastic opportunity at just \$275,000! Perfect for entrepreneurs, it offers a prime location for a business, with the

potential to renovate the back into a private apartment for the owner.

Private parking spaces behind the building add value, making this an excellent investment. Whether you continue the floral business or start something new, this space provides versatility and affordability. Own your own business

and create a live-work space in a thriving community. Don't miss this incredible chance to invest in your future at an unbeatable price!



Tom Allman, REALTOR® Pamela Hudson Real Estate (707) 272-4924 DRE #02208752





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PRESENTED AT: \$250,000

28 acre, off-grid, turnkey property with 360-degree views that provide abundant sunshine from sunrise to sunset and spectacular planetarium-like starry skies by night. A small solar system powers lights and satellite internet. Propane fuels PRESENTED AT: \$395,000

Dual Residences! 2-bed, 2-bath 1,032 SqFt main residence, and a secondary 540 SqFt. I-bed, I bath a high-end manufactured residence. Separate electric meters, a shared sewer, water, and gas connection. This move in ready property is a rare find. PRESENTED AT: \$579,000





I-bed, I-bath cottage sits on almost an acre. Attached gar-age, office/extra room, indoor undry with washer, dryer. Guest house for extended stays. RV parking, and a practi-cal locking storage shed. The land-scape is dotted with fruit trees. IMPROVED PRICE: \$349,000





Bring your tools and vision to ete this beautifully built 2,700 sq ft house to create your dream home. Large 2 story shop, A very large spring offers abundant water for the entire property. Numerous building sites with road access
PRESENTED AT: \$449,000





80 acres only 20 minutes to town. This off-grid oasis features a 3-bed, 2-bath, 2,000 square foot home. 2 ponds, garden areas with greenhouses and more. Solar power, backup generator, and a private abundant spring.
PRESENTED AT: \$599,000





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