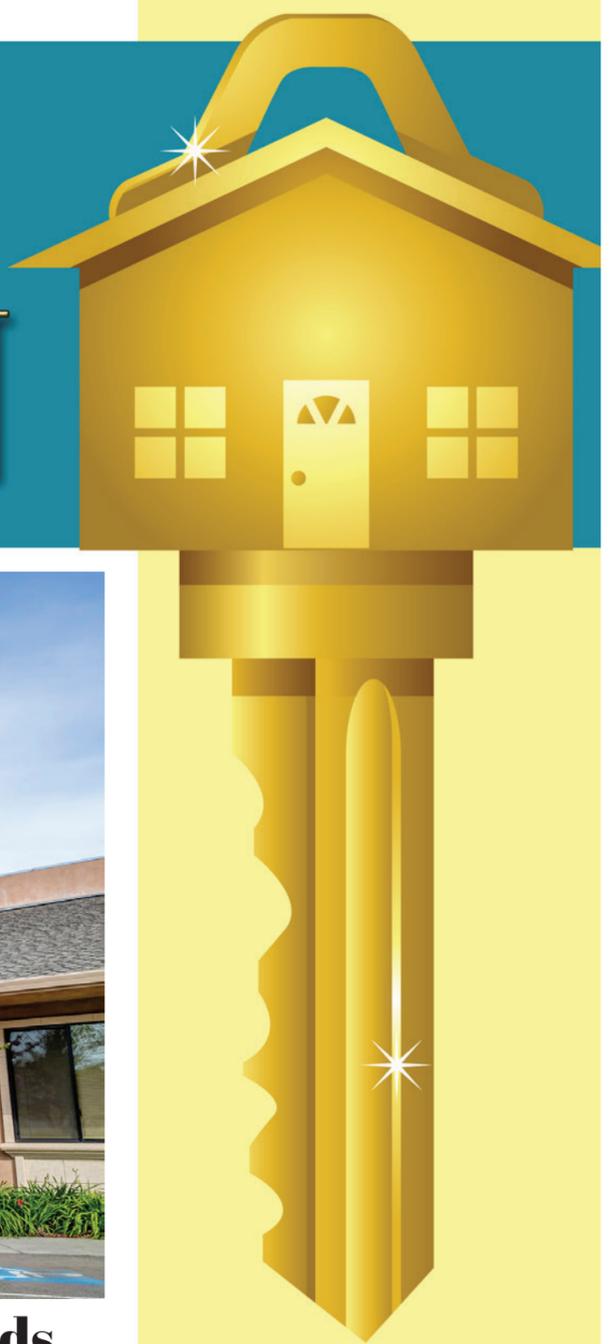


REAL ESTATE SECTION



Willits engineering firm earns 2 awards for historical Town of Scotia renovation

Submitted by SHN

Local engineering and planning firm SHN recently received two awards for the design and historical reconstruction of the Town of Scotia's water, sewer and roads infrastructure. Scotia is located in Humboldt County, about 30 miles south of Eureka, and was founded in 1863 as a "company town" to house workers for the Pacific Lumber Company.

Both the American Council of Engineering Companies, California and the Environmental Business Journal recognized SHN for its work on this project at their annual award events in San Francisco and San Diego.

SHN is the primary civil engineering consultant working for the Town of Scotia LLC, responsible for renovating and restoring circa-

1900s utilities and roads infrastructure to 21st century standards, all while keeping water and sewer systems "on" for residents and maintaining the town's historical aesthetic.

"SHN is pleased to be a part of the renovation of this historical town. Phase 1 homes have been sold, Phase 2 home

Read the rest of **Engineering** | Over on Page 4

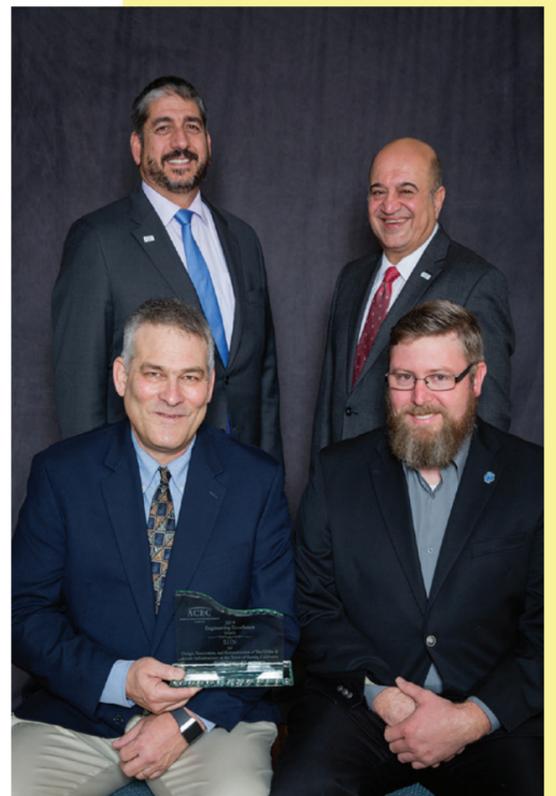
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Above: A springtime shot of SHN's Willits office, at 335 South Main Street, just south of the Willits Post Office. Below: SHN installs a pipe in the ground during a historical reconstruction of the Town of Scotia's water, sewer and roads infrastructure. At right: SHN receives the American Council of Engineering Companies, California award. Top row: ACEC California Board President Ralph W. Guida IV, at left, and 2018-2019 ACEC California EEA Chairman John Moossazadeh; Bottom row: SHN CEO and Town of Scotia project manager Mike Foget, at left, and SHN engineer Gregory Hufford.



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Should you use an IRA to buy a house?

Someone recently asked me about whether it's wise to use an individual retirement account to invest in real estate. Before I answer, let me remind you that I'm simply providing food for thought. This is information for you to discuss with your accountant or financial planner. I am neither.



Richard Selzer
Columnist

If you're in a rush and don't have time to read to the end, I'll break the suspense now and tell you: *No*. Now, if you want to know why, read on.

The quick, non-technical description of a traditional IRA is an account into which you deposit earnings before you pay taxes on them. These are called pre-tax dollars. You only pay taxes on those deposits and their earnings when you withdraw money from the IRA – typically after you turn 60 years old.

But here's the weird part – IRAs are more like corporations than long-term savings accounts. The IRA can own assets and you are the beneficiary of the IRA, but you own the IRA, not the assets.

This is important because of how it affects your taxes. All transactions and earnings within the IRA have no tax impact. IRAs are a good idea for most people because most people earn less when they're retired, so when they pull money out of the IRA, they are taxed at a lower rate than when they deposited or earned the money.

Money in an IRA can be used to purchase investments (real estate, stocks and bonds, etc.). Whatever is purchased within the IRA isn't taxed, which is a double-edged sword. When it comes to buying real estate, most people invest for the tax benefits (I'm talking about investment property, not your primary residence).

When you purchase an investment property, the expenses and depreciation are write-offs – a negative

taxable income. If those are in the IRA, you don't gain the tax benefits. On the reverse side, when you sell a piece of property, you typically pay capital gains tax, which is lower than most income tax rates.

So, if the IRA owns the real estate and the property is sold, rather than paying capital gains tax, you pay nothing until you withdraw money from the IRA. The earnings from the real estate sale, then, are taxed at the ordinary income tax rate rather than the lower capital gains tax rate. Not a good deal.

Here's the other thing. Investments are priced with tax benefits in mind, so you're giving up income by purchasing certain investments (like real estate) with your IRA.

You do have a few choices: You could borrow money from your IRA to purchase real estate in your name and pay interest payments to your IRA. You could use your IRA to purchase investments that don't have tax benefits (like corporate bonds or notes secured by real estate), and then you're gaining income but not losing tax benefits.

As I said at the beginning, this information should be a springboard for discussion, not a blueprint for how to invest. Ask your accountant or financial advisor how to take advantage of your IRA, and whether real estate is a reasonable investment for you.

If you have questions about real estate or property management, contact me at rselzer@selzerrealty.com or visit www.realtyworldselzer.com. If you have ideas for this column, let me know. (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 <https://realtyworldselzer.com/mendocino-county-real-estate-blog>.

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

United Policyholders Tip of the Month

Your assets – your flood risk?

by **United Policyholders**

After insurers began excluding coverage for flood damage in the 1960s, most people's homes became unprotected for that risk. The federal government and the lending and insurance industries created the National Flood Insurance Program and a requirement that homes with mortgages in high-flood-risk zones must carry flood insurance.

But even with that program and requirement, only 5 million homes in the U.S. are insured through the NFIP, and a small number through private insurance companies. Most U.S. homes are unprotected.

Given the rise in flooding events associated with climate change, this situation demands action.

United Policyholders is working to improve affordable options for insuring your property against flood damage. And, we are encouraging property owners to get a quote to add that coverage if you live anywhere near a coast, a mountain or a waterway, and even if you're not being legally forced to buy it.

After recent catastrophic flooding in Sonoma, United Policyholders staffed a table at a Local Assistance Center where we disseminated "first steps" guidance to help disoriented people gain perspective and confidence.

Confidence that they can and will collect all available insurance dollars and successfully navigate the road to recovery that stretches before them. But for those without flood insurance, it's a very tough road.

Please help us reach out to flood-impacted communities in Iowa and Nebraska and beyond with a donation: <https://donatenow.networkforgood.org/1437516>.

For tips about buying flood insurance, visit United Policyholders at www.uphelp.org/pubs/tips-buying-flood-insurance.

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.

Rebirth

For 40 years I've had a quote from the great dancer, Martha Graham, on my desk. She said: "There is a vitality, a life force, an energy, a quickening that is translated through



Bill Barksdale
Columnist, GRI Realtor®

you into action and because there is only one of you in all of time, this expression is unique. And, if you block it, it will never exist through any other medium and be lost. The world will not have it."

I was recently talking with a local real estate investor. He's investing in commercial properties in town. He, like I, see a bright future for Willits. There's good reason for our mutual optimism. The Bay Area is becoming too expensive for most people to live in. A starter condo in San Francisco is a million dollars. The medium-priced house in Santa Rosa is around \$700,000. Even a house in Ukiah is, on average, considerably more expensive than in Willits.

In addition, we have a new state-of-the-art hospital – this, at a time when small-town hospitals are closing all over the country. Willits is also located in a beautiful part of the world. With our new downtown streets and sidewalks, we have a kind of blank slate to reinvent our community to an extent.

After all, where are people going to move to? Mendocino County is one of the most affordable places to live in California, certainly on the western half of the state. Our area has a lot to offer in the way of creating a better life.

Oh, I'm not saying we don't have challenges. We need to improve our schools and discipline in those schools. We have mental health and drug issues to deal with. We need to put a big effort into creating a lot more affordable housing. These are issues that most small communities are dealing with.

Like any place or any life, there are challenges and obstacles. Obstacles stimulate analysis of your situation, and from that analysis come solutions. In his book "The Obstacle Is the Way," author Ryan Holiday talks about being aware of what you think about. Change what is in your power to change. Every obstacle has another aspect – a solution.

How you think about an obstacle is your choice. Ralph Waldo Emerson said, "A man is what he thinks about." In fact, making people aware of what they think about is the basis of virtually all great philosophies. Our actions are preceded by our thoughts. If you let someone else do your thinking for you, one of the booby traps of mass media, you ignore your intuition and become a slave to another

Read the rest of **Rebirth** | *Over on Page 3*

COLUMN | Numbers by Nick

Set up a living trust

Last month I wrote about the importance of using legal tools to make sure that your home, assets and financial life are in the right hands when your time on this planet is finished and you are journeying to a new world.

Whether it be your earned / saved money, your property, your retirement account(s), your investments, or something sentimental to you, you must take steps to organize, assign, and choose a power of attorney, or offer directives for your health and the things you care about. That way your things are cared for and bestowed to the right people and / or organizations.

Read the rest of **Living Trust** | *Over on Page 5*

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At right: An attractive example of an "accessory dwelling unit." ADUs are increasing in popularity, and helping ease California's housing crisis. Photo by Jason Goecke via Flickr.

Are in-law units the secret solution to the state's housing shortage?

By **Matt Levin, CALmatters**

California lawmakers have pitched dozens of bold, high-profile solutions to California's affordable housing shortage: billion dollar affordable-housing bonds, revamping the state's signature environmental protection law, suing NIMBY-inclined cities into permitting more development.

But for all the big-picture housing legislation that has actually become law over the past few years, the solution that's proved most immediately effective at providing new housing has been rather small in size: Accessory dwelling units, colloquially known as in-law units or granny cottages.

The rest of **Rebirth** | *From Page 2*

person's desires. That's a frustrating and unsatisfying way to live life.

We live in a society where distraction has become a business. With the internet and instant communication, our attention is often diverted to thoughts and matters that matter little. Lies are perverted into false gods, leading you down a path that leads nowhere good.

Philosopher and Roman emperor Marcus Aurelius addressed this nearly 2,000 years ago. He said, "Busy yourself with but few things if you would be tranquil." He went on to say, "For most of what we say and do is unnecessary, and if a man leaves them out, he will have more leisure and less trouble ... leave off not only unnecessary acts, but also unnecessary thoughts, for thus superfluous acts will not follow after." I highly recommend that you keep a copy of Aurelius' book, "Meditations," next to the bed.

The long and the short of this article is, choose to become part of the solution when it comes to making Willits a better place to live. There are a number of people and groups of people who are working on solutions. You can choose to join in or you can choose to do something to make things better on your own. Rebirth is a state of mind that you choose. Finding peace within is like planting a garden. You plant one seed at a time, nurture that thought, and let it grow into something that grows peace of mind and makes a better place to live.

Bill Barksdale was a 2016 inductee into the Realtor® Hall of Fame. He can be reached at Coldwell Banker Mendo Realty Inc. at 707-489-2232 or bark@pacific.net.



Primarily as a result of new state laws that make it easier and cheaper to convert garages into living spaces or to build a backyard "casita," these units have exploded in popularity in many California cities.

Los Angeles received 25 times as many applications to build them in 2017 than it did the previous two years; Oakland, San Francisco and San Jose also have seen major jumps.

The backyard units, which are typically around 500 square feet and have a bathroom and kitchen, are especially popular among older California families looking to downsize and rent out their main property.

Estimates for the cost of constructing the units vary from builder to builder and city to city, but one survey found an average cost of \$156,000 for builders of accessory dwelling units in the Pacific Northwest.

"Now we're finding dad has died, mom's there by herself, and all the kids are gone, and they don't need that big a house," said state Sen. Bob Wieckowski, Democrat from Fremont, who co-authored legislation in 2016 and 2017 to ease the costs and regulatory hurdles to building such units.

Wieckowski is at it again this year, and predicts that the state could create up to a million new homes with these accessory units, given some important regulatory tweaks.

To listen to some discussion about ADUs, check out the latest episode of CALmatters' "Gimme Shelter: The California Housing Crisis Podcast" at <https://soundcloud.com/matt-levin-4>.

CALmatters' Matt Levin and Los Angeles Times reporter Liam Dillon discuss the promise of in-law units as a solution to the state's housing crisis, starting around 18 minutes in. They interview Sen. Wieckowski and builder Stan Acton of Acton ADU.

CALmatters.org is a nonprofit, nonpartisan media venture explaining California policies and politics. Visit <https://calmatters.org> to read more news and commentary

6 home trends to consider

Home design and real estate trends come and go, but once in awhile certain concepts exhibit considerable staying power. Staying abreast of what's hot and what's not can be a bit overwhelming. This list breaks down some of the trends that have made a splash and figure to be around for some time.

1. Open concept spaces: Watch the DIY Network or HGTV and you'll quickly understand that open floor plans remain highly coveted. Many modern, newly built homes have a large multi-purpose area that blurs the borders of the kitchen, dining area and family room. These homes make it easy to entertain and keep an eye on youngsters.

2. Patterned fabrics and upholstery: Solids will always have their place in home decor, but patterned furnishings are making a name for themselves as well. Today's homeowners are not afraid to experiment with geometric and floral patterns alongside neutral colors to showcase their personalities, advises the real estate industry resource The Lighter Side of Real Estate.

3. Farmhouse chic: Many people want the ambiance of a rustic, antique farmhouse even if they live miles away from the country. Reclaimed wood on the walls, exposed beams, eclectic accessories, and a big wood table in the dining room are hallmarks of farmhouse style. This is a fun design trend that can be personalized for cozy appeal.

4. Hidden appliances: Making appliances disappear into the background is a growing trend. This is achieved with

products that blend in with or are hidden behind cabinetry.

5. Row homes: Popularized in the 19th century and then again in the 1960s and 1980s, townhouses are making another comeback. Townhomes made up about 12.4 percent of all new construction in the single-family home market last year, according to data from the U.S. Census Bureau. According to a Realtor.com survey released in October 2017, townhouses were the most popular form of housing after single-family homes. They were especially popular among millennial buyers, about one-third of whom planned to purchase a townhouse in 2017.

6. Multigenerational homes: Buyers between the ages of 53 and 62 are increasingly looking at homes that can accommodate children older than 18, with a room or apartment available to care for an aging parent, states the National Association of REALTORS®.

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sales are in progress, and there is now a local governing community services district," said Mike Foget, SHN's CEO and Town of Scotia project manager.

ACEC California honored SHN with a Merit Award at the annual Engineering Excellence Awards in February. ACEC California recognizes projects that demonstrate an exceptional degree of innovation, complexity, achievement, and value. SHN was the only firm based north of Sacramento to receive a Merit Award this year.

"Engineering and land surveying provide the innovative backbone of many critical infrastructure projects in California," said Brad Diede, executive director of ACEC California. "This year's recipients represent outstanding achievement in seismic safety projects, sustainable transportation projects, and recycled water programs, among many others."

SHN was also recognized for its 2018 work in the Town of Scotia by EBJ, a business research publication that provides high value strategic business intelligence to the environmental industry. The 2018 EBJ awards were presented at a special ceremony at the Environmental Industry Summit XVII in San Diego on March 20.

"In what is widely regarded as a stable market, a number of companies exceeded the norms of low single-digit growth with double-digit growth or ambitious ventures into new practice areas or technology development," said Grant Ferrier, president of Environmental Business International Inc., publisher of Environmental Business Journal.

About SHN: SHN is a small business that has been supporting rural communities in Northern California and Southern Oregon for 40 years. It is 100 percent employee-owned, brings funds to local economies, and encourages an entrepreneurial spirit. SHN's Willits office is located at 335 South Main Street, and can be reached at 459-4518 or info@shn-engr.com. Visit www.shn-engr.com for more information.

About ACEC California's Engineering Excellence Awards: ACEC California's annual Engineering Excellence Awards competition recognizes outstanding achievements in engineering and land surveying projects completed by California firms. Entries are accepted into one of 12 project categories: studies, research and consulting engineering services; building/technology systems; structural systems; surveying and mapping technology; environmental; waste and storm water; water resources; transportation; special projects; small projects; energy; and industrial and manufacturing processes and facilities.

About EBI: Founded in 1988, Environmental Business International Inc. (San Diego) is a research, publishing and consulting company that specializes in defining emerging markets and generating strategic market intelligence for companies, investors and policymakers. EBI publishes Environmental Business Journal® and Climate Change Business Journal®. EBI also performs contract research for the government and private sector and founded the Environmental Industry Summit Series, four annual conferences event for executives in the environmental industry.



Above: A rainbow shines over the log pond in the Town of Scotia, founded in 1863 as a "company town" to house workers for the Pacific Lumber Company.

Below: SHN paves the streets in the Town of Scotia as part of a renovation project to bring 21st century standards to residents.



When someone passes, there is already a great deal of confusion, as well as a "mental mud-pie" of where to begin after the void. If the directive is not clear, the courts and / or attorneys will be needed.

Prepare and protect your loved ones.

Last month I wrote about avoiding "probate" – a legal process that takes place after someone dies to prove if someone's will is valid. The probate process makes decisions to pay creditors and to distribute the assets. It's a long, painful, expensive and public process – especially in California.

A good way to avoid probate, and keep the details of your estate private, is to set up a living trust. Trusts are not only for the wealthy. Trusts are for people who want a person they trust to take over the allocation of their possessions and finances should one become incapacitated or pass.

Here are most – not all – of the things that go into a living trust:

- Home, car, boat, stock / bond certificates
- Life insurance policy, business interest, monies owed to you
- Pets, jewelry, antiques, personal papers, firearms, furniture

Take a good look at the list above – do you have a solid plan for such things should you become incapacitated or pass?

I want to be clear – a trust is also a legal process / entity. It's a little tricky to set up a living trust without an attorney and / or financial advisor, although it can be done. There are a few types of trusts, with various pros and cons, to be mindful of.

It is worth your time, now, to determine how best to protect your assets and property. You will make it easier on those you love after you are gone.

Be wise, please prepare, because it's tough to come back and fix any issues once you leave.

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.



Real estate agents Rosie Gonzalez and Darin Dooley join the Realty World Selzer Realty team.

Realty World Selzer Realty welcomes new agents

Submitted by Realty World Selzer Realty

Realty World Selzer Realty proudly welcomes returning agent Darin Dooley and new agent Rosie Gonzalez.

As the son of real estate agents John and Joan Dooley, Darin Dooley says he has been exposed to the business for most of his life. Born and raised in Mendocino County, Dooley is familiar with the region's diversity and hopes to help clients find exactly the right property.

When he is not helping clients, Dooley enjoys spending time with his family and friends in the beautiful county of Mendocino.

Rosie Gonzalez is new to real estate and says she is "thrilled to jump onboard with Realty World Selzer Realty." Also born and raised in Mendocino County, Gonzalez

is bilingual in English and Spanish and looks forward to serving clients in whichever language serves them best.

Gonzalez says she embraces technology and loves to learn, so she is constantly up-to-date with the latest industry trends and sales techniques. When she is not assisting buyers and sellers, she enjoys traveling, cooking or enjoying an afternoon stroll with her family.

Both agents are members of the National Association of Realtors, California Association of Realtors, and the North Bay Association of Realtors, organizations that required the highest levels of integrity and service.

Realty World Selzer Realty has been the top-selling real estate company in Mendocino County for more than 20 years and has sold more than a billion dollars' worth of real estate in the last 10 years.



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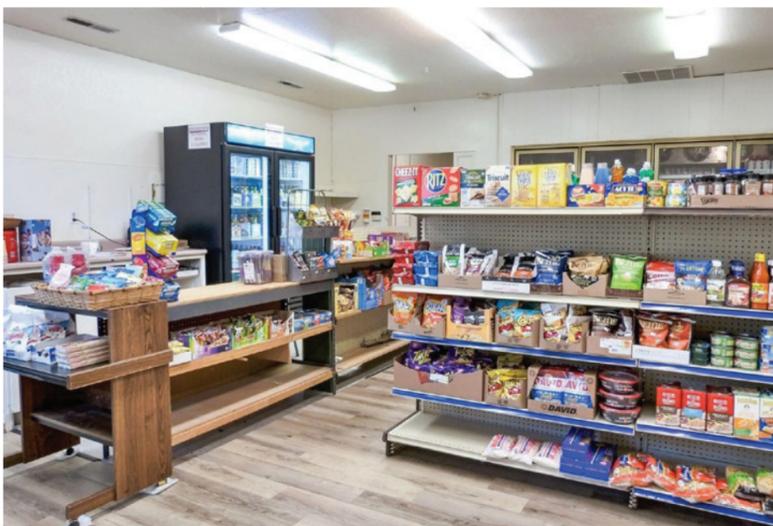
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Presented by: Margaret Andrews

Price Reduced

1996 Manufactured home with 3 bedroom, 2 bath home and 1,200 square feet. Home features central heat, well with 5,000 gallon storage tank, seasonal creek and expansive views all sitting on 10 fenced acres in beautiful Long Valley.

Offered at \$329,000



Property Feature:
25251 Sherwood Road
Willits

Offered for sale at:
\$279,000

Want to own your own business? This is a great opportunity! Previously run as a successful 1,125-square-foot store and deli since 1989. The current owners are working on getting the store up and running again. Walk-in cold storage, back loading dock, new flooring, private rest room, stock room, storage shed, large parking lot, and a beer and wine sale license.

Listed by:
Karena Jolley
 Lic: 01482063
 707-354-2999

Agent of:
Coldwell Banker
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 Lic: 01141891

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 www.natalierealtor.com
 CalBRE #02018624

REALTY WORLD
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Tara Moratti
 Broker-Associate
 CalBRE #01420657
 707-367-0389 - Cell
 707-459-5389 ext. 106 - Office

OFFICE EXCLUSIVE ALERT!

Pristine 34+/- acre off-grid parcel located on the South of Willits. Newly constructed Custom 1 bedroom, 2 bath home with 792 sq ft of heated space and an additional 96 sq ft covered porch. There is also a 240 sq ft independent, heated recreation room as well as a solar power shed and a pump house. Permitted 2gpm well and permitted 2 bedroom septic system. Very gentle land with privacy and views! **\$379,000.00**

MENDOCINO COUNTY'S PREMIER REAL ESTATE COMPANY
 1460 South Main Street, Willits • (707) 459-5389
 www.LivInMendo.com • 1460 S. Main St., Willits • livinmendo@gmail.com

FRIDAY, APRIL 19
 from 5 to 7 pm at J.D. Redhouse

PHOTOS WITH THE EASTER BUNNY!
 Digital images by Maureen Moore are just \$5 each!

SATURDAY, APRIL 20
 from 10 am to 12 pm at J.D. Redhouse