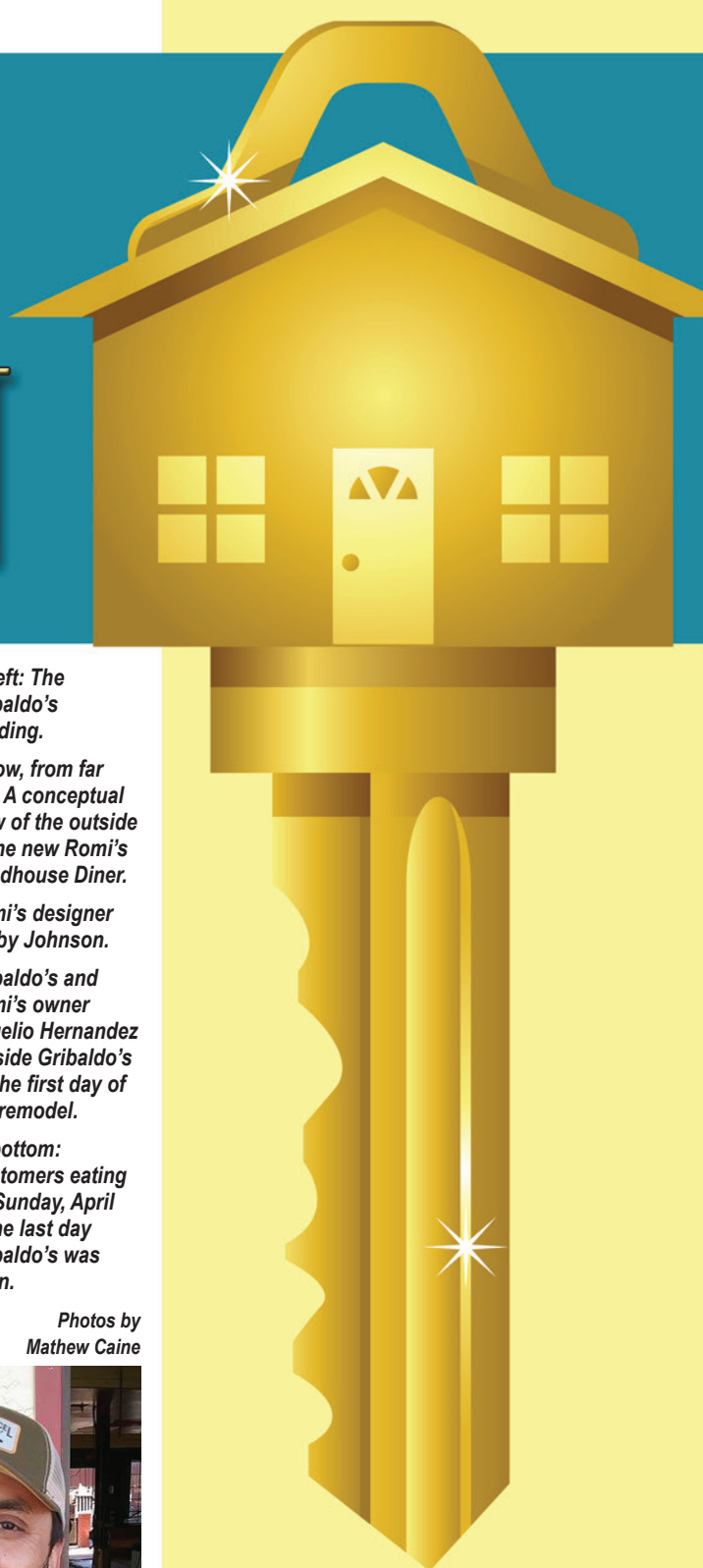


REAL ESTATE SECTION



At left: The Gribaldo's building.

Below, from far left: A conceptual view of the outside of the new Romi's Roadhouse Diner.

Romi's designer Darby Johnson.

Gribaldo's and Romi's owner Rogelio Hernandez outside Gribaldo's on the first day of the remodel.

At bottom: Customers eating on Sunday, April 2, the last day Gribaldo's was open.

Photos by Mathew Caine



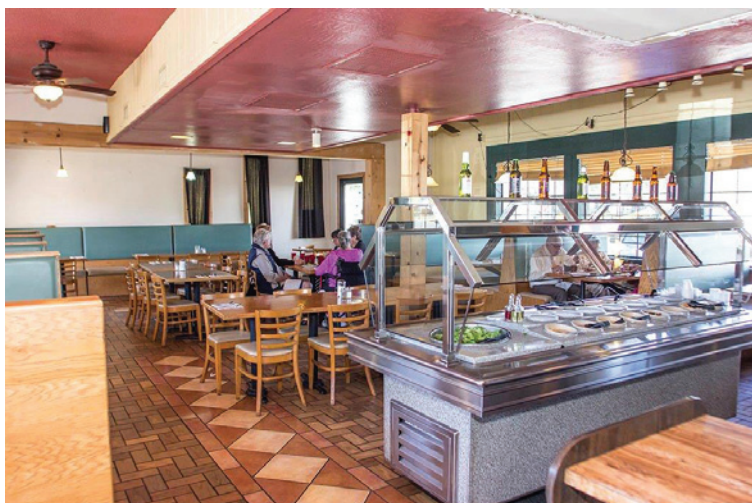
BBQ & Style

Gribaldo's Cafe transforming into Romi's Roadhouse Diner this month

As of April 3, Gribaldo's Cafe is gone, closed for extensive renovations for a month, but the restaurant is set to be back open May 1 with a new name, Romi's Roadhouse Diner. Changes will include the addition of an outdoor barbecue, an outdoor patio, and a selection of many Northern California beers, including Romi's own micro-brewed beer.

Mathew Caine

Features Writer
mathew@willitsweekly.com



Gribaldo's owner Rogelio Hernandez also owns Romi's Brew & BBQ in Ukiah and another Romi's in Nice in Lake County, too.

Read the rest of **Gribaldo's** Over on Page RE5

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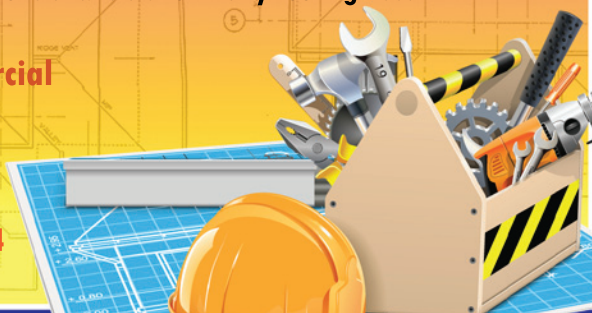
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Tax time – or close to it

Hey, Willits friends and neighbors: It's less than a week until personal taxes are due to the "man" (April 18). I am grateful I can break away and craft this note, thank you!

"I'm excited to host the Willits Chamber of Commerce May After Hours Business Mixer at my office at 675 South Main Street. The mixer is on Thursday, May 4 from 5 to 7 pm. Please join us - it's the eve of Cinco de Mayo - and we're taking full advantage.

I've been working with a lot of folks on taxes ... and it is a bit crazy and stressful. Now that you've collected everything and gotten the forms completed, it is the best time to actually go through your return and understand what you are doing well and where you might make some changes.

What can you learn from your tax return? Here are my favorites:

1. A tax refund is not really a good thing. The average tax refund from the IRS is \$3,000. The IRS processes 150 million tax returns a year. It feels good to get a lump sum return dropped into your account, however, what you've really done is give the U.S. government a free loan by having too much taken out of your paycheck.

Fix this by filing a new W-4 form – the more deductions you take, the more money you'll see in your paycheck each month; in essence you may give yourself a raise by taking more deductions.

The value of a deduction varies but could mean an easy, extra \$1,000 a year. Marital status, children, dependent care expenses, earned wages, job status are examples of allowances that should be tweaked over time.

2. Are you saving enough for retirement? Your annual tax return offers a snapshot of how much you've saved for your retirement in a year. And that number – coupled with a retirement calculator, your income and outlining your retirement spending needs – will guide your next year's retirement contributions. If you use a traditional IRA, you will be reducing your annual tax bill.

3. Interest deductions and your debt. You can write off student loan interest and mortgage interest. Make sure you are prioritizing all your debt. Credit card interest debt is wickedly high, so if you are making extra payments to get your mortgage paid off faster and your mortgage is at 4 percent interest, please consider focusing extra cash on your credit card debt at interest rates of 17 percent+....

You might like to shove all your tax stuff in a drawer and forget it for a while – but please don't. I'd be happy to review with you to make sure you are making the most of the time you spend preparing and learning from your tax return.

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 for more information.



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Keeping your home in good shape

You did it! You bought a home. Now, it's time to take care of your investment. The good thing about home ownership is that the money you put into your home builds equity (value). The bummer is that you need to spend money on upkeep, and saving for a new water heater is really boring compared to, well, almost anything else.

One of the best ways to make sure you don't get caught with an expense you can't afford is to create a savings account where you put money aside for home repairs and expenses. If you're wondering how much to save, let's estimate.

If you bought a house for \$250,000, you'll need about \$3,750 to \$5,000 per year—estimate about 1.5 to 2 percent of the purchase price. One major expense is insurance: homeowners, flood and earthquake. Homeowners insurance is required, and it will cost about \$500 per year. If your home is in a flood plain, you'll have to purchase flood insurance, and it costs approximately \$800 to \$1,000 or more per year. Earthquake insurance is optional, but if I lived on the side of a hill or along a known fault line in a masonry house, I'd consider it. It costs about \$500 per year with a 15 percent deductible. For most of us, earthquake insurance probably isn't worth it, but I'm not going to be the guy who tempts fate and tells you not to get it.

Now that insurance is accounted for, you'll need to consider long-term expenses to maintain the structure. At some point, your home will need new paint inside and out, roof, flooring (carpet, vinyl, wood), and appliances (water heater, heating/air conditioning). You may also need to address issues that came to light through inspections during the escrow process.

How quickly or how often you'll need to maintain your home depends on how you live in it. Children typically increase wear and tear. As the father of several, I can personally attest to this. Fido can also speed up the need for new flooring or cabinets, for example.

In addition to the long-term maintenance, you'll want to do annual upkeep. Clean rain gutters, caulk window frames, make sure downspouts move water away from your foundation, replace



Richard Selzer
Columnist

air filters on central air systems (every 4 to 8 weeks), and clean chimneys. Annual upkeep will save you money and keep your family safe in the long run.

Some repairs can wait, and others can't (or shouldn't). A faulty electrical outlet above a sink should be fixed as soon as possible. A leaky faucet is unlikely to improve, so you might as well save yourself the irritation of listening to it drip and waste the water. A drippy faucet may indicate a bigger plumbing problem, and you always want to find those sooner rather than later.

If you're not handy with tools, hiring a contractor to do certain repairs is a good idea. If you need a list of contractors with valid licenses and current workers' compensation and liability insurance, call your Realtor. If you're debating about whether to take on a project yourself, here's my suggestion: If it deals with electricity or gas, hire an expert. Otherwise, if you feel comfortable doing the work and have the time, by all means, take it on. Be aware that some work may require permits from the city or county.

When money is tight, you may be tempted to choose the lower quality product because it's cheaper. But sometimes the price tag doesn't reveal the true cost. If you have your house painted, for example, you are mostly paying for the labor. If you choose the highest quality paint, you won't have to hire painters again for a long time. If you need to replace your water heater, different heaters come with different warranties. As a property manager, I can tell you that if they say it's a five-year water heater, it is. Choosing the better quality product will usually save you money over the long term. Prevention doesn't cost; it pays.

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.

Redwood Meadows is an active independent senior community featuring 101 apartment homes, primarily a mix of one and two bedroom apartments which are single story 4-plex cottage-type set amongst seven acres of park like landscaping.

We are a smoke-free and pet friendly community. We boast a community center where activities are held like card games, Bingo, birthdays and socials. We also have a barbecue area for residents to get together for social functions.

Redwood Meadows is conveniently located adjacent to the William F. Harrah Senior Center with a thrift store, cafeteria and taxi service, and Howard Memorial Hospital is just blocks away.





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Holly Heights

Housing development got \$2.5 million in upgrades, renovations last year

The Holly Heights family housing development on Holly Street, including Holly Heights II, enjoyed a \$2.5 million renovation and upgrade project over the last year. The extensive upgrades included exterior improvements like new siding, new roofs and solar panels, as well as interior improvements for each unit.

Divided by the total number of units, 42, the average cost of improvements for each unit was \$60,000, although a lot of those funds went towards replacing the roofs and siding and improvements to other common areas.

The new owners started work in the spring of 2016, after acquiring the property in March 2016, and the project was completed before the end of the year.

This is a joint venture between two property development companies, Impact Development Group out of San Francisco, and Toffer Mann

Investments from Southern California, as well as a third party, the AOF/ Golden State Community Development Corp., a not-for-profit public benefit company, out of Southern California.

Principals in the development companies have previously invested in Willits – via a different entity called Highland Property Development – with the Oak Glen and Oak Creek apartment complexes, which also received renovations a few years ago.

“We knew the community,” said Kristoffer Kaufmann of Highland Property Development, which was engaged by TMI and IDG to oversee asset management of Holly Heights. **Read the rest of Heights | Over on Page RE4**




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Above: Views of the new Holly Heights buildings and grounds. Below: Images of both Holly Heights complexes before the construction's completion.

Before photos courtesy of Paul Patierno of Highland Property Development. After images by Maureen Moore



The rest of Heights | From Page RE3

"So this new project was an easy one for us to decide on. We didn't have to do a lot of due diligence in Willits.

"The City of Willits was very pleased with how Oak Creek and Oak Glen worked and therefore were very supportive of us being involved in Holly Heights," Kaufmann continued. "That is a factor in deciding whether to go into a community, if we think they will be difficult to work with. We knew from working with the City of Willits in the past that they would be a good partner."

Holly Heights was built in 1976 and Holly Heights II was built in 1984. "They had never received renovations," Kaufmann said. "It's a big deal."

The joint venture acquired the properties from the nonprofit Rural Communities Housing Development Corp. "They were seeking an owner that had the capacity to acquire and restore the property," Kaufmann said. "The properties were acquired and renovated through a government program involving an agency called the California Tax Credit Allocation Committee."

According to the California State Treasurer's website, the CTCAC "administers the federal and state Low-Income Housing Tax Credit Programs. Both programs were created to promote private investment in affordable rental housing for low-income Californians."

Financing for the acquisition included two loans from the California Department of Housing and Community Development, and two loans from the USDA's Rural Rental Housing program. Construction financing was provided by JPMorgan Chase.

Renters for units in the Holly Heights development receive rent assistance from the federal HUD section 8 program. Holly Heights II is not a section 8 project, but it is an "income restricted" affordable housing project. Both housing developments are full up, with no vacancies. Rents paid by the tenants themselves were not increased due to the improvements and, "in some instances, the residents' rent payments in fact went down," Kaufmann said.

The most visible exterior improvement is the attractive new siding, which replaces the original T1-11 wood siding. "The siding was replaced with HardiePlank, a cementitious type of siding. It's more expensive, but it's what you want with siding," Kaufmann said. "It looks

like wood, but it's not susceptible to dry rot or water penetration or termites."

In addition to the new roofs and the solar installation, the landscape for the site was enhanced, as was the exterior lighting, security cameras and the signage. The playground area was relocated to a better, more central area, and brand-new equipment was installed.

The new solar panels are expected to reduce the owners' electricity costs for the common areas by 50 percent. Additional improvements like dual pane windows throughout and new energy-efficient appliances in the units should reduce the residents' personal water and electrical use by 25 percent.

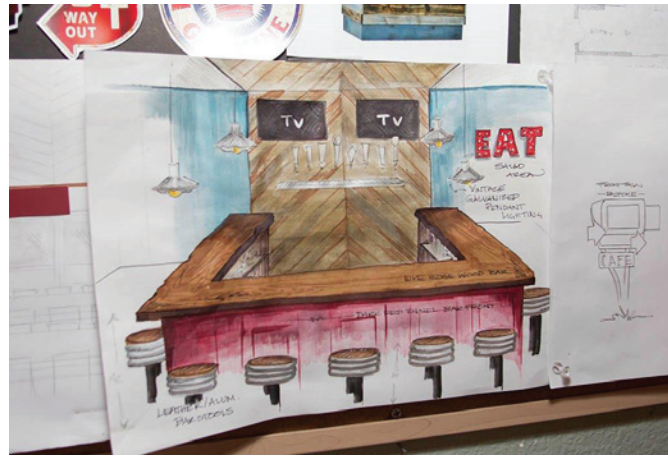
New air-conditioning units and water heaters were added throughout, and dishwashers were added to each unit.

The kitchen and bathroom cabinetry was replaced in each unit with new hardwood cabinetry, and brand-new "integrated sinks" were installed in each kitchen and bathroom, too, "which means no water leakage," Kaufmann said. Also, instead of the usual Formica-type countertops – particle board with laminate – the new countertops are a Corian type solid surface countertop, "so no water penetrates and it doesn't have that lifting of the laminate," Kaufmann said. "On a turn [when an apartment changes tenants], you can actually sand it down, and it looks brand new."

The old flooring in the units was replaced, too, with a high-quality vinyl plank flooring added to the living spaces. "This is not the vinyl of yesteryear," Kaufmann said. "It's a vinyl plank that emulates wood; it's better for apartments with tenants moving in and out, as it's much more durable. It looks like wood, and it comes in 'planks.'" Carpets were replaced when necessary in each unit.

Americans with Disabilities Act work was also done on the 10 percent of Holly Heights units currently designated as ADA units. Generally tenants were not displaced, even temporarily, during the renovation project, but due to the larger scope of work involved in the ADA units – moving walls and more – some tenants were put up in motels while their units were being worked on.

Precision General Contractors, Inc., based in Sausalito, oversaw the renovations at the project.



The rest of Gribaldo's | From Page RE1

will primarily remain the same, with some additions. It will be a blending of old tradition and new styling. As Darby Johnson, the designer, calls it: "A diner without the cliché diner; Americana brew barbecue with a little retro, a little industrial rustic."

The concept is to essentially keep the parts of the restaurant that are familiar and comfortable to the loyal long-time customers while updating and re-styling enough to appeal to a new, younger crowd. With the addition of an outdoor patio and the list of local and traditional beers, they hope to create an atmosphere for locals to come at night and have some food and drink and camaraderie. Several of the old fixtures will remain. In the meantime, the current staff will be training at the Romi's in Ukiah.

Hernandez, a Willits local since 1985 and a product of Willits High School, has owned Gribaldo's Café since 2006, when he bought it from an interim owner of two years who had purchased the restaurant from Diane and Gary Ford, who owned Gribaldo's for 20 years. Before it was Gribaldo's, the building, built in 1955, was the home of several other businesses, including a Chinese restaurant.

Hernandez brings his expertise and experience into this project and hopes to provide a place for residents of Willits to meet, and have great food and beer.

All the labor for this project is local, including the contractor, electrician and the sign maker.

Romi's Roadhouse Diner, 1551 South Main Street, will open May 1.



Photos by Mathew Caine



Above, from left: A drawing of the new bar planned for Romi's. Renovations inside Gribaldo's on Monday, April 3, the first day it closed. Gribaldo's Café's old "Dinners" sign.

At left, top: The booths and tables are gone the first day.

At left: Customers enjoy a meal on the last day Gribaldo's was open.



At left: The old steam table and salad bar fixtures. Above: Marisol Aguilar, restaurant manager, looks at the rough plans for the remodel. Below: Drawings and illustrations of what the new Romi's will look like.



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Looking creatively at affordable housing

Housing is a basic need and right, yet the cost of housing is getting too high for many people. Of course, economics underlies much of the problem. If you glaze over at hearing the word “economics,” stay with me. You’ll get this.

To begin with, creating jobs depends on having housing. In order to develop any type of housing, a community must have the resources such as water, sewer capacity, electricity of some sort, roads, and community services. In other words, planning, and the money to pay for it. Jobs create that tax base to pay for things.

Any plan begins with evaluating where you are now (point A), then deciding where you want to be (point B). You have to look at what steps it takes to get from A to B, what resources are available to you, what obstacles you may face, and how you deal with those challenges in order to get to the goal. An inherent part of a plan is deciding how you will pay for it.



Bill Barksdale
Contributing Writer

One reason our housing is so expensive is because we don’t have enough, so each unit becomes more expensive. But do we need the old-fashioned “one house per big lot” model? That wastes an important resource – land, not to mention infrastructure, like roads. There are satisfying alternatives to the old model, and the limited resources we waste by continuing to follow it.

Many people don’t want a big yard to take care of. A good solution for some may be cohousing. The Silver Sage community in Boulder, Colorado has many amenities that have enriched the lives of its residents. Although Silver Sage is for 55 and older, this model works just as well for mixed-age residents.

Let me say here that community development should weigh equally on great planning and beauty. No reason to build a slum. Housing should be designed to enrich one’s life.

What does cohousing offer? It uses less land and utilities and requires less infrastructure. You can know your neighbors, create a new vision of “family” where you look out for each other as a source of mutual support. These housing units cost less to build, making “home” more affordable. There can be common green spaces for recreation, gardening and gathering. Shared laundry facilities mean your space doesn’t have to be so large. Perhaps you will find group travel possibilities and other opportunities that enrich your life as you age in place, as your family grows or gets smaller.

Another housing opportunity is infill development. This can mean taking empty lots or wasted space and reimagining it with smaller houses on less land. Perhaps parking is all in one area. Once again, resources are conserved, local economic development is stimulated, a sense of self sufficiency is created, and abandoned or marginal areas become productive. A healthier tax base grows to fund local services. Everyone benefits.

Some infill housing may have commercial spaces at street level with great housing on upper levels that has views, balconies and easy access to the conveniences and businesses of town, just downstairs!

Walkable communities save fuel and promote local shopping. Efficient land use stops wasteful sprawl. People have the opportunity to mix and meet and support stronger community. Parks and open space get enjoyed by more people.

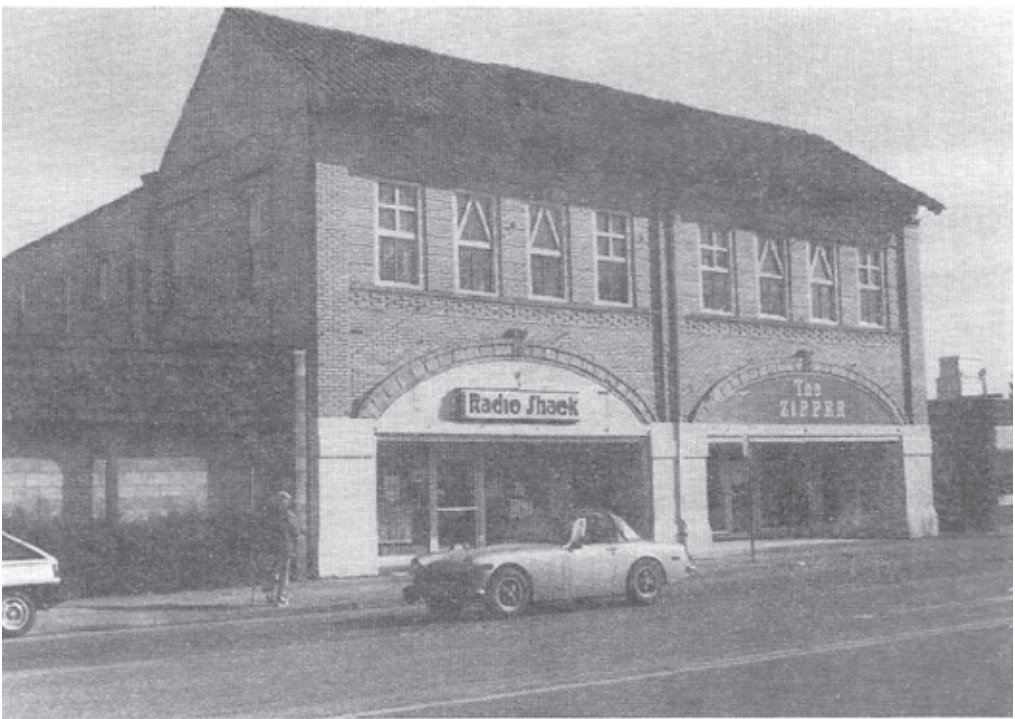
As we think more creatively about housing, our views of people and the possibilities for personal growth may expand, offering us the possibility of a richer, more satisfying life. We can share our knowledge and experiences with each other, learn, grow and nurture friendships.

More variety in types of housing and pricing levels offers more opportunities to more people. You can choose to be as private as you wish, but perhaps you want to be less isolated. You may not need a car with its expensive gas and insurance. You may find the help and friendship you desire from a neighbor who wants the same in their life.

Think creatively about what would make your life more satisfying, and how better community planning could make your life richer. Less of your income would go to housing expense and more to what interests you. Good design saves money and makes quality of life a lot better.

Here’s to life!

Bill Barksdale has been a real estate agent in Mendocino County for over 25 years. Contact him at Coldwell Banker Mendo Realty Inc.: 707-489-2232 or bark@pacific.net.



211 - 225 South Main Street built in 1913

Now and Then

211 - 225 South Main Street – theater, clothing store, tattoo shop – many incarnations over the years

The two story brick building at 215 and 225 South Main Street was built in 1913 to house the Willits Post Office by a San Francisco contractor, Theodore Schieve. When the building was proposed, Schieve was unsure of who would use the second office space on the first floor. The top floor would be used for both a lodge meeting hall for the Moose Lodge and also for space. Shortly after, he had a business vying for the second business space on the first floor. A group of Willits businessmen formed the Colonial Theatre, making it the second motion picture theatre in town.

The first was the Majestic, opened early in 1913 by H.

Von Emmel. The Colonial Theatre was very popular in Willits and soon eclipsed the Majestic.

A Roman Renaissance Revival building two stories in height and made of brick is found on the east side of Main Street, south of the intersection of Wood Alley and Main Street. The building has a high hip roof facing the street, that only covers the front quarter of the building. The rest of the structure has a flat roof, as the whole building did when it was completed in 1914. The front hip roof is covered in red tile, and gives a mission revival cast to the building.



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Above: The current businesses in 211 - 225 South Main Street are a head shop, an antique shop and a massage studio.

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