

REAL ESTATE SECTION



Paths of least resistance

Willits man develops trails with minimal impact through beautiful landscapes

Russ Cobbe and his wife, Vicky Salcido-Cobbe, moved to Donna d'Terra's mountainous Motherland northeast of Willits almost four years ago. The couple was living in San Diego when they heard about the land and the living opportunity from a visiting friend. Excited by the descriptions, they applied to live there, visited, and were invited to join the few people living and sharing a garden on the land.

It was a dream come true, and the two Cobbes saw it as their first year's wedding anniversary gift. It had everything they wanted – it's off the grid, has great-tasting spring water, and copious amounts of fresh air. "Something that stood out for us was the fresh air coming through the window that first night," he remembered. They've been charmed by watching vultures soar and sighting a variety of other wildlife on the property and close to their home.

After moving to the land, Cobbe almost immediately began working on developing trails. "I love creating access to beautiful natural places. Being out in nature is one of my favorite things, and it's satisfying creating connections and short-cuts to new micro-climates and habitats on the land," Cobbe shared.

His approach to trail making is seeking the path of least resistance and going toward the trees, where there are fewer plants to clear and it's shaded and cool. He's got his eyes

peeled for creative opportunities to use natural features like roots, unusual tree trunks, springs, and rocks.

Cobbe has built five trails on Motherland. The "Garden Trail" takes hikers to the copious garden area. The "Moon Trail" starts off of "Top Ridge Road" at the garden and cuts through a meadow associated with a serpentine rock outcrop.

"We call it the 'Moon Trail' because it seems like an alien landscape," Cobb said. "It has beautiful purple, silver-green rocks. If you go up there at sunset, the colors really pop and it's super beautiful!"

Most of the trailheads begin and end at the sides of existing roads or structures and tend to go immediately – and steeply – uphill or downhill. He considers the trails would be rated "moderate" to "difficult" because of the rocky steepness. Cobbe mostly works in winter and into the summer, cutting the trail steps in the hillside when the soils are soft. Frequently, in particularly steep places, he uses redwood 2-by-10s horizontally and rebar to hold the steps in place.

Through the rest of the year, Cobbe maintains the trails by carving out the steps and leveling the treads when and where it's necessary. He also carries clippers and a small folding saw with him as he hikes. "I'm constantly clipping a branch here or twig there and tuning up the trails all the time."

By doing this, he's created interesting visuals: over-

Read the rest of **Trails** | Over on Page B5

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‘Real Estate Practices’
class offered at North County Center this summer

Mendocino College's North County Center is offering a short-term 'Real Estate Practices' class this summer, taught by instructor Nash Gonzalez.

The intensive two-week class is set for June 18 through June 30. Class hours are Monday, June 18, Tuesday, June 19, Wednesday, June 20, and Thursday, June 21 from 6 to 9:20 pm; and Fridays June 22 and June 29 and Saturdays June 23 and June 30 from 8 am to 5:20 pm.

According to the Mendocino College course catalogue, "This course will introduce the student to practical knowledge needed by persons engaged in the real estate business, relating to brokerage, salesmanship, marketing, overall procedures, forms, and contracts."

The class fulfills state licensing requirements for salespersons and brokers, and there is a "recommended preparation" class: RLS 60, which is "Real Estate Principles."

Visit www.mendocino.edu for more information or to register online; or call or stop by the North County Center, 372 East Commercial Street in Willits, 459-6224; or contact instructor Gonzalez 707-468-3000 x 4051 or igonza@mendocino.edu.

At top: The North County Center of Mendocino College. Above: Instructor Nash Gonzalez.

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COLUMN | Real Estate Beat

Old age and your home

"When the student is ready, the teacher will appear." This ancient quote, attributed to various Asian sources, remains apt regardless of one's age. We continue to learn up until the final breath of life. Therefore, this column is for everyone, regardless of your age, since you are likely to die of complications of old age. How and where will you live as this inevitable process unfolds? Don't stop reading here.

One thing you probably didn't learn in school, but should have, is planning for old age. When I was a kid, we never had a single class on financial planning. I hope that's changed now. Fortunately, one of our greatest presidents, Franklin D. Roosevelt, signed into law on August 14, 1935, the Social Security Act. Many Americans lost their homes and livelihood in the Great Depression, and if any one person can be credited with helping our nation recover, it was President Roosevelt.

Millions of Americans depend, at least in part, on their Social Security benefit in order to survive. The fact that the current Congress is trying to pay for its recent multi-trillion tax cut for the super-wealthy by dismantling this very successful social safety net is a disgrace. Now on to more issues for survival in old age....

Our housing and health needs change as we age. It's a part of the cycle of life. Human decency demands that we evaluate, plan for, and implement solutions for a good quality of life for ourselves and all others as we age and become less-abled.

There's a long list of issues that need to be addressed. For each issue, effective solutions must be found. Recently the local Howard Foundation sponsored local speaker Carlin Diamond at a well-attended meeting in Willits. Some of the following issues were touched upon; others were not in the limited time.

We tend to need smaller, easier-to-care-for housing as we age. Physical mobility decreases, and multi-story homes and stairs don't work so well. Bathrooms become a hazard, and stall showers with seats and grab-bars are a better solution. It's tempting to just sit and watch TV or read, which is OK, but it's also important to remain physically active. If you have to use a walker or cane to get around, then do that. My neighbor in his 90s bicycles on his adult tricycle every day. Simple walking is great exercise.

Loneliness becomes an issue as partners die or move into nursing facilities. Dementia sneaks up on some. Dementia is a serious issue. We need friends and support systems to deal with it. Sometimes you can open a room in your house for a caretaker. Sometimes a loved one will be the caretaker, but being a caretaker for someone who is disabled or has some form of dementia is a huge job, and the caretaker needs support and help too. Dementia advisor Debbie Selsavage has helpful information on coping with dementia. Visit her site at www.coping.today.

Body functions change as we age, and underwear often needs to become adult diapers instead of conventional underwear. This is common and nothing to be ashamed of. Adult diapers are expensive, so I suggest organizing a buyer's club for this and other geriatric supply purchases.

Homes with hard floors help to eliminate tripping hazards. Throw rugs can be dangerous. Doorways have to be wide enough to accommodate wheelchairs. Counters and sinks may have to be adjusted to be usable for someone in a wheelchair. Kitchens need deep drawers and cabinets that are easily accessible without a step stool or too much bending over. Steps are a problem, so we need to develop housing that is friendlier for multi-generational use. Laundry facilities need to be front-loading, accessible, and easy to reach into.

A good source for all kinds of solutions for aging issues, including creating age-friendly housing, is www.AARP.org.

Along with these housing and mobility concerns, falling is a big issue for many people as we age. My parents are in their late 90s, and they have to be very aware of falling. A beloved friend tripped in her late 80s and fractured her wrist – an all-too-common injury. Eliminate tripping hazards like throw rugs and pet toys. Be aware of where your pets are lying around so you don't trip over them.

Start getting rid of collections, unused clothing, extra furniture, "treasures," and other clutter. The local Willits Senior Center will come to your house and pick up donations to help you get rid of those things. You will also be helping to support the services offered by the senior center.

Consider sharing your house with another person that you feel safe with. Sharing expenses and not being alone can help solve some problems. Have a lot of talks and get-togethers with someone before moving in together. Try to make sure you will be compatible. Everyone has their own way of living, and adjustments usually have to be made when you become housemates.

We need to become much more proactive in demanding and finding solutions to senior and disabled-friendly housing. Senior-friendly housing will always be in demand, so let's get smart and start developing it. Contractors and developers – here's a flash for you. There's profit in developing this type of housing, so please get with the program. Government needs to get proactive in helping the aging and disabled. Congressional reps get golden parachute retirement plans. Most of us don't.

There are many more issues to be discussed, but I want to mention this in closing. As a senior or disabled person, pass along what you've learned in your life. You have a vast reservoir of knowledge and experience. Share it. I want to know how people got along in the Depression, or started a business, or cared for a disabled loved one, or survived a divorce or loss of a partner or beloved pet, or learned a new language, or lived somewhere I haven't been to. You have a gift to share. These are the things that make us richer. Wealth is not always measured in money.

Bill Barksdale has been a real estate agent in Willits for over 25 years. He can be reached at Coldwell Banker Mendo Realty Inc.: 707-489-2232 or bark@pacific.net.

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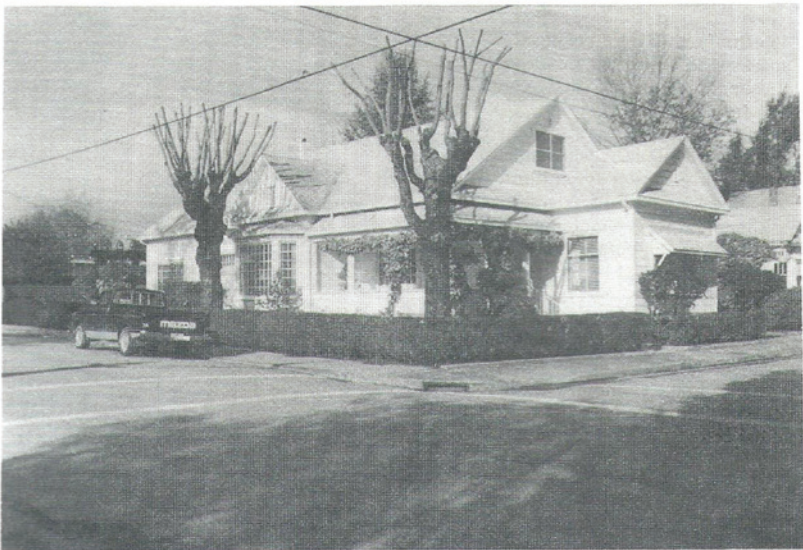
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96 South Humboldt Street built in 1905

Located in the old townsite of Willitsville, the house at the corner of Humboldt and Mendocino streets is more closely associated with the building boom and expansion of the city caused by the arrival of the Northwestern Railroad in 1901. The house also is important from its long association as the residence of Dr. Raymond Babcock. Born in Ukiah, Babcock moved to Willits in 1912, acquiring the house from Dr. Blodgett at that time. Babcock continued to reside in the house until his death in 1969 at the age of 71. It currently belongs to his daughter, Jane and her husband. Babcock was well known in the Willits area for his skills as a doctor and for his care for the community. He was instrumental in the building of the Howard Memorial Hospital in 1927, the first public hospital in the community, supplying it with his own equipment, originally purchased for his use at the hospital at Northwestern.

The house built by Roy Whited at 96 South Humboldt Street has a long high pitched main gable facing Humboldt Street and parallel to Mendocino Street. A lower gable projects to the right and front of the house and a third is found facing Mendocino Street over a bay window. The house also features an "L" shaped veranda, that is partially recessed, that extends from the gable facing Humboldt Street to the gable facing Mendocino Street. The verand also has a small section of its own roof that is supported by round columns. The roof of the house, including the one over the veranda, is finished with boxed cornices, sloped soffit, and a plain wooden frieze. The house is covered in wide ship-lap boards and the corners of the house are marked by end-boards.

COLUMN | How's the Market?

Property taxes – what's the deal?

A reader recently asked me to write a column explaining how property taxes are assessed, how they can change, and how Proposition 13 affects the whole situation. So, here you go.

The money you pay in property taxes is based on two things: the assessed value of your property and the tax rate for your area. The assessed value is based on the fair market value of your property (usually the purchase price) at the date of acquisition. Thanks to Proposition 13, increases for inflation are capped at 2 percent a year.

If property values drop, you can have your home reassessed and the fair market value adjusted downward, thereby reducing your property taxes. If you ask the County Assessor's Office to recalculate the fair market value of your home, but you feel the assessment is still too high, you can appeal the decision to the Property Tax Appeals Board, which is made up of six citizens, an independent body made up of people who understand the local real estate market.

When a property changes hands, the value of the property is reassessed, unless it is a rare exception to the "reassessment on transfer" rule. The most common exception is when parents transfer the title of the home to their children.

The tax rate in Mendocino County is based on 1 percent of the fair market value plus any approved special taxes. Typically, the tax rate is 1.1 to 1.2 percent total. So, if you plan to buy a home, you'll need to budget about a tenth of a percent of the purchase price for property tax per month (e.g., if you buy a home for \$250,000, you'll owe about \$250 per month). Taxes are due twice a year, and come with a hefty late fee, so be sure to pay attention to the due date.

The reason taxes cannot go up more than 2 percent a year is because of Proposition 13. Before 1978 when Proposition 13 passed, California counties estimated their expenses for the year. They would then deduct anticipated revenues, and whatever was left over (budget shortfall) would be divided by the assessed value of all of the properties in the county and paid for by property owners. As you can imagine, this system resulted in property tax rates many times higher than they are today.

These days, the only way for property taxes to go up more than 2 percent (without buying or selling a property) is if you complete home improvements that increase the assessed value of your home. Even then, the assessor can only increase the fair market value on the improvement, not on the whole property.

Sometimes you may hear whispers of Proposition 13 being changed, but recommending the repeal of Proposition 13 in its entirety would be political suicide for a politician. Counties may need additional revenue; however, balancing the budget on the backs of homeowners already proved to be a very unpopular approach.

To increase revenue, some have quietly suggested that business and commercial real estate be taxed more. The truth is, commercial property owners are likely to pass on any increases in property taxes to their customers. Part of the cost of the bread and milk you buy at the grocery store pays for the property taxes on the grocery store, dairy and bakery properties. If Proposition 13 ever changes, we will all end up paying (homeowner or not).

If you have questions about real estate or property management, please contact me at rselzer@selzerreally.com or visit www.reallyworldselzer.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.



Richard Selzer
Columnist



The rest of Trails | From Page B1

reaching, leafy arches to walk through and liberated views of sinewy and colorful manzanita trunks or far-off landscapes. His trails weave through the brushy landscape between trees, around roots and rocks, through delicate springs, up steep slopes, and through meadows. Some trails reach a bench or garden area, inviting the hiker to rest and enjoy the view of an intimate landscape. He has plans to make rustic wooden furniture as artful resting places for those areas.

"Russ is an artist in his trail making," d'Terra said. "He collaborates with the land to create beauty and makes them with minimal impact. Yet they're safe and blend in with the landscape. It's as if the trail's been here for years," she said, adding: "What's wonderful is that the trails have helped us access the land in areas we've never been able to see before!"

Russ Cobbe is happy to share his experiences. Contact him at rasolkarama@yahoo.com.

Clockwise from bottom left: The "Trail Construction and Maintenance Notebook" from the U.S. Department of Agriculture, along with Cobbe's natural sensibilities, launched him off into trail creating at Motherland. Without taking down trees or disturbing many plants, Russ Cobbe builds trails through chaparral landscapes at Motherland. The tree frog seen on the side of the "Moon Trail" is part of the wildlife Cobbe and his wife enjoy. This lovely, cut-in, and weed-whacked trail comes out of the woods to a serpentine-rocked opening. "I love creating access to beautiful natural places," says Russ Cobbe about trail building. Cobbe has thinned out and creatively stacked manzanita trunks and limbs. They will most likely be incorporated in the rustic furniture he's planning to build. A morel mushroom pokes its way through the duff along the trail by a tiny rivulet.

Photos by Ree Slocum



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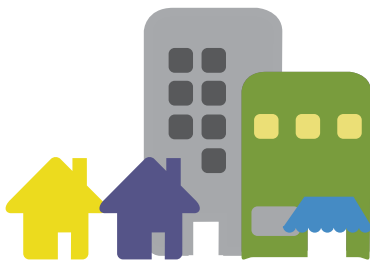
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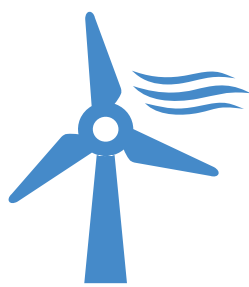
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Sonoma & Mendocino Counties



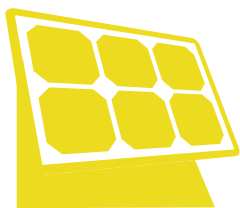
46 MW



New California
wind power
built

\$1.4 MILLION

Paid to
customers
for excess
solar energy
generation



Cleaner electricity. No additional cost.



Local. Renewable. Ours.

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