

# REAL ESTATE SECTION



Agent Licence # 02085682

## Now and Then

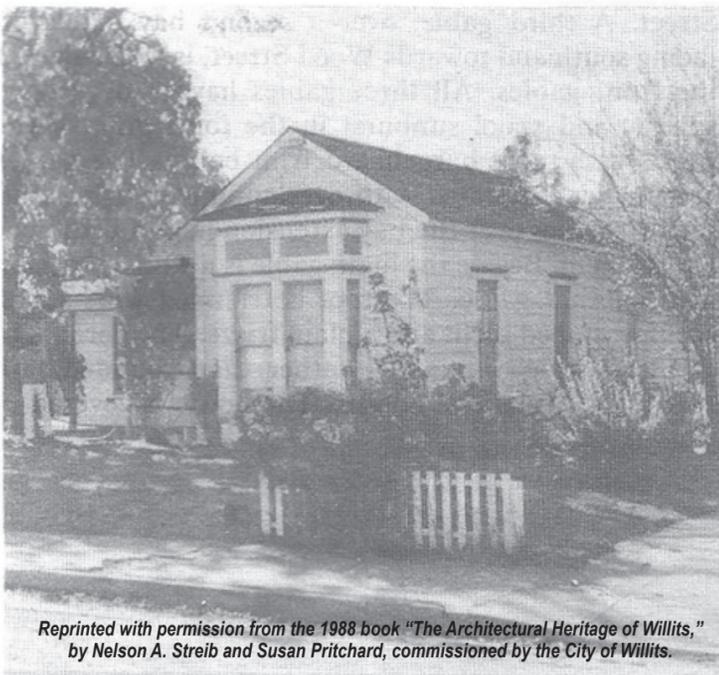
266 School Street  
Own a piece of Willits history!

First time on market!! Bring your tool belt and imagination. Two bedroom, one bathroom home measuring approximately 1,100 square feet includes a bonus office/den and separate laundry room on a large, flat lot. Contractor's special in great location close to downtown Willits. Bring all offers.

### 266 School Street in Westside Willits

MLS: 321045430

Offered for sale at: \$350,000  
Listed by: Wendy Fambrini  
of Country Air Properties  
707-489-4014 / 707-263-2620



Reprinted with permission from the 1988 book "The Architectural Heritage of Willits," by Nelson A. Streib and Susan Pritchard, commissioned by the City of Willits.

266 School Street built ca 1902

Gordan Baechtel was the first owner of the small house near the Methodist Church on School Street. The house is also important as it is a good example of the popular local vernacular version of the Queen Ann Cottage, complete with bay window and large front porch.

Built near the turn of the century, the house at 166 School Street has a low gable roof facing the street with a flat bay extension within the gable, and another low gable roof is parallel with the street, making an "L" shaped house. The house also has an attached veranda with its own roof that is supported by square columns. The house is covered in wide shiplap boards and have end boards at the corners of the house. The edge of the roof is trimmed with a box cornice, sloped soffit and plain frieze.

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## United Policyholders Tip of the Month Cracking the code

by United Policyholders

May 28, 2021 – From time to time, state and local building codes get updated to meet current safety and energy efficiency standards. If you own an existing home, you don't need to worry about paying for upgrades to comply with those new codes unless you're making major repairs or remodeling.

If you're building a new home, your plans must comply with current building codes to get permit approval. Guess who gets hurt when insurance fine print excludes coverage for code compliance? People whose homes are damaged or destroyed in disasters and are relying on insurance funds to finance repairs or rebuilding.

Yep, inside your home insurance policy is small print that makes a BIG difference if you have a major loss. The cost of code upgrades on a home can hit six figures. Your agent or insurer should warn you that "Ordinance or Law" or Code Upgrade coverage is essential (especially if you have an older home), but not automatically included in a basic policy. More info: <https://uphelp.org/claim-guidance-publications/building-code-ordinance-or-law-compliance/>

Take a look at your declarations page ([https://uphelp.org/wp-content/uploads/2020/09/dec\\_page\\_guide.pdf](https://uphelp.org/wp-content/uploads/2020/09/dec_page_guide.pdf)) and your fine print, to see if you have this coverage. Not all policies list code coverage in the same way. A common way you'll see it listed is under "Additional Coverages" and titled "Ordinance or Law." It is common for the amount of code coverage to be listed as a percent of your coverage A limit. More info: <https://uphelp.org/buying-tips/4-ways-to-double-check-your-homeowners-insurance-coverage/>

Reach out to your insurer or agent and ask (with pen in hand, taking notes on the conversation): Will my insurance cover the cost to upgrade electrical, plumbing and other building code upgrades if I have to make repairs or rebuild my home? We know that full coverage may be unaffordable or unavailable, but shopping to minimize protection gaps in your insurance safety net is time well spent.

Homeowners rebuilding or making major repairs after wildfires may need to add sprinklers, fire-resistant siding, energy efficient windows and upgrade electrical and plumbing systems. We applaud how some cities and counties are giving disaster-impacted residents easily accessible info and flexibility. More info: [https://uphelp.org/wp-content/uploads/2020/04/rebuilding\\_code\\_upgrades\\_26\\_increased\\_cost\\_of\\_residential\\_construction.pdf](https://uphelp.org/wp-content/uploads/2020/04/rebuilding_code_upgrades_26_increased_cost_of_residential_construction.pdf)

We offer additional resources on code upgrades in the Samples of Common Claim Documents section of our website: [https://uphelp.org/wp-content/uploads/2020/09/example\\_code\\_upgrades\\_1959-2020\\_for\\_up\\_2020.pdf](https://uphelp.org/wp-content/uploads/2020/09/example_code_upgrades_1959-2020_for_up_2020.pdf)

Bottom line: With changes to safety regulations and energy code rules (i.e. solar panels on certain new homes as of 2020) make sure you have enough code upgrade coverage in your policy. Otherwise, you are at risk for coming up short on insurance funds to repair or replace your home.

To read this column online, visit <https://uphelp.org/cracking-the-code/>

United Policyholders is a non-profit 501(c)(3) whose mission is to be a trustworthy and useful information resource and a respected voice for consumers of all types of insurance in all 50 states. To learn more, visit [www.uphelp.org](http://www.uphelp.org).

COLUMN | Numbers by Nick

## Putting your discretionary income to work

Hello neighbors,

If you have an extra \$500 or \$1,000 in your bank account – what should you do with it? How best to make it work for you? I've got some ideas for you!



Nicholas Casagrande  
Columnist

I am assuming a couple of things:

- You don't have any high-interest debt, like a credit card or a student loan. If you do, that "extra" money should go to any high-interest loan to get it out of your life.
- You want this money to make money for you.

With these assumptions, here are some suggestions to get the money out of your bank account and "working" harder for you:

- Put it into an existing retirement account or open one (401(k), Roth, SEP). This will have tax-saving benefits and

help you secure your future. If you have a company-sponsored 401(k), max it out as they may have a matching program, so the more money you put in, the more they contribute to your retirement. Don't leave money on the table.

- If you have children, there are two tax-advantaged ways to save and support their future:

**529 Plan** – a tax-advantaged savings plan designed to encourage saving for a variety of education costs from elementary, secondary and college. Funds put into a 529 can be invested in a variety of securities with the investment growing tax-free.\*

**UTMA Account** (Uniform Transfer to Minors Act) – This account is broader than education-only expenses. An UTMA includes stocks, real estate, bonds, and is managed by a custodian who makes the decisions regarding managing the account for the benefit of the minor until the minor is 18, then it is turned over to the minor.

• Put it into a mutual fund. If you are seeking to participate in the market, but do not want to take on too much risk, a mutual fund or an Exchange Traded Fund might be the route. The right fund(s) offer a much better rate on your investment than your bank's interest rate.

There are many benefits to putting extra cash in a mutual fund:

- Your investment is diversified,\* so it is invested in

a mix of companies (stocks, bonds, etc.) thereby balancing risk – your "eggs" are not in just one basket.

• Benefits of compounding interest. You can elect to have profits or dividends reinvested in the mutual fund, thus buying more shares in the fund instead of taking out the profit. When you put the money back in, you then have more money invested and that money continues to grow – you are getting interest on interest.

For example: \$1,000 is the principal / money you put in the market. The Dow Jones Industrial Average in 2020 was 7.3 percent; the S&P 500 was up 16.3 percent. Your \$1,000 could have safely grown somewhere between 7.3 percent (\$73) and 16.3 percent (\$163).

Adding that growth money to your original \$1,000 and keeping it in the market – you will have somewhere between \$1,073 or \$1,163. You will earn interest on your original amount combined with the interest you earned. So in year two, you earn more than you did in year one because you started year two with more.

\*The hypothetical investment results are for illustrative purposes only and should not be deemed a representation of past or future results. Actual investment results may be more or less than those shown. This does not represent any specific product and / or service.

I'm happy to work with you on making your money work harder than you do. Grow it, save on taxes – don't let it sit!

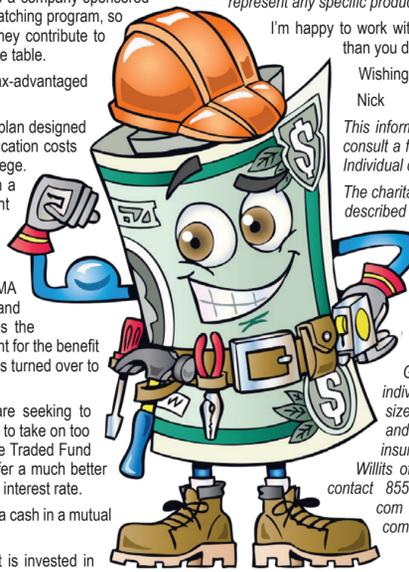
Wishing you an active and safe summer,

Nick

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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](mailto:nicholas@ncfinancialgroup.com) (taxes) or [Nicholas.Casagrande@Ceterafs.com](mailto:Nicholas.Casagrande@Ceterafs.com) (investments) for more information.



COLUMN | How's the Market?

## Home offices gain popularity, pandemic or not

In late 2020, nearly half of Americans were working from home. Many companies discovered that having employees work from home turned out far better than they expected, and they are allowing – even encouraging – employees to make remote work a permanent change. This could have a significant impact on the housing market, including where people live and the types of homes they choose.

Clearly, not all work situations lend themselves to working from home. It's hard to be a remote hair stylist, restaurant server, or welder, for example. According to a LendingTree survey last year, 75 percent of people with an income of \$100,000 or higher reported being able to work from home when the pandemic began, as opposed to only 22 percent of those who make \$25,000 or less.

Not only are there disparities among who works at home, there are also differences in the types of home workspaces. The LendingTree survey found that men working remotely were 60 percent more likely than women to be using their own dedicated office space. Men were also more likely to be completely satisfied with their remote workspace than women (72 percent versus 47 percent, respectively). Also, more homeowners tended to have dedicated home offices.

Unlike older generations, nearly half of millennials were either working from their bedroom, living room, or kitchen table rather than a home office. And of course, there are lots of people who have always worked from home, including many real estate agents.

Since many home offices will likely stick around and workers with a comfortable setup experience a higher level of satisfaction, it may be worth creating a more permanent workspace at home, even if it is in a shared area. It stands to reason that if you have a well-designed workspace with the appropriate supplies within easy reach, you're more likely to be satisfied. This doesn't mean you have to go out and buy

a fancy desk, but it may mean rearranging furniture and buying some office supplies for home.

As I've said before, I believe this work-from-home trend will outlast the pandemic. We may see an influx of people moving to Willits, people who want to escape the rat race of more metropolitan areas and can now work from anywhere. I also believe the shift to more online shopping caused by the pandemic is here to stay. Both of these changes will decrease the need for local commercial real estate.

So, if you're an enterprising sort of person, now would be a good time to think of creative uses for office and / or retail space. We may even see commercial real estate converted to housing. Times of upheaval bring change, and while some of it can be painful, sometimes there's a silver lining.

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

Dick Selzer is a real estate broker who has been in the business for more than 45 years.



Richard Selzer  
Columnist

COLUMN | Journal

## This day in time



Bill Barksdale  
Columnist

The alarm goes off. It's early. My old cat is curled up at the bend of my knees. He stretches lazily, not sure if he really wants to get up or not. I reach down and give him a scratch and a tickle. He looks at me and yawns. As I tuck my legs up to not disturb him, he finally jumps off the bed to walk right in front of me, knowing I'm on the way to the kitchen to dish out his scoop of canned food laced with his med. I brush and floss my teeth then chug down a big glass of water like every morning. It's time to get ready for my yoga class.

I switch on the radio. A bad idea as it turns out because the news story is about an angry, violent woman on an airplane who punches the flight attendant that asked her to please put her COVID mask on, knocking out the attendant's teeth. Since I have to fly in a couple of days myself to visit my 100-year-old mother, I'm uncomfortable, even angry as the news story goes on to talk about crazy people attacking flight attendants. What if some looney loses it on my flight?

I decide to walk to yoga. It's a beautiful day. A light, balmy breeze. Lots of birds tweeting and flying around. Watching a bird fly always amazes me. To fly, what a

miracle. I've always hated to see a bird in a cage. I pass by a fence wrapped in fragrant vines of star jasmine blooms. This is a good year for roses, too. Every yard seems to have magnificent roses of peach, yellow, deep red, pure white, some with that sweet perfume that only roses have. I stop and sniff the ones closest to the sidewalk for a scent. The sky is that delicious blue that stretches to infinity.

As I step into the yoga space with its high ceilings, door and windows open – friends I've done yoga with for years, all vaccinated and spaced well apart, are slowly warming up their muscles, relaxing into a morning of stretching and letting go. The old wooden floor seems welcoming. My usual spot is already warmed from the sun streaming in the window. I twist slowly then reach up toward the ceiling as far as I can and bend over to touch my toes, and my back lets go of some tightness.

After class, a few of us walk to a nearby cafe with its outdoor tables shaded by large umbrellas flapping in the spring breeze, the trickling of water from Morgan's fanciful fountains are the music as we begin to laugh at the stories we share of the past week. A cup of morning coffee. Our breakfast

Read the rest of  
**Barksdale**  
Over on Page RE4

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**40+/- Acre Ranch Located in a Desirable Gated Community**  
The property is meticulously developed and maintained. The home has 1,920 sq. ft. 3 bedrooms and 2 baths. There are too many amenities to list. There is a sturdy 40'x60' barn with 6 stalls, a caretakers quarters, a 70'x100' arena and a covered 50' round pen. Around the subdivision, there are miles of riding trails and roads to explore. Abundance of wildlife, beautiful peaceful views, good well water and PG&E. This is a must see property for horse owners, hikers and people working from home looking to enjoy nature. Located just north of Willits. \$950,000

**129+/- Acres Sky Rock Ranch**  
This is an outstanding one-of-a-kind ranch property. Gorgeous 3,700 sq. ft. custom lodge style home with every comfort you would want. There are 3 bedrooms and 3 full baths, a custom kitchen, a huge river rock fireplace, office and many other features. Large barn, horse barn, shop, fenced pastures and well water. Borders Rocktree Creek. **Reduced to \$2,295,000**

**Rare Find in Town**  
.68+/- acre really nice R2 building lot. Water, sewer, power and phone are available. Convenient location, great site for a home. **\$78,500**

**19,21+/- Acres Beautiful Rolling Gentle Property**  
There is a cabin, expansive mountain views, two ponds, spring water, fruit trees and a lovely wooded garden. There are open meadows, and nice wooded areas, redwoods and fir. Willits. **\$595,000.**

For information or an appointment to view please call:  
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Unique 4 bedroom 2 bath home, 2,250+ square feet of living space. Private street sitting on almost half an acre in town. Fully enclosed tile patio with storage. Valley hill views from the living room and back patio.  
**Presented at \$380,000**

20+/- acre parcel with a cabin in Pine Mountain off of Old Boy Scout Road. Beautiful view of Willits Reservoir from ridge top. Well maintained 1/2 mi gravel road from Old Boy Scout Road to cabin. 2500 gallon water tank. Generators. Sheds. Come build your forever home.  
**Presented at \$265,000**

2 bedroom 2 bath with office 1800 +/- sq. ft. oversized windows with views from dining and living room with vaulted ceilings. Open kitchen layout with island and built-in range. Nice shop area and garage.  
**Presented at \$375,000**

3 bedroom 2.5 bath home on over half an acre in Brooktrails. Wood floors, central heat & wood stove insert. Upstairs master suite with walk-in closet, dual sinks and tile shower. Fenced backyard features raised garden beds, 2 sheds for storage and an oversized back deck with shade cover.  
**Presented at \$369,000**

Downtown Willits storefront. Front office space. Plenty of downtown parking surrounds this property. Second unit in the back is currently rented as a Salon.  
**Presented at \$250,000**

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**MENDO REALTY**

Tara Moratti  
Broker-Associate  
CalBRE #01420657  
707-367-0389 - Cell

Unique 4 bedroom 2 bath home, large enough for the whole family with 2,250+ square feet of living space. Tucked away on a private street sitting on almost half an acre in town. There are multiple parking spots under the attached carport leading you into a fully enclosed tile patio with storage. Valley hill views from the living room and back patio. \$380,000

3 bedroom 2.5 bath home sitting on over half an acre in Brooktrails that backs to greenbelt. Interior showcases wood floors throughout, central heat & wood stove insert. Upstairs master suite has a walk-in closet, dual sinks and tile shower. Fenced back yard features raised garden beds, 2 sheds for storage and an oversized back deck with shade cover. Great location for relaxing or entertaining. Come see what this home has to offer! \$369,000

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The rest of **Barksdale** | From Page RE3

stretches from an hour into two. Finally the lunch crowd begins to drift in, so we decide it's time to move on to our days.

I should vacuum when I get home, but decide the garden needs some weeding. The tomatoes need their newest vines placed carefully up into their cages so they give each other room to space out and make lots of fruit for later in the summer. The garden is a lot smaller this year to conserve water but I love those home-grown tomatoes. I rarely buy tomatoes. They can't compare to the fruity, juicy ones I grow myself. I always have some to share with friends. There's hardly a better gift for most people I know. I look forward to those sandwiches with a big slice of my sweet treasures.

My compost pile is filled with potatoes growing from last season's peelings. I decide to let them grow. Looks like we'll have a good crop. My friends Steve and Fawn already have a huge crop of potatoes springing up. Steve is so proud of his peaches. He's offered me a small peach tree in a pot that he grew from seed but I just don't have room for any more trees in my yard which already has apples and plums readying for a fall harvest. I gathered my jars and lids early this year so I'll be ready for canning time.

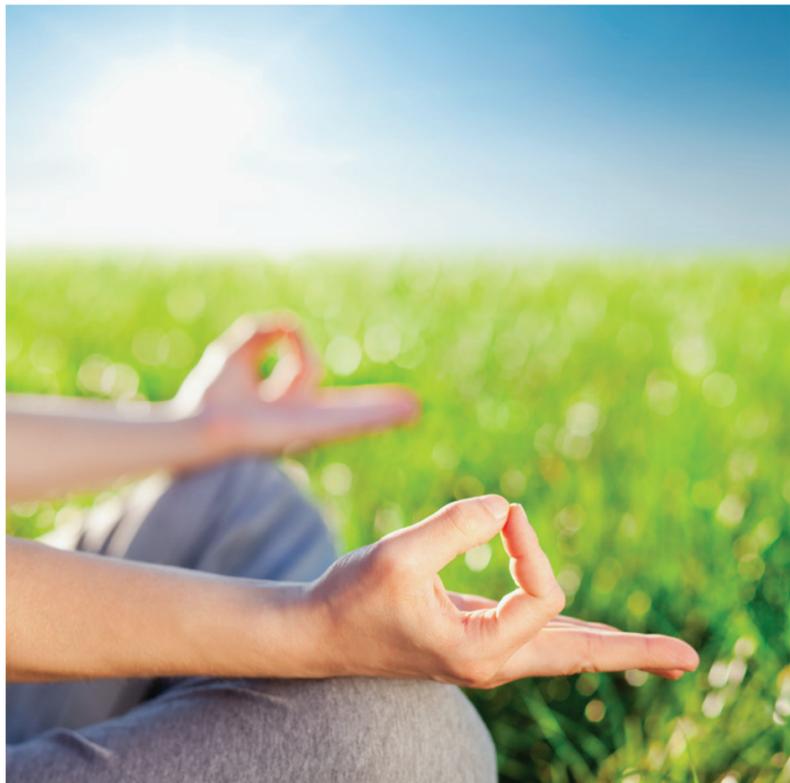
Off in the distance I hear the whistle of the Skunk Train. I love that sound. When I lived in New York City and San Francisco many

years ago, that was a sound I never heard. The vacuuming can wait a while longer. My neighbor, Bill, pops his head over the fence to ask how my day is going. "Great," I blurt out perhaps too enthusiastically. I have the greatest neighbors. What a blessing.

It's time to sit down and write for a while. I can hardly get through a day without writing for half-an-hour or so. Don't know why. Although I've written in a journal from time-to-time since I was in high school, I was never much of a writer, but now I don't feel like my day is complete if I don't write for a bit. Just one of those habits I acquired as I've gotten older.

Suddenly I get it into my head to play Electric Light Orchestra's rapturous anthem "All Over the World." "Everybody all around the world, gotta tell you what I just heard. There's gonna be a party all over the world!" I start rockin' out and dancing. It's turning out to be a really fine day. I grab the vacuum as I sing along and, almost like dancing, I'm shaking my booty and swooping around the house. I wasn't the first one to say it but, always try to reach for the thought that feels better! Might get a clean house out of it.

Bill Barksdale was a 2016 inductee into the Realtor® Hall of Fame. He is a referral agent for Coldwell Banker Mendo Realty Inc. 707-489-2232. CADRE# 01106662. Read more of his columns at his blog at BBarksdale.com.



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**1853 Tulip Place, Willits \$379,000**

A garden lover's delight! This custom 3 bed, 2 bath home built in 2002 is located in a sunny cul-de-sac. Granite counters in the kitchen, recessed lighting, tile backsplash and French doors that lead out to the back deck, back patio area and dog run. The covered deck overlooks the private front yard with mature, thoughtful landscaping with fully automated drip watering system, and meandering flagstone walkways. Central heat and air, master suite with walk-in closet, on-suite bathroom with a dual-sink vanity and shower both in granite. Attached 2 car garage with workshop area and a long driveway able to accommodate parking needs. Cathedral ceilings in the living room and easy to care for laminate flooring. Large laundry room with pantry and hot water recirculation system in garage. This home has been lovingly maintained and is move-in-ready!

**Karena Jolley**  
License #01482063  
707-354-2999

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