

Willits Weekly | Edition 47 | July 9, 2020

REAL ESTATE SECTION



At left:
Tara
Moratti
prepares
to go
to work
as the
owner of
Coldwell
Banker
Mendo
Realty,
Inc.

Photo by
Mathew
Caine

Taking over Coldwell Banker Mendo Realty during COVID-19 has been a long, difficult task for broker Tara Moratti, but it's finally hers

On her career path as a real estate broker who wanted to work on her own, long-time Willits resident Tara Moratti instead bought a company. After six months and mountains of paperwork and COVID-19 restrictions, she has finally taken over the Coldwell Banker Mendo Realty, Inc. office in Willits and a second branch in Ukiah.

Mathew Caine
Features Writer
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Although one of the top producers at the brokerage for the past 12 years, Moratti has found that the more she learns about the business, the more there is to know.

"The official transfer date was July 1," explained Moratti, "so I'm definitely in the thick of paperwork today. I'm very happy I went ahead and bought this business. When I was young, I felt like I was going to go ahead and get my real estate license, and work for two years, and get my broker license, and be off on my own and get to do my own thing. Then you get into the business, and you realize you'll never know enough. You realize there's more questions to be answered and more things to learn."

Rather than keeping with her plan to go off on her own after her time with the Willits office, she realized that she enjoys the comradery of working with a group of agents. "I like the office comradery. I think it's a good thing to work with other people. You get ideas and learn a lot from what other people are going through."

"When John [Lazaro] and Kerri [Vau]," she continued, "asked if I would be interested in purchasing the company from them, it took me about another four months before I could say that I wanted to take that on. Once I committed, it felt like it was the right thing to do. But then I had to start the process of forming a new corporation and doing all the things I needed to do to form a new

Read the rest of
Moratti | Over on Page RE3



Above: Although the Coldwell Banker office mostly handles residential and land, they have listed the old Howard Hospital building on Main Street. At left: A property listed by Coldwell Banker is the ultimate outdoor escape – "Rock Tree" is located at 9021 Hearst Willits Road; the 3,376-square-foot home with 4 bedrooms and 4 baths, sits on 418 acres.

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STRENGTHENING COMMUNITY ONE HOME AT A TIME

Tips for filing taxes amid COVID-19

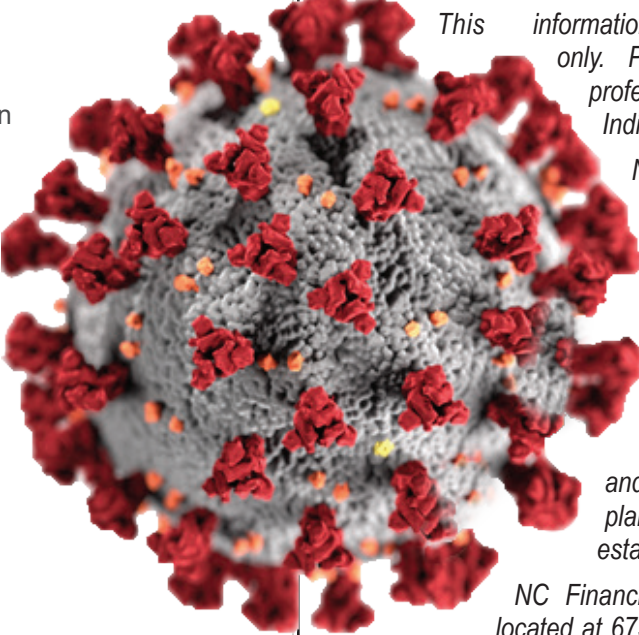


Nicholas Casagrande
Columnist

Neighbors,
We are halfway through this challenging year – I am hopeful the worst is behind us.
I want to touch on two *government support programs that are still available* to individuals and small businesses from the Small Business Administration also known as the SBA.
The **Paycheck Protection Program** is a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll. SBA will forgive loans if all employees are kept on the payroll for up to 24 weeks and the money is used for payroll, rent, mortgage interest, or utilities.

The second program is a long-standing offering of the SBA’s – the **Economic Injury Disaster Loan Program**. The EIDL program assists businesses, renters and homeowners located in regions affected by declared disasters.
A business can apply for both of these loans – see chart for some key differences.
You can apply for *both of these loans* to support your business and *good portions (if not all) of these loans are forgivable*. However you can’t use the funds for the same expense (e.g. you can use both for rent, but for different months, not the same month’s rent).
Applying for these loans is not as daunting as it might seem.
• For the PPP, you apply through participating lenders – one with which you have a relationship or “others” – brick and mortar or online-only lenders who can quickly process your application.
• For the EIDL, you apply on the SBA site: <https://covid19relief.sba.gov/#/>.

Key differences between SBA relief programs		
	PPP	EIDL
Maximum loan amount	\$150k	\$10 million
Forgivable?	No, but up to \$10k advance grant included	Yes
Collateral required?	Possibly, depending on loan amount	No
Credit check required?	Yes	No
Automatic payment deferral	12 months	Until forgiveness application is processed, 10 months after end of covered period otherwise
Where do I apply?	SBA website	Directly from an approved lender
Loan terms	3.75%, up to 30 years (2.75% for non-profits)	1%, 2 years; 5 years for new loans
Approved uses of loan funds	Fixed debts (rent, utilities, etc.) Payroll Accounts payable Some bills that could have been paid had the disaster not occurred	Payroll expenses Rent Mortgage interest Utilities



This information is for general purposes only. Please consult a financial professional for your own situation. Individual circumstances do vary.

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.
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How to hire a Realtor®

If you’ve never hired a Realtor® before, it’s important to know what to look for. Briefly, here’s a reminder on why to hire a Realtor.

1. Licensed real estate agents have a fiduciary responsibility to deal honestly and in the best interest of the principal (you) – this is not just an ethical responsibility, it’s a legal one.

2. Win-win. It’s in your Realtor’s best interest to help you meet your goal, because Realtors only get paid if you get what you want – a completed transaction.

3. Realtors know their stuff and can save you time and money. Just ask people in the industry, because they hire Realtors. Even lenders and people in related industries with the knowledge to do the work themselves feel it’s worthwhile to hire Realtors. The truth is, when I want to list or buy property, I use a Realtor other than myself.

So, how can you pick a good Realtor? First, talk to your friends and neighbors to find out who they’ve used and would recommend – and maybe more importantly, whether there is anyone they would not recommend. Ask your insurance agent, your accountant, your attorney, and your local banker, too. These professionals understand the economics of real estate and are likely to have a valuable opinion on the subject.

The Realtor you ultimately choose needs to be someone you can have a personal relationship with. It’s critically important that your search not be a popularity contest, because we’re talking about dealing with hundreds of thousands of dollars.

So, before you pick up the phone to talk to any of the Realtors on your list, make sure they have integrity, a good reputation, and are well-connected. By the end of the interview, you should be really comfortable (hopefully even impressed) with answers to these questions:

- Does their communication style work for you? Do they use all the communication tools you like (e.g., cell phone, text, email, social media, even that old-fashioned standby face-to-face)? Are they available on weekends or during evenings? How long do they usually take to respond to questions?
- Do they have the expertise to meet your needs? When measuring expertise, pay attention to years and type of experience, as well as professional designations as a Realtor (instead of simply real estate agent). Some Realtors even have additional education like GRI (Graduate, Realtor Institute) or CRS (Certified Residential Specialist).
- Do they have the capacity to take you on as a client? Although the agent may have wonderful credentials, it is important to find out about their current workload. Can they give you the time and attention you need to buy or sell a property on your timeline?
- Do they have the technical tools to do the job right? In this world of constant communication and electronic marketplaces, can your Realtor excel? Do they or their company have a mobile app? Website? Blog? Access to the Multiple Listing Service? Franchise affiliation with impressive online networks?

In addition to answering all these questions to your satisfaction, is the Realtor organized? If you plan to list your house for sale, did the Realtor come with a marketing plan, a market-value analysis of your property, and information about themselves and their company? If you want to buy a home, did the Realtor review prospective contracts and walk you through what to expect at each point in the buying process?

If you responded positively to all these questions, you’re probably in great shape. When it’s all said and done, the Realtor you choose should be someone you trust and get along with, and someone who has the expertise, capacity, and company support to accomplish your objectives.

If you have questions about real estate or property management, contact me at rselzer@selzerrealty.com. If you have ideas for this column, let me know. (If I use your suggestion in a column, I’ll send you a \$25 gift card to Roland’s Bakery!) If you’d like to read previous articles, visit www.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 40 years.

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The rest of Moratti | From Page RE1

company. Then the pandemic happened.”

COVID-19 has had a profound effect on the real estate industry, another degree of challenge for the new owner. Instead of the usual six to eight weeks to perform the transfer of ownership, the process took about six months.

“State and government agencies were shut down,” said Moratti. “Processing times went from three weeks to nine weeks and other such delays occurred. Now things are beginning to move again in real estate and also in government agencies, and it’s become possible to do the actual transfer. The processes at the government seem to have gotten faster in the last month or so.”

In addition to the delay in transfer, the pandemic has affected many other aspects of the industry. “COVID-19 has forced us to make several changes to the way we do business,” Moratti explained. “Our office is closed to the public without an appointment. We want to protect our administrative support.

“We can’t do open houses at this time, which sellers find is a valuable tool in getting interest in properties. We can’t do open houses for either brokers or buyers. We used to meet once a week to preview the new listings, which gives the agents an opportunity to see the properties and get to really know them.

“Currently,” she said, “the owners or tenants have to vacate during the showing because we need to be able to adhere to the social-distancing protocols. We also have to clean and sanitize the location before and after. We have rules about washing our hands and wearing masks.

“Now sellers can elect that the buyers have to be pre-



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qualified prior to making an appointment. The buyers have to acknowledge they haven’t been sick or exposed to anyone who is ill for a certain amount of days.”

Until recently, agents were not even allowed to show the houses to prospective buyers. “We could still sell real estate,” clarified Moratti, “but we couldn’t meet with anybody to do it. How do you buy something that you can’t physically hold and touch? You can’t buy a house on Amazon like you can some widget. Each house has been used and maintained differently. You really have to be able to walk through the property and see and feel it with your own eyes. See it, touch it, feel it. All the things you can’t do remotely.”

Despite the current difficulties, Moratti is happy to have made the decision to purchase the brokerage and to have decided to remain in Willits, a place she knows intimately and loves.

“I’m happy I made the commitment to stay. I love my community. I’m really blessed to have this opportunity. I’m excited to see what the next 20 years holds in real estate. Having the Willits and Ukiah office was more than I originally pictured myself doing, but I still feel it’s a greater way to serve my community,” concluded Moratti.

Coldwell Banker Mendo Realty, Inc. is located at 1460 South Main Street in Willits. Moratti can be reached by calling 707-367-0389, or by emailing tara@livinmendo.com. Visit www.LivinMendo.com for more info.

Above: This Brooktrails home listed by Coldwell Banker boasts 0.4 acres of rustic living on Birch Street. Below, left: Tara Moratti proudly stands in front of her new business. Below: Receptionist Meribeth Demond provides much-needed organization to the office.



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Almost everyone has heard of a place called Shangri-La. A mythical place. A kind of utopian paradise where people live in happiness and harmony with themselves and nature. Shangri-La was invented by author James Hilton in his 1933 book "Lost Horizon," later made into Director Frank Capra's haunting film of the same name.

As a filmmaker, Capra often seemed to be searching for what is good and fine deep inside the human spirit. His films, "It's a Wonderful Life" and "State of the Union" — both made shortly after World War II, — examine the innate courage and decency of one person to prevail over greed and cruelty.

In "Lost Horizon," Robert Conway is abducted away from his strife-filled life and finds himself in a strange, remote paradise hidden in the Himalayan Mountains. Here he meets the ancient High Lama Father Perrault. In Capra's version, screenwriter Robert Riskin wrote the High Lama's words, "Look at the world today ... What unintelligent leadership! A scurrying mass of bewildered humanity, crashing headlong against each other, compelled by an orgy of greed and brutality."

In her novel, *The Kin of Ata Are Waiting for You*,” writer Dorothy Bryant portrays an angry, successful, reckless man who is speeding away from his cruel and mediocre life, a life which has no meaning. After a catastrophic accident, he suddenly finds himself inexplicably transported to a strange land where the people live seemingly simple, introverted lives but things are not what they seem.

Much like Bryant's character, Father Perrault had been seeking meaning to his life, and found a simple answer:



Be kind. Do unto others as you would have them do unto you. Is there any more profound guidance than that? Much creativity and wisdom can flow from this advice.

The idealistic purpose of Shangri-La was to be a depository of the best of humanity, so that if human blindness and madness destroyed civilization, there would be a community that could seed a renaissance to rebuild a broken society. Of course, with today's powerful and insane weaponry, in addition to chemical and nuclear pollution, a world without humans to decommission and decontaminate its waste would likely end the life of our magnificent planet altogether – a sad and asinine legacy for humanity when we have the potential for a much better outcome.

Thich Nhat Hanh writes in his book "Anger," "Anger is a zone of energy in us. It is part of us. It is a suffering baby that we have to take care of."

As I've quoted many times before, the "Realtor® Code of Ethics" begins, "Under all is the land." As we create community, we build upon that land. Our very life itself depends on our good stewardship of the land. This fact is something no rational person can deny. When we get lost in tribalism, politics, greed, the compulsion for dominance – one over the other – we lose sight of the reality that there is only one. And by "one" I mean the planet, all life on it, and all that includes.

In "Lost Horizon," Conway says, "There are moments in a man's life where he glimpses the eternal." We can't spend our individual and collective existence escaping. We

must be moving toward something better. In my lifetime it has never been more important than now that we, as the human race, begin to consider what we are moving toward. That begins with listening to one's inner truthful conscience.

We hold a great gift in that we are intelligent and creative beings that share a unique planet in the vastness of the universe. We have the choice to evolve and get better, or we can throw away and destroy the gift we share through hubris – arrogance.

Hilton wrote “Lost Horizon” between World War I and World War II. Our own great country, the United States of America, was nearly ripped apart by the Civil War. Lately I’ve heard news commentary speculating of a second Civil War. What? Will we really head foolishly into such a hellish future? Or will we, as a nation of diverse people, come to our senses and choose wise goals and wise leadership?

Will we need a Shangri-La to reseed the world or even our nation? I hope not. Under all is the land. I hope we humans can evolve as a nation and a world to the next level.

Richard Curtis, in his movie "About Time," said, "I just try to live every day as if I deliberately came back to this one day. To enjoy it as if it was the full, final day of my extraordinary, ordinary life. We're all traveling through time together every day of our lives. All we can do is do our best to relish this remarkable life."

Bill Barksdale was a 2016 inductee into the Realtor® Hall of Fame. He is a referral agent for Coldwell Banker Mendenhall Realty Inc. CADRE# 01106662. Read more of his articles at his blog at www.BBarksdale.com.

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