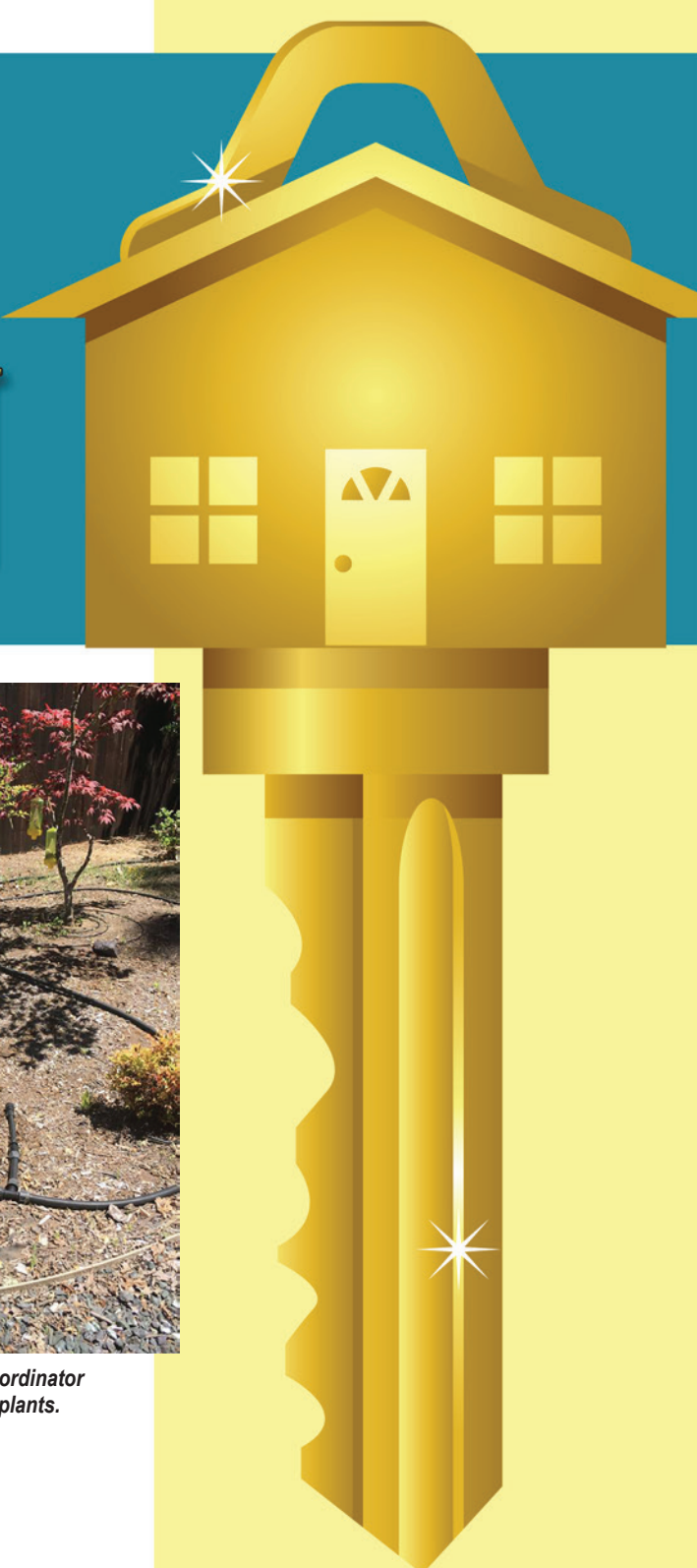


# REAL ESTATE SECTION



Above, from left: Some lilies grow in a mixed floral bed at DripWorks demonstration garden. DripWorks resource development coordinator Maria Camargo poses with technician (and company president) Leon Springer. This DripWorks system relies on gravity to water plants.

## Water Wise

DripWorks provides tools for water conservation, ideas for drought landscaping

With the implementation of new water regulation bills signed by Governor Jerry Brown regarding permanent restrictions on both indoor and outdoor use, using water wisely has become more important than ever.

The new bills require cities and water districts to set strict annual "water budgets," with residential water use standards based on a formula of 55 gallons per person per day for indoor water use, a limit for outdoor use that will vary depending on regional climates, and an allowance for leak rates in water system pipes.

These residential limits will be quite challenging for most homeowners trying to maintain a lawn, though. After all, maintaining a lawn has been the status quo for generations. If a lawn is no longer a viable option for landscaping due to conservation needs, what alternatives are there for maintaining curb appeal and pride of ownership?

DripWorks, Willits' local drip irrigation specialists, has some advice to help create a low-water yard that is also visually appealing. They suggest replacing a lawn by smothering the existing grass using wood chips, and planting drought-tolerant shrubs and trees. Choosing to use a weed barrier cloth or pond liner underneath the mulch will inhibit weeds long-term.

In addition to shrubs and trees, planting a low-growing ground cover of drought-resistant plants that flower and spread requires very little water, no mowing, and can give you that verdant green look that makes lawns so appealing.

According to DripWorks, another landscaping option is called a xeriscape. Xeriscapes require no watering outside of natural precipitation after three to four years of plant establishment! Drought-tolerant, native plants are a must for

the xeriscape to thrive.

Fortunately, our diverse climate contains hardy trees, blooming shrubs, and wildflowers that meet these criteria. To create a xeriscape, follow the same directions given to smother the existing grass, choose a groundcover (some beauty bark, rock, or other hardscaping needed), and select drought-resistant plants. Not only do these low-maintenance ideas save water and money, they can create bespoke statements that complement the architectural style of your home.

These sustainable gardens can be watered sparingly, and for very little by using one of nine DripWorks irrigation kits. These include sprinkler-to-water-saver conversions, and individual plant systems for new and fragile additions to your landscape.

Once the irrigation kit is installed, use the irrigation timer to make sure unestablished plants are getting the water they need at the right time of day. If there is uncertainty regarding when the new plants need water, ask the local nursery. They will be able to guide the landscaping process from ground cover options to shrubs, trees and flowers.

Water features (like small ponds), and hardscaping (paths, walls, bridges, and decorative non-plant items) are an important part of any garden. DripWorks provides pond liners and pond-care tools to assist with the installation or upgrade of an existing water feature. Here is what they have to say about the value of maintaining a pond:

"If you have rural property, putting in a good-size pond (using a pond liner if necessary) or increasing your holding-tank capacity will provide you with water when you need it the

Read the rest of **Dripworks** | Over on Page 5

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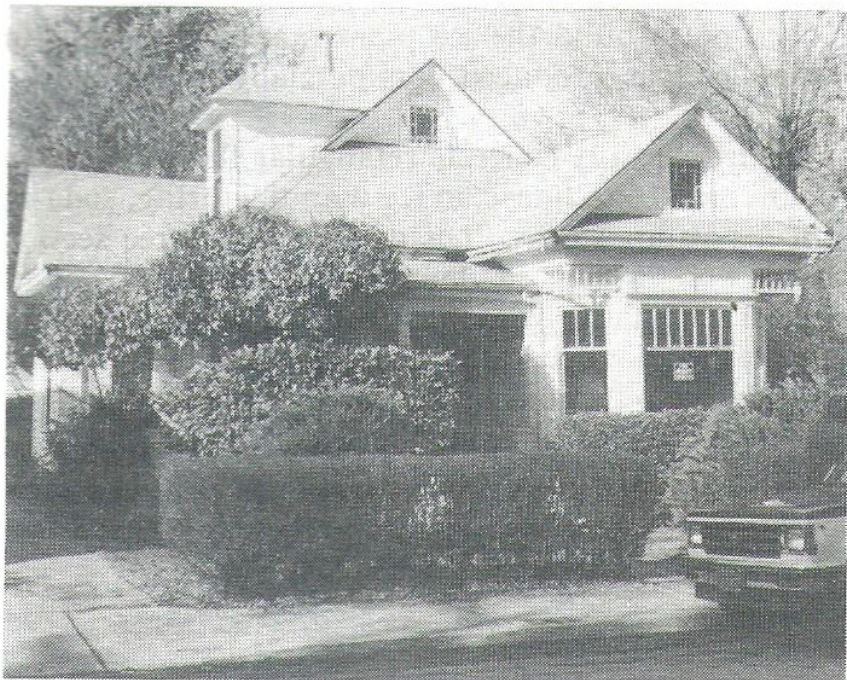




# Now and Then

84 South Humboldt Street

Built in 1904



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.

The house at 84 Humboldt Street is important both for its vernacular Queen Ann Architecture and also for the fact that it was built by its first owner. It is actually the second house built on the lot as the first house burned in the 1901 fire. Fred Whited, a younger brother of Charles, LeRoy and William Whited, who built many of the houses in Willits, built the house in 1904. The house is important as an example of the Whited style of architecture and as it fits into the growth and development of Willits near the turn of the century.

The house at 84 Humboldt Street typifies a very common architectural style in Willits. It consists of a one and a half story house, roughly rectangular style in shape with a center gable. A bay window extends to the north with its own gabled roof, which is slightly lower than the main gable.

COLUMN | How's the Market?

## Pets: We can't live without them, but our buyers can

Most of us wouldn't trade our pets for anything, but when it comes to selling our house, we must remember that our potential buyers may not love animals the way we do. I am not suggesting you try to hide the fact that you have pets, but I do recommend you minimize the negative effects pets can have on your property. Otherwise, you're limiting potential buyers to pet lovers. That's not wise.

Starting with the outdoors, be sure to remove any landmines that will leave a bad odor on the bottom of a buyer's shoe. If your dog has torn up the landscaping, repair it and see if Fido can stay with friends when a real estate agent plans to show your property.

As you move indoors, before you invite a real estate agent to bring potential buyers to the house, consider the following:

- Fix door jams. If the wood is damaged because your cat used it as a scratching post, replace it.
- Update window treatments. Replace drapes with stains or scratch marks and blinds that don't work anymore.
- Repair, replace or remove furniture. As a rule, you should remove about a third of your furniture when you put your house on the market. If you have pets, remove the third the pets used the most.
- Repair or replace flooring. Get rid of stained carpet

and buff out scratches on wood floors. Odors sometimes require the carpet and the carpet pad to be replaced.

I once knew someone with so many dogs that the carpet, carpet pad, subfloor, and much of the sheetrock had to be replaced before the home would sell. Clearly, you don't want to take on unnecessary expenses when selling your house, but to maximize the amount of money you will get out of the sale, you may need to do some repair work.

Again, do not try to hide the fact that you have pets – simply minimize the negative impacts. If you do not disclose that pets live in the house, and buyers find out before the sale closes, you could lose the sale. If a buyer finds out about Fido after the escrow closes because of odors or needed repairs, you could be on the hook for expensive repairs. So, do not conceal defects – fix them.

When I've said pets, I've mostly been referring to dogs and cats, but some people have slightly more unusual pets like birds, snakes and rodents. It's best if those pets have an extended vacation at a friend's house while you're trying to sell your house (or at least go on an overnight stay away from your house if potential buyers plan to visit).

A real estate agent I know showed a house with a secure, fully enclosed terrarium for their pet snake. When the potential buyers entered the room with the snake, that was it. The wife turned on her heel and left. She didn't even want to see the rest of the house. It's possible the house wasn't right for other reasons, but the snake guaranteed the rejection immediately.



Richard Selzer  
Columnist

If you cannot move your pets out of the house while it's being shown, at least be sure to clean the cages, empty litter boxes, open windows if weather permits, and put dogs and cats in their crates (if they're crate-trained) or safely confined outside, if possible.

If you have questions about real estate or property management, please contact me at [rselzer@selzerrealty.com](mailto:rselzer@selzerrealty.com) or visit [www.realtyworldselzer.com](http://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](http://www.richardselzer.com).

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



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# Rebuilding Lake County

CalHome, Hammers for Hope, NCO help with new homes for fire survivors

### Submitted by North Coast Opportunities

After the devastation of the 2015 Valley Fire, 2016 Clayton Fire, and the 2017 Sulphur Fire, Lake County is dotted with fire survivors. While many have been able to secure permanent housing, others still find themselves unable to rebuild.

Hammers for Hope, the Hope Crisis Response Network, North Coast Opportunities, Inc., private contractors, and modular home companies work in collaboration to support these fire survivors through disaster-case management services, home rebuilding, volunteer support, and the CalHome Loan Program.

Katherine Ramos lost her home during the Valley Fire. She is a senior citizen living on a fixed income and was completely uninsured during the time of the fire. Thanks to the CalHome Loan Program and other collaborative partners, Ramos will move into her new Homes Direct manufactured home by late summer.

"The CalHome Loan Program has been a lifesaver," said Ramos. "I've been here 33 years, and I'm very grateful to be able to return to my property. If it wasn't for this opportunity, I would not be getting a house, and I'm very thankful. It means I don't have to continue moving around. I can put my roots down again! After meeting with my case manager, I felt like I had some hope. Otherwise I do not know where I would be."



Disaster case managers with North Coast Opportunities, in rear, stand with Valley Fire survivor Katherine Ramos and her daughter-in-law. Ramos will move into a new home by late summer thanks to the CalHome Loan Program and other collaborative partners.

There are currently 24 active CalHome loans nearly ready to fund. Approximately 10 prospects are also in the pipeline, which will hopefully result in funded loans later this summer. The CalHome Loan Program is funded through the California Department of Housing and Community Development. It's sometimes used to cover the gap between an insurance payout and the cost of rebuilding.

The program targets low-to-moderate-income households who owned or rented a home destroyed by one of the recent fires. It provides a 30-year deferred loan with no interest and is significantly easier to qualify for than a traditional mortgage or loan.

Volunteer rebuilding projects are also being processed. As CalHome loans close, Hope City provides the materials, resources and volunteer labor needed to oversee the rebuilding process. Hope Crisis Response Network is a nonprofit organization dedicated to disaster recovery and home rebuilding. They have provided recovery assistance in Lake County since September 2015.

"Hope City is the name we give our rebuilding projects as we bring together local businesses, organizations, government leaders, and our volunteer teams to bring hope to the community," said Valerie Cox, NCO disaster case manager and Hope City representative.

In May 2018, Hope City staff and volunteers completed three homes. There are currently seven homes under

"Our volunteer teams come every week from across the U.S. and Canada and give their time to help Lake County recover. We're moving forward, step by step."

Additionally, one more home was completed by Lake County contractors at the beginning of March.

Hammers for Hope was awarded a grant from HCD for \$4.6 million, and NCO is the program operator. The grant is being drawn down in small amounts as applications and projects are approved. Funds are still available, and new applications are being accepted.

"We encourage fire survivors in need of housing to apply for a CalHome loan," urges Hammers for Hope board member Mark Borghesani. "Funds are still available, and it's our goal to help as many people return home as possible."

Hammers for Hope aims to assist seniors, low-to-moderate-income individuals and families, and people with disabilities, in making minor home repairs to improve their comfort and safety.

After the fires, Hammers for Hope shifted focus to help those in need of rebuilding. Hammers for Hope is a collaborative effort made possible by the work of local contractors and community volunteers with major funding provided by Calpine Corporation and assistance from Kelseyville Lumber.

"Disaster case managers are available to assist fire survivors," adds NCO Executive Director Patty Bruder. "In partnership with Team Lake County, NCO connects fire survivors to resources. We work with individuals, address their needs, and direct them to the best available resources."

For more information about the CalHome Loan Program or to complete a preliminary application, contact a disaster case manager at 707-994-2910. For more information about Hammers for Hope or to apply for assistance, donate or volunteer, visit [www.hammersforhope.org](http://www.hammersforhope.org). Learn more about NCO by calling 707-467-3200 or by visiting [www.ncoinc.org](http://www.ncoinc.org).

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Above, from left: A pond lizard scurries over some rocks. May tomatoes thrive in a Smart Pot in the DripWorks demonstration garden. DripWorks' Leon Springer shares some cherry tomatoes. One of the DripWorks systems, on display in their demonstration garden.

At left: A drip watering system delivers water slowly, giving the plant ample time to soak up precious moisture.



### The rest of Dripworks

From Page 1

source for irrigation. Ponds also act as an animal sanctuary, watering hole, and as a breeding place for wildlife indigenous to your land. Adult toads that live in your pond have the added benefit of living off the insects that otherwise might be eating in your veggie garden."

If being prepared for the upcoming water restrictions sounds appealing, as well as lowering the water bill, contact DripWorks at 1-800-522-3747 or visit them – and the DripWorks demonstration garden – at 190 Sanhedrin Circle, Monday through Saturday from 9 am to 4 pm. Ask them how they can help to convert a maintenance-heavy lawn into a sustainable, hands-off garden.



Above: The DripWorks retail store, warehouse and display garden located on San Hedrin Circle.

Photo by Maureen Moore

Below, from left: A DripWorks banner can be seen through the stalks of some daisies.

A butterfly pollinates a vibrant yellow flower. Vegetables with soft, green leaves, like chard, should be watered daily. A DripWorks overhead sprayer gives precise, deep moisture to plants in this Smart Pot.

Photos by Alyson Bailey

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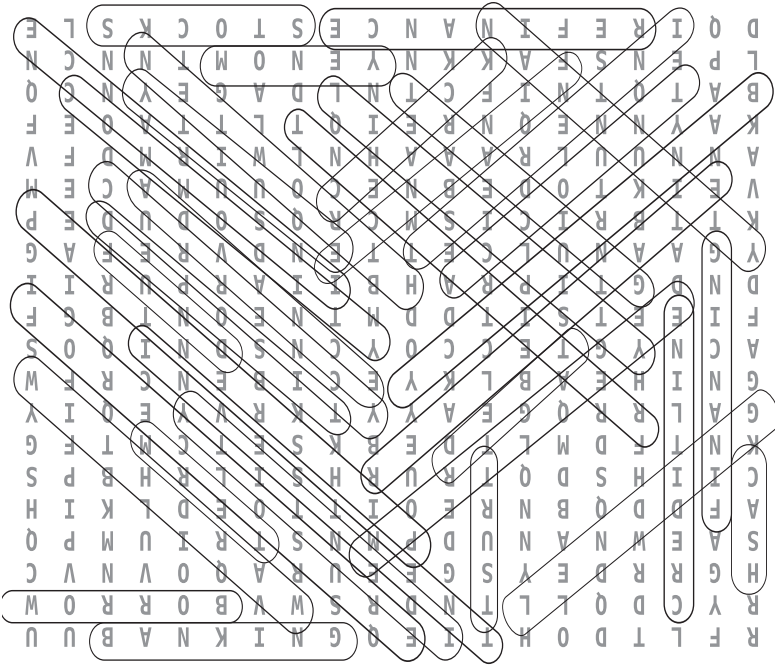


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# Keeping your financial house in order

Hey there, we are halfway through the year already, and hope you all enjoyed Frontier Days.

I want to talk briefly about fraud out there in our world, and I also want to prod you into spending a little time getting, or keeping, your financial house in order since we are halfway through the year.

Fraud – sadly – is real, and I am educated immensely on this topic, as the fraudsters constantly change and try to beat the dog catcher. Here is my advice to help you avoid something like identity theft or getting involved, financially, with a bad actor.



Nicholas Casagrande  
Columnist

1. Identity theft is a huge problem, the No. 1 consumer fraud in 2017. Be sure to store and dispose of important documents like bank statements properly – purchase a shredder.

• Do not hand over your credit/debit card – have the clerk process it in front of you.

• Go online to your bank and credit card accounts and set limits on money spent per transaction – set a \$200 limit, and if there is a charge north of \$200 you will get a text or an email as that purchase is being made.

2. When dealing with financial transactions or giving personal information, make sure it is someone you know from an entity you know. If you do not know them, slow down and research. Google them: Are they who they say they are? There is no rush when conducting financial transactions or giving personal info. Another 30 minutes will not jeopardize. Never wire money, no matter who is asking for your funds from whatever obscure nation.

3. Hang up on robo-calls or recorded sales pitches – they are illegal. Don't "press 1" to be taken off the list – it could lead to more calls. If you receive a fraudulent call alleging to be from the IRS, you can record the number with the IRS via phishing@irs.gov. Do not open emails that claim to be from the IRS, request personal information, or are lottery-related, or are about an inheritance from an unknown family member or a large investment that needs taxes to be paid before you can receive your stipend.

4. If you win a "prize," never pay for "taxes" to get the prize.

5. Make sure your antivirus software is up to date on your tablets, laptops and home computer.

Sadly - I do see quite a bit of the above via my clients and some friends, so be vigilant.

As we covered before, make sure you are monitoring your credit. This link is the annual credit report, authorized by the federal government, free of charge: [www.annualcreditreport.com/index.action](http://www.annualcreditreport.com/index.action)

This is an especially good time of year to get to some of those projects done that you simply do not want to deal with at busier times of year ... things like stepping back and getting your financial house in order, including planning for your financial future.

Are you making the most of U.S. government tools to reduce your tax burden? These include:

- 401ks, SEP-IRA, Roths,
- 529 education plans
- health savings plans
- Regular charity contributions
- Fostering a dog or cat, or donating to our local Humane Society

Also be diligent about scanning and indexing your receipts, before the year gets away from you, and you start collecting your tax documents in a few months.

## Time for an Insurance Policy Check-in

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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 (taxes) or Nicholas.Casagrande@ceterafs.com (investments) for more information.



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