Willits Weekly | Edition 25 | August 9, 2018

# REALESTATE SECTION









### **Willits Cafe comes down**

It was a sad sight for many earlier this week when it was finally time to take down the old Willits Cafe building, which has been in a state of disrepair and mid-crumble for several years. Various elements, including hazardous material and a final gas line securing by PG&E, were finally handled, and the crew of T. Lawrence Construction started working Monday, removing the wood, metal and brick from the old building on the corner of Main and Commercial streets.

One special project was to save the large inhouse century plant, which was so massive it started protruding through the glass windows back in 2016. With the help of Bill Wilson, Public Works supervisor for the City of Willits, the crew removed the plant and found a new home for it – and a few of its little babies – at the Commonwealth Garden located next to Adventist Health Howard Memorial Hospital.

The future destiny for the lot is still to be determined, but hopefully something Willits needs and will enjoy can be built in place of the Willits Cafe. Check out Willits Weekly's Facebook page for community memories and sentiments about the old cafe, and share yours there, too!

- Maureen Moore

At top, left: Scooping up the debris at the old Willits Cafe site is easy work with the help of an excavator from T. Lawrence Construction. At top, right: On Tuesday afternoon, only a few walls were still standing. Above: The old Willits Cafe building as it stood Monday afternoon. Demolition had already started on the back portion, but the front still resembled the eatery of many residents' memories.

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Above: Ananda Johnson of the Howard Foundation, left, poses with Bill Wilson, Public Works supervisor for the City of Willits, and the giant century plant that was removed and saved from the old Willits Cafe's south wall. The century plant is now situated at its new home: the Commonwealth Garden. At right, top: You could still barely make out the words "Willits Cafe" on the sign Monday afternoon. At right: The cash register was pulled aside from the rubble. See a few more photos on Page 5.





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The house features a medium hip roof with a gable extension over a modest bay. The gable is trimmed in bargeboard, and is covered in overlapping patterned shingles. A small portion of roof forms a pediment across the base of the gable. The roof of the gable and the main roof are trimmed with a box cornice, sloped soffit and a plain frieze. The one and a half story house has also had shed roof dormers added to the house. The house is covered in wide shiplap boards, including the bay.

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.



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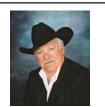
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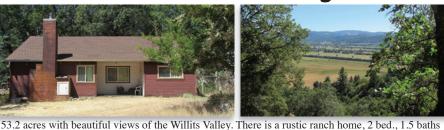


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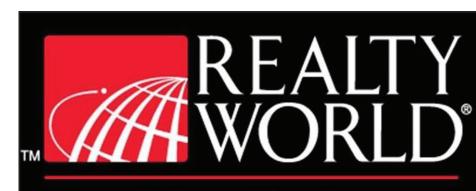


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As of July 2018, the City of Willits has a new ordinance 13.17, Sewer Lateral Inspection Program, that went into effect. It affects all of us that use the public sewer system. Brooktrails has had a similar ordinance in place for a number of years now. As a home seller, buyer, or owner of a commercial / industrial property that is hooked up to the public sewer system, you are required by law to comply. The newly released version that I read is

45 pages long. Brooktrails and Willits share the same sewage treatment plant. That's a lot of, well, stuff

As I studied the 45 pages, I discovered, much of it deals with commercial and industrial properties, but the final seven pages deal with residential properties.

This is really important for you to understand. What happens to the water and stuff in it when you wash dishes, flush the toilet, or take a bath

or shower? If you are hooked up to a public sewer system, that effluence (the stuff that flows out), eventually ends up at the sewage treatment plant to be cleaned up and made healthy so no one gets injured or sick from it.

Bill Barksdale

I recently had a nearly three-hour meeting with Willits City Manager Stephanie Garrabrant-Sierra, City Utilities Superintendent Scott Herman, and City Assistant Engineer Susanne Loutsis. All of these public servants were helpful and are dedicated to the needs of the residents of our fine city. My thanks goes out to them for helping me to understand this ordinance so I can, in turn, try to assist you,

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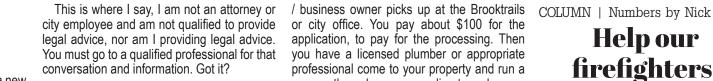
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What is a sewer lateral? The sewer lateral is a pipe that connects your property to the public sewer main in the street so it can flow to the plant and be treated. The "upper lateral" is on your property, and you are responsible for its condition and proper functioning at your own expense. Once it flows off your property onto public property, the infrastructure is

generally the responsibility of the public agency.

Why was this ordinance enacted? It's the law - federal, state and local. My understanding is that the Clean Water Act, State Water Resources Control Board, and a 2013 lawsuit against the City of Willits by the controversial group, River Watch all compelled the city to enact an ordinance law to deal with the situation of water contamination flowing from sewage. The city had no choice but to comply.

Columnist, GRI Realtor® More about "why." The primary purpose is to protect *you* and, by extension, the environment from the dangers of contamination from sewage. There's something called "INI," aka "infiltration and inflow." Inflow is the sewage that you flush or drain into the system through your sewer

> lateral. Infiltration is ground and storm water that enters the system through cracks, breaks and other defects in your upper lateral, and sometimes the lower lateral, as it enters the During times of heavy rain and with our very high water table in Willits, a lot of extra water enters the sewage system through these

> defects and ends up in the sewage treatment

plant, at times overwhelming the system with too much water. This is very costly to the public. Since much of the "infiltration" is on private property - you are responsible. So, the ordinance tells you what you must do to keep your part functioning properly.

> Part of the ordinance requires the installation of a "back-flow device" that helps prevent sewage backing up and flowing into your house or business. know of instances where this has happened, and it really stinks, both metaphorically and in fact. Since no one wants sewage in their home or business, you need a back-flow device installed on your property along with a sewer clean-out access near the street close to where your sewer lateral enters the public sewer main.

Here's how you comply. Both Brooktrails and the city have an application that the homeowner

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or city office. You pay about \$100 for the application, to pay for the processing. Then you have a licensed plumber or appropriate professional come to your property and run a camera through your sewer line to make sure it's clear and not full of roots, cracks or defects that keep it from functioning properly.

Next, if you don't have a clean-out near the Nicholas Casagrande street with a back-flow device, you have to have it installed. The cost for the inspection and installation for a residence can vary depending on who you use, but right now it's normally between \$1,800 and \$2,500 in this area per my experience. Can be more if they

The city has a very low-interest loan mentioned one program to help homeowners pay for the work. of the many Ask at the front desk for information about this

What triggers your need to comply? If you sell a house or property connected to the public sewer, install a "side sewer service" that goes to another building on your property, have a sewage overflow (indicating that you have a plugged-up line), do a remodel that is valued at \$100,000 or more, change the use of the property from residential to commercial, install a restaurant, have an illegal connection, or have a "prohibited discharge."

Anyone with half a brain knows that you don't flush dangerous chemicals, petroleum products, paint, cooking oils and fats, or medications down the toilet. This contaminates our water and the sewage plant, and plugs drains. Antibiotic medications literally kill the microbes that keep our environment clean and Get a tax write-off for that old car

To get rid of this dangerous stuff, use the Willits Solid Waste recycling plant in town. Bring old meds to the drug store to dispose of. There's also the Hazmobile's hazardous waste collection days round the county from time to time, where you can bring stuff like paint, household chemicals, old oil, etc. for free disposal. Don't be an idiot / criminal. Use this free service. The Hazmobile is next scheduled to be in Willits on August 24 and 25, from 9 am to 1 pm, at the Willits Corporation Yard, 380 East Commercial Street.

The city is preparing a simple packet that you can pick up at City Hall, or that may soon be available online at the City of Willits website regarding this Sewer Lateral Inspection Program. The city wants to help you. Work with them. Nobody wants the extra expense, but we all have to split the cost for the services we demand. Without the sewer plant, we would literally live in a sewer.

Call Scott Herman, utilities superintendent, if you need more information, at 459-7129. The point is, this is to protect your health, and everyone else's, and to save taxpayer you for your taxes.

dollars by preventing unwelcome "infiltration"

from overwhelming the system. As always, you can choose to be a part of

Bill Barksdale has been a real estate agent in Willits for over 25 years. He can be reached at Coldwell Banker Mendo

Help our

### firefighters: Clean up debris

Greetings

I was speak-

incredible fires

these



is something rarely mentioned - it is the debris left on properties, i.e. non-functioning cars, appliances, farm equipment, collapsing/vacant structures, drums of chemicals, etc.

When the firefighter crews are laying hose across fields and properties, the hose can get snagged, kinked and, at worst, severed by debris left on properties. During any fire, our first responders are dealing with so many difficult-to-control variables

heat, unstable ground, deteriorating structures, minimal communication.... We can help with dangerous debris in our

Should you have a vehicle that needs disposing of - you can get a tax write-off of \$500 or more, depending on the value

Call 1-855-500 RIDE or visit www. careasy.com to learn about an organization called "CARS - Charitable Adult Rides & Services." it is a national organization that allows you to choose the non-profit you want the proceeds of your donated vehicle(s) to go to CARS seamlessly handles a "project" that you were not quite sure how to manage.

· You will need the title for the vehicle. If you do not have it, use Google and find form REG227, an application for Duplicate or Paperless Title. It's a two-page form you only fill out one page, and the CARS people fill out and handle the rest.

 You will be provided tax paperwork, a voucher stating the vehicle was worth less than \$500. If the vehicle sells for more than \$500 at the CARS auctions, you will be asked for your Social Security number for the 1099 form that will be provided to

· Non-profits: You can sign up to be one of the CARS charity partners at www. careasy.com. CARS charity partners are

Read the rest of Casagrande

Over on Page 5

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Would you like to receive a check from the bank to supplement your income after you turn 55? If you own your own home, the equity in your home can become a source of income, and you don't have to have any other income

I know it sounds too good to be true, and I'd be lying if I said there were no strings attached; however, you can borrow against the equity in your home and use the money however you see fit, whether you want to go on a fabulous vacation or simply have a higher standard of living.

COLUMN | How's the Market?

This is all possible because of something called a "reverse mortgage." The bank gives you a loan based on the value of the equity in your home and how long you're likely to live. As long as you remain in your home, you never have to pay back the loan, even if you live to be 110 years old. You Richard Selzer can receive the payment from the bank either in a | Column lump sum or as a monthly payment.

With a regular mortgage, you - the homeowner - pay the lender every month. Some of the payment goes toward reducing the principal (the loan amount) and some goes toward interest (the cost of borrowing the money). Each month, you have a little more equity in the home (you've paid off more of the principal).

In a reverse mortgage, the bank sends the homeowner a check and reduces the equity the homeowner has in the property. If a person lives so long that the amount owed is more than the home's value, the homeowner can stay in the home and the Federal Housing Administration will cover any

The amount you can get is based on the value of the home and the age of both homeowners. The rates are a little higher than for a traditional mortgage, but not too much. To

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explain how the loan is calculated, let's say a house is worth \$350,000 and both homeowners are 62 years old. The lender will make a one-time lump-sum payment of \$100,000 or a monthly payment of \$575.

Casagrande

listed on the website via a drop-down menu.

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purchasing guidance - go to www.UPHelp.org to learn

about United Policyholders, a non-profit that is an insurance

information resource for individuals and businesses. Check

auto, health. Be prepared and protected so you can recover

It was difficult to hear the fire chief speak about the

challenge of debris in homeowners' yards. Much gratitude to

our first responders - many of whom are volunteers and our

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

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If the payments are to be monthly, they will continue until the last owner passes away or moves out of the home. This means the borrower(s) never have to pay the loan themselves. Ultimately, the house will be sold, but not while the owners still

You'll want to consider your heirs in all this, because you out the website: There are lots of tools to make sure you and/ are using up part of your wealth rather than passing it on or your business are properly insured across policies - home, to them. When you die, to retain the house, your heirs will need to repay the reverse mortgage loan either by selling the from an adverse event – an accident, a loss, an illness – or

home, refinancing the loan, or paying the loan

with cash they have on hand.

However, your heirs are not on title and have no obligation to pay off the loan. If the loan exceeds the value of the house, the heirs can simply let the lender take possession and sell the house. This will not cause any negative impact on the heirs' credit standing.

In addition, remember that while you live in the house, you must keep insurance and taxes current and reasonably maintain the property.

If you're wondering about the tax implications of this whole endeavor, don't worry. The interest on the loan isn't deductible until the loan is paid. In other words, as long as you live in your home and benefit from the reverse mortgage income, you're good.

Reverse mortgages can be essential in allowing retirees to remain financially independent, even with no income and bad credit. Since the retiree won't ever have to make any payments, the only qualifying criterion is the equity in their

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.

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



demolished. At left: Most of the building was down already by Tuesday afternoon, but the scoop-up efforts continued

Above: Bill Wilson, Public Works supervisor for the City of Willits, was amazed at how the century plant still growing in the Willits Cafe was thriving in "just this much soil on top of the slab," noting its roots were growing horizontally in the less-than-ideal conditions. Hopefully it will flourish in its new



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through Wednesday.

home at the Commonwealth Garden.



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Above, left: George Borecky is eager to move into his rebuilt home on Tomki Road in Redwood Valley this fall. The October fires burned down the family house of 43 years. Above, right: Frank Belford's home on Fisher Lake Drive in Redwood Valley nears completion. Below: A foundation and subfloor rise at the site of a home on Tomki Road.





### Redwood Valley homeowners rebuilding after deadly October 2017 firestorm

#### By Jeff Quackenbush

Reprinted courtesy of the North Bay Business Journal

More than 380 homes were destroyed in Mendocino County last October - that's almost one-quarter of the housing in the rural Redwood and Potter valleys. More than 36,000 acres of the county burned in the blaze, which started late October 8.

Nine months later, 312 of the about 400 burned sites in Mendocino County have been cleared of debris and turned back over to the property owners, according to county CEO Carmel Angelo. The rest have been cleared of debris, but county paperwork still needs to be finalized.

So far, 77 rebuild permits have been issued, and another 12 are under review. Of those, 41 are for manufactured homes, and the rest are standard construction.

"That's pretty good that we have that many building permits so far," Angelo said.

Of the issued permits, six homes have been finished, four of which are manufactured dwellings.

### Return of a hard-hit neighborhood

One of the Redwood Valley homes in the "home stretch" of rebuilding belongs to George and Nancy Borecky. They have lived on the Tomki Road property for 43 years and had just finished remodeling their home before the fire.

Early on October 9, the Boreckys were awakened by something they don't recall. They had less than 15 minutes to flee with themselves and their dogs. Blasting the vehicle's air horn to alert their neighbors, they sped through flames and smoke so thick they could barely see the markings on Tomki Road as they headed south.

Theirs was one of 44 lots that burned in the Mountain River Ranch subdivision, which also includes Fisher Lake Drive, where 18 homes were destroyed and two people

Like other neighbors who have their homes under construction, the Boreckys are now living in their motor coach on the property as Cupples & Sons Construction of Ukiah completes the exterior of their new home.

One of the four homes on Fisher Lake Drive that started to rise from the ground again is a 1,500-square-foot house for Steve and Katrena Dursteler. It's a totally different floorplan from the 2,300-square-foot house they had lived in for 14 years before the fire. They had revamped their backyard just two weeks before the fire.

"We could not afford to rebuild what we had, because the cost of materials has increased so much," Katrena Dursteler said.

While their USAA insurance policy paid out to the limits on the structure, the Durstelers said they could only get 75 percent for contents without itemizing what was lost.

### Rebuild reset: Overevacuation

Work on the Boreckys' lot started in January, first by crews the Army Corps of Engineers hired to clean the site of contaminants left by the incineration of their home. But 127 of the Mendocino County sites in need of cleanup were overexcavated, according to Angelo, the Mendocino County CEO. State officials came in to look at the sites and found 82 were eligible for covering the cost of backfilling the holes where the homes once stood and compacting the new material.

"If we were to do the debris project again, we would have the state and federal governments pay as they did, but it might be better for everyone if it might be possible to have the recovery efforts done locally," Angelo said.

The Boreckys' home site was among those that needed the most backfill, up to 5 feet deep, at a cost of \$15,000 for materials and experts such as their own contractor and soils engineer. The Durstelers said they paid \$17,000 to get their property fixed.

The Boreckys had that extra cost covered by their home policy, according to Jared Hull, their Ukiah-based Farmers Insurance agent. The carrier offers 10 percent of the value of the home to cover building-code updates, such as what are required before plans for the original house can be approved for permits.

On hearing the reports of the firestorm damage, Hull said he raced to the office at 6:30 am and started calling clients who lived in Redwood and Potter valleys. He had authorized the wiring of up to \$15,000 in living expenses to the Boreckys by the following morning.

The company ended up with 70 total-loss home claims in Redwood Valley. Insurance claims from Mendocino County topped \$183 million, according to a December 1 report from the state Department of Insurance.

Hull's office also paid out a number of \$500 allowances for evacuees. Within a couple of weeks of the start of the fire, the carrier approved 100 percent coverage of personal property without questions.

After the Borecky home site was declared cleaned, it took three weeks to get permits to rebuild. Cupples & Sons started work on the foundation of the couple's new home in April, and the interior wallboards were finished by mid-July. The goal is to get the county certificate of occupancy by mid-September, George Borecky said.

### Ukiah contractor lines up Santa Rosa rebuilds

The Boreckys' home is one of three homes Cupples & Sons has rebuilt in Redwood Valley, according to foreman Casey Cupples.

"We haven't had a lot of trouble; inspectors have been really fair up there," he said. "Hardest thing is for owners to get the plan they want approved by the county or a city."

That's why after finishing the home they're working on now, Cupples & Sons is headed for north Santa Rosa, where the seven-employee business has three rebuilds lined up. Casey Cupples' father, Rick, started the company in 1977. Originally homebuilders, they turned to commercial projects in 1998 and have specialized in school projects in recent years. "We got back into homes because of the fires," Casey Cupples said.

### Homeowners seek help with rebuild process

While Mendocino County's building and planning departments offer information online and in print about the rebuilding process and resources, several residents of the Mountain River Ranch subdivision who are in the midst of rebuilding said they wished the steps necessary were more clearly defined.

"There is no simple system in place to do things at the county building department," said Steve Dursteler. "We need one packet that tells us who to contact and when."

After trying to manage the rebuild in between Katrena Dursteler's work as a local teacher, the couple had help from a good friend who is a construction consultant and had worked for the County of Mendocino and the City of Healdsburg.

"He pushed us to get going," she said. "We were the first to get a permit and get our foundation in."

Then the Durstelers' rebuild was delayed because their lender called for information after the new foundation was built in March.

The Mendocino County CEO said the Redwood fire did show that local, state and federal agencies can cooperate on a monumental task of battling the blaze and revving up the recovery.

"We're so used to criticizing government, but we can work together," Angelo said. "Though Mendocino County is a fairly small government, I think our planning department has done great at getting people back to rebuild."

Reprinted courtesy of the North Bay Business Journal, www.nbbj.news. For the full story, originally published July 23, 2018, go to www.northbaybusinessjournal.com/ northbay/mendocinocounty/8543076-181/rebuildingredwood-valley-mendocino-wildfire



firestorm-devastated Fisher Lake Drive neighborhood in Redwood Valley looks out to charred trees.

Below: A charred hose bib post is a reminder of the October 2017 firestorm that destroyed the home of Art and Denise Barclay on Fisher Lake Drive.







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