

REAL ESTATE SECTION



Super Coats Painting

Local business continues to make homeowners happy with home improvement projects during the pandemic

Colby Jergenson wants to make Willits a great place again, one house, one job at a time. His company, Super Coats Painting, is dedicated to creating clients through hard work done to the best of his ability.

"I like painting because you're not on a job for too long, maybe a couple weeks here and there," says Jergenson. "I like the satisfaction you get from making something a lot better than how you found it, the praise you receive from customers for doing a good job, and just earning a decent wage for a decent task."

Mathew Caine
Features Writer
mathew@willitsweekly.com

"I tell people, 'you live in a small town, too small of a town to do crummy work.' It pays to be thorough and it pays to be polite," he said. "I think that goes a long way in a community of our size. I was born and raised here and know a lot of people. Most of my business is through word of mouth."

Having lived in Willits all his life, with some time (four years) on the flight deck of an aircraft carrier in San Diego and Japan, and a few years in Chico, Jurgenson loves the town, especially the town it used to be when all the storefronts were filled and businesses were thriving. He would like to see that happen once again and does his part through his work ethic and determination while on the jobs.

"Willits is a tight-knit community. We're definitely going through some trials and tribulations. It would be great to see everybody come together. If we could all stay together, respect each other's personal space, I think we could make Willits into a great town again."

Read the rest of **Painting** | Over on Page 2




At top, left: Colby Jergenson works on exterior trim.
Photo by Mathew Caine

At top: Super Coats renews floors better than the original. Above: Super Coats makes homes look new with their attention to detail. Below: New paint is a good way to make a house seem new. Below, left: A coat of paint makes a house look fresh.

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nicholas@ncfinancialgroup.com
nicholas.casagrande@ceterafs.com**

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12851 Tomki Rd. Redwood Valley
\$649,000

Brand new custom 1900 sq ft home on a little over 1/2 acre property in Redwood Valley. Boasting 3 bedrooms and 2 bathrooms this open concept design features vinyl plank flooring throughout and carpet in the bedrooms, cathedral ceilings in the living room, HI-MACS solid surface (aka Corian) counters in the kitchen and bathrooms. Pantry, breakfast area with pendant lighting and a coffee bar. Large laundry room with workspace and a Master suite with an oversized walk-in closet, and access to the back deck. En suite bathroom with walk-in shower and soaking tub with a picture window. The back deck extends the length of the house and overlooks the backyard with mountain and Russian River views. The horseshoe driveway allows for easy access and the side yard is large enough to park an RV, boat, or any other toys you may have. Central heat and air, Redwood Valley water and septic.

COLDWELL BANKER MENDO REALTY



Karena Jolley
License #01482063
707-354-2999



Kelsi Ryan
License #01932829
707-621-1818

mendorealestate@gmail.com

Growing up in a military family, he naturally gravitated to the service, where he formed many of the positive work habits that he employs in his business. "I did four years right out of Willits High School. It's given me a healthy respect for our local veterans, young and old. I think the virtues instilled in me in the military and by my dad gave me the drive to succeed and a good work ethic."

Jergenson's business has sustained itself through the COVID pandemic. "At first there was a shutdown. When the COVID came I was still working interior projects, but out of respect for personal space, jobs were shut down until we could safely work on people exteriors, where I'm not inside their homes and we could keep social distancing in place and I could still perform tasks for people.

"There was a scare at first in a lot of the trades," Jergenson said. "Employers were laying a lot of people off to where a lot of homeowners who had projects to be done [couldn't get them done], not painting even, a garage rebuild, a new kitchen, a new roof on their house. There was an initial scare for the first 30 to 60 days. But life still goes on. People that are still receiving income can still go ahead with their home projects. They can have their decks built or stained or have new gutters put on."

Super Coats specializes in painting, Jergenson's forte. "I showcase some of my work on my Facebook page. I like to show the stellar ones. We do rentals all the way up to five-star builds, interiors, exteriors, deck staining, power washing, clear coating, anything paint-related.

"We're doing strictly exteriors right now. Most work, other than painting, such as drywall, I'll sub out to trusted pros. We have a good network of local contractors, throughout all the trades, electricians, landscapers, sheet rockers, roofers, and gutter guys, plumbers, and painters. We work with Johan Hinkle (Greenstone Landscaping) who is local, Paul Riley Drywall (professional and local), Chris Beebe contractor with Beebe Built Construction (up and coming), and Steve Jimenez with Redwood Electrical Services."

"I enjoy the painting because you get to leave something better than you found it," Jergenson said proudly. "Getting praised, the wow factor you get when you leave people's homes. I love that feeling when people praise my work."



At left: Outside decks need periodic work to keep them in good shape.

Below, left: A before and after comparison easily shows the value of redoing the floors.

Below: Colby Jergenson, owner of Super Coats Painting.

Photo by Mathew Caine



Photo by Maureen Moore

COLUMN | Numbers by Nick

Retirement programs or CalSavers

Neighbors who are business owners:

I'm sure you are aware that as of July 2019, state law requires employers to either offer their own retirement programs to their to facilitate CalSavers – a state-run ROTH (after-tax) retirement plan. Couple things to keep in mind:

CalSavers for Employers

- Mandatory if your business has 5 or more full, or part-time, employees.

- A way to get your employees planning for retirement via an Individual Retirement Account, or IRA.

- Need an internal point person who works with CalSavers on setting up employees in the program and then manages it on an ongoing basis with CalSavers.

- Note sign up deadlines: If your business has 100+ employees, the deadline is June 2020; 50+ employees, the deadline is June 2021; and 5+ employees, June 2022.

- Register at www.calsavers.com

CalSavers for Workers

- Offers simplified investing with low fees and it's portable so it follows you.

- Auto-enrolled by your employer – but you can OPT-OUT.

- Via auto-enroll - 5% will be taken out of each paycheck - you can increase or decrease.

- Charged \$.83 - \$.95 per \$100 in your account each year.

- Immediate vesting and you 'take' your account if you change employers.

Employers should strongly consider setting up their own



Nicholas Casagrande
Columnist

retirement plan via a third party:

- More flexibility in program offerings provides more control.

- Employers can take deductions for providing retirement income to employees.

- Employees can offset their personal taxable income while saving for their future.

Each company is unique, there is more to consider, and I would be happy to speak with you about a comprehensive retirement plan for your company or

family.

Looking forward to hearing from you, and keep the state auditors away!

Retirement is easy to ignore - Please don't. My best, Nick

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. 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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Three improved lots on Main Street near a shopping center. Paved access, underground utilities, fire hydrant, water meters and sewer hookups installed and paid for on all three lots. This property is ready to go! Presented at \$299,000



3 bedroom 2 bath on two merged lots. There is plenty of natural light. Downstairs office space and two-car garage. Master bedroom has exterior access and a large walk-in closet with built-in storage. Presented at \$359,000



Manageable and partially graded lot awaiting your imagination. Just under an acre and a half with a building pad and water storage tank. Fully paved County Roads will lead you right to this property. Presented at \$67,500



Stunning 418+/- Acres that is 20 min to downtown location. Property features 2 residences—3376+/-sqft main house and a 2nd residence that is 660 sqft, in addition to a Barn, several outbuildings and a detached garage with covered RV storage. Must see! Presented at \$1,350,000



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Tara Moratti
CalBRE #01420657
707-367-0389
livinmendo@gmail.com



Roxanne Lemos-Neese
CalBRE #0106959
707-513-7825
roxanne@getmendohomes.com



Kelsi Ryan
CalBRE #01932829
707-621-1818
mendorealestate@gmail.com



Lee Persico
CalBRE #0048617
707-459-5389
cbmrwillits@pacifi.net



Dara Collicott
CalBRE #01712117
707-354-2301
daradrealty@gmail.com



Randa Craighead
CalBRE #0207561
707-841-7778
randa.craighead@coldwellbanker.com



Karena Jolley
CalBRE #01482063
707-354-2999
karena.jolley@gmail.com



Nicole Flamer
CalBRE #01932844
707-972-0524
nic707@gmail.com



Audrey Low
CalBRE #02074437
707-972-0524
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Tara Moratti
Broker-Associate
CalBRE #01420657
707-367-0389 • Cell

Looking to escape to the great outdoors?

Look no further, this stunning 418+/- acres will astound you with it's perfect mix of valley, hills, creeks, and 20 min. to downtown location. The nature and wildlife are abundant. Picture your very own hiking trails, swimming holes, mushroom hunting, gardening, and being entertained by the expansive night sky. Located in the coveted Rock Tree Valley you will find your own personal retreat. Property features 2 residences that include a 3376+/- sq ft main house and a 2nd residence that is 660 sq ft, in addition to a barn, several outbuildings and detached garage with a lower level covered RV storage. Rocktree Creek gently snakes through the property converging into Tomki Creek on the SE corner. These are two of many tributaries that feed the main branch of the Eel River. Property borders Little Darby Nature Trail (BLM Land) on SW corner. Come explore a more enriched life in the County while being less than a 3 hour proximity to the North Bay!



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You can't disclose too much. Really.

When you sell a house, you are legally obligated to disclose anything that would negatively affect the value of the property or a buyer's interest in owning it. So, if you're selling your home, you probably have quite a list to compile.

In Mendocino County, Realtors typically use an 11-page document that covers a wide variety of issues. In addition, sellers must also complete a Transfer Disclosure Statement (TDS) that includes anything they know – or should have known – about the property.



Richard Selzer
Columnist

Typically, disclosures fall into three main categories. Property-specific disclosures include things like a leaky roof, a well that runs out of water each September, a septic system that has a swamp over it, or an addition for which there is no building permit.

Proximity-specific issues can include things like whether a property is at the bottom of a hill with erosion problems, near a Superfund contamination site, or within earshot of a popular shooting range.

And finally, regulatory disclosures include zoning and other issues. For example, is the property zoned for its current use or within 300 feet of land zoned for agriculture? These issues can affect how the property can be used and the owner's quiet enjoyment of it.

If your head is already spinning, hold on because we're not done yet. Some local sellers (especially in Willits) must also complete the Alquist-Priolo disclosure that warns buyers that the property is close to an active earthquake fault.

And your Realtor must do a diligent visual inspection of all visually accessible areas (so, not necessarily the attic or under the house, but everywhere you can easily see).

After the visual inspection, the Realtor has to describe the property in detail. The report doesn't have to include explanations regarding the cause of the problems, just that they exist. For example, the Realtor's report may state, "There is a stain on the ceiling," but not, "Looks like a leaky roof." Or it may state, "The lawn over the septic system is green and soggy and smells like a sewer," but not "The septic system clearly needs attention."

If sellers don't hire a Realtor, they must complete the disclosures on their own, so be sure to get all the appropriate forms. On the upside, this process is an excellent way to make sure you haven't overlooked common issues. On the downside, it is time-consuming and a legal liability better handled by one accustomed to completing it, in my opinion.

There are a few exemptions; most notably, people who acquired property by foreclosure are exempt from the TDS requirement. If the owners did not have problems disclosed to them, they may have no way of knowing a problem exists. However, to the extent that the post-foreclosure owners knew or should have known about problems, the new owners are on the hook. For example, if a neighbor repeatedly sends letters concerning a property line discrepancy and those letters are tossed in the trash, a judge will likely rule that the owner should have been aware of the problem.

If you're trying to decide whether to disclose something, your decision should basically come down to three rules:

1. If you wonder, "Gee, should I disclose this?" The answer is almost certainly YES.
2. If you would want to know about the problems, you should disclose them to the buyer.
3. If you picture yourself in front of a judge explaining why you didn't disclose something, is the judge likely to rule in your favor? If not, disclose.

Here's the thing. When a potential buyer is walking around the empty living room picturing her couch next to the fireplace and her kids squealing with delight as they run around the backyard, that's the time to disclose issues. Be up front. If you mention a minor issue that isn't really material, no harm is done because the buyer will recognize it as minor.

If an issue is material, then you are legally obligated to disclose it. So, err on the side of disclosure. After all, if the disclosure is going to kill the sale, wouldn't you rather have it die before escrow closes than six months later when you hear from the buyer's attorney?

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



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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 40 years.

'Peace and Love'

"Peace and Love" was the slogan of my teenage youth.

The late 1960s was a very troubled time in the United States. I was a teenager, and the hippie movement was born. Mendocino County became an important part of that movement.



Bill Barksdale
Columnist, GRI Realtor®

In addition the Vietnam war was happening, a misadventure of foolish national leadership. Young people were being drafted and ground up in the war machine, and we were rebelling at the injustice of old men, some women, and a cadre of industrialists who had either forgotten or were simply ignoring the horrors of war just a few decades after World War II!

The musical "Hair" was shaking up Joseph Papp's New York Shakespeare Festival Public Theater, and soon moved to Broadway. Its songs – "Aquarius," "I Got Life," and "Good Morning Starshine" – came to defining the spirit of the movement along with P. F. Sloan's song "Eve of Destruction."

Harvard University professor Richard Alpert took LSD, went to India, and became Ram Dass. He wrote the iconic book, "Be Here Now" and remained an important spiritual guide up through his death last year in 2019. S.F. rock group It's A Beautiful Day produced two albums that also helped define the times. Their song "The Dolphins" is the one I always think of. "This old world's just got to change. It just can't stay the way it's been." One of the groups' vocalists and guitar players, Hal Wagenet, lives right here in Willits.

The '60s was a time when many people recognized that the U.S. (and much of the world as a result) was going in the wrong direction, one that would likely lead to greater suffering and destruction. Bad leadership, kind of like now.

There were survival systems revived during that time. In San Francisco there were "communes," each one devoted to a different aspect of need. I remember going once a week to the bulk food commune to pick up grains and other dry goods. There was also the Haight-Ashbury Free Clinic on Haight Street, open to all who couldn't afford to go to a regular doctor for good medical help. Finding ways to support each other at low financial cost became important.

It was around this time that Mendocino and Humboldt counties were becoming the

destinations for people who wanted to get out of urban areas and experiment with ways to rethink their lives. Mostly baby-boomer dropouts, often not welcome by the "old-timers" in these rural counties, these seekers and rebels tried different ways to live.

The Whole Earth Catalogue became the shopping guide for this generation. Buckminster Fuller's research and designs for dome construction became an area of interest since these affordable structures were stable and could be more energy-efficient. Organically grown food became a staple. Drugs – some perceived as beneficial, others very destructive – became part of the culture for many.

As it happened, many local businessmen made a lot of money subdividing their logged-over land and fallow ranches, selling them off to urban refugees. Every town in our area is surrounded by these subdivisions. The "underground economy" of marijuana became one of our area's largest sources of revenue despite the fact that it was illegal. That's something we're still trying to come to terms with.

Today the deadly coronavirus is changing the world. Our nation has become No. 1 in virus transmission and deaths because of lack of federal leadership. Additionally, our economy is collapsing – again. Just 13 years ago in 2007 we suffered a major financial and social melt-down because of federal "deregulation" of financial markets and institutions. Millions of people lost their homes and savings then, and it's happening again.

A couple of years ago substantial tax cuts were implemented perpetually for the super-wealthy, but the rest of us received only short-term benefits that will soon come to an end. Now, the president is floating the idea of "payroll tax cuts."

Payroll taxes primarily fund Social Security and Medicare. In addition they help fund unemployment insurance. When payroll taxes are cut, the very social safety net that most Americans depend on is in jeopardy. If you're super-wealthy you'll be fine. It's everyone else that will feel the hurt.

As I go on my morning walk with a mask hanging around my neck, my morning meditation is still "Peace and Love."

Fortunately, things can and often do improve. If that is your goal, do as Esther Hicks recommended and "Reach for the thought that feels better." It's a comforting thing you can learn to do.

Bill Barksdale was a 2016 inductee into the Realtor® Hall of Fame. He is a referral agent for Coldwell Banker Mendo Realty Inc. CADRE# 01106662.

Read more of his articles at his blog at BBarksdale.com

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