

REAL ESTATE SECTION



Living Tiny

Scaled-down homes reduce costs, possessions – and there's so much less to clean!

For practical reasons, small dwellings – like caves and grass, sod or bark huts – have been a norm for humans throughout the millennia. It was usually the wealthy or larger groups who built sizeable structures in which to live. Until recently, the trend in the U.S. has been to live in rather large homes.

A housing-market downturn during the 2008 Great Recession had people looking at their housing needs and how those could be met without spending the money building or purchasing large homes. For some, tiny houses became more of an option.

But it's become more than that.

The website www.thetinyhouse.com states: "Simply put, the trend toward tiny houses has become a social movement. People are choosing to downsize the space they live in,

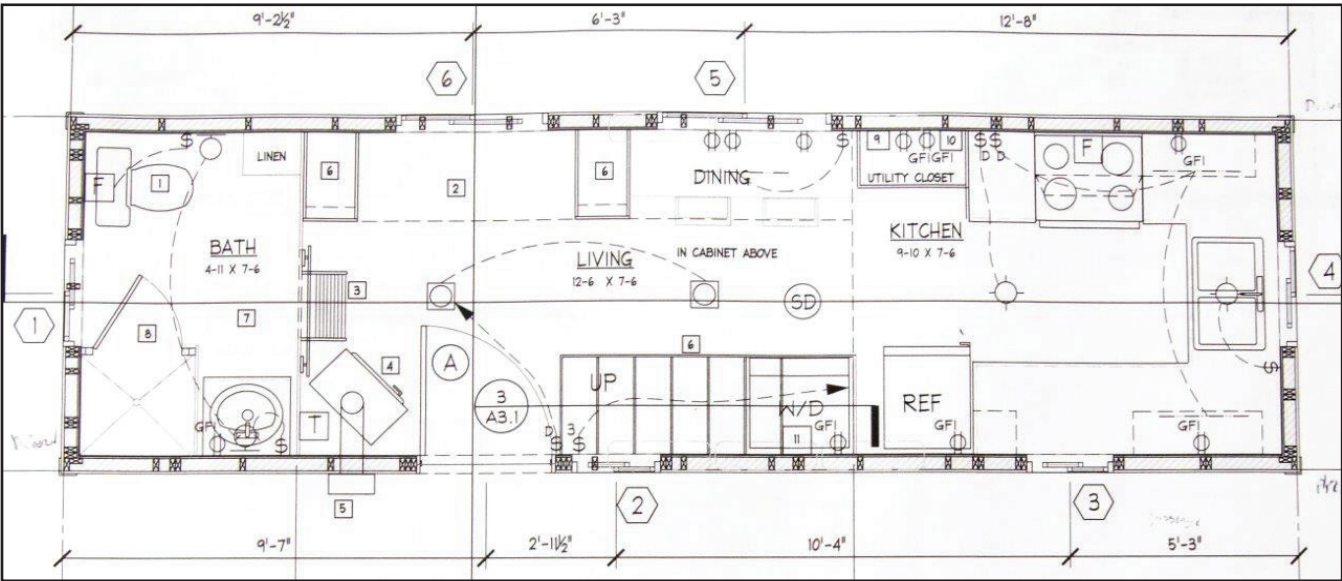
simplify, and live with less. People are embracing the tiny-life philosophy and the freedom that accompanies the tiny-house lifestyle. The tiny-house movement is about more than simply living in a small space (although, a small house is certainly part of it)."

Many are starting to see tiny houses – generally meaning those less than 400 square feet – as affordable, cozy and creative structures. The small spaces save money and diminishing, non-renewable resources.

Mobile tiny house

Anton and Shelby O'Hanlon are building their tiny house on a custom-made trailer frame they had delivered with the building's outer shell components to the Arteflex and Natural

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At top, left: Tiny house owners / builders Anton and Shelby O'Hanlon and their dog take a break from working to pose for this family photo.

Photo by Ree Slocum

At top, right: This stationary 10-by-12-foot building was hand-crafted by Imil Ferrara into becoming a tiny house. It's affordable, creatively designed, and created with recycled or repurposed materials.

Photo courtesy of Holly Madrigal

At left: This is the floor plan from www.tinyhousebuild.com that the O'Hanlons used to design their own home's interior.



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STRENGTHENING COMMUNITY ONE HOME AT A TIME

Pigments parking lot in Willits. The O'Hanlons own Artefex, which makes it quite easy to pop out in late afternoons to work on their 317-square-foot home. The couple currently lives in a 500-square-foot house in Willits.

Their early childhood experiences living in smaller spaces helped inform their choice for a small structure. Speaking for both of them, Shelby said, "For us, we're really close to our family. We like it and we like being around each other." She continued, "And, yeah, it just seemed like a viable option with the [current] turmoil. A tiny house like this, where we both can be very comfortable, that's all paid for with no mortgage and no payments, makes sense to us. There's a fire? Hook it up and go!"

The O'Hanlons watched videos, YouTube, looked at numerous websites, and decided they liked the idea of ordering tiny-house plans and getting a separate trailer custom-built for the house footprint. They also tweaked the interior house plans to fit their preferences.

The project has taken over two years of after-work and weekend hours to erect and install the frame made of steel beams. The walls, roof, insulation, windows, skylights, siding, lofts, stairways, plumbing and electrical – complete with solar hook up – are all installed by the O'Hanlons, along with help from friends and family. They're hiring out the interior finish work, which includes copper panels in the kitchen from their art-panel business.

Fort Bragg tiny house

Former Willits resident, city council member and mayor Holly Madrigal always wanted to live on the coast. She was having trouble finding a home to purchase, so decided to rent first. What she found was a sweet, 288-square-foot cottage in Fort Bragg that fit her needs.

For 2 1/2 years, Madrigal has called the tiny cottage her home and said, "I like it! I like not having a lot to clean and it makes it so you do not want to have a lot of clutter. But storage can be a challenge. This place has one closet. That's it! Having a separate bedroom is really important. It's nice to have a separate sleeping space from the main space. I really enjoy it. It's all I need."

She admitted it helps to have two small lofts where she can store things, along with storage at the Willits home of her mother, April Tweddell.

One corner in Madrigal's bedroom is a dedicated home office space, making sheltering in place less difficult for her since she continues working on Word of Mouth magazine and other projects at home. What made it easier was: "The outdoor spaces around here are so amazing. The fact that I could walk every day kept me sane, to be honest."

Hand-built tiny home in Round Valley

Imil Ferrara is a friend of Madrigal's and lives in Round Valley. A recent visit from Madrigal produced wonderful photographs of Ferrara's tiny hand-built home. Willits Weekly communicated with Ferrara via email. Below are excerpts from the owner-builder.

Ferrara typed, "The tiny house is (or at least was supposed to be) a temporary solution, and a huge step up from the teepee I lived in before. I had help with construction of the shell (a build-on-site shed), and I had some help with installing the interior drywall. The rest I did myself, on weekends, over the course of two years. Of course, it's still not really done, and likely will never be."

Not every necessity is in Ferrara's 120-square-foot tiny-tiny home. "I have wood heat, air conditioning, 110 electricity, an outhouse, and an outdoor shower. I also have another 10-by-12 shed to store all of my stuff," he wrote. He finds it attractive, he doesn't pay rent, and besides being easy to heat and cool, it's easy to clean.

"What I find most rewarding about the structure," shared Ferrara, "is its unique design and aesthetic qualities, which evolved gradually over the course of construction. The doors, windows, stairs, appliances, fixtures, finishes and furnishings are almost all salvage materials, and the design guided, and was guided by, the process of finding and repurposing parts. It was a slow, incremental, continuously creative process, and I think it shows."

Tiny homes of all sizes and designs are inspiring more people to explore



that way of creating a home. They're also a way of meeting the needs of our county's homelessness or the housing shortage where small and tiny houses are considered accessory dwelling units.

If you're seriously considering purchasing or building a mobile or stationary tiny house, or accessory dwelling units, check with your city planner (in Willits: Dusty Duley, 459-7124) or if you live in the unincorporated county area, check with Mendocino County Planning and Building Services, 707-234-6650, for regulations and permits.

The library and The Book Juggler have books about tiny houses, and typing "tiny houses" in your search engine will open a world of fun. It might take days to peruse and daydream while exploring the possibilities of living tiny.



At top, left: Living room, dining room, kitchen, and loft with bookshelf all blend together for a cozy and attractive space in Holly Madrigal's rented cottage in Fort Bragg. Madrigal's couch opens up into a bed for visitors. At top, right: It seems easier to keep a tiny kitchen clean.

Above: "I love it! Just love it!" says former Willits resident Holly Madrigal about her tiny home. At left: The O'Hanlon couple's tiny home is set on wheels for easy transport and fewer regulations. The house is constructed with fireproof materials: metal roof and siding along with fire-retardant insulation. At right: The O'Hanlons' bathroom will have a shower stall, toilet and sink, with a set-in washer / dryer under the stairs to the loft.

Photos by Ree Slucum



property as safe as possible if fire comes to your neighborhood.

Most fires start small. If you are ready, you may be able to stop a fire from spreading. To do this, you'll need to know where the closest fire hydrant is, as well as garden hoses and hose bibs. If you have a well that produces at least 2 gallons per minute, consider filling a 2,000-gallon storage tank so it's ready if you need it.

Now is the time to clear flammable brush 100 feet from your home and trim trees 10 feet off the ground. Make sure tree limbs do not hang over your roof and clear any debris off your roof. If you have aboveground utilities in your neighborhood, keep an eye on electrical lines that go through trees – make sure there's plenty of clearance. Keep woodpiles and other fuel sources at least 30 feet from all structures and maintain a 10-foot clear area around them.

All this preparation is important, but it may not be enough to prevent the need for a hasty exit. On your way out the door, grab food, water and medications for you and your pets – as well as your go-bag that's already packed with clothing, a flashlight, an extra phone charger, some extra cash, and other emergency supplies. During fire season, don't let your vehicle go below a half-tank of fuel.

If you have time to pack more than the essentials, I recommend grabbing the irreplaceables: photo albums, family heirlooms and keepsakes, important documents, and if you can, your computer. For more information about disaster preparedness, go to www.readyforwildfire.org. They have a wildfire safety toolkit, as well as many other resources.

If you are not able to save your home from wildfire, your homeowners insurance will be an important resource. Now, while you have the time, create a photo or video log of all your possessions. While tedious, it'll be time well spent if you need an insurance company to pay a claim.

Also, now is an excellent time to do a little research about what your homeowners insurance covers, especially in light of a new clause included in some policies, called the brush warranty. The brush warranty says your insurance company won't cover your home for wildfire damage if your home is within 100 or 200 feet (depending on policy) of brush vegetation, even if the brush is on someone else's property.

After the Valley Fire in 2015 and the Clayton Fire in 2016, insurance companies began doing their best to reduce the risk of huge payouts. If your policy is up for renewal, be sure to read the whole thing before signing it. As I've said before, "The big print giveth and the small print taketh away."

Most renters hear the term "homeowners insurance" and assume it isn't for them. They're wrong. While they may not own the structure they're living in, they have a home where everything except the structure can be covered by a homeowners policy. Much to some people's surprise, homeowners insurance can cover everything from fire damage to the mailman slipping on your driveway.

Fire season is here early – get ready if you haven't already



Richard Selzer
Columnist

In recent years, we've grown accustomed to wildfire season. However, I think it's safe to say that none of us was ready for 2020 with its crazy lightning storm setting fire to the whole state while we're in the midst of a pandemic. To suggest that we engage in emergency preparedness as best we can may feel like a futile endeavor, but I still believe that if your house is not currently on fire and / or you are not currently

evacuated, now would be an excellent time to make your

Deferred payroll taxes

Neighbors: Have you been hearing about the new government program of deferring your payroll taxes?

Here's what you need to know as a business owner or employee:

President Trump signed an executive order giving companies and employees the option to postpone paying some payroll taxes from September 1 to December 1, 2020. The intent is to provide relief during this COVID-era.

Payroll taxes fund Social Security. Employers and employees each pay 6.2

percent of wages up to the taxable maximum of \$137,700 (in 2020), while the self-employed pay 12.4 percent. To qualify, you cannot earn more than \$4,000 every two weeks.

From September through December, that adds up to about \$446. A full-time employee making \$15 per hour would get approximately \$37 more per week, \$149 more per month, and \$670 by the end of the year. For someone making \$25 per hour, the savings will be about \$62 per week, \$248 per month, and \$1,116 through December. (Information obtained from www.irs.gov, www.kiplinger.com, and www.cnet.com.)

It's important to realize these taxes are postponed – not canceled. To make up for the month's taken off, there will be double payroll tax withdrawals from your paycheck from January 1 to April 30, 2021. It is deemed temporary relief.

This program was just approved and continues to be debated in Washington, D.C. A couple of things to note: Employers can elect to not participate. There is concern that employees will be hit with big tax bills in 2021. There are discussions about these taxes being forgiven thus not having to be paid, ever.

Please call with any questions. 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.



Nicholas Casagrande
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Octagon home with a veranda and +/- 1913 sq. ft. of living space, new roof and exterior paint, newer simulated wood flooring in two bathrooms, and more! The living room has a beautiful open beam ceiling. And a detached garage.
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This charming 3 bedroom 2 bath west side home is walking distance to downtown. Features include, central heat, wood burning stove, updated floor coverings and plenty of storage. The back yard boasts a patio, lawn and raised garden beds.
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‘Feelings’

In the wonderful movie “The Fabulous Baker Boys,” Michelle Pfeiffer, playing a sassy saloon singer says, “Does anyone really need to hear somebody sing ‘Feelings’ again?” I always laugh because the scene immediately cuts to her singing “Feelings” in a bar.

It was written by Brazilian singer Morris Albert. The song is super-sentimental and has been performed by so many singers it’s almost a cliché, yet it touches people because the lyrics really talk about feeling life.

For well over 20 years I wrote a real estate column about the nuts and bolts of real estate. In my 30-year career I learned a lot and tried to share what I learned. Now someone else writes the nuts-and-bolts column and I’m free to talk about other matters. I may write about that technical stuff in future columns, but for now my life is concerned with other things.

I heard an interesting idea the other day. How will any of us describe these times to someone else 30 or 40 years from now if we’re still around? I was just a little boy in the 1950s when Republican Senator Joseph McCarthy from the state of Wisconsin lorded his paranoid theories over the House Un-American Activities Committee, destroying lives and careers, and driving some people to suicide. His reign of terror finally began to crumble when Chief Council for the U.S. Army Joseph Nye Welch boldly confronted McCarthy during a hearing with, “Have you left no sense of decency?”

I saw the headline when the Reverend Jim Jones mass-murdered his flock in Jonestown in 1978, forcing even children at gun-point to drink Cyanide-laced Kool Aid. For you who weren’t around then, that’s where the now common comment “Drink the Kool Aid” comes from.

Nine days later, ex-Supervisor Dan White assassinated San Francisco Mayor George Moscone and Supervisor Harvey Milk. I used to take my film to Harvey’s camera shop to get developed, and have a friendly chat over the counter. No digital cameras in those days. Feelings. A few years later in the 1980s, I became a caregiver for AIDS patients and their loved ones as that plague began to wipe out thousands then millions of people – while a United States president said and did nothing.

At the end of 2007 the economy of the U.S. came crashing down because of still largely unregulated, corrupt financial practices. Now we have children locked in cages while they and their parents try desperately to escape murderous gangs and dictators. Furthermore, we have COVID-19 killing thousands of Americans and thousands more around the world as economies flounder, and the struggle continues for equal justice under law. The words “Equal Justice Under Law” are engraved over the entrance to the U.S. Supreme Court.



Bill Barksdale
Columnist, GRI Realtor®

How might I describe today? It’s always difficult to describe the scope of an event when you’re in the middle of it. We don’t yet know where this is going. Certainly, fear and loneliness. I think I’d say that a new vocabulary and behavior evolved: social distancing, wear a mask and save lives, contact tracing, antibody test, self-quarantine, heroism, pandemic, contagion without symptoms, coronavirus, flattening the curve. The list goes on and on. Then there’s white supremacy, riots, divided government, semi-automatic weapons, fake news, the wall, Black Lives Matter – with many more items to add.

I felt so sad the other day when a dear friend who lives alone told me, “It’s been months since anyone has hugged me.” She’s one of millions. Touch is essential to nearly every sentient being. Touch is so necessary that without it, babies die.

We’re now into the 10th month since we were made aware of COVID-19. People are exhausted and angry. Nearly a fifth, that’s about 20 percent of the world’s known dead from this pandemic are Americans, even though we’re only about four percent of the world’s population. People are struggling with depression, often not even recognizing how it’s affecting them.

This is only the second time in my life that I’ve seen a disease politicized, the first being HIV / AIDS. But then as now, we see heroes step forward. Back in the days when HIV / AIDS emerged, Dr. Anthony Fauci was a very visible young researcher trying to discover the cause and a cure. Now he’s back at the age of nearly 80, guiding us and researching the cause and possible cure for this new pandemic.

Hospital workers and doctors, post office employees, store clerks, janitors, garbage collectors, government bureaucrats, teachers, food processors, and so many others, risk their lives every day so society can keep going. My feelings toward these people are gratitude, admiration and sympathy because of the fear and risk they face each day – yet keep going. As TV news reporter Walter Cronkite would say at the end of each broadcast, “And that’s the way it is.”

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.

The rest of Fire | From Page RE3

When it comes time to buy insurance, I strongly urge you to go with a local agent who can walk you through the various options. When you buy an online policy, no one explains the details. The “deal” you think you’re getting may include a 200-foot brush warranty, for example.

As I said, insurance companies are taking a hard look at rural Northern California. Certain areas in Mendocino County have “brush hazard scores” above 80 (on a 100-point scale). Anyone with property with a score in the mid-80s or higher is going to have a hard time finding affordable insurance.

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 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.

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