

# REAL ESTATE SECTION



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.



206 Madden Lane built in 1902

The house at 206 Madden Lane was the first house built in Lot 8 of Block 3 in the original town site of Willitsville following the death of David Tuttle in 1898. The house itself was erected in an area that, until the turn of the century, had been an empty field and by 1905 was completely covered in houses. The style of architecture is also a common one, and one that was popular in Willits near the turn of the century.

This house is a one and a half story cottage with a pyramidal roof. On the north side of the house an off-set gable projects beyond the rectangular house and covers a modest bay. In the center of the gable is a dormer window, set flush with the gable, and trimmed with a plain wide flat wooden trim. The roof line of the gable is trimmed with a boxed cornice with a sloped soffit and frieze.



206 Madden **Now & Then** 167 Pearl



167 Pearl Street built ca. 1904

The small house at 167 Pearl Street was first owned by H. Shimonowsky, one of the first tailors in Willits. Shimonowsky first came to Willits in 1902, attracted by the reports of the booming railroad town and the rapid growth of the city. The house is also important as it is another example of the type of houses built by Whited and other at the turn of the century to supply the growing needs for adequate housing.

The one and a half story wooden house at 167 Pearl Street has a low hip roof with a low gable projection to the left and front of the house. Both of these roofs have boxed cornices, sloped soffit and a plain frieze. The gable is covered in overlapping diamond shaped shingles, and a low slanted portion of the roof form a pediment across the front of the gable. The house is covered in wide shiplap boards. The front porch is open and is recessed, with the roof being supported by slender square columns.



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Filed a tax extension? Consider a SEP IRA



Nicholas Casagrande  
Columnist

Hollering to self-employed business owners – are you looking for a way to cut your 2016 tax bill? Have you filed an extension? Setting up and contributing to a simplified employee pension or SEP IRA – individual retirement account – is something to consider, strongly. A SEP is an employer-sponsored entity or attached to the self-employed. There are rules and maximum contribution limits that usually make a SEP IRA a better option than a traditional IRA or Roth IRA.

A SEP IRA retirement plan contribution directly lowers your adjusted gross income or business income. With a lower adjusted gross income, you are paying the IRS a smaller amount in taxes and investing in your future, your retirement.

With a traditional IRA you must contribute by April 15 for the prior tax year, and the contribution limit is \$5,500 if you are 49 years or younger, or \$6,500 if you're older than 49.

A SEP IRA has a few advantages over a traditional IRA:

- 1. You have a longer window to contribute if you've filed an extension – October 15 is the deadline. You can spread out your contributions, and take advantage of dollar cost averaging, or the contribution can be made all at once.
- 2. The SEP IRA contribution amount is much higher than the contribution limit of a traditional IRA. The SEP-IRA contribution can be 25 percent of income or \$53,000 – whichever is less – as there are income limits.
- 3. The SEP IRA is a qualified retirement plan as it does not have the cumbersome, and often expensive, annual reporting to the IRS that other retirement plans offer. Please do not hesitate to get in touch to discuss the myriad of options and rules our beloved IRS has for business owners. It's tricky but worth the effort. Your future retired self, and love ones, will be so grateful you acted so wisely and responsibly.

As always, I would be happy to help. Get in touch, please. Thank you and my best.

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 for more information.

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Appraisals 101

Whether you're talking about a sales transaction or a lease situation, it's important to know the value of your property, and which home improvements will pay off. Here are some of the most influential factors.

1. Size. Square footage is the single biggest factor in determining a property's value. Be sure you know the square footage of the home. Measuring it is not always easy and even professionals make mistakes, so estimate it yourself to check the numbers.

2. Land. How much property does the structure sit on? A big back yard can add a lot of value. However, sometimes the difference between 10 acres and 20 acres isn't as big, when it comes to overall impact.

3. Condition. The condition of the property (both visible and invisible) is a major factor. Obvious signs of wear and tear are unappealing, but sometimes it's the structural issues that play a bigger role in a property's value.

4. Location. Location used to be more important than it is now. While it's still a major component of value, our telecommuting world allows people more freedom in where to live.

5. Décor. The style should not only be attractive, but appropriate to the home and the era. It helps to be internally consistent as well as consistent with the neighborhood.

6. Room Count. In addition to the number of bedrooms and bathrooms, total room count matters. These days, "outdoor kitchens" almost count as another room.

7. Other Amenities. Pools, hot tubs, and other amenities, while nice, do not increase

the value by the amount it costs to install them. And, they can detract if they are poorly placed or in disrepair.

8. View. To let you know the value of a view, I once knew an apartment building owner who said, rent was \$1,000 and the view was an extra \$200. Yep, people paid it.

9. Community Amenities. If a property is close to good schools, parks, shopping and other amenities, the value increases. Of course, these are subjective. For a retired couple without children, clearly the nearby schools won't be much of a draw.

10. Financing. If the seller is willing to carry the loan, the value of a property may go up. No fuss, no muss (simpler loan application, no fees, etc.).

When it comes to things you can change about your house, the absolute best return on your time and money is to clean and de-clutter. Haul stuff away and deep clean your house – top to bottom. Once that's done, you can decide on additional improvements.

People often ask, should I update the kitchen or the bathroom(s)? Well, as with most things, that depends. If you have a four-bedroom/one-bath home, add a bathroom (preferably a master bath). If your kitchen fixtures were done in a nice shade of 1970s

avocado, consider renovating your kitchen.

When updating, go neutral. If you want a snazzy color, paint a wall. Paint is inexpensive to replace. Appliances and flooring are not. And, think long and hard before you convert a garage into a family room, because what you gain with one, you lose with the other. It's almost a fair trade in overall value, so you're getting little or no return on the money you spent to make the change.



Richard Selzer  
Columnist



Bed bug disclosure

Home sellers are required by statute to provide a lot of disclosure to home buyers. A large part of a real estate agent's job is to guide both parties through the blizzard of paperwork, including the disclosures which are intended to provide some protection to both parties.

Recently, I noticed a new disclosure, the Bed Bug Disclosure. This form is dated 6/17/17. Although I haven't been informed that this form is statutory, it's intended to be incorporated into a residential lease or month-to-month rental agreements. It may just be a matter of time before it's incorporated into sales disclosures too.

It caught my attention so I decided to do some research on bed bugs. I began by calling a pest inspection and eradication company that specializes in bed bugs. What I heard was alarming. The owner of the company informed me that bed bug infestations are "at epidemic proportions"! An estimate to attempt to eradicate one badly infested home was an astonishing \$12,000!

I did an internet search for bed bugs. There's a lot of information out there. The EPA (Environmental Protection Agency) has a printable card for travelers to take along. It describes the eggs "tiny, white and glued to surfaces." Nymphs "are light colored," from 1/16 inch. Adults are "rusty red, apple seed-sized," ¼ inch to 3/8 inch, with six legs, oval, and "flattened from top to bottom."

Further research revealed that bed bugs are good travelers, literally. You can pick them up in hotel/motel rooms, or other places, especially with upholstery. They can get in your luggage. The EPA card advised that you leave your luggage in the car or bath tub. Not sure I'd do that. It's recommended you inspect headboards, mattress seams, box spring, bed frame and upholstered furniture with a flashlight. There are other guidelines for travelers on this card.

I learned that bed bugs prefer to feed on human blood but will prey on other species. One often discovers that they have been exposed when they notice patches of small, itchy bumps on their body, or when changing the sheets and noticing blood spots. The bed bugs come out when one is asleep. They can live for over a year without feeding. Rashes are often symptoms of other problems, so don't automatically

think bed bugs. Check with your doctor.

The infestation will grow and spread if not eradicated. Cautionary measures include: Reducing clutter and checking your mattress and bed regularly for signs of blood spots and the small reddish-brown bugs. Always check the mattress of any bed in hotels/motels and B&Bs. Vacuum floors and furniture often. Do the laundry often and bed sheets weekly. Dry on hot if the fabric permits. You may choose to encase your mattress in a plastic cover.

Clean all items in living areas, especially carpets, upholstered furniture, pillows, etc. Bugs can hide in cracks in floors, corners between wall and floor, electrical outlets, or cardboard boxes (better to use plastic storage boxes). Discard unused clothing. Keep debris to a minimum.

My research tells me that heat-treating clothing, bedding and other items that can take the heat can be done in a household dryer at high heat for at least 30 minutes. Store clean items in plastic bags.

I always thought my Swedish mother from Minnesota was a cleaning fanatic. She vacuumed like a mad woman including every cushion and any place she could reach, scrubbed the kitchen and bathroom floors with a scrub brush on her hands and knees, including the edges of the rooms with a toothbrush! Every piece of clothing was washed and ironed, including underwear and bed sheets. Now I appreciate that she taught me how to clean a house. I don't clean like she did, but I vacuum and mop regularly, and do lots of laundry. I'm still working on the clutter part.

Don't panic, but keep things clean including your pets. (Regarding pets, never make a dog live in a small pen. It's cruel. If you don't love your pet as a family member, then pass it along to someone who will.) Be vigilant when using shared laundry facilities. Reduce clutter, including under the bed. Schools, B&Bs, motels and other public facilities need to educate staff to know the signs of bed bugs and be vigilant. Don't spread rumors and speculation. If you have internet service, search "bed bugs" and educate yourself.

Use common sense as with anything in life.

Bill Barksdale has been a real estate agent in Mendocino County for over 25 years. He can be reached at Coldwell Banker Mendo Realty Inc.: 707-489-2232 or bark@pacific.net.



Bill Barksdale  
Columnist

Once your property is in tiptop shape, it's time for an appraisal. Although there are three methods appraisers use to estimate the value of the property, theoretically, they should all come up with comparable values. It costs about \$400 to get a single-family residence appraised, and this is another one of those times when it's really important to have a reputable, local professional do the job. Call your local Realtor for a referral.

In case you're interested, the three methods of appraisal are as follows.

1. the Market Approach – compare physical data, get data on several comparable properties, and make adjustments for size, condition, etc.

2. the Income Approach – figure out the fair market value for renting the property, get income/rental information for comparable properties, and multiply by a ratio to get the appraised value.

3. the Replacement Cost Approach – figure out the top value (what it would cost to replace it), assess the cost of doing so (including permits, hookup fees, insurance, taxes, etc.) and adjust for the aging of the property (physical, functional and economic).

Lenders require appraisals, and they can be handy if you're a for-sale-by-owner type of person. If you work with a Realtor, they can provide a market evaluation as part of their service, which will help you estimate the value of your home.

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.richardselzer.com.

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



The covers from the last four years of the Soroptimist International of Willits Community Telephone Directory showcase ideas and interests of the club, as well as members themselves! This colorful, recognizable guide is a handy way to connect with members of the community.

It's just about time to start readying the pages of the 2018 Soroptimist International of Willits Community Telephone Directory. Now is the time to let the club know about changes needed to names, addresses or phone numbers, or for complete removals or new additions.

In the continuing effort to help keep numbers accurate and relevant, members of the club are calling each number listed in the book.

"So ... when your phone rings, it just may be a SIW member verifying your name, address and phone number," explained Soroptimist Loraine Patton. "Let the member know if you would like to have any changes made to your listing, or if you have converted your home number to a cell number or have any other changes to how you want your information listed in the Willits Community Phone Book. You can also submit information regarding changes

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New home? New number? New business?

directly to willitsphonebook@gmail.com."

It's time for businesses to check their listings, too. New businesses that are not currently listed in the book need to reach out to the email address above and submit their information in order to be included in the 2018 edition. There is no automatic list or information-gathering software used by the club; the previous year's content is used and updated upon request.

Businesses are also welcome to purchase advertisements that show up as display ads throughout the pages of the book – see below for a chart of pricing for each of the available sizes.

"All businesses that advertised in the 2017 book should have received either an email or letter via U.S. mail regarding advertising costs, and an "early bird discount," said Patton. "If you would like information regarding



Update your information with the Soroptimist International of Willits before the 2018 book prints!

advertising, you can also email the phone book committee at willitsphonebook@gmail.com. They answer every email they receive."

Willits Weekly partners with the Soroptimists to help distribute 3,000 of the 4,000 copies of the book by inserting it in our one of our editions, but we also offer advertisers a bundled rate if they choose to buy ads in the phone book and the newspaper. Bundled ads will run alongside Soroptimist-related content, and buying these ads is another way to show support to the efforts of the non-profit club. Money collected for phone book ads goes to finance scholarships and other programs sponsored by SIW.

For more information about changes and advertising, or about joining Soroptimist International of Willits, contact Patton at 459-1606 or email willitsphonebook@gmail.com.

– Maureen Moore

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Mail form and check made out to "Soroptimist International of Willits" to P.O. Box 311, Willits, CA 95490. All ads are black and white and run one time in WW. For info: 707-972-7047 or willitsphonebook@gmail.com. Prices subject to change.

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## Come get the keys

Eric Mehtlan finishes remodel on historic Victorian home on State Street

It's been a labor of love for Eric Mehtlan, but with the end in sight and the end goal a reality, the remodel of the Victorian home at 44 State Street is finally coming to a close.

The house was listed officially on the market for sale a few weeks ago and is currently being shown through Ponderosa and Sun Realty by Realtor Tony Sorace.

Listed at \$359,000, the 3-bedroom, 2-bath, 1,350-square-foot home sits on a quarter-acre lot on the northwest end of State Street. The backyard includes five fruit trees in an established orchard: two apples, one pear, one cherry and one apricot.

The property is zoned commercial, but has always been used as a residence. A 600-square-foot space is available to be finished upstairs in the attic in addition.

During the remodel, Mehtlan worked on, replaced, refinished or added lots of features including: new plumbing, new electrical, new drywall, new insulation, new gutters, added an extra bathroom, new interior flooring, installed curb, gutter and sidewalks, installed six new windows, ran a new waterline to the house, installed all new kitchen and bathroom cabinets, countertops and appliances, added a new back deck, and, installed a sprinkler system inside the home.

"It came as a bit of a shock that the home needed to have a full sprinkler system installed inside," said Mehtlan, "but it's now required by code that all new residential construction – or if improvements or remodels make up more than 50 percent of the work – have to have sprinklers added for fire safety."

The home is now ready for its next owner; anyone interested in seeing the property can talk to their local real estate agent or contact Sorace directly. An open house is planned for an upcoming weekend, and the public is welcome to come see the rehabilitation of one of Willits' historic homes, with all the new additions and fixes.

Photos by  
Maureen Moore

– Maureen Moore

Agent Profile | The Agency Real Estate Group

## Zack Carpenter, Realtor

Agent Zach Carpenter of The Agency Real Estate Group first got his license in 2006 and was working with Full Spectrum Properties when the bottom fell out of the real estate market. "I worked for Full Spectrum for two years, and helped run the Haehl Creek and Vichy Springs subdivisions in 2007 and 2008. When the meltdown came," he said, "I took some time off."

Jennifer Poole  
Editor & Reporter  
jennifer@willitsweekly.com

Around 2012, as the market improved, Carpenter got active again, and started specializing in land and ranches, seeing a lot of interest from out-of-county buyers.

"From what I've seen, he said, "75 to 80 percent of everybody coming to Mendocino County today are looking to get involved in the marijuana trade." But with the county's rules requiring proof of cultivation in earlier years in order to get a permit to cultivate cannabis, that's changing too, now.

"I'm shifting away from selling ranches," he said. "I think half the agents are going to shift away from the ranches to other avenues."

Carpenter said he thought growers "have been a blessing and curse" to Mendocino County and to Willits in particular. "I

The Agency, which has six new agents working after an outreach campaign, has opened an office in Santa Rosa, focusing on residential sales, and also has offices in Contra Costa County. "We haven't found an office in Ukiah for The Agency yet," he said. "We're holding out for a really nice office. I'd just as soon have an office in Willits, but both of the new Mendocino County agents are in Ukiah. We'd love to find an agent out of Willits. I've found the agents up there are for the most part great to work with."

Carpenter said he thought "the growers have been a blessing and curse," for Mendocino County and for Willits in particular. "Marijuana has probably hurt Willits more than it's helped it," he said, with the greater Willits area having a bit of reputation as "for growers."

Also, "the growers really outpriced the property values," he said. "I think you see the growers go away, prices will be reduced. And as there's 'nothing' left in Sonoma County, the only place left [that's affordable for ordinary buyers] is Mendocino County. I think the next wave of buyers in Mendocino County will be retirees ... more retirees and more people looking for weekend retreats."

Asked what he thought about the residential market in Willits – some of the online real estate sites are listing some houses as worth more than they were sold for at the last peak of the market – he said: "What you can basically figure is it's worth the same as it was worth at the high point."

"I don't listen to what those online sites have to say," he continued. "The information is OK on some homes, if there are a lot of comparables. In Willits you don't have subdivisions where the home next door is the same home, and unless you're in a subdivision, for the most part [using comparables to figure a price] doesn't work. Maybe in downtown Ukiah or maybe Brooktrails.

"If you want a valuation," he said, "call a realtor."

In general, sites like Zillow and Trulia have "not been that good for the industry," he said. "Agents can't afford to pay their exorbitant prices, and that's not good."

To find out more about The Agency Real Estate Group, call Zach Carpenter at 671-6392.

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## Value of construction in Willits up more than 200 percent from last year

The value of total construction in the City of Willits so far this fiscal year (starting July 1, 2017) is more than double what it was at this time in 2016, city Building Inspector John Sherman reported in his "Building Inspection Activity Report" for August 2017.

The total of "construction valuation" in the city so far this fiscal year as of August is \$778,517, compared to \$333,659 at the same time last year. Fees collected from building permits this fiscal year total \$13,379.79 so far, compared to \$8,375.65 as of the end of August 2016. Total permits issued so far in fiscal year 2017/18 are 37, compared to 30 permits at this time last year.

"Construction valuation" includes the value of any new construction; "miscellaneous" construction (including re-roofing, siding and windows jobs, as well as permitted heating and air conditioning, electric, mechanical, plumbing, and demolition and grading work); work on "structures other than buildings" (foundations, pools, wells, signs, etc.); conversions; and additions and alterations.

In the month of August 2017, the total value of construction was \$520,716, also more than double the total value of \$247,075 in August 2016.

August 2017 construction valuation

included \$320,135 for a new home on Haehl Creek Court; \$20,000 in work on private garages and carports; \$109,990 in work on re-roofing, siding, windows, etc.; \$2,500 in heating and air conditioning; \$45,091 in electric, mechanical and plumbing work; \$20,500 in work on structures other than buildings; and \$2,500 in additions and alterations to non-residential buildings.

Total permit fees and other revenue to the City of Willits for that \$520,716 worth of work in August 2017 was \$8,258.64, compared to \$6,134.08 collected in permit fees in August 2016.

Sherman's "Permit Completion Report" tallied 19 permitted projects inside the City of Willits that were completed in August, including the new home at Haehl Creek Court; six "tearoff reroof" projects; installation of four PV solar arrays on homes on Haehl Creek Drive, East Valley Street and Baechtel Road; construction of a two-story deck on Bush Street; replacement of a two-story deck on Maple Street; a new monument sign on North Main Street; and construction of a 1,200-square-foot shop building on East Hill Road.

This report was based on the City of Willits' "Building Inspection Activity Report" and "Permit Completion Report" for August 2017.

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