

Willits Weekly | Edition 4 | November 10, 2016

REAL ESTATE SECTION



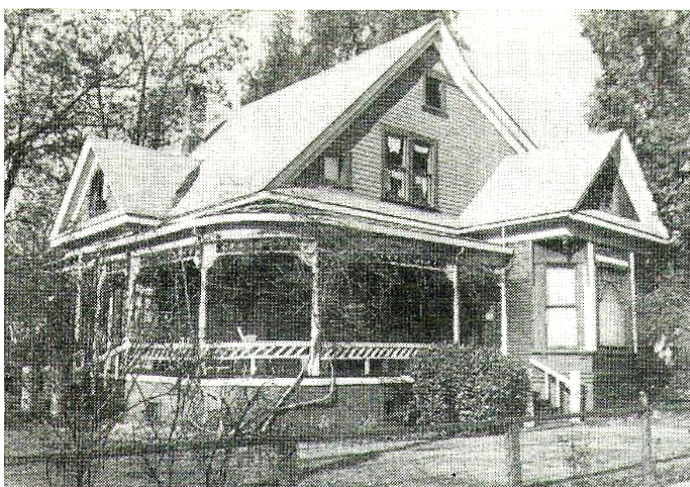
Looking south over Willits: the bypass, on the left; the railroad tracks, at center; and Main Street, on the right.

Photos by
Maureen
Moore



The future, the present and the past Willits Transformation

With the opening of the bypass on November 3, the future of the Willits landscape has forever been changed. Will this be good for the real estate market? Bad? Will new neighborhoods arise? Restoration efforts continue on existing housing? What do you think? Send us your thoughts about the coming changes in the post-bypass Willits real estate market. Email us at willitsweekly@gmail.com and share your ideas in our next Real Estate section!



72 South Humboldt Street built in 1904

The architectural style of the Bowen house, located at 72 Humboldt Street, and its date of construction belie its location in the original Willitsville Addition. The house was built for Henry Bowen around 1904, after the 1901 fire had destroyed the home of Mary Cook, originally on that site.

The style of the house is unique to Willits, it is one of the few Eastern Shingle Cottages in the town. The one and a half story house has a high gable roof that faces Humboldt Street. Two smaller gables are also found on the house; one covers a bay extension towards Humboldt Street and the second one faces south over a dormer window. All three gables have a small pediment formed by a narrow section of roof. All of the roof sections of the house are trimmed with box cornices, sloped soffit and frieze. One of the most distinctive characteristics of the house is the large wrap around veranda that is partially recessed.

At top: 72 Humboldt Street today, complete with a little more wisteria surrounding the porch. Above: The same home, as photographed in 1988.

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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It's all about the details with home cleaning

I'm the first to admit that if I have a fresh set of carpet lines across my carpet, I feel like the house is clean, but when getting a property ready to sell (or preparing for the in-laws at Thanksgiving!), cleaning the things you might not catch on a routine clean can really make a difference.

"First and foremost, the smell of the home is the most important," said a local cleaning expert (we'll call her Mrs. Mop). "You may be used to your smell, but if anyone else is going to envision their lives there, having the rooms smell fresh and clean is a huge factor."

Now, this isn't to encourage a run on commercial spray air fresheners; spraying flower scents over a full kitty box just makes it smell like flowers *and* kitty box. Mrs. Mop recommends not only removing the box completely for house showings, but taking the time to find natural-smelling solutions instead.

"If the weather permits, having open windows and doors on the day of the showing is a great way to let in fresh air, and let out smelly air, too," explained Mrs. Mop. "Slice and bake cookies are wonderful baking in the oven; some lemons down the garbage disposal can be a great way to freshen the air. Also, a pot of barely simmering water with orange, lemon or other citrus slices and a cinnamon stick, cloves or other fall-time spices can make a nice aroma in the house that doesn't have that artificial smell."

Once the air is taken care of, Mrs. Mop noted removing clutter from horizontal surfaces was the next priority. Clean off the kitchen counter tops, tables, dresser tops,

and the bathroom counter, too. The less clutter, the more visible the space is and the larger the living areas look.

Next, detail areas like door jams, window sills and fan blades are good areas to check. Dirt and grime can collect under doorways: Getting out the fine detail vacuum tools to get crumbs out of the crevasses or scrubbing dirt and dust off of those high-traffic areas can make a big visual difference.

The track of window frames is another place where dust, pet fur, dead bugs, dander and other debris can collect. Removing the larger chunks with a vacuum attachment can start the process, but finish it with a good scrub: Mrs. Mop prefers an old denture toothbrush with its sectioned bristles which really allow good access inside the tracks.

Another place where bugs and dust ends up is inside light fixture diffusers, which are the glass or plastic covers that enclose the light bulb. Even "sealed" fixtures seem to have bug carcasses inside, and giving them a wipe and wash can make a room drastically brighter.

Dusting cobwebs and surfaces is also an obvious step, but going a step further and dusting behind photo frames and other wall hangings can dislodge critters and other things that can make those dark areas a home.

Another inexpensive, yet drastically beneficial tip is to replace the home's toilet seats. Some can get worn or pick up odors with years of use. Replacing the seats is inexpensive and is a great way to help homes look clean and fresh.

In bathrooms and in the kitchen, having your drains empty quickly and thoroughly is another nice visual for potential buyers – or guests – in your home. Pulling out the tub drain, removing and discarding the hair, and then treating the drain with a few scoops of baking soda, followed by vinegar can help clean out any additional gunk.

Mrs. Mop is a huge fan of using baking soda and vinegar for many of her cleaning projects. She makes her own lavender-infused vinegar – a great natural scent which lingers long after the cleaning is done.

"Making infused vinegar is simple," said Mrs. Mop. "Take one to two cups of the item you want to use for fragrance: lavender, lemon or orange peel, sage, rosemary – there's so many options – and mix it into a gallon of plain white vinegar. Let it sit for two to three weeks, and then dilute it with water when you're ready to use."

How much water? Depends on how strong you want the solution. Mrs. Mop generally dilutes to a 50/50 mix. This solution is used to do everything from mopping, to cleaning counter tops or windows.

"Now, make sure you don't ever use straight vinegar on windows," said Mrs. Mop. "The acidity will actually etch the windows and leave them cloudy. It's very important to dilute!"

– Maureen Moore

The most amazing vacuum

Over a year ago, I was fed up with my vacuum cleaner. Living on a dirt road with a dog and a cat, having to vacuum was a pretty common occurrence. I had an old machine and using it just felt like going through the motions: The payoff was never too exciting. I reached out to my friends on Facebook for a recommendation on a new vacuum.



"Tomorrow, I feel the need to purchase a new vacuum. Mine doesn't suck anymore and it's a one-person, two-animal, dirt-driveway problem. Anyone really like any certain budget brand that I won't need an 11th job to pay for? One especially effective for animal hair? One that #totallysucks."

The vote for the Shark brand vacuums was amazing. I decided to go for it, and I was able to order a Shark Navigator, shown at left, directly through Willits Power & Hardware.

I can only say, everyone was so right. It's an amazing vacuum, and I join the ranks of those recommending it now, too!

– Maureen Moore



At top, from left: Animal hair, dirt and debris fill a window track. A denture brush and elbow grease remove the gunk from the track. The cleaned track not only looks nice, but makes opening the window easier, too. At left: The Shark vacuum in all its glory while cleaning animal hair off a fabric pet bed. Check out those suction lines! Above: Cleaning the window sill can also make a great difference. This sill sits behind the couch and is out of sight until the furniture is moved.

Residential real estate sales specialist Tara Moratti talks about the 95490 market

"There's never a dull day," said Realtor Tara Moratti about her real estate career in Mendocino County. Moratti, a broker-associate who works with Coldwell Banker Mendo Realty, deals with residential sales primarily, but she loves to work with land and ranches, too.

Jennifer Poole
Editor & Reporter
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The residential real estate market in the 95490 zip code has now entered its usually slower, winter period. "With regular residential sales, most are happening between March and October 1," she said. "Usually with Thanksgiving, Christmas, the schools back in, things get a little slower." But for "country properties," she said, off-season is a good time to be on the market. Ranch work is slower in the off-season, and the fall / winter rains can make a country property more attractive than during the dry end-of-summer months.

Moratti says the Willits area market hasn't had quite "as great of a recovery" as the rest of the county: "It's been a slower increase," she said. The Brooktrails real estate market has been recovering, too, "but there's more demand for properties in town and in the valley than in Brooktrails."

One interesting point Moratti made this week, just a few days after the Willits bypass opened, is that the bypass could make buying a home in Willits or Brooktrails a better option for those with jobs in Ukiah.

"Their commute is quicker from Ukiah, now that the bypass is in place. It will be interesting to see if the bypass changes things."

There's a big price difference between the two zip codes, with an entry level home priced around \$250,000 in Brooktrails and Willits, and priced around \$350,000 in the Ukiah area.

Homes have been generally quicker to sell in Willits these days, with the inventory of homes for sale "holding small," Moratti said. "There's not a lot." This week, there are 32 homes for sale in the 95490 zip code, from one property listed at \$169,000 to a \$1.3 million property on Walker Lake Road at the south end of Willits, on 9 acres "with a really nice house and barn and shop and outbuildings" and beautiful views of the neighboring private

"lake." That country gem is listed with a Sonoma County agent specializing in "upscale properties."

In the last six months in inland Mendocino County, there have been eight properties with a residence that sold for over \$1 million. "Only one in Willits," Moratti said. "That was 358 acres out Irmulco – that's a different type of property – but the others were vineyard-type properties – that's what's getting you over \$1 million."

Of the other 31 homes currently for sale, most – 14 homes – are in the \$200,000+ range, and the next-largest grouping – seven homes – are in the \$300,000+ range.

Most buyers are looking in the \$250,000 range, Moratti said, and homes like that are not lingering on the market too long right now. "Most people want 3 bedrooms, 2 baths; they want to have a garage, and a nice-sized backyard, and not to be too close to their neighbors. If a property comes up that hits all those bells and whistles, they will get multiple offers."

Since January 1 in the 95490 zip code, 111 properties with residences have sold, for an average price of \$298,673 and a median price of \$255,000. That median price accounts for the "majority of homes sold," Moratti said, with the average skewed upwards a bit due to the sale of a top-end property. Stats for this year's home sales show "a pretty considerable increase," she said, now that more "regular sellers" are back in the market: "They can finally sell and move and have liquidity in their houses," she said.



Moratti has two main pieces of advice to sellers: "One is to always get their pest and fungus inspection report done before their home goes on the market, so they're not renegotiating the price" based on an inspection done by buyers. "For the \$250 or \$300 it costs you, it's well worth it."

Number 2, Moratti said, is to list their properties "as close to the most common sales price as possible. If they're really diligent about listing within 5 percent of the value of the last [comparable] property sold, they will sell in three to six months. If the property is overpriced, that could make the time period much longer."

Moratti concluded with a general comment about how she works in real estate: "It's important to me to give people information so they can make decisions, whether they're buying or selling. I see my role as a facilitator in how to move through the process, which can be a very challenging process, with emotions and personalities. With banks and lenders and the government and various restrictions, these can be rough waters to navigate!"

"I try to be positive and find solutions, and provide information so they can make a good choice for their life," Moratti said. "That's the absolute bottom line of it. And making it affordable for them is what stands out for people the most. It's always interesting!"

Tara Moratti, Realtor, is a broker-associate at Coldwell Banker Mendo Realty, CalBRE #01420657. Visit her web page to learn more, www.LivInMendo.com, or contact her at 707-367-0389 or tara.moratti@coldwellbanker.com.

COLUMN | Selzer on Real Estate

How's the market?

Be a savvy homebuyer

The most important way to prepare to buy a home is to get your finances in order. This means gathering the following: your credit report, financial documents like your tax returns and W2 forms to demonstrate your reportable income, bank statements to show your cash reserves, and an itemized list of your monthly obligations (e.g., rent, car payment, insurance payment, utilities, etc.). Gathering this data will allow you to figure out how much you can afford to borrow.

The next step is to figure out how much you want to borrow. Do you want to have a little money left over at the end of each month, or have some month left over at the end of the money? Is there growth potential in your job? Does your spouse plan to go to work and increase your household

income next year? Or are you planning to start a family and cut your income in half so you or your spouse can stay home with the baby? Be honest with yourself about what kind of payment will allow you to have the lifestyle you want.

Remember, owning your own home means a mortgage payment, tax and insurance payments, and maintenance expenses. On the bright side, it also means a substantial tax deduction as well as building equity in your own property instead of paying rent to someone else.

Once you've got your finances together, and you've decided on your price range, you'll need a real estate agent – one you like and trust. Tell your Realtor how much you're comfortable spending and the features you can't live without; share

your preferences about location, property size, square footage, number of bedrooms and bathrooms, and any special considerations, such as needing a one-story house or wanting to live in a specific school district. Be as picky as you can up front so your agent doesn't waste your time showing you homes you're not interested in.

Be prepared to look at several homes, and tell your agent what you like and don't about each. It'll just speed up the process of finding homes that fit your needs. You should also be open with your Realtor about any contingencies. For example, you can only afford a home at this price after you receive the court settlement you're expecting or as soon as you sign the contract for your new job that you've been promised.



Richard Selzer
Columnist

Read the rest of **Savvy** | Over on Page B6

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Agent Profiles | Roxanne Lemos-Neese and Elida Cardona

Women in Real Estate

Each month, Willits Weekly welcomes real estate offices to nominate an agent, male or female, to be showcased in one of our agent profiles

Roxanne Lemos-Neese

This month, Willits Realtor Roxanne Lemos-Neese will be celebrating 12 years as a licensed real estate agent. Lemos-Neese received her license in November of 2004 after attending Anthony Schools for her initial classes and then completing her continuing education with Nash Gonzalez at Mendocino College.

"I started originally with Garbocci Van Housen Realty and then worked at Pacific Properties, too," said Lemos-Neese. "Then, about six years ago, I moved over to Coldwell Banker, where I continue to work with buyers and sellers today."

Starting out just prior to the real estate bust offered Lemos-Neese a taste of what benefits the job could offer – and what a roller coaster of an industry it can be, too.

"I remember I had one transaction – the biggest one of my career up until this year – and then the market crashed," reminisced Lemos-Neese. "Being one of the agents of that time period really felt like being a part of a historical time in the industry. Even through those hard times, I really learned a lot about the market: how to deal with problems and try to help with everyone's unique situations."

Becoming an agent also rounded out Lemos-Neese's trifecta of knowledge about the real estate industry: more than 20 years ago, she worked at First American Title Company, working "on the other side of the desk" for real estate transactions, and through the eyes of a contractor's wife, Lemos-Neese also has a keen eye for structural and fundamental building problems and concerns.

Lemos-Neese married her husband, Robert Neese, in the late 1990s and enjoyed working with him through his part of the real estate industry.

"It really motivated me to want to get my license," said Lemos-Neese. "I knew I had experience in the title and escrow end, and then with the experience gained by learning from Robert, becoming an agent really seemed to be a natural next step."

"I wanted autonomy; I wanted to have hours that I could be flexible with and be able to say 'no' if I wanted. Little did I know, that wasn't really an option," laughed Lemos-Neese. "Once you start in the industry, you really just have to be on. I found that I really liked to be in the office and to be able to learn from other agents and other escrows in a way that one really benefits from being immersed in on a daily basis."

Lemos-Neese works mainly with residential properties and works up and down the 101 corridor, from Laytonville to Santa Rosa, though she notes her favorite area is a little closer to home, working usually down to about the Cloverdale area.

"I really love a personal connection with my clients and enjoy talking on the phone and meeting face to face for all the important steps," explained Lemos-Neese. "The Sonoma County market is certainly different, and how the agents interact and exchange information is more digitally focused."



Working on this personal level has allowed Lemos-Neese to make great connections with other industry professionals and to help guide clients down the right path to allow for a successful transaction.

"It's so important to make sure you do the steps in the right order," said Lemos-Neese. "I always encourage my clients to meet with a lender first. I've had a great working relationship with Debbi Mirabelli of Pinnacle Capital, among others, but finding a lender you can communicate with is so important. Then, get prequalified and clear on a budget you can afford. There's nothing worse than looking at houses first to find out that the one you fell in love with is \$50,000 or \$80,000 out of your price range."

Lemos-Neese noted her excitement to be a part of the process, working with buyers and sellers, and completing the transactions successfully for all involved.

"It's wonderful to get to go through the process with them," said Lemos-Neese. "Sometimes it can be quite an evolution; buyers think they might have their minds set, and sometimes what they end up with is not at all what they originally thought they'd want. It's fun to watch the process evolve, and it's really satisfying when you can give them an amazing place to live and raise their families."

To reach Lemos-Neese, call 484-6489 or stop by the Coldwell Banker Mendo Realty office located at 1460 South Main Street in Willits. Lemos-Neese is in the office Monday through Friday and would love to have people drop in and say hello!

– Maureen Moore

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Elida Cardona

Elida Cardona has been in the real estate market for 17 years, and in Willits since she was just 3 years old. This hometown Realtor started her career as an agent with Century 21 under the guidance of broker Priscilla Ryan. When Century 21 was purchased by Selzer Realty, Cardona stayed with the company and continues to offer experienced assistance for buyers and sellers in the Willits area.

With almost two decades of real estate sales under her belt, Cardona said she's been fortunate to remain in the field through the ups and downs of the cyclical industry.

Being bilingual has been a great advantage for Cardona, and she enjoys working with the Hispanic community in our local area. While Cardona works with sellers also, she noted that especially enjoys working with buyers and helping clients find the home of their dreams.

"Pairing a buyer with a home is such a wonderful feeling," said Cardona. "There's nothing like the moment when you hand over the keys to a new homeowner, especially when they might have thought it was something that they wouldn't be able to achieve!"


Cardona recalled one transaction that really stuck with her as a great success story, after she encouraged a renting family to go ahead and look at the possibility of being approved to become buyers.

"The family, complete with five kids, were living in a small trailer," said Cardona. "I decided to approach them about the possibility of homeownership, and they were worried that they just wouldn't be able to meet the qualifications, have enough of a down payment and whatnot, but I kept encouraging them and connected them with a great lender. The lender was able to qualify them, I continued to help them submit paperwork, made sure everything was signed and filled out correctly, and when they were interested in writing an offer on a property that I already had listed, the sellers were equally enthusiastic about having their property – which was their home before it was turned into a rental – returned to having a resident owner.

"The sellers worked with the buyers, and they were able to come to an agreement that worked for everyone involved. The family purchased the house and has made it into a beautiful home for themselves and their children. They've done yard work and really boosted the curb appeal and, even to this day, the buyers will thank me when they see me and tell me how happy they are with the house. It was great to be a part of helping them achieve something that they didn't think they could."

The idea of becoming a real estate agent really came clear for Cardona when she herself purchased her first home. She decided to start taking online courses and also

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attended classes at Mendocino College.

"I remember thinking, I can do this," said Cardona. "I like people, and working with someone to find their dream home sounds like a great job!"

Working with the public has always been a part of Cardona's work; after graduating from Willits High School, Cardona held her first job with Larry and Virginia Stranske at Kimberly's Jewelry. She started with the Strankses when the store was located where Printing Plus stands today.

"The Strankses moved in just after the Candy Kitchen closed; then I remember moving with them to the Victorian house on the corner of State and Humboldt streets. It was always a fun job since people coming in to buy jewelry were always in such a great mood ... and of course, I could try on and check out all the goodies sold there!"

Nowadays the trinkets she really enjoys come attached to a keychain.

"Real estate is such a rewarding job," said Cardona. "Giving a new homeowner the keys is such a great moment to be included in, I really love being able to be a part of those clients' happy moments!"

To connect with Cardona, call her directly at 354-1538.

– Maureen Moore

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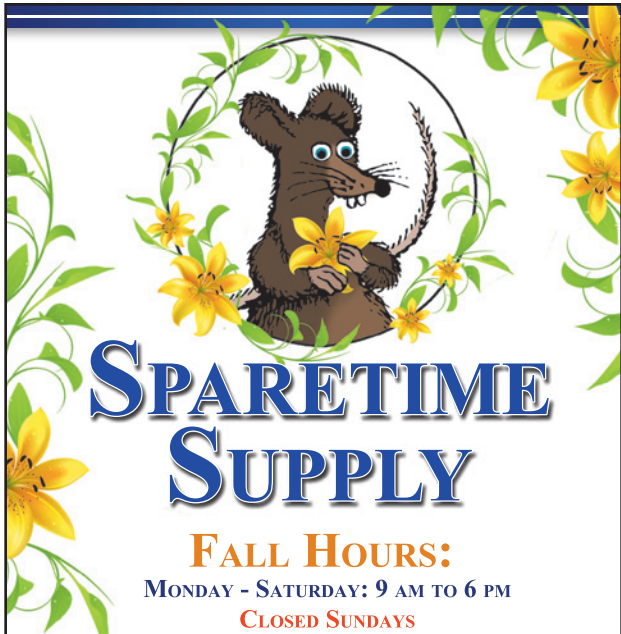
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The rest of

Savvy

From Page B3

Once you've found your dream home, be a savvy buyer. If you cannot make a quick decision, you could lose the house to a more organized buyer. Take care of anything that could slow the process down as soon as possible. If grandma has veto power over your house choice because she's loaning you the down payment, get her approval early.

Then, work closely with your Realtor to make an offer that spells out who is paying for what and exactly what is included in the sale. Who pays for inspections? Repairs? Loan fees? Closing costs? What stays with the house: hot tub, window treatments, pool equipment? Being a good negotiator means paying attention to the details. Your Realtor can help with this.

I was recently asked, "When does a real estate agent's relationship with a buyer or seller end?" I said, "When one of you dies." Smart Realtors know that people typically stay in their homes for about seven years. After that, they'll need a good real estate agent to help them buy and/or sell their next home, and if that agent has been helpful during those years, they'll be the first person the buyer or seller calls. So don't hesitate to ask for help from your Realtor even after the sale. They will be happy to be of service if it means you will remember them.

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.

COLUMN |

Numbers by Nick

Organizing your accounts

Hello Willits Friends and Neighbors. Welcome to November's column – the purpose of which is to help you make wise decisions about your "money." I also want to make sure your finances are organized and ready for important life events like buying a home ... or for some fun.

The end of the year is a great time to get your finances in order – for taxes, for next year's commitments and adventures. In October's column I talked about getting a free copy of your credit report to review: You want to make sure that what's listed on your credit report is accurate and actually your history. Mistakes are made ... and if so, you need to contact the creditor or "issuer" and work to have the listing taken off this important catalogue of your credit history.

A 50 or 100 point swing in your credit rating can mean a better loan rate for car or home, etc. In case you did not get your credit report last month, here is the link once again: www.annualcreditreport.com. It's free.

OK, let's continue streamlining your accounts ... you'll want to take these one at a time:

Multiple bank/checking accounts: This is a great time to review, consolidate or close.

Review your statements: Do



Nicholas Casagrande

Columnist

you have any recurring debits for services that you are not even using? Contact them and have the debits removed.

Go paperless: You may have too many statements arriving each month. Determine which ones you want for record keeping, and go paperless with the others. Call the source or do it yourself via your account on their website.

Retirement accounts from an old employer: Best to set up an appointment with me, as there are quite a few steps here.

Life insurance plan review: If you have an older policy, if you need a new one, or if your family need(s) have changed.

Car insurance rate: There could be better rates out there, especially if you are a good driver or if a ticket(s) has fallen off your record. Worth a call!

Homeowners insurance: Have you added a garage? You want to make sure you have the right coverage.

Cell phone plan: If your contract end is coming up, that's



always a good time to speak with the competition to gauge how to negotiate with your current supplier.

Once you've done the above, be sure to properly destroy the checks, statements, and policies associated with the accounts you have closed.

Taking the time to renegotiate and/or de-clutter the above will go a long way in helping you feel a bit more in control of your money and life's protection plans, and it will make applying for a mortgage or home equity line of credit a smooth process.

I'd be happy to assist you with any of these tasks above. Than you, and Happy November!

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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