

# REAL ESTATE SECTION



Above, left: This sign in front of Willits Power is a gentle reminder to get prepared for another power outage. Above, right: Steve Eberhard purchased a 7,000-watt Honda generator and had an electrician wire it into his home circuitry. Below: This Honda EU2200i is ideal for powering TVs, refrigerators, coffee pots and much more. It has an inverter with stable power for computers, can run up to 8 hours on .95 gallons of gas, and has an eco-throttle that powers-down depending upon the load – it's the smallest generator Willits Power sells and rents.



## Blackout Ready

Preparing for power shutdowns may mean buying a generator

We're used to having consistent electrical power to run our heating, water pumps, lights, refrigerators, freezers, computers, TVs, radios, hair dryers, and everything else we're dependent upon that uses electricity. It's confusing and worrisome when the power disappears and we're left wondering what to do.

The PG&E power shutdown that lasted five days, affecting everyone on the grid in Mendocino County and beyond, became a wakeup call. We now have the opportunity to explore what we need, and what we can do without, when the grid is down.

Read the rest of **Generators** | Over on Page RE5

At left, above: Willits Power Equipment rents generators to industrial and commercial businesses with wattages from 25,000 to 100,000 and delivers to many surrounding counties. At left: Steve Eberhard shows the circuit panel from his generator; the top switch, called a "transfer switch," turns off the power from the grid and turns on power from the generator, so no one gets electrocuted down the line.



Get your office, agents, open houses and listings included in our next edition on December 12

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Newer construction home on a very flat and usable 2.79 +/- acres. The property features a mix of mature oak and madrone trees in addition to a large portion of the property having a beautiful belt of sun with a fenced garden area. Home features central heat and air, metal roof, 2nd story is a master suite with a custom bathroom and gracious walk in closet. Open concept living area with decks off of the living room and kitchen invite the outdoors in. All of this located minutes from downtown Laytonville.

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Property Feature

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COLUMN | Numbers by Nick

# Should you refinance?

Hello fine neighbors: Interest rates have been well below 4 percent for the last few years ... what might this mean for you?

If you own your home – it might be wise to explore the pros/cons of refinancing your loan should it be at a rate of 5 percent or more. There are several advantages to a lower rate:



Nicholas Casagrande  
Columnist

- Save money on your payment each month
  - Get into a 30-year fixed loan
  - Pay down your loan principal
  - Consolidate debt you have not been able to shake.
- If you do not own a home – this could be a good time to get pre-approved for a mortgage, positioning you to reap the benefits of homeownership (tax benefits, appreciation benefits, etc.).
- When looking at loan details and options – the question of “points” comes up ... let’s discuss: What is a point as it relates to a mortgage?

• A point is a “special” payment made at the closing of the loan that reduces your interest rate and thus your monthly payment ... this is a discount point.

• There are also origination points – which are fees your lender charges you for the loan. Note: Points require extra cash when you are finalizing your loan – for a new home or refinancing you existing loan.

When should you buy points so that your interest rate is lower? If you plan to stay in your home a long time, the argument can be made to pay/buy the point(s). The lowering of the monthly obligation just might give you the extra monthly income to obtain what you sought out to achieve. If you save a few or several hundred dollars on your payment – then you could do wise things with that money – saving, investing, something fun, maybe! Another benefit to buying points ... is that they are tax-deductible.

Lower monthly payments and extra cash each month sounds good – but – really, each situation is unique and you must do some “what-if” calculations to see if it makes sense for you. This is a math exercise, and it’s important that you outline the various scenarios. I can help with that to see if paying points makes sense for you.

Please schedule a meeting today, and let’s put the calculator to work!

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. This information is for general purposes only. Please consult a financial professional for your own situation. Individual circumstances do vary.

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# Selling a home 'as is'

Based on questions I frequently hear, it appears people are confused about whether homes can be sold "as is" in California. I've heard sellers say, "I'm selling my house as is, so I don't have to disclose anything." I've also heard, "I live in California, so I can't sell my house as is."

Both are wrong.

The real story is that you must disclose any material facts about your property that you know (or should reasonably have known). A judge will make this call, if necessary. Since involving a judge gets expensive, even if you win, it's best to come clean up front and to pay attention to anything that may indicate house problems.

If you think potential buyers would consider an issue regarding your property of interest, tell them up front, preferably before the purchase offer.

"As is" sales are completely legal in California, as long as you disclose all legally required information. Disclosures usually fall into the following three main categories.

1. **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.

2. **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.

3. 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 or industrial use? These issues can affect how the property can be used and the owner's quiet enjoyment of it.

One unusual disclosure requirement has to do with whether there's been a death on the property within the past three years. Unless the death is AIDS-related, a seller must tell a potential buyer that a death occurred there (whether of natural causes or of a more violent nature). The AIDS exception is kind of an odd one, but laws aren't always logical. If a buyer asks a seller directly whether someone died in the home, and the death is AIDS-related, the seller can simply say he's not at liberty to discuss this issue. He cannot lie (or at least he shouldn't).

One disclosure ordinance is called the "right to industry"

ordinance. It mirrors an ordinance in place for agricultural properties. The right to industry ordinance requires disclosure of the fact that the property for sale is within 300 feet of an industrial site and that buyers of the property may experience nuisance from the industrial site such as noise, smell and traffic.

"As is" sales allow you to sell a property without addressing problems, with a few important exceptions. A house must meet specific requirements, and if it doesn't, the homeowner is required to have the work done.

Some requirements are safety-related: water heaters must be braced and all homes must have functioning smoke alarms and carbon monoxide alarms. Some conservation and energy retrofits are required, like low-flow toilets and weather stripping. The conservation and energy retrofits are usually dictated by local ordinances.

If you have questions about real estate or property management, contact me at [rselzer@selzerrealty.com](mailto:rselzer@selzerrealty.com) or visit [www.realtyworldselzer.com](http://www.realtyworldselzer.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 Bakery!) If you'd like to read previous articles, visit my blog at [www.realtyworldselzer.com/mendocino-county-real-estate-blog](http://www.realtyworldselzer.com/mendocino-county-real-estate-blog). *Dick Selzer is a real estate broker who has been in the business for more than 40 years.*



Richard Selzer  
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Above, left: Misty Gonzales, manager at Willits Power, demonstrates how easy it is to move a 7,000-watt portable generator. Above, right: Here are four of about 30 generators Willits Power Equipment rents out to large commercial businesses needing back-up power. At left, below: Steve Eberhard's 7000-watt Honda generator uses ethanol-free gasoline, which is more expensive but more efficient.



## The rest of Generators | From Page RE1

Photos by Ree Sloucum

There are stories of people who lived without any power for the five days. Some froze plastic milk jugs before the outage to keep freezers to temperature and refrigerators cold. Some used coolers and ice for perishable food to eat during the outage.

People who needed internet used their smartphones and charged devices at Willits City Hall. Some had small solar panels used for camping to charge devices. Those same people are campers and backpackers and dealt with the shutdown as a five-day camping trip.

If you're not up for camping for five days at your home, and know you need a generator, how do you decide which generator is best suited for your needs?

Willits Weekly talked with Misty Gonzales, the manager at Willits Power. They have a large selection of generators to purchase. For home use they stock Honda, Generac and Briggs.

"We keep these in stock because we can easily get parts for them and service them," Gonzales said. They also rent huge 100,000-watt generators for industrial and commercial use down to small 2,200-watt generators for homeowners.

In order to help customers find the right one for their needs, Gonzales wants to know what you want to power. "People really need to figure out what they can't live without. Is the TV more important than something else in your house? If not, it can help you avoid having to buy the next, more expensive, generator," she explained.

install these back-up generators," Gonzales said. "It can be dangerous to try to install the system yourself."

If the wiring isn't properly installed, it can cause a fire, create problems with the home circuitry, or cause malfunctions in the expensive generator - thereby invalidating warranties. If the power from the grid to the house isn't shut off when the generator is running, the power from the generator goes into the grid and can cause electrocution down the line to anyone working on the grid wiring.

Another, less expensive way to power appliances and devices with a generator, is to purchase or rent a smaller one and plug things you want to power into the generator's "AC out" outlet. Directly hooking into a generator is an easy and less costly way to power a few things. Don't use long lengths of regular gauge extension cords from your appliances to the generator. Talk to an electrician or knowledgeable sales person about what gauge extension cord is best for your needs.

Either way you choose to use a generator, keep in mind that it needs to be out of the house and garage while it's running. It can be in a lean-to or shed-like building with plenty of ventilation to keep it cool. These generators all use flammable fuel, so keep the fuel in a place that doesn't get hot and keep it stored away from flammables.

Jerry Albright and June Ruckman live on the grid 20 minutes out of town. A few years ago, they had a 20,000-watt generator professionally installed and hooked up to their home circuitry. At that point they were mainly concerned about fire. If their power's off, the water pumps don't work and won't keep their home and property watered with emergency sprinklers they've installed.

Because of the fire hazard, Albright didn't want to be messing around with gasoline, so he had the generator hooked up to their 5,000-gallon propane tank. They sized the system to run the water pumps, refrigerators and freezers, and added sizing for electric heat and cooling they might need down the line.

"The full tank will give us about 150 hours of generator time," he said. It's important to note that it doesn't take much to keep a refrigerator or freezer cold, so there's no need to run a generator all the time.

The couple was on a trip when the power outage happened in Mendocino County. "It was a test of our system," Albright said. They'd had an automatic switch installed that turned the generator on in case of a power outage. "We came home and the generator had been running for 33 hours. The power came back on and the generator shut off, but we didn't realize it until we noticed the lights were still on!" he laughed.

Willits Power Equipment is located at 1600 South Main Street, open Monday through Friday, 8 am to 6 pm, Saturday 8 am to 5 pm, and Sunday 9 am to 5 pm. Visit [www.willitspowerequipment.us](http://www.willitspowerequipment.us) or call 459-6420.

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# I am not a robot

Often when I log onto a website, before I can proceed I have to click a box that says "I am not a robot," a precaution by the site manager to make sure there's an actual person and not some machine doing mischief. In a very real way computers have made this a small world. Electronic mass communication is so common now that most of us are not only always connected, but under surveillance as information is constantly gathered about us.

Eighty percent of

the calls that come to my home are dialed by a robot. I answer my phone with a robot that tells me who is calling and then my robot tells the caller – often another robot – to leave a message or please hang up.

I recently heard of a home security device that allows one to remotely see what's going on in your home. It seems the problem with some of these devices is they can be hacked and someone else can see what's going on in your home, too.

The Fourth Amendment to the U.S. Constitution and the Bill of Rights says: "The right of the people to be secure in their persons, houses, papers, and effects, against unreasonable searches and seizures, shall not be violated, and no

warrants shall issue, but upon probable cause, supported by oath or affirmation, and particularly describing the place to be searched, and the persons or things to be seized."

The question then is, is it legal or ethical for someone – including government entities, corporations or anyone else – to search your home, papers (read that as all correspondence including internet searches and emails), effects (personal belongings), or you – without a good reason "probable cause"?

Do you think the Constitution implies that your privacy can be violated just because we now have the technology that makes it possible? Before you answer, read the Constitution. It's short and readily available.

The founding fathers of the U.S. couldn't have foreseen computers, but as technology evolves, the courts have an obligation to update and apply the intention of the Constitution to U.S. law. Rigging our justice system with biased, activist judges who have lifetime appointments is unethical, and I argue, unconstitutional.

This is a real estate issue because the issue is home invasion. If your privacy and home are being invaded without probable cause, that's a violation of the Constitution and the Bill of Rights. Some judges claim they are "constitutional originalists," a new extremist

term saying they intend to stick to 240-year-old technology and not acknowledge that – things change! We don't live like we did 240 years ago. "Constitutional originalist" and the evolution of technology are fundamentally opposed.

We've tragically come to accept that if we want to watch TV or use a computer, we are being tracked. Your information is sold and used to manipulate you with targeted advertising or messages to influence what you think, how you vote, and what you do. We've come to expect it, but our apathy and pathetic feeling of powerlessness allows the invasion of privacy. That's not the legal intent of the Constitution.

Many of us, especially younger people, have grown up with computers, cell phones, and "social media" and have never known a world where true privacy existed. No American should be OK with being spied on without probable cause. That's literally unconstitutional.

Privacy is something that billions of people say is important to them. Large corporations and government entities spend billions to protect their illegal activities which invade our homes and our privacy. I have no doubt that the people who drafted and signed the Constitution of the U.S.A. would not approve. After all, just because you can, does that make it OK or legal?

If you are unduly influenced to behave and think in a way that benefits a few thousand people in the world, that's not OK. Never take invasion of privacy for granted.

We've been brainwashed into thinking that a "market" is a kind of god, and that unethical invasion of privacy is legal and constitutional if there's a buck to be made, or minds changed without all factual information. Moronic economic theories espoused by people like economists Milton Friedman and Alan Greenspan – shapers of the "trickle down theory" of economics in the 1970s and 1980s and still in operation today – make no realistic sense. It doesn't work. That's been proven, but we're still being sold that absurd "trickle down" lie.

When Greenspan left his post as chair of the Federal Reserve of the United States from 1987 to 2006 while the economy collapsed at the end of the George W. Bush administration in 2007, he admitted that his economic guidance didn't work. "Too soon old. Too late smart."

A market is a question of supply and demand. If housing supply is kept scarce, people feel insecure. Insecurity is a profit-making strategy. If people feel insecure enough, some are willing to trade their freedom and privacy for survival or convenience.

The only one that can stop the undermining of the United

States of America is you! You have to vote. You have to get proactive by contacting your government representatives and letting them know that invasion of your privacy is not acceptable. If you don't personally speak up, you will lose your privacy and freedom.

Believe me, the American Legislative Exchange Council, the Koch Brothers who own one of the largest privately held corporations in the world, Facebook, and many other large corporations want nothing more than for you to not care – to be afraid. They have certain key politicians and judges in their wallets, in my opinion.

Will you choose to be a robot to wealthy power brokers, and politicians and judges on their payroll, or will you choose to breathe free?

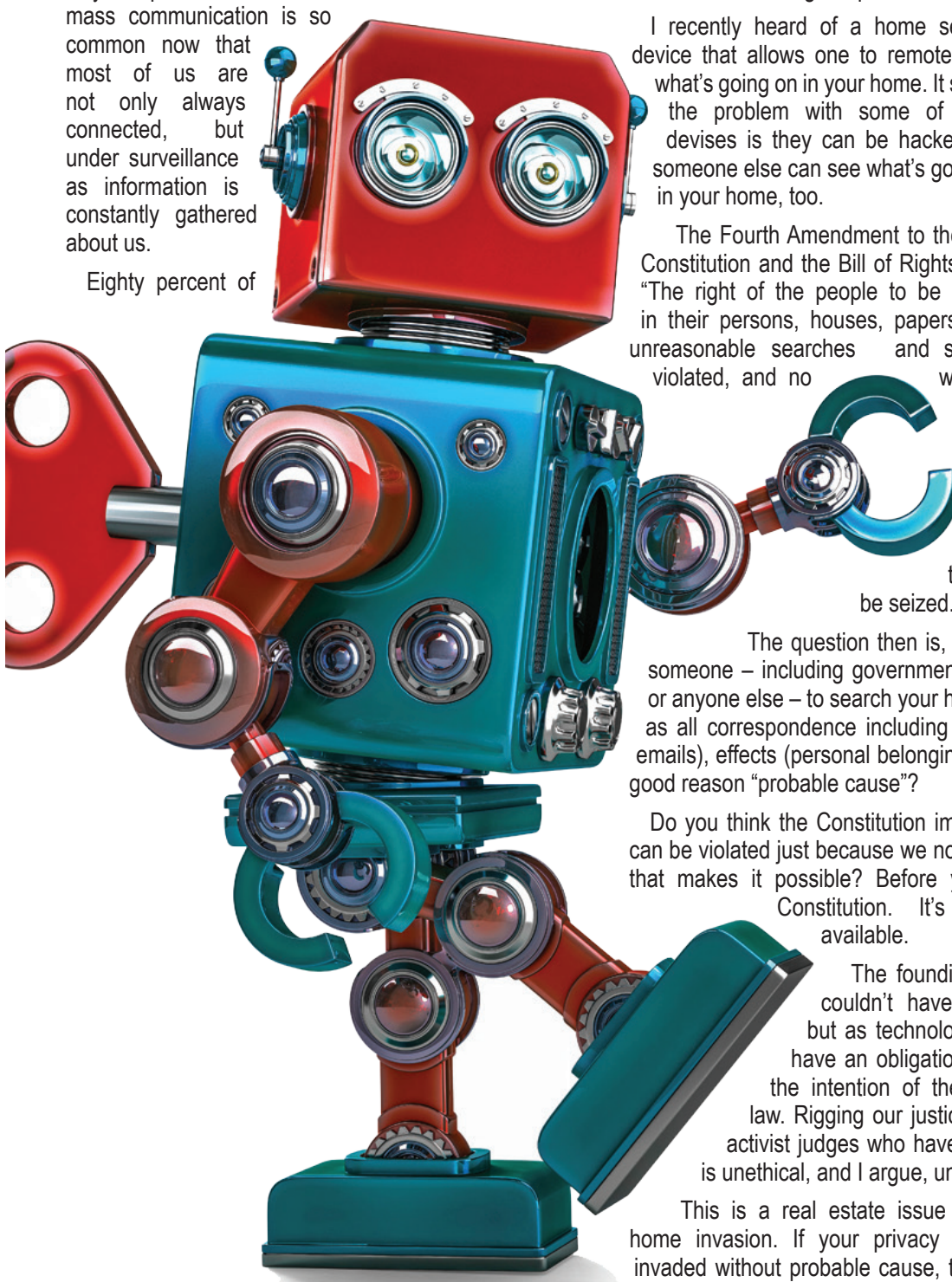
"Under all is the land." You and I depend on that land and all that is on it in order to live. It doesn't belong to just a few wealthy people. When you get complacent about your rights as a U.S. citizen, you lose and evil wins.

This is the time. Contact your local, state and federal representatives and let them know that you want to protect freedom and privacy. Vote. I can't say that enough. If you want to live in a nation "of the people, by the people, and for the people," you have to stand and speak up to protect that ideal. The United States is a continuously unfolding experiment, and that experiment will fail if you don't participate in it and defend it.

Bill Barksdale was a 2016 inductee into the Realtor® Hall of Fame. He is an agent at Coldwell Banker Mendo Realty Inc. He can be reached at 707-489-2232 or bark@pacific.net.



Bill Barksdale  
Columnist, GRI Realtor®



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