

REAL ESTATE SECTION



Santa honey, one little thing I really need: The deed to 27600 String Creek Road

Private 120 acre ranch/retreat with a stunning craftsman home is sure to impress. 5 bedroom, 4 bathroom, 3800 sq ft with oak & acacia hardwood floors throughout, high ceilings, radiant heat, interior earthen plaster and root cellar. Kitchen equipped with a Wolf Range, stainless steel appliances and granite countertops. Bathrooms are beautifully done with inlay stone and tile. 3 car garage with ample parking, separate 1 bedroom 1 bathroom guest cabin, off-grid with complete solar system installed, wrap around deck overlooking views of the mountains and 4 permitted wells offer abundant water. The lower part of the property has PG&E and a separate easement which also contains a piece of history with a 200 year old homestead and a barn. State licensed 5k sq ft cultivation permit provisional with Mendocino County and CEQA approved. Plans for 1500 sq ft commercial code shop to be finished by spring. Home needs a few finishing touches to be complete. Owner financing available!

Listed by: **Alicia Kepple (707) 272-7782**
Agent of: **Coldwell Banker Mendo Realty (707) 459-5389**



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\$1,800,000



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Almost 20 acres of gentle open land only 7 minutes from town. 1 bedroom 1 bath (+loft) cabin needs some finish work to be complete. A 20x30 metal shop with a concrete slab, 7 GPM well and a spring, plus PG&E makes this the perfect home-
PRESENTED AT: \$330,000



Newly Remodeled home with close access to the Golf Course. Home sits perched up on 0.42 +/- Acre lot with plenty of parking and an area to cultivate a veggie garden. Roof, windows, flooring, kitchen, and bathrooms have all been replaced/ remodeled in the last few months.
PRESENTED AT: \$339,000

3 bedroom 2 bath home on 1 +/- acre. Vaulted cedar ceilings and bamboo flooring. Wood stove as well as central heat and air. The kitchen features oak floors, recently painted cabinets, large kitchen island with built in wood cutting board and gas cooktop.
PRESENTED AT: \$372,500



This home is in wonderful condition. Large family room and large master bedroom and bathroom. One car garage with laundry area plus a two car garage at the rear of home. Nice backyard with a covered patio area for entertaining.
PRESENTED AT: \$399,500

Two-story 3-bed, 2.5-bath home on 30 +/- acres. Gardens, and end of road seclusion. Vaulted ceilings, a loft/bonus room. Two-story storage shed, water storage tank, green house, security gate, and partially installed pond.
PRESENTED AT: \$565,000



Two story, 3 bed, 2 bath, on 32 +/- acres that includes a storage shed, a variety of fruit trees, freshly laid gravel with grape vines lining the driveway. On-demand hot water heater, in floor radiant heat throughout, gated entry, security system, privacy and seclusion.
PRESENTED AT: \$623,000



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The season

As "the holidays" are upon us, I'm reminded of so many things. My parents both came from big families, very common a hundred years ago when they were young. My mother was born into a big Swedish family. She had five sisters. She and all of her sisters were great cooks, as well as my grandmother. The holiday tables nearly collapsed from the overabundance of delicious foods. Extra leaves were added to the dining table, and card tables added to extend it into the adjoining room.

As the food was prepared, the sisters sang Christmas carols in the crowded kitchen. Sometimes the conversation would be in English, sometimes in Swedish. They were all born in Minnesota but in a bilingual farming community. My grandmother had been the fiddle player, I'm told, for the barn dances. My sister still has that old fiddle. Those days, of course, are long gone now, just memories, but treasured.

Both sides of my family lived through the Great Depression. Both families were poor but somehow made it. When my father's mother died, her cellar was full of jars of canned food she had made – some of those jars ancient. She raised 13 children. She was a survivor. My dad was child number 12. In our overcrowded world today, such huge families no longer make much sense. Despite the great holiday family feasts, the stories of the rough times, including war times, were numerous.

My paternal grandmother was already an "old lady" when I was young. We were close. I loved her very much. She still slept on a feather-bed mattress. I remember that when I would jump on her bed, the mattress, filled with feathers, would surround me as if I had jumped in a hole, kind of embracing me.

When she was quite old, Grandma got an illness that could have taken her life, or there was some kind of surgery that might extend her life with possible undesirable complications. My two oldest aunts got in a battle. One wanted to let Grandma die naturally, the other wanted her to have the surgery. The surgery was done, leaving my very old grandmother in a nursing home hospital bed for the next five years. I don't recall her ever speaking again. I don't think my two aunts ever spoke to each other again either.

I was kind of shocked recently when a doctor on a TV documentary said he felt like a failure if he didn't keep any patient alive at any cost. Just alive – never mind the quality of life for the patient. I felt he was a failure for not acknowledging quality of life as an important factor. He thinks, and many people think, that life at any cost is worth it. There are, after all, plenty of narcotic pain meds, chemotherapy, and other procedures that extend even a miserable life for a while longer. So sad.

One thing the changing of the seasons teaches us

is: "For everything there is a season ... a time to be born and a time to die." So many of us have trouble with the inevitable – a time to die. I don't know if my aunt, who insisted on that ill-advised surgery that left her mother bed-bound in misery, ever regretted her decision to force that "life-extending" surgery. I think she must have when seeing what she had done to her own mother. I know it angered me to see my beloved grandma just lying in a hospital bed staring at the ceiling, never speaking.

Recently I've been slowly crawling out of my COVID cocoon, cautiously. I still wear a mask when in stores or at gatherings because I know at least four people who have gotten COVID recently, although all were fully vaccinated and didn't get very ill. I've begun meeting with two different small groups to discuss topics of interest. One chooses a different topic of community importance each week. The other meets once a month to discuss death and dying and our feelings and thoughts about that. Half of that group is older – like me – the other half are younger people in their 20s to 40s. A lovely and lively mix.



Bill Barksdale
Columnist

My world got so small when COVID came along. I was happy to be at home with our books, garden – although I'm not a great gardener – and the solitude of our quiet home. We walk every day. I have that luxury now after a lifetime of work and school. I'm grateful for those busy years, though. Some were challenging, others easier – all were rich with experiences.

I count much of my joy in friends and experiences. My conversations with friends are longer and deeper. I'm no longer so afraid to share more of my thoughts and I find others more willing to share as well. Their cache of memories, struggles and wisdom, those stories are the gifts I value most.

I treat myself to visits to the Willits Center for the Arts, the Willits Community Theatre, The Book Juggler, the Farmers Market, a movie at the Noyo – and so many other local jewels. I can hardly walk down the street without seeing someone who stops to chat for a few minutes. Like the discussion groups I've begun to participate in, there's always something more to learn and ponder. We often drop into a local eatery for a sandwich or breakfast – although I have to say, my waffles and baked-potato salad are world class (in my opinion).

I've discovered that it doesn't cost all that much to live simply yet richly. I realize that many aren't in the habit of writing for fun (or therapy) as I do, or getting lost in a great book, but for me to finally have the time to do so is marvelous. This time of year I occasionally gather a variety of organic veggies and make a big pot of soup that lasts for days, with some to freeze for another day.

The other day I noticed some bananas had gotten a little too ripe, so I mixed up some quick batter

and squeezed them in, along with raisins, dried cranberries, and a generous amount of walnuts. It only took an hour before popping it into the oven. We enjoyed those sweet delights (sweetened with sugarless monk fruit) and I delivered several loaves to some friends. "Forget the diet and slather them with butter," I advised. Perhaps not your doctor's advice.

Last Christmas, my friends Mike and Cindy gave us a basket full of homemade delights. The other day as I was looking for something in the fridge, I noticed a neglected jar. It turned out to be a still-sealed jar of Cindy's marmalade, something I'm particularly fond of. Absolutely delicious!

The other morning I was writing and suddenly was struck by how much I miss having a dog around the house. Our old cat isn't ready for any competition, so we've held off since our beloved MacNab, Sophie, died. This is the first time in over 43 years together that we haven't had at least one dog. When having breakfast at our friend's, Holly and Chana's, home recently, who have a house full of pets, I couldn't keep my hands off the dogs, who let me pet and scratch them. Love those dogs.

I could probably go on and on listing all that makes my life so rich and fulfilling now, but I need to stop. Time to rake the leaves, which I'm piling in a heap in the backyard to run over with the mower then compost into mulch to hold in the moisture for next summer's garden. I realized that those leaves are yet another gift in these times of drought.

I treasure those memories of childhood family celebrations. Those of us who remain no longer exchange gifts. My remaining family decided long ago that we all have enough "stuff." We're in the getting-rid-of-stuff stage now, downsizing. My young nieces, great nieces and nephews, and great-great nieces don't want the collections of books, LPs, CDs, clothes and tchotchkes I've acquired. It's become a time for letting go of "things," passing them along to those who might like them.

I've come to love and enjoy this place where I live, to practice forgiveness and appreciation, of myself and others. For some, travel and even moving somewhere else where a new adventure awaits is what's most important. For others, the proximity of friends and community is where it's at, at least for now. "For everything there is a season."

Bill Barksdale was inducted into the 2016 Realtor® Hall of Fame, and served as chair of the County of Mendocino Assessment Appeals Board, settling property-tax disputes between the county assessor and citizens and businesses. Read more of Barksdale's columns on his blog at www.bbarksdale.com.



COLUMN | How's the Market?

Tree on the line

If you're wondering who owns the tree that hangs over both your property and your neighbor's property, check out the trunk. If the trunk is on your property, it's your responsibility. If the trunk is on your neighbor's property, it is their responsibility. If the trunk is on the property line, you share responsibility.

Shrubby or trees whose trunks stand partly on the land of two adjacent property owners belong to the both owners as tenants-in-common; these trees are called "line trees" or "common-boundary trees." Both parties are responsible for maintenance and the co-owners cannot interfere with each other's use of the tree. For this reason, I highly recommend discussing any significant changes with your neighbor.

Just like other common property issues such as fences and shared walls of condominiums, it's important to have agreements in place. This eliminates hard feelings that can lead to arguments and even court appearances down the road.

In the case of a 40-acre property where the common boundary tree trunk is only four inches in diameter and not visible from either residence, having an agreement isn't as important. But in town where your common-boundary tree is a big, beautiful maple that provides shade for your patio, having agreements that protect it are essential.

The basic rule of thumb for common boundary trees is that you cannot do anything on your side of the property line that would significantly damage the whole tree. For example, you cannot prune so many branches that the tree can no longer stand.

That said, trees don't live forever. They can get sick and lose branches and eventually die, just like the rest of us. If a tree poses a safety hazard or a nuisance, either from falling branches or because the whole tree could come down, the owner at risk can take unilateral action.

Legally, the owner at risk can do so without asking anyone for permission. However, it is vastly superior to talk to your neighbor beforehand because if your neighbor disagrees with your assessment, you could find yourself in court trying to prove that the tree posed a significant

hazard. I recommend having an arborist inspect the tree so everyone can agree that the tree should come down.

If the tree is healthy but needs pruning, you're welcome to take care of branches on your side of the property line. If the branch originates on your side of the property line, you can prune it at the base. If the branch originates on your neighbor's side of the property line, you can prune it where it hits the property line.

Be aware that if the branches you prune land on your neighbor's property, it's up to you to clean them up. Personally, I would talk to an attorney before cutting branches that extend very far onto a neighbor's property. Keep in mind that the right to cut encroaching or overhanging branches is constrained by a duty to act reasonably.

Generally speaking, trees add value to a property, but sometimes they cause expensive problems. I live on a 10-acre parcel with several beautiful oak trees next to a vineyard. On two occasions, my trees have fallen across the property line, knocking down my neighbor's fence and taking out vines.

When that happened, I paid to have the trees cut and removed, to repair fencing, and to replace the vines. The trees appeared healthy right up to the moment when they fell down.

If you own an investment property and a tenant or neighbor complains about a tree on the property, pay attention. Hire an arborist to inspect the tree. Address concerns promptly, whether that means pruning branches or removing a diseased tree. This may be inconvenient and / or expensive, but it is far better than having someone get hurt (or dealing with the property damage from a fallen tree).

If you have questions about real estate or property management, contact me at rselzer@selzerreale.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://selzerreale.com> and click on "How's the Market?"

Dick Selzer is a real estate broker who has been in the business for more than 45 years.



Richard Selzer
Columnist

California has a home ownership crisis

By Dan Walters, CAL MATTERS

California has a severe shortage of affordable rental housing, but also has a crisis in home ownership, with the nation's second most expensive home market relative to family incomes.

When the California Legislature reconvenes in a few weeks, it will have dozens of new members, thanks to term limits and legislative districts redrawn after the 2020 census.

There is no shortage of critical issues that the Legislature, and a newly re-elected Gov. Gavin Newsom, should address but none is more important than a chronic shortage of housing. That shortage not only causes severe overcrowding, particularly in urban areas, but rents that are the primary factors in California's highest-in the-nation poverty and homelessness rates.

Much of the political debate over housing has, for good reason, centered on the lack of affordable rental housing for low- and moderate-income families. Building more of that housing is the flashpoint in the running conflict between the state and local governments.

That said, there's another dimension to California's housing quandary — the increasing inability of families, even those with six-figure incomes, to purchase homes and build generational wealth.

Fewer than 55% of Californians live in homes they or their families own, the second lowest rate of any state and just slightly higher than New York.

Why? It's that houses cost more in California than in any other state except Hawaii, with a current home sale median well above \$800,000, reflecting both the lack of supply and the state's high construction costs.

Construction overhead includes high land and labor costs, heavy regulatory hurdles, mandatory features and fees that add tens of thousands of dollars to the cost of each unit. Even construction of relatively small rental apartments meant for low- and moderate-income families averages over \$500,000 a unit and can range as high as \$1 million.

The bottom line, according to the California Association of Realtors, is that only 18% of California households can afford a median-priced single-family home of \$829,760. That's because it requires an income of at least \$192,800 to make payments on a 30-year mortgage with a 5.72% interest rate. Since those data were calculated, mortgage interest rates have climbed to more than 7%, reducing affordability even more.

The relationship between home prices and income is the key to understand just how affordability has taken a beating in California.

Yes, California families have relatively high personal incomes vis-à-vis other states, well over \$100,000 on average. But they are low in relation to home prices.

Recent research by a Southern California real estate brokerage, Los Feliz Realtors, tells the story. It assembled data on incomes and home sizes and prices for each state to determine relative affordability.

It found that West Virginia is the nation's most affordable housing market. The average home of 1,714 square feet (larger than California's average) costs \$129,103, or just twice the state's average family income of \$66,332. Not surprisingly, West Virginia also has the nation's highest rate of home ownership, 77.8%.

California, meanwhile, has the nation's second lowest affordability index, with only Hawaii lower. At the time the data were collected, California had a \$760,000 average home price, nearly seven times as much as its average income of \$111,622.

Texas, California's arch-rival in economic, cultural and political fields, isn't as affordable as West Virginia, but is the 12th most affordable state, with an average price of \$289,896 and an average income of \$89,506.

Underlying these numbers is a socioeconomic crisis. California has evolved into a two-tier society and one of its many divisions is between those who own their homes and those who have little or no hope of ever becoming homeowners as their rent receipts pile up. It also explains why so many Californians are fleeing the state for more affordable locales.

Dan Walters has been a journalist for more than 60 years, spending all but a few of those years working for California newspapers, starting with the Humboldt Times in Eureka in 1960 when he was 16.

In 1981 Walters began writing the state's only daily newspaper column devoted to California political, economic and social events. In 1984, he and the column moved to The Sacramento Bee and in 2017 to CalMatters.org. He has written more than 10,000 columns about California and its politics, and his column has appeared in many California newspapers.

CalMatters is a nonpartisan, nonprofit journalism venture committed to explaining how California's state capital works and why it matters. Visit www.CalMatters.org to learn more.

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COLUMN | Numbers by Nick

Preservation: your future, your loved ones, and your town

Neighbors,

I'm a financial planner and an accountant. I work with clients from all walks of life to identify their life's goals and create a plan to get them there. We work together to preserve what you earn.

Definition of preserve: to maintain (something) in its original or existing state.

When discussing financial preservation, there are many forms and various ways to achieve preservation of your assets

We discuss ways to achieve your goals: budgeting, debt management, saving, investing, opportunities and insurance. All work together to preserve your income and assets, and to secure your future. Please schedule a meeting and we will go over items that will preserve your legacy.

One tool that can be utilized is an annuity. Annuities offer a guaranteed income stream that will help you cover expenses in retirement. An annuity provides income in addition to your social security and pension.

Through budgeting, you calculate your annuity payout to preserve your standard of living. There are different types



Nicholas Casagrande
Columnist

of annuities, so it is essential to consider how an annuity fits with your overall plan. (Disclosure: the guarantee of an annuity is backed by the claims paying ability of the issuing insurance company.)

In the spirit of the holidays and carrying on the theme of preservation, this is the time when we preserve our friends and relations. We preserve our hamlet of Willits by supporting our neighbors by shopping locally.

One more gift we all have in Willits is our dear Emandal – A Farm on a River (since 1908)! If you have not gone lately, it is a total treasure. Remember in the spirit of preserving, you can purchase Emandal preserves, chutneys and sauces, many using the bounty from our hills and trees.

Whether it be your financial future or gifts to love ones ... be wise, diversify.

Let's go forth and preserve!

Best Wishes,

Nick

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

Nicholas Casagrande, EA, is an accountant and a financial advisor. His firm, NC Financial Group, is a wealth-management firm serving individual clients as well as small-to-medium-sized businesses. Client work includes personal and corporate taxes, investment planning, insurance, and real estate. NC Financial Group's Willits office is located at 675 South Main Street; contact 855-240-6606 or nicholas@ncfinancialgroup.com (taxes) or Nicholas.Casagrande@Ceterafs.com (investments) for more information.

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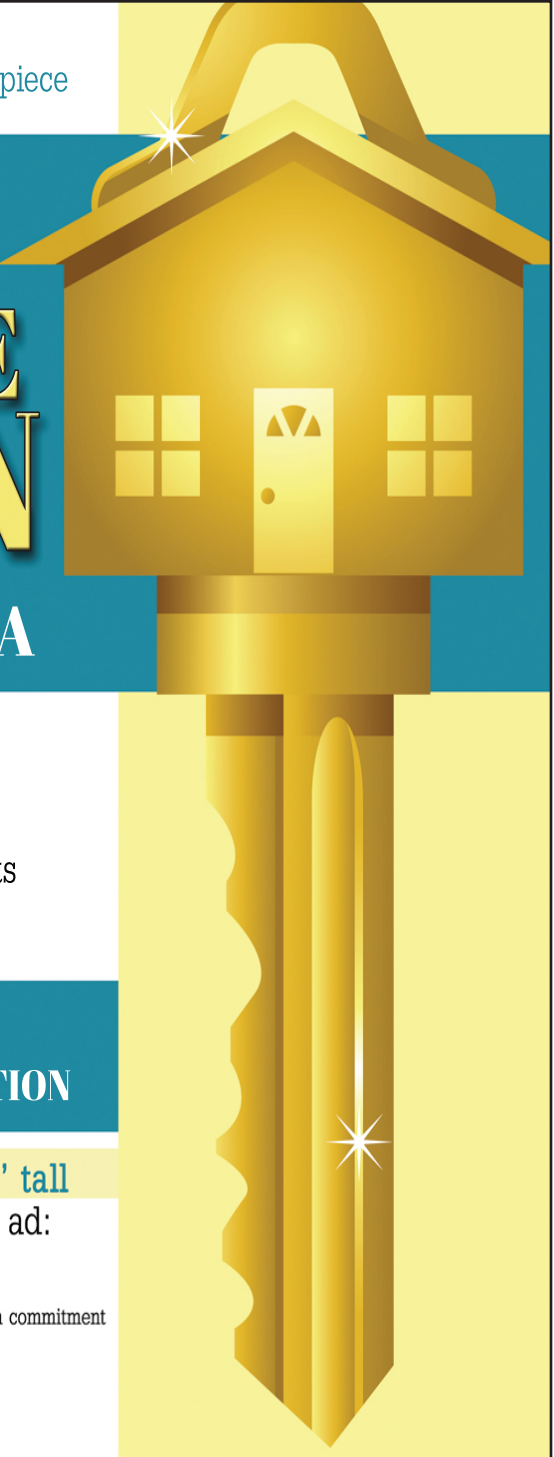
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707-972-2475**

Runs on the second
Thursday of the month.

\$1,200,000

4001 BRANSCOMB ROAD, LAYTONVILLE
MENDOCINO COUNTY, CALIFORNIA 95454

**Thirty (30) pages brochure with Photographs
seen at www.4001BranscombRoad.com.**

\$1,500,000 ITEMIZED REPLACEMENT VALUE.

Home sits in the middle of a meadow, with private open space, far from other homes, (but on main County road between California Highway 1, and 5 miles from Highway 101.)

Own your own park with this level 10 acres lot. 60 trees - Redwood grove properly spaced, and a pond in the middle; and, a large rock formation waterfall and 40 large plants behind the pond; with qualified night lighting facing these plants.

It took 20 years to make this one of the best landscaped properties in Mendocino County. 1,800 sq. ft. home with 600 square foot garage.

Level building pad, with full infrastructure - "shovel ready" for addition or second residence.

Twelve feet tall cathedral ceilings. Four very large picture windows and glass French doors on rear side of home face panoramic sunrises. The sun rises into all rooms with all day sunlight.

No rocks, debris, dead or dying or trees on lot.

It took 2 licensed contractors and 10 permits to develop this property for what it is today.

State of the art 2,500 gallons reverse osmosis water well storage and treatment system.

State of the art reverse osmosis sewage treatment and disposal system for residence, with the full legal capacity for secondary unit.

No deferred maintenance or repairs needed anywhere in home, or garage, or on property.

Section One structural pest control clearance.

Modular construction is above stick built homes. Concrete perimeter foundation and 4 one foot tall by 63 feet long steel beams for stability. 50 years duration roofs installed 3 years ago.

Dual layered and stained cedar siding on home.

Not in "A Very High Hazard Severity Zone" as per statutory disclosures statement.

Property complies with all 35 requirements and/or recommendations for fire safety.

All 62 documents which are required to be provided to buyer are attached to the contract - versus providing them during the escrow period.

Seller will provide copies of all relevant receipts for parts, materials, and labor, over these years.

All 55 operating manuals exist in 3 large binders.

Contact owner/developer/seller after reading the detailed information on this Internet site. Contact information is provided on that site.