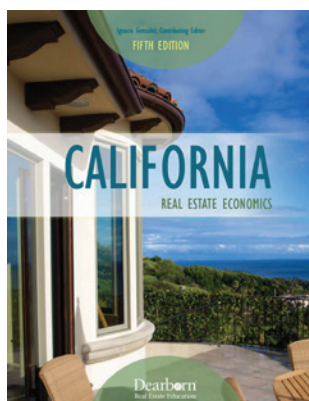


REAL ESTATE SECTION



Looking for a new career?

Mendocino College offers certificates
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Real Estate

One of the many certificate programs that Mendocino College offers is a "certificate of achievement" in real estate, through the community college's Business department.

As per the college catalogue: "This certificate prepares students for a career in real estate sales/analysis, land development, real estate marketing, finance, mortgage lending, appraisal, escrow, and property management. The course requirements satisfy the educational requirements for both a real estate broker's license and a salesperson's continuing education requirements as prescribed by the California Department of Real Estate."

Core classes (all 3 units) required for the 24-unit certificate include "Real Estate Principles" (RLS 60); "Real Estate Practices" (RLS 61); "Real Estate Appraisal" (RLS 62); "Real Estate Finance" (RLS 63); "Legal Aspects of Real Estate" (RLS 64); "Introduction to Marketing" (BUS 151); and "Introduction to Business" (BUS 230). To earn the certificate, students are also required to choose an additional 3 units from a number of possible business and real estate electives, including "Fundamentals of Home Inspections" (1 credit); "Real Estate Economics" (3 credits); "Fundamentals of Geology for Real Estate" (1 credit); "Property Management" (3 credits); "Real

Estate Investments" (3 credits); "Real Estate Financial Calculations" (0.5 credit); and "Real Estate Licensing Preparation" (1 credit).

Registration for spring semester classes at Mendocino College is already open, and classes start on January 22. Real estate classes are offered at the Ukiah campus, located at 1000 Hensley Creek Road.

Required classes for the real estate certificate that are being offered this spring include two regular classes: "Real Estate Principles," taught by Nash Gonzalez on Monday evenings from 6:30 to 9:20 pm; and "Legal Aspects of Real Estate," taught by Frank Zotter on Thursday evenings from 6:30 to 9:20 pm.

Mendocino College also offers two required short-term classes this fall. The first is "Real Estate Finance," taught by Nash Gonzalez, which meets on Friday, January 26 from 8 am to 12 pm and Saturday, January 27 from 12:30 to 5:50 pm; on Friday, February 2 from 8 am to 12 pm and Saturday, February 3 from 12:30 to 5:50 pm; and on Friday, February 9 from 8 am to 12 pm.

Read the rest of
College | Over on Page RE6

At top, from left: The 5th edition of the "California Real Estate Economics" textbook, contributing editor Ignacio Gonzalez, Mendocino College real estate instructor. Mendocino College Sustainable Construction students work on a photovoltaic installation with Grid Alternatives. The cover of the Spring 2018 Mendocino College class schedule.

At right: Sustainable Construction instructor Noel Woodhouse demonstrates the use of the Alaskan mill to his students. Far right: Register now through for Sustainable Construction classes at Mendocino College next year; classes start on January 22.



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Water and housing

Recently, Nash Gonzales, director of Planning & Building Services for the County of Mendocino said “We are at a 0 percent occupancy rate in this county.” That’s one alarming statistic. A new condo subdivision in San Francisco recently sold for a cost of well over \$3,700 per square foot! That’s \$3,700,000 for a 1,000 sf home! In a recent visit to SF I found 1 and 2 bedroom apartments renting for \$7,000 per month. Those outrageous costs are forcing people to find new places to live.

We need “affordable housing,” and we need it to get started quickly. The fire storms that continue to plague California are not only requiring the services of every available builder but, hopefully, will inspire better planning, land-use zoning and housing design.

One major factor in the development of housing is water. Water is often called “the new gold.” Without adequate water, housing cannot be developed. We waste a lot of water in the U.S. The United States Environmental Protection Agency, EPA, recently reported that we use 9 billion gallons of water a day in the U.S. just to water landscaping! Imagine how many people could be supplied with that amount of water, when 100 gallons per day easily meets the needs of one or two people.

Better water use and management should support housing for many more people. In a time of 0 percent occupancy rates, we need to be much more creative and mindful about how we use this precious resource. Yes, we have periods of too much rain and flooding. We also have drought. As climate changes, we are experiencing wildly fluctuating weather patterns.

In California, we are seeing what Governor Brown calls “the new normal” of year-round fire season. In the South, East Coast and Central U.S. we are seeing destructive super-storms and flooding. But back to us, here in Northern California.

As our need for housing grows, there are things we can do to help with our water management and housing issues. We don’t need huge, green yards with lawns that require enough water each day to supply a family. The EPA has developed a set of criteria called *WaterSense* to rate bathroom fixtures, irrigation systems and other water-using devices. A device that carries the *WaterSense* logo helps conserve “the new gold.”

Many people are harvesting rainwater with storage tanks and various catchment systems that store the water that runs off their roofs. This water can then be used during our dry season. Cisterns used to be common in years past. These are tanks installed in the ground that catch water run-off for later use.

Graywater is the reuse of untreated water from showers and bathtubs for irrigation. Be aware that there are rules for using this type of water safely. Use it in a reasonable, healthy way. Let the microbes in the soil clean it for better health as it waters your landscaping. Water from toilets, kitchen sinks, and dishwashers goes into the sewer system for proper treatment.

Water-conserving plumbing fixtures such as low-flush toilets and low-flow shower heads are now required in the state of California as a requirement to sell most homes. By making it a point-of-sale requirement, it is expected that over time, home water use will be lessened thus increasing the supply for a growing population.

In our Mediterranean climate of long dry seasons, we must learn to use all of the above techniques in order to have

Read the rest of **Barksdale** | Over on Page RE6



Bill Barksdale
Columnist

Prepare for the unexpected – homeowner’s insurance

Sometimes life goes in a direction you don’t expect – just ask the folks whose houses turned to ash in the Redwood fire this October. While nothing can bring back the belongings lost in the fire, whether you’re a homeowner or renter, homeowner’s insurance can help prevent a natural disaster from also becoming a personal financial crisis.

In addition to covering loss from fire damage, a standard policy will also cover things like having a camera stolen out of your car or the healthcare bills for the UPS guy after your dog takes a bite out of him. It will often cover acts of vandalism and even worker’s compensation for a landscaper who is injured on the job (at your house). The only difference between a homeowner’s policy and a renter’s policy is that the structure is included in the coverage if you own your home.

A home’s insurance value is based on the cost to rebuild the house, not the market value. A standard homeowner’s policy generally has a “replacement cost guarantee” of up to 80 percent of the home’s fair market value. You are responsible to pay for the rest. It’s typically a decent gamble because, recent fires notwithstanding, you can usually salvage 20 percent of your home and / or its contents after a disaster. You can pay less for insurance, but it will result in less coverage – a risk I don’t recommend.

Before you sign on the dotted line for your new insurance policy, you should be that one-in-a-million policyholder who actually reads it. Then you will see the truth of one of my favorite sayings: “The large print giveth, and the small print taketh away.” It really is worth knowing the details. For example, if your policy includes worker’s compensation, does it require the worker in question to be a licensed contractor for the type of work being done? This may mean your brother’s friend isn’t the best choice to replace your deck.



Richard Selzer
Columnist

If you don’t read the policy, you won’t know exactly what is included. Flood and earthquake insurance are separate and cost more. If your home is in a floodplain (even a 100-year floodplain that hasn’t flooded in anyone’s memory), your lender will likely require flood insurance. For more information, go to www.fema.gov/national-flood-insurance-program.

Earthquake insurance is often quite costly, and honestly, hard for me to recommend. Typically, there is a 15 percent deductible. This means, if your house is worth \$300,000, you’ll pay for the first \$45,000 worth of damage. That’s a lot of money. If the earth opens up and swallows everything you own, you’ll wish you had earthquake insurance. Otherwise, you’ll be paying expensive insurance premiums and still be on the hook

for tens of thousands of dollars if an earthquake hits. (I do feel a little quiver of fear from Murphy’s Law right now – hoping my home will not be shaken to the ground any time soon.)

We have some excellent insurance brokers in Willits. If you’re new to homeowner’s insurance, you can ask for a quote from the company that insures your car. If you want to do a little independent research, go to <https://eapps.naic.org/cis/> to see if people have filed complaints against the insurance company. If you’d like a recommendation, ask your realtor to provide one.

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.



Financial planning at year’s end

Hello and Happy Holidays everyone!

I wish you all the best as you enjoy your holiday events. With all of the cheer, please make time for you ... and your own financial planning! Here we go:

- Investing – Let’s make sure your asset allocation is still appropriate for where you are and your long-term plan. Do you need to rebalance? Are there some investments underperforming, thus it’s time to sell and allow that sale to offset taxable income? Selling an underperforming stock, bond or fund can offset capital gains of another. Let’s take a look.
- Defer or accelerate expenses – If you are a small business owner, one benefit is to defer some of your taxable income. A defined benefit plan is a great way to defer income and limit taxes due. Also look at your expenses, and see what can be accelerated or depreciated.
- Retirement planning – There are only a few weeks left to make sure you are taking full advantage of 401(k) plans and simple IRAs. Many employers match contributions to 401(k) plans, and you should take full advantage of this.



Nicholas Casagrande
Columnist

- Education plans – Be sure to open up an education savings plan, if you have not done so, and have contributions made before or on Friday, December 29, 2017. Please contact me, and we will get the appropriate paperwork.
- Flexible spending account – Check in on your balance – and spend if necessary.
- Charitable giving – If you itemize your taxes, donating money, items or appreciated securities can offset your tax bill. Be certain to keep receipts of your donations. There are many Mendocino organizations that support our neighbors in need.

Tax reform update: Well, there is not much of one at the moment, as I compose this. I am receiving daily updates on what will / will not / could / could not ... yet more to be revealed, so stay tuned!

Please call with any questions or ideas. I would love to be part of this gift to yourself.

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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Willits aglow this holiday with twinkle lights, cut-outs and inflatables decorating homes around town

Before the rains return, why not jump in the car with the family and take a trip around Willits to check out the decorated homes, yards and rooftops around town? Just after dusk, houses in the Harrah’s Manor subdivision, Mill Creek subdivision, around the west side of Willits on Mendocino and Pine, and up and down Locust Street all boast colorful and festive decorations. Is your home festive? Post a photo of it on our Willits Weekly page on Facebook!



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National Association of Realtors®: Tax bill is bad news for homeowners

In press releases over the last month, the National Association of Realtors® has characterized the tax report legislation now passed by the U.S. House of Representatives and the U.S. Senate as “bad news for homeowners” and “an all-out assault on homeownership.”

In a statement released in November after the House passed their version of the tax bill, NAR President Elizabeth Mendenhall, a sixth-generation Realtor® from Columbia, Missouri and CEO of RE/ MAX Boone Realty, said:

“It’s disappointing to see this legislation move forward, but the real work to shape this debate is just getting started. Realtors® will now look to the Senate as we make our case that the tax reform proposals pending before Congress overwhelmingly remove the tax incentive to purchase and own a home in America.

“This is about much more than a cap on the mortgage interest deduction. Rather, it is about whether homeowners will have the rug pulled out from under them with a tax system that suddenly favors renting over owning in a big way.

“Make no mistake, middle-class homeowners will see their home values fall if this proposal moves forward, while large corporations walk away with the bulk of the tax cuts.

“American homeowners shouldn’t have to pay for corporate tax cuts with their home equity, Mendenhall continued. “It’s a matter of basic fairness; 1.3 million Realtors® have known since the beginning, and America’s 75 million homeowners are just beginning to learn, that homeowners will be the ones paying the tab. Realtors® will do our part to spread the word as we work with the Senate to address this impending assault on homeownership.”

A statement released by NAR on December 2, the day the U.S. Senate passed the Senate tax bill, said NAR believes the bill puts home values at risk and dramatically undercuts the incentive to own a home.

“The tax incentives to own a home are baked into the overall value of homes



Initial findings released on December 12 from NAR’s fourth-quarter Housing Opportunities and Market Experience (HOME) survey clearly indicate that the proposed changes in the current House and Senate tax reform bills undercut the incentive of owning a home and would have a detrimental effect on many homeowners’ financial situation and future desire to move. Eighty-five percent of respondents would deduct both mortgage interest and property taxes if they bought a new home. If changes to these deductions were made, 48 percent of respondents said they would experience financial strain, and 30 percent would be reluctant to move.

“Homeownership is an aspirational goal for millions of Americans, but getting there isn’t always easy. Middle-class families count on tax incentives like the mortgage interest deduction and the state and local tax deduction to make homeownership a more affordable prospect,” NAR President Mendenhall said.

The National Association of Realtors®, “The Voice for Real Estate,” is America’s largest trade association, representing 1.3 million members involved in all aspects of the residential and commercial real estate industries.

The Importance of Preserving Homeownership's Tax Incentives

Mortgage Interest & Property Tax Deductions Influence Future Housing Decisions

85% OF HOMEOWNERS would deduct both if they bought a different home

If changes to these deductions were made

48% would be under financial strain

30% would be reluctant to move

#HomeownershipMatters

* December HOME Survey

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The second short-term class, “Real Estate Economics,” taught by Nash Gonzales, meets on Friday, March 2 from 8 am to 12 pm and Saturday, March 3 from 12:30 to 5:50 pm; on Friday, March 9 from 8 am to 12 pm and Saturday, March 10 from 12:30 to 5:50 pm; and on Friday, March 16 from 8 am to 12 pm.

Both required business classes are being offered online this spring: “Introduction to Business,” taught by Steve Hixenbaugh, and “Introduction to Marketing,” also taught by Steve Hixenbaugh.

For more information about registering at Mendocino College, to check the course catalogue, or to submit an online application, visit www.mendocino.edu. You can also visit the Office of Admissions and Records (Monday-Thursday, 8 am to 5 pm, and Friday, 8 am to 5 pm, with extended hours TBA), or call 707-468-3000.

For specific questions about the real estate certificate, you can reach Nash Gonzalez at 707-468-3000 x 4051 or igonzale@mendocino.edu.

Sustainable Construction

There are also three great certificate programs offered through the Sustainable Construction and Energy Technology department at Mendocino College: Construction, Renewable Energy, and Residential Performance and Efficiency.

The certificates “combine hands-on technical skill development with sustainability concepts and business skills, to prepare students for career advancement in new and evolving technical industries.

“All courses are taught by subject experts with many years of experience in their fields who are eager to train incoming students. In a changing workforce with many tradespeople set to retire in the next 10 to 15 years, there’s room for entry level and mid-level tradespeople to grow and expand their skills and take on more complex and interesting jobs in all of the trades.”

Registration for spring semester classes at Mendocino College is already open, and classes start on January 22.

One of the core requirement classes will be offered this spring at the North County Center at 372 East Commercial Street in Willits. The class is “Construction Documents I: Understanding Blueprints,” taught by Noel Woodhouse. This class meets Monday through Friday, with classes on Mondays and Wednesdays from 12:30 to 1:35 pm, Tuesdays 11:55 am to 12:45 pm, and Thursdays and Fridays 12:30 to 1:40 pm.

There will also be two online courses available for this program. The first, “Introduction to CleanTech Schematics,” taught by Shirley Johnson-Foell, also includes two on-the-ground meetings on February 10, from 10 am to 2 pm, and on April 17, time TBD. The second online course available is “Sustainability Overview Schematics” taught by Joshua Prigge.

For specific questions about the sustainable construction certificates, you can reach Jennifer Riddell at 707-468-3080 or jriddell@mendocino.edu.

Now and Then

212 State Street: Vertie Frost’s bungalow showcases railroad prosperity and early Willits architecture



212 State Street built in 1913

The craftsman bungalow at the north east corner of State and Marin Streets is an important architectural feature around the city park streetscape. Built in 1913 by its first owner, Vertie Frost, the house exemplifies the general atmosphere of prosperity in Willits near the completion of the Northwestern Railroad to Eureka. It is large and impressive, filling the lot, and indicating the stature of its owner as a prominent businessman in Willits.

The house is a one and a half story craftsmen bungalow resting on a slightly raised foundation. It has belicast hip roof with two shed roofed dormers, one facing to the south on State Street and one facing west on Marin Street. The roof hangs over and covers the wrap-around semi-enclosed veranda, on both the State and Marin Street sides. The house is covered in overlapping boards.



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.

adequate water for everyone’s use. Choosing landscaping that is appropriate for our climate is an important choice that every home owner and commercial property owner can make. Just because you can afford it doesn’t mean you have a right to waste water. Those days are gone. We have future generations to provide for, and to train how to use our precious resources responsibly.

We can’t afford, morally and ethically, to become a nation where homelessness is looked at as normal or “OK” – there

are many people who work every day but can’t afford a home. Many people lose their homes simply because of poverty

from old age or illness. No human being is disposable. We all share this planet. As the Realtor® Code of Ethics begins: “Under all is the land. Upon its wise utilization and widely allocated ownership depend the survival and growth of free institutions and of our civilization.” I would expand to add, even if you don’t own the land, you are entitled to freedom, the growth of free institutions, and as it was written somewhere – to “secure the blessings of Liberty.” Oh, I know, the Constitution of the United States of America.


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



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