

REAL ESTATE SECTION



COLUMN | How's the Market?

Protect yourself against wildfires

All over the western United States and Canada, wildfires have been tearing through hundreds of thousands of acres, a frightening reminder that our own communities are at risk. The key to saving our homes and communities is preventing fires when we can, and otherwise, extinguishing them while the fires are still small. Once they're big enough to move through thousands of acres a day and create their own weather, like the Park Fire in Chico, there's less we can do.



Richard Selzer
Columnist

I recommend starting by clearing flammable brush 100 feet from your home and trim trees 10 feet off the ground. Make sure tree limbs don't hang over your roof and clear off any debris from your roof and out of your gutters. If you have aboveground utilities in your neighborhood, keep an eye on electrical lines that go through trees – make sure there's plenty of clearance. Keep woodpiles and other fuel sources at least 30 feet from all structures and maintain a 10-foot clear area around them.

Some folks have sprinklers on their roofs they can connect to garden hoses. If you're forced to evacuate, turning those on as you leave may just save your house. Wildfires typically spread via ember storms, radiant heat, and direct flame. Embers are bits of burning debris that can be caught by the wind and carried more than a mile away. If embers land on combustible material such as decking, fencing, a roof, or a gutter full of dry leaves – they can ignite. These roof sprinklers may give your home a fighting chance in the event that an ember lands on the roof.

If you're building or renovating a home, be aware that some materials are more fire-resistant than others. If you can swing it, consider dual-paned windows with tempered glass because they're more heat resistant, making your windows less likely to break in the event of a fire. Regardless of how well you've protected the outside of your home, as soon as a window breaks, all the combustible material inside your home provides fuel for the fire. You might also consider decking made of Epay, a natural wood product with a burn point similar to concrete.

Sometimes, even in the face of your best fire-hardening efforts, you may have to evacuate because of a wildfire. Now is the time to think about how to open your garage door or automatic gate if the power is out, and whether you have a travel carrier for your old, cantankerous cat that will have to be in the car with your overly friendly, rambunctious puppy.

Now is a good time to create a go-bag with clothing, a flashlight, an extra phone charger, some extra cash, and other emergency supplies. You'll also need food, water, and medications for you and your pets, as well as your wallet.

If you have time to pack more than the essentials, I recommend grabbing the irreplaceables: photo albums, family heirlooms and keepsakes, important documents like passports and birth certificates, and if you can, your computer. During fire season, don't let your vehicle go below a half-tank of fuel.

For more information about disaster preparedness, visit www.readyforwildfire.org. They have a wildfire safety toolkit, as well as many other resources.

If you have questions about real estate or property management, contact me at rselzer@selzerrealty.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 Loose Caboose!) If you'd like to read previous articles, visit www.selzerrealty.com and click on "How's the Market?"

Richard Selzer is a real estate broker who has been in the business for more than 45 years. The opinions expressed here are his and do not necessarily represent his affiliated organizations.

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It's today

It's farmers market day in Willits. It's a hot day, high 90s. I've walked downtown with my market basket even though I'm only intending to buy a loaf of that wonderful bread. My favorite is walnut-cranberry sourdough.



Bill Barksdale
Columnist

Walking past all the stalls, I see some other things I need – tomatoes, eggs, lasagna for dinner, a freshly harvested organic cabbage – I'll make coleslaw later, cabbage is also great just steamed with butter m-m-m-love that! I still have to walk home and the basket is getting a bit heavy, so I pick up a copy of Willits Weekly from Mathew, and I'm on my way home after hugging my way through the crowd of shoppers. Willits is a town of huggers.

The sky is that amazing deep cornflower blue. I can just stare at that sky and get lost for a minute. It's almost intoxicating. The heat doesn't seem so stifling. Guess I'm getting used to it. I look for the shady parts of the sidewalk. Well, there's enough time to drop into The Book Juggler for a quick browse around. I can set my basket down for a few minutes. Can I handle a cone from J.D. Redhouse? I decide "yes."

I stop to chat with Mary on West Mendocino. She gave me a stationary bicycle the other day which I use when it's too hot out to go for a walk. Mary and her mother, also Mary, are always good for some stories about Hawaii in the old days or her daughters or her latest redecorating project – and a few good laughs.

The lavender bushes along the way are full of bumble bees, those improbable, beautiful bees that I've heard should not be able to fly – but do. Improbable doesn't mean impossible obviously. There's a squawk from a stellar jay in a tree. He's not flying around in the heat.

Smart. I pass a cat sunning itself. What is it with cats?

There's a bit of a breeze coming up. Ah, feels so good. I notice quite a few canna in full bloom in some of the front yard gardens. Canna seem to love it here. There's a garden on North Street that is lush with tall flowers in full bloom. This garden is so beautiful every year. Rich with color and those huge blooms. Magnificent. My friend Gail Richards would have loved this garden. I miss her. There were few things she loved more than a beautiful garden. Some people have the grace of a blessed spirit, here for a while to remind one of the good things of life.

Finally home. Rosie is here to greet me, almost crazy with her wiggly dance, as if I've been gone for days. I just have to laugh from her enthusiasm. She's tiny, so she jumps on the back of the sofa to be taller. I have to set down my basket full of stuff to give her a noogie and a kiss. She's as soft as silky satin with her big floppy ears and smooth coat. Thank goodness for the Humane Society where we had rescued, by her foster mother, Henrietta Simonsson, who slyly showed me a short video on her phone one day at the bank. I couldn't resist that sweet little bundle running toward the camera, now every moment with our Rosie is a moment of pure unconditional love and joy.

What brought us to this place anyway? The caprice of life. There is that sweet fragrance in the air as the forest heats up. You notice it as you drive up the grade from Ukiah. The air changes. There are the golden meadows with those grand, elegant oak trees with their branches reaching out, always green, even on the hottest days. The structure of their branches is a marvel of nature's engineering and art. Each tree is an elegant creation.

Local artists Judy Hope and Tom Zephyrs have a talent for capturing the beauty that so abundantly surrounds us here. Sometimes I feel like I'm living in a work of art – I suppose I am really. We all are. We can taste, smell, see and feel it – breathe in the art of living here. It's everywhere. This is truly wealth, and it's ours for the enjoyment of it. True wealth is a simple thing.

Ralph Waldo Emerson, American philosopher, once said, "A man (or woman) is what he thinks about all day long." Emerson, who lived from 1803 to 1882, was a great influence on American great thinkers like Henry David Thoreau, perhaps best known for his book on simple living "Walden: Life in the Woods." He also influenced poets Walt Whitman and Emily Dickinson and many others.

Emerson believed in the intelligence of the individual. In his essay "Self-Reliance," he says "Your conformity explains nothing." He goes on to say "... man postpones or remembers; he does not live in

the present, but with reverted eye laments the past, or, heedless of the riches that surround him, stands on tiptoe to foresee the future. He cannot be happy and strong until he too lives with nature in the present above time." In other words, real life is in the present moment. What one thinks about in the "now" is what determines what happens next in one's life. Moment-to-moment is how life, in fact, proceeds. One thought leads to the next. One act leads to the next.

Joseph Campbell, the great American professor, mythologist and writer (1904 – 1987) said, "Find a place inside where there's joy, and the joy will burn out the pain." It seems to me that in these days we sometimes tend to let media like TV, "social media," other peoples' propaganda and ideas – blur out our own critical thinking, our own inner-knowing right from wrong. Ignoring one's own intuitive path can lead to a dark place, and unsatisfying dead end. One of Campbell's books, "The Hero's Journey," talks about the human archetype of the "Hero," woman or man, who goes on the sometimes perilous-but-rewarding journey through life to find the bounty of a life well lived.

The simple pleasures I get from noticing and enjoying what's in the here and now of my daily life here in Willits, or wherever I may be, helps to keep me in "the moment," that powerful place where I can choose the thought that feels better. I know I hound on that phrase often, and it's not always the easiest thing to pivot from a fear-thought to something a bit better, but it works. Life is, after all, lived moment-to-moment. One thought at a time.

We live in a place that is rich in better-feeling thoughts if we just look for them. What one thinks about all day long is what that person is and what they become in the next moment. Can you wrap your head around the fact that you are a creative being, always creating yourself? I know I've made plenty of poor choices. That's part of it. As humans, we have a great gift, the gift of creation. This is what all of the great and wise teachers have taught. Let go of the crap. Just let go. The next moment is yours to create.

"Find a place inside where there's joy, and the joy will burn out the pain," and perhaps, like the bumble bee in the lavender flower, you will find a more nurturing and joyful life. Something to think about.

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 & citizens and businesses. DRE# 01106662, Coldwell Banker Mendo Realty Inc. Read more of Bill's columns on his blog at www.bbarksdale.com. 707-489-2232

Be pro-active to get a fair payout on a totaled car

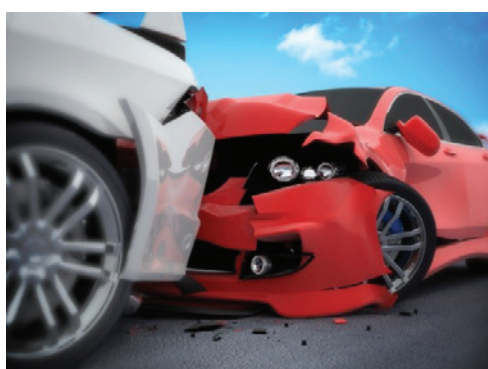
If you've been in an accident and an insurance company declares your car a total loss, we recommend making sure their valuation and settlement offer are accurate and fair.

Earlier this year a district attorney in Northern California sued two major insurers and two software companies for systematically undervaluing total vehicle losses.

We recommend:

- Check the comps your insurer used to make sure those cars really are similar to your car's pre-loss condition, repair, accident and ownership history. Get details on the cars they used for comparison to calculate your car's actual cash value. They may have based their valuation on a software program instead of actual comparable vehicles.

- Do your own research on the pre-crash value of your car. Find vehicles that really are comparable to yours due to their similar condition, options, repair, accident, and ownership history.
- Give your insurer your own documentation and



comps and request an adjusted offer (in writing, so there's a record).

If your insurer stands firm on their lowball valuation, file a complaint and seek help from your state insurance oversight office and if there's a significant financial gap between their offer and the true value of your totaled car, consider hiring an experienced attorney on a contingency fee basis to help you get a fair settlement.

To suggest a future Tip of the Month topic, visit <https://uphelp.org/tip-of-the-month-ideal>

To support United Policyholders, visit <https://donorbox.org/donatetoup2024>

To read a past Tip of the Month, visit <https://uphelp.org/category/tip-of-the-month/>

United Policyholders is a non-profit 501(c)(3) whose mission is to be a trustworthy and useful information resource and a respected voice for consumers of all types of insurance in all 50 states. "30 Years: Educating - Advocating - Empowering." To learn more, visit www.uphelp.org.

What buyers can do to get the best mortgage rate

Mortgage interest rates have been headlining financial news segments for several years running. Much of that news has been met with less than open arms, as rates have risen dramatically in recent years, an increase that is related to the ripple effect of the COVID-19 pandemic.

Mortgage interest rates did not immediately spike after the World Health Organization declared a global pandemic in March 2020. In fact, data from the lender Freddie Mac indicates mortgage rates were still well below 4 percent on January 1, 2022. However, those rates hovered around 7 percent by the end of that year, and were still around that level at the start of 2024.

With such high interest rates, it's understandable if prospective home buyers feel helpless. However, there's much buyers can do to help themselves as they seek to secure the lowest mortgage interest rate possible.

Read your credit report and improve your score, if necessary. Many prospective home buyers save up for years in anticipation of the day when they will purchase their own home. During this period, buyers can read their credit reports and address any discrepancies while taking steps to improve their credit scores. Lenders consider a host of variables to determine an applicant's credit worthiness, and credit history and credit scores bear significant influence. The higher an applicant's credit score, the more favorable mortgage rate he or she is likely to get.

Take control of your debt-to-income ratio. Debt-to-income (DTI) ratio refers to what you owe in relation to how much you earn. The lower your DTI, the better you look to lenders. According to Bankrate, lenders

typically want to avoid issuing mortgages to individuals if the monthly payment will exceed 28 percent of their gross monthly income, and people who may be near that threshold for a given home may be denied a mortgage if their DTI is high. Prospective home buyers currently carrying significant debt, including consumer debt like credit cards and/or student loan debts, should make a concerted effort to pay down that debt prior to applying for a mortgage. Prioritize paying off consumer debt before applying for a mortgage.

Maintain a strong employment record. Steady employment and consistent earnings make mortgage applicants more attractive in the eyes of lenders. If you are currently shopping for a home or about to make an offer, now might not be the best time to switch jobs. Self-employed individuals and freelancers working multiple jobs can still qualify for a good mortgage rate, but they may need to provide more extensive documentation that indicates their earnings going back several years. Individuals who have been working full-time for the same company for years may only need to provide W-2 forms from the two most recent tax years.

Shop around for rates. Rates may not fluctuate much between lenders, but it's still worth shopping around for mortgage rates. A study from Freddie Mac found that the benefits of shopping around for a mortgage rate were especially notable in 2022 compared to the decade prior, saving borrowers who took the time to shop for rates substantial sums of money.

Mortgage rates remain high compared to a half decade ago, but prospective home buyers can take steps to increase their chances of qualifying for a favorable rate.

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\$1,695,000

20+/- Acres Covelo Valley Property With Beautiful Log Home
3 beds, 1.5 ba, 1,800 sq. ft. custom home. Cozy living room, large kitchen with loads of cabinets and counter space. Also has a laundry room/pantry with storage. Nice decks. There's a 1,200 sq. ft. studio apartment above the barn/shop. Fabulous large shop with storage. Fenced pastures for livestock and hay for your animals. Abundant water. PG&E private location in the valley, close to town.
\$950,000

150+/- Acres Gorgeous Private Covelo Location
There is a 1500+/- sq. ft. custom built farm house main home with 2 beds, 2 baths, laundry and office. With 3 well-built sleeping cabins, this property would be a perfect place to create a retreat and it has a bath house that is partially completed. Features are a beautiful pond, several outbuildings, gentle land, fenced gardens, excellent abundant water from wells and year round springs.
\$550,000

22+/- Level Park-Like Acres
This beautiful land borders the South Fork of the Eel River. There are many open meadows throughout for lovely easy building sites. There is paved road access and PG&E on the corner of the property. Primary tree types are redwood and fir, with some mixed madrone and oak. It is zoned R3 which allows for residential, commercial up to Industrial use, many possibilities. It is approximately 15 minutes west of Laytonville right off of Branscomb Road.
\$230,000

10.17+/- Acres Pine Mountain Property
Private setting with level building site, spring water, power on site, a couple of storage units. 15 minutes from town, nice neighborhood.
\$189,000

3.3+/- Level Acres
Great opportunity for a commercial business or investment property. There is a 1,700+/- sq. ft. office building with 4 separate offices and 2,646+/- sq. ft. of storage attached. The metal shop is 4,608+/- sq. ft. with drive thru bays and roll up doors. Approximately 3 acres are paved. There is a new septic system and city water. Used previously for years as a truck shop business. Many more details call for information.
\$660,000

Beautiful Level Lot in Town
Zoned commercial but could have a residence and a business with approval from the City of Willits. Convenient location, pretty spot.
\$79,500

240+/- Acres in Covelo
With beautiful views, rolling meadows and mixed wooded areas. Easily accessible for hunting, camping and recreation. Just minutes to the Eel River and Mendocino National Forest. PG&E is on the property with a power meter and electrical box already installed. There are many awesome view building sites on this tidy property.
\$250,000

Level Commercial Lot on Main Street - Hwy. 101
Great visibility for a business. It may be possible to have a residence as well as a business location. All utilities are available.
\$134,000

For information or an appointment to view please call:
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COLUMN | Numbers by Nick

Saving money for education, the tax-free way

Hello Neighbors,
We are in the middle of the third quarter of 2024, with a little more than one quarter left until 2025, yikes! WHERE did the last seven months go ... warm weather, holidays, and our busy lives – time is flying!

As a financial advisor and tax strategist / preparer – I do all I can to educate and motivate my clients to make the most of their hard-earned monies – in other words, to visualize and protect their future.

FUTURE is a delicate way to say RETIREMENT. Yes, you will stop earning one day and you'll want to maintain your way of living and spending. Now is the time to build your retirement account. It is important to not burn what you earn!

I want you to: 1) Maintain your standard of living. 2) Have money for purchases as they arise. 3) Benefit from the power of your investments growing.

For each year you do not work, you need about 80 percent of your current salary to fund each year of retirement. Your annual retirement-living monies will be a combination of savings, investments, social security, maybe a pension, and any other sources you might have, like rental income, etc.

Many of us have IRA accounts – but Individual Retirement Accounts – like 401K, Solo K, Roth, traditional, 457's, 403's ... but you may not be putting money in these accounts. Now is a good time to review your retirement plans and accounts.

Retirement-account deposits are tax-smart and tax-efficient – contributions now may lower your 2024 tax outcome. Let's review what you have AND what you want.

Keep in mind, mathematically speaking, when one retires, the monies need to last a minimum of three decades after retirement. Today is the day to take ownership over your future! Please let me know if I can motivate you!

– Nick

Nicholas Casagrande 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.

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Open House! This Sunday - 9 a.m. to Noon

Bright Open Spaces! A marble foyer entrance leads you into the stunning living area with floor to ceiling windows & vaulted ceilings. The room is completed with a beautiful fireplace with original hand carved oak mantle. The living area opens up into an Chef inspired kitchen, perfect for entertaining. The Master Bedroom Suite is just as perfect, with 2 large walk in closets and double sinks. The home is surrounded by beautiful gardens that will light up in the spring. A fibron composite deck welcomes outdoor enjoyment. Additional APN 100-226-12-01 included in sale. Total land size approx. .48 Acres. Also includes back up generator hookup and a downstairs living space liken to an ADU.

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TIP OF THE MONTH

COLDWELL BANKER MENDO REALTY
40 YEARS AND COUNTING

2 bedroom, 1 bathroom home is move-in ready. Private backyard next to a flowing creek. A complete solar system is owned. Walking distance to shopping, restaurants and transportation.
PRESENTED AT: \$250,000

3 bed, 2 bath home. Updated kitchen with butcher block countertops, stainless steel appliances and generous cabinetry. Living room w/fireplace and plank flooring. Updated windows and doors throughout.
PRESENTED AT: \$385,000

Large lot with Main Street frontage. This 2 bedroom 2 bathroom home plus office, also has a large 20'x40' metal shop with two roll-up doors that can also be accessed from the rear alley. Move in ready. Zoned ML for your home business.
PRESENTED AT: \$550,000

4 bedroom home located on 32 acres. PG&E and well. Property in need of a lot of clean up to reveal it's natural beauty.
PRESENTED AT: \$275,000

3 bed, 3-bath home, large kitchen with a bay window seat, bar seating and ample storage. Formal dining room, sunken living room, and a family room equipped with a gas fireplace and wet bar. Dog run, automatic generator and 2-car garage with a star lift.
PRESENTED AT: \$459,000

Picture perfect home on 23+ acres. 1600 sqft farmhouse has 2 bedrooms + bonus room that can be a 3rd bedroom or office. 2 full baths, remodeled kitchen, soapstone countertops, craftsman-style cabinets, and wood floors. In-ground saltwater pool set in a stone patio.
REDUCED TO: \$699,500

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Runs on the second Thursday of the month.



NAR reports foreign investment in existing U.S. homes down 21.3%

Submitted by National Association of Realtors

Foreign buyers purchased \$42 billion worth of U.S. existing homes from April 2023 through March 2024, retreating 21.2% from the prior 12-month period, according to a new report from the National Association of Realtors.

International buyers purchased 54,300 properties, down 36% from the previous year and the fewest number of homes bought since 2009 when NAR began tracking this data. Overall, U.S. existing-home sales totaled 4.09 million in 2023, down 18.7% from 2022, and the lowest level since 1995.

"The strong U.S. dollar makes international travel cheaper for Americans but makes U.S. homes much more expensive for foreigners," said NAR Chief Economist Lawrence Yun. "Therefore, it's not surprising to see a pullback in U.S. home sales from foreign buyers."

NAR's "2024 International Transactions in U.S. Residential Real Estate" report surveyed members about transactions with international clients who purchased and sold U.S. residential property from April 2023 through March 2024.

Foreign buyers who resided in the U.S. as recent immigrants or who were holding visas that allowed them to live in the U.S. purchased \$22.6 billion worth of U.S. existing homes, a 3.4% decline from the previous year and representing 54% of the dollar volume of purchases.

Foreign buyers who lived abroad purchased \$19.4 billion worth of existing homes, down 35% from the 12 months prior and accounting for 46% of the dollar volume.

International buyers accounted for 2% of the \$2.1 trillion

in total U.S. existing-home sales during that period.

"Historically low housing inventory and escalating prices remain significant factors in constraining home sales for American and international buyers alike," Yun added.

The average (\$780,300) and median (\$475,000) existing-home sales prices among international buyers were the highest ever recorded by NAR – and 21.9% and 19.8% higher, respectively, than the prior year. The increase in prices for foreign buyers reflected the overall price increase for all U.S. existing homes, which climbed to \$392,600.

View the full "2024 International Transactions in U.S. Residential Real Estate" report at: nar.realtor/research-and-statistics/research-reports/international-transactions-in-u-s-residential-real-estate.

The National Association of Realtors® is America's largest trade association, representing 1.5 million members involved in all aspects of the residential and commercial real estate industries. The term Realtor® is a registered collective membership mark that identifies a real estate professional who is a member of the National Association of Realtors® and subscribes to its strict Code of Ethics <https://www.nar.realtor/about-nar/governing-documents/the-code-of-ethics>

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