Willits Weekly | Edition 120 | November 12, 2026

REAL ESTATE SECTION







Willits Weekly's Selected property feature

1960 Branscomb Road, Laytonville

MLS: 326061124

Offered for sale at: $325,000

Property feature listed by:

Fawn Winkels (DRE# 02141318)

Agent of: Coldwell Banker Mendo Realty

Opportunity awaits at 1960 & 1940 Branscomb Road! This unique property includes two legal parcels totaling approximately 1.6 acres of completely flat, usable land in a desirable Laytonville location, just minutes from town, with schools, shopping, dining, and everyday amenities nearby.

The 1,382-square-foot home features 3 bedrooms, 2 bathrooms, an attached 572-square-foot garage, paved driveway, newly built back steps, and a comfortable, spacious layout offering the opportunity to update and make it your own. Served by both city water and a private well, the property also includes a septic system, storage shed, and additional outbuildings.

Around the property, you'll find grape vines along with mature, fruit-producing apple, peach, and fig trees. The second parcel includes a fenced garden area, while the flat, usable acreage provides plenty of room to spread out, expand, garden, or explore future possibilities.

With room to grow, this versatile property is ready to welcome its next owners.









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Medicare and Medi-Cal changes coming to Mendocino County



Nicholas Casagrande
Columnist

Neighbors: Important Medicare and Medi-Cal changes are coming to Mendocino County.

If you are a senior or retiree, right now is the time to 1) understand the changes; 2) determine if you will be impacted; and 3) find guidance on appropriate time-sensitive replacement coverage.

If you participate in one of these programs, please read on.

AARP Medicare Advantage from UnitedHealthcare - this plan (CA-0010 (HMO-POS)) will no longer be available in the county starting January 2027.

If you have this plan, you have a couple of options:

1. Imperial Health Plan of California will sell two Medicare Advantage plans: one with prescription drug coverage (Dynamic plan) and one without (Courage plan). Imperial plans will be accepted, at this time, only at Adventist Health Ukiah Valley.

2. Participate in the Original Medicare plan (the federal government's program including Medicare A & B) and add a drug plan.

What to know:

- You are not losing Medicare.
- You need to review your replacement coverage.
- Know your doctors, hospitals, prescriptions, and total costs before making decisions.
- Medicare's Annual Enrollment Period runs October 15 – December 7, 2026.
- If your plan is leaving the county, you may have an additional Special Enrollment Period through February 28, 2027.

Where you can get help:

1. Please do not hesitate to contact me.

2. Senior Advocacy Services, California's Medicare counseling office – 707.526.4108 – senioradvocacyservices.org

3. HICAP – a Medicare counseling - 800.434.0222, cahealthadvocates.org

The Medi-Cal assistance annual asset limit criteria has changed: Next July the rules will prohibit seniors and people with disabilities from holding total savings of more than $21,000/individual and $31,000/couple. So, to qualify for Medi-Cal assistance, the asset limit is $21,000/$31,000. A primary residence and one car are not included in the asset limit starting July 2027.

I am available to help those affected understand their choices before making a coverage decision. We are in this together.

This information is for general purposes only. Individual circumstances do vary.

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. EA# 00105394 DRE# 01854336 CA Insurance License # 0H68496.

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Real estate is part of a strong financial plan

Many individuals recognize that investing in some shape or form is a vital part of a strong financial plan. Real estate in particular has long endured as a cornerstone of wealth creation and stability because of the stability of property across economic cycles.

Although short-term market fluctuations can occur, real estate often is a premier long-term investment vehicle because of inflation protection, cash flow generation and other favorable dynamics. Just taking a look at real estate's historical performance can help illustrate why it can be such a winner.

According to long-term data from the U.S. Census Bureau and St. Louis Fed (FRED), the median sales price of homes sold in the U.S. grew from approximately $23,000 in 1970 to more than $420,000 in recent years. That average annual appreciation rate outpaces general inflation. Real estate builds equity steadily over decades, regardless of temporary market dips. In fact, real estate property values and rental incomes typically rise in tandem with an increase in the Consumer Price Index. As the cost of living rises, the value of real property typically adjusts alongside it.

Another advantage to real estate is its leverage enables investors to amp up their returns in a way that few other asset classes will allow. An investor can get into the real estate market and purchase a high-value asset with a relatively minimal investment of a 10 or 20 percent down payment. A landlord uses tenant funds to pay down the mortgage principal over time while equity is building in the interim. The benefits are similar even if a homeowner lives in the property. Data from the Federal Reserve BoardsÕ Survey of Consumer Finances routinely reveals that the average homeownerÕs net worth is more than 40 times greater than that of a renter, driven largely by home equity accumulation. Also, homeowners can deduct mortgage interest and property taxes and exclude capital gains when selling, offering other financial benefits renters do not receive.

Real estate offers impressive returns in multiple ways. The National Association of Real Estate Investment Trusts notes that public equity REITs often deliver an average annual total return of investment greater than 10 percent over many years. This is similar to performance of broader equity indices like the S&P 500, but with a lower risk of volatility.

Whether one purchases a home as a primary residence to watch equity grow; invests in a rental property as a solid income source; or buys into REITs, real estate has a proven resilience that can help build wealth.

Don't ignore black mold

How many times have you put off fixing little problems in your home – a squeaky door, a drafty window, a cabinet that doesn't quite close? It happens to all of us. We get busy or we simply get lazy. Most of the time, the worst thing that happens is that the door keeps making noise, the window causes your heating bill to rise, and the cabinet annoys your wife each time she tries to close it. These are things you can live with.



Richard Selzer
Columnist

But if you've been meaning to do something about the mold in your bathroom, do not put it off. Not all mold is created equal, but all mold in your house (unless it's on cheese by design) should be evaluated so you know if it's allergenic, pathogenic, or toxigenic.

Allergenic mold triggers allergic reactions and asthma in people who are susceptible. Pathogenic mold can be harmful for people whose immune systems are compromised. Toxigenic mold (often referred to as "black mold") is the most dangerous and can cause serious health issues, even in the healthiest of people.

All mold grows where it's damp, so in homes, you're likely to find it in laundry rooms, kitchens, bathrooms, basements, and along the sill of a single-paned window. You can also find it anywhere a leaky pipe keeps things damp.

Mold can grow on all sorts of surfaces from wood to tile, wallpaper, carpet, upholstery, and more. It is often found after a leak, especially in poorly ventilated bathrooms. Mold can grow behind sheetrock in a shower, in the subfloor around a toilet if the wax seal is compromised, or in a crack in the shower pan. It can also hide behind a couch pressed up against a poorly insulated exterior wall. The damage isn't always visible, but it often is. Sometimes smell gives it away. In a bathroom, it doesn't take long for water to cause discoloration or a spongy feel to the floor.

Anything that allows water to intrude opens the door to mold. Once water is inside, it tends to stick around. If you are thinking of buying a home and you see evidence of water stains or leaks – or if it smells musty – be sure to read the disclosures carefully (which you should do anyway), get a pest and fungus report, and ask questions about whether mold has been a problem in the past.

Until the last several years, most people didn't realize how dangerous mold could be. Now we know that for some, the health effects of exposure can be severe. For those sensitive to mold, symptoms can include a stuffy nose, wheezing, and red or itchy eyes or skin. People with asthma often have more frequent and/or more severe asthma attacks. And for some, mold can lead to fever and shortness of breath.

When mold is somewhere you can see it, it's easy enough to recognize. But mold can hide where it's hard to see (in the walls, for example). If you suspect you may have a problem, either purchase an over-the-counter mold test kit or better yet, hire a professional to test your air quality. Mold spores can be hard to detect, and you don't want a false sense of security.

If you find a little spot of mold, say, less than 100 square feet, and you're comfortable making your own repairs, you could consider addressing the problem yourself. Be aware that once you start cutting into floors and walls, you may run into other challenges like lead paint and asbestos. This is why I generally recommend hiring an expert. Mold removal is not easy or cheap, but having it removed safely is critical to your health. Locally, Redwood Restoration and ServePro offer remediation services.

Be aware that insurance companies get touchy about water damage. Even after remediation, insurance companies sometimes refuse to renew home insurance policies for fear of mold issues.

It boils down to this: If you think you have a mold problem (especially if you are considering selling your house), check it out and disclose what you find. If you're thinking of buying a house and you suspect a mold problem, investigate and make sure you do not end up footing the bill for remediation.

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."

Dick Selzer is a real estate broker who has been in the business for more than 50 years. The opinions expressed here are his and do not necessarily represent his affiliated organizations.

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REDUCED TO: $172,500





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REDUCED TO: $345,000





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REDUCED TO: $495,000

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PRESENTED AT: $635,000



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WELL
Willits Economic Localization



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4:00 PM – 6:30 PM

The Hub
630 S. Main St., Willits, CA

DISCUSSION
- WELL's 2026 Accomplishments
- WELL's 2027 Goals

Learn about ways to get involved with WELL and help shape our 2027 initiatives.

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Non-Members $15 per person

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37th Annual Willits Community
Thanksgiving Dinner



November 26, 2026
11:00am – 3:00pm*
*Or until we run out, whichever comes first.
Willits Senior Center Dining Room
1501 Baechtel Road, Willits

ART CALL to MEMBERS
for the Annual Members Small Works Show!

Willits Center for the Arts is looking for member artists to exhibit smaller pieces (under 12" x 16") in all media for our Annual Small Works Show opening on December 5



Please fill out the application on our website at willitscenterforthearts.org, or fill out a hard copy application at the WCA front desk by Saturday November 28!

For questions about submissions, please contact the gallery curator at margi@mcn.org

An individual, stand-alone and independent print piece

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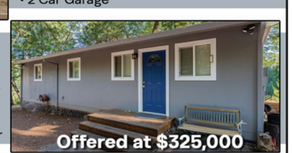
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Above, left: The puddle of melted remains of the car that was left behind at Michael and Dayle Deer's home in Paradise – now used as a window sculpture. At right: Willits residents Dayle and Michael Deer, who had a home in Paradise, California that was mostly destroyed during the Camp Fire in 2018.

COLUMN | Journal

Trouble in Paradise



Bill Barksdale
Columnist

It's been reported that it all began in when a poorly maintained electrical tower years past its intended life failed in the Feather River Canyon area about 7.5 miles from Paradise, California. Per Jaxon Van Derbeken at KNTV, an NBC Bay Area station, the California Public Utilities Commission has the responsibility to inspect PG&E infrastructure, but apparently there are just not enough resources to do that job properly. It's not clear to me who's responsible from my research. PG&E had the capacity to turn off power but chose not to.

At about 6:20 am on November 8, 2018, a PG&E employee reported fire beneath power lines in the area. Per Wikipedia: At 6:44am a firefighter reported a small fire in that location. By 7:44 am spot fires had reached the town of Paradise in Butte County, about 7.5 miles away. That is a mountainous, heavily forested area. By 10:45 the fire had burned around 20,000 acres! Moderately high winds were spreading the fire rapidly. A very rainy 2016-2017 season followed by a year of hot dry drought fueled the rapid spread through dry grassland and parched forest. The nearby community of Concow was destroyed.

I spoke with Willits residents Dayle and Michael Deer who lived in Paradise at the time. Dayle was a critical care registered nurse at Feather River Hospital at the time. He was headed home at 7:30 am after a 12-hour shift. He said he saw some smoke, but it was a beautiful sunny day. Michael and Dayle realized that there was fire spreading and packed up a few things, including their insurance information, and left their home at about 9 am.

They told me the street in front of their home was slow-moving bumper-to-bumper vehicles. Michael said he'll always be grateful to the very nice woman who stopped to let them into the line of traffic so that they could escape. At the time they didn't know the fire was already in Paradise. Michael, a professional photographer, took a photo of their house. Through the trees there was a lovely sunrise sky, only it wasn't sunrise it was the fire nearing their home. That was the last time they saw their house.

As they escaped they told me that in addition to high winds blowing the embers and fire, there were "fire-nados," tall tornados of fire as the wildfire created its own climate. People reported having to drive through fire and even deserting their vehicles and running as the slow-moving and even stalled traffic left them in the path of the rapidly approaching flames.

They told me there were five ways to get out of Paradise that included a trail over a mountain. Skyway, a main street, was changed from a two-way street into a one-way to facilitate the heavy traffic as people lined up to escape. The traffic was moving slowly; the roads and escape routes were too narrow to accommodate emergency traffic. The additional lane helped more people to escape.

Back at the hospital on a hilltop above the rapidly approaching fire, patients on the lower level were being carried up the stairs. Then staff was told to get out now! The fire was on both sides of the roads everywhere. Trees and power poles were falling, some over roads. One escapee who survived made eye contact with a man as that man was burned alive unable to escape his SUV as it burst into flame. Something he'll no doubt never forget.

The fire was reported to have traveled 7.5 miles in an hour! Firefighters were going house-to-house telling people to evacuate. The wind was too strong for aircraft to fly over and drop retardant. The fire was reportedly visible from space.

Paradise had become a wildfire ember storm igniting fires everywhere. Conventional attic and crawl space vent screens won't stop wildfire embers. Those screens need to be reinforced or replaced with stainless steel one-16th of a square inch screening to even possibly block those embers. Some vent screens will close in high heat. The State of California is requiring that flammable vegetation be cleared a minimum of 5 feet from any structure – that means your house, too. Wood chips on the ground need to be cleared away from structures. They're like having kindling. Wooden fences and decks need to be at least five or six feet from structures. Decks need to be screened with stainless steel 1/16 inch screening to help prevent embers from igniting under the decks.

A 2008 Grand Jury determined that the Paradise area needed widened escape routes but that had been deemed too expensive. The Willits area is in a similar situation. Those routes have to be developed. Those funds have to be found. Money being spent on Washington D.C. vanity projects could be put to better use clearly. Lives could be saved. These escape routes and alert systems have to be improved and implemented. It's my understanding that CalTrans is California's biggest single budget item. Some of that money not well spent from what I've heard.

The County of Butte and the City of Paradise had an alert system. The County had a system called Code Red but they didn't initiate that system. There was an alert system that could go out to those who had signed up for it in Paradise, but not all those signed up were notified. The City was divided into alert areas for emergencies but that system failed. Some people couldn't escape because their homes were already on fire. Many didn't receive any warning. Some stayed behind thinking they were OK. They burned up inside their homes or in their cars.

Within about four hours after the fire was first discovered about 20,000 acres had burned. Most of Paradise had been destroyed. Climate change has greatly exasperated the wildfire danger.

Michael and Dayle were headed toward Chico where a friend had offered them the use of their camp trailer. Dayle called his son in nearby Magalia and was told that he and his two children were waiting for his wife to get home. She worked in a care facility for disabled people and was helping them evacuate. She had injured her back helping a patient get into a car. At both the Feather River Hospital and this care facility, patients were being evacuated in all available vehicles including staff cars and SUVs. His wife called to tell her husband that she might not make it out. Fortunately she did, and the whole family escaped as fire approached Magalia.

In Chico the friends with the camping trailer had been told to evacuate so Michael and Dayle had to find another place to stay. It was getting cold. "Manners on TV is not helpful," Michael told me, meaning that keeping regular programming on during a major emergency is dangerous. People need to know what's happening. The fire department and CAL FIRE both underestimated the scale of this fast-moving wildfire. 911 was telling people they were safe based on the information they were getting, when they weren't safe. If you get a warning to evacuate, then Do It! If you think a wildfire is near, GO!

In the end, over 153,000 acres had burned. An estimated 18,000 structures had been destroyed. Eighty-five people reportedly died, the biggest loss of life in a wildfire in California. The estimated cost for the damage was $16.5 billion dollars. An estimated 50,000 people were displaced. The fire was finally put out on Sunday, November 25, 2018 when it began to rain.

Investigations after the disaster determined that PG&E apparently had not followed recommended maintenance requests. PG&E filed for bankruptcy because of the huge cost and lawsuits. PG&E workers reportedly found bullets and bullet holes in poles and equipment that affected the downed wires, damaged poles and trees nearby.

There were many contaminants in the soil and ashes. Per Sarah Maslin Nir of the New York Times (November 29, 2018): "In California Houses Burned So Did the Toxic Chemicals They Contained." "Recovery efforts were slowed as crews tested burned debris for environmental contaminants such as asbestos, volatile organic compounds, heavy metals, arsenic, dioxins, and other hazardous materials that may have burned or spread in the fire. Other contaminants like methylene chloride, vinyl chloride monomer, and naphthalene were also a concern. Burned plastic is a major contaminant.

When Michael and Dayle were allowed back in, their home was mostly destroyed. Michael found a puddle of metal that was the melted wheels from the car they left behind. He picked it up and brought it with them. A safe in the house had been badly damaged and opened with a tap, but inside were some valuables that survived.

As citizens and taxpayers, we need to be more proactive and demand warning systems and greatly improved escape routes. Also improved fire resistance of your homes and other structures. Clear flammable vegetation at least 5 feet from structures. Consider installing window shutters that actually close. Vinyl windows melt and fall out in a fire. Don't use wood chip groundcover near structures. Keep some escape items in the trunk of your vehicle like basic medical supplies, a flash light, *refillable* fire extinguisher, perhaps sleeping bags, and a small tent and/or tarp. Keep your escape vehicle filled with gas. Of course, have a Go-Bag handy and cash in small bills – at least $100 – cell phone charger and medication handy to grab and go.

Go as soon as advised. Waiting could be deadly. Saving pictures and mementos could cost your life. And rescue your animals. Have a Go-Bag ready for them too.

Bill Barksdale has served on the County of Mendocino Tax Assessment Appeals Board, the Board of Realtors, its Legal Affairs Committee and Multiple Listing Service, and a number of other boards and nonprofits. DRE # 01106662 Coldwell Banker Mendo Realty Referral Agent. 707-489-2232.

