

# REAL ESTATE SECTION



WILLITS WEEKLY'S SELECTED PROPERTY FEATURE

## 24555-24765 Birch St, Willits

MLS: 323045010

Offered for sale at: \$5,900,000

Situated on a sprawling 13.76 acre property encompassing 4 legal parcels, this unique offering boasts an abundance of natural beauty. Parcel 1: The Brooktrails Lodge includes a versatile space suitable for a revived restaurant. Alternatively, by maintaining the current catering license, the lodge could provide packaged meals for various agencies throughout the County. A 20-unit studio apartment building is also included on this parcel, which could also be used as motel rooms. Ideal opportunity for Co-Housing as well. Parcel 2 features 4 residences, consisting of 2 homes & a duplex. Parcel 3 features 4 residences, consisting of 2 homes & a duplex. Parcel 4 features 13 residences, consisting of 3 homes, 3 duplexes & a newly rebuilt 4-plex. Moreover, this property presents promising development potential, with preliminary design approval from the County for up to 125 units. Maps & other pertinent information can be made available upon request. With its picturesque setting, versatile buildings & development prospects, this property presents a remarkable opportunity for various ventures & endeavors. Parcels may be sold separately. Across the street, you'll find a golf course & the #2 rated Frisbee golf course in the state. Willits airport is conveniently located just 2 miles away.

Property listed by:

Gary Nix DRE#: 00443632

Agent of:

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## Not-so-simple questions

Many people want quick answers to their simple questions, but sometimes that is not possible. In real estate, as in so many things in life, seemingly simple questions can open the door to complex issues. Here are a few common questions regarding home buying that require a nuanced response.

### What's the best amount for a down payment?

When it comes to buying a house, financial decisions must be made based on interrelated considerations. The "right" down payment amount depends on a whole host of factors.

A higher down payment will reduce the amount of the overall loan and, often, the interest rate of said loan.

Based on this, you may want to allocate as much cash as you possibly can to the down payment.

However, if you do so, will you have enough money for closing costs, moving expenses, and repairs? Will you be able to purchase furniture and furnishings? Do you need some of that cash for other needs? It's all about trade-offs, both short-term and long-term.

Is it better to have a lower monthly payment and live with drafty windows or should you opt for a higher mortgage payment, so you have enough cash to replace all the windows when you move in?

Your real estate agent can help you understand the impacts of each choice, but ultimately, you're the one writing the check. You must weigh the pros and cons based on what matters to you.

### With seller financing, would I pay a higher or lower interest rate?

That's like asking, "Is it raining or is it Tuesday?" As with the example above, you cannot consider financial decisions in a vacuum. Similarly to a conventional loan, the interest rate of seller financing depends on all sorts of things: the term of the loan, the amount of the loan, the creditworthiness of the buyer, and more.

Let's say the house next door with an identical floor plan sold for \$500,000 last week. Might it be worth paying \$600K to get a significantly lower interest rate? Maybe.

On the other hand, if you have less cash on hand but would be able to manage a higher monthly payment, maybe it would be better to offer \$470,000 and pay a higher interest rate. (In that case, there should be a significant prepayment penalty to make

up for shortfall in purchase price.) These and dozens of other variables affect the transaction, and they must be negotiated in tandem rather than individually.

Although real estate negotiations are often set up to pit one side against the other, seller financing can be a win-win. Maybe the sellers have limited alternatives for where to invest their money because they know that in five years, their oldest child is headed to college, and they'll need the cash.

If they carry the financing while you fix up the property, then that allows you to qualify for conventional financing in a few years and the sellers to have access to their cash for college – everyone benefits.

### Should I get a home inspection?

Another favorite question is whether to order a home inspection. These inspections are not required, but they do allow real estate negotiations to be based on accurate information from the outset.

Sometimes, buyers think that because they are good at home repairs (or maybe even licensed contractors), they can simply go around and fix any problems they see. However, while contractors are good at building houses, they sometimes overlook simple but important things like the polarity of plugs. Home inspectors are unbiased experts in their field.

I don't think I have ever seen a home inspection come back completely clean, even for brand new houses no one has ever lived in. Home inspections are like health insurance: it feels like you're paying too much if you don't find something wrong. But how much is peace of mind worth?

If nothing comes up, great! That is information that can be used during the purchase negotiation. If a problem is identified, it will have been found by an objective third party (not the buyer or seller who may be seen as biased). This allows everyone to manage their expectations accordingly.

If you have questions about real estate or property management, contact me at [rselzer@selzerrealty.com](mailto: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 <https://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.



Richard Selzer  
Columnist



U.S. Small Business Administration

COLUMN | Numbers by Nick

## SBA loans for purchasing your business storefront

Calling all business owners, entrepreneurs,

I believe if someone wants a different outcome from their city, elected government, or community, it starts with engaged, committed residents who are invested in their community. Own your business, own your building. Owning allows you / the business to maintain control of rents and fixed costs, as well as tweak and change as needed.

Often times, I am approached on how to acquire a building, so I want to make sure you are aware of a valuable resource whose sole purpose is to support American small businesses. The **Small Business Administration** ([www.sba.gov](http://www.sba.gov)) connects entrepreneurs with partner lenders and funding to help them plan, start and grow their business.

The SBA loans are guaranteed by the U.S. government but administered via local lenders. There are three main types:

- 1. Microloan** – \$50K or less to help businesses start up and expand.
- 2. 7(a)** – up to \$5 million in short and long term loans for working capital; to refinance business debt; to purchase real estate, land, equipment, inventory; for construction; to acquire a business; or to restructure debt.
- 3. 504** – up to \$5 million can be used for a range of assets to drive growth: purchase building, land, long-term machinery, for construction and improvements.

### What do you need to qualify?

- Operate a business for profit and use the funds for a sound business purpose
- Not be delinquent on any existing debt obligations to the U.S. government
- Be creditworthy and reasonably

assure repayment of the loan

- Have your company books and tax planning in good order
- Operate as a for-profit company in the United States
- Have a tangible net worth of less than \$15 million
- Have an average net income of less than \$5 million after federal income taxes for the two years preceding your application
- Be sure to have a business license with the city
- Other eligibility standards include falling

within SBA size guidelines, having qualified management expertise, a feasible business plan, good character, and the ability to repay the loan

NOTE: It is imperative to have the bookkeeping up to date. Here is where your accounting team can deliver value to help with the qualification process and successful purchase.

If you are ready to start your new venture or take advantage of an opportunity, please do not hesitate to contact me.

Together we can all make the change needed to help make our community stronger through ownership.

My best,  
Nick

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](mailto:nicholas@ncfinancialgroup.com) (taxes) or [Nicholas.Casagrande@Ceterafs.com](mailto:Nicholas.Casagrande@Ceterafs.com) (investments) for more information.



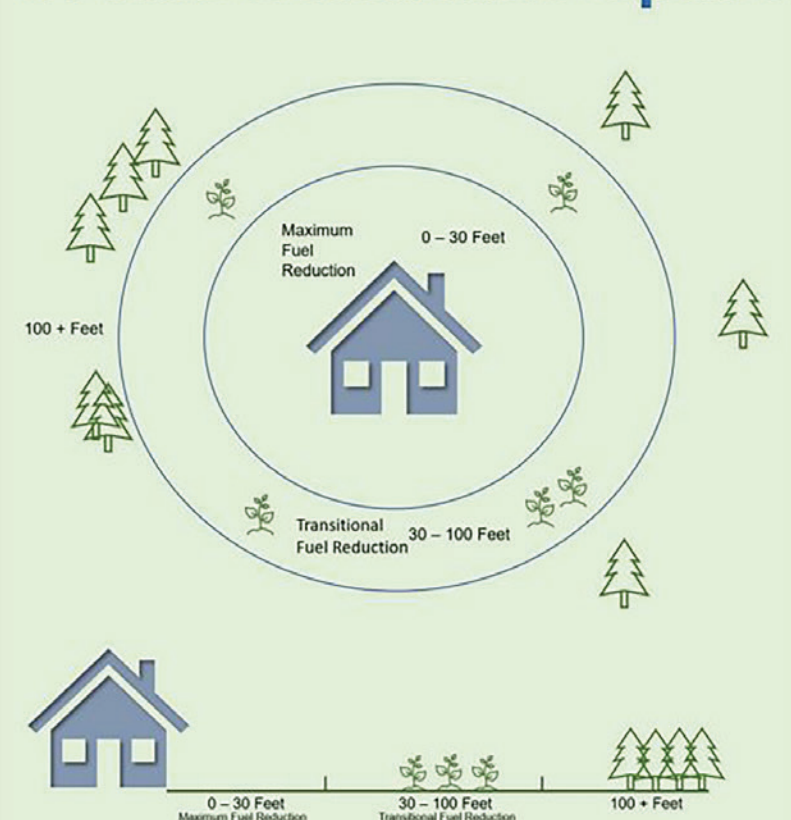
Nicholas Casagrande  
Columnist

# Are you ready for Wildfire?

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- Visit [MendoReady.org](http://MendoReady.org) For More Information.

## The do's and don'ts of fire pits

Many homeowners relish any opportunity to retreat to their back yards, where they can put up their feet and relax in the great outdoors. That retreat-like escape is made even more relaxing when sitting around a fire pit.

Fire pits can be found in millions of suburban backyards across the globe. Fire pits have become so popular that a 2016 survey of landscape architects conducted by the American Society of Landscape Architects revealed they were the most sought after outdoor design element. Fire pits remain wildly popular a half decade after that survey. Homeowners who are only now joining the fire pit revolution can keep these do's and don'ts in mind as they plan their summer s'mores sessions.

DO keep the fire pit a safe distance away from the home. Fire pits should be located a safe distance from the home at all times, but especially when they're in use. Home design experts recommend keeping fire pits a minimum of 10 to 20 feet away from a house or other structure, such as a shed or a detached garage. The further away the fire is from houses and other structures, the less likely those structures are to catch on fire.

DON'T place the fire pit beneath trees or next to shrubs. Though fire pits should be kept safe distances away from a house and other structures, it's important that they're not placed beneath trees or next to shrubs. Shrubs and low hanging branches can easily catch embers and be lit ablaze, so make sure fire pits are not placed in locations that increase that risk.

DO clean out seasonal debris. It can be tempting to let seasonal debris resting inside the fire pit burn

away during the season's first s'mores session. But burning debris poses a serious safety risk, as embers can easily be blown out of the fire pit and catch nearby trees or shrubs or even a home on fire. The National Fire Protection Association advises homeowners that embers blowing from a backyard fire pose the same threat to homes as if they are from a wildfire.

DON'T let fire pits burn near flammable materials. Store firewood piles a safe distance away from the fire pit while it's in operation. It may be convenient to keep firewood right next to the fire pit while the fire is burning, but that increases the risk that embers will land on firewood and start a fire outside of the pit.

DO check the weather report prior to starting the fire. Windy weather increases the risk of embers blowing around and potentially landing on the house, other structures around the property or trees. If the weather report is calling for gusting winds, burn a fire on another night.

DON'T leave a fire pit fire burning. Unattended recreational fires are illegal and incredibly dangerous. Homeowners should never leave fire pit fires burning unattended or allow fires to slowly die out overnight. Always extinguish the fire before going inside and stop adding wood to the fire roughly one hour before you plan to go inside. Water or sand can be poured on ashes to extinguish the fire. Once homeowners are confident a fire has been extinguished, ashes can be spread around to ensure there are no hot spots still burning. If there are, start the extinguishing process over again.



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# Tap your troubles away

One of the interesting parts of my job has been all the fascinating people I've met over the years. Hearing their stories, getting to know them, and often becoming friends. Willits is a town where people come from all over the place, often winding up here seemingly by accident, often coming to love the place.



**Bill Barksdale**  
Columnist

One of the very interesting people I've become friends with over the years is Maria Monti. I first met Maria when she played the mother of a blind son in Leonard Gershe's romantic comedy "Butterflies Are Free" at Willits Community Theatre, directed by Joe Dowling. I wasn't sure how this story could be funny. Jill, played by Alexis Silva-Doyle, began her romance with Don, played by Billy Heatherington.

Both bouncing off each other as good actors do. Alexis was so funny I would laugh for years every time I remembered her performance.

Things really ramped up when the young blind boy's overprotective mother entered like a hurricane. That was Maria! She blew me away. What a presence on stage. Powerful, bossy, over-the-top. The perfect foil to drive this young couple crazy. "I've got to get to know this woman," I thought to myself. I love a great comedic actor. We've since become friends and have done a couple of shows together.

Maria grew up in Philadelphia, PA. She began tap dancing at the age of 4. "I could pick it up fast. I loved it and knew I could do it," she said. It became a passion and she's still at it today. In fact, she'll be teaching a tap class through Mendocino College right here in Willits beginning August 26, Saturdays 10 am to 1 pm at Willits Charter School. The class is called "Dance for the Musical Theater." If you've ever wanted to tap – and who hasn't? – here's your chance. Register through Mendocino College.

When Maria graduated from high school, she immediately joined the Navy in 1976, for four years. In those days, women were not allowed on the ships, so she was a land-lubber where she was trained as a communications technicians receiver – with a top-secret clearance. That paid for her college.

She moved to Napa, got married, attended Sonoma State, got divorced, and earned her credential in English. She wanted to teach theater but there was no "theater"

degree to be had in California. Theater teachers have to be credentialed in "English." Strange, since the theater and movie industry is one of our state's biggest employers – go figure.

I asked her why she wanted to become a teacher. Maria answered, "When I was a kid, we played school and I was always the teacher. I fell into teaching by accident. But it was from playing school as a child."

In Napa Maria began to teach tap and jazz dance at Pam Rogers Academy of Danse (with an "s"), beginning with children and gradually including adults. Upon getting her teaching degree, it was time to find a more reliable job. She saw an ad for an English / drama teacher at Ukiah High in 1996. That got her to Mendocino County. She taught all aspects of theater.

Maria says she loved the mix of students in her classes – jocks, disabled kids, popular, and not-so-popular kids. "The kids supported each other" no matter their status. "I loved that aspect of teaching theater," she told me. She still gets contacted by former students thanking her for helping them learn to crawl out of their shells and into life, learning self-confidence, speaking in front of others, and working with others successfully. Skills that help people succeed in almost any career. That's the power of theater.

Some years ago, I directed Tennessee Williams' masterpiece, "Cat on a Hot Tin Roof," for Willits Shakespeare Company. Maria was the perfect Big Mama, a strong character, a rock who had to know how to stand her ground with her overbearing husband, Big Daddy, and yet still be vulnerable. A challenging character to play. It was a fascinating project. Williams' women are each exquisitely created works of art. The actor has to really know her stuff.

Maria lives here in Willits / Brooktrails. When asked how she ended up here in Willits, she told me, "I couldn't afford Ukiah then, found Willits much more affordable." Like many people who have ended up here in Willits, Maria brought her unique set of skills that contribute to the richness of our community.

Currently she is directing Neil Simon's beloved play "The Odd Couple" (the hysterically funny women's version) scheduled to open

September 15 at Willits Community Theatre, located at 37 West Van Lane, behind the Van Hotel. Look for it and don't miss it. Tickets will be on sale soon at [www.wctperformingartscenter.org](http://www.wctperformingartscenter.org), or call 459-0895.

When asked why she chose this play, she told me, "It's just a funny show. If you want a good laugh, this is the show." I could certainly use some laughter, so I'll be there for sure. "I love Neil Simon. I love his humor, the sarcasm," she added. "His humor is more sophisticated. He takes opposite personalities and puts them together – a slob and a neat-freak. Their friendship grows from their differences. It's about dealing with friendship, the good and the challenging. These people might drive you crazy, but they would give you the shirts off their backs."

I asked her what she likes about making live theater. "Working with actors, crew, and designers – it's collaborative," she answered. She loves the ideas, coming together, all working toward a final creation. "I just love the process."

"People grow with each experience. Being directed (by a good director) is like an acting class," said Maria. "Cast and crew grow and learn a lot about the craft. They feel more confident and proud about what they're producing ... You're learning life skills with anything you do in theater, how to speak and use words. You come out into the world and communicate, be on time. You learn how to read people – their behavior, how to talk in front of people."

"I'm finding that being retired, I can be 'doing it.' Theater and drama are my hobbies and life. I want to direct more. I loved working with teenagers. They kept me young. Now I want to work with adults, too. There's no pressure of 'a job' now," she shared.

Maria Monti is one of those people who has made my life more interesting, happier, and yes – richer.

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](http://www.bbarksdale.com). 707-489-2232



Above: Maria Monti is a talented local actress, tap dancer, and teacher.



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<p>20+ acre property with 2 homes plus a studio, guest cabin. Separate driveways and each home has its own address. There is also a 2 story barn/workshop and a covered carport for all of your projects and storage. <b>PRESENTED AT: \$750,000</b></p> 	<p>Well established business with great customer base. Five spray bays and one soft touch, drive-through automatic. Covered vacuum area with six vacuums, one upholstery and carpet cleaner, and nine air freshener/cleaning products vending machines. <b>PRESENTED AT: \$1,280,000</b></p> 	<p>20-acre park-like setting, 3-bed, 2-bath farmhouse, built in 2003, features a new roof, new flooring, vaulted ceilings, open floor plan, a cozy loft, and all appliances, including a new dishwasher and vintage cook stove. Includes a detached 3-bay garage. <b>PRESENTED AT: \$998,000</b></p> 

 <p><b>203+- Acres Park Like Property in Branscomb</b></p> <p>Many building sites, with paved road access. Power and phone is on the property. Also beautiful redwood trees, fir and oaks throughout the parcel. There is 3/4 of a mile of the Eel River running through the middle of this property. Approximately 96 acres of the land is level. There is an old rustic barn/shop with power. Possible subdivision of 37+- acres with RR5 zoning. <b>\$980,000</b></p>	 <p><b>Beautiful Level Lot in Town</b></p> <p>Zoned commercial but could have a residence and a business with approval from the City of Willits. Convenient location, pretty spot. <b>\$79,500</b></p>	 <p><b>129+- Acres Outstanding Ranch Property</b></p> <p>Gorgeous 3 bed., 3 bath lodge style home with every comfort you could want. The spacious open area features a living room with a huge rock fireplace, custom kitchen and a formal dining room. There are fenced pastures, a 40x60 barn with a hay loft, equipment storage, two horse stalls, additional walk-in horse shelter, detached shop. There is much to see here. <b>\$1,775,000</b></p>
 <p><b>22+- Acres Beautiful Level Land</b></p> <p>Located 15 minutes west of Laytonville, with good access off of the Branscomb Road. There are meadows with lovely building home sites, redwood trees, power through the property and borders the Eel River. Multiple use zoning. <b>\$250,000</b></p>	 <p><b>SUMMIT REALTY</b></p>	

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