

REAL ESTATE SECTION



Above, from left: Santa gave his reindeer the night off, opting for dino-transportation instead. Brightly lit gifts wait under an outdoor Christmas tree. This festive front porch looks like the perfect spot to sip hot cider on a cold night. Sugary sweet friends have a party in a giant mug of hot cocoa. At right: A family of glowing deer grace the lawn of a local home. Below, left: A beautiful tree towers over Bud Snider City Park. Below, right: Even Snoopy and Woodstock decorated their dog house with holiday lights. Further below: Santa and his crew sail aboard the Shivering Timbers. At bottom: A beautifully decorated yard is sure to put passersby in a merry mood. At bottom, center: A snowman family lights up this festive Willits yard. At bottom, right: Santa and Mrs. Claus add some cheer to a front entryway. At bottom, far right: These glowing deer almost look like constellations surrounded by tiny stars.



Photos by Margi Gomez Guhde

Advertise in Willits Weekly's monthly real estate section!

Call April at
707-972-2475
for ad info, pricing and sizes!

Local Lights

A night drive through Willits is a festive activity with many merry and bright decorations

It's tempting to stay inside on these cold December nights, where it's warm, dry and cozy. But those who venture out into the crispy air will find magical streets full of light and hope. Enjoy this sampling of some of the whimsical and inspiring offerings that your friends and neighbors have created to light up the holiday season.

Margi Gomez Guhde
Features Writer
willitsweekly@gmail.com





COLDWELL BANKER
MENDO REALTY
40 YEARS AND COUNTING



Tara Moratti, REALTOR®
Broker-Owner CalDRE #01420657
100 SOUTH STREET, WILLITS, CA
m: 707-367-0389

Call me today for more information!

1956 Clover Drive - \$259,500

- Built in 1981
- 2 Bedrooms
- 1 Bathroom
- 891 Sq. Ft.
- Mini-split, refrigerator, washer/dryer
- Updated kitchen and bathroom



25755 Pullen Place - \$349,500

- Built in 1981
- 3 Bedrooms
- 2 Bathrooms
- 1,254 Sq. Ft.
- Wood flooring throughout
- Oversized garage on flat lot



Specializing in Mendocino County Real Estate
www.LivInMendo.com • livinmendo@gmail.com

393 Redwood Avenue - \$750,000

Historic Craftsman home on the west side of Willits on a double lot. Beautiful, old-growth redwood interior with 3 bedrooms & 2 baths. Two income-producing apartments, one with 2 BD/1 BA & one with 1 BD/1BA.




— PRICE IMPROVEMENT —

1511 Daphne Duplex - \$375,000

Conveniently located, super clean duplex with great rental history. Partially furnished and recently refurbished. Great income potential for one or both units.






Tom Allman, REALTOR®
Pamela Hudson Real Estate
(707) 272-4924
DRE #02208752



Pamela Hudson
REAL ESTATE

‘Money’ talk

Hello neighbors,

Every day I meet with clients and potential clients to discuss a mix of topics across their financial resources and life: taxes, family, savings / debt, wants / needs, investments, fears, insurance, one’s partner – all the elements that are impacted by “money” decisions.



Nicholas Casagrande
Columnist

And every day I’m told how they do not want to deal with these topics around “money.” It causes fear, procrastination, and avoidance ... and that can often lead to stress, bad decisions, costly mistakes, missed opportunities – it’s a terrible cycle and an awful mindset.

Often after our meetings my clients feel better, more informed, less fearful and less stressed. I am energized by helping people understand and plan and be less avoiding of their finances. I greatly enjoy facilitating a healthier understanding and new direction with my clients.

THIS interaction and relationship is my calling. It is why I love my profession. My clients are neighbors – real people with jobs, businesses, property to protect, health to monitor, family members with unique needs, kids to care for, futures to visualize and secure.

I want everyone to have a healthy and positive relationship with their “money” ... and that means understanding where you are today and where you want to go – having a budget and a short and long-term plan.

I want you to have all the pieces of your financial lives working together in the most efficient way. Taxes, investments, insurance, retirement, real estate needs to be considered together. You may not have all of these but it’s so important to discuss the relevance and how they all work together to protect you / yours, to be tax efficient, to secure your future, etc.

One does not need to be wealthy to work with a financial advisor or tax planner. As we approach the new year, it is an excellent time to establish a relationship with a “money” person or schedule a meeting with your existing.

As always, please reach out for further clarification.

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 (taxes) or Nicholas.Casagrande@Ceterafs.com (investments) for more information.



Mitigation matters

No matter where you live, if you’re a homeowner today, you need to do your best to maintain your property and take steps to avoid it being damaged or destroyed in a severe weather event.

Why?

1) No place on earth is immune from risk – be it drought, wildfire, earthquake, heavy rain, flooding, hail, or strong winds. Many home insurance policies cover less than they used to, and with high deductibles becoming the norm – it’s in your best interest to prevent damage.

2) Insurance companies are paying A LOT more attention to the condition of your property and your “risk profile” (similar to your credit score). These impact the product choices and premiums you’ll be offered. The condition of your home also impacts what your insurer will pay if your property suffers damage. Insurers have made changes to their policy wording to limit and avoid covering losses attributable to wear and tear.

We know that many US households today need every dime of income to cover basic necessities, which means that home improvements often feel like a luxury. Fortunately, federal and state government agencies are allocating more mitigation grant funds, and there are more resources than ever before to help people make risk reduction home improvements. Here are a few examples:

Louisiana Fortify Homes Program: Grants of up to \$10,000 for homeowners to upgrade their roofs to standards set by the

Insurance Institute for Business & Home Safety. The program will help Louisiana homeowners strengthen their roofs to better withstand hurricane-force winds.

Alabama Fortified Home Program: Grants up to \$10,000 to owners of existing homes to upgrade them to a “FORTIFIED” standard. No income limits or tests. Open to all homeowners with a primary residence in Alabama. For more information, visit Strengthen Alabama Homes

California Earthquake Soft Story Program: Earthquake Soft-Story (ESS) is a pilot grant program that provides eligible California homeowners up to \$13,000 toward a seismic retrofit for homes with a living space above the garage, also known as a “soft story.”

If you’re a California homeowner in a forested, suburban or “Wildland Urban Interface” area, visit UP’s “WRAP Resource Center” to find wildfire risk reduction grants and mitigation help resources available in your community.

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

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. To learn more, visit www.uphelp.org.



186 Easy St, Willits, CA 95490 \$839,000

Here is your chance to Live on Easy Street. Located in a quiet neighborhood in the upper west side of Willits, this +3,000 sq. ft. five bedroom - two bath house has undergone over \$200,000 of updates and upgrades including flooring, plumbing, appliances, and insulation. From the family room window enjoy a striking view during the winter of snow-covered Impassible Rocks and Sanhedrin Mountain. A large all season deck invites you year round to relax and enjoy the private backyard's established trees and planting beds. Houses on Easy Street seldom become available. Walking distance to various coffee shops, restaurants, downtown shopping and movie theater.

Selzer Realty & Associates
POWERED BY
RE/MAX GOLD

Kelsi Ryan
License #01932829
707-621-1818

Karena Jolley
License #01482063
707-354-2999

mendorealestate@gmail.com • MendoHomes.com

GEOSCIENCES • PLANNING • SURVEYING
ENVIRONMENTAL SERVICES
CIVIL ENGINEERING

335 SOUTH MAIN STREET, WILLITS, CA 95490
SHN-ENGR.COM (707) 459-4518

Selzer Realty & Associates
POWERED BY
RE/MAX GOLD

ROXANNE LEMOS-NEESE
REALTOR® GRI
DRE# 01712217

CELL: 707.484.6489
OFFICE: 707.467.3612

roxanne@getmendohomes.com
www.getmendohomes.com

390 South Main Street
Willits, CA 95490

Each Office Independently Owned and Operated

COAST HARDWARE
WILLITS' MOST GENERAL STORE

Its beginning to look a lot like Christmas

Indoor & Outdoor lights, Wrapping Paper, Decorations, Christmas Trees, gifts & Toys. Get your holiday started right with Coast Hardware.

101 E. BARBARA LN, WILLITS, CA
(707)459-2201 • OPEN DAILY 9A - 6P

PREMIUM ROOFING SERVICES
FOR THE DISCERNING PROPERTY OWNER

Dunlap Roofing Inc.

COMMERCIAL & RESIDENTIAL
ROOFING & SEAMLESS GUTTERS
CA LIC # 806498

WWW.DUNLAPROOFING.COM

UKIAH 707.462.ROOF
COAST 707.964.ROOF (7663)

Remodeling?
Showing Your Home?
Need Extra Space?

Safe & Easy Access
14 Sizes: 5x5 to 12x40
Call for Availability & Rates

Willits Mini Storage

261 Franklin Ave. • Willits • 459-2529

Advising Clients,
One Step at a Time. **NC Financial Group**

Investments
Tax Planning
Insurance
Real Estate
Retirement

(855) 240-6606
675 S. Main Street
Willits, CA 95490

Nicholas Casagrande, EA
Chief Executive Officer
& Financial Advisor
EA #105394, CA DRE #01854336
CA Insurance Lic. # 0H68496

www.ncfinancialgroup.com

Advisory services offered through Cetera Investment Advisers LLC. Securities offered through Cetera Financial Specialists LLC (doing insurance business in CA as CFGS Insurance Agency), member FINRA/SIPC. Cetera is under separate ownership from any other named entity.