

# REAL ESTATE SECTION



137 East Mendocino built ca. 1908

The small cottage at 137 East Mendocino is important as it is an excellent example of the type of housing built in Willits from 1908-1910 to supply housing for the newly arrived laborers working on either the California Western Railroad, being built at that time from Fort Bragg to Willits, or on the Northwestern Pacific Railroad extension from Willits to Eureka. The house is also unique in that its first owner, Ben Shiminowsky, was in high school when he had the house built.

This modest one story house features a medium hipped roof with projecting eaves and exposed rafters. The roof covers both the house and porch. The porch is supported by plain wooden beams and has a solid wooden front and side that is covered in the same shiplapped boards as the rest of the house. The main entrance is to the west of the north-facing porch and leads into a modest bay that is set flush to the house and porch.

*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.*

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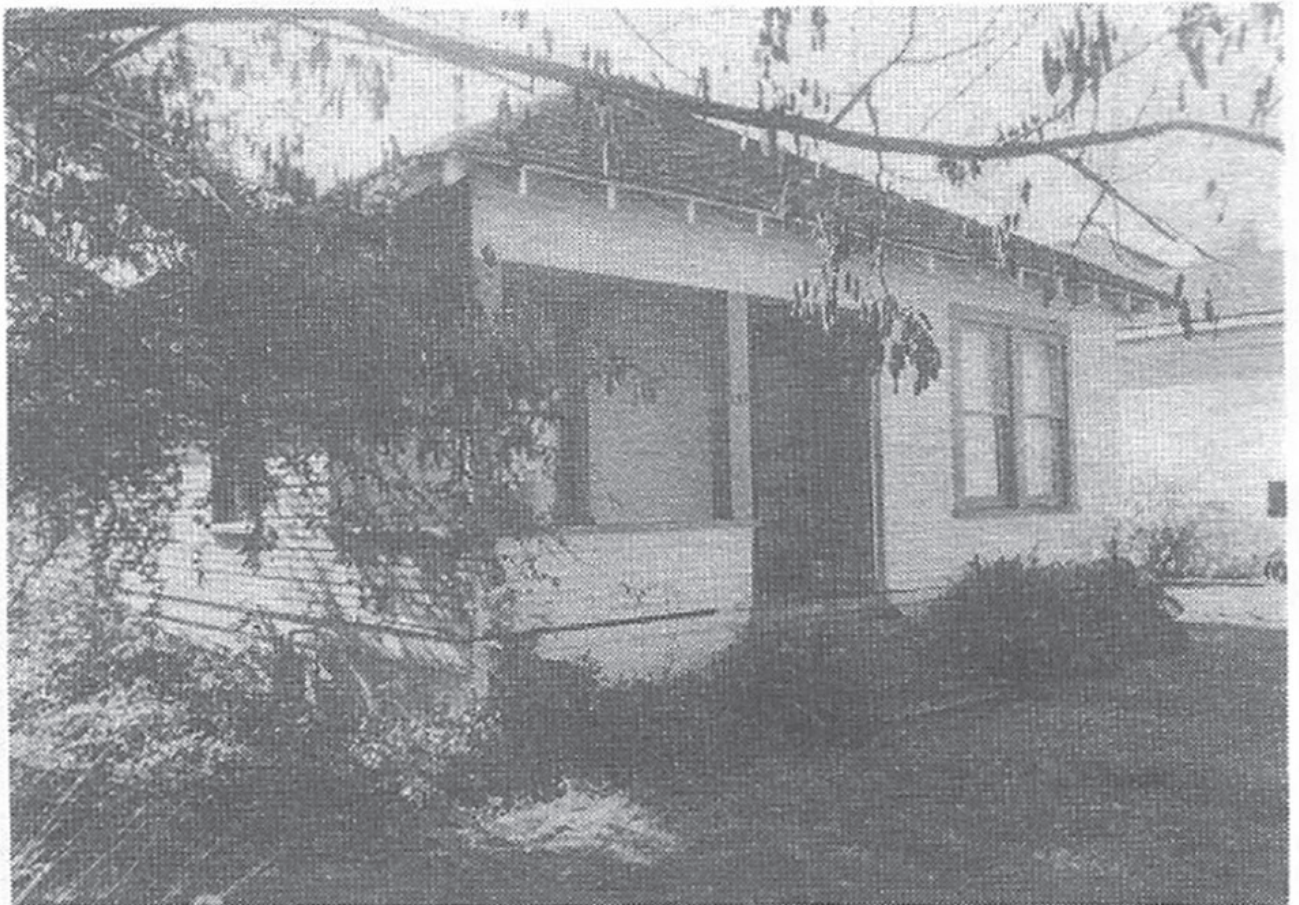
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## Now & Then

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### Stonegate Villas

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# Solar ribbon-cutting

## Waldorf School's new solar electrical system provides 90 percent of needed electricity

Submitted by the Waldorf School of Mendocino County

The Waldorf School of Mendocino County celebrated its new solar electrical system in the west parking lot of the school last month. The January 25 ribbon-cutting ceremony came a little over a month after the system went online.

In 2017, a generous grandparent pledged \$10,000. This donation galvanized staff into what became a two-year project to research and implement energy independence through solar energy.

The school's 15kW photovoltaic solar system is tied to the grid, and it produces 90 percent of the electricity used at WSMC.

As a small, independent school, the WSMC's main income comes from tuition. All income is carefully apportioned, and the board of directors keeps a strict and conservative eye on the budget. Large capital improvement projects are typically limited to repairs and maintenance of the lovely three-acre campus.

It was wonderful to discover that small-scale solar

Above, left: Waldorf School of Mendocino County staffers inaugurated the school's new solar array with a ribbon-cutting ceremony on January 25. From left: Jennifer Krauss, office coordinator; Spring Senerchia, administrator (with the scissors); and Jeffrey Brunner, development director.

Above: Waldorf School students learn about their school's new solar electricity generation station from their teachers. From left in rear: grades 4 and 5 teacher Joy Evans, grades 6 and 7 teacher Kelly Austin, and grades 2 and 3 teacher Inge Schaefer.

energy generation, while requiring an upfront investment, makes financial sense over time.

This discovery made it possible for the board to invest in a bottom line with multiple returns – the school's finances, the environment, and the local economy. A Mendocino County company, Mendocino Solar Works, completed the installation.

The new solar array stands as a visible testament to the Waldorf School of Mendocino County's commitment to environmental stewardship and a sustainable future.



At left: A neat red ribbon is ready for the cutting in front of the Waldorf School's new solar array. Above: Waldorf School of Mendocino County students make a circle to honor their school's new solar electrical system.

# It's tax time



Nicholas Casagrande  
Columnist

Happy February 2019 – it's tax time!

Taxes for businesses are due March 15; taxes for individuals are due April 15.

Don't wait, please get going... It's no fun for anyone to stress and rush.

If bookkeeping is not your strength, no need to worry, as there are many bookkeepers who can offer assistance getting your books in order, so you can focus on business.

In some instances it makes sense to extend. Let's review what that means and the value in doing so.

A business or a person can file for an extension; no approval is required. The process/form is simple,

you can mail or fill in online – IRS Form 4868. You then have an additional six months to file your tax paperwork. It's really important to realize that you have to pay an estimated tax amount by March 15/April 15 – you do not have six months to PAY ... only to FILE.

• You pay the estimated tax via the IRS Electronic Federal Tax Payment System.

• If your estimate does not cover the final amount of taxes owed once your paperwork

is completed, be sure to include the difference when you file your paperwork.

### Advantages to extending

1. The new tax rules may be confusing for some – so there is value in having extra time to work through the new rules.

2. You have more time to get your paperwork organized – collect those laggard documents! It is usually customary that K-1 Schedules arrive much later in the year, so it is better to wait for your K-1 than amending your tax return.

3. By extending, the extra time will allow for you to fund your SEP-IRA, for those self-employed and small corporation owners.

4. Missing March 15/April 15 by a day or two can result in failure-to-pay penalty that can be an extra 5 percent a month on the unpaid amount – better to extend!

5. Some say it reduces the chances of an audit, as the IRS is randomly auditing throughout the year; by getting your taxes filed later, you shorten their window!

### Reasons to file by deadline

1. If you are getting a refund, you'll get it sooner!

2. You won't have to worry about your taxes for the next six months done!

Please don't hesitate to ask questions of me or your favorite tax preparer. Get to it!

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@Ceteraf.com (investments) for more information.

# Did you know?

One way to improve curb appeal and set a property apart from others is to add decorative effects to walkways, patios and driveways. Although many homeowners turn to materials such as pavers, flagstone or brick for these purposes, a versatile and often cost-effective idea is to rely on stamped concrete. Stamped concrete, often called textured or imprinted concrete, is textured, patterned or embossed to mimic the look of other materials, notably brick, slate, flagstone, stone, tile, and wood. Stamped concrete can be used on patios, sidewalks, driveways, pool decks, and even interior flooring. The concrete is poured and then patterned using special tools. Installing stamped concrete is best left to concrete design specialists with extensive experience in this difficult craft.

Get your ad included in our next Real Estate edition on March 14!  
Call April: 707-972-2475

# Prepare for the unexpected: Buy homeowner's insurance

Sometimes life goes in a direction you don't expect, so this week I thought I'd write about one way to prepare for surprises of the unpleasant variety. Most of us can handle the happy surprises without too much preparation.

Whether you're a homeowner or renter, I strongly recommend investing in homeowner's insurance. The only difference between a homeowner's policy and a renter's policy is that the house itself – not just the stuff in it – is included in the coverage when you own your home.

Homeowner's insurance can help prevent a natural disaster (or one of life's other curveballs) from becoming a personal financial crisis. A standard homeowner's policy covers loss from fire damage, which is what most people think of when they think of homeowner's insurance.

However, it also covers things like having a camera stolen out of your car when it's parked in your garage, or the healthcare bills for a paperboy who slips on your driveway, or the UPS guy who doesn't respect your dog's personal space and gets bitten. It will often cover acts of vandalism and even worker's compensation for a landscaper who is injured while tending your lawn.

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 about 80 percent of the home's fair market value. You are responsible to pay for the rest. It's typically a decent gamble because usually in a disaster, you can salvage 20 percent of your home and/or its contents.

However, this is also why the insurance company only pays 80 percent of the damage, if only part of your home is damaged. You can pay less for insurance if you opt for less coverage or a higher deductible, but it's a risk.

Even more important than getting insurance is reading your policy, even though no one does. The rule is simple: "The large print giveth, and the small print taketh away." It really is worth knowing not only that your policy will cover worker's compensation, but the crucial detail that the worker in question must be a licensed contractor for the type of work being done. Your brother's friend may not be covered to replace your deck, for example.

It's also important to know exactly what is included. Flood and earthquake insurance are separate, and they cost more. If your home is in a flood plain, even a 100-year flood plain that hasn't flooded since your grandparents were kids, your lender will likely require flood insurance. For more information, go to [www.floodsmart.gov](http://www.floodsmart.gov).

Earthquake insurance is often very 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.

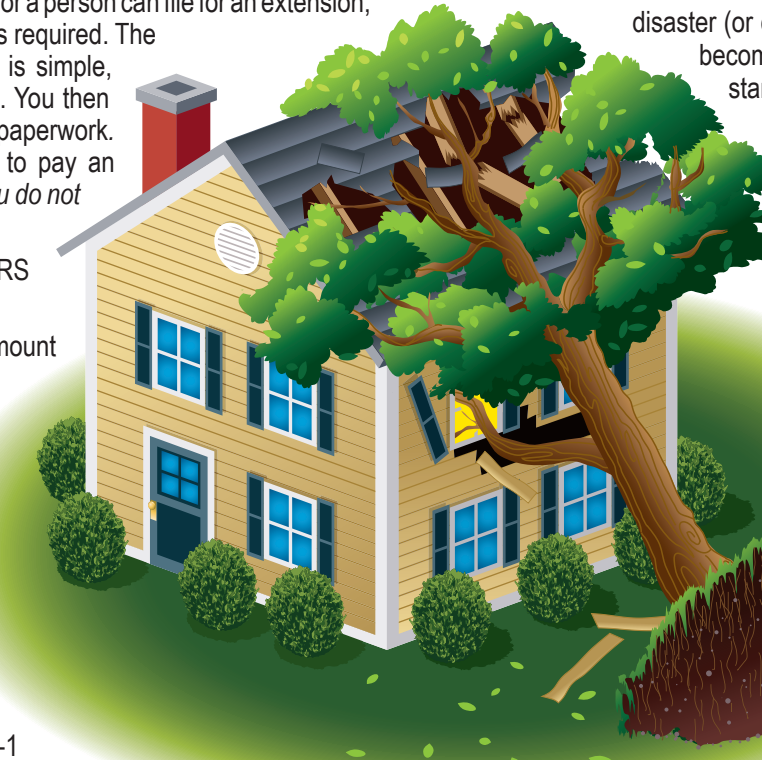
If the earth opens up and swallows everything you own, then you'll wish you had earthquake insurance. Otherwise, you'll be paying expensive premiums and still be on the hook for tens of thousands of dollars if an earthquake hits. (I do feel a little quiver of fear from Murphy's Law right now, hoping 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 on 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, contact me at [rselzer@selzerrealty.com](mailto:rselzer@selzerrealty.com) or visit [www.realtyworldselzer.com](http://www.realtyworldselzer.com). If you have ideas for this column, let me know. (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 <https://realtyworldselzer.com/mendocino-county-real-estate-blog>.

Dick Selzer is a real estate broker who has been in the business for more than 40 years.



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## It's the little things

Owning a house, and even renting, involves a lot of little things that need to be taken care of so the house – and your life in it – stay healthy.

I started thinking about this when I thought about all the people I know who have broken seals in their dual-pane windows. You know the seal in the window is broken when it becomes a little foggy or you notice moisture in between the two or three panes of glass. Broken seals in the windows mean they are not as efficient in doing their job of keeping the heat out in hot weather and the heat in when it's cold outside.

One thing you should never do is aim your garden hose at the window and spray it off. The pressure of that spray can weaken and break the seal. If you need to clean a difficult-to-reach window, try a sponge mop and a squeegee on a pole. If you still can't reach it, try using an orchard ladder, one of those tripod ladders that are difficult to tip over. Always be very careful on ladders. Soft or uneven soil can easily tip a ladder over as one leg sinks down. Of course, never step on the top of the ladder. That's not safe.

Changing the filter in your furnace cold-air intake is something that many people forget about. It needs to be done regularly. When a furnace filter gets full of dust and debris the furnace can't breathe to recirculate the air. Not only do you end up breathing dirty air, but the motor in the furnace burns out and has to be replaced at great expense because it's working too hard.

If you're a renter, changing the filter regularly is your job. A landlord might have a very good case to keep your deposit if you burn out their furnace motor because you

didn't change the filter regularly.

Door mats outside the doors help to keep sand, gravel, dirt and other stuff outside where it belongs. Abrasive debris grinds up wood, vinyl and laminate floors. In carpets, debris settles in and creates a nice home for bacteria, mold, dust mites and other organisms that love living in your carpet.

These are the things that help spread colds, asthma and other crud. That's what vacuums are for!

We're always shedding skin cells and hair. Add pets, and you have a whole other layer of things that settle into your carpet. Vacuum your carpet regularly, at least once a week. Damp carpet needs more attention. Clean up spots with a good carpet spot cleaner like Zep High-Traffic Carpet Cleaner, or you may have an effective less-chemical solution like white vinegar and baking powder. There are enzyme carpet cleaning products that can work especially well for pet stains. Look it up on the internet. See what works for you. Give the product a couple of minutes to soak in to do its job before wiping it up.

Make sure the screens on under-house and attic venting have a fine mesh to keep varmints out. This will also help keep burning embers out of your house when wildfire is near. Smoldering ash in the air is a cause of attic fires.

Get rid of moles and gophers in your yard or garden by mixing some castor oil in water, either with a garden hose applicator or just a watering can with the castor oil mixed in with water (keep it stirred up) and pouring it in the infested area. I even use it in my veggie garden. They're gone for months in just a day or two. Only thing I've ever found that works.

I often see wooden decks in bad, dangerous condition. Contrary to common myth, redwood is not immune to wood-eating fungus. Other woods have even less resistance to fungus. Keep leaves and debris off your deck. Never set flower pots directly on the deck. Pots should be on something that lets the air circulate under them. Better yet, don't put pots on your deck. Clean out the cracks between boards regularly, at least once a year. I use a curved pruning saw to pull the debris out of the cracks and a shop vac, being careful not to cut through the joist boards.

Another thing about decks, the ledger-board should never be mounted smack up against the house siding. There should always be an air gap so moisture doesn't get trapped against the siding. Special spacers are made for this purpose, or you can use galvanized washers or something else that creates that gap, about 1/2 inch. I see lots of improperly installed decks that are rotting out the siding – a very expensive mistake.

Once every year or two, pressure wash your deck and apply wood preservative, which is usually just linseed oil diluted with a solvent. When applied to the dry wood in summer, this solution soaks in where water would soak, encouraging fungus, and also splitting the boards when the water freezes and expands. If you see white fungus under your deck, try wire-brushing it off then apply something like copper or zinc naphthenate. Fungus and bugs hate copper and zinc.

Have a pest inspection done on your house every five

years or so. Don't let wait till you have an expensive problem.

If the soil under your house gets damp, have a vapor barrier installed. This is just heavy plastic sheeting on the ground. It helps to keep the moisture away from your floor joists. Keeps the crawl space much healthier.

If you get standing water under the house, install a sump pump to get that water outside where it belongs. Moisture under the house is a very common problem all over this area. Recently a client installed a solar-powered fan that circulates the air in the crawl space under the house. It wasn't very expensive. Love that!

Remove or trim plants and trees that brush against your house. Not only are they a fire hazard, but they damage siding and roofing.

Speaking of roofs, a common problem around here is moss on the roof. There are products that will kill the moss. The problem with moss on the roof is that it lifts the shingles and lets moisture in which can rot out the roof sheathing. Same thing with leaf build-up on the roof, it can hold moisture on the roof and be a fire hazard. Blow the leaves off. Sweeping a composition roof will pull the granular stuff off that helps keep the shingles healthy and effective.

There are a hundred things to put on this list. Be smart. A house is a living thing. Think about your house that way. It needs constant love and attention just like any living thing. Change is the one constant in life.

Let me add here, and this has nothing in particular to do with houses, look for that peaceful place inside yourself, each moment of your life. When you can find it, it's great!

There's way too much to include in one article, so take responsibility for yourself. We all live in a WUI – a wildland urban interface – in the West. Inform yourself, prepare for it, practice, communicate with each other – and survive if something happens. I feel I must add here: You are loved.

Bill Barksdale was a 2016 inductee into the Realtor® Hall of Fame. He can be reached at Coldwell Banker Mendo Realty Inc. 707-489-2232, bark@pacific.net.



Bill Barksdale  
Columnist, GRI Realtor®



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Community members install rooftop solar on the Rolling Hills apartment complex in Templeton, in San Luis Obispo County this month.

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**GRID ALTERNATIVES**

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E D L T T V A L G M H I U N T M I T A  
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See puzzle answer on page RE6

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# Renters and solar savings

GRID Alternatives looks to expand solar installations on apartment complexes in 2019

From GRID Alternatives, February 6, 2019

With the cost of homeownership rising across the state of California and nationwide, many households turn to renting in order to keep a roof over their heads. This month, residents in the Rolling Hills II apartment complex in Templeton, in San Luis Obispo County, received 179 solar panels on their roof, installed at no cost to them.

The solar installation for the complex was done through a partnership with GRID Alternatives Central Coast and Peoples' Self-Help Housing. The 56 kilowatt system will generate clean, renewable energy for the tenants who call Templeton home, offsetting 1,462 tons of greenhouse gas emissions and significantly reducing their electric bills.

GRID Central Coast provides free solar installation to multifamily residents, which in turn produces low energy bills and job training opportunities for residents and community members. Multifamily solar also benefits the local environment as more households' energy needs are met by clean and renewable sources – and this year, we will be expanding our multifamily solar program to serve even more communities!

PSHH's Project Designer and Green Coordinator Michael Hicks commented on the importance of including low-income renters in conversations about solar. "Affordable housing residents desperately need the benefits of solar," Hicks said, "not only for the renewable zero-emission energy source but for the stable reduced electric bill for months and years to come."

The Rolling Hills II complex serves households earning up to 60 percent of the area median income. The new solar systems on the complex's five different buildings will allow the 30 occupying families to invest their energy savings in other necessary and recurring expenses.

Because renters do not own their homes, they're left out of important infrastructure decisions such as installing rooftop solar. Where solar is available, it can be challenging to ensure that energy cost-savings are passed on to the tenants. This year, we are excited to expand our multifamily solar services so that more households can save money on their electric bills, and make the clean energy choice that benefits both the local economy and environment.

If you are interested in learning more about GRID Alternatives' Energy For All: Multifamily Program, visit <https://gridalternatives.org/what-we-do/solar-programs/multifamily> or email [multifamily@gridalternatives.org](mailto:multifamily@gridalternatives.org) for a free consultation.

GRID Alternatives' North Coast office, serving Del Norte, Humboldt, Lake, Mendocino and upper Sonoma counties, is located in Willits at 377 East San Francisco Avenue. Contact the Willits office at [ncoffice@gridalternatives.org](mailto:ncoffice@gridalternatives.org) or 707-202-6420.

Visit [www.gridalternatives.org](http://www.gridalternatives.org) for more information and news about GRID Alternatives, a 501(c)(3) non-profit organization based in Oakland, with nine affiliate offices serving all of California, Colorado, Washington D.C., Virginia, Maryland and Delaware. GRID Alternatives also has a national Tribal Program and an International Program serving Nicaragua, Nepal and Mexico.

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Sal Madrigal 354-1950  
Sharon Noah 489-0441

707-459-6175  
DRE# 00528452

[www.RealtyWorldSelzer.com](http://www.RealtyWorldSelzer.com)

**FEATURED PROPERTY**  
Presented by: Margaret Andrews

**Price Reduced**

1996 Manufactured home with 3 bedroom, 2 bath home and 1,200 square feet. Home features central heat, well with 5,000 gallon storage tank, seasonal creek and expansive views all sitting on 10 fenced acres in beautiful Long Valley.

**Offered at \$329,000**



Property Feature:  
**351 Maple Street,  
 Willits**

Offered for sale at: \$295,000

MLS Number: 21831159

Super cute! Super clean! Built in 1938, vintage 1,054-square-foot, three-bedroom, one-bathroom charmer on the coveted west side of Willits. Move-in-ready home and a large yard with fruit trees out back and a deck to enjoy outdoor living. Property also includes a large garage, all in a great location.

Offered for sale by:

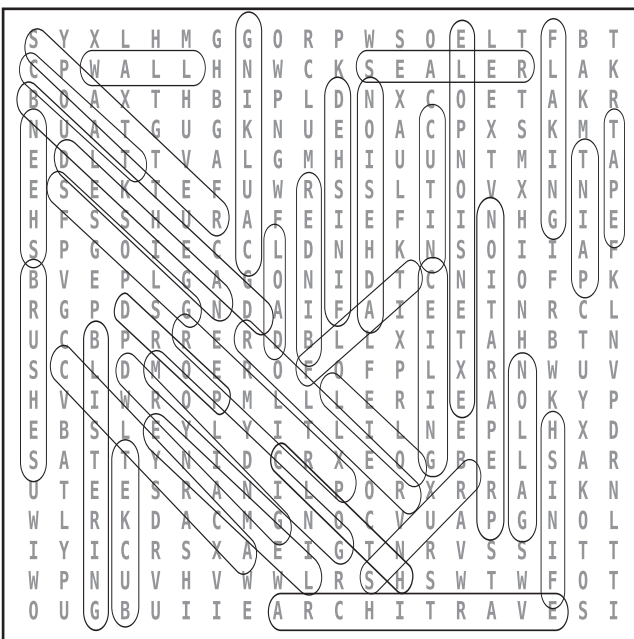
Roxanne Lemos-Neese

(Lic: 01712217) Phone: 707-484-6489

Agent at:

Coldwell Banker Mendocino Realty

(Lic: 01141891) Phone: 707-459-5389



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Super cute! Super clean! vintage charmer on the coveted west side, move in ready, large yard with fruit trees, deck to enjoy outdoor living, large garage, great location. **\$295,000**



**JUST REDUCED**  
 Very nice property - two separate parcels. 10 +/- acres. Seller wants both sold together sales price is for parcels. Travel trailer is included. **\$200,000**



This Pine Mountain retreat in the woods sits on 2.8 acres with a 2016 Sq. Ft. 4 bed, 2 bath home with a detached workshop/barn. Only 10 minutes to town. **\$399,900**



Great R-3 lot ready to build on. All its needs is sewer hook-up and an engineer. Plan for sewer pump, approximately \$7,840.00 per unit. May have to upgrade water service, possibly \$6,025.00. **\$59,500**



Spectacular views from this sunny gentle to rolling 20 acre parcel i beautiful Shimmings Ridge. Just 20 minutes to town. Many updates such as flooring and heating system. **\$440,000**



New Year - New Price! Great square footage with a large entry, formal living room, cozy family room, spacious master bath, walk in closets, and a large storage. **\$275,000**

**WESTWOOD REAL ESTATE**

Kent Westwood, Broker

CalBRE #01293875

(707) 984-7078

Joe Morf, Agent

CalBRE #02005443

(707) 496-1144

"Zillow Premier Agents"



Lee Persico  
 CalBRE #00446937  
 707-459-5389  
 cbmrwillits@pacfic.net



Roxanne Lemos-Neese  
 CalBRE #01712217  
 707-484-6489  
 roxanne@getmendohomes.com



Bill Barksdale  
 CalBRE #01106662  
 707-489-2232  
 bark@pacfic.net



Tara Moratti  
 CalBRE #01420657  
 707-367-0389  
 livinmendo@gmail.com



Patsy Broeske  
 CalBRE #01949646  
 707-841-8053  
 pbroske@gmail.com



Randa Craighead  
 CalBRE #01971901  
 707-841-7778  
 randa.craighead@coldwellbanker.com



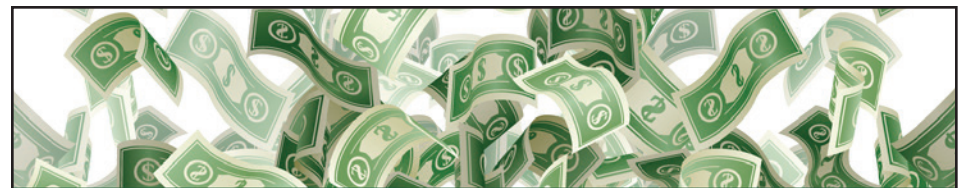
Karena Jolley  
 CalBRE #01482063  
 707-354-2999  
 karenajolley@gmail.com



Nicole Flamer  
 CalBRE #01932844  
 707-354-2301  
 nic707@gmail.com



Audrey Low  
 CalBRE #02074437  
 707-972-0524  
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Contact one of our experienced agents to find homes for sale in Willits or Mendocino County.  
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