

# REAL ESTATE SECTION



Above, from left: Bud Garman, namesake and patriarch of the Bud Garman and Sons Construction Services crew. Little Porter Garman, the possible soon-to-be third generation Garman worker, sits atop the new giant culvert installed at Sherwood's Double Culverts in summer 2017.

## Garman Construction

Two generations of earth-moving expertise

Ree Slocum  
Features Writer  
ree@willitsweekly.com

Garman Construction is a fixture in Mendocino County, supplying customers with detailed road work, culvert installations, pond building, building pads, septic systems, stream restoration, and anything to do with moving earth. Founder Bud Garman started in construction when he was in his early 20s. In 1993 he created his own business, Garman Construction, with his wife, Sharon, who was the bookkeeper,

secretary, and mother to their two sons, Heath and Beda.

The boys grew up in Willits like their parents before them. They got a chance to play with backhoes and excavators and sometimes on their dad's lap with the real ones. When they were old enough, they learned

Read the rest of **Garman** |  
Over on Page 2

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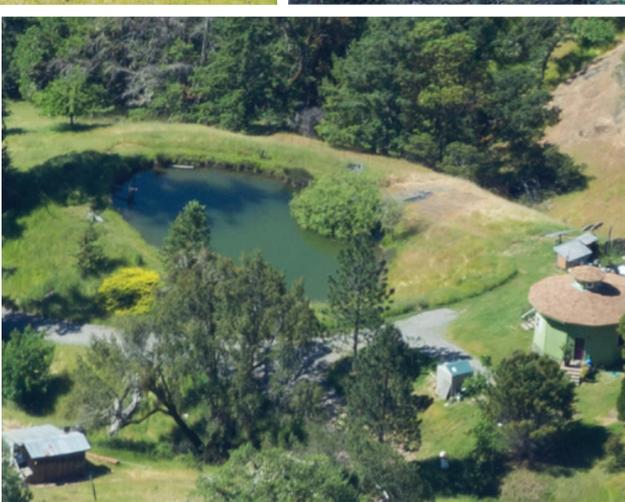


At left: It takes big machinery and a lot of planning to pull off jobs like those on the Garman's to-do list; this giant backhoe, far left, with a size-reference German shepherd, was one of the large pieces of heavy equipment used to dig the pond, center, at The Lands of Moore two years ago. The year before digging started, the Garmans, including son Heath, left, showed up to plan, level with a laser, measure, and mark where the pond was going to be dug out in the large west-of-Willits field.

Photos by Maureen Moore

Bud Garman made the pond and the road for this property close to 30 years ago. The pond has held up beautifully with no problems throughout the years and passed inspection with flying colors. The road winds through the property gracefully and, of course, has had to be maintained and culverts replaced.

Photo by Ree Slocum



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Above, from left: Heath Garman, left, and brother Buda, sons of Bud, and owners in the family business. Garman crewmembers Anthony McKemy, Jeremy Sneed, Wes Boat, Buda Garman and Kirk Orvis smile for the camera after their job on Highway 1. Below, from left: The team does repair work on a slide out Highway 20 towards Fort Bragg back in 2017. The Garmans helped repair the 2016 slide by Union Landing, north of Westport. Garman crewmen work to ready the ground under the main part of Highway 128 for a new culvert. At bottom: Garmans work on a project at the Abhayagiri Buddhist Monastery in Redwood Valley, one of their long-term customers.



Photos by Kara Garman



The rest of **Garman** | From Page 1

to use the proper touch with levers, sticks and controllers, bringing uncanny dexterity to the booms, buckets, scrapers, and other moving parts. They also learned how to use lasers for grading, eliminating guesswork and mistakes.

When they graduated from Willits High, Heath went on to do some other things for a few years and Buda officially started work in the family business. It didn't take long before Heath returned to join his dad and brother in the business. The brothers gained experience, skills and responsibilities throughout their lives.

4H, and high school farm] grounds. We also graded the area for the Roots of Motive Power railroad track. I'm not tooting my horn, it just makes all of us feel good when we can help out the school we went to."

The business is busy and has a pretty consistent crew of 10 employees. There are several projects going on at any given time - from large to small - often in remote areas. According to Kara, there were 20 employees last year when they were working on the landslides on Highway 20 as well as doing other jobs in the county.

According to Kara Garman, Heath's wife and Garman Construction's secretary, "Bud has been trying to retire a little bit now. Since 2011 Heath and Buda have been taking on more and more responsibilities, as it's needed. But Bud will never totally retire!" she laughed.

When asked what his favorite or most unusual job has been, Bud quickly replied, "Well what I'm most proud of and what's been most rewarding has been to work on a few volunteer projects. At the high school we helped build the football field and Heath just got done revamping the [FFA,

While the company's been hauling more rock and dirt recently, they've also been doing stream restoration for fish habitats. One of the most impressive that the public could watch was the stream restoration job they did for Pacific Watershed Associates out of McKinleyville. The culvert had to be replaced at the bottom of Oil Well Hill on 101 just north of Willits.

Kara wanted to see the action. "It was a huge culvert," she explained. "I liked the way they put it together on the road. It was amazing how the three excavator operators worked together at the exact same time to lift the culvert up. It's tricky to keep it level so it won't break. It was slow and they put it in the trench without crumbling the sides. It was fun to watch that happen because they did such great team work!"

All of them - Bud, Heath and Buda - care about the outcome of the job they're doing. It doesn't matter what size. That makes it wonderful to have the workmanship of a Garman-graded road, building pad, pond, culvert, or septic system for property owners. Their roads shed water, draining perfectly. Their grades are smooth. Their septic systems rarely have problems, and their ponds are well known as beautiful and stable. They've built a reliable business, one successful job after another, with a reputation for excellence.

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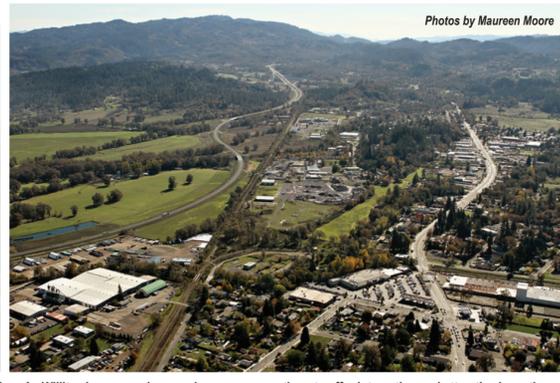
At left: Jeremy Sneed cuts a metal culvert to the correct length for the new culvert the crew installed out on Highway 128.

Below: Bud Garman does one of his favorite things, grading, in his 140G grader at a property out Walker Road.

Photos by Kara Garman



Above, from left: Willits' identifier, the Willits "W" high up on Red Hill, overlooking the Willits valley, below. As Willits changes and grows, how can we continue to offer interesting and attractive incentives to keep residents happy while encouraging new community members to move to the area? Old Highway 101, now Main Street, runs north and south at the right of the photo, and the new Highway 101 bypass runs north and south on the left side of the photo. The diagonal parking lot at Safeway and the old Remco facility are visible in the bottom right quadrant of the image, which faces south overall.



Photos by Maureen Moore

COLUMN | Real Estate Beat

## Real estate, growth and sustainability

The peak, over the past year, for local-area home sales was in December 2017. Since that time home prices have fallen a bit. This is not a steep decline but a decline nonetheless. Having said that, in the past month there's been a slight uptick in Mendocino County sold prices and listing prices. In general, county sold prices for homes on less than an acre are down from the same period a year ago.

Housing starts in the western region of the county have grown, but the primary target market for these homes is higher-end buyers. It's perceived that's where the largest profits are for developers. That trend, combined with rising mortgage rates, is squeezing many lower-end home buyers out of the market, and leaving employers unable to hire because there's no place for potential workers to affordably live.

As home-loan rates rise, buyers qualify for lower loan amounts because more of their home-buying dollar goes to servicing debt than to paying off the principle of the loan. Wall Street investors get more of your home-buying dollar to pay off your loan than you do.

I know I've griped about this before, but the recent multi-trillion-dollar tax cut that primarily benefits the super-wealthy was a big bamboozle for regular folks. The current Congress is going after Social Security, Medicare and Medicaid to pay for their rip-off. By the way, if you have been working as long as I have, you've paid for those benefits; it's not some government "gift." But let's choose to move on. Stewing in the negative is a waste of energy.

What effect do high housing prices have on our local economy? Well, the most obvious thing is we are being

forced to find ways to creatively develop less expensive, decent housing. That's a good thing. Necessity is the mother of invention.

Developers and local governments that neglect entry-level and downsizing buyers are missing an opportunity and hurting our local economy. Government can use the tool of zoning to create "enterprise zones" and affordable housing zones. Young people move somewhere else, and older homeowners sell and move somewhere they can afford if planning is not creative. We lose talent, creativity, and community support.

A sustainable community learns how to keep reinventing itself. That requires an inventive approach to planning and development.

The lowest carbon footprint and efficient use of resources are actually big cities. More people live on less land. Transportation, shopping, delivery of services all are more efficient. Willits and Mendocino County in general, have a small population that is very spread out. Yes, it's a different lifestyle and many of us have moved here to live this way. We don't want to be in the big city. The price is, we waste resources. But can we find ways to be more efficient and still enjoy our chosen way of life? Yes!

Having a strong work force will help us accomplish this goal. Lately, with the collapsing cannabis industry and the loss of sustainable forestry, we find ourselves challenged to develop new ways of creating well-paying jobs. This is one of the reasons it's important to create affordable housing for the people who will invent those jobs and fill the ones that are already waiting for them. Cannabis can still be here, but those farmers can also start growing food and medicinal herbs.

We also have to deal with the problems of depression,

substance abuse, and mental illness. Returning veterans with great skills often need special counseling and medical assistance so they can be part of the engine that builds new community, instead of being neglected, their skills left fallow.

Our schools are beginning to teach job skills that don't require over-priced college educations. We actually have a fine community college system in Mendocino County that continues job-skills training that begin in public schools. Now let's create affordable housing for those new job-creators to live in.

We are blessed in our area to have many alternative health practitioners. Let's create a catalogue that is readily available to the community - marketing all of our health practitioners. It could include interviews about how their practices work and how they can benefit you. There's a job market right there!

We have a talented and vibrant arts community in the greater Willits area. Let's create seasonal arts festivals that make Willits a great place for travelers to stop and spend their dollars - "Willits! It's a Summer Festival!" That benefits not only the artists, but motels, restaurants, gas stations, shops. More jobs. More money in our local economy. Many a community has reinvented itself and revived itself by supporting the arts in all its many forms. Supporting and nurturing art literally pays.

People love to get away for a few days to small towns where they can enjoy art galleries, flea markets, café musicians, small theater, music festivals, book fairs, yoga or exercise classes, garden classes, farmers markets, the Skunk Train. These attractions create a feeling of FUN that

Read the rest of **Sustainability** | Over on Page 5



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## Do you need disability insurance?

A question I get a lot is: Does someone, YOU, need disability insurance? My answer is:

- YES, if your family relies on your income.
- YES, if you need to insure your business income should you not be able to work.
- YES, if you work in a specialized position or injury-prone profession.
- YES, if peace of mind is important to you.

If you were unable to work due to a physical injury, an accident or illness, disability insurance would replace "some" of your income – usually about 50 to

60 percent.

There are two types of disability insurance – short term and long term.

- Short: could be a few days or up to six months. It won't kick in until you use up your sick leave, generally.
- Long: will kick in after your short term runs out. It can cover you for 5 or 10 years (you need it until you turn 65).



Nicholas Casagrande  
Columnist

If you work at a company, your employer may have automatically enrolled you and they may pay a portion or you may have opted out of having disability insurance through your company – take a look. These premiums are often cheaper as your company has negotiated a group rate. You

also have monies withdrawn from your paycheck for "some" state assistance if you work at a "traditional" company, not everyone does.

If you purchase your own plan, get a few policy estimates. Talk to brokers and look at insurance company sites. Check out [www.PolicyGenius.com](http://www.PolicyGenius.com). It's a site with a mission to "get people the insurance coverage they need and make them feel good about it."

Please understand, something could happen to you.

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.



## The rest of Sustainability | From Page 3

helps them relax and laugh, while listening to music and strolling in a beautiful place.

I'll say once again, colorful banners flying from our great, tall light posts in town are the cheapest way I can think of to help market – in an exciting and effective way – all that we have to offer.

We have a lot to offer. Let's GO FOR IT! Keeping our artists, health practitioners, natural beauty, and points of rest a best-kept secret is a waste. Let's create jobs beginning with what we already have, and other things grow from there. Go to the Willits Center for the Arts and say, "I want to help." Learn how to be an actor or lighting designer or writer. Start a band. Sing. Pick up that paint brush. Plant a garden. Paths unfold as you take the first step, then the next. New vistas reveal themselves to the

person or the community that begins that journey.

Choose to be part of the solution. Age doesn't matter. People of all ages have creativity inside. If you have a special talent or interest, now is the time to say "Yes."

Just choose right now, a passion you have, and move forward. You may choose to network with others who share your interests. Don't worry about failure. There's no such thing as failure. It's just one more thing you've tried to guide you on the path to success.

The worst thing you can do is die with the music still inside of you. Let it out.

Bill Barksdale has been a real estate agent in Willits for over 25 years. He can be reached at Coldwell Banker Mendocino Realty Inc.: 707-489-2232 or [bark@pacific.net](mailto:bark@pacific.net).

## The rest of Disclosures | From Page 4

handled by one accustomed to completing it.

There are a few exemptions to all these disclosure requirements, most notably people who acquired property by foreclosure – they are exempt for the Transfer Disclosure Statement requirement. If the owners did not have problems disclosed to them, how can they know a problem exists? However, to the extent that the post-foreclosure owners knew or should have known about problems, they are on the hook. For example, if a neighbor repeatedly sends letters concerning a property line discrepancy and those letters are tossed in the trash, a judge will likely rule that the owner should have been aware of the problem.

If you're trying to decide whether to disclose something, your decision should basically come down to three rules:

- If you wonder, "Gee, should I disclose this?" The answer is almost certainly YES.
- If you would want to know about the problems, you should disclose them to the buyer.
- If you picture yourself in front of a judge explaining why you didn't disclose something, is the judge likely to rule in your favor? If not, disclose.

Here's the thing. When a potential buyer is walking around the empty living room picturing her couch next to the fireplace and her kids squealing with delight as they run around the backyard, that's the time to disclose issues.

Be up front. If you mention a minor issue that isn't really material, no harm is done because the buyer will recognize it as minor. If an issue is material, then you are legally obligated to disclose it. So, just err on the side of disclosure. After all, if the disclosure is going to kill the sale, wouldn't you rather have it die before escrow closes than six months later when you hear from the buyer's attorney?

If you have questions about real estate or property management, please contact me at [rselzer@selzerrealty.com](mailto:rselzer@selzerrealty.com) or visit [www.realtyworldselzer.com](http://www.realtyworldselzer.com). 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 [www.richardselzer.com](http://www.richardselzer.com).

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

## You can't disclose too much. Really.

When you sell a house, you are legally obligated to disclose anything that would negatively affect the value of the property or a buyer's interest in owning it. So, if you're selling your home, you probably have quite a list to compile.



Richard Selzer  
Columnist

In Mendocino County, real estate agents typically use an 11-page document that covers a wide variety of issues. In addition, sellers must also complete a Transfer Disclosure Statement that includes anything he or she knows (or should have known) about the property.

yet. Some local sellers (especially in Willits) must also complete the Alquist-Priolo disclosure that warns buyers that the property is close to an active earthquake fault. And, your Realtor must do a diligent visual inspection of all visually accessible areas (so, not necessarily the attic or under the house, but everywhere you can easily see).

After the visual inspection, the Realtor has to describe the property in detail. The report doesn't have to include explanations regarding the cause of the problems, just that they exist. For example, the Realtor's report may state, "There is a stain on the ceiling," but not, "Looks like a leaky roof." Or it may state, "The lawn over the septic system is green and soggy and smells like a sewer," but not, "The septic system clearly needs attention."

If you're a seller who hasn't hired a Realtor (a terrible idea, in my humble opinion), you must complete the disclosures on your own, so be sure to get all the appropriate forms. On the upside, this process is an excellent way to make sure you haven't overlooked common issues. On the downside, it is time-consuming and a legal liability probably better

Typically, disclosures fall into three main categories. Property-specific disclosures include things like a leaky roof, a well that runs out of water each September, a septic system that has a swamp over it, or an addition for which there is no building permit.

Proximity-specific issues can include things like whether a property is at the bottom of a hill with erosion problems, near a Superfund contamination site, or within earshot of a popular shooting range.

And finally, regulatory disclosures include zoning and other issues – is the property zoned for its current use or within 300 feet of land zoned for agriculture, for example? These issues can affect how the property can be used and the owner's quiet enjoyment of it.

If your head is already spinning, hold on because we're not done yet. Some local sellers (especially in Willits) must also complete the Alquist-Priolo disclosure that warns buyers that the property is close to an active earthquake fault. And, your Realtor must do a diligent visual inspection of all visually accessible areas (so, not necessarily the attic or under the house, but everywhere you can easily see).

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This Vintage 3bed/2bath westside home features elegant fireplace, woodstove, glass display cabinet with extra garden orchard area. Must See! **\$349,000 Reduced Price**

Magnificent 3 bedroom, 3 bath gabled home on nearly 1/2 acre. 9' ceilings, hardwood, travertine tile & carpet floors. **\$475,000**

Classic beautiful home with 2 bedrooms, 2 & 1/2 bathrooms, a studio (previously 2 bedrooms and could be again) and office. **\$678,000**

16 Acre property with Multiple homes, large shop, bear-proof chicken coop, fenced garden area, great well, and top of the world views. **\$650,000**

Vintage Craftsman home in town, extensively renovated. Newer wiring, plumbing, floors. Window seat in large living room, huge yard, old studio storage building fixer at rear of property. **\$319,000**

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# Now and Then

145 and 175  
South Humboldt  
Street

145 South Humboldt Street built ca. 1885

The house at 145 Humboldt Street belonged to Jan Southard from at least 1885 until her death in 1905. She and her husband, William, had come to California in 1849 from Indiana and in 1870 they settled in Little Lake Valley. It is also important because it belonged to early pioneers who came to the area because of the reports of rich agricultural land. The house's architecture is important as a vernacular style built when the area was remote and it was impossible to build more elaborate and detailed buildings.

One of the oldest houses in Willits, the house at 145 Humboldt Street is a one and a half story wooden house with an offset gable front facing the street and a center gabled roof line running north-south. Apparently a rear addition extends to the rear of the house and was added before 1903 to the house.



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.

175 South Humboldt Street built in 1912

The small house at 175 South Humboldt Street was built for Peter Gustafson, the bartender at the Hotel Willits in 1912.

The house has a low gable roof with the main gable running parallel to the street. The entrance to the house is through a recessed porch that has a low gable roof that faces the street. This gable is trimmed like the side gables. A stick work lattice pattern further decorates this porch gable that is supported on two sides by parallel columns that are connected by a small board in the middle.



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**It's Time to Live in a Home You Love!**  
This 3 BR, 2+ BA home on Willits' westside is a beautiful classic. Space for an elegant home office, gardens, garage/shop. It's all here.  
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