

REAL ESTATE SECTION



Agent Sharon Noah



Agent Nicole Flamer

Agent Profiles | Sharon Noah and Nicole Flamer

Women in Real Estate

Each month, Willits Weekly welcomes real estate offices to nominate an agent, male or female, to be showcased in our agent profiles

Sharon Noah

Sharon Noah, Laytonville resident and Realty World, Seltzer Realty agent, has been working in the field since receiving her license in July of 2002. She worked at Pacific Properties for eight years, before moving to Selzer Realty in 2011.

Noah started her career in the industry earlier, however, working for 20-plus years in the title and escrow side of the business at First American Title, Fidelity National Title and Northwestern Title.

"It was always so exciting to watch the buyers and sellers nervously sign all those documents, and then get to step out of the office and hug with such excitement," said Noah. "Now as a real estate agent, I get to watch my clients experience that

Read the rest of **Sharon** | Over on Page B5

Nicole Flamer

It was "challenge accepted" when Nicole Flamer was approached with the idea of studying for her real estate salesperson license. With the encouragement of friends and family, Flamer passed her exam and became a license-holding agent with Coldwell Banker in the summer of 2013.

"I had a lot of previous experience in the industry, and it seemed like a great next move," Flamer explained. "I studied interior design at Canada College in Redwood City and always have loved architecture and interiors. Staging is fun and sought after in fast-moving markets, and I already have those skills that could help pair people with their right home, or help set up homes for a quick and successful sale."

Read the rest of **Nicole** | Over on Page B4

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At top, left and right: Some of the cozy homes inside Redwood Meadows senior living facility.
At right: The front entrance off of Baechtel Road provides shaded resident parking and colorful foliage.
Below, right: A map of the layout of the facility clearly helps visitors and family find their way around.

Photos by Maureen Moore

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Senior housing in Willits: More is needed

Redwood Meadows is the biggest senior housing development in Willits, with 101 units, ranging from studios to large 2-bedroom apartments. Located on Baechtel Road right next to the Harrah Senior Center, the four-plex cottages in the development, owned by TCC Properties, were built in 1988.

Jennifer Poole
Editor & Reporter
jennifer@willitsweekly.com

"It's great here," said Libby Siekkeli, residential property manager. "The people are really nice - everything's on one level, there's no climbing. People like it here."

The age requirement to move in is 55 or older, and the apartments range in price from \$705 for a studio, to \$855 for a regular 1 bedroom, to \$1,000 for a large 2 bedroom.

Redwood Meadows, however - like all other senior housing in Willits - is full up, although the waiting list at Redwood Meadows is "just a matter of months," Siekkeli said. It's always hard to say what kind of unit might become available - and often, people on the waiting list are not ready to move when Siekkeli calls about an opening. So she encourages people thinking about moving into senior housing to consider filling out an application: There is a \$100 refundable deposit to file paperwork to be on the list.

Waiting lists at other senior housing facilities in Willits are as long as 14 months to two years, said Priscilla Tarver of the Senior Center's Outreach department, which helps seniors find housing, along with many other services to members of the community.

Other senior housing facilities in the Willits area include Lenore Street Senior Housing, Baechtel Creek Village (behind the Evergreen Shopping Center), and the Golden Rule Senior RV Park, south of Willits. Oak Glen Apartments (at the end of Holly Street) and Oak Creek Apartments also rent to seniors, although they are not designated as "senior housing."

Read the rest of **Senior Housing** | Over on Page B6

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COLUMN | Selzer on Real Estate

How's the market?

Homeowners Insurance Covers More and Less than You Think

If you own a home in an area prone to wildfire (like almost all of us in Mendocino County), it's extra important to know what your homeowners insurance covers - and doesn't cover. Here's why: There's a new clause in some policies called the brush warranty. The brush warranty says your insurance company won't cover your home for wildfire damage if your home is within 100 or 200 feet (depending on policy) of brush vegetation, even if the brush is on someone else's property. With the Clayton Fire coming on the heels of the Valley Fire in Lake County, insurance companies are doing their best to reduce the risk of huge payouts. If your policy is up for renewal, be sure to read the whole thing. As I've said before, "The big print giveth and the small print taketh away."



Richard Selzer
Columnist

Most renters hear the term "homeowners insurance" and assume it isn't for them. They're wrong. While they may not own the structure they're living in, they have a home where everything except the structure can be covered by a homeowners policy. Much to some people's surprise, homeowners insurance can cover everything from fire damage to the mailman slipping on your driveway.

For structural damage, your policy is likely to cover problems caused by things like a water pipe bursting in your home, a tree falling on your house, your car slipping into neutral and running into your garage door, and any number of other non-maintenance-related mishaps. In some cases your insurance will even cover plumbing or wiring.

In addition to covering structural damage and damage to your home's contents, homeowners insurance also includes liability coverage for things like a dog bite or a mailman's slip and fall. It can even cover you, believe it or not, for things that have nothing to do with your home. For example, if you have a laptop or camera stolen out of your car, the theft is unlikely to be covered by your auto policy, but it may be covered by your homeowners insurance.

If your home is damaged to the point that it is no longer habitable, your insurance company will usually pay for temporary lodging, whether in a hotel or a rental. Be aware that flood and earthquake insurance are almost always separate from the general homeowners policy, and damage from these events may not be covered unless you pay an additional fee.

Earthquake insurance has always been hard for me to recommend. It's expensive and typically comes with a 15 percent deductible, making it fairly useless unless your home sustains major earthquake damage. Talk to your insurance agent about what coverage you may need and whether there's a process to acquire reasonably priced insurance.

Be aware that the number of claims you've reported can impact the cost and availability of insurance, as can factors such as whether you own an aggressive dog or a trampoline. In some cases, it is virtually impossible to get homeowners insurance. For example, if you're a mile from a raging wildfire, chances are the insurance company will wait to see which way the winds blow before offering coverage.

When it comes time to buy insurance, I strongly urge you to go with a local agent who can walk you through the various options. When you buy an online policy, no one explains the details. The "deal" you think you're getting may include a 200 foot brush warranty, for example.

As I said, insurance companies are taking a hard look at rural Northern California. Certain areas in Willits have "brush hazard scores" above 80 (on a 100-point scale). Anyone with property with a score in the mid-80s or higher is going to have a hard time finding affordable insurance. The scores are a bit arbitrary and unfair, according to some local insurance agents, but sadly there's not much to be done about this. Local insurance agent Lisa Epstein of State Farm Insurance is an excellent resource, if you have questions.

If you have questions about real estate or property management, please contact me at rselzer@selzerrealty.com or visit 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.

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

COLUMN | Numbers by Nick

Managing debt

Hello, Willits friends and neighbors.

I'm grateful to the Willits Weekly team for giving me the opportunity to share some of my investing and tax "experience" with the community. I hope this column will help you better financially plan ... for you, your family and for your future.



Nicholas Casagrande
Columnist

This week I'd like to talk about debt and how best to manage your debt as you prepare to buy a property, an investment home, etc. You will most likely need a bank loan to purchase that real estate, so you'll be taking on a lot of debt to get that property. If you have existing debt, you want to make that debt look as "good" as possible before you

apply for a mortgage.

First step: Get a free credit report(s). Visit www.annualcreditreport.com - here you can see a detailed list of any businesses that gave you a loan or extended credit: credit card, car loan, cable company, bank, retail store etc. You can see if you missed a payment or had late payments.

The credit report is important. A study by the Federal Trade Commission found that 1 in 4 consumers caught errors on their credit report. If there is an error or an old unpaid cable bill, you can take care of it before you apply for a mortgage.

If you do have an old "negative" record on your credit report that has been taken care of, you can write that creditor a "goodwill" adjustment request and work with them to remove the negative score or issue. It takes two

Read the rest of **Numbers** | Over on Page B6

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SOLD

The rest of
Nicole From Page B1

Agent Nicole Flamer is ready to hang this
 "SOLD" sign on your dream home.

Flamer also has experience on the finance side, working in the past with contracts and other financial documents making the monumental stacks of paperwork required for real estate something she felt comfortable with immediately.

After moving to Mendocino County, but before Flamer decided to go for her license, she spent 10 years homemaking and raising three children, including Evan, 15, Caiden, 9, and Brooklyn, 6. Her husband, Mark, was working at home, teaching himself civil and software engineering. When the time came for Flamer to

consider going back to work, a move to the real estate field seemed only natural.

"My good friend and fellow Coldwell Banker agent Tara Moratti kept taking me around to houses so I could check out the interiors, and she said one day, 'Why don't you go ahead and get your license?! I brought it up to my family, and my eldest son, Evan, said, 'Yeah, why don't you?!' so I decided to go for it!" laughed Flamer. "I took classes at Mendocino College with Nash Gonzalez, took my test in Oakland, and am now happily working as an agent!"

So far, Flamer has been focused on residential sales in the Willits area, but after moving to Ukiah in 2015, she is also looking to expand south to include listings and sales in the southern half of the county, too.

Her two youngest children are attending school in Ukiah, while the eldest is still attending Willits High School. The family is active in many extracurricular activities and sports teams, both in Willits and Ukiah.

Connect with Flamer by calling 354-2301 or 459-5389 or email her at nrf@coldwellbanker.com.

— Maureen Moore



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Homeowner Danya Davis stands with her real estate agent, Sharon Noah, in front of the property the pair worked together to purchase for Davis, five years ago.

The rest of
Sharon From Page B1

same excitement as they ready their house for market, or shop for their dream home."

One such success story is that of Danya Davis, a first-time home buyer and client of Noah's for the purchase of her home on East Valley Street in Willits five years ago.

"Sharon is a wonderful realtor and was a pleasure to work with," said Davis. "She was patient and knowledgeable throughout my first home-buying experience. It was apparent that she strived to find her clients not only a house, but a home."

"I don't even remember what other houses we looked at before touring that one," Sharon reminisced. "I remember walking in and watching Danya as she looked around. When I saw her face, I knew this one was the one."

Fellow realtor Loraine Patton of Gateway Realty had the property listed, and Noah remembered how easy it was to work with Patton, and how willing and patient the sellers were, too.

Davis hurried to get her paperwork in order and items checked off the list with loan agent and frequent Noah

team member, Dawn Deetz. The offer was accepted, and the group opened escrow.

"A willing buyer and a prepared seller sure make for a smooth process!" said Noah.

Agents and clients can certainly remain in contact years after escrow closes, and many form friendships over the years.

"I remember on the one-year anniversary [of the sale], Danya came in with a potted plant in hand and gave it to me as a 'happy one-year anniversary' celebratory gift. It was so nice, and a fun surprise," said Noah.

"I'm still thrilled with the house," said Davis. "I am so happy we were able to accomplish the purchase. I refer Sharon to all my friends and can certainly recommend her for all real estate needs."

While Noah enjoys working with buyers, she also has listings for residences and enjoys selling land parcels, too.

"Land is different; it's like you get to start from a fresh space," explained Noah. "But homes are fun too, exciting in a different way. You get to do the inspections and take tours, and it's

always a pleasure to match a person with their home."

Noah and her husband, Steve, also know well what it's like to be a buyer and a seller themselves. The pair moved to Laytonville from the Santa Rosa area in November of 1992, moving out of Steve's family home.

"We know how it feels to have to try and sell a home that holds so many memories and years past," explained Noah, "and that's why I feel I am able to be very sensitive to a seller's needs and make sure that we can prepare the house for sale in a respectful, yet efficient way."

In between appointments and escrows, Noah enjoys spending time at her six-acre ranchette, which is also home to a llama named Mocha, some chickens, and "one spoiled dog."

If you are interested in learning more about Sharon Noah, or would like real estate information in general, reach her by calling 467-3617 or 489-0441. She can also be contacted via email at sds@mcn.org or check out her website: www.SharonNoah.com.

— Maureen Moore

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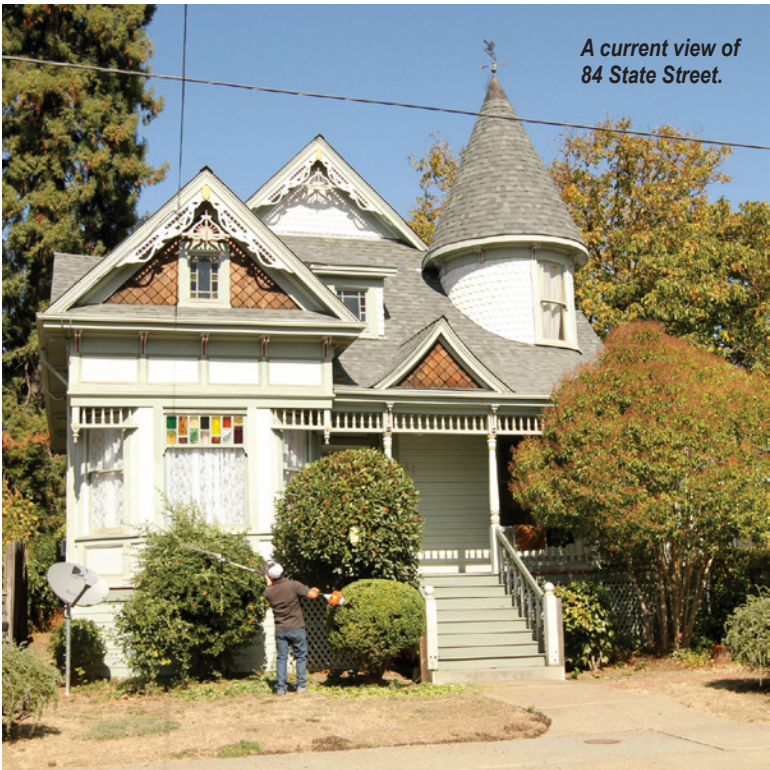


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A current view of 84 State Street.



Now and Then: 84 State Street

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The house at 84 State Street was built in 1904 for L. J. Roach, a very prominent real estate agent in Willits at the turn of the century. Roach not only sold lots in the newly acquired Daugherty Addition to the town of Willits, but he also acquired a large section of the Daugherty Addition, and subdivided that into smaller lots which he then sold to many of the lumber company employees.

The white house at the corner of State Street and Humboldt Street is a one and a half story Queen Anne. It has a baglet roof with a witches hat turret and gable facing east onto Humboldt Street with another facing south onto State Street, both gables covering bay windows.

An “L” shaped wrap-around veranda is terminated at each end by these bays. Another gable is on State Street and is over the entrance to the veranda. A shed roof dormer is directly above this gable, and beside the tower. Bargeboard stickwork trim fills the two gables of the house which are finished with overlapping patterned shingles. The roof of the house is edged with boxed cornices, sloped soffit, and plain friezes. There are additional exposed brackets around the tower’s roof, and under the pediment forming roof under the gables. Stick work patterns are placed on top of the bay windows and below as well. The house is covered in narrow shiplap boards.

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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The rest of Senior Housing | From Page B2

“What’s happening here at Outreach with helping seniors find housing,” Tarver said, “is that they come here and fill out an application to get on the waiting list [for all the facilities except Redwood Meadows]. In the meantime, we look between here and Lake County, and make suggestions for other locations. If they have no family locally, and they’re not tied down, we suggest they might consider another area. And that’s where we’re at.”

The City of Willits is working on updating its “housing element,” required by the state, right now, and city planner Dusty Duley is working on the project. The housing element is designed to identify what kind of housing an area is lacking, whether low-income, senior, assisted living, etc. The housing element is also supposed to identify “tools and strategies to promote and bring those types of housing into our community,” Duley said. Initial data presented to the Willits City Council identified the Willits population as 16 percent seniors.

down, to the point where folks with ordinary jobs could afford to buy a home.”

Duley said one creative development idea that might work for seniors is for the city council to consider updating zoning rules to allow “single unit occupancy rentals.”

“This would allow a local motel, if they chose to come in and initiate the process, to take individual units [with bedroom and bath] and rent them on a monthly basis, with a shared kitchen.”

Allowing more granny units in residential areas might also be a way to increasing housing for seniors, as well.

Tarver at the Harrah Senior Center says she has a vision of finding funds – through grants or philanthropists – to buy a piece of land – probably outside City of Willits limits – to build a “tiny home” development for senior citizens.

“We’re talking about it because we’re trying to find a solution, and see what kind of ideas we can come up,” Tarver said.

With the 1970s back-to-the-land generation aging – and some of them looking to move into town after 40+ years in the more rural areas surrounding Willits – Tarver and other advocates for senior housing in town will continue to work on encouraging new creative ideas that might make developers more interested in building more new senior housing.

To contact Tarver, call the senior center at 459-6826 or visit the “Outreach” page at the senior center website at <http://www.willitsseniorcenter.com/office/outreach>.

It’s not just senior housing in short supply in the Willits area, but the housing market in general is tight right now. “Look at the county in general,” Duley said. “There’s been very little increase in housing.”

“We need all types of housing. If we had more housing, prices would come

The rest of Numbers | From Page B3

to three months, 60 to 90 days, to have it removed.

Many of us have credit card debt or late payment(s) to a credit card(s). It is best to get this debt down to zero and have about two to three months of zero credit card debt and on-time credit card payments before you apply for a mortgage. So, I want to highlight something that has worked for many a friend and client.

Put all but one of your credit cards in a small Ziplock bag ... and place the bag in the freezer. Don’t cancel the cards, as you want to keep the accounts open to show you are someone who can manage their debt. You do want to get them to zero – or close to it – before you apply for a loan. This will

allow you to “freeze” your credit yet still have access to it. And it will help you intuitively curb your spending.

I would be happy to answer any questions you might have as you prepare for a big or medium-sized investment, purchase, or school expense. We can take a look at your full financial picture and work to get you in a good position to move forward – taxes, income, debt, or retirement. Thank 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 for more information.

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