

# REAL ESTATE SECTION



COLUMN | Numbers by Nick

## ‘Tis the season – for scammers....

Neighbors: ‘Tis the season -- for scammers ... so sad but so true.

As we plunge into holiday gifting, you may be doing more online shopping than you ever have. I believe having a relationship with your local merchants is best, but in the event you are doing some online shopping – take heed of the below, please!

There are all sorts of discounts happening to entice you – if you find that hard-to -find item at a too-good-to-be-true price – pay special attention that you have not been pulled to a fake but similar site.



Nicholas Casagrande  
Columnist

### Tips for checking websites

- Be sure HTTPS:// starts the web address – he S must be there not just HTTP://
- Be sure the web store name is spelled correctly in the URL address = sometimes they change one letter in the store name in the URL address: BestBuy could become BestRuy – easy to gloss over.

- Shop with known, trusted sellers. Check unknown sellers at [www.bbb.org](http://www.bbb.org),
- Read the customer reviews; check for a customer service number.
- Use your credit card, not your debit card or a pre-paid money card, Credit cards have better fraud protections.

### Phishing scams

Beware phishing scams: Phishing can be done by email, text, phone, or a letter – offering a free gift, claiming a delivery problem, or perhaps your Social Security number has been compromised. All they need is some information from you to clear up things.... Don't provide any personal information to an entity you do not know.

### A couple scam categories to watch out for:

- Shipping notices should be embedded in your email, not as an attachment to an email. Don't open attachments, don't click on a link and enter your information. Look hard at the FROM email address.
- Fake charities sad, but scammers will take advantage of holiday giving. Be sure to support known charities or check unknown on [www.charitynavigator.com](http://www.charitynavigator.com).

- Great deal on XYZ hot product – just click and enter your info to get this deal, time is running out! Often you will click to a fake landing page. Don't fall for it. Again, use known retailers!!!!

### Tips for your home computer

- Use antivirus software, and keep it up-to-date. Viruses lurk everywhere, be protected.
- Keep your computer software up-to-date. Windows or macOS. Make sure your software firewall is turned on – firewalls protect your data from the outside world. Windows and Mac have firewalls built in.
- Install anti-spyware software. It detects sites that track your keystrokes.
- Keep your browsers up-to-date by always installing the updates they send.
- Ignore SPAM.
- Turn off your computer when not in use.

### Phone call scams

- If callers ring you, it is imperative to have the caller verify the data, and do NOT provide the data to the crooks.

Examples are:

- Sending someone to shut off your power unless you pay
- Holding someone ransom
- Threatening jail
- Threatening levy or seizure of your property.

### Support local merchants when you can

One more reason if you can, to shop locally and support the neighborhood and thwart the bandits.

Please pay attention to ensure a Happy Holiday, Remain safe and stay well!

*Nicholas Casagrande 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. EA# 00105394 DRE# 01854336 CA Insurance License # 0H68496.*

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Above: Some of the thousands of books displayed at our house. Below: Items that we gather over the years bring back beautiful memories.





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COLUMN | Journal

## A cluttered life

As one gets older, for some of us at least, “things” accumulate. My very dear Sister keeps reminding me that we need to begin getting rid of all our clutter, all the stuff that fills our home. She’s probably right of course. No one is going to want to travel to California to go through that stuff when we die. I’m pretty sure of that.

Recently my oldest niece came to visit us for a week. I didn’t get the idea that she saw much that she would want to have once we die, but as she reminded me “These are the things that you both love and that are of value to your lives. Don’t worry about getting rid of it. It’s OK.”

A few years ago I bought the book “The Gentle Art of Swedish Death Cleaning” by Margareta Magnusson. It was featured on the front counter at The Book Juggler, our local book store. “Well,” I thought, “that seems like something I need to read,” so I bought it and read it. I’ve even gotten rid of a few things, passed them along to others who can use them.

This certainly works for stuff like clothes that no longer fit, old collections packed away in boxes in the storage loft. But many of these things still have meaning to us. The collections of two lifetimes of memories and even things like books that we each still refer to, read again – or tchotchkes that still have a lot of meaning for whatever reason.

Clutter as some might say, but not to me.

I have to admit that my life is kind of “cluttered,” yet I’m finding it difficult to let go of much of it. So what if it all gets loaded into a dumpster after I die. I won’t be here, and I won’t care. For now as I get older these things remind me of the journey I’ve been on, and continue to be on. Nothing is very valuable, except the memories.

My Sister took a year to declutter her home after the death of her husband, carefully packing up things she wanted to keep but almost ruthlessly getting rid of much of it knowing that she’d be moving into a much smaller place – and anyway not wanting to move a bunch of stuff.

Above, from left: A selection of colorful pottery by local artists brightens up this tabletop. A special corner with carefully selected “spiritual” items. Items we accumulate in our homes remind us of beautiful memories in our past. Kitchen items hanging and on the countertop are part of our everyday lives.

Difficult perhaps but necessary. She was beginning a new chapter in her life. I suppose I’ll be in the same position someday. Maybe I’ll need my back against the wall to let go, either that or that old dumpster will be pulling up to the house. Dumpsters in San Francisco and New York sidewalks were always treasure troves of things that ended up this way. Some of them are in our home – it’s called “dumpster-diving.”

I have to admit that I kind of like the collections of things, the “clutter” – the thousands of books, the pictures that cover our walls leaving space for almost nothing else. I’m trying, believe me I truly am trying. Those dozens of shirts that I’ll likely never wear again need a new home. Certainly the Levis that I’ll never be able to squeeze in to again, why would I want to? My slacks all come from the “Extreme Comfort” line of pants with elastic waist bands and belts. Ah, I can now sit down in comfort at last! I’ll never go back to those tortuous Levis.

Sometimes I find Joe walking around our home, hands clasped behind his back as if he were in a museum examining the pictures on the walls, reading the spines of books, maybe picking up an object on a tabletop to look at it more closely. I totally get it. There’s a snapshot of me on the bookshelf above my desk – slender, young and “hot.” That was me once. I even recall the day Joe took that picture over 40 years ago. Time flies. Everything must change. That’s the one thing we can all count on.

I read somewhere: “I am always letting go and creating at the same time. The flow of life energy keeps moving. It never ends.” In her book “Nothing Left Over – A Plain and Simple Life,” Toinette Lippe says: “One of the most practical teachings I have received in my life is ‘Go through the door that’s open’.... Have a clear look at what is in front of you, and you will recognize the way to go. But it does have to be a very clear look.”


With the passing of time, hard feelings soften and even evaporate. Good riddance. I don’t hold on to that stuff anymore. That’s something I can let go of. I’ve learned that some people are no longer a good fit. Others are treasures that I only feel joy about when they come to mind. All of it part of The Journey of one’s life.

Yes my life is a bit cluttered. That’s OK. Things come and go. People come and go. The river of life just keeps flowing. That’s the theme of many of Hermann Hesse’s books. I find as I get older that I have to let go of some people and enjoy old friends that are still here, even when they are just memories now. I’m grateful for all of it. All the “clutter.” All of the life.

Bill Barksdale has served on the County of Mendocino Tax Assessment Appeals Board, the Board of Realtors, its Legal Affairs Committee and Multiple Listing Service, and a number of other boards and nonprofits. DRE# 01106662; 707-489-2232.

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## Coldwell Banker Mendo Realty Winter Food Drive

Posted by Coldwell Banker Mendo Realty

Help us make this season brighter for local individuals and families!

In December, our Ukiah and Willits Coldwell Banker Mendo Realty offices will be spreading warmth by supporting local food banks – and we need your help.

Each week, if you bring non-perishable food donations to either office you will be entered to win one of three \$10 local coffee shop gift cards!

Ukiah Office, 444 North State Street (707) 462-5400; Supporting: Community Food Bank- A Ford Street Project  
Willits Office, 100 South Street (707) 459-5389; Supporting: Willits Community Services and Food Bank

Check out the graphics listing both food banks’ most requested items to make the biggest impact with your donation.

Let’s come together as a community to fill plates and hearts this winter.



<b>Boxed Almond Milk</b> <b>Boxed Soy Milk</b> <b>Shelf Stable Margarine</b> <b>Boxed Milk</b> <b>Rice</b> <b>Quinoa</b> <b>Oatmeal</b> <b>Dried Beans</b> <b>Canned Beans</b> <b>Canned lentils</b> <b>Canned Fruit</b> <b>Canned Vegetables</b>	<b>Tuna</b> <b>Canned Chicken</b> <b>Canned Salmon</b> <b>Boxed Soup</b> <b>Canned Soup</b> <b>ANY Canned goods</b> <b>Mac n Cheese</b> <b>Pasta</b> <b>Ricearoni</b> <b>Water</b> <b>Coffee</b> <b>Cooking Oil</b>
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**Community Food Bank**  
A Ford Street Project

<b>Peanut Butter</b> <b>Pasta</b> <b>Mac n Cheese</b> <b>Canned Chicken</b> <b>Canned Green Beans</b> <b>Rice</b> <b>Stuffing</b> <b>Canned Corn</b> <b>Dried Beans</b> <b>Spaghetti Sauce</b> <b>Pinto beans</b> <b>Nuts</b>	<b>Refined Beans</b> <b>Lentils</b> <b>Diced Tomatoes</b> <b>Canned Soup</b> <b>Cereal/ Oatmeal</b> <b>Juice</b> <b>Great Northern Beans</b> <b>Veggie Soup</b> <b>Veggie Broth</b> <b>Chicken Broth</b> <b>Canned Red Beans</b> <b>Tuna</b>
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## County seeks input on coastal recreation update

Submitted by Planning and Building Services

Mendocino County is pleased to announce the launch of a public survey to gather community input on coastal recreation as part of the ongoing update to the county’s Local Coastal Program. This survey will help the county assess current recreation patterns and anticipate future demand along the Mendocino coastline.

As coastal visitation continues to rise, understanding how residents and visitors use coastal parks, trails, beaches, and access points is essential. Survey responses will guide long-term planning, support coastal resource protection, and help ensure that recreational facilities and access remain sustainable and responsive to community needs.

Public input will directly inform the policies and strategies included in the updated Local Coastal Program. All residents, visitors, coastal stakeholders, and recreation users are encouraged to participate.

The survey, which consists of 23 questions, is available here: Public Survey: Coastal Recreation in Mendocino County.

To learn more about the Local Coastal Program update, please visit the Local Coastal Program page at the County of Mendocino. General comments may be submitted anytime via email to [LCPUpdate@mendocinocounty.gov](mailto:LCPUpdate@mendocinocounty.gov).

For questions about this survey, please

contact Mark Cliser at Mendocino County Planning & Building Services, 707-234-6650.

Comments will be accepted until January 4, 2026.

### About Local Coastal Programs

From Mendocino County’s Local Coastal Program page: “The California Coastal Act of 1976 requires that local governments develop Local Coastal Programs that can carry out policies of the California Coastal Act at the local level. LCPs are land use planning documents that lay out a framework for development and coastal resource protection within a city or county’s coastal zone area. Coastal resources typically include wetlands, agriculture, cultural assets, sensitive habitats, scenic vistas, public access, fisheries, and so on.

“Each LCP includes a Land Use Plan which contains policies, and an Implementation Plan which includes accompanying measures to implement the plan (such as zoning ordinances, zoning district maps, and other implementing actions). LCPs specify the appropriate kinds, location, and intensity of uses of land and water in the coastal zone portion of a local government’s jurisdiction.

“Mendocino County’s LCP was first adopted by the Board of Supervisors in 1985, and has undergone subsequent revisions since that time (the last revision being in 2021).

“The Planning Division began work on the latest update to the LCP in 2023, which is scheduled for completion in 2026.”



**Winter Food Drive**  
Supporting Local Food Banks



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# When can landlords discard renters’ left-behind junk?

If you're a landlord, what should you do if a tenant leaves personal property behind? While the answer may seem simple (can't you just toss it in the trash?!), there are specific rules to follow, especially if you



Richard Selzer  
Columnist

want to avoid disputes with former tenants or run afoul of the law. Here's a guide to landlord rules, risks and realities in handling abandoned property.

### Follow the rules or pay the price

Before throwing away someone's personal property, state law says landlords must first provide a notice by mail (to the unit) and wait 18 days for a response. The notice you send depends on two things: 1. Whether the value of the abandoned property is estimated at more than \$700, and 2. Whether the property belongs to the tenant or someone else (was it leased or borrowed?).

If the value of the abandoned property is less than \$700, once the waiting period is over, you can simply throw it away, give it away, keep it for yourself, or sell it and pocket the proceeds. However, it's best to err on the side of overestimating value. Declaring the abandoned property to be worth \$500 might seem reasonable, but if the tenant claims it's worth significantly more, you could find yourself in legal hot water.

Cutting corners can backfire, especially when the perceived value of the abandoned items suddenly skyrockets. That dusty king-size sleigh bed or the mismatched antique dressers might seem worthless, but if the tenant happens to catch an episode of Antiques Roadshow and discovers that the furniture may have some value, you could find yourself embroiled in a legal battle. The tenant who couldn't be bothered to dispose of their old furniture suddenly can't live without their beloved bedroom set.

### When property exceeds the \$700 threshold

If the value of the abandoned property could plausibly be considered more than \$700, after the waiting period, hold a public sale and send the proceeds to the tenant. During COVID, one of our tenants left behind belongings that were definitely worth more than \$700. When I called him, he requested that I sell the items and send him the proceeds. I confirmed this agreement in writing. Since we couldn't really do estate sales while adhering to social distancing requirements, I hired

an estate sale company to appraise the items and provide a written valuation; then I sent him a check. This ensured both an accurate assessment and a paper trail, so the tenant couldn't argue later.

### Understanding costs and proceeds

When a tenant vacates a property and leaves the place dirty and full of their old stuff, it's understandable that landlords would want to keep the tenant's whole security deposit and, if there is one, the pet deposit, too, to offset the cost of cleaning and disposal. However, that's not how it works (legally). Landlords can deduct the cost of cleaning from a security deposit, because that's what the deposit was intended for. But landlords cannot use the pet deposit to cover additional cleaning costs.

Unless any of the damage was pet-related, the landlord must return the entire pet deposit and send a separate bill for the expenses associated with disposing of any abandoned property. Outstanding expenses can be addressed by sending notices, using a collection agency, or going to small claims court.

### The realities of small claims court

Small claims court might seem like a straightforward way to recover money owed by a former tenant, but it comes with its own challenges. Small claims court is for claims under \$12,500, and attorneys aren't permitted. While this saves on legal fees, winning a judgment doesn't guarantee payment. Many tenants who owe money lack the resources to pay, and pursuing a judgment across state or national borders is often an exercise in frustration.

### The takeaway

By taking a cautious, thorough approach, you can protect yourself from legal challenges and financial losses. The key is to know the legal requirements and follow them – documenting everything along the way.

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 [www.selzerrealty.com](http://www.selzerrealty.com) and click on "How's the Market."

*Dick Selzer is a real estate broker who has been in the business for more than 50 years. The opinions expressed here are his and do not necessarily represent his affiliated organizations.*

## United Policyholders' Top 10 Insurance Claim Tips

Posted by UP

1. Be pro-active in the claim process, and keep good notes. Make sure you maintain a paper trail.
2. Focus on calculating the total value of your damaged or destroyed property and understanding the maximum insurance benefits that are available to you.
3. Think of your insurance claim as a business negotiation – you're dealing with a profit-oriented company, and your goal is to restore your assets.
4. Give your insurance company a chance to do the right thing, but don't mistake a friendly representative for a friend and don't be a pushover.
5. Document and support your claim with proof, details and estimates.
6. Present clear requests in writing that explain what you need, when you need it, and why you're entitled to it.
7. Don't pad or exaggerate your claim.
8. Don't sign legal documents without consulting with a qualified attorney.
9. Try to resolve problems informally, but complain in writing. Go up the chain of command and/or use government agency help when necessary.
10. Get specialized professional help when you need it. Start in the "Find Help" section of our website here <https://uphelp.org/recovery/professional-help-directory/>

## 10 consejos para reclamaciones de seguro

1. Debe ser pro-activo en el proceso de reclamación y mantener buenas notas. Asegúrese de mantener rastro de sus comunicaciones.
2. Enfóquese en calcular el valor total de los daños o de la propiedad destruida y en entender al máximo los beneficios que tiene disponible con su seguro.
3. Pienese en su reclamación de seguro como una negociación comercial- usted esta negociando con una compañía con fines de lucro y su meta es restaurar sus bienes.
4. Dale la oportunidad a su compañía de seguros de hacer lo correcto, pero no se deje engañar por una representación amistosa.
5. Documente y apoye su reclamación con evidencia, detalles y estimados.
6. Presente solicitudes claras por escrito que expliquen lo que usted necesita, cuando lo necesita y porque usted tiene derecho a ello.
7. No exagere su reclamació
8. No firme documentos legales sin consultar con un abogado cualificado.
9. Trate informalmente de solucionar sus problemas pero quéjese por escrito. Suba a los niveles de commando y/o utilice la ayuda de una agencia de gobierno cuando sea necesario.
10. Obtenga ayuda profesional especializada cuando lo necesite. Comience en nuestra página web y vaya a la sección de "Find Help" (Consiga Ayuda) <https://uphelp.org/>

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- Private Retreat
- Prolific Developed Spring and Pond

**Specializing in Mendocino County Real Estate**  
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**COLDWELL BANKER**  
**MENDO REALTY**  
LOCALLY OWNED  
SINCE 1983

4-bed, 2.5-bath home on a sunny lot. Well designed kitchen with island and large pantry. Large wrap around deck with scenic views. Primary suite has 2 walk-in closets, ensuite bath and access to the deck. Central heat/air, fenced garden area. **PRESENTED AT: \$495,000**

4-bed, 2-bath home on 2 separate lots totaling about 1/2 acre. 1300 sq ft. Lots of room to garden, play and relax. Storage shed, carport and ample parking. Just minutes to downtown Willits. **PRESENTED AT: \$380,000**

2-bed, 1-bath, 1400 sq ft home on 20 acres. Perched above the Eel River this property has spectacular views. Off-grid with modern comforts. A chef's kitchen with Quartz counters Alder wood cabinets & a Thor range. 1800 sq ft shop, guest quarters and multiple sheds. **PRESENTED AT: \$250,000**

Abundant water, large year-round spring fed pond and lush, flat wooded acreage. Two parcels, 47 acres in the Spyrock/Iron Creek area. Mostly flat and usable. Once a thriving off-grid homestead, this 1 bed, 1 bath, 1776 sq ft home is ready for you to bring it back to life. **PRESENTED AT: \$195,000**

Sherwood Ranch property nestled atop Strong Mtn. on 2 parcels, 60+ acres. Open concept 2942 sq ft sundrenched rooms with oak floors and vaulted ceilings. Radiant heat, large shared spring, vast western views of the ocean. Solar. **PRESENTED AT: \$475,000**

Main St frontage! 2 buildings on two separate parcels. One apartment upstairs + an unfinished apartment. Large parking lot. Includes the business and liquor license. Detached building is divided into two retail spaces plus a bathroom. **PRESENTED AT: \$850,000**

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Contact one of our experienced agents to find homes for sale in Willits or Mendocino County.

**FOR MORE INFORMATION, VISIT US AT [CBMENDOREALTY.COM](http://CBMENDOREALTY.COM)**

**550+/- Acre Ranch Property. Incredible Big Mountain And Eel River Canyon Views**

Cattle/Hunting ranch maintained to perfection. Lovely 2 bedroom 2 bath home featuring a wraparound deck and a swimming pool. There are barns, cattle chutes and pens, fenced pastures and spring water for livestock. The power is all top of the line professionally installed solar, battery and backup generator. Ample spring water, excellent hunting area, wildlife abounds here. This is an amazing property. **\$1,300,000.**

**15+/- Acres Willits Valley Ranch Property**

**SOLD!**

**\$625,000**

**20+/- Acre Valley Property In Covelo**

This beautiful, custom built log home is 1800 sq.ft. with 2 bedrooms and 2.1 baths. The kitchen is spacious and has lots of storage. There is a shop/barn with an additional living area above with a living room, 1 bedroom, kitchen and 1 bath. Beautiful level fertile valley land that produces hay, there are fruit trees, a creek and fenced pastures. Great for farming and raising livestock. **\$599,000.**

**Warm and Inviting Log Home \$359,000**

1760 sq. ft. home with 3 bedrooms & 2 baths. Features are many: Real wood plank flooring with square nails. The kitchen has lots of counter space, tile floor, stainless appliances, an island counter breakfast spot, and a separate dining room. Amazing views from all the windows and cathedral ceiling in the living room. There are decks on 3 sides of the home. Lovely bedrooms. Great yard area for entertaining. Towering redwoods."

**Commercial Truck Shop**

Large, commercial building with 4 separate offices; a reception area, truck maintenance shop, 3 drive-through bays, one with a stand-up pit for easy truck repairs. There is ample storage in one side addition, homes a small office with separate storage. The site is paved. **\$595,000**

**SUMMIT REALTY**

For information or an appointment to view please call:  
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