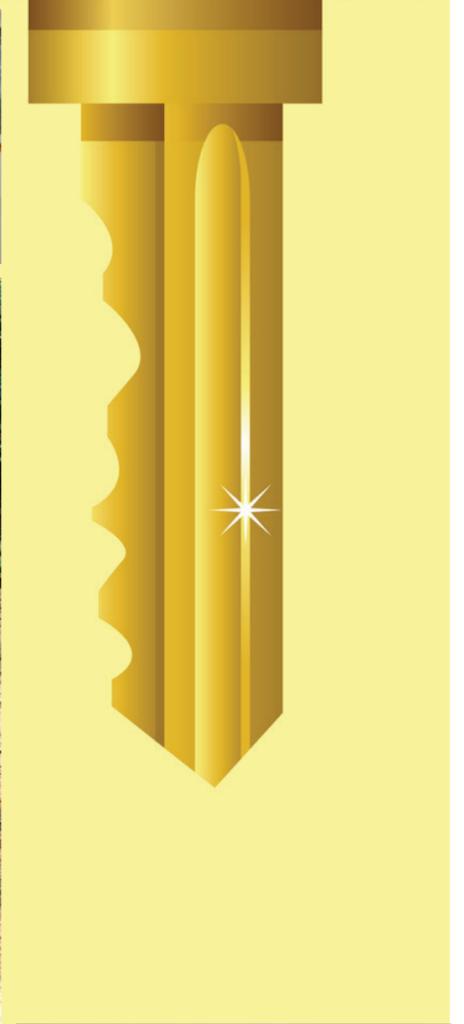


# REAL ESTATE SECTION



WILLITS WEEKLY'S SELECTED PROPERTY FEATURE

**4862  
Blue  
Lake  
Road,  
Willits**

MLS: 326004099

Offered for sale  
at: \$485,000

Situated on just over an acre, this 2003-built 3-bedroom, 2-bath custom home stands out for its solid construction and extensive upgrades, including a central vacuum system and backup generator. Thoughtfully designed and solidly constructed, this property is overbuilt with quality craftsmanship and custom features throughout. Expansive hallways are lined with beautiful built-in bookshelves, creating both character and functionality. The spacious laundry room offers abundant storage galore, making everyday living effortless.

Need extra space? The bonus room built out beneath the home is currently used as a home gym and features sheet rocked walls, sealed flooring, and electricity, ideal for a workout space, hobby room, office, or additional flex area. Enjoy entertaining in the formal dining room, or relax outdoors on the wrap-around covered front porch.

The large, expansive back deck provides privacy and the perfect setting for gatherings or peaceful evenings. Hardy board siding adds durability and style, and the attached two-car garage was completed with finished construction for a clean, polished look. This is a quality-built home offering comfort, functionality, and timeless appeal is ready to welcome its next owner.

Property feature listed by:

Tara Moratti (DRE# 01420657)

Agent of: Coldwell Banker Mendo Realty



Chana Eisenstein, DVM  
Celina Borucki-Gibson, DVM "Dr. BG"  
Jamie Conner, DVM

**East Hill  
Veterinary Clinic**

1200 East Hill Road Willits, CA 95490  
Full Service Grooming Salon Tel: 707-459-5236  
web: www.easthillvet.com

**Alicia Kepple**  
REALTOR®  
(707) 272-7782  
DRE #02108446  
AliciaKepple.com  
AliciaMendoRealty@gmail.com  
100 South Street, Willits, CA 95490

**COLDWELL BANKER | MENDO REALTY**

Selzer Realty & Associates  
POWERED BY  
**RE/MAX GOLD**

**ROXANNE LEMOS-NEESE**  
REALTOR® GRI  
DRE# 01712217  
CELL: 707.484.6489  
OFFICE: 707.467.3612  
roxanne@getmendohomes.com  
www.getmendohomes.com

390 South Main Street  
Willits, CA 95490  
Each Office Independently Owned and Operated

GEOSCIENCES • PLANNING • SURVEYING  
ENVIRONMENTAL SERVICES  
CIVIL ENGINEERING

**SHN**

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

Selzer Realty & Associates  
POWERED BY  
**RE/MAX GOLD**

**SALVADOR MADRIGAL**  
REALTOR®  
DRE# 01139481  
CELL: 707.354.1950  
OFFICE: 707.459.6175  
madrigalsal@comcast.net

390 South Main Street  
Willits, CA 95490  
Each Office Independently Owned and Operated



# Hey business owners!

Hey business owners ... talking to you!

How many of you plan to grow this year? Now, how many of you have a *written plan* for how you'll realize it?

If growth showed up at your door tomorrow ... could your business handle it?

Are your finances and operations helping your business scale upward – or quietly holding it back?

Or ... are you planning to do the same thing you did last year and hope this year turns out differently? *That usually doesn't get you to the next level.*

It's March. Time to get intentional, time to take ownership. I want you to be confident in your business, your plan, your operations – build it, own it.

1. Do you own your building? Wouldn't it be nice to fire your landlord? I help neighbors achieve this.

2. Are you in a position to access capital to expand your business? I help neighbors do this. I want you to build wealth, not just stay busy.

3. Are you buried dealing with your books or taxes at the end of the day? Are these functions being done correctly, wisely, efficiently?

Time is money – Your time is best spent growing your business, not drowning in admin. My firm rolls up our sleeves with you to make sure your business is efficient and compliant across financial areas. We educate you on the importance of understanding and managing the financial elements – being financially diligent, aware, and involved.

Whether it is your taxes, your retirement plan, your bookkeeping, real estate, your payroll, your insurance – these need to be managed together throughout the year. These areas must talk to each other, be planned together – synchronized – they cannot exist in isolation.



**Nicholas Casagrande**  
Columnist

I want you to embrace your taxes and finances – not dread and avoid. Avoidance is costly – missed opportunities, unnecessary stress, and expensive mistakes. It's not just about getting some numbers on the government forms and not thinking about it for another year. No, this does not get you to the next level!

The big beautiful bill is business friendly.... Every year, the tax landscape changes at the federal and state level. Waiting until the last minute to prepare taxes or doing them yourself or not doing taxes at all is a mistake.

We help you make the most of your income/cash flow and allow businesses to focus on their business.

By working with NC Financial Group, stress/fear, mistakes, missed opportunities are reduced/eliminated AND you can focus on your business.

You can talk to real people, ask questions, get answers! We build, we educate our clients.

And I get to see the shift – from fear to clarity, and from clarity to action.

If this is you, get in touch - I'd love to discuss what we can do together.

– Nick

*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.*

*Willits office is located at 675 South Main Street, call 855-240-6606 or 414-480-3669. This information is for general purposes only. Please consult a financial professional for your own situation; Individual circumstances do vary.*

## How much home can I afford?

By the third quarter of 2025, the tide seemingly began to turn in regard to a housing market that had been marked by limited inventory since the onset of the COVID-19 pandemic in 2020. According to market indicators from Redfin, the National Association of REALTORS™ and Homes for Heroes, by the summer of 2025 things began to shift in regard to inventory (9.4 percent increase year-over-year). Prices also began to level off, as the median existing home price in the United States was \$435,300 in June 2025, which marked a 2 percent increase from the previous year. Price reductions also became more common compared to 2024, signalling a cool down in some segments.



Although affordability concerns still persist, many people may finally be ready to enter the home-buying arena. When doing so, it's essential prospective home buyers recognize how much they can comfortably spend on a home. Most experts suggest buyers combine lender affordability guidelines with an assessment of one's personal budget. These factors can help individuals determine a reliable budget when shopping for homes.

**Debt-to-income ratio:** Lenders use various parameters to identify a borrower's creditworthiness. That includes figuring out a person's debt-to-income ratio (DTI). Wells Fargo says DTI can be calculated by adding up all of a person's monthly debt payments and dividing them by gross monthly income. That number is multiplied by 100 to get a percentage. The lower the DTI, the less risky one is to lenders.

**The 28/36 rule:** Part of the DTI equation may include the 28/36 rule utilized by many mortgage lenders. This is a standard guideline that can help one see if it's possible to afford a home loan. The 28 percent is allotted housing costs. The monthly housing expenses (principal, interest, taxes, homeowners insurance, private mortgage insurance, and homeowners association fees) should be no more than 28 percent of one's gross monthly income. One's total monthly debt payments, including housing, car, loans, student loans, and credit cards, should be no more than 36 percent of the gross monthly income. So if a prospective home buyer earns \$10,000 per month, or \$120,000 per year, the housing costs should not exceed \$2,800. Total debt payments, including housing, should not exceed \$3,600 per month.

**Personal budget considerations:** Lenders may allow borrowers to borrow a certain amount of money, and buyers then go out and spend that much on a home. But to avoid living paycheck to paycheck and having all of one's money go toward a home, it is best to account for personal spending habits and savings goals. It's important to have an emergency funds account to pay for unexpected things like home repairs, or to account for instances when income may decline. Ongoing costs to manage the home also merit consideration, as do utilities and future renovations.

**Income-to-home price ratio:** Some people abide by another general guideline to shop for a home that costs no more than three to five times their annual household income. That means with an annual income of \$100,000, one should aim for a home priced between \$300,000 and \$500,000. The specific range will also depend on a person's existing debt.

**Interest rates and other factors:** The interest rate on home mortgages as well as down payment also must be considered. Resources like Bankrate and Zillow provide home affordability calculators that will factor in interest rates, terms of a loan, down payment, and property taxes. Buying a home when interest rates are high means spending more over the life of the loan. Also, how much one puts toward a down payment has a big impact. Aiming for 20 percent means avoiding paying for private mortgage insurance (PMI).

There is no fail-safe way to determine how much home you can afford. Many factors are in play and are exclusive to buyers in the market for a new home.



## COLDWELL BANKER

### MENDO REALTY

LOCALLY OWNED  
SINCE 1983

<p>This 20-acre off-grid property, 2 bed, 1 bath, 1,400 sq. ft. home with a chef's kitchen, Quartz countertops, a Thor range, and Mexican terracotta floors, a huge walk-in shower, and a permitted well. 1,800 sq. ft. shop, guest quarters, and numerous sheds and outbuildings. <b>PRESENTED AT: \$220,000</b></p> 	<p>83-acre off-grid property, 2 bed, 2 bath modular home on a permanent foundation. Wood stove and central heating solar power; backup propane generator; Private well, large shed, and a spacious carport. <b>PRESENTED AT: \$290,000</b></p> 	<p>Off-grid custom yurt with septic, spring, and solar. Also includes a barn/shop, wood storage, and multiple water storage tanks. Artist's studio sits above a separate tenant-occupied residence all on 35.2± acres. <b>PRESENTED AT: \$395,000</b></p> 	<p>Charming 3 bed, 1 bath home with a private well and a spring, numerous water tanks, fenced garden, large cedar garage/shop on a concrete slab, solar system, generator, 2 separate septic systems, underground irrigation &amp; utilities. <b>PRESENTED AT: \$495,000</b></p> 
<p>4 bed, 2 bath, 1,300 sqft home sits on a half-acre lot. The property includes 2 separate parcels. Plenty of room to garden, play, or simply relax. Property includes a storage shed, carport, and ample parking. <b>PRESENTED AT: \$359,000</b></p> 	<p>24+ acres with custom 3 bed, 2 bath home. Wood stove, solar, gravity-fed well, heated garage, year-round pond, and seasonal streams. Large areas have been dozed for gardening, livestock, or additional outbuildings. <b>PRESENTED AT: \$410,000</b></p> 		

 <b>Tara Moratti</b> DRE#01420657 707-367-0389 livinmendo@gmail.com	 <b>Lee F. Persico</b> DRE#00446837 707-489-0332 ColdWellBankerWillits@gmail.com	 <b>Alicia Kepple</b> DRE#02108446 707-272-7782 aliciamendorealty@gmail.com	
 <b>Ari Steffen</b> DRE#02252310 707-472-6380 aristeffen@gmail.com	 <b>Audrey Low</b> DRE#02074437 707-972-0524 norcalhomes@yahoo.com	 <b>Carey Pinson</b> DRE#01967973 707-513-8687 careypinson@gmail.com	
 <b>Jeffrey Walker</b> DRE#02163363 707-376-5389 jeffreymendorealty@gmail.com	 <b>Rachel Linebaugh</b> DRE#02188138 707-889-3211 racheltherealtor707@gmail.com	 <b>Fawn Winkels</b> DRE#02141318 707-472-6505 fawnyourmendorealtor@gmail.com	

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)

## REDWOOD MORTGAGE

Serving Mendocino County for Over 42 Years



**Private Lending**

Commercial & Bare Land Loans

Investment Properties

Bridge Loans

Note Sales

& More...

**Call to Inquire**

(707) 459-2330





218 S. Humboldt St. Willits, CA 95490  
 (707) 459-2536 (707) 462-8622  
 RedwoodMortgage@att.net  
 CalBRE #01219546 NML #366784



## COLDWELL BANKER

### MENDO REALTY

LOCALLY OWNED  
SINCE 1983

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

Call 707-459-5389 for more information!

<p>Offered at \$278,500</p>  <ul style="list-style-type: none"> <li>780± Sq Ft, Home</li> <li>2 Bedrooms, 1 Bathroom</li> <li>.4204± acre lot</li> <li>Built in 1954</li> <li>Carport</li> <li>Storage Shed - Bonus Room</li> </ul>	<ul style="list-style-type: none"> <li>3 Bed, 2 Bath Home on 1+ Acre lot</li> <li>2,048± Sq Ft, built in 2003</li> <li>Quality Custom Built Home</li> <li>Beautiful Built-in Bookshelves</li> <li>Central Vacuum System</li> <li>Backup Generator</li> </ul>
---	--

Offered at \$485,000

Specializing in Mendocino County Real Estate

www.LivInMendo.com • livinmendo@gmail.com