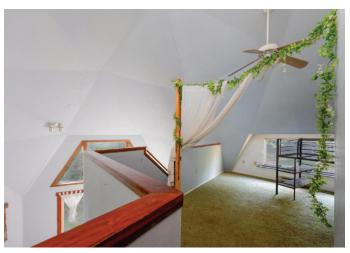


WILLITS WEEKLY'S SELECTED PROPERTY FEATURE



MLS: 323028133

Offered for sale at: \$175,000 Property feature listed by: Tara Moratti Unique Geodesic Dome Home in Beautiful Brooktrails on top of the hill with fresh breezes from the coast. Property features two bedrooms, two full baths, a living room with fireplace, and an additional area that may be used a possible bedroom or office/ den. Storage Shed is included with plenty of off street parking. All this resting on a spacious corner lot.



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COLDWELL BANKER MENDO REALTY



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



26761 Hawk Road - Offered at \$375,000

- 3 Bedrooms 1.5 Bathrooms
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- 1,545 Sq. Ft. • Year built 1993

27951 Poppy Drive - Offered at \$385,000

- 3 Bedrooms
- 2 Bathrooms
- 1,317 Sq. Ft.
- Year built 1993
- Solar and New Roof
- Stunning Garden Oasis





Spacious, Airy and Bright 3 bedroom, 2 bath on the sunny side of Brooktrails. This open floor plan has a lot to offer for comfort. The yard is very tidy and there is paved space for an RV, boat or trailer. \$359,000



22+/- Acres Beautiful Level Land Located 15 minutes west of Laytonville, borders. Branscomb Road. There are meadows with lovely

building sites, redwood trees, borders the South Fork of the Eel River. Power is on the property. Multiple-use zoning. \$295,000



Stunningly Beautiful Home and Country Property

This is a +/- 2,100 sq. ft. 3 bedroom, 2 bath custom home and a +/- 528 sq. ft. custom cottage on 5.15 +/- acres minutes from the heart of downtown Willits. Quality custom detail throughout these lovely homes. There is hickory flooring, granite counters in the kitchen and master bath, custom cabinets, stainless appliances, gorgeous landscaping for entertaining and a 1,200 sq. ft. metal shop. There are many, many more great amenities. This property is a must see.

\$989,000



3.3+/- Level Acres Great opportunity for a commercial business or investment

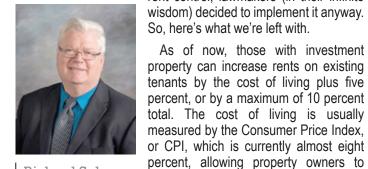
offices and 2,646+/- storage attached. The metal shop is 4,608+/sq. ft. with drive thru bays and roll up doors. Approximately 3 acres are paved. There is a new septic system and city water. Used previously for years as a truck shop business. Many more details call for information. **\$740,000**

For information or an appointment to view please call:

Randy and Ruth Weston 707-459-4961 • 707-489-3333 CalBRE: 00990817 *ruthweston@pacific.net* 557 South Main Street • Willits COLUMN | How's the Market?

Let's get rents down

In 2017, Governor Newsom signed an executive order that limited property owners' ability to raise rents to keep up with increases in the cost of living. I'm happy to report that the order finally expired. However, after Californians voted down statewide rent control, lawmakers (in their infinite



Richard Selzer Columnist

measly two percent (not enough to cover additional costs)

increase rents by the cost of living plus a

The only bright spots are as follows. These limitations primarily apply to residential buildings with two or more units (such as duplexes and apartments), single-family homes are usually exempt. New construction is also exempt – the property must be at least 15 years old for rent control to go into effect. Finally, these limitations on rent increases apply to existing tenants, not when renting to new tenants.

Still, given today's growing inflation, a 10-percent cap means property owners who provide housing via multi-unit buildings will not be able to recapture their own increased expenses.

As I often do when discussing the housing shortage, I'll ask my favorite questions: Do we have a lack of available housing? Yes. Is it driving prices up and pricing people out of the market? Yes. Does rent control increase the housing supply or lower the cost of





new construction that would provide more housing? Clearly not. COLUMN | Journal

To give you an idea of the severity of the problem: Selzer Property Management manages hundreds of residential units. Of those, in recent weeks we had only one available.

If we want more available housing (which would then lead to lower rents), we need more stock. Yet, state and local government restrictions make new residential construction more and more expensive

I've heard some people say that we shouldn't build any more wisdom) decided to implement it anyway. housing because we have a water shortage, to which I reply, "Let's look at the numbers." If you compare water usage among As of now, those with investment residences, industry and agriculture, you'll notice that agriculture property can increase rents on existing accounts for about 80 percent.

> Before we limit new residential construction or insist on retrofitting homes with water-conservation equipment that will hardly make a dent in the problem, let's make sure farmers aren't watering pears or grapes with outdated sprinkler systems. Requiring drip irrigation (except for frost control) will have a far bigger impact than low-flow showerheads.

If we want enough housing for everyone, we'll need more housing. Period. Rather than focusing on increasing supply, government officials have aimed at increasing the ability of ndividuals to either buy or rent a place with subsidized loans, rent control, or subsidized rents. This works for a few lucky individuals, but it doesn't solve the underlying problem.

If we want to see affordable purchase prices and rents, we'll need more places for people to live. Frankly, we need the government to get out of the way. Otherwise, the only construction we'll see is what we've seen for the last 20 years - more subsidized apartments. In case you aren't aware, the construction cost of subsidized apartments is far higher than market rate because the public funds used for that construction come with strings attached. sometimes doubling the construction cost.

The government needs to do three things to get out of the way. 1) Reduce restrictive zoning. 2) Reduce exorbitant fees. 3)

Reduce unnecessary building requirements

/ restrictions. This is the only way housing will become more affordable. The construction industry has done a superb job keeping costs down in recent decades. Prices have only gone up by inflation. During that same time, however, restrictive zoning and more regulatory requirements for construction have dramatically increased the cost to

build. If the government had prioritized housing availability and solved those three problems, the cost of housing would actually have gone down if you use inflation-adjusted dollars. We can keep people safe without ridiculous fees and restrictions.

If you have questions about real estate or property management, contact me at 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 https:// selzerrealty.com and click on "How's the Market?"

Richard Selzer is a real estate broker who has been in the business for more than 45 vears.

-

Pushy pigs – dealing with bullies

When I was a kid, a person who was aggressive, is a lot of bullying by girls toward other girls.), and even thoughtless and / or cruel was often referred to as a "pushy by some teachers. I recall one particularly sadistic high pig." An unfortunate term since humans

Bill Barksdale

are often abused.

have a long history of cruelty toward pigs and other animals that are commercially raised for us to eat. But that's another story. Today I'm writing about the social and psychological problem of "bullying."

What is "bullying"? "Bullying is aggressive behavior that involves an imbalance of power or strength." "Typically, bullying is repeated time and time again." "Bullying in the 21st century has reached a whole new level. It involves the complex vortex of the internet." Bullies "lack a sense of empathy

and concern for others."

I'm indebted to the Willits Public Library Columnist and our wonderful branch supervisor. Denise

to research this topic. Neither Jessie nor the library system are responsible for any of the content of this column. The topic and choices of content are all mine.

Two resources I relied heavily on are the DVD "Stop Bullying Now! Video Toolkit" produced by the U.S. Dept. of Health and Human Services Bullying Campaign, and the book "Bullying," produced by the Current Controversies Series, edited by Noah Berlatsky. Both are available at our local library and if you are interested, I urge you to check these out to learn more. There's a lot more useful information available in these sources and the internet.

When I was in the fifth grade at recess, one of the class "jocks," Jim, got about six of his buddies to pull me over to a corner of the playground far from any teacher. Jim had two of his buddies grab me by the arms and hold me back, then gave me a terrific punch in the abdomen which knocked all the air out of my lungs, leaving me gasping for breath and staggering to stand up. The seven jock bullies stood around me laughing. We're talking about 11 year old kids.

I never knew why this happened but I've never forgotten it. It's typical bully behavior. Cowards all, obviously. It was one kid assaulted by a gang of seven, encouraged by one "leader." Don't know what Jim's family was like but bullying is often passed from parent to child. It's not always physical through social media are part of the mix.

Per my research, bullies are often some of the "cool kids," jocks, cool girls (I was shocked to learn that there

school physical ed teacher who loved to put any boy he felt wasn't "man enough" in the center of the "dodge-ball" circle then stand back watching as that kid got pummeled over and over by the cool kids. He taught bullying, not physical education. This "teacher" needed psychological help. Obviously bully-behavior is just as prevalent in adults as in children. Children model the behavior of their parents or other authority

figures in their lives. We all learn that way to some extent. Some research has concluded that bullies often "grow up in homes where there is inconsistent discipline. Parents have big mood swings. There is little positive parent / child interaction." And of course, the children

"Children who bully are far more likely to become adults who batter their spouse, abuse their children, and sadly to produce another generation of bullies," says Randy Wiler, director of the Kansas Bullying Prevention Program. He's a law-enforcement official. "Bullying is abuse, not conflict," he says.

We're seeing bully-behavior show up more often in a big way in politics and even religion these days. That's where the term "bully pulpit" comes from.

Bullied kids often exhibit signs of depression, hopelessness, and sometimes consider suicide. They don't want to go to school. They often develop low self-esteem and are made to feel "less than." U.S. military private Danny Chen committed suicide after constant bullying and harassment by fellow solders while in Afghanistan. He was only 19. War itself is often bullying on a major scale.

A study by the U.S. Secret Service and U.S. Department of Education has found that in many cases, "student shooters have been bullied, persecuted or injured by others prior to the attack." Sometimes it's just fear tactics used by politicians and misquided community leaders that inspire violence. People who are manipulated through fear tactics will often give up their freedom in a misguided attempt to try to feel safe, or they become the aggressive psychopath. - rumors, gossiping, exclusion and now cyberbullying In the U.S. today, there is a mass-shooting virtually every day! WTF!

> Adult bullying has manifested in violent ways in places like the Royal Canadian Mounted Police, the National Football

League, and in police academies where inappropriate military-style training teaches aggressive, abusive behavior toward civilians. Bullying is also manifested as immigrant abuse, and in workplace situations as sexism. anti-LGBT and ageism, and most certainly in today's politics.

Teachers, who already have stressful jobs, are forced to meet unrealistic goals and are often denigrated by politicians and even superiors and parents. Not to mention the rise in school shootings. As a society we must seriously address these and other intolerable situations. Be the one who stands up and says something. Demand change. Vote for the politician who actually articulates solutions. Anyone can bitch but only the honorable, thoughtful leader will offer real, workable solutions. No reasonable solutions to offer? Get out of leadership.

Begin looking for solutions and more clarity at www. stopbullying.gov. This site offers suggestions regarding: cyberbullying, how to prevent and respond; what schools can do, establishing and enforcing policies; federal law, civil rights cases, and law; what kids can do if they're being bullied or are seeing it at school; things you can do to keep your child and community safer. There are a number of other sites on the net.

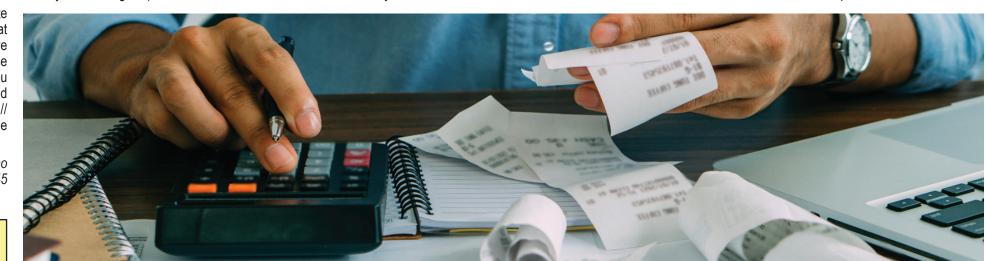
There's also the National Association of School Nurses at www.nasn.org/home. This organization guides those interested in the specialized skill of school nursing. This organization also has a bullying program.

Per the Journal of the American Medical Association, "Approximately 30 percent of all youth in grades six through 10 have been bullied or have bullied other children." That's a lot of children subject to abuse by their peers. Add to that, adults who bully children and each other. Truly an epidemic, often deadly.

To stop fostering another generation of bullies, we need to "teach kids strategies to help themselves when they are in a bullying situation." "Who's going to stop this? If not you, then who? Take a stand. Lend a hand. Stop bullying now."

One helpful tool that is increasingly used in schools is an anonymous survey given to students to assess the bullying issues in the school. You can go to www.stopbullying. gov/prevention/assess-bullying to find help in developing such a survey. Like rape, students are often reluctant to report bullying out of fear or embarrassment or "the code of silence." That's why an anonymously written survey can be very useful to help identify problem areas in each school.

Teachers, administrators and parents must all be involved



in addressing this problem, along with students. Students in school are there to be taught how to succeed in life. "Bullies have a profound impact in making the community feel less safe. There are consequences for hurting others. There is a higher likelihood that young bullies will be involved with the criminal justice system."

Sometimes antibullying programs don't work well. This is a delicate situation that requires thoughtful consideration and research. Find out what works or doesn't from others who have worked on this. The book "Bullying" talks about this

Christopher Bergland's great article in "Psychology Today," titled "What Tactics Motivate Bullies to Stop Bullying" is very informative and well researched. It's an easy read and a good resource. Find it at www.psvchologvtodav.com/ us/blog/the-athletes-way/201404/what-tactics-motivatebullies-stop-bullying.

Suicide prevention helplines in the U.S. include:

Crisis Text Line – Text HOME to 741741

National Suicide Prevention Lifeline - 800-273-8255

Trans Lifeline - 877-565-8860 (for the transgender community)

Trevor Lifeline – 866-488-7386 (for LGBTQ youth) Veterans Crisis Line - 800-273-8255, press 1

Centers for Disease Control and Prevention www.988lifeline.org

There's more information on this important topic. If you care, use the resources I've cited and look on the net for more information. And by the way, thanks for caring!

Bill Barksdale was inducted into the 2016 Realtor® Hall of Fame, and served as Chair of the County of Mendocino Assessment Appeals Board settling property tax disputes between the County Assessor & citizens and businesses. DRE# 01106662, Coldwell Banker Mendo Realty Inc. Read more of Bill's columns on his blog at www.bbarksdale.com. 707-489-2232



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Jessie, for helping me locate some of the materials I used

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COLUMN | Numbers by Nick

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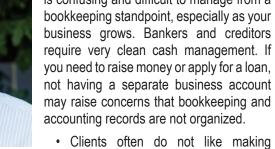
If you don't, here's why it is so important to have separate accounts:

• Business expenses are deductible on your business taxes, thus lowering your taxable income and reducing the amount of taxes you might owe. Deductible business expenses are: rent, insurance premiums, salaries, professional fees, advertising, marketing, utilities, etc.

• You'll have better tracking of what you are spending on your business, also known as your "cost" of doing business, AND it helps you have a clear picture of your cash flow.



Nicholas Casagrande



may raise concerns that bookkeeping and accounting records are not organized. Clients often do not like making payments to personal accounts.

Soooo, if you've not set up separate business accounts ... NOW is the time!

Visit your bank to set up a business bank account and make sure it is FDIC insured. To make tax preparing smooth, be sure to:

• Get a separate business debit / credit card. Don't use payment apps like Venmo, Paypal, etc.

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My best, Nick

> Nicholas Casagrande, EA, is an accountant and a financial advisor. His firm, NC Financial Group, is a wealthmanagement 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@Ceterafs.com (investments) for more information.



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Willits Weekly | June 8 2023 Willits Weekly's Real Estate Section - Edition #82 - Publishes on the second Thursday of the month Pg. RE3

Golden State Finance Authority celebrates 30year anniversary as a champion for affordable homeownership

Submitted by Golden State Finance Authority

Golden State Finance Authority, a leader in housing finance in California, is celebrating its 30th anniversary supporting affordable housing. The Joint Powers Authority has advanced homeownership opportunities to more than 85,000 individuals and families in California by delivering vital financial assistance to those lacking funds for the initial cash investment necessary in home buying.

Over the past 30 years, GSFA has provided over \$660 million in down-payment and closing-cost assistance to California homebuyers and participated in over \$15.6 billion in loan financing of first and second mortgages.

GSFA was organized in 1993 by the Rural County Representatives of California, under the original name California Rural Home Mortgage Finance Authority and represented 18 counties in California.

As the Joint Powers Authority expanded its membership across the state, the name was changed to Golden State Finance Authority in February 2015 and today membership includes 56 counties and hundreds of cities across California. With a great vision of developing an agency with an innovative and talented team, GSFA is a proven champion for affordable and responsible homeownership.

Research compellingly supports that homeownership leads to positive social and economic outcomes for families, communities, and the country. The National Association of REALTORS® Research Division reviewed various studies on homeownership and concluded in their



December 2016 paper "Social Benefits of Homeownership and Stable Housing," that "Homeownership boosts the educational performance of children, induces higher participation in civic and volunteering activity, improves health care outcomes, lowers crime rates, and lessens welfare dependency."

"Providing the best products and services possible while developing strong relationships with business partners that make our endeavors viable is the heart of our organization," says Craig Ferguson, deputy director of GSFA. "At times this means juggling challenging financial markets and shifting priorities as the real estate market fluctuates. I am proud to be a part of an organization that continues to innovate and evolve to improve the lives of so many."

Another major accomplishment of the agency is its expansion from single-family and multi-family financing to energy-efficiency financing.

GSFA launched its first energy-efficiency financing program in 2010 to help homeowners improve household energy costs, reduce the environmental impact of energy use and demand, and boost California's economy through job creation. Since then, GSFA has participated in financing over 36,000 residential and commercial energy-efficiency projects, totaling over \$1 billion.

The agency's impact on California's economy over the past 30 years, and especially that of rural California, extends well beyond establishing affordable homeownership solutions. GSFA is now involved in a variety of economic development projects indirectly related to housing that provide transformative services to local communities and meet the needs of California's growing population.

In the last few years, GSFA provided over \$3.5 million in emergency disaster assistance to address the impact of forest fires on California residents. These funds were provided to assist residents with temporary housing as well as rebuilding or obtaining future long-term residences.

The agency has also invested millions in broadband deployment, provided millions to advance wildfire-resilience efforts, and established a one of a kind revolving loan fund to assist counties with implementing infrastructure projects.

"All of these investments are designed to help rural California thrive," says Executive Director Patrick Blacklock. "These milestone achievements would not be possible without the direction of our board and the dedication of our amazing staff. I congratulate them all for their expertise and long-term commitment that has been integral to GSFA's success."







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Unique Geodesic Dome in Beautiful Brooktrails. Features 2 bed, 2 bath, living room with Fireplace, addition room that may be used a possible bedroom or office den, storage shed is included with plenty of off street parking. Spacious corner lot. PRESENTED AT: \$175,000

Great location in town, this 3 bedroom 2 bathroom home needs some TLC and has great potential. Large backyard with garage/shop. Walking distance to stores and restaurants. A PRESENTED AT: \$264,900

Well established business with great customer base. Five spray bays and one soft touch, drivethrough automatic. Covered vacuum area with six vacuums one upholstery and carpet cleaner, and nine air freshener cleaning products vending

PRESENTED AT: \$1,400,000



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