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REALTOR®
DRE License #01458090
Mobile: (707) 616-1417
victoriacbcutten@yahoo.com
www.victoriasellshomes.com

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Eureka, CA 95503
Office: (707) 455-8811
Fax: (707) 443-5813
Welcome to the Neighborhood

Humboldt County is located in the state of California with the county seat being the city of Eureka. Humboldt Bay is California’s second largest natural bay. The county is a densely forested, mountainous and rural area with over 100 miles of coastline, situated right along the Pacific coast in the rugged Coast Ranges. The county contains over forty percent of all remaining old growth of Coast Redwood forests. Humboldt County also comprises the Eureka–Arcata–Fortuna, CA Micropolitan Statistical Area. It is located on the far North Coast, approximately 270 miles north of San Francisco.

There is plenty to see and do here in the Humboldt County and Eureka Area. Find some family fun activities, outdoor adventure or do some relaxing with friends. Come explore the outdoors, do some hiking or biking, go fishing, boating, golfing or attend an outdoor event. Come grab a bite to eat or do some shopping, enjoy a live theatre show or explore the historical landmarks around the area. No matter what kind of adventure you’re looking for, you’re sure to find something here in beautiful Humboldt County!

Online Resources: www.humboldtgov.org | www.ci.eureka.ca.gov
www.visitredwoods.com

How to Use This Guide
This Resource & Relocation Guide provides you with the essential information you may need in an easy to follow format so that your move or visit to the area goes smoothly. We provide telephone numbers and websites for the people and agencies that can assist with relocating your home or business. Although every effort has been made to ensure accuracy, calling ahead before attending a listed event or business is recommended.
# Newcomer Information

## Police Departments

<table>
<thead>
<tr>
<th>Department</th>
<th>Address</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Humboldt County Sheriff</td>
<td>826 4th St. Eureka, CA</td>
<td>(707) 445-7251</td>
</tr>
<tr>
<td>Eureka Police</td>
<td>604 C St. Eureka, CA</td>
<td>(707) 441-4060</td>
</tr>
<tr>
<td>Arcata Police</td>
<td>736 F St. Arcata, CA</td>
<td>(707) 822-2428</td>
</tr>
<tr>
<td>Fortuna Police</td>
<td>621 11th St. Fortuna, CA</td>
<td>(707) 725-7550</td>
</tr>
<tr>
<td>Trinidad Fire</td>
<td>409 Trinity St. Trinidad, CA</td>
<td>(707) 677-0224</td>
</tr>
<tr>
<td>Westhaven Fire</td>
<td>446 6th Ave. Trinidad, CA</td>
<td>(707) 677-0388</td>
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## Fire Departments

<table>
<thead>
<tr>
<th>Fire Department</th>
<th>Address</th>
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<tbody>
<tr>
<td>Blue Lake Fire</td>
<td>111 1st Ave. Blue Lake, CA</td>
<td>(707) 668-5765</td>
</tr>
<tr>
<td>Eureka Fire</td>
<td>533 C St. Eureka, CA</td>
<td>(707) 441-4000</td>
</tr>
<tr>
<td>Ferndale Fire</td>
<td>436 Brown St. Ferndale, CA</td>
<td>(707) 786-9909</td>
</tr>
<tr>
<td>Petrolia Fire</td>
<td>98 Sherman Rd. Petrolia, CA</td>
<td>(707) 629-3558</td>
</tr>
<tr>
<td>Trinidad Fire</td>
<td>409 Trinity St. Trinidad, CA</td>
<td>(707) 677-0224</td>
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<tr>
<td>Westhaven Fire</td>
<td>446 6th Ave. Trinidad, CA</td>
<td>(707) 677-0388</td>
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## Humboldt County Courthouse

<table>
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<tr>
<th>Address</th>
<th>Phone</th>
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<tbody>
<tr>
<td>825 Fifth St. Eureka, CA</td>
<td>(707) 445-7256</td>
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## Post Offices

<table>
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<tr>
<th>Post Office</th>
<th>Address</th>
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<tbody>
<tr>
<td>US Post Office</td>
<td>337 W. Clark St. Eureka, CA</td>
<td>(800) 275-8777</td>
</tr>
<tr>
<td>US Post Office</td>
<td>2906 F St. Eureka, CA</td>
<td>(800) 275-8777</td>
</tr>
<tr>
<td>US Post Office</td>
<td>1 Harpst St. Arcata, CA</td>
<td>(800) 275-8777</td>
</tr>
<tr>
<td>US Post Office</td>
<td>411 1st Ave. Blue Lake, CA</td>
<td>(800) 275-8777</td>
</tr>
<tr>
<td>US Post Office</td>
<td>699 13th St. Fortuna, CA</td>
<td>(800) 275-8777</td>
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## Area Utilities

<table>
<thead>
<tr>
<th>Utility</th>
<th>Phone</th>
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<tbody>
<tr>
<td>Humboldt Water Department</td>
<td>(707) 441-2467</td>
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<tr>
<td>Pacific Gas &amp; Electric</td>
<td>(707) 444-0774</td>
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<tr>
<td>Suddenlink</td>
<td>(877) 694-9474</td>
</tr>
<tr>
<td>Humboldt Bay Water District</td>
<td>(707) 443-5018</td>
</tr>
<tr>
<td>Redwood Coast Energy Authority</td>
<td>(707) 269-1700</td>
</tr>
<tr>
<td>US Cellular</td>
<td>(707) 441-1823</td>
</tr>
<tr>
<td>AT&amp;T</td>
<td>(707) 476-0600</td>
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<tr>
<td>Verizon</td>
<td>(707) 442-8334</td>
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## Highway Patrol

<table>
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<tr>
<th>Address</th>
<th>Phone</th>
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<tbody>
<tr>
<td>255 Samoa Blvd. Arcata, CA</td>
<td>(707) 822-5981</td>
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</table>
Having good health overall is a major key to a long and healthy life. Finding ways to take care of your health can aid in recovery and help you feel better daily. Get routine check-ups and visit your doctor when you're not feeling well. Sometimes, it is hard to tell whether not feeling well is due to a side-effect of medicine, a symptom of a health disorder or any other different health problem. Talk to your doctor or other health care specialist for any other questions or information.

Excellent health care... Close to home.

Having good health overall is a major key to a long and healthy life. Finding ways to take care of your health can aid in recovery and help you feel better daily. Get routine check-ups and visit your doctor when you're not feeling well. Sometimes, it is hard to tell whether not feeling well is due to a side-effect of medicine, a symptom of a health disorder or any other different health problem. Talk to your doctor or other health care specialist for any other questions or information.

AREA HEALTH & HOSPITALS

Humboldt County Health Department
5291 Street
Eureka, CA
(707) 445-6200

Mad River Community Hospital
3800 Janes Rd.
Arcata, CA
(707) 822-7220

Crestwood Behavioral Health Center
2370 Buhne St.
Eureka, CA
(707) 442-5721

Redwood Memorial Hospital
3300 Renner Dr.
Fortuna, CA
(707) 725-3361

Eureka Veterans Hospital
930 W. Harris St.
Eureka, CA
(707) 269-7500

St. Joseph Hospital
2700 Dolbeer St.
Eureka, CA
(707) 445-8121

Southern Humboldt Community Healthcare District
733 Cedar St.
Garberville, CA
(707) 923-3921

Dial 911 for Emergencies

Cancer Information Service .................................................. 800-422-6237

Cancer

Children/Youth (Abduction, Abuse, Adoption, Runaway/Exploited, etc.) ................. 800-25-ABUSE (252-2873)
Child Abuse National Hotline .................................................. 800-25-ABUSE (252-2873)
Child Find of America Hotline - www.findkids.org ........................................ 800-KIDS-LOST (543-5678)
CONFIDENTIAL Runaway Hotline .............................................. 800-631-5410
Missing Children Network ...................................................... 800-222-5490
National Hotline for Missing & Exploited Children - www.missingkids.com ........ 800-843-5678
ChildHelp USA - www.childhelp.org ........................................ 800-4-A-CHILD (42-4553) / 800-2-A-CHILD (22-4553, TDD)

National Runaway Switchboard - www.runaway.org .................................... 800-283-4884
National Youth Crisis Hotline .................................................. 800-448-4311
Parent Abduction Hotline ....................................................... 800-222-5490
ParentHotline.net ................................................................. 800-840-6537
Thursday’s Child’s National Youth Advocacy - www.thursday’schild.org ............ 800-USA-KIDS (872-5437)

Crisis Intervention / Suicide

Boys Town Suicide & Crisis Line - www.boys-town.org .................................... 800-448-3000 / 800-448-1833 (TDD)
Covenant House Hotline - www.covenanthouse.org ....................................... 800-499-9999
National Adolescent Suicide Hotline .................................................... 800-222-1222

Domestic Violence

National Domestic Violence Hotline - www.theline.org .................................... 800-799-SAFE (7233) / 800-787-3224 (TTY)

Eating & Associated Disorders

National Association of Anorexia - www.anad.org ........................................... 847-831-3438 (long distance)
National Mental Health Association - www.nmha.org ..................................... 800-969-6642

HIV/AIDS/STDs

National AIDS Hotline ............................................................. 800-342-AIDS (342-2437) / 800-243-7899 (TDD)
National AIDS Hotline in Spanish .................................................... 800-344-SIDA (344-7432)
National HIV/STDs Hotline .......................................................... 800-227-8922
National Prevention Information Network (CDC) - www.cdc.gov ...................... 800-458-5221

Poison Control

Poison Control (Any Kind of Substance) .............................................. 800-662-9886
Poison Control - www.poison.org ................................................. 800-222-1222

Rape

Nationwide RAINN National Rape Crisis Hotline - www.rainn.org .................. 800-656-HOPE (665-4673)

Substance Abuse/Alcoholism

24/7 Drug Addiction Hotlines ....................................................... 866-675-4912
24/7 Drug & Alcohol Rehab Referral Service ............................................ 800-521-7128
Alcohol Abuse & Crisis Intervention .................................................. 800-234-4673
Alcohol & Drug Abuse Helpline & Treatment .......................................... 800-234-6202
Alcohol Help Line Support & Information .............................................. 800-831-2900
Al-Anon / Alateen - www.al-anon.alateen.org .......................................... 800-352-9996
National Cocaine Hotline - www.cocaine.com ......................................... 800-COCAIN (262-2463)
The Alcohol & Drug Addiction Resource Center ........................................ 800-390-4056
Education is a very vital tool that is used in the contemporary world to succeed. It is important because it is used to mitigate most of the challenges faced in life. The knowledge that is attained through education helps open doors to a lot of opportunities for better prospects in career growth. Getting a head start in education can help you succeed in many aspects of your life and help you grow to your full potential.

**LOCAL SCHOOL DISTRICTS**

**Humboldt County Office of Education**
901 Myrtle Ave.
Eureka, CA
(707) 445-7000

**When Registering Your Children For School, Please Remember To Bring:**
- Current Immunization Record & Birth Certificate
- Name & Address of Last School Attended
- Last Report Card & Any Scores Obtained From Standardized Tests

**AREA COLLEGES & UNIVERSITIES**

College of the Redwoods
7351 Tompkins Hill Rd.
Eureka, CA
(707) 476-4100

Dell’Arte International
131 H St.
Blue Lake, CA
(707) 668-5663

Fredricks & Charles Beauty College
831 F St.
Eureka, CA
(707) 443-2733

Humboldt State University
1 Harpst St.
Arcata, CA
(707) 826-3011
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707-764-5420

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From the simple pleasures to a variety of other fun choices there is always something to entertain just about anyone in the Humboldt County and Eureka Area. The area offers many beautiful views and a variety of art, music and theater, as well as other endless possibilities such as shopping, relaxing and more. No matter what activities you favor, you're sure to find it here!

Entertainment & Fun


Agate Beach
Patrick’s Point State Park,
Trinidad, CA
(707) 677-3570

Arcata Artisans
883 H St. On the Plaza,
Arcata, CA
(707) 825-9133

Arcata Playhouse
1251 9th St.
Arcata, CA
(707) 822-1575

Arkley Center for the Performing Arts
414 G St.
Eureka, CA
(707) 445-1910

Big Lagoon County Park
510 Big Lagoon Park Rd.
Trinidad, CA
(707) 445-7651

Centerville Beach County Park
Ferndale, CA
(707) 445-7651

Chandelier Drive Thru Tree
Drive Thru Tree Rd.
Eureka, CA
(707) 445-7651

Chapman’s Gem & Mineral Shop
66 Metropolitan Rd.
Fortuna, CA
(707) 725-2714

Clarke Historical Museum
240 E St.
Eureka, CA
(707) 443-1947

Cookhouse Samoa
908 Vance Ave.
Samoa, CA
(707) 442-1659

Emerald Forest of Trinidad
753 Patrick’s Point Dr.
Trinidad, CA
(707) 677-3554

Eureka Golf Course
4750 Fairway Dr.
Eureka, CA
(707) 443-4808

Eureka Skate Park
841 Q St.
Eureka, CA
(707) 441-4144

Eureka Waterfront Trail
Along Humboldt Bay
Eureka, CA
(707) 269-2066

Endowment & Fun

Ferndale Museum
515 Shaw Ave.
Ferndale, CA
(707) 786-4466

Fort Humboldt State Historic Park
3431 Fort Ave.
Eureka, CA
(707) 445-6547

Freshwater Park
115 Steel Ln.
Eureka, CA
(707) 445-7651

Humboldt Bay Aquatic Center
921 Waterfront Dr.
Eureka, CA
(707) 443-4222

Humboldt Botanical Gardens
7707 Tompkins Hill Rd.
Eureka, CA
(707) 442-5139

Humboldt Coastal Nature Center
220 Stamp Ln.
Manila, CA
(707) 444-1397

Humboldt Redwoods State Park
17119 Avenue of the Giants
Weott, CA
(707) 946-2263

Jacoby’s Storehouse
791 Eighth St.
Arcata, CA
(707) 822-2434

Lighthouse Plaza Mini Golf
180 Lupin Dr.
Arcata, CA
(707) 630-5105

Madaket Cruise on Humboldt Bay
C St. & 1st St.
Eureka, CA
(707) 445-1910

Morris Graves Museum of Art
636 F St.
Eureka, CA
(707) 442-0278

North Coast Adventure Centers
1065 K St., Suite C
Arcata, CA
(707) 824-4479

Pacific Outfitters Adventures
1600 5th St.
Eureka, CA
(707) 443-6328

Persimmons Garden Gallery
1055 Redway Dr.
Redway, CA
(707) 923-2748

Redwood Discovery Museum
612 G St. #102
Eureka, CA
(707) 443-9694

Redwood Curtain Theatre
220 First St.
Eureka, CA
(707) 443-7688

Redwood Discovery Museum
612 G St. #102
Eureka, CA
(707) 443-9694

River’s Edge RV Park
1205 5th St.
Eureka, CA
(707) 442-8763

Shaw House Inn
703 Main St.
Ferndale, CA
(707) 442-8763

Shoreline RV Park
2600 6th St.
Eureka, CA
(707) 443-2222

Shrine Drive Thru Tree
13078 Ave. of the Giants
Myers Flat, CA
(707) 943-1975

Six Rivers Rafting Company
41212 Highway 299
Willow Creek, CA
(707) 599-4221

Trinidad State Beach
Lighthouse Rd & Bay St.
Trinidad, CA
(707) 677-3570

Willow Creek-China Flat Museum
38949 CA-299
Willow Creek, CA
(530) 629-2653

Winnet Vineyards
655 Peachtree Ln.
Willow Creek, CA
(530) 629-3478

For more information and additional listings please visit: www.visitredwoods.com
Charleston Tree & Lawn Services
www.charleston-tree-services.com

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Garberville, CA 95542
707-923-2179
16 W. Valley Street
Willits, CA 95490
707-459-3276

www.norcalquote.com

Randy Cantua
Lic # 0C67822
rcantua@farmersagent.com
Home Buying Procedures

Buying a house requires a lot of time and effort, but these 10 steps can help make the home buying process manageable and help you make the best decisions possible.

**Step 1: Start Your Research Early**
As soon as you can, start reading websites, newspapers, and magazines that have real estate listings. Make a note of particular homes you are interested in and see how long they stay on the market. Also, note any changes in asking prices. This will give you a sense of the housing trends in specific areas.

**Step 2: Determine How Much House You Can Afford**
Lenders generally recommend that people look for homes that cost no more than three to five times their annual household income if the home buyers plan to make a 20% down payment and have a moderate amount of other debt.

But you should make this determination based on your own financial situation. Use an online affordability calculator to see how much house you can afford.

**Step 3: Get Prequalified and Preapproved for Credit for Your Mortgage**
Before you start looking for a home, you will need to know how much you can actually spend. The best way to do that is to get prequalified for a mortgage. To get prequalified, you just need to provide some financial information to your mortgage banker, such as your income and the amount of savings and investments you have. Your lender will review this information and tell you how much they can lend you. This will tell you the price range of the homes you should be looking at. Later, you can get preapproved for credit, which involves providing your financial documents (W-2 statements, paycheck stubs, bank account statements, etc.) so your lender can verify your financial status and credit.

**Step 4: Find the Right Real Estate Agent**
Real estate agents are important partners when you're buying or selling a home. Real estate agents can provide you with helpful information on homes and neighborhoods that aren't easily accessible to the public. Their knowledge of the home buying process, negotiating skills, and familiarity with the area you want to live in can be extremely valuable. And best of all, it doesn't cost you anything to use an agent—they're compensated from the commission paid by the seller of the house.

Continued on the next page...
Home Buying Procedures continued...

**Step 5: Shop for Your Home and Make an Offer**

Start touring homes in your price range. It might be helpful to take notes on all the homes you visit. You will see a lot of houses! It can be hard to remember everything about them, so you might want to take pictures or video to help you remember each home.

Make sure to check out the little details of each house. For example:
- Test the plumbing by running the shower to see how strong the water pressure is and how long it takes to get hot water.
- Try the electrical system by turning switches on and off.
- Open and close the windows and doors to see if they work properly.

It's also important to evaluate the neighborhood and make a note of things such as:
- Are the other homes on the block well maintained?
- How much traffic does the street get?
- Is there enough street parking for your family and visitors?
- Is it conveniently located near places of interest to you: schools, shopping centers, restaurants, parks, and public transportation?

Take as much time as you need to find the right home. Then work with your real estate agent to negotiate a fair offer based on the value of comparable homes in the same neighborhood. Once you and the seller have reached agreement on a price, the house will go into escrow, which is the period of time it takes to complete all of the remaining steps in the home buying process.

**Step 6: Get a Home Inspection**

Typically, purchase offers are contingent on a home inspection of the property to check for signs of structural damage or things that may need fixing. Your real estate agent usually will help you arrange to have this inspection conducted within a few days of your offer being accepted by the seller. This contingency protects you by giving you a chance to renegotiate your offer or withdraw it without penalty if the inspection reveals significant material damage.

Both you and the seller will receive a report on the home inspector's findings. You can then decide if you want to ask the seller to fix anything on the property before closing the sale. Before the sale closes, you will have a walk-through of the house, which gives you the chance to confirm that any agreed-upon repairs have been made.

**Step 7: Work with a Mortgage Banker to Select Your Loan**

Lenders have a wide range of competitively priced loan programs that new home buyers can look into. Every home buyer has their own priorities when choosing a mortgage. Some are interested in keeping their monthly payments as low as possible. Others are interested in making sure that their monthly payments never increase. And still others pick a loan based on the knowledge they will be moving again in just a few years.

**Step 8: Have the Home Appraised**

Lenders will arrange for an appraiser to provide an independent estimate of the value of the house you are buying. The appraiser is a member of a third party company and is not directly associated with the lender. The appraisal will let all the parties involved know that you are paying a fair price for the home.

**Step 9: Coordinate the Paperwork**

As you can imagine, there is a lot of paperwork involved in buying a house. Your lender will arrange for a title company to handle all of the paperwork and make sure that the seller is the rightful owner of the house you are buying.

**Step 10: Close the Sale**

At closing, you will sign all of the paperwork required to complete the purchase, including your loan documents. It typically takes a couple of days for your loan to be funded after the paperwork is returned to the lender. Once the check is delivered to the seller, you are ready to move into your new home!
10 Mistakes Home Buyers Make

Home buyers almost always make a few mistakes when buying their first home. Perhaps they pay too much, choose the wrong type of mortgage or neglect to budget for needed home improvements. Working with a trustworthy, experienced lender can help prevent such mistakes. Consumers should also take responsibility for their budgets and choices. Before buying a home, you should look into developing a short- and long-term perspective on your purchase.

1. Choosing a real estate agent who is not committed to forming a strong business relationship with you. Here’s how to avoid it: Making a connection with the right real estate agent is crucial. Choose a professional who is dedicated to serving your needs-before, during and after the sale.

2. Making an offer on a home without being pre-qualified. Here’s how to avoid it: Pre-qualification will make your life easier—take the time to talk with bank or mortgage representatives. Their specific questions with regard to income, debt and other factors will help you determine the price range that you can afford. It is one of the most important steps on the path to home ownership.

3. Not knowing the total costs involved. Here’s how to avoid it: Early in the buying process, ask your real estate agent or mortgage representative for an estimate of closing costs. Title insurance and lawyer fees should be considered. Pre-pay responsibilities such as homeowner’s association fees and insurance must also be taken into account. Remember to examine your settlement statement prior to closing.

4. Limiting your search to open houses, ads or the internet. Here’s how to avoid it: Many homes listed in magazines or on the Internet have already been sold. Your best course of action is to contact a real estate agent. They have up-to-date information that is unavailable to the general public, and they are the best resource to help you find the home you want.

5. Thinking that there is only one perfect home out there. Here’s how to avoid it: Buying a home is a process of elimination, not selection. New properties arrive on the market daily, so be open to all possibilities. Ask your real estate agent for a comparative market analysis. This compares similar homes that have recently sold or are still for sale.

6. Not considering long-term needs. Here’s how to avoid it: It is important to think ahead. Will your home suit your needs 3-5 years from now? How about 5-10 years?

7. Not following through on due diligence. Here’s how to avoid it: Make a list of any concerns you have relating to issues such as crime rates, schools, power lines, neighbors, environmental conditions, etc. Ask the important questions before you make an offer on a home. Be diligent so that you can have confidence in your purchase.

8. Not having a home inspection. Here’s how to avoid it: Trying to save money today can end up costing you tomorrow. A qualified home inspector will detect issues that many buyers can overlook.

9. Not examining insurance issues. Here’s how to avoid it: Purchase adequate insurance. Advice from an insurance agent can provide you with answers to any concerns you may have.

10. Not purchasing a home protection plan. Here’s how to avoid it: This is essentially a mini insurance policy that usually lasts one year from the date of sale. It usually covers basic repairs you may encounter and can be purchased for a nominal fee. Talk to your agent to help you find the protection plan you need.
How Much House Can You Afford?

How much you can afford is determined by a relatively simple formula. Lenders generally figure that no more than 28 percent of your income should be for total housing costs. In addition, they require that your total monthly debt be less than 36 percent of your income. (Note: These are general numbers. Other loan programs may allow higher percentages.)

For example, if you make $48,000 a year, divided by 12 months, your monthly income is $4,000. (Remember, that’s $48,000 in gross pay, before federal and state taxes are removed.) Twenty-eight percent of $4,000 is $1,120. That is the most you can make in a monthly mortgage, taxes, and insurance payments.

Generally, to qualify, the self-employed buyer must have been self-employed in the same line of work for at least 24 months before applying for a loan. Lenders use your net income, the figure at the bottom of schedule C of your federal income tax form, to decide how large a mortgage you can carry. But they don’t look at what you earn now or what you made last year. Rather lenders figure the monthly average of your income over the past 24 months. Also, overtime pay & bonuses sometimes may not be figured into your average income.

Don’t forget that points, closing costs & other out-of-the-pocket expenses probably will come out to about one percent of the mortgage amount.

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Secrets To Selling Your Home

Selling a home often requires months of hard work and dedication. However, while it takes a lot to get to that point, there is still more to do on the horizon. Simply put, the house needs to be sold to make a profit. While extremely rewarding, the fact remains that a transaction must occur. To make sure all of your hard work does not go to waste, here are ten of the best-kept secrets for selling a home:

**Selling Secret #1: The first impression is the only impression.**
No matter how good the interior of your home looks, buyers have already judged your home before they walk through the door. You never have a second chance to make a first impression. It’s important to make people feel warm, welcome and safe as they approach the house. Spruce up your home’s exterior with inexpensive shrubs and brightly colored flowers. You can typically get a 100-percent return on the money you put into your home’s curb appeal. Entryways are also important. You use it as a utility space for your coat and keys. But, when you’re selling, make it welcoming by putting in a small bench, a vase of fresh-cut flowers or even some cookies.

**Selling Secret #2: Always be ready to show.**
Your house needs to be “show-ready” at all times – you never know when your buyer is going to walk through the door. You have to be available whenever they want to come see the place and it has to be in tip-top shape. Don’t leave dishes in the sink, keep the dishwasher cleaned out, the bathrooms sparkling and make sure there are no dust bunnies in the corners. It’s a little inconvenient, but it will get your house sold.

**Selling Secret #3: The kitchen comes first.**
You’re not actually selling your house, you’re selling your kitchen – that’s how important it is. The benefits of remodeling your kitchen are endless, and the best part of it is that you’ll probably get 85% of your money back. It may be a few thousand dollars to replace countertops where a buyer may knock $10,000 off the asking price if your kitchen looks dated. The fastest, most inexpensive kitchen updates include painting and new cabinet hardware. Use a neutral-color paint so you can present buyers with a blank canvas where they can start envisioning their own style. If you have a little money to spend, buy one fancy stainless steel appliance. Why one? Because when people see one high-end appliance they think all the rest are expensive too and it updates the kitchen.

**Selling Secret #4: Take the home out of your house.**
One of the most important things to do when selling your house is to de-personalize it. The more personal stuff in your house, the less potential buyers can imagine themselves living there. Get rid of third of your stuff – put it in storage. This includes family photos, memorabilia collections and personal keepsakes. Consider hiring a home stager to maximize the full potential of your home. Staging simply means arranging your furniture to best showcase the floor plan and maximize the use of space.

**Selling Secret #5: Don’t over-upgrade.**
Quick fixes before selling always pay off. Mammoth makeovers, not so much. You probably won’t get your money back if you do a huge improvement project before you put your house on the market. Instead, do updates that will pay off and get you top dollar. Get a new fresh coat of paint on the walls. Clean the curtains or go buy some inexpensive new ones. Replace door handles, cabinet hardware, make sure closet doors are on track, fix leaky faucets and clean the grout.

**Selling Secret #6: Conceal the critters.**
You might think a cuddly dog would warm the hearts of potential buyers, but you’d be wrong. Not everybody is a dog- or cat-lover. Buyers don’t want to walk in your home and see a bowl full of dog food, smell the kitty litter box or have tufts of pet hair stuck to their clothes. It will give buyers the impression that your house is not clean. If you’re planning an open house, send the critters to a pet hotel for the day.

**Selling Secret #7: Play the agent field.**
A secret sale killer is hiring the wrong broker. Make sure you have a broker who is totally informed. They must constantly monitor the multiple listing service (MLS), know what properties are going on the market and know the comps in your neighborhood. Find a broker who embraces technology – a tech-savvy one has many tools to get your house sold.

**Selling Secret #8: Light it up!**
Maximize the light in your home. After location, good light is the one thing that every buyer cites that they want in a home. Take down the drapes, clean the windows, change the lampshades, increase the wattage of your light bulbs and cut the bushes outside to let in sunshine. Do what you have to do make your house bright and cheery – it will make it more sellable.

**Selling Secret #9: Half-empty closets.**
Storage is something every buyer is looking for and can never have enough of. Take half the stuff out of your closets then neatly organize what’s left in there. Buyers will swoop, so be sure to keep all your closets and cabinets clean and tidy.

**Selling Secret #10: Pricing it right.**
Find out what your home is worth, then shave 5 to 20 percent off the price. You’ll be stumped by buyers with multiple bids — even in the worst markets — and they’ll bid up the price over what it’s worth. It takes real courage and most sellers just don’t want to risk it, but it’s the single best strategy to sell a home in today’s market.
Packing Tips & Strategies

Who can’t use some moving tips when they’re packing up their whole life for a new home? If you’re among thousands of people who have picked up and moved their family to a new home or a new community, you have fresh memories of some of the ups and downs or thrills or frustrations of moving.

Make a List
Write everything down! You’ll thank yourself later. Before you pack even one box, create a simple record keeping system.

Packing Central
This is where you’ll find your labels, marking pens, box tape, and other supplies. When describing the box contents, be specific.

Have Plenty of Supplies
You’ll need lots of boxes—probably more boxes than you think, and having enough boxes will make your life easier! If you buy your boxes from a moving company, you can always return unused boxes for a refund. You’ll also need strong plastic packing tape to close up the boxes securely. Use unprinted newsprint (newspaper can stain your items) or packing paper or bubble wrap to wrap and cushion household good.

Utilize Wardrobe Boxes
These tall boxes are perfect for bulky, lightweight items such as comforters, pillows, and blankets, as well as clothes that need to remain hanging. Measure the clothes in your closets (including coat closets) to see how many wardrobe boxes you’ll need. However don’t make the boxes too heavy to lift.

Color Coordinate
Designate a color for each room in the new home, such as yellow for kitchen, orange for the dining room, etc. Apply colored stickers on the box near the box number. In your new home put a matching sticker on the door to each room and you’ll know exactly where everything should go.

Keep Things Together
Insist on keeping things together when you or the movers are packing boxes. Keep bookends with books, light bulbs with lamps, and extension cords with appliances. Small, loose parts can be attached to the item they belong to with tape or placed in small envelopes. Keep larger corresponding items (such as a cable TV cord) in resealable bags, and tape these to the underside or back of the item. As a backup, have a “Parts Box” open on the kitchen counter. Keep this box with you, or mark it well so it can be easily located on move-in day.

Safeguard Valued Items
It’s a good idea to keep valuable possessions, such as silverware, collections, or antiques, with you. Check your homeowner’s insurance to see how you are covered during the move, and if you need additional insurance from the mover. Also, find out what paperwork you might need to file a claim in case of loss and of course, keep all important papers with you! These papers might include birth certificates, school records, mover estimates, new job contacts, utility company numbers, recent bank records, current bills, phone listings, closing papers, realtor info, maps, and more.

Moving Checklist
Thinking of moving, but are overwhelmed by the thought of clearing out your home and putting it on the market? You are not alone! Did you know moving is the 2nd most stressful event in someone’s life? Add 30 years of family memories and loads of accumulated “stuff” and the monumental task becomes unbearable. You can break down the moving process, putting your moving anxieties to rest. A checklist can be the first step to take in creating a roadmap to a simpler home and lifestyle.

Color Coordinate
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Consolidate Cleaning Supplies
If you must clean your old place after moving out, put together a kit of basic cleaning supplies and rags. Clean anything possible ahead of time (the inside of kitchen cupboards, the oven, windows, etc.), and if possible, vacuum each room as movers empty it.

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Moving In

<table>
<thead>
<tr>
<th>Address change</th>
<th>Arrange for post office to hold mail for new address until move-in date</th>
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<tbody>
<tr>
<td>Utilities to activate</td>
<td>New telephone number</td>
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<tr>
<td>Utilities to cancel/transfer</td>
<td>Telephone</td>
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<tr>
<td>Address changes</td>
<td>Forward new address to post office</td>
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<tr>
<td>Medical services updates</td>
<td>Medical records</td>
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<tr>
<td>Closer to moving day</td>
<td>Defrost refrigerator</td>
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Notes:
Looking for the right home takes a fair amount of work, this page is here to help you weigh out your top options.

<table>
<thead>
<tr>
<th>House #1</th>
<th>House #2</th>
<th>House #3</th>
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<tbody>
<tr>
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<td>Garage / Carport</td>
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<td>Neighborhood Quality</td>
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<td>Closet Space</td>
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<td>Heating &amp; A/C</td>
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<td>Refrigerator</td>
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<td>Garbage Disposal</td>
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Christina D'Alessandro
REALTOR® Associate
707-548-2021
cdalessandro@humboldtrealty.com
www.remax.com
Lic. # 1825207

944 H St.
Arcata, CA
Direct: 707-269-2333
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