THE NEWSLETTER OF THE TAMARACK FAIRWAYS HOMEOWNERS ASSOCIATION

From the President

October | 2021

Marty Samojedny | 630-904-6077 | martin@samojedny.com

TAMARAC

all has arrived and Thanksgiving is just around the corner. Hopefully everyone will enjoy the season. Thankfully the lights for both the Route 59 entrance way monuments and the median strips plus the 111th Street monuments are working following the conversion to all LED lighting. We ended up replacing all wiring for the Route 59 monuments and median strips. We should get many years of service from this updating.

The new LED lighting has highlighted the overgrown trees and shrubs around the four monuments. We will solicit proposals from local landscaping companies to update the monuments. Hopefully by spring we can have a homeowners' decision and approval for updating the monument trees, shrubs, and flowers.

The Tamarack Fairways HOA has a nine-member Board of Directors. We are all volunteers and are dependent on homeowners understanding and following the HOA's By-laws and Restrictions. The members of the Board have limited time to audit the activities of each homeowner. In the recent years, I have noticed increasing number of homeowners are making changes to their property without receiving approval from the HOA's Architectural Beautification Compliance Committee. This situation is causing the Board to address obvious violations that set an unacceptable precedent.

One of the options to improve our HOA is hiring a property management company who will enable a more proactive enforcement of the TFHOA By-laws and Restrictions. We will discuss this topic at our Fall General Meeting in November.

We have scheduled our Fall General Meeting for Tuesday November 30, 2021, at 6:30 pm. The meeting will be at the Tamarack Golf Course Clubhouse. The formal meeting will begin at 7 pm. Please put this date on your calendar. We need a quorum of 25 homeowners to attend the meeting to conduct business such as approving the HOA budget for 2021 and 2022. It has been at least two years since our last official meeting.

We have received homeowner requests to **remind dog owners** that walk their dogs around the neighborhood to carry a plastic bag to **pick up the dog waste.** The dog waste is killing the grass.

I would like to remind homeowners that our Homeowners Associations Declaration of Restrictions require HOA approval for all external updates, changes or alterations to their homes. Fences, pools, decks, painting, roofs, additions, structures of any type, screening garbage cans, etc., require the homeowner to submit a Project Approval form to the Architectural Beautification Committee (ABC) for approval. The Project Approval form can be downloaded from the HOA

website under https://tamarackfairways.org/project-approval/.

If you are new to Tamarack Fairways or your contact information has changed, please complete an online form located on our website at https://tamarackfairways.org/communications/. The form is titled: Update Contact Info & Notice/Voting Preferences.

This newsletter and our website contain the contact information for the members of your board. Please feel free to contact any of the board members with your ideas, issues, and concerns. Copies of recent newsletters, general meeting minutes and notices of future events can be found on our website at https://tamarackfairways.org. *Stay Safe!*

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f you're trying to decide when to sell your house, there may not be a better time to list than right now. The ultimate sellers' market we're in today won't last forever. If you're thinking of making a move, here are four reasons to put your house up for sale sooner rather than later.

1. Your House Will Likely Sell Quickly

According to the Realtors Confidence Index released by the National Association of Realtors (NAR), homes continue to sell quickly - on average, they're selling in just 17 days. As a seller, that's great



Average days on market is a strong indicator of buyer demand. And if homes are selling quickly, buyers have to be more decisive and act fast to submit their offer before other buyers swoop in.

2. Buyers Are Willing To Compete for Your House

In addition to selling quickly, homes are receiving multiple offers. That same survey shows sellers are seeing an average of 4.5 offers, and they're competitive ones. The graph below shows how the average number of offers right now compares to previous years: Buyers today know bidding wars are a likely outcome, and they're coming prepared with their best offer in hand. Receiving several offers on your house means you can select the one that makes the most sense for your situation and financial well-being.

3. When Supply Is Low, Your House Is in the **Spotlight**

One of the most significant challenges for motivated buyers is the current inventory of homes for sale. Though it's improving, it remains

Months of Inventory of Homes for Sale Since 2019



at near-record lows. The chart shows how today's low inventory stacks up against recent years. The lighter the blue is in the chart, the lower the housing supply. If you're looking to take advantage of buyer demand and get the most attention for your house, selling now before more listings come to the market might be your best option.

4. If You're Thinking of Moving Up, Now May Be the Time

If your current home no longer meets your needs, it may be the perfect time to make a move. Today, homeowners are gaining a significant amount of wealth through growing equity. You can leverage that equity, plus current low mortgage rates, to power your move now. But these near-historic low rates won't last forever.

Experts forecast interest rates will rise. In their forecast, Freddie Mac says:

While we forecast rates to increase gradually later in the year, we don't expect to see a rapid increase. At the end of the year, we forecast 30-year rates will be around 3.4%, rising to 3.8% by the fourth quarter of 2022.

When rates rise, even modestly, it'll impact your monthly payment and by extension your purchasing power.

Bottom Line ~ Don't delay. The combination of housing supply challenges, low mortgage rates, and extremely motivated buyers gives sellers a unique opportunity this season. If you're thinking about making a move, let's chat about why it makes sense to list your house now.



Architectural *Beautification* Committee UPDATE Submitted by Chris Lequin | Architectural Chairperson

cannot believe it's October already! This year has flown by so fast, especially the summer. Just a reminder, that if you are doing exterior home improvements,you need to fill out the approval form and send it in, either through the PO Box for the HOA or feel free to email me at chris@lequin.net. Here is the link to the form on the HOA website https://tamarackfairways.org/projectapproval/

Having said that, improving your home over time is a great idea, as it gives you the opportunity to enjoy the upgrades/updates, as well as making it much easier to sell your house when that time comes. Here is a list from HGTV with the 15 home updates that pay off ranked in order of return of investment at time of sale.

Some of the improvements were not where I expected them to be on this list and the second on the list especially was a bit of a surprise with the 100% return at resale. Improve your curb appeal, and put a smile on your neighbors' faces as we all depend on each other to keep our home values high!

HGTV Remodels & Updates ROI

- 1 Minor Bathroom Remodel Average return at resale: 102%
- 2 Landscaping Average return at resale: 100%
- 3 Minor Kitchen Remodel Average return at resale: 98.5%
- 4 Exterior Improvements Average return at resale: 95.5%
- 5 Attic Bedroom Conversion Average return at resale: 93.5%
- 6 Major Bathroom Remodel Average return at resale: 93.2%
- 7 Major Kitchen Remodel Average return at resale: 91%
- 8 Deck, Patio or Porch Addition Average return at resale: 90.3%
- 9 Basement Remodel Average return at resale: 90.1%
- 10 Replacement Windows Average return at resale: 89.6%
- 11 Family Room Addition Average return at resale: 83%
- 12 Bonus Room Updates Average return at resale: 72.8%
- 13 Living Room Updates Décor Average return at resale: 66%
- 14 Bedroom Updates Average return at resale: 52%
- 15 Living Room Updates Walls and Floors Average return at resale: 40%

Code Enforcement News

Marcia McKee | Tamarack Fairways Code Enforcement Committee

A DIFFERENT WAY TO LOOK AT FALL CLEANUP!

05995661

Fall cleanup can mean the weed wacking and clearing your flowering beds. However, many of these plants and gardening beds of decaying foliage is a blessing to wildlife providing shelter and nourishment. And just as the leaves on a tree turn beautiful colors in the fall, so does the ornamental grasses and foliage in your garden beds. When we cut back the seed heads and stalks, we deprive birds and small mammals, too! Insects like bees, spiders and fireflies and other species spend the winter in our gardens of the debris. But what you need to cleanup is any diseased plants or foliage and clear out any beds so it is not an eyesore. There is something to say about decaying ornamental foliage, but we need to groom our gardens in the fall by getting rid of plants with disease or shriveled leaves. Remember "Beauty is in the Eye of the Beholder!"

Treasurer's Report



Gokul Das - Treasurer

ANNUAL DUES

The HOA dues for 2021 were emailed/mailed in the first week of January. Please check your emails for the invoice. Please check/update your email on HOA website. Payments were needed to reach us by February 15, 2021. We still have not received payments from a few homeowners. Please mail us any overdue payments. Please contact me if you do not find the HOA dues invoice or check if payment has been received or not. Note, any refinance/ sale of property will require HOA Letter of Good Standing.

FEDERAL



"This job does require some travel, but nothing more than crossing the road."



SOCIAL Corner

Maria Miranda | Social Director

Happy Autumn, Neighbors!

A season of falling leaves and hibernating trees Of gathering and hoarding of frosty, sparkling, misty mornings A season for listening to racing winds Whistling through sleepy undressed branches And for children chasing the host of whirling, Twirling fallen leaves By children in class 3J Wishing my neighbors a safe and healthy Autumn

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- or oliviacalococci@icloud.com

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- or fpmcrowley@gmail.com
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- or oliviacalococci@icloud.com

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• David Hightower 630-922-7084 or khightower@aol.com

Lawn Care/Yard Work

• Joe & Gavin Crowley 630-777-9508

Snow Removal

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Piano Lessons

• Laura Keefer 630-267-6673 Any level from beginner to advanced.

Services are for students under 18 years of age. To be included email martin@samojedny.com.

Moving or Refinancing?

Please contact the association Treasurer, Gokul Das at grdas_it@yahoo.com at least 15 days before closing.

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WRITTEN COMPLAINTS

If you wish to file a formal complaint with the Association Board, please send a letter to: Tamarack Fairways Homeowners Association P.O. Box 9246 Naperville, IL 60564

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Lots 168-192	Marcia McKee

ALL NEWSLETTER SUBMISSIONS, INCLUDING CLASSIFIED ADS MUST BE RECEIVED BY the 10th of each odd month

You may send articles or information to:

Janice Mackey at jan.mackey@bairdwarner.com

We look forward to hearing from you!

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PUZZLER PAGE

Devil's fire add-on									
Across 1. Acknowledges	1	2	3	4		5	6	7	8
applause	9					10			\square
5. Silent 9. Region	11					12			
10. Song for Carmen	13				14				
 Bridle part Congers 				15					
13. Devise				10					
15. Biblical beast 16. Trunk item	16	17	18				19	20	21
22. It's hailed by city	22					23			
dwellers 23. Aggravate	24					25			
24. "A Prayer for Meany"	26					27			
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Down 1. John Candy role 2. Snack often twisted apart 3. Small dam 4. Tiny ropublic of	 8. Comfort 14. "What's the?" 16. Greek portico 17. Ratchet bar 18. Hatchets 19. Corn Belt state 20. Peel 21. Alternatively 				E S	IEI	S S 7 1 ∩ 1 3 - 1	А <u>Э</u> И Л А Я	В О А Я В Е Е С Я В С Я В
4. Tiny republic of Europe					The headline is a clue to the answer in the diagonal.				

How to solve sudoku puzzles

No math is required to solve a sudoku. You only need logic and patience.

Simply make sure that each 3x3 square region has only one instance of the numbers 1-9. Similarly, each number can only

8	3	6	9	4	7	5	1	2
9	2	1	6	3	5	8	7	4
5	7	4	8	2	1	9	3	6
7	9	5	3	1	4	6	2	8
1	6	3	2	9	8	7	4	5
2	4	8	5	7	6	1	9	3
3	5	7	4	8	9	2	6	1
6	1	2	7	5	3	4	8	9
4	8	9	1	6	2	3	5	7

October Sudoku									
oku			6				5		2
solve a		2			3				
at each	5	7			2		9		
only one						4	6		
ers 1-9. can only		6	3	2		8	7	4	
1 2			8	5					
7 4 3 6			7		8			6	1
2 8 4 5					5			8	
9 3 6 1	4		9				3		
appear once in a column or row in the larger grid.7The difficulty on this puzzle is easy.									

GROCERIES

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