



Tamarack

Turf

THE NEWSLETTER OF THE TAMARACK FAIRWAYS HOMEOWNERS ASSOCIATION

From the President

June | 2022

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

Well, it is June, and the golf course is busy again. Hopefully, the new general manager and staff will be successful enough to afford to clean up the dead and fallen trees.

The TFHOA Board depends on our governing documents to maintain a consistent standard for the subdivision. After 23 years in our home and 10 years on the HOA board, I believe following the governing documents is essential to maintaining the subdivision's home values. The Tamarack Fairways homeowners should understand the governing documents and follow them. I would like to call your attention to the following four ways homeowners can help.

- 1**. The HOA sends out an annual assessment invoice for \$100 in mid-January and request payment by mid-February. It is now June and 30% of the homeowners have not paid their assessment. We also have eleven of those homeowners owing for multiple years which we plan to refer to our collection agency. So, please pay your outstanding balance.
- 2**. Homeowners are required to submit a Project Approval request for any changes, additions or updating to the outside of your home or landscape. If you bypass this approval, and we determine that the project would not have been approved, then you will be responsible for undoing the change, addition or update. Avoid this situation by getting your exterior projects approved.
- 3**. Most homeowners maintain their lawn and landscape. If we receive complaints about a homeowner not maintaining their lawn or landscape, we will request the homeowner to resolve the issue. If unresolved, we will report the property to the township or county which both have ordinances addressing overgrown lawns and/or weeds. Please take this type of request seriously.
- 4**. Garbage cans are to be stored in your garage, or an outdoor area with HOA approved screening until 7 pm the day before normal garbage collection. The garbage cans are to be returned to your garage or an outdoor area with HOA approved screening by 7 pm on garbage collection day. We will issue violation notices if this process is not followed. Please follow this simple process.

Our TFHOA website contains the details associated with the above four items.

For your information, there is a development project proposed to the City of Naperville for the twenty acres of the closed nursery along 111th Street. The proposed project is for 212 rental apartments.

If you are new to Tamarack Fairways or your contact information has changed, please complete an online form located on our website under communications. The form title is 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, official general meeting minutes and notices of future events are all on our website <https://tamarackfairways.org>.

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Sellers Have an Opportunity with Today's Home Prices

From the Board Secretary

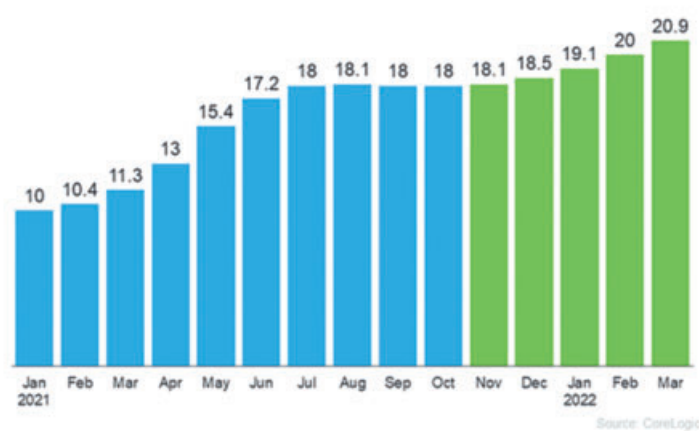
Janice Mackey | jan.mackey@bairdwarner.com | 312-342-4624



As [mortgage rates](#) started to rise this year, many homeowners began to wonder if the value of their homes would fall. Here's the good news. Historically, when mortgage rates rise by a percentage point or more, home values continue to [appreciate](#). The latest [data](#) on home prices seems to confirm that trend. According to data from CoreLogic, home price appreciation has been re-accelerating since November. The graph below shows this increase in home price appreciation in green:

Price Appreciation Is Accelerating

% Year-Over-Year Price Increases by Month



This is largely due to an ongoing imbalance in supply and demand. Specifically, [housing supply](#) is still low, and demand is high. As mortgage rates started to rise this year, many homebuyers rushed to make their purchases before those rates could climb higher. The increased competition drove home prices up even more. Selma Hepp, Deputy Chief Economist at CoreLogic, explains:

“Home price growth continued to gain speed in early spring, as eager buyers tried to get in front of the mortgage rate surge.”

And experts say prices are forecast to continue appreciating, just at a more moderate pace moving forward. A recent article from Fortune says:

“. . . the swift move up in mortgage rates . . . doesn't mean home prices are about to crash. In fact, every major real estate firm with a publicly released forecast model . . . still predicts home prices will climb further this year.”

What This Means for You

If you're thinking about [selling your house](#), you should know you have a great opportunity to list your home and capitalize on today's [home price appreciation](#). As prices rise, so does the value of your home, which gives your equity a big boost.

When you [sell](#), you can use that [equity](#) toward the purchase of your next home. And at today's record-level of appreciation, that equity may be enough to cover some (if not all) of your [down payment](#).

BOTTOM LINE - History shows rising mortgage rates have not had a negative impact on home prices. Now is still a great time to sell your house thanks to ongoing price appreciation. When you're ready to find out how much equity you have in your current home and what's happening with home prices in your local area, let's connect. Work with a real estate professional if you want best advice on how buying or selling home benefits the economy and your community.

Janice Mackey | jan.mackey@bairdwarner.com | 312-342-4624

Architectural Modification NEWS

Chris Lequin | Architectural Modification Chairperson

As a reminder if you are considering making changes to the exterior of your home or landscaping, please remember to go to the Tamarack Fairways HOA website <https://tamarackfairways.org>, and click on project approval and fill out the form to get your projects approved. Please remember to provide any necessary backup for the project. You can either mail it to the HOA PO Box, or email it to me at ballgame@me.com.

Hello Tamarack Fairways neighbors!

I hope you had a fantastic Memorial Day Weekend, now bring on Summer!

A reminder that as you plan on outdoor projects to your home and property, please fill out a project approval form located at <https://tamarackfairways.org/project-approval/>. Easiest way is to fill it out, include supporting documentation, and email it to me at ballgame@me.com.

Because your home is one of your biggest investments, I wanted to share an article I recently read, highlighting the 6 best interior home improvements you can make, in terms of return on investment.

When it comes to home improvements, there are two big factors to consider when figuring out where to put your money — whether it's something that will increase the value of the house to you and whether it's something that will increase the value of the house to others, if and when you decide to sell your home.

The most valuable home improvements are those that increase your home's worth in fair relation to the amount you spent on them. And while the improvements that might be most worth it for you personally are subjective and hard to quantify, Remodeling magazine's 2018 Cost vs. Value Report offers helpful national data on what home improvements give you the biggest bang for your buck. Here are 6 improvements to focus on.

1. UPSCALE GARAGE DOOR REPLACEMENT

It may not be the most exciting upgrade, but replacing your current garage door with an upgraded model will yield you 98.3% in recouped costs across the nation. This number increases sharply for specific areas, with 46 out of 100 markets in the Cost vs. Value Report seeing more than 100 percent in recouped costs for this project. Now that's money well spent. What constitutes an upscale garage door? Today's best garage doors are those built with durable materials like steel, wood composites, and aluminum, and that have high-performance additions like energy-saving glazing and insulation. Wood is a classic choice aesthetically, though it's not quite as weather-resistant. If you really want a wood garage door, get the best of both worlds by looking into fiberglass or wood composite, which can have the same

appearance as wood without the downfalls of the material.

2. MANUFACTURED STONE VENEER ON EXTERIOR

Another exterior home improvement that offers a strong return on your investment is enhancing the exterior of your home with manufactured stone veneer. A manufactured stone veneer isn't really stone at all—it's a man-made composite material shaped in molds. It has the same look as real stone, however, and is installed in the same way. It's a great way to boost curb appeal and update an old or boring exterior. Even doing just a portion of your home (for example, the area around your front entry way) is enough to reap benefits. According to the report, the national average return on investment for manufactured stone veneer is 97.1%.

3. WOOD DECK ADDITION

Seeing a pattern here among the best home improvements? The renovations that give you the most value tend to be focused on the exterior of your home. And when it comes to your backyard deck or patio, wood is the way to go. A composite deck addition or a backyard patio won't yield you quite as much on the return as wood will at 82.8 percent (composite deck and patios yield an average return of 63.6% and 47.6%, respectively). Remodeling recommends sticking with a 16 foot x 20 foot wood deck addition, though the right size for your home will depend on the size of your house and your yard. You'll want to add a railing system as well for added function and stability.

4. THE KITCHEN (WITHIN REASON)

The kitchen is major when it comes to the most valuable home improvements. Buyers often look here first when determining whether a home is worth its asking price, since most people want an upgraded kitchen without having to pay a ton of money to get it after purchasing a house. There are a range of valuable home improvements you can make in the kitchen to fit your particular budget and objectives, from putting in energy-efficient, stainless steel appliances to painting cabinets and installing new countertops. Interestingly, you don't have to spend big in the kitchen to get a big return. A

minor kitchen remodel will recoup about 81% of its cost in average resale value, while a major upscale kitchen remodel will recoup only about 53.5% of its cost. The most valuable home improvements in a minor kitchen remodel include modernizing the cabinets and countertops, upgrading to brand new appliances, updating the sink and faucet, and updating the flooring.

5. SIDING AND VINYL WINDOW REPLACEMENTS

Old, damaged, or deteriorating siding can seriously date the look of your house, and not in a charming way. Fortunately, updating your siding is a valuable renovation, bringing in a cost recuperation of 76.7% based on a purchase of 1,250 square feet of siding. Just make sure not to neglect the trim, since it's an important factor in making your siding upgrade look its best. And while you're at it, why not compliment upgraded siding with upgraded windows? Low-energy vinyl window replacements provide a pretty similar return to siding at 74.3% and will help make sure that your new siding doesn't clash with dated windows.

6. BATHROOM REMODEL

A mid-range bathroom remodel (think updated tile, fixtures, toilet, counters, and lighting) will get you a return of 70.1% nationally. And like the kitchen, doing more doesn't equal getting more. An upscale bathroom remodel is only going to get you a 56.2% return, and a new bathroom addition just 54.6%. Another of the most value home improvements in terms of bathroom remodels is turning your standard bathroom into a universally accessible one. This includes widening doorways for wheelchairs, putting in a walk-in shower, lowering light switches, and putting support bars near the toilet. While this might not seem like something that would be relevant for most of today's buyers, it will be very soon. We live in an aging society. By 2050, it's estimated that the population aged 65 and over will be more than double its population in 2012, growing from 43.1 million to 83.7 million. Small accessibility modifications will have major appeal as homeowners and buyers grow older.





YOUR Backyard...

Is Just As Important As **YOUR** Front Yard!

Submitted by Tom McKee

The existence of uncultivated vegetation, trees or the existence of an excessive accumulation or untended growth of grass, undergrowth or other dead or living plant life existing on any improved property to the extent and in the manner that such property is or may reasonably become infected or inhabited by rats, mice, other rodents, snakes, vermin, pests, or wild animals, or may furnish a breeding place or harboring place for flies, mosquitoes or other harmful insects, or impairs the economic welfare of adjacent property, or threatens or endangers the public health, safety or welfare of abutting property, is hereby declared to be a public nuisance.



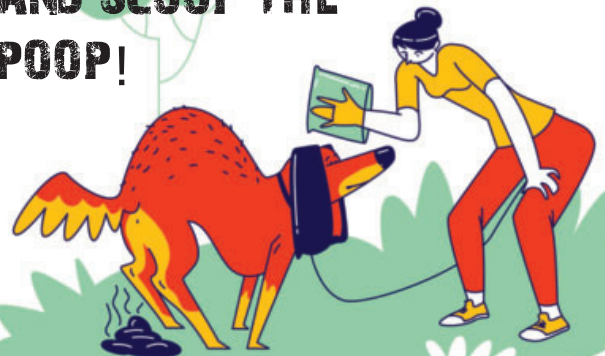
It shall be unlawful for any owner or owners of any property, whether improved or unimproved, to allow the excessive accumulation of abandoned property, junk, trash or debris, and such accumulation is hereby declared to be a public nuisance and thereby prohibited.

Examine your yard, and remove unnecessary rocks, twigs, branches, waste and other debris. Separate the debris into two piles: compostable and non-compostable. Compostable waste includes anything you can place in the compost pile, such as twigs, branches and fallen tree fruit. Non-compostable waste includes plastic, metal, junk, trash or debris and other non-biodegradable items.

Check your yard daily for animal waste, and dispose of it as needed. Keeping a small, separate rubbish bin for animal waste minimizes odors in a yard and segregates the waste from household trash.



**BE A RESPONSIBLE PET OWNER
AND SCOOP THE
POOP!**



When taking your dog out for a walk, please make sure you scoop the poop even though you don't think anyone is watching.

It's the neighborly thing to do!
Your neighbors will thank you!

Help Keep Tamarack POOP FREE!

Mark Your Calendar Naperville



Get ready for a summertime tradition that features cold drinks, great food, and fabulous music! Naper Nights celebrates historic milestones in rock music and pop culture with themed tribute concerts throughout the summer. Rock out with your community as you eat, drink, dance, and hear the best tribute bands perform your favorite Rock, Pop, Motown, and Soul hits! More information and tickets at <https://napersettlement.org/236/Naper-Nights>

2022 NAPER NIGHTS COMMUNITY CONCERT SERIES LINE-UP

Bring your lawn chair and/or blankets and find your spot on the lawn! Gate opens at 5 pm each night with a pre-show performance by School of Rock.

Friday, June 17 | 5 - 10 pm

Prince Tribute (8 pm)
Gabriel Sanchez Presents: The Prince Experience

Soul Music Tribute (6 pm)
Chicago Soul Revue

Saturday, June 18 | 5 - 10 pm

Bob Marley & The Wailers Tribute (8 pm)

One Drop Redemption
Motown & R&B Party (6 pm)
Soul 2 the Bone

Friday, July 15 | 5 - 10 pm

Red Hot Chili Peppers Tribute (8 pm)
Red NOT Chili Peppers
Blink-182 Tribute (6 pm)
Blink-180TRUE

Saturday, July 16 | 5 - 10 pm

Pearl Jam Tribute (8 pm)
The Ten Band
Nirvana Tribute (6 pm)
Smells Like Nirvana

Friday, August 19 | 5 - 10 pm

Bruce Springsteen Tribute (8 pm)
Bruce in the USA

Louisiana Party Music (6 pm)
Hurricane Gumbo

Saturday, August 20 | 5 - 10 pm

Eric Clapton Tribute (8 pm)
Journeyman
Steely Dan Tribute (6 pm)
Brooklyn Charmers

RIBFEST

June 17 - 20 | DuPage Event Center & Fairgrounds in Wheaton

The Exchange Club of Naperville is excited to announce the 2022 Ribfest at the DuPage Event Center and Fairgrounds in Wheaton, IL. The venue will allow patrons plenty of space to enjoy the carnival by Fantasy Amusements Co., award winning ribs, family fun area and exhibits with no entry fee. The dedicated entertainment site will offer a lineup of premium artists each day and will require a ticket purchase which includes full venue access. More information at Ribfest.net.

DOWNTOWN NAPERVILLE CLASSIC CAR SHOW

Father's Day Weekend - June 18

FREE TO ATTEND! Weather permitting, enjoy a leisurely stroll on Jackson Avenue, along the Riverwalk and enjoy the looks of up to 100 Classic Cars in all makes and models. Cars will be on display on Jackson Avenue, along the Riverwalk, between Eagle and Main Streets! Come stroll and enjoy seeing beautiful cars from yesteryear! Invitation only for cars due to limited space. ONLY PRE-Registered Cars will be accepted day of the Car Show.

62ND FINE ARTS & ARTISAN FAIR -

June 25 & 26 | 10 am - 5 pm

Join us at the 62nd Fine Arts & Artisan Fair at Naper Settlement by the Naperville Woman's Club.



2022 NAPERVILLE ALE FEST

July 9 - Early Entry 12 - 5 pm and General Admission 1 - 5 pm

The Naperville Ale Fest - Summer Edition will feature over 150 unique craft beers and food from some of the area's favorite food trucks.



2022 SUMMER PAINTED SCULPTURES - PICK UP TRUCKS!

Downtown Naperville is Cruising Into Summer! One of the tell-tale signs that summer is just around the corner is the announcement of the Downtown Naperville summer sculptures! From book



benches to hearts to dinosaurs to sailboats... we have had such fun and creative

sculptures over the years! This year's sculpture theme is Cruising Into Summer. As a result, 16 amazing pick-up trucks will be scattered throughout the downtown area. From early June through early September, wander around downtown and enjoy the painted creations... 16 sculptures will be on display at various locations around downtown.

THE NAPERVILLE SALUTE

July 1-4 - ROTARY HILL Downtown Naperville

Live music, food, beer and family fun. This is more than just a Celebration. This is more than The Fourth of July. This is a Salute. A Salute to the community we're proud to call home. A Salute to the heroes who stand for what matters most. A Salute to the values that bring us together...the flag that unites us...and the people that stand beside us. This is our Salute. This is The Naperville Salute.



Youth Services List

Baby-sitting

- Kyliegh Jeffords 331-457-5425 or mbeeteach@yahoo.com
- Natalie McKee 630-922-7228 or tufftony@aol.com
- Katie Braun 630-301-1386 or jmbraun111@comcast.net
- Olivia Calococci 630-605-6193 or oliviacalococci@icloud.com

Pet-sitting or Dog Walking

- Katie Braun 630-301-1386 or jmbraun111@comcast.net
- Aibhlinn Crowley 630-605-0075 or fpmcrowley@gmail.com
- Olivia Calococci 630-605-6193 or oliviacalococci@icloud.com

Pet-sitting or Dog Walking

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

Lawn Care/Yard Work

- Joe & Gavin Crowley 630-777-9508

Snow Removal

- Joe & Gavin Crowley 630-777-9508

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.

NUMBERS TO KNOW

EMERGENCY NUMBER	911
NON-LIFE THREATENING NUMBERS	
Fire/Ambulance	815-436-5335
Sheriff, Will County	904-1230
Edward Hospital	355-0450
Copley Hospital	978-6200
Poison Control	1-800-942-5969
SCHOOL TELEPHONE NUMBERS	
Peterson Elementary School	428-5678
Eagle Pointe Elementary School	815-577-4800
Crone Middle School	428-6400
Scullen Middle School	428-7000
Heritage Grove Middle School	815-439-4810
Neuqua Valley High School	428-6000
Plainfield High School	815-727-6000
Benet Academy	969-6550

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 44-59, 161-167	Vacant
Lots 60-84	Maria Miranda
Lots 85-99, 193-203	Marty Samojedny
Lots 100-117	Janice Mackey
Lots 118-138	Vacant
Lots 139-160	Noe Miranda
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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Sunday, June 12

Queensbury Greens • 1520 Brookdale Rd.
The Student Body • thestudentbodyband.com

Sunday, June 26

Walnut Ridge Park • 2304 Keim Rd.
Good Clean Fun • goodcleanfunband.com

Sunday, July 10

Ashbury Park • 1740 Conan Doyle Rd.
Mr. Myers • mrmyers.com

Sunday, July 17

Century Farms • 715 Sigmund Rd.
Nashville Electric Company
bass.schuler.com/nashville-electric-company

Sunday, July 24

Westglen Commons • 467 Westglen Dr.
HiFi Superstar • hifisuperstar.com

Sunday, July 31

Cantore Park • 2507 Warm Springs Ln.
Feel Good Party Band
feelgoodmusicchicago.com



For more information, visit napervilleparks.org/concertsinyourpark



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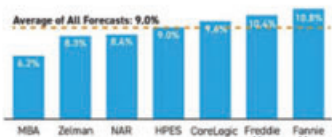
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2022 HOUSING MARKET FORECAST

What does the rest of the year hold for the housing market?
Here's what experts have to say about what lies ahead.

HOME PRICES FORECAST TO APPRECIATE

Home prices are projected to rise by an average of 9.0% this year thanks to continued low housing supply and high buyer demand.



MORTGAGE RATES PROJECTED TO RISE

"Based on the current estimate for the peak Fed Funds rate (3.25% to 4.0%), the 30-year fixed mortgage will likely peak at between 5.0% and 5.7%. There is some variability in the relationship, so we might see rates as high as the low 6% range..."

Bill McBride, Calculated Risk

HOME SALES PROJECTED TO BE STRONG

Home sales are expected to perform well this year as people continue moving to meet their changing needs.



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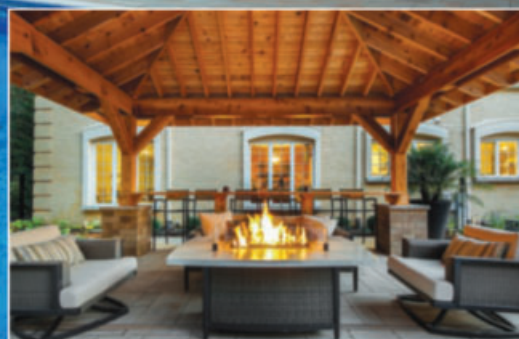
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