



Tamarack

Turf

THE NEWSLETTER OF THE TAMARACK FAIRWAYS HOMEOWNERS ASSOCIATION

From the President

August | 2022

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

Here we are in mid-summer. July tested are air conditioners and inflation is testing our pocketbooks.

Living in an unincorporated community has advantages and disadvantages. Occasionally we are reminded of the disadvantages.

Recently, the City of Naperville incorporated the twenty acres of the old nursery located to our south on 111th Street. They approved the development for 212 luxury rental apartments and claim it will not impact the 111th Street traffic nor the drainage from Tamarack Fairways subdivision. Do you believe that? I do not.

Our law enforcement protection is provided by the Will County sheriff. They cover a large territory, and we are in the farthest northwest corner of the county. Sometimes I wonder what their response time is to a 911 call. We should all think about what action we will take if we need law enforcement assistance.

On Friday, August 5th in the early evening three or four young people riding off road motorcycles and an ATV like vehicle, traveling at high speeds, rode around on the golf course and damaged two of the golf course greens. The General Manager of the Golf Course, Luke Covey (630) 904-4000 and the Will County Sheriff (815) 727-8575, are requesting any information about these young people and/or if you have pictures of this incident to please contact them.

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

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 tamarackfairways.org.

INSIDE THIS ISSUE

Real Estate Update	2
Yard Clean-up	3
The Happy Gardener	4
Pet Tales	5
Youth Services	6
Board Directory	6
ADOPT Fundraiser	7

Think Home Prices Are Going To Fall? Think Again...

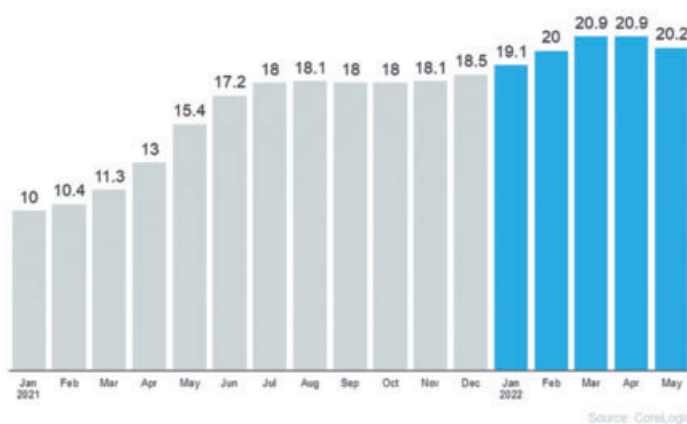
From the Board Secretary

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

Over the last two years, the rate of home prices appreciated at a dramatic pace. While that led to incredible equity gains for homeowners, it's also caused some buyers to wonder if home prices will fall. It's important to know the housing market isn't a bubble about to burst, and home price growth is supported by strong market fundamentals.

To understand why price declines are unlikely, it's important to explore what caused home prices to rise so much recently, and where experts say home prices are headed. Here's what you need to know.

National Home Price Gains Continue To Exceed 20%



Home Prices Rose Significantly in Recent Years

The graph uses the latest data from CoreLogic to illustrate the rise in home prices over the past year and a half. The gray bars represent the dramatic increase in the rate of home price appreciation in 2021. The blue bars show home prices are still rising in 2022, but not as quickly:

You might be asking: *why did home prices climb so much last year?* It's because there were more buyers than there were homes for sale. That imbalance put upward pressure on home prices because demand was extremely high, and supply was record low.

Where Experts Say Prices Will Go from Here

While housing inventory is increasing and buyer demand is softening today, there's still a shortage of homes available

for sale. That's why the market is seeing ongoing price appreciation. Mark Fleming, Chief Economist at First American, explains it like this:

“...we're still well below normal levels of inventory and that's why even with the pullback in demand, we still see house prices appreciating. While there is more inventory, it's still not enough.”

As a result, experts are projecting a more moderate rate of home price appreciation this year, which means home prices will continue rising, but at a slower pace. That doesn't mean prices are going to fall. As Selma Hepp, Deputy Chief Economist at CoreLogic, says:

“The current home price growth rate is unsustainable, and higher mortgage rates coupled with more inventory will lead to slower home price growth but unlikely declines in home prices.”

In other words, even with higher mortgage rates, moderating buyer demand, and more homes for sale, experts say home price appreciation will slow, but prices won't decline.

If you're planning to buy a home, that means you shouldn't wait for home prices to drop to make your purchase. Instead, buying today means you can get ahead of future price increases, and benefit from the rise in prices in the form of home equity.

BOTTOM LINE - Home prices skyrocketed in recent years because there was more demand than supply. As the market shifts, experts aren't forecasting a drop in prices, just a slowdown in the rate of price growth.

To understand what's happening with home prices in our area, let's connect today.

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

End of Summer Edging & Beginning of Fall Clean-up Tips

By Marcia McKee - Code Enforcement



Mowing your lawn is a great first step to keeping your exterior landscaping look its best, but there is more to keeping your lush green lawn looking beautiful.

EDGING YOUR LAWN!

If you haven't edged your yard properly, it won't look all that great. If you don't take a little time and effort, the strip of grass lining your walkways and skirting your driveway and flower beds will look sloppy.

Whenever you edge your lawn, you should always start off by mowing. After mowing you want to plan the path you will be edging. Choose a power or manual edger. A power edger gets the job done quicker and manual edger's you have more control. Don't forget to wear safety gear when edging.

Along with edging and trimming, be sure to maintain your lawn to keep it looking in tip-top shape during spring, summer and fall. The upcoming fall season requires you to cleanup those leaves.

CLEAN UP THOSE LEAVES!

Why do you need to clean-up those leaves? Because leaving the leaves creates several problems in your garden.

- Leaves on the lawn suffocate the garden by depriving the turf of important oxygen.
- Leaves on the garden deprive grass plants of needed sunlight. This can cause brown patches and/or dead patches in the lawn.
- Leaves on the lawn entice moisture within the turf that can create fungus problems.
- An entire fall clean-up of your property is important to get ready for your landscape to take a long winter's nap and making sure that it awakes happy and healthy in the spring. No one likes a cranky yard.

For more information on TFHOA Code Enforcement rules and regulations please visit our website at <https://tamarackfairways.org/rules-regulations/>



The Happy GARDENER

DROUGHT TOLERANT PERENNIALS

Annette Carson | The Growing Place

Shown Echinacea or Coneflowers

With all the hot, dry weather we've been having this summer, these drought-tolerant plants will be a welcome addition to your garden. Once established, these plants will need less water and will add color and texture to your gardens in spring, summer and fall. We've picked out six of our favorite plants that thrive in dry conditions.



1

AGASTACHE OR HUMMINGBIRD MINT

An exceptional group of plants that are known for their profuse, long lasting showy spikes of blooms that attract both hummingbirds and butterflies. Their foliage and blooms are fragrant, being very reminiscent of anise candy. Drought and heat tolerant, they are

best planted in sunny south or west facing slopes in lean, well drained soils. Agastaches must have excellent drainage, so do not plant near a wet area or water with a sprinkler system. To improve winter hardiness leave the stems intact. Remove old stems just above the new foliage in the spring.

ASCLEPIAS TUBEROSA OR BUTTERFLY WEED



2

This is considered to be the most garden worthy of our native milkweeds. Very showy, brilliant orange-red flowers are excellent for cutting and very attractive to bees, butterflies and hummingbirds. The seed pods are used in dried arrangements. It emerges late in spring, so be patient. The long tap

root makes division difficult, but it will happily reseed. Do not prune it in the fall, but cut it back in the spring. A perfect plant for dry areas in the garden.

GAILLARDIA OR BLANKET FLOWER

Gaillardia get their common name 'blanket flower' from the way they used to blanket the prairie. They are one of the longest blooming perennials. The brightly colored, daisy-like flowers come in an astounding variety of shapes and colors. The plants



3

perform best in poor, well drained soils, particularly in winter. They may be short lived in our heavy clay soils, but are worthy of a place in the garden for their months-long bloom period. Dividing blanket flowers every 2-3 years will help to keep them vigorous.

PEROVSKIA OR RUSSIAN SAGE

The silvery, aromatic foliage of all varieties of Perovskia make



4

them resistant to deer and rabbits as well as drought tolerant. Many of the newer varieties are more compact than the standard species so they won't overstep their welcome in your garden. Plant with sedums or grasses for a beautiful fall combination.

SEDUM

These plants are our #1 drought-tolerant perennial pick. Besides being able to handle dry conditions They grow in so many



5

different shapes and sizes. From the taller upright sedum to the low growing groundcover varieties, you can't beat them.

ECHINACEA OR CONEFLOWERS (See photo above)

A perennial garden favorite, coneflowers are dependable and showy. These plants are wonderful for the border and for naturalizing. They have daisy-like flowers with a raised cone and sometimes drooping petals. The seed heads are excellent for dried flower arrangements and are an important food source for songbirds. For best results, plant in well-drained soil and give them space to grow. Echinaceas do not like to be crowded.

6



Pet Tales

By the Naperville Area Humane Society

1620 W. Diehl Road | Naperville | 630-420-8989

*Thank you for
supporting our homeless
friends!*

AFTER SCHOOL PROGRAM (Ages 8 to 11)

The After School Program offers children a hands-on opportunity to work with the shelter animals. There are five sessions, each session includes six classes which are held on Mondays from 4 -5 pm.
\$75 per student

Sessions for the 2022-2023 School Year

Session 1: September 12, 19, 26 / October 3, 10, 17

Session 2: October 24, 31 / November 7, 14, 21, 28

Session 3: TBD | Session 4: TBD | Session 5: TBD

Homeschool Heroes (ages 8-13)

Homeschool Heroes allows home-educated children to, not only learn about and enhance the lives of shelter animals, but have hands-on opportunities working with the shelter animals.

Each session has 6 classes and are held on Tuesdays from 1-2 pm

\$75 per student

Sessions for 2022-2023 School Year

Session 1: September 6, 13, 20, 27 / October 4, 11

Session 2: October 18, 25 / November 1, 8, 15, 22

Session 3: TBD | Session 4: TBD | Session 5: TBD

Adoptable Pets of the Month...



Moon •| Female | 1 Year Old | Adoption Fee \$75

My name is Moon but I also respond to Moonpie and Moonie. I am an outgoing and sweet kitty but I am also quite independent and really need to make the rules. My very favorite thing to do is watch the outside world through a window. I love the birds and squirrels and, of course, people watching is fun too. I also enjoy chasing the laser light and playing with other toys. I am a lap cat and really enjoy taking a snooze on a warm lap, but it has to be my idea. I'm not a fan of being picked up or held. I guess you could say I don't like to be confined or restricted in my movement. I'm not a fan of other felines, so I need to be an only cat. A home without children would also be best. Here's a little secret...treats are the way to my heart. The people here are confident that I'll be a great kitty once I can be the queen of my own forever home.



Zippy & Rawley | Male | 2 Years Old | Adoption Fee \$600

We are a bonded pair and MUST be adopted together. We are very close and rely on each other. Shy but very loving once they warm up. Love to play with each other. Love toys. No cats please.

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 oliviocalococci@icloud.com

Pet-sitting or Dog Walking

- Katie Braun 630-301-1386 or jmbraun111@comcast.net
- Olivia Calococci 630-605-6193 or oliviocalococci@icloud.com
- David Hightower 630-922-7084 or khightower@aol.com

Services are for students under 18 years of age.
To be included email jan.mackey@bairdwarner.com



"Eyes on your own paper. Don't let me catch you looking at your neighbor's phone."

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:
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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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HOUSING MARKET FORECAST FOR THE REST OF

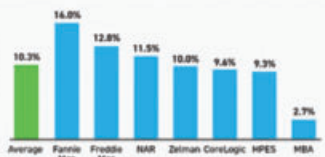
2022

The housing market is shifting away from the intensity of the past two years. Here's what experts project for the remainder of 2022.

\$ HOME PRICE APPRECIATION WILL CONTINUE

Nationally, home prices are projected to rise more moderately than last year, but aren't expected to fall.

Prices are forecast to climb by an average of 10.3% this year.



% MORTGAGE RATES WILL RESPOND TO INFLATION

"If consumer price inflation continues to rise, then mortgage rates will move higher. Rates will stabilize only when signs of peak inflation appear. If inflation is contained, then mortgage rates may even decline somewhat."

Lawrence Yun, National Association of Realtors (NAR)

HOME SALES WILL MODERATE

2022 TOTAL HOME SALES FORECASTS in Millions



Forecasts for home sales have been adjusted down this year due to higher mortgage rates softening demand.

The expectation is home sales will be more in line with pre-pandemic years.



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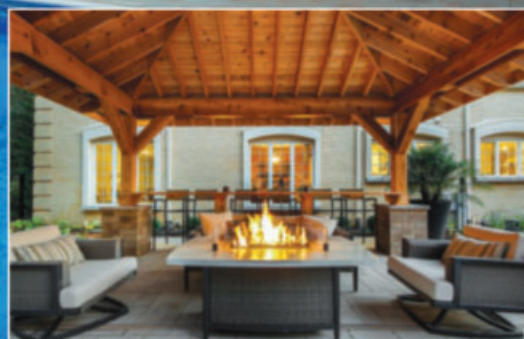
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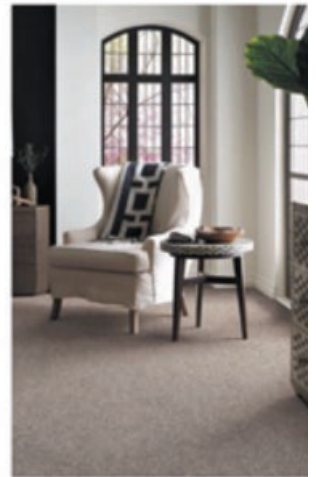
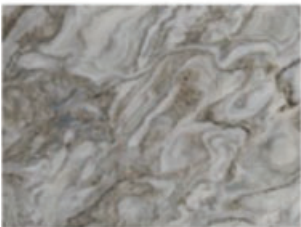
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BUSINESS *Spotlight*



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Matt Minnerick

If you're reading this article, you already know the name Allegra because we're the company who print not only this newsletter, but 23 other titles across the Naperville area. But did you also know we produce everything from door hangers to yard signs and offer one stop direct mailing services and more?

For owner Matt Minnerick, Allegra Naperville Lisle is the result of a life-long dream to be his own boss. After years working as an option trader in Chicago, the father of two began to look for an investment.

"When I investigated, the numbers for Allegra made the most sense," he said. "Buying an existing business was easier. I kept the team, a couple of whom have worked here for over 25 years. They're lifers, my work family."

Although Matt admits buying a franchise was more challenging than he first thought, he says it's the best decision he ever made.

"Working on stuff that matters is a lot more rewarding," he said. "I don't have to answer to anyone and I can manage it in my own style."

Although Allegra Naperville Lisle is happy to work with some national brands, Matt, who lives in Ashbury, loves to keep it local.

"When people advertise in our newsletters it's all about local businesses reaching local residents. Advertisers know they are guaranteed to get in mailboxes. Readers don't have to subscribe to read us. In a digital world it's nice to get physical things sometimes," he said.

Allegra Naperville Lisle can handle orders of all sizes, and unlike online competitors are delighted to spend time with clients discussing their individual needs. It's the perfect solution whether you're an inexperienced start-up or a long running organization in need of a refresh.

Not sure about your artwork? We can review and improve upon it if necessary. Wondering what kind of paper will be best? We can make expert suggestions. Concerned about keeping costs down? Take advantage of free delivery within a 20-mile radius of our Ogden Avenue location. Just starting out and not even sure what you need? We can advise you on that too.



Allegra Naperville Lisle offers a comprehensive range of solutions to all your marketing needs, including business cards, posters, letterhead, brochures, flyers, feather flags, and contracts. For a full list check out our website.

Matt says his most popular services are signage and direct mail. Signage is super important because often it's the first time clients see your brand. A high-quality sign that's easily seen from across the street is a no-brainer, but have you thought that your windows and vehicles are a blank canvas too? Allegra offers everything from magnetic car door signs to full vehicle wraps that can promote your business whenever your vehicles are on the road.

Everyone knows direct mailing works, but it can be a chore to do well. The good news is that Allegra can take the strain! We can merge multiple address lists, eliminate duplicate names, update any changes and even select a subset of names for specific mailing. All that tedious collating, stuffing, labeling and sorting? We can do that too. If you want to start driving new and returning business, call for a quote today.

"We've recently added new equipment to our business that will really make your signage pop," said Matt. "We're able to offer more upgrades from mesh banners to PVC banners and yard signs."

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