Tamarack

THE NEWSLETTER OF THE TAMARACK FAIRWAYS HOMEOWNERS ASSOCIATION

From the President

August | 2023

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

have been the TFHOA Board President since 2012, and I am convinced that an HOA is an essential part of maintaining our property values by managing the "Request for Approval" process for all changes made to the outside of a property. The HOA's By-laws, Declarations of Restrictions, Rules, and Regulations provide a framework for managing the association's business. However, do all property owners believe in the HOA as I do?

At a recent HOA Board Meeting I posed a question — What are our options for improving the Tamarack Fairways HOA?

• Kathryn Peters, who is joining the Board, believes we can improve communications between homeowners to develop a greater feeling of community. Which is a great idea, and she is going to follow up on the idea.

• The topic of Property Management Companies (PMC) was discussed. These companies have significant experience working with HOAs, but would hiring a PMC improve our HOA? We plan to research this topic.

• We have not had an election for members to our Board of Directors in many years. New people, new ideas, new energy could improve our HOA. I personally would like to leave the Board in April 2024. The April General Meeting is when elections take place.

• If you have ideas on improving the TFHOA feel free to send them to any of the current Board members.

Our fall TFHOA General Meeting has not been scheduled, but this topic of improving our HOA will be on the agena for that meeting. If the homeowner's

name or contact information for your property is incorrect, please complete an online form located on our website at: https://tamarackfairways.org/communications/ . The online form is named: Update Contact Info & amp; 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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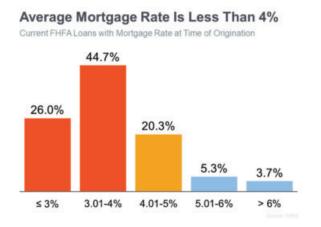
Tamarack Turf



Many homeowners thinking about selling have two key things holding them back. That's feeling locked in by today's higher mortgage rates and worrying they won't be able to find something to buy while supply is so low. Let's dive into each challenge and give you some helpful advice on how to overcome these obstacles.

Challenge #1: The Reluctance to Take on a Higher Mortgage Rate

According to the Federal Housing Finance Agency (FHFA), the average interest rate for current homeowners with mortgages is less than 4% (see graph below):



But today, the typical 30-year fixed mortgage rate offered to buyers is closer to 7%. As a result, many homeowners are opting to stay put instead of moving to another home with a higher borrowing cost. This is a situation known as the mortgage rate lock-in effect.

The Advice: Waiting May Not Pay Off

While experts project mortgage rates will gradually fall this year as inflation cools, that doesn't necessarily mean you should wait to sell. Mortgage rates are notoriously hard to predict. And, right now home prices are back on the rise. If you move now, you'll at least beat rising home prices when you buy your next home. And, if experts are right and rates fall, you can always refinance later if that happens.

Challenge #2: The Fear of Not Finding Something to Buy

When so many homeowners are reluctant to take on a higher rate, fewer homes are going to come onto the market. That's going to keep inventory low. As Lawrence Yun, Chief Economist at the National Association of Realtors (NAR), explains:

"Inventory will remain tight in the coming months and even for the next couple of years. Some homeowners are unwilling to trade up or trade down after locking in historically-low mortgage rates in recent years."

Even though you know this limited housing supply helps your house stand out to eager buyers, it may also make you feel hesitant to sell because you don't want to struggle to find something to purchase.

The Advice: Broaden Your Search

If fear you won't be able to find your next home is the primary thing holding you back, remember to consider all your options. Looking at all housing types including condos, townhouses, and even newly built homes can help give you more to choose from. Plus, if you're able to work fully remote or hybrid, you may be able to consider areas you hadn't previously searched. If you can look further from your place of work, you may have more affordable options.

Bottom Line

Instead of focusing on the challenges, focus on what you can control. Let's connect so you're working with a professional who has the experience to navigate these waters and find the perfect home for you.

Architectural Committee UPDATE

Greetings neighbors!

I can't believe summer is half over! I hope everyone has had a wonderful summer and created lasting memories, whether through vacations, or spending time with family. Our kids will be back in school in just a few weeks!

If you are squeezing in exterior projects, please don't forget to fill out an ABC approval form, found on our Tamarack Fairways website,

https://tamarackfairways.org/, and then navigate to the Project Approval section where you need to fill out the approval form.

Here is the link to the form: https://tamarackfairways.org/w p-content/uploads/2022 /04/TFHOA-Project-Approval-Form-Final-Ver-4-10-2022.pdf.

Please review the form carefully, as you not only have to fill out the first page, but also specific sections of the form, depending on your project. Also, please remember to attach relevant backup from your contractor. You can email me the form and backup, as an attachment at ballgame@me.com

We all know that attractive and well maintained landscaping provides pride in ownership, and shows that we're good neighbors. But, it also comes with added financial benefit, increasing the value of your home, both while you own it, and when you go to sell it. And, a well maintained exterior and landscaping makes it much easier to sell your home when you are ready to do so.

Please enjoy this great article I found that speaks to the benefits of well landscaped properties.

Does Landscaping Increase the Value of Your Home?

If you're looking to sell your home, you want to make sure you get the best possible price for it. One way to do that is by improving your landscaping. Many studies have shown that well-designed and wellmaintained landscaping can increase the value of your home by as much as 10% to 12%. That's a significant increase that can translate to thousands of dollars in added value.

But it's not just about the money. Landscaping can also make your home more attractive to potential buyers, helping it to stand out from other homes on the market. A beautiful, well-maintained yard can create a positive first impression and make buyers more likely to schedule a viewing.

Let's dig into more commonly asked questions about property value and landscaping!

What is the average cost of landscaping around a house? The cost of landscaping around a home can vary widely depending on a number of factors, such as the size of the property, the types of plants and materials used, and whether you hire a professional or do it yourself. However, according to HomeAdvisor, the average cost of landscaping a typical quarter-acre property ranges from \$5,000 to \$15,000. This would include basic features such as grass, plants, and mulch, as well as some hardscaping elements such as walkways or patios.

Of course, the cost can go up significantly if you add more elaborate features such as swimming pools, outdoor kitchens, pergolas, retaining walls or a large deck or patio. If you hire a professional landscaper, you can expect to pay more for their expertise and labor.

How do you evaluate what's worth investing in?

When evaluating what landscaping projects are the smartest investment for your house, there are several factors you should consider. Here are a few things to keep in mind: **Curb appeal:** Consider how the project will impact the overall appearance of your home from the street. A project that improves the front yard and curb appeal of your home can make it more attractive to potential buyers and increase its value.

Maintenance: Think about the level of maintenance required for the project. A project that adds something low maintenance, such as native plants that require less water and time, may be a better investment in the long run.

Return on investment: Consider the potential return on investment for the project. Some landscaping projects, such as a well-designed outdoor dining area or living area, can add significant value to your home and provide a good return on investment when you sell.

Climate and region: Keep your local climate and region in mind when evaluating a project. Choose plants and features that are well-suited to the climate and will thrive in your region.

Budget: Finally, consider your budget when evaluating a project. While you want to choose a project that will add value to your home, it's important to choose one that you can afford without breaking the bank.

Does mature landscaping increase home value?

Mature trees, shrubs, and plants can make your property more attractive and appealing. Mature landscapes are generally more appealing than freshly planted landscapes that need time to grow into themselves.

In addition, most buyers know that landscaping can be costly and timeconsuming to create from scratch, so properties with established, mature landscaping are appealing. According to a study by the National Association of Realtors, mature landscaping can add up to 10% to the value of a property.

However, it's important to note that not all mature landscaping is created equal. If your mature landscaping is overgrown, unkempt, or unhealthy, it may actually detract from the value of your home. It's important to maintain your landscaping and keep it looking healthy and well-maintained in order to maximize its value.

New Committee Tamarack Fairways HOA Looking for Volunteers with NOT **Volunteers with NO Board Commitment!**

Submitted by New Board Member, Kathryn Peters

ICO TAMARACK FAIRWAYS

he newly established Good Neighbor Support Committee is looking for a representative or two from each block in the neighborhood to meet their neighbors, deliver "Welcome Baskets" to new neighbors and help spread the word about Association happenings. Kathryn Peters, 10604 Burnham Court, is the TFHOA Board Member organizing this committee. She and her wife Marcia moved here in 2019 from the suburbs of St. Paul and Seattle. They were raised in the Midwest and were struck by the stand-offishness of neighbors on the west coast. They were relieved to find great Midwest neighbors in Lake Elmo (near St.

Paul) and again here in Naperville. COVID taught some social lessons. Kathryn remembers the winter of 2021, still during a quarantine period, standing out in the cold

with warm drinks chatting with socially distanced neighbors, literally over the fence. Kathryn is a retired K-12 Physical Education Teacher and reminds people that while your neighbors may not need to be your best friends, the midwestern expectation is respect and kindness be extended to people, especially neighbors. She strongly believes people who live in this development are responsible citizens who care about their neighbors. We all have big, wonderful homes with similar needs from time to time. Information for service professionals like plumbers, electricians, snow removal and landscaping can be shared.

Please contact Kathryn Peters at kkpeters@comcast.net to volunteer! She has volunteer Block Reps for Burnham Court and part of Royal Porthcawl ready to go! If you already know your neighbors, you are a perfect fit for this job!

Her vision for this committee is:

 Good neighbor communications on a small personal scale, block by block

• No Board commitments by Block Reps, just regular information points from Kathryn via email

• Re-establishing Welcome Baskets to new neighbors

 Helping neighbors struggling with HOA rules so that no one gets reprimand letters, fines, or court actions from the HOA or Will County for fixable issues like trash cans and yard upkeep.

TFHOA Code Enforcement **Committee**

Help Tamarack Fairways be the Best Place for Curb Appeal in Naperville!

Midwest Gardening Tips in August

There's weeding and watering still to do, but also harvesting and preparing for the end of the growing season. Take this time to make sure your garden lasts as long as possible into the fall. The August weather can be different from one year to the next. In the garden, this means that there are standard tasks to do, but you may also have to pivot and change plans as needed. This is the time of year when much of your hard work has come to fruition. There are vegetables and herbs to harvest and a flush of late summer flowers.

Plant New Trees & Shrubs

While most work is maintenance right now, this is also a good time to put in any new trees and shrubs. Planting them now means they have time to develop roots without the stress of the heatwaves and droughts common in July.

Vegetable Garden

Harvest ripe veggies and fruits to keep production going. Preserve your harvest as needed by freezing or canning. Put in transplants for fall crops, including cabbage and kale. Deadhead herbs to promote ongoing production of tasty leaves. Fertilize vegetables once in August. Keep an eye out for signs of pests or diseases.

Keep up with deadheading of perennials and do some end-of-season maintenance

Divide and transplant any perennials that need it. Stake taller flowers if they're beginning to droop. Check for diseases and remove any leaves that look damaged. Put in fall perennials, like mums and asters, toward the end of the month. Later in the month, start cutting back on deadheading. Let some flowers stay for reseeding. Other gardening tasks to do right now include your lawn and grass as well as trees and shrubs.

Fertilize

The end of the month, or even into early September, is a good time to fertilize the lawn.

Aerate your lawn

August is also a good time to grow grass. If you have any patches to fill with seed, now is the time. If your lawn needs aeration, do it now.

4





GRILLED BABY BACK PORK RIBS

Fall apart tender and slathered with an incredible homemade barbecue sauce!

RUB FOR THE BABY BACK PORK RIBS

Rub both sides of the ribs (mostly on the meat side) Set aside for 2 hours or overnight.

- 2 1/2 tsp paprika powder
- 2 tsp garlic powder
- 1 1/2 tsp onion powder
- 1 tsp cayenne pepper
- 1 1/2 tsp dried thyme
- 1 1/2 tsp dried oregano
- 1 1/2 tsp salt
- 1/2 tsp black pepper

HOMEMADE BARBECUE SAUCE

Place all ingredients in a saucepan and simmer over medium heat, stirring occasionally, for 45 minutes or until thickened.

- 1/2 cup apple cider vinegar
- 1 1/2 cups tomato ketchup
- 1/2 cup water
- 1 1/2 tbsp molasses

- 1/3 cup brown sugar
- 2 tsp dry mustard
- 1 1/2 tsp garlic powder
- 2 tsp Worcestershire sauce
- 1 tsp salt
- 1 tsp black pepper
- 1 tsp Tabasco or cayenne pepper

RIBS

5 lb. of pork ribs (2 racks) choose fatty ribs

3/4 cup sweet alcoholic apple cider (hard cider)

1 tbsp olive oil

Preheat oven to 320°F. Place ribs on a tray in a single layer. Pour apple cider underneath the ribs, cover with foil then bake for 1 hour 30 minutes or until the meat is pretty tender. Remove from oven. To make on BBQ. Brush bony side of ribs with sauce, then cook on BBQ indirect heat on high (bony side up) with lid down for 5 minutes. Flip so meaty side is up, baste, cook with lid down for 5 minutes. Repeat 3 times until you have a nice caramelized glaze.

HOW TO GRILL CORN ON THE COB

4 whole corn on the cob 2 tbsp melted butter, salted SERVING: Softened butter, salted Finely chopped parsley



Preheat BBQ until very hot so you can get maximum charred bits in the fastest time possible for the juiciest corn Peel husk off the corn.

Place corn on the BBQ

Cook for 10 minutes, turning every couple of minutes, until there's little charred bits and the kernels are tender when pierced with a knife, but still JUICY! Key Tip - don't overcook the corn!

The trick to great grilled corn is to cook it long enough to get a char, but not so long that the kernels end up juiceless and dry.

In the last minute, brush with melted butter and roll around.

Serve corn with softened butter, sprinkled with parsley if

MESON SABIKA'S GARLIC POTATO SALAD

- 2 pounds of small red potatoes
- 2 tablespoons or 8 cloves of fresh garlic, peeled and
- finely chopped or crushed
- 2 cups of mayonnaise
- 1 teaspoon of ground white pepper
- 1 tablespoon of chopped fresh parsley
- Salt to taste

Boil potatoes, then peel and cut into four or six pieces each. Whip together with mayonnaise, garlic, salt, white pepper and parsley. Combine potatoes with the whipped mixture and chill. Garnish with

parsley.

fresh

Youth Services List

Baby-sitting

- 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
- Abby Downing 630-945-8065 or
- Abby.Simone.downing@gmail.com

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- or khightower@aol.com
- Abby Downing 630-945-8065 or Abby.Simone.downing@gmail.com
- Aubrey Wright 708-717-0673 or christine.fortt@yahoo.com

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



"My goal? I'd like to get down to Fun Size again."

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

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Lots 168-192Marcia McKee

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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ou can create a beautiful cutting garden using these tips and some of our favorite plants so you can enjoy fresh blooms indoors all season.

Choosing A Site

Many of the most popular cutting flowers will prefer at least part sun, so it's best to choose a site that gets at least four to six hours of direct sunlight during the day. Knowing how much sun exposure the new planting bed will get can help you choose the right plant varieties for your cutting garden. If you're short on space, you can still incorporate flowers into existing beds that will be specifically for fresh cut arrangements.

Recipe for Great Soil

The soil in our area has significant amounts of compacted clay soils which do not allow the water to drain away properly or allow for enough air around the roots, so it's important to amend new planting beds to create ideal conditions for the right amount of water and air. Here's what you'll need for a new bed approximately 4 x 6 ft:

- 1 bag Growing Place Choice Garden Mix 1 bag Leaf Mulch
- 1 bag Blended Compost
- 1/4 bad Espoma Bio-tone Starter Plus

Creating a Design

When choosing plants, think about their bloom times. Incorporating early, mid and late blooming varieties in your cutting garden will provide a constant variety of blooms to enjoy indoors. Of course, you want the big showy flowers, but remember to incorporate some smaller blooms and foliage as they make great fillers to a fresh cut arrangement. Don't forget to leave a pathway in your design so you can easily access your plants when harvesting.

Roses

Roses are an obvious must-have for a cutting garden with an array of color choices and fragrant blooms. From miniatures to hybrid teas to shrubs varieties, there are so many to choose from you could create a cutting garden with just roses.

Phlox

There is a phlox for almost any garden, but it's the summer phlox that is best for cutting gardens as they are usually taller, more upright and clump forming that look stunning in an arrangement. While most summer varieties prefer full sun, they will still perform well with light shade. Keep these plants well-irrigated during hot, humid spells. Overhead watering should be avoided and plants should be well spaced to allow for good air circulation.

Lilium & Hemerocallis

Lilium is a large group of summer blooming flowers that are great for cutting with a wide range of colors that grow from bulbs. Their narrow root system makes these a great choice to plant next to phlox or roses. These lilies are easy to grow and can grow in part shade to full sun. Some varieties can reach up to six feet tall and may require staking, while others stay small growing only a couple feet high. Hemerocallis or Daylilies are another great choice for a cutting garden as they are hardy, reliable and come in a variety of heights, colors and bloom times. With careful selection, you can have daylilies blooming from late May until early September.

Allium

This family of plants is very easy to

care for and good looking throughout the season. These are great for a cutting garden as they make a great accent to an arrangement in both fresh and dried form. These plants are rabbit repellent so they are great to plant in groups throughout your cutting garden to deter the rabbits from nibbling on your other plants.

Coreopsis

Coreopsis are a great choice for a cutting garden as many varieties have long bloom times lasting nearly all summer. Their yellow daisy like flowers are sure to brighten any arrangement. With several dwarf and compact varieties, these are a great choice to tuck into small spaces.

Echinacea

A cutting-garden favorite, these daisy-like flowers come in a rainbow of colors and the seed heads are excellent for dried flower arrangements too. These flowers prefer full sun, but can handle light shade and are drought tolerant.

<u>Aster</u>

Asters are a great choice for a cutting garden to keep blooms going into the fall. Taller varieties can be pinched back in July to maintain a shorter mounded form.

Fillers & Foliage

One of our favorite fillers for a cutting garden would have to be the Calamintha Montrose White because its sprays of pure white flowers bloom from mid summer to mid fall and stay in a neat mound without getting floppy. Baptisia is also a great choice for a cutting garden that offers sweet pea-like blooms in the spring, but once they're done blooming, their blue-green foliage and dark seed pods make a great accent to a floral

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