



The Farm Report

The Newsletter of the Clow Creek Farm Homeowners Association

From the Editor

Submitted by Brian Marsalli | Editor | CCFHOA

Welcome to the first Farm Report of 2023!

Isn't it nice the daylight extends a little further into the evening each day? The Super Bowl and Valentine's Day are upon us. Here's to good eating and relationships. And if you don't find a pot of gold during either of those events, perhaps you'll find one in March as St Paddy's is just a rainbow away. Not to forget March Madness.

Inside this edition of The Farm Report, the schedule for board meetings is provided. You can also find the meeting information on our Facebook page. Residents are welcome to attend the bi-monthly meetings. The updated board of directors, their positions and contact information is listed. There is room for another board member or two and committee members, should you want to become more involved with the CCFHOA.

The board expects 2023 to be a busy year. Once the weather breaks, the HOA will be tapping our pot of gold, courtesy of an unusual couple of years, to begin spending it on several capital projects. We'll update you in the next newsletter.

In the meantime, stay healthy and safe. And please consider volunteering for a committee. Simply reach out to a board member.

Remember to move your clock forward to daylight savings time on March 12. Change those smoke detector batteries at the same time.

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Happy Valentine's Day



Reminder Violation Notice — Codes & Covenants

The Board developed a friendly reminder notice to alert a homeowner when a violation is discovered. Please do not ignore the notice. The notice identifies the issue and can result in a fine when the situation is not rectified.

WHAT ARE THE MOST COMMON HOA VIOLATIONS?

- TRASH & RECYCLING RECEPTACLES BEING STORED OUTSIDE
- PROPERTY UPKEEP
- POLITICAL SIGNS

- The City of Naperville requires residents to remove the empty trash and recycling receptacles from curbside by 7 pm on the same day of collection. If more garage space is needed, consider switching to one of two smaller sizes offered by Naperville. More info at naperville.il.us/services/garbage-and-recycling/garbage-carts/.
- Overgrown grass, excessive weeds or underbrush, damaged window screens and yard debris are examples of property upkeep issues.
- One HOA code violation that newer residents might not be aware of is that political signs are not allowed.

Both the Codes and Covenants and Rules and Regulations are available on our website at clowcreekfarm.com under the "Association Documentation" section.

To avoid costs and aggravation later, make sure you secure the necessary permits from the City of Naperville before beginning a project.

CLOW CREEK FARM HOA FRIENDLY REMINDER / VIOLATION NOTICE

Date of Notice: _____

Property Address: _____

Violation Type:

Garbage and/or recycling bins not kept inside the dwelling unit or garage: (Please remedy within 48 hours of receipt of this notice.)

Visible weeds, underbrush or other unsightly objects:

Fence / Other Structure:

Sign(s): (Please remedy within 48 hours of receipt of this notice.)

Other:

Thank you in advance for working with the HOA. **Please correct the issue(s) above within 14 days unless otherwise noted above.** Please contact ccfhoaboard@clowcreekfarm.com for any questions or inquires.

Complete copies of the Clow Creek Farm HOA Codes and Covenants and Rules & Regulations can be found at www.clowcreekfarm.com/association-documentation/

A Letter from the Clow Creek Farm Board



SOCIAL ACTIVITIES

Very early on, Clow Creek Farm developed a reputation of being a friendly and fun neighborhood. Spontaneous parties, outings and planned events created social networking opportunities for a tight neighborhood bond. Pint-sized residents were everywhere. Just ask an original resident.

Finding a regular babysitter was a tough task and provided a windfall for those willing to take on the job. Offers of tuition reimbursement, health insurance and a 401(k) were needed because competition was fierce. Okay, so that is a bit of an exaggeration...slightly. As some of our residents have moved for whatever reason, this is an opportune time for the newer residents to step up and take the baton.

Please consider lending your time and talents to the CCF community. Last year's highly successful Easter Egg Hunt happened only because residents got involved. Perhaps you enjoyed the event with your family and neighbors. We know you're busy. Helping with an event requires little time and you'll get more out of it than those you are serving. To plan and help with social events, please reach out to social activities chairperson Deanna Duncan at deanna.duncan29@gmail.com.



Homeowners, do you have CCF photos that you are willing to share? Photos from earlier times can be especially fun for the newer residents to learn about CCF and for long term residents to reminisce. If so, please send them to me with information regarding the photos. Photos can be of the neighborhood in its earliest stages of development, the opening of Kendall, Crone and Neuqua, the first day of school in the early days and past events such as the CCF summer party.

Please send your info at your earliest convenience to ccfhoabmarsalli@gmail.com.

Treasurer's Report

Matt Schuman | Treasurer CCFHOA

Annual Dues

Thank you to all the residents who have paid the annual assessment dues. For more information regarding Maintenance Assessments for Clow Creek Farm, please refer to Article IV, Sections 1,2,3,9 and 10 of the Clow Creek Farm Covenants and Restrictions. You can find this information on our website clowcreekfarm.com. Or please send an email to one of your Board Members requesting a copy.



Annual Budget

For further information regarding budget news, please refer to the Annual Board Meeting Summary and the 2022 and 2023 budgets found in the December 2022 newsletter.

Moving?

If you are selling your home, you will need a paid assessment letter and a 22.1 disclosure form. Please have your attorney email me with a request for this information as soon as a closing date is determined. Please reach out at ccfhoapmurray@gmail.com.

\$1000 Scholarship Opportunity

The Illinois Municipal Utilities Association (IMUA) is offering a \$1000 college tuition scholarship opportunity to graduating high school seniors whose parents or legal guardians are residential customers of the Naperville Electric Utility.

Contestants must submit their essays by March 10, 2023. The four finalists chosen by the IMUA Scholarship Committee will be awarded \$1000 each. Winners will be announced in April. Three Naperville residents were awarded scholarships last year!

IUMA is a not-for-profit corporation functioning as a trade association for municipalities that own and operate electric, natural gas, water, wastewater and telecommunications systems in Illinois. Naperville is a member.

IUMA is affiliated with the Illinois Municipal Energy Agency (IMEA), a not-for-profit unit of local government. Naperville purchases its power from IMEA. IMEA is currently comprised of 32 municipal electric systems in Illinois, including Naperville, that own and operate electric distribution systems.

For more info, visit imea.org/imua_scholarship.aspx or contact DeeDee Bunch at (217) 789-4632 or dbunch@imea.org.



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CCFHOA BOARD OF DIRECTORS CONTACT INFORMATION

President	Carl Reina	ccfhoacreina@gmail.com
Vice President/Editor	Brian Marsalli	ccfhoabmarsalli@gmail.com
Secretary	Phil Murray	ccfhoapmurray@gmail.com
Treasurer	Matt Schuman	ccfhoamschuman@gmail.com
Director	Heidi Weiland	ccfhoahweiland@gmail.com

COMMITTEE CHAIRPERSONS/MEMBERS

Codes & Covenants Chair - OPEN

Members - Carl Reina, Matt Schuman & Frank Passaro

Outdoor Beautification Chair - Carl Reina

Members - OPEN

Communications Chair - Brian Marsalli

Members - Phil Murray & Mike Davis

Social Committee Chair - Deanna Duncan

Members - OPEN - Please consider volunteering to help out with our social events.

CCFHOA BOARD MEETINGS

- Residents are welcome to attend the bi-monthly board meetings. As a courtesy, please let us know 24 hours in advance if you plan to attend. Residents will present their topic at 7:30 pm. Time, date and location are subject to change.
- Board Planning Meeting is only open to board members.
- Stay tuned to future newsletters, our website and Facebook page for updated details about events. The committee heads and their volunteers will coordinate the times, dates and activities for the Easter Egg Hunt, Garage Sale, National Night Out, Block Party, and other social events.

CCFHOA Upcoming Events

February 21	Board Meeting	7:00 pm	95th Street Library
April 1	Easter Egg Hunt	10:00 am	Tot Lot
April 18	Board Meeting	7:00 pm	95th Street Library
June 20	Board Meeting	7:00 pm	95th Street Library
August 15	Board Meeting	7:00 pm	95th Street Library
October 17	Board Meeting	7:00 pm	95th Street Library
November 7	ANNUAL MEETING	7:00 pm	95th Street Library

- Residents are welcome to attend the bi-monthly board meetings and will present their topic at 7:30 pm or later. Time, date, and location are subject to change.
- Stay tuned to future newsletters, our website and Facebook page for updated details about events. The committee heads and volunteers will coordinate the times, dates, and activities for hosting social events such as the Easter Egg Hunt, Garage Sale, National Night Out, and Block Party. CCFHOA is looking for social committee volunteers to help create and plan events.

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**NEWSLETTER ARTICLES &
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15th of each month**

NEWSLETTER SUBMISSIONS
Any resident interested in adding content to the newsletter is welcome. Residents looking to buy or sell, advertise an upcoming event, praise a resident for a kind act, or share a recipe, should send any information to our editor Brian Marsalli
ccfhoabmarsalli@gmail.com

"Publication of paid advertisements in the Association's newsletter is not an endorsement or recommendation of any advertised product or service. The Association and Allegra Marketing Print Mail are not responsible nor liable for the content of any advertisement published, here."

Editor's Note

Information can change after the CCFHOA newsletter goes to press. If you have a question regarding our newsletter, please contact Brian at ccfhoabmarsalli@gmail.com. If interested in joining the board or a committee, please contact the board at ccfhoaboard@clowcreekfarm.com.

MOVING?

If you are selling your home, you will need a paid assessment letter and a 22.1 disclosure form. Please have your attorney email me with a request for this information as soon as a closing date is determined. Please reach out at ccfhoapmurray@gmail.com.

CCFHOA Welcomes YOUR Involvement

If YOU and your FRIENDS are interested in planning and helping with Clow Creek Farm SOCIAL EVENTS, please reach out to social activities chairperson Deanna Duncan at deanna.duncan29@gmail.com.
If interested in JOINING the board or a committee, please contact a board member.

City News You Can Use

Yard Waste Collection Resumes March 17

All bagged, bundled and cart yard waste collection resumes on March 17 in Clow Creek. Place grass, weeds, small branches, twigs and leaves in 32-gallon paper yard waste bags. Branches less than 3" in diameter may be tied in bundles up to four feet long and two feet wide. Secure each bundle with biodegradable twine.

A yard waste sticker is required on each bag or bundle placed at the curb for collection on garbage day. Yard waste stickers are \$2.50 each and may be purchased at Naperville hardware and grocery stores or from the Finance Department in the Naperville Municipal Center, 400 S. Eagle St. To view a list of local retailers that sell yard waste stickers, visit naperville.il.us/yardwaste.

Residents with greater yard waste needs and/or an interest in recycling organics such as food scraps can choose between two-yard waste cart sizes. In lieu of purchasing paper yard waste bags and stickers, residents may rent a 65-gallon cart that holds approximately 3 bags a week, or a 95-gallon cart that holds approximately 4 bags a week. The 2023 fee to rent a 65-gallon cart is \$185 and a 95-gallon cart is \$225.

Residents choosing to utilize this convenient service can place all their yard waste in the provided cart as well as certain types of food waste. Please note: Food waste composting will only be available to residents who subscribe to the yard waste cart option to avoid animal pilferage.

To sign up for the yard waste cart program and order your cart, please call Groot at (630) 892-9294. For more information, visit naperville.il.us/yardwaste. For more info about bagged or bulk curbside pickup, visit naperville.il.us/services/brush-leaf-and-yard-waste-collection/.

Garbage and Recycling App Available

The Groot Recycling and Waste

mobile app provides info regarding garbage, recycling and yard waste. View the collection calendar, sign up for collection reminders, receive service alerts and plan an e-waste pickup. The app's Waste Wizard also helps you to quickly find out how to properly dispose of various items. Go to naperville.groot.com for additional info.

Arbor Day Tree Sale

The City's 32nd annual Arbor Day Tree Sale begins online on March 20 at 8 am. The sale link closes on April 14 at 5 pm, or until all trees are sold, whichever comes first. Residents are limited to six trees. Residents will schedule their pickup time online after the order is complete. A drive-thru tree pickup will take place on Saturday, April 22 at the Public Works Service Center, 180 Fort Hill Dr., from 8 am to 1 pm. For safety reasons, residents are asked to stay in their vehicles. City staff members will load the tree(s). For more info, visit naperville.il.us/arbordaytreesale/.

Go Green, Get Green in '23

In early spring, Naperville will offer the opportunity to earn a \$50 rebate to residents who purchase a battery-powered lawn mower, edger, trimmer, snow blower or manually powered reel lawn mower on or after Jan. 1, 2023. Stay tuned to your local news sources to find out when to apply. Applications require a copy of the purchase receipt and are accepted until all the funds are allocated. More info at naperville.il.us/sustainability.

Naperville Customer Care Center

Call 630-420-6187 to report power outages, roadway flooding, damaged streetlights and signs, water main breaks and streets in need of repair. The NCCC is available 24/7. Find additional contacts at naperville.il.us/contact-us.

In 2021, the FBI reported approximately \$1 billion in losses from

people falling victim to romance scams. Here in Naperville, we have seen monetary losses in the hundreds of thousands of dollars.

How can you avoid being the victim of an online or romance scam? Know the signs of a con artist.

A WOLF IN SHEEP'S CLOTHING...



Romance Scams

4 WAYS TO SPOT A ROMANCE SCAMMER

- They're quick to express their love. Their goal is to manipulate you, laying a foundation of lies and building your trust while pulling at your heartstrings.
- They want you to move communication off any dating site to a more personal email or instant messaging platform.
- They always have an excuse for why you haven't met or talked face-to-face. Romance scammers plan to visit, but they always have an "emergency."
- They ask for money. They'll tell various lies about why they need the money that may include to visit you, hospital bills, family funeral expense, planning your wedding, investments, and any other type of emergency.

RECOGNIZE THE RED FLAGS (Source FBI)

- Be careful what you post and make public online. Scammers can use details shared on social media and dating sites to better understand and target you.
- Research the person's photo and profile using online searches to see if the image, name, or details have been used elsewhere.
- Go slowly and ask lots of questions.
- Beware if the individual seems too perfect or quickly asks you to leave a dating service or social media site to communicate directly.



Election Date
April 4th

Early Voting
begins Feb
23rd

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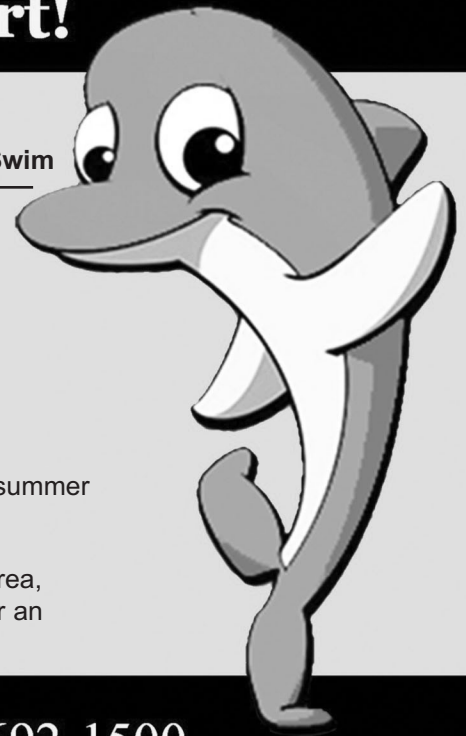
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The market is shifting, is your broker shifting with it?

Terri Christian

Here is why you hire her:



I absolutely recommend Terri to anyone and everyone who is looking to buy or sell! We have now enlisted her services for both and she is just amazing! Most recently she helped us sell our house and not only did we receive top-dollar for it, which is what everyone hopes for, but we received such by and through a very solid offer which she taught us how to understand was the most solid and best offer! She is just so knowledgeable on the entire process from what catches a buyers eye to take a look at your house, to what the right sale price is based upon comparables in the area, to when and how to respond to each offer so as to place and keep you in the best negotiating position. Not to mention, her responses are more timely than you could ask for! And during the stress of buying and selling, that is worth it's weight in gold! Trust me, Terri is who you want. Period.



Why reach out to Terri?

- She works with your local @properties Christie's International Real Estate brokerage right within your neighborhood and understand the local market.
- She has marketing strategies superior to the competition, top-notch negotiation skills, and so much more.
- She offers hands-on, personalized service, giving you the attention, you deserve.
- The market is shifting, and now more than ever you need a strong real estate company with cutting edge tools to represent you! We'd love to show you the @properties Christie's International Real Estate difference.
- The process begins sometimes months before listing a home or starting to search for a new home...the time to prepare is now!

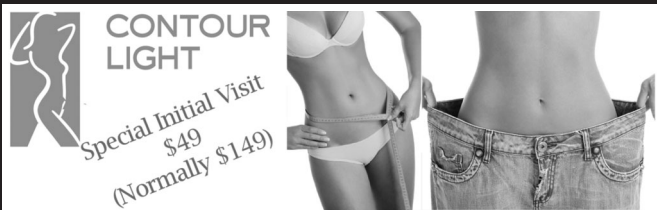


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