

Office phone  
952-894-4368

Email  
river\_woods@comcast.net

Maintenance requests  
rwgroundsmgr@gmail.com

# THE Villager



November 2024

[myriverwoods.org](http://myriverwoods.org)

## *Congratulate Yourself*

# Everyone's Grills Repositioned — Yay!

All 324 homeowners in River Woods have complied with the new insurance-mandated requirement that all grills be moved at least 5 feet from walls, windows or any covered structure. It was essential that no grills be against walls after October 1, else we risked losing our Master Plan insurance, which, remarkably, had a lower premium than last year. One reminder — charcoal grills are strictly forbidden.

Thanks to all homeowners for going along with the new rules, and to all those committee members who helped spot and notify owners who hadn't got the word.

## Most Owners Have Paid the Annual Master Plan Insurance

As of this writing, all but four owners have paid their annual Master insurance premium, which was due September 19. The total unpaid premiums amount to just over \$5,000.

On November 1 the entire \$407,000+ premium must be paid (it was due October 1, but we were given a 30-day grace period). The missing \$5,000 will be paid using money from other owners' fees. But on November 1, as has been the custom in previous years, all units whose insurance premiums remain unpaid will be turned over to our legal counsel for collection. They will be given a very short period to fully pay the premium, and if not paid, the legal counsel will initiate foreclosure. The costs of foreclosure and collection will be added to the units' assessment debt.

There is no payment plan for past-due insurance premiums; the money is due to the insurance carriers, not the Association. Our insurance carriers demand payment of 100% of the premium up front.

The Association no longer escrows money for the annual insurance premium; if you need to avoid the sticker shock of a big insurance premium each September, we recommend you have your bank withdraw funds monthly from your checking account and place them in an interest-bearing savings account. That way you'll not only avoid having to make one big payment each September, but you will earn interest on the money each month.

## Get Your Winter Maintenance Request in

The Association crews will perform the usual winter maintenance services this winter: plowing snow from the streets, shoveling sidewalks and salting slippery spots (that we're aware of), etc., all included as part of your fees.

But we also offer some services not included in your fees that you can purchase at very reasonable rates. If you need your gutters cleaned, the snow shoveled off your roofs or decks, and/or utilize ice-dam prevention services, you can sign up for these using the Fall/Winter Maintenance Form, available on the Association's website, [myriverwood.org](http://myriverwood.org). Costs of the services are on the form. You don't have to hire the Association to perform these services, but we think you'll find our rates for it are far below those of outside contractors,

### November Dates to Remember

The next **Board Meeting** will be held on November 19, at 5:30 p.m. in HOA office

The **ACC meeting** will be held on November 26, at 5:30 in the HOA office.

**The HOA office** is closed November 11 (Veteran's Day) and November 27-29 (Thanksgiving)

as we do these services at cost, with no profit built in. And having our trained crew do these tasks is a lot less dangerous than trying to do them yourself.

To get your gutters cleaned out, you need to get the signed form to the HOA office before the snow flies, so if you want gutters cleaned, we recommend you move quickly. Note that gutter covers are not removed to clean gutters.

Owners who have roof/deck shoveling done by the Association will need to move all deck items to one side. All breakables are to be removed. Our crews will not be responsible for any items broken while trying to shovel or plow. Please submit the Fall/Winter Maintenance form by November 10, 2024.

## Fiscal 2023-2024 Maintenance Report

Aside from the normal maintenance duties, such as mowing and clearing snow, removing and replanting trees, etc., the Association each year tries to upgrade the infrastructure of River Woods. Items



such as steps, sidewalks and retaining walls age, just like any other structure. And because the original builders of River Woods, PemTom, used pressure-treated

lumber for steps and retaining walls, they age more rapidly than they would with more-permanent materials. As a result we have, over the years, as budget has permitted, replaced sidewalks and steps with concrete, and the timbered retaining walls with boulder walls. This year was no exception. We replaced the sidewalk behind units 326-329, and steps on both ends of the building. We also replaced the sidewalk behind 218-221 and 207. Replacement included landscaping the finished project with sod and greenery.

In addition, we replaced a long retaining wall behind units 35-61, and a smaller one behind unit 29.

## New Fee Reminder — \$352

The new fee amount, effective November 1, 2024, is \$352. Envelopes have been delivered to owners who do not pay by ACH, bank check or Zego/

PayLease. Please use these envelopes and be sure to put your unit number on the outside of the envelope. Note that deposits are not necessarily made on a weekly basis. We do the best we can to get deposits in at least every two weeks, so if you do not see your check clear your bank within 10 days, that is not unusual. Remember, cash is not accepted for fee payments.

## Vacant/Snow Bird Units

Please notify the office if you will be gone for the winter or if you know of a unit that is vacant in winter. It is extremely important we maintain heat so the water pipes in the whole building do not freeze.

## Don't Pile up Leaves

Piles of leaves can kill grass. Please do not rake leaves into piles. The grounds crew will be blowing leaves multiple times throughout November as the trees drop leaves. If swirling winds temporarily gather piles of leaves near your unit, please be patient; the crew will blow them away on their next leaf-blowing pass.

## What About River Woods Lane?

The road that runs through River Woods (River Woods Lane) connecting River Hills Drive and Kennely Road is a city street. The City of Burnsville is responsible for maintaining and plowing it. If you have questions about the snowplowing on River Woods Lane, contact the City of Burnsville. Parking on this street is at your own risk. It is monitored by the city; you must follow its parking guidelines.

## Clean-up and Dog Poo

Grounds crew will not perform fall cleanup for any unit that has dog defecation remaining on the lawn. Dog defecation is to be picked up immediately per city ordinance and Association regulation. Fines may be charged per day and will be added to a unit's account for each day an owner fails to clean up their yard.

## Cameron's Coat Drive

Cameron's annual coat drive is on again this year, accepting donations for the unhoused and others in need. This is a charitable project created by a resident of River Woods. The Association is glad to support this project each year.

# CAMERON'S COAT DRIVE

Established 2019



12 year old Cameron is collecting winter gear for our unhoused community and families in need.

**All supplies and support go directly to the community.**

**NOW THROUGH THANKSGIVING**

**\*Please donate by Tuesday November 26th\***



**NEARLY 1,500 COATS & MORE SHARED WITH OUR COMMUNITY SO FAR**

## Winter Gear:

- Coats
- Hats
- Gloves
- Scarves
- Snow Pants
- Winter Boots
- Thermal Wear
- **Hand Warmers**



**Sizes:** Any/All, any Gender

**PLEASE WASH ALL USED ITEMS BEFORE DONATING!**

## More items you can donate:

- Personal hygiene items (deodorant, etc.)
- Hair ties, Q-tips, safety pins, lip balm, nail clippers
- Menstrual products (pads preferred)
- Traps, bungee cords
- Blankets, sleeping bags (WASHED)
- Tents (no large group tents)
- Sleeping pads, yoga mats
- Luggage, backpacks, tote bags, makeup bags
- First aid kits, band-aids, etc.
- Wipes, clean towels



## Clothing:

- **NEW** socks
- **NEW** underwear
- Warm sweaters, hoodies, long sleeves for layering
- Leggings, long john's, yoga pants

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## DROP SPOTS

For list of Drop Spots (25+ drop spots in metro), updates, or questions:

Join **FB Group:** Cameron's Coat Drive (Alex Mars Martinez)

**IG Page:** @CameronsCoatDrive

or **Email:** alexmarsmartinez@gmail.com