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October 2024

myriverwoods.org

Monthly Fees to Rise 4.1%, to \$352

On September 17, 2024, the River Woods Board of Directors approved the 2024-2025 budget of \$1,368,581; this is a 4.1% increase over the 2023-2024 budget. This results in an increase in monthly fees from the current \$338/month to \$352/month starting November 1.

Last year we were able to hold the monthly fees without an increase, but two years of cumulative inflation, plus the projected cost of a major road project next summer to replace aging asphalt driveways, required an increase of the budget for the upcoming fiscal year, which begins November 1, 2024.

From a budgetary point of view, the 2023-2024 year has been an excellent one. The lack of snowfall last winter meant we only had two plowing events – an all-time low – as opposed to the normal 8 – 10 plowable snowfalls. We don't expect to be that lucky again this year.

The unexpected decrease in plowing/shoveling let us do three things we hadn't planned on:

- We were able to remove 130 diseased and dead trees from the common grounds, instead of the usual 100.
- We were able to put over \$70,000 into the Road/Roof Reserve fund, which should result in a somewhat lower fee increase in a future year to accumulate funds for road and shingle replacement.
- We were able to add shingles to several garage roofs we hadn't budgeted for in the original budget.

The 2024-2025 budget anticipates a normal winter plowing schedule, as well as a major road-replacement project and the treatment/removal of some 60 green ash trees that have been infected by the emerald ash borer as well as removal of other diseased or dead trees. We have treated all the diseased ash trees, but the success rate of treatment tends to be around 20%, so we may have to remove and replace some 50 beautiful ash trees.

Remember, the new fee of \$352/month starts with your November 1, 2024 fee payment.

Reminder: No More Escrow for Insurance

The last escrow pre-pay was withheld from the ACH (automatic deduction from your checking account) in September. From now on, only your monthly fees will be paid from your account. If you pay your fees by check, Zego/PayLease, money order or cashier's check, please remember to NOT include any escrow prepay; pay only the monthly Association fee — \$352 starting November 1. Kraus-Anderson also does not escrow insurance pre-pays. If you wish to escrow money for insurance, you can set up a savings account at your own bank and have them put the money from your checking into your savings account each month.

Protecting With 'Property Watch'

Dakota County offers a free Property Watch service, which can help protect your property from possible fraudulent activity that could cost you time and money. An article describing the service appeared on page 7 of the Fall/Winter Dakota County newsletter, which should have been mailed to all residents. If you missed it, here is a link to that newsletter. <https://www.co.dakota.mn.us/News/Pages/newsletter.aspx>

October Dates to Remember

The next **Board Meeting** will be held on October 15, 2024 at 5:30 p.m. in HOA office

The **ACC meeting** will be held on October 22, 2024 at 5:30 in the HOA office.

The **HOA office will be closed** from October 2 - 7 for vacations.

How Do You Pay Your Fees?

The collection of monthly fees is a major responsibility of the HOA. Without money from fees, there would be no maintenance done. This may seem unlikely today, but 25 years ago, we were over \$100,000 behind on collecting fees and had to cut back on maintenance that year. Since then, we've toughened up our fee-collection procedures and have reduced the amount of back fees owed sharply.

You can pay fees several ways: check, ACH (automatic deduction of fees on the first of the month from your checking account), Zego/PayLease (which lets you pay via credit card when you want and how much you specify), bank check or cashier's check. For many homeowners, the ACH method is the most convenient and least expensive method.

Cash is not accepted. If you pay in cash, we will not credit it to your account and will notify you to come to the office and pick up the cash.

NSFs

NSFs are checks (or ACH charges or Zego/PayLease amounts) that are drawn on accounts without enough money to cover them. In other words, a bounced check. We charge you \$30 for any NSF check, which barely covers our costs, which involve a bank penalty and time making adjustments in our accounting software and issuing a statement to the owner. Our policy involving NSF checks for years has been that any owner who writes two NSF checks (or NSF ACH or Zego/PayLease NSFs) in a three-year period will be required to make their fee payments by **money order or cashier's check only** from then on. No other form of payment will be accepted for three years.

Late Fee/Non-Payment Penalties

The HOA policy is that any unit that hasn't made its fee payment by the 10th of the month it's due, or has any outstanding debt to the Association at that time from previous months' late fees or fines, will incur a \$25 fine, and a statement to that effect will be immediately sent out by USPS. If the unit still owes money on the 20th of the month, another \$25 fee will be assessed to the unit's account.

As soon as a unit's debt reaches the equivalent of two months' fees (\$676 in the 2023-2024 fiscal year, \$704 in 2024-2025), the account will be sent to our legal counsel for collection. The legal counsel will send the unit owner a letter (charging the HOA \$108 for it, which will be added to the unit's account) demanding

immediate payment or the negotiation of a payment plan to pay off the back fees within a few months. If neither option is chosen, an immediate foreclosure action is initiated. A payment plan would involve the homeowner keeping up to date on current fees each month, as well as making a monthly payment to eliminate the back fees within a few months. No further late-fee penalties would be assessed so long as the homeowner follows the plan.

If a homeowner on such a plan misses a payment of either the monthly fees or the agreed-on additional payment amount, the plan would end and foreclosure proceedings on the unit would immediately commence. Foreclosure doesn't result in loss of a home immediately, even though the action is initiated. Owners in default would still have several months in which to pay off what they owe and terminate the foreclosure proceedings. However, during that time, the account would accrue late fee penalties in addition to any legal costs associated with the foreclosure proceedings.

That's not a position any homeowner wants to be in, so if you miss payments and get a collection letter from the legal counsel, we strongly suggest you contact her to arrange – and follow – a payment plan.

Is There a Plan for the Insurance Payments?

No. Payment plans are for back Association fees and penalties only. **There is no payment plan for the annual insurance payment.** If your annual insurance fee is not paid when the entire premium for the Association is due, your missing annual insurance fee will be paid for you out of the monthly fees other homeowners have paid (otherwise we'd have no insurance coverage for anyone) and any units in default will be turned over to legal counsel for collection/foreclosure proceedings.

Trees with Ribbons or Paint

Each year the River Woods crew marks trees, either with ribbons for trees that need treatment, or bright neon paint for trees that are dead, or beyond treatment, and will need to be removed

Let There Be Light ... Please

Some homeowners have complained, justifiably, that there are dark areas in the Association at night. This is especially troubling now, as there have been prowlers breaking into cars lately and, in one case this summer, stealing a car from in front of a garage.

One reason for this is that some garage lights have

burned-out bulbs or homeowners have switched the lights from dusk-to-dawn to motion-detect only, leaving areas unlit unless someone is moving nearby.

If your current light fixture is in fine shape, but the bulb is burned out, please email the grounds manager or the office and he'll replace it. (The crew can't tell if a garage light is out because they only work during the day.) If the switch on the light is set for motion-detect, please change it to dusk-to-dawn. If you don't want to do it yourself, please notify the grounds manager or office and we'll switch it for you.

If your current garage light is damaged or non-functional and needs replacement, you can get a new garage fixture that meets Association specs for \$49, or \$55 with installation.

Winter Reminders

Turn off outside water: Be sure your outside water has been turned off from the inside to avoid frozen pipes. Once water is turned off, it's recommended to open the outside faucet a little to let the water drain.

Before the first snow: Remove gutter downspouts and outside ornamentals such as sidewalk solar lights, planters, etc. If such items are damaged during snow removal **the Association will not be responsible for replacing or paying for such damaged items.**

Gutter Cleaning: Cleaning of gutters is the owner's responsibility. Please check your gutters to make sure they are free of debris. If you want the association to clean your gutters, you must complete the Fall Winter Maintenance form found under Specifications & Forms on the website, <https://www.myriverwoods.org/specifications>. Email or drop off the completed form to the office to be added to the Gutter Cleaning list. Gutter cleaning will be done approximately at the end of October, after all the leaves are down. The fee is \$30 per man-hour, and you must agree to the fee on your Fall Winter Maintenance request. Clogged gutters can cause a host of issues if not cleaned, especially in the fall and winter months. The cost for a gutter cleaning by the grounds crew usually does not exceed \$30

All Courtyard Homeowners: If you do not have a Courtyard form on file for 2024-2025, you will receive no winter 2024- 2025 courtyard services. The grounds maintenance crew needs permission to perform services in your courtyard. Forms can be found on the River Woods website www.myriverwoods.org. If you don't have computer access you can request a form from the office. Detached courtyard units that require this form are: Units 10 through 13, 20 through 29, 36

through 49, 58 through 61, 76 through 79, 92 through 95, 100 through 111, 144 through 155, 162 through 183, 190 through 195. If you are not one of these units, you do not need a courtyard form

Paint Reminder: Please return any unused paint you have sitting around. Paint that is left for the winter and/or frozen will not be accepted back and will be the owner's responsibility for disposal.

Thank You for Moving Your Grills!

As you know, we've requested everyone move their propane and gas grills 5 feet from walls and any covered structures, at the insistence of our insurer. (No charcoal grill are permitted in the Association.) The response has been tremendous. Nearly all residents have moved their grills appropriately. The few that haven't, we will be contacting directly so our insurance isn't jeopardized.

Thank you, everyone.

DVR Drop-Off Day Saturday

Dakota county residents can get rid of grills, TVs and other electronics, scrap metal, mattresses, etc., from 9 a.m. to noon Saturday, September 28, 2024 at the Burnsville Maintenance facility, 13713 Frontier Court, Burnsville MN. There is a fee, depending on what the item is. Check the website for details. <https://dakotavalleyrecyclingmn.gov/recycling-news/163-drop-off-day>.

Rebuilding a Sidewalk



In early September the crew completed rebuilding the sidewalk behind units #226-#229 including steps on both ends of the building. The Association is slowly, one-by-one, replacing all steps and sidewalks in the Association with rebarred concrete designed to last for years.



Rebuilding a Retaining wall



The crew spent a week rebuilding the large retaining wall behind unit #61, replacing one of the last pressure-treated lumber retaining walls left in the Association. It was a big project, involving removal of the old wall's timbers, and placement of many heavy boulders to create a much-more-permanent retaining wall that should last many decades.

