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THE Villager



July 2024

myriverwoods.org

Coordinating your HO-6 Policy with the Master Plan

The time to renew our Master Insurance Plan is getting close. Invoices should be out to you by mid-August, with payment due September 15. How much will the annual insurance premium be for 2024-2025? Who knows? We'll find out when the bids from insurance carriers come in during the next month or so. Everyone knows that property insurance rates are rising dramatically all over the country, so we know the premium of the 2024-2025 policy will be higher than this year. The only question is how much higher. Dan Kampf, who works for our insurance broker, Kraus Anderson Insurance, says he'll consider it a win if the premium rise doesn't exceed 20%, based on what happening at other townhouse associations this year.

What does the Master Plan for the Association cover?

It covers liability for all the common grounds, including the swimming pool, as well as losses at those facilities and our equipment. And, more importantly for homeowners, it covers losses to all the townhouses in our community at River Woods, subject to a \$50,000 deductible.

What does the Master Plan for the Association NOT cover?

It covers nothing inside your house, including any liability coverage for any injuries that visitors inside your house may suffer, nor liability coverage for courtyards that owners have between homes and detached garages. It also doesn't cover any improvements you or any previous owner has made to the house since it was built 50 years ago. Granite counter tops? Not covered (they were Formica when built). Marble facing in the shower? Sorry, only restored the original tiles. The Master Plan only covers restoring your home to the original specs (subject to current building codes).

That's where an HO-6 policy comes in. The Association can't mandate owners buy an HO-6 policy; but we strongly recommend that you buy one. HO-6 policies are specially designed for townhouse owners: they can be written to cover all your personal possessions in the house, including upgrades such as new cabinets, granite counter-tops, etc., plus any liability coverage you need for incidents inside your house. Equally important, HO-6 policies can cover the \$50,000 deductible of the Master Insurance plan.

HO-6 policies can be purchased through your own insurance agent.

Be sure your HO-6 policy covers all the gaps in the Master Plan. For example, if an HO-6 policy limits coverage of deductibles to only \$5,000, you'd be out of pocket for \$45,000 if you had a fire or other major damage. Pick another HO-6 policy. The best way to ensure the Master Plan and HO-6 policies dovetail is to send the insurance information letter Kraus Anderson sends you after you've paid your Master Plan premium to your personal insurance agent who carries your HO-6 policy so the agent can be sure the two policies cover potential losses completely. (The letter will also be posted on the Association website.)

Document Your Losses. Remember that while an HO-6 policy may insure your personal goods for a specific amount, say \$150,000, the company will not simply write you a check for \$150,000 if you suffer

July Dates to Remember

The **Board Meeting** will be held on July 16 at 5:30 p.m. in HOA office

The **ACC** meets on July 23 at 5:30 in the HOA office.

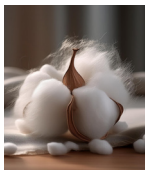
The **HOA office** will be closed July 3 through 5, for holiday and vacation.

a total loss. You have to document your losses. They will want you to prove what you lost and how much it costs to replace. Ideally, you'd have receipts for every purchase (stored off-site) so you can prove what that expensive sofa or refrigerator is worth. But few people are OCD enough to do that. The second-best, and easiest way to establish value – and make sure you don't forget to claim something that's lost – is to make a photographic record of everything in your house. Take your smartphone and walk around your house, making a video or a series of still photos of every room as well as the inside of every closet, drawer and cabinet. Most smartphones store their photos in the Cloud, so if disaster strikes, and everything is burnt to the ground or scattered over several acres, you'll still have a complete record of everything you own and can use the photos to prove your damage claim to the insurance company.



A/C's enemy: Cottonwood Trees

It's spring and air is full of ... cottonwood seeds. Cottonwoods are great, long-lived shade trees. But each spring they also put out a ton of seeds covered in cotton-like fibers, which just love to clog up air-conditioning vents. Check your A/C to be sure it isn't clogged with cottonwood seeds. If it is, use a hose to wash them out so your A/C isn't impaired.



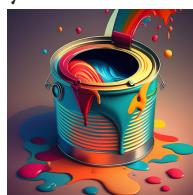
No Fireworks Allowed

Using fireworks that explode or fly around are prohibited by River Woods rules and, for the most part, City of Burnsville ordinances. We do permit sparklers and other small "fireworks." And all fireworks are prohibited after 10 p.m. Please be considerate of your neighbors and their need to sleep.



Please Return Unused Paint

We happily supply touch-up paint for those who are not in the paint cycle. Just notify the Grounds Manager by email what color you need and how much. Please return any unused paint as soon as you can. We won't order paint late in the summer (because we have no effective way to store it over the winter), so some homeowners



ers who need touch-up paint in late summer might not be able to get any if we run out.

Anonymity Is Not a Virtue

Every so often we get anonymous notes in the office complaining about things in the Association or about neighbors. We throw them in the trash, usually without reading them. If you're not willing to identify yourself and your unit, we're not interested in reading what you have to say. We don't even know if you're a member of the Association. The same goes for phone calls in which the caller refuses to identify themselves or their unit number. We don't give out information about the Association to any unidentified callers. In fact, if a caller refuses to identify themselves, we have standing orders to the office staff to immediately say a polite "good-bye" and hang up. The same rules apply to any callers who use profanity with our staff.

Pool Tags Are Not Issued Annually

Pool tags are issued to unit owners when they buy their unit: They are not issued every year. If you lose a pool tag, we will issue a replacement once, for a \$5 fee. Only under special circumstances will we issue more than one replacement pool tag to an owner. (Losing tags on a regular basis is NOT such a special circumstance.) If you need more than one replacement tag, please call the office to discuss.

Please Be Considerate of Sleeping Neighbors – Turn Down the Music

It's summer and the windows are often open at night to let in the cool night air. Unfortunately, when you play loud music, open windows also let that music into neighbors' homes. Please turn down your TV or speakers at 10 p.m. so neighbors can get to sleep. If you want to hear music at 105 db, please use ear pods or headphones. Then you can satisfactorily damage your ear drums without keeping your neighbors awake.



Trash Collection Times Vary

Some residents have noted that trash pickup times seem to be varying. Sometimes Aspen trucks come early in the day, sometimes later. That's allowed in the contract with Aspen, which varies pickup times according to the most efficient routes each collection day. The contract allows Aspen to collect trash between the hours of 6 a.m. and 6 p.m. on collection day.

Sewer Jetting July 8–10

Drain Pro will be jetting (cleaning out) main line sewers over three days, July 8 through 10.

Staff Hours Reminder

The official communication hours for the office are 9 a.m. to 4 p.m. Monday through Thursday and 9 a.m. to noon on Friday, even though the office staff will be here outside those hours. By limiting phone conversations or personal visits (which are by appointment only) to those hours, office staff can concentrate of bookkeeping, working on closings, homeowner correspondence and other duties without distraction. Grounds Manager/crew hours are officially 8 a.m. to 4:30 p.m., although the Grounds Manager is usually here earlier.

Email/Phone Calls/Emergencies

If you leave a voice mail message at the River Woods Office and request a return call, please leave your unit number and a call-back number. Be sure to include your unit number with all phone and email correspondence. If you have an emergency requiring immediate assistance after hours, please call 911. We do not always monitor voice mail or emails after office hours.

PayLease/Zego Payers Please Note

Please remember that any payment you make through the PayLease/Zego portal takes 3 to 5 days (allow for weekends and holidays) before payment arrives in the River Woods bank. Any fee payment that arrives after the 10th of the month it is due — whether by check, money order or from PayLease/Zego — will be a late payment and accrue a \$25 late fee. Even if you initiated it on PayLease/Zego before the 10th.

Annual Meeting Held June 18

The River Woods annual meeting was held June 18 in the Burnhaven library in Burnsville, with 49 owners represented, either in person or by proxy. Members at the meeting re-elected three members of the Board for three-year terms: Anna Goyette, Jodi Deneen, and Mark Heaner. The owners also approved a By-Law change to Article I Section III of the By-Laws, thereby permitting the annual meeting be held in any month, and not just in April, as the existing By-Laws specified. The Board's intention is to continue to hold the annual meeting in June.