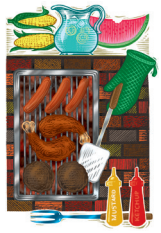
Office phone
952-894-4368

Email
river_woods@comcast.net

Maintenance requests
rwgroundsmgr@gmail.com

THE Villager



September 2025 myriverwoods.org

Insurance Premiums Drop 10%: Yay!

The Master Plan insurance premiums for 2026 will be 10% less than in 2025, welcome news indeed after the 60% hike in premiums three years ago and the 25% rise two years ago.

There are three reasons for the decrease according to Kraus Anderson Insurance, our insurance brokers, who put the Master Plan package together:

- River Woods has an excellent record of not filing too many claims.
- The industry as a whole is "loosening up," having raised premiums enough in the last three years to become profitable.
- We are able to use only three carriers for our Master Plan instead of the four carriers we had to use the last two years.

We have to use multiple insurance carriers because of the age and size of our association and the fact that we have a lot of value concentrated in a relatively small area. HOAs are considered commercial enterprises, so we have to get our insurance from commercial insurers, not the direct-to-customer insurers such as State Farm, Progressive, etc., whose ads you see on TV. They usually don't insure large HOAs.

Commercial carriers deal primarily with insurance brokers, so we are fortunate to have had a long and successful relationship with Kraus Anderson Insurance who, because of their size and experience, can put together creative packages to ensure we get insurance and the best possible rates in this volatile market.

Insurance Billings Mailed, Due September 15

Kraus Anderson Insurance has mailed out invoices for the 2026 Master Plan insurance, so every owner whose mortgage holder is not escrowing their insurance must pay that bill by September 15. The overall premium is due October 1, 2025.

Any premiums that owners don't pay will have to be made up by the HOA from regular monthly fees we all pay. But anyone who has not paid their insurance premiums by October 1 will be referred to our legal counsel for collection at the October Board meeting, with any associated legal fees added to what they owe for their insurance premium.

Remember that it takes up to two weeks for checks to clear and six business days for payments made online to be deposited in the bank. If you wait until the last minute to write a check for your insurance premium the payment may not clear by October 1, so the Association will have to pay your premium for you, and you'll be sent to legal for collection, even though you wrote and sent the check before the overall premium deadline date (but after the September 15 due date).

Moral: pay that premium by the September 15 due date to make sure you don't wind up in legal.

September Dates to Remember

The Board Meeting is on September 16 at 6 p.m. in the HOA office.

The ACC meets on September 23 at 5:30 in the HOA office. **The deadline** for ACC requests is September 5.

The HOA office will be closed September 1.

River Woods pools close after September 1.

Trash pickup will be Thursday, September 4

Interested in a Pooch Parade?

At the recent Ice Cream Social, several owners suggested a fall pet parade. The Welcome Committee agrees, so we're asking how many of you would be interested in participating in a pet parade event later this month or in early October. We could have prizes for best pet costumes, free photos of pets and owners, even a chili and apple cider treat after the parade.

It should be great fun for kids and grown-ups alike. Please email annariverwoodshoa@gmail.com if you and your pet would be willing to participate. If you respond by September 8, it will give the committee enough time organize the event before colder weather sets in.

Got Credit on Your RW Account?

The Board earlier this year authorized that any long-term credits on accounts under $10 be donated to the reserve fund if not claimed by the end of the fiscal year, October 31. Statements were sent in August to all residents with small credits, suggesting they deduct that amount from their September or October fees to bring their account current. If not, the overage will be transferred to the reserve account — used for roof re-shingling and road replacement, as well as emergencies — on November 1.

Keep Trash Inside the Container

The River Woods contract with Aspen Sanitation requires them to pick up only what's inside the trash and recycling bins each week. Any trash left outside the bins will likely not be picked up, unless the Aspen driver is feeling particularly generous. Mostly, trash left outside the containers is left behind. If you have more trash than can be contained in the provided trash containers, you can call Aspen — 612-884-8000 — to make arrangements to pay for collecting the extra trash.

Don't Dig on Common Grounds: Your TV Will Thank You

Digging on the common grounds is not permitted in River Woods. If you want flowers, bushes or trees planted near your unit, please file a Maintenance Request (available on the River Woods website).

One of the reasons for that restriction is that some of the underground infrastructure, such as Comcast's lines, are buried very shallowly. A single push with a shovel can knock out TV, Internet and Internet phone for you and your neighbors until Comcast gets around to repairing the damage.

If you do suffer loss of Internet connection, check the Comcast/Xfinity website to see if there is a general problem in the area. If not, you need to contact Comcast/Xfinity yourself to report the problem, not the HOA office. You are Comcast's customers, not the HOA, so they will not respond to calls from the HOA office.

Taking Down Trees: A River Woods Specialty

River Woods has approximately 2,000 trees on its 87 acres. Given that trees have a life cycle, and are subject to disease, like all living creatures, replacing trees has been a constant since the Association's founding 52 years ago.

As Loren Poehler, our Grounds Manager put it, "If we didn't replace trees every year, we'd have to change the name of the place to River Prairie."

Fortunately, Loren is state-licensed arborist and has trained members of the River Woods crew in the specialized art of tree removal and planting. Here, photos show the crew removing a diseased green ash near Unit 330 and replacing it with a maple tree in August.

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