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THE Villager

October 2025 myriverwoods.org

FY 2026 Budget Increases Fees 3.4%, to $364/month

The Board approved a new budget for Fiscal Year 2026 (which begins November 1, 2025). The budget increase is because of increased inflation in most of the products and services we purchase, the purchase of a new riding mower to replace an old, worn-out mower, and modest increases in staff salaries. Most of these increases are in the Operating budget, which increased by 6%. The Replacement budget, on the other hand, decreased 4% as the road repaving will deal with a smaller area than last year's repaving, reducing that expense by some 60%.

The budget also anticipates adding $50,000 to our Reserve fund, which currently has a balance of $181,000. The goal of our reserve fund is to accumulate enough money so that when our third cycle of roof-shingle replacement begins, in 8 – 10 years, we will be able to pay for it without dramatically increasing fees or, worse, having to ask homeowners for a special assessment. The goal is to have a reserve fund of at least $500,000 when the re-shingling begins. (About 35 years ago, when the Association started replacing shingles the first time, there was no reserve fund to help with the cost and a special assessment was required. Since then, successive Boards have made sure enough money was accumulated in the reserve fund so another special assessment has never been required for re-shingling.)

The new $364 monthly fee will commence November 1, 2025. If you are having your fees withdrawn from your bank account via ACH through the Association, the increase will happen automatically.

Website, Email Transition in Progress

We are changing our Association's website to a more-attractive, more smartphone-friendly version. At the same time, we are incorporating a new email address. We realize this might cause some confusion, so during the transition period of several months, the old email address will still be active as we gradually change over. The new email address will be: riverwoods@myriverwoods.org. Again, the old email address will still work for several months as we transition to the new website and new email address.

Is Your Mortgage Company Withholding the Right Insurance?

If you think your master insurance premium is handled through your lender's escrow, check with your lender to verify that the payment is being made to Kraus Anderson Insurance for the Master Plan rather than to your HO6 carrier.

Do You Need Courtyard Services?

If you do not have a Courtyard form on file for 2025-2026, you will receive no winter 2025-/spring 2026 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 beginning October 1. Owners receiving USPS mailed newsletters can request a form from the office if you don't have computer

October Dates to Remember

The next **Board Meeting** will be held on October 21, 2025 at 5:30 p.m. in HOA office

The **ACC meeting** will be held on October 28, 2025 at 5:30 in the HOA office. **The deadline** for ACC requests is October 5.

The **HOA office will be closed** from October 1-6 for vacations.

access. 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.

It's Gutter Cleaning Time

Cleaning of gutters is an owner's responsibility. Clogged gutters can cause a host of issues if not cleaned, especially heading into the winter months. Please check them and make sure they are free from debris.

The Association can clean your gutters for you, for an extra fee (gutter cleaning is not one of the services your monthly fees pay for). If you want the Association to clean your gutters, fill out and sign the gutter cleaning form (available on the Association's website under Documents). Gutter cleaning will be done at approximately the end of October, when all the leaves are down. The fee is $30 per man-hour. The cost to homeowners for a gutter cleaning by the grounds crew usually does not exceed $30 for a well-maintained gutter. (If the gutter is packed with debris of many years' standing, the cost may be higher.)

Free Fireplace Wood Available

Because we remove and replant so many trees each year, we have a good supply of aged, split firewood available at no cost to River Woods residents. We'll even deliver it to you at your garage (though it must be stored inside the house or garage). Just email the Grounds Manager and tell him how much you want (within reason) and we'll deliver it to your garage door, ready for you to keep a crackling fire going this fall and winter.

Trees Being Marked for Removal

The crew is currently going through all areas of River Woods, marking dead and diseased trees that need to be removed. Most of them, regretfully, are fine old green ash trees that have fallen victim to the emerald ash borer. We treated a large number of diseased ash trees last year, trying to save them, but only a limited number were saved (which is about average for treatment for ash trees afflicted by the emerald ash borer). The rest have to be removed. So far this year we have marked about 60 trees for removal.

Is There a Payment Plan for Master Plan 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.

No Fall Welcome Event

The Welcome Committee will not be holding a fall event this year, as there wasn't enough community support to ensure its success.

Winter Prep Reminders

Clear the area before plowing/shoveling: Before the first snow, be sure to remove gutter downspouts, outside ornamentals such as sidewalk solar lighting, planters, etc. The Association cannot be responsible for any of these items damaged during snow removal, including the downspouts.

Turn Off the Water to That Outside Faucet: The end of October is the time to make sure your outside water has been turned off from the inside. This can prevent a burst pipe in your unit, which could cause major damage. Once the water is shut off, it's a good idea to leave the outside faucet open a bit to be sure all water is drained out.

Fire Prevention: Be sure your fireplace has been cleaned to prevent injury, fire or even death due to carbon monoxide. Also ensure the flue is open and the draft is going out. Please change the batteries in your smoke/fire detectors as well as carbon monoxide detectors. No exterior plastic or coverings can be put on windows or doors.

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

Watering Plan: If you chose to be part of the water reimbursement plan, please turn in a copy of your bills for the summer (all at once) for reimbursement. Be sure you turn in your February and March/winter bills at the same time for comparison. Checks will be paid in January; watering should continue into October as needed. No water reimbursements will be accepted after 12/31/2025. Watering reimbursements will be reviewed for June-Oct 2025, so you will need to include your November billing, which is for October usage.