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November 2025

myriverwoods.org

# **Most Owners Have Paid the Annual Master Plan Insurance Premiums**

As of this writing, all but six owners have paid their annual Master insurance premium, which was due September 15. The total unpaid premiums amount to just over \$7,000.

On October 24, the entire \$366,000+ premium was paid (it was due October 1, but we were given a nearly 30-day grace period by Kraus Anderson Insurance). The missing \$7,000+ was paid using money from other owners' fees. On October 24, all six delinquent units were 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.

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 Requests in Soon**

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. 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, as we do these services at our 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, 2025.

# **FY2025 Maintenance Report**

A side 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

#### **November Dates to Remember**

The next **Board Meeting** will be held on November 18, at 5:30 p.m. in HOA office

The **ACC meeting** will be held on November 25, at 5:30 in the HOA office.

**The HOA office** is closed November 11 (Veteran's Day), November 20-21 (vacation), and November 26-28 (Thanksgiving).

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 lengthy retaining wall behind units 14-19, as well as another smaller wall. We also emplaced prebuilt granite steps in two locations. We repaved the road between unit 234 and 257 and painted 48 units. We repaired two water main breaks in January. We are currently removing dead trees all over the Association and will be doing so through part of the winter, as time permits. Some have already been replanted with new trees and the rest will be in the spring.

#### New Fee Reminder — \$364

The new fee amount, effective November 1, 2025, is \$364. 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. If you are gone for the winter, please set your thermostat no lower than 55° and please let us know an emergency local contact we can call if there is a problem that affects the unit.

### 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.

### **Poisoning Rabbits?**

An owner reported finding four dead rabbits near their property. As there was no evidence of trauma, the owner speculated that someone might have poisoned the rabbits. Leaving poisoned bait out for animals is not only cruel, but dangerous, as any other animal, such as a family dog, might eat the bait as well. Please don't do that.

# 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 regulations. 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.

# **Coyotes Spotted in River Woods**

Residents have reported seeing coyotes in River Woods. There is nothing unusual about this. There have been coyotes roaming around Burnsville and Eagan for years. They rarely bother humans, with the possible exception of unescorted small children, but they are a threat to cat and small dogs that are outside at night. Do not approach coyotes. If you feel threatened by one, just call 9-1-1.

#### **Check Out Our New Website**

We've converted our old website to a new version, one that not only looks more attractive, but works much better with smartphones. It's the same URL as the old site, so check it out when you get a chance.

## **New Phone System at HOA Office**

We'll be installing a new, more modern phone system in the HOA office in November. There may be a couple of days during November in which you'll have trouble contacting us by phone. However, we will be checking email regularly and will get back to you as soon as possible.

Established 2019

13 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

(Donation deadline Tuesday 11/25)

#### **DROP SPOTS:**

For list of drop spots (20+ drop spots in metro), updates, or questions, join:

FB Group: Cameron's Coat Drive

(Alex Mars Martinez)

IG Group: @CameronsCoatDrive

or Email:

alexmarsmartinez@gmail.com



1,791 COATS & MORE **SHARED WITH OUR** COMMUNITY **SINCE 2019** 

#### WINTER GEAR:

- Coats
- Snow pants
- Hats
- Winter boots
- Gloves
- Thermal wear
- Scarves Hand warmers

#### **CLOTHING:**

- NEW socks/underwear
- Warm sweaters, hoodies, long sleeves for layering
- Leggings, long-johns, yoga pants

SIZES: Any/All, Any Gender



#### **MORE ITEMS YOU CAN DONATE:**

- Personal hygiene items (deodorant, etc.)
- Hair ties, Qtips, safety pins, lip balm, nail clippers
- Menstrual products (pads preferred)
- Tarps, bungee chords
- Blankets, sleeping bags (\*washed)
- Tents (no large group tents)
- Sleeping pads, yoga mats
- Luggage, backpacks, tote bags, makeup
- First aid kits, Band-aids, etc.
- · Wipes, clean towels