

Office phone
952-894-4368

Email
riverwoods@myriverwoods.org

Maintenance requests
rwgroundsmgr@gmail.com

THE Villager



September 2026

myriverwoods.org

Master Plan Premium Drops by 15.5%

Good news has arrived again this year with the renewal offer for our Master Insurance Plan for 2027 — a 15.5% drop in premium costs compared to this year's premium cost. This is about \$200 less per homeowner than this year's premium (the exact amount varies by townhouse model).

By now, you should have the billing from Kraus-Anderson Insurance, which is due September 15.

The decrease is due to several factors, including River Wood's good claims record and a loosening of the housing insurance market, with insurance companies again showing a profit from insuring HOAs.

Not only did our premium decrease, but we even received better coverage. For example, our cybercrime coverage was increased from \$500,000 to \$1,000,000. This is important because cybercrime is a rapidly growing problem for small businesses and will become even more so as cybercriminals use AI to infiltrate systems. (To protect our computer system, we enhanced our cybersecurity — and your privacy — by installing a new hardware firewall earlier this year.)

Sport Court Replaced, Stairs to Pool Added

If you drove or walked past the old Sport Court site in mid-August, you probably noticed several members of the crew working to replace the aging asphalt surface with sod. They also installed a set of granite stairs from the pool parking area down to the pool, which should make it easier to access the pool.

The current plan is to place some trees, benches, and picnic tables, along with flowers, in the refurbished area, which should make it a pleasant place to spend some time next summer.

Because it takes several weeks for sod to take root, please stay off the new grass for a while. We also noticed some kids riding bicycles down the new steps. This is very dangerous and could lead to injuries. Please make sure your kids don't bike down the steps.

See below for some photos of the work in progress replacing the Sport Court.



September Dates to Remember

The **Board** meets on September 15 at 5:30 p.m. in the HOA office.

The **ACC** meets on September 22 at 5:30 in the HOA office. The deadline for ACC requests is September 5.

The **HOA office** will be closed September 4 and September 7 for Labor Day.

Trash pickup will be on Thursday, September 10.

Fall HOA Community Gathering, September 26



Why Are the Sprinklers on When it's Raining?

That's a question many have asked over the years, when they noticed rain coming down at the same time as sprinklers were spouting water.

The answer is that our underground sprinkler system was installed over 50 years ago, before modern central control systems were available. The sprinklers are controlled by local timers, some 40 of them scattered around the system. Shutting them off would require walking to each one and shutting it down individually. Then, after the rain stops, an employee would have to walk to each of them again and switch it back on. Given that our crew members are paid by the hour, it's generally cheaper to let the sprinklers run during the rain than to pay someone to turn them all off and back on.

Do We Treat Wasp Nests?

Yes and no. If the nest is visible, we will spray it with a pesticide, usually in the morning or evening, when wasps are less active. If the nest is not visible, perhaps because it's inside the siding or in the attic, we will not attempt to spray it. In that case, we suggest you call a professional pest exterminator.

New Rules and Policies

In August, the Board amended the Association's Rules and Regulations to protect our employees from harassment and abuse. If an owner, resident, or guest verbally abuses employees or contractors used by the Association, or attempts to prevent them from performing their assigned duties within the Association, the unit involved will be subject to our regular fine schedule. This involves a \$50 initial fine for the first violation, with subsequent fines for the same violation increasing by \$50 per occurrence, up to a maximum of \$250.

The Board also established a policy prohibiting River Woods employees from working within River Woods as paid contractors or workers for such contractors, except with the Board's special permission for a specific project (usually granted when no other contractor can be found to perform the necessary work for an owner). Even with Board permission, no employee may perform such work while being paid by the Association, nor use Association equipment for any such project.

The Board also passed a Collections Policy that makes clear to owners the circumstances under which

they may be sent to our legal counsel for collection of past-due fees and fines, and outlines the steps to be taken in that process, including any foreclosure procedures. It will be posted, along with the Fines and Late Fee Schedule, on the River Woods' website in the Documents folder within the next few weeks. All owners should make sure they are familiar with both documents.

Use Maintenance Forms, not Oral Requests

If you see something on the common grounds that needs repair, please use a Maintenance Form (available on our website) and mail or drop it off at the HOA office. Do not stop members of the crew or the Grounds Manager to make such a request. It's all too easy to forget such an oral request made in the middle of a busy day.

When a Maintenance Form is received citing a repair needed, the Grounds Manager will review the issue and decide whether it's within our authority to fix and, if so, what priority the repairs will receive. Repairs that affect health and safety will take priority over those that affect appearance. Whether all maintenance requests can be accommodated depends, of course, on budget and time available. Some less urgent requests may be postponed to a subsequent fiscal year.

What Are Common Grounds and What Isn't?

Basically, the common grounds are all land in the Association outside your townhouse walls, except for the 92 units with separate garages that have a small courtyard between the townhouse and the garage. That courtyard is not part of the common grounds, and owners are responsible for its maintenance and appearance. However, any changes to the courtyard's appearance must be approved by the ACC, just as changes to a townhouse's exterior are.

This means that any changes you want to make to the common grounds — plantings, decorative objects, etc. — *must* have permission from the ACC before you install them. If not, any such items are subject to removal without notice by the crew, or the HOA may require you to remove them or face a fine.

That doesn't mean you can't have such objects, just that you must secure ACC permission first. That way, the Board can be sure that the appearance of the common grounds meets the Association's standards.

FALL HOA COMMUNITY GATHERING

Saturday, September 26 | 3:00-6:00 PM

In the Pool/Volleyball Court Area

Come enjoy a fall afternoon with your River Woods neighbors!

Join us for a casual community get-together filled with good food, friendly faces, and a chance to visit with neighbors and various committee members

as we welcome the fall season.

What's on the Menu?

Hot Dogs • Brats • Chips • Dessert • Beverages

FREE FOR RIVER WOODS RESIDENTS! RSVPs are not needed.

There is no cost to attend — just come, grab a bite to eat, relax, and enjoy the afternoon!

Saturday, September 26

3:00 PM – 6:00 PM

We hope you'll stop by and join us for some food, conversation, and fall fun!

SAVE THE DATE — WE'D LOVE TO SEE YOU THERE!

