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myriverwoods.org

FY2027 Budget Increases Fees by 2.75% to \$374/month

The Board approved a new budget for Fiscal Year 2027 (which begins November 1, 2026). The budget increase reflects higher inflation in most products and services we purchase, the purchase of 10 new portable blowers to replace current worn-out blowers, and modest increases in staff salaries. Most of these increases are in the Operating budget, which increased by nearly 2%. The Replacement budget, on the other hand, decreased by about 3% as the shingling will be limited to the HOA buildings.

The budget also anticipates adding \$120,000 to our Reserve fund, which currently has a balance of about \$300,000. The new goal is to accumulate enough so that when our third cycle of roof-shingle replacement begins in 8–10 years, we can pay for it without dramatically increasing fees or, worse, asking homeowners for a special assessment. We are budgeting to have a reserve fund of at least \$1,000,000 when the re-shingling begins. This is higher than the \$500,000 goal we set last year and reflects an industry expectation that oil-based products (such as shingles and asphalt) will increase in price more rapidly than previously expected. In addition, economists warn that inflation may be higher next year than previously anticipated.

About 35 years ago, when the Association first started replacing shingles, 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 shingling.

The new \$374 monthly fee will commence November 1, 2026. We emailed owners on September 23, 2026, announcing the new fees and including a budget summary. If you are having your fees automatically withdrawn from your bank account via ACH, the increase will happen automatically.

Master Insurance Policy premiums are now past due

All Master Plan insurance premiums were due September 15. If you have not yet submitted your payment, please do so immediately. These premiums are billed and collected directly by Kraus Anderson Insurance and not included in your monthly Association fees. (As of the date of this writing, almost 90% of the owners at River Woods have paid their insurance premiums.)

If you are unsure whether your payment has been received or need another copy of your invoice, please contact Kraus Anderson Insurance.

Because USPS deliveries may take longer than expected, we encourage you to drop off your payment at the River Woods HOA office instead of mailing it. We will mark these payments as paid and deliver these payments directly to the Kraus-Anderson Insurance office every few days. As an alternative, you may pay your premium by credit card through the Kraus-Anderson Insurance website.

In any event, please do not disregard this unpaid Master Plan premium. The Association will have to make up these unpaid premiums from its Reserve Fund in October to keep the insurance in force. At

October Dates to Remember

The **Board** meets on October 20 at 5:30 p.m. in the HOA office.

The **ACC** meets on October 27 at 5:30 in the HOA office. The deadline for ACC requests is October 5.

The HOA office will be closed October 7 - 9 for vacations and October 12 for Columbus Day.

that point, delinquent units will owe the money to the River Woods HOA instead of Kraus-Anderson Insurance, and in keeping with our rules on collections (affecting units owing the HOA more than the equivalent of two months' fees), units with outstanding balances will be sent to our legal counsel for collection at the October Board meeting and will accumulate late fees.

If you have already paid, thank you.

Does Your HO-6 Policy Cover Sewer & Water Backup?

Review your individual HO-6 insurance policy to confirm that you have adequate coverage for sewer and water backup.

Sewer or drain backups can result in significant damage to the interior of your home and personal belongings. This type of loss often requires a specific endorsement or additional coverage under your individual HO-6 policy.

Please contact your personal insurance agent and ask, "Does my HO-6 policy include sewer or water

backup coverage, and are my coverage limits adequate?"

The Association's master insurance policy is not a substitute for your individual HO-6 policy. Each homeowner is responsible for maintaining appropriate personal insurance coverage.

A quick conversation with your insurance agent now can help you understand your coverage before a loss occurs.

Mice & Rodent Prevention

As cooler weather approaches, mice and other small rodents begin looking for warm places to shelter. This is a good time for homeowners to check around their unit and take a few simple preventative steps.

- Check around doors, windows, foundations, utility lines, and other openings for small gaps where mice may enter.

- Keep garage and service doors closed whenever possible.

- Avoid storing birdseed, grass seed, pet food, or other food sources in areas accessible to rodents.



- Keep garages, patios, and storage areas free of clutter that may provide nesting areas.

- Watch for signs of activity, such as droppings, nesting materials, or evidence of chewing.

- Address any suspected mouse activity promptly before it becomes a larger problem.

- Mice can enter through surprisingly small openings, so a little prevention now can help avoid unwanted visitors as temperatures begin to drop.

More invasive infestations may require hiring a pest control company.

T-Mobile Fiber Optic Service May Be Available

T-Mobile fiber optic service may now be available to some River Woods homeowners. The Association is prohibited by contract with Comcast from contracting with another Internet service provider until 2030, as mentioned in last month's *Villager*. However, per our legal counsel, nothing in the contract prevents *individual homeowners* from contracting with T-Mobile or another Internet service provider for Internet service.

However, any installation involving exterior modifications, digging, boring, new lines, equipment placement, or other work affecting Association common grounds *must* receive permission from the Architectural Control Committee (ACC) before installation is scheduled or work begins.

Do not allow an installer to begin work on Association property without prior approval.

If you are interested in T-Mobile fiber optic service, please contact the River Woods office before authorizing or scheduling installation so the proposed work can be reviewed and approved by the ACC Committee.

Pet Waste Reminder – No Outdoor 'Poop Buckets'

Homeowners and residents are reminded that containers or buckets used to collect and store pet waste are not permitted outside units, including on decks, patios, or other exterior areas.

Pet waste should be picked up promptly and disposed of properly. It should not be accumulated or stored outdoors for later disposal.

These containers create unpleasant odors, attract insects and pests, and affect neighboring residents.

Please be considerate of your neighbors and help

keep River Woods clean and enjoyable for everyone.

Pick it up. Bag it. Dispose of it.

Gutter Cleaning Is a Homeowner Responsibility

Many gutters throughout River Woods are currently overgrown with debris and vegetation and need cleaning. Please take a moment to check the gutters on your unit and address any necessary maintenance.

Homeowners are responsible for the maintenance and upkeep of their gutters. Clogged or overflowing gutters can cause water damage and other issues, not only to your unit but also to neighboring units. Any damage to a neighboring unit resulting from clogged or improperly maintained gutters will be the responsibility of the homeowner.

Owners have several options for gutter cleaning:

- Clean the gutters yourself.
- Hire an outside company.
- Sign up to have the River Woods crew clean your gutters for a nominal fee. (Sign up using the **2026-2027 Maintenance Request Form**).

Please do not wait until clogged gutters cause damage. If your gutters contain visible debris or vegetation, now is the time to have them cleaned.

2026–2027 Fall & Winter Maintenance Services

River Woods offers several fall and winter maintenance services to homeowners for a nominal fee. These services are not included in your monthly Association fees.

- Gutter Cleaning — \$30 per man-hour
- Deck Shoveling — \$35 per man-hour
- Ice Dam Mitigation — \$60 per man-hour

Ice dam mitigation includes roof clearing and/or salt socks, including channel clearing. If an ice dam from your unit is causing problems for a neighboring townhome, the Association may remove the ice dam as necessary, even if the service was not requested, and the applicable charges will be billed to your unit.



How To Sign Up

Requests for these services must be submitted in writing. Please complete the **2026–2027 Fall and Winter Maintenance Request Form** (available on the Association website) and return it to the Association office or submit your request by email to the office.

Please do not call to request these services. A **2026–2027 Fall and Winter Maintenance Request Form** must be on file.

By filling out the form, you agree to pay for the completed work. A statement will be sent to homeowners after services have been performed.

IMPORTANT: These charges must be paid directly to the Association office. They will not be automatically paid through your monthly ACH payment — the ACH payment can be used for monthly fees only.

Please plan ahead and submit your requests before services are needed.

PayLease/Zego Online Payment Reminder

Homeowners using PayLease/Zego for their monthly Association payment need to be aware that online payments can take 3–6 business days to process.

Online payments received by River Woods after the 10th of the month will be assessed a late fee. Late fees resulting from processing time will not be waived.

Please remember that your payment is considered received on the date it is credited to River Woods, not the date you initiate the payment.

To avoid a late fee, please initiate your online payment well in advance of the 10th, allowing the full 3–6 business days for processing. And remember that weekends and holidays are *not* business days.

For example, if you initiate a PayLease/Zego payment on a Friday, the next two days don't count. If the payment takes six days to process, it might not be processed by the following weekend. That means it can take as long as 10 calendar days for your PayLease/Zego payment to be credited to the Association. We suggest the safest schedule for you is to make the PayLease/Zego payment on the first of the month, just as you would with a paper check.

Please Review Your Water Bill

We've heard from several homeowners who have noticed significant increases in their recent water bills from the city of Burnsville that were not related to River Woods irrigation usage.

Homeowners are encouraged to carefully review their individual City of Burnsville water bill. If you notice an unexpected increase or have questions regarding your usage or charges, please contact the City of Burnsville directly for assistance in reviewing your account.

It is also a good idea to check your home for possible sources of increased water usage, such as running toilets, dripping faucets, or other plumbing leaks.

Don't ignore an unexplained increase — review your bill and contact the City if something doesn't look right.

Information regarding River Woods water reimbursements will be in next month's newsletter.

Courtyard Maintenance Forms

If you have not yet completed and returned your **Courtyard Form** for winter maintenance, please do so as soon as possible.

These forms provide the Association with the information needed for winter services for your courtyard area and help ensure we are properly prepared for the upcoming season.

Please Include Your Unit Number

Please include your River Woods unit number on *all* correspondence with the Association office.

This includes emails, forms, payments, maintenance requests, ACC requests, and any other correspondence.

With many homeowners and numerous requests coming into the office, a name or email address alone does not always identify the unit. Including your unit number allows us to locate your information quickly and respond to your request more efficiently.

Help us help you — always include your unit number.

IMPORTANT EMAIL INFORMATION - If you have not received an email from the Association in the past few months, please contact the office and let us know.

The Association has sent emails and notices regularly; however, we recently learned that some emails may not have been delivered to all owners.

Please help us ensure you are receiving important Association communications by notifying the office if you have not been receiving our emails.

Thank you!