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THE Villager



November 2026 myriverwoods.org

Master Plan Insurance Paid for 2027

The Association has paid the premium for the 2026-2027 master Insurance plan, so it's in force starting October 1, 2026. All but seven homeowners paid their share of the premium by the time we had to pay the whole premium. We paid their share of the premium for them and turned those seven accounts over to legal counsel for collection in October.

The Master Plan insurance covers replacing any or all homes in River Woods to their original quality (or better if current building codes require it). In addition, it covers damage to HOA buildings and vehicles, liability insurance for all 87 acres of Association property, and assorted other coverages.

It does not, however, cover your personal goods, home improvements, and liabilities. The Master Plan has a $50,000 deductible in most cases, so we strongly encourage all owners to buy a supplementary HO-6 policy that covers the deductible, personal goods, improvements to your house, and housing if your house is unlivable while being reconstructed, etc. You can buy an HO-6 policy through your own insurance agent.

It's Leaf-Blowing Time in River Woods



The crew is heavily engaged in removing fallen leaves from the River Woods grounds. Because we have so many trees – approximately 3,000 – and each species of tree drops leaves at different times, we must go through the Association blowing leaves several times each season. We can only blow leaves on days when it's not windy or raining, so we won't be blowing leaves every day.

If swirling winds temporarily gather piles of leaves near your unit, please be patient; the crew will return and remove as many leaves as we can before snow falls. There will be at least four or five passes through each area of the Association grounds before leaf-clearing is done. (And there will also be a couple of passes in the spring as well, because some varieties of oak trees do not drop their leaves until spring.)

Reminder for Winter Maintenance

If you need certain winter maintenance services done — gutter cleaning, deck shoveling, or ice-dam mitigation — you need to fill out a maintenance form (available on the Association website) and submit it to the HOA office. There is a charge for these services, as they are not included with your fees. However, the charge is much lower than what you would pay for an outside contractor to do the work.

November Dates to Remember

The **Board** meets on November 17 at 5:30 p.m. in the HOA office.

The **ACC** will not meet in November.

The HOA office will be closed November 11 (Veterans Day), November 20 for vacation and November 25-27 (Thanksgiving).

Don't Let Your Kids Bike Down Steps

We have observed some children using bikes, skateboards, or e-bikes to go down steps in the Association, including the new steps leading to the pool. This is very dangerous. Please counsel your adventurous children not to try this, as it can cause serious injuries.



Also, some children have been driving their bikes and scooters over newly sodded grass, which can damage the new sod. Please don't permit them to do this.

Lithium-ion Battery Fires

The proliferation of e-vehicles — e-bikes, e-scooters, — has resulted in several house fires across the nation due to lithium-ion batteries overheating. Often, these fires are caused by cheaper, third-party batteries that owners sometimes buy to save money. If your house catches fire because of a cheap knock-off lithium-ion battery, it may not be much of a saving.

Also, if you have an e-vehicle, store it away from flammable items.

Overloaded extensions

Another common source of house fires is inadequate extension cords used to charge high-powered or heating devices. Extension cords are often not rated to take the current that the wall plugs can deliver and can overheat and start fires. If you use extension cords, be sure they are heavy-duty. And unplug any devices that generate heat, such as space heaters, when not in use.

Not Getting Our E-Mails?

The River Woods Association communicates with its residents primarily by email and the monthly newsletter. The newsletter, *The Villager*, is posted on the website, and residents are alerted via email when it is available. Be sure the HOA office has your current e-mail address.

If you are buried in email and our e-mail is lost amid an ocean of spam, consider getting a separate email just for HOA communications. Gmail and many other email addresses are free, and this may make it easier for you to make sure you receive our emails.

Don't Forget: the New Fee is $374

Beginning November 1, the monthly Association fee increased to $374. We delivered new payment envelopes to homeowners' doors on October 21 for those who do not pay by ACH, bank check, or Zego/PayLease. Please use these envelopes and be sure to write your unit number on the outside.

Payment Reminder: Bank deposits of fee checks are not necessarily made weekly. While we make every effort to process deposits at least every two weeks, it is not unusual for checks to take longer than 10 days to clear your bank. Please plan accordingly and remember that cash is not accepted for Association fee payments.

Pet Waste = No Cleanup

The grounds crew will not perform fall cleanup services in areas where dog waste has not been removed. Per city ordinance and Association rules, pet owners must pick up after their pets. Remember, there is a fine for failing to do so, and it increases by $25 for each occasion you don't pick up your doggie doo-doo.

The fine for failing to pick up your dog's waste also applies if you leave it on your deck; dog waste can create an odor that bothers neighbors on all sides.

Please be considerate of our grounds crew and your neighbors and help keep your community clean and healthy.

Snowbird Alert

If you plan to be away for the winter or are aware of a unit that will be vacant, please notify the Association office. It is extremely important that adequate heat be maintained in all homes to prevent frozen pipes, which could cause significant damage to your home and neighboring homes.



Thermostats must be set no lower than 55°F during your absence. Please provide the office with the name and phone number of a local emergency contact who can access your unit if an urgent situation arises. Or, you can leave a house key with the HOA office, which will keep it securely while you're gone so we can access the unit if needed to ensure it stays warm enough to prevent frozen water pipes.

You can also install thermostats that will alert your cell phone if the temperature falls below a certain level.

Your cooperation is essential to protecting your property and the entire building throughout the winter months.