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THE Villager



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myriverwoods.org

BOARD CORNER

Insurance Reminder (Already?)

You won't receive your annual master plan insurance bill until August, but it's not too early to be thinking about it. We no longer escrow for insurance, so if you haven't been putting money aside for it, the August insurance bill may be a big financial bite.

What brought this to mind was an article in the *Minneapolis Star-Tribune* a couple of weeks ago that mentioned that HOAs all over the state are seeing huge increases in their master plan insurance premiums. One HOA example cited suffered a premium increase of 400%. Another example cited was a 400% increase over five years (River Woods' five-year increase has been 90%).

We think an increase of 400% is pretty untypical. But insurance rates have been climbing rapidly over the last few years as more-frequent hailstorms in Minnesota and various disasters around the United States have made insurers lose money. Our premium in River Wood jumped a whopping 60% in 2022 over 2021, as many will remember. In 2023 the rate rose just 13% and last year the rate, surprisingly, decreased slightly less than 1%. But the insurance industry's extensive losses in the California wildfires, not to mention wildfire losses in other parts of the country, indicates to us that it's likely our rates will be going up again this summer.

How Much Will Insurance Go Up?

Neither we nor our broker, Kraus-Anderson Insurance, can make an accurate guess about Master Premium insurance rates. It all depends on how the bids come in.

In fact, one of our bigger problems we have is just getting insurers to bid on insuring us, because of our size and age. We're classed, like all HOAs, as a commercial property, so we can't get the well-known companies whose ads you see on TV – Progressive, All-State, State Farm, etc. – to bid at all. In the commercial market where we are required to seek insurance, companies have been pulling out of the HOA insurance market. For example, in 2023 Kraus-Anderson sent out requests for bids to 22 companies that had insured HOAs in the past. Only four responded and none would insure the whole Association. K-A cobbled together a combination of the four insurers, who each took a piece of our \$80 million valuation to get us completely insured. In 2024, there were indications that insurers were even less interested in insuring large HOAs than in 2023, so K-A didn't bother sending out requests for bids to all 22. They simply went to the same four current companies that insured us in 2023 and, fortunately, they were willing to do so again.

Hopefully we'll have the same experience this year, but there are no guarantees. It's a very volatile market.

If you can't count on being able to write a check for an increase of 20%-30% over last year's premium — and that amount is just a guess; it could be more, it could be less — then the time to start tucking money away is probably now.

April Dates to Remember

The **Board** meets on April 15 at 5:30 in the HOA office.

The **ACC** meets on April 22 at 5:30 in the HOA office. Deadline for ACC requests: April 5

The **HOA office** will be closed April 18 – 25 for vacations.

Parking in River Woods

When River Woods was built some 50 years ago, the builder — Pemtom — did not provide enough guest parking spaces, and that has been a problem ever since.

Originally, the Association Rules and Regulations did not permit any parking outside of garages. That restriction soon proved impractical, as many people had more than two cars. So the rules were altered to permit parking outside garage doors. Residents with a two-car garage can park two cars outside their garage (except where it interferes with a neighbor's access to their garage or a fire lane). Residents with a one-car garage can park one car outside their garage, with the same limitations. Translated, that means if you have a two-car garage, you can park four cars, and if you have a one-car garage, you can park two cars.

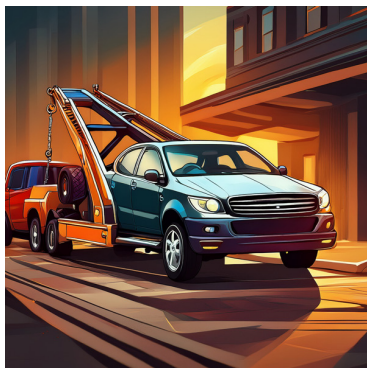
What you can't do, however, is park a car in the limited guest parking spots, which are intended *only* for guests making brief visits. If you own five cars, one of them must be parked outside of River Woods.

Towing policy

We don't assess fines for parking violations as we do for other violations of rules. Instead, we have a towing policy. When a car is parked for three days in a guest parking area it will be given a parking tag. There is no penalty associated with the tag. But if a tagged car is still parked in guest parking 24 hours later, we'll have it towed away by Captain Towing in Burnsville. To retrieve their cars, owners will have to pay Captain Towing towing charges and storage fees.

If a car has been tagged and later shows up again in a guest parking area, it may be immediately towed.

We can make exceptions to this policy, but *only* if you contact the office by email or phone beforehand. If, for example, you plan on having a guest visiting for a week, please let us know the guest car's license number, and the dates it will be in guest parking. We will avoid tagging or towing the car during that period. This is contingent, of course, of parking being available. If three residents want to reserve spots for guests in a two-car guest parking spot, the third one to notify us will miss out.



Please Don't Throw Food on the Common Grounds

Several homeowners reported last month that they found chicken bones, bread and other scraps of food in the grass, around ponds and on walking paths as they were walking their dogs. Chewing chicken

bones can be deadly to dogs. The soft bones split into sharp shards when chewed and can stick in a dog's throat, possibly killing him.



No food should be thrown onto the common grounds. First, it's a violation of Association rules, and subject

to fines. Second, human food is generally not healthy food for most animals, even wild ones. Plus, food tossed onto the grounds can attract coyotes, which can be a real danger to pets. And, while there have been no reports of bears being sighted in Burnsville, there have been bear sightings in the northern suburbs. As the climate changes, bears have been moving south into the Metro area to find food and it wouldn't be too surprising to find them showing up in the southern Metro suburbs in the future.

Please don't throw food onto the common grounds.

Have You Checked Your Dryer and Vents for Lint?

One of the known causes of house fires is lint build-up in clothes dryer vents and dryers themselves. You can hire services to vacuum the lint out of your dryer vents (and the heating ducts throughout your house). And you can hire handymen to take off the back of your dryer and vacuum the lint out of the dryer. If you're a DIY person, there are YouTube videos that show you how to clean the lint out of your dryer.



Rules and Regulations

Changes to Lighting Rules

The Board made some small changes to the lighting rules last month, mainly clarifying existing rules. Basically, the rules require that any additional lighting on your decks:

- Get ACC approval (aside from holiday lighting)

from November 21 to January 21, where decorative lighting is permitted without ACC approval)

- Not be so bright that it bothers your neighbors.
- Must be off from 10 p.m. to 6 a.m.

You can check out the exact wording of the new rules on page 11 of the Rules and Regulations, available on the River Wood website (myriverwoods.org).

What do You Do About a Lost Mailbox Key?

If you've lost the key to your mailbox, you can contact the HOA office to see if a duplicate of the key has been left with the office.

(When the mailboxes were installed, owners were given two keys to their mailboxes; some owners gave one of the keys to the HOA office for safekeeping, just in case they lost a key, and those duplicate keys have been kept on file ever since.)



If there is no key filed in the office, or if a key filed with the office doesn't work, you need to contact the Burnsville Post Office directly so that they can re-key the mailbox. There is a fee for that. Several years ago, the fee was \$40; it may have risen since.

A duplicate key?

If you had two keys, but lost only one, you have two options to get back to having two keys:

- Contact the Post Office about re-keying the box and giving you two new keys
- Having a locksmith duplicate your remaining key.

Get Your ACC Requests in Early

Spring is here, the weather is warming (with brief reminders of winter) and people are planning upgrades to their homes.

Remember, before you make any changes to the exterior of your River Woods home, you need an approval from the Architectural Control Committee (ACC). ACC Request forms are available on the River Woods website.

Requests must be in by the 5th of any month to be considered at that month's ACC meeting (which is normally the fourth Tuesday of the month). This gives the committee time to review the request and contact you if more specifics are needed.

Spring Walkthroughs Done for Units in the Paint Cycle (230-273)

The Spring walkthroughs have been completed for the units in the paint cycle this summer (units 230–273). Walkthrough reports for units that need to make repairs are in the mail. Those repairs must be completed by May 31, 2025 so those units can be power-washed and painted.

The remainder of the walkthroughs will be done in April.

Maintenance requests by May 15

The deadline for submitting maintenance requests is May 15, 2025. The forms for maintenance requests are available on the Association website. We want the requests by then so projects can be prioritized, plants and materials purchased ahead of time, and work hours allocated up front. Forms may be emailed to rwgroundsmgr@gmail.com or dropped off at the office.

Power Washing for Units 230–273

The power washing of units 230–273 will begin sometime in May; please do not set out plantings, furniture, decorations, etc., until you have been power washed. Both vinyl and wood sided units will be power washed. This will also bring out any wood rot that is on the unit. In order for painting to begin, rotted wood will need to be replaced correctly. Once the siding is power washed a white paint will be sprayed to indicate any wood that needs replacement. Water will need to be accessed, please have your outside faucets on and in working order.

Courtyard Maintenance Forms

For the 92 units with courtyards, we offer these maintenance and upkeep services at no charge if you fill out a Courtyard maintenance Form: mowing, trimming, pruning, spraying, fertilizing, sidewalk shoveling and salt treatment. If you would like to sign up for courtyard maintenance this year, please download the Courtyard Maintenance Form from the Association's website and submit it to the HOA office. The deadline is April 30, 2025 to assure you get the maintenance you want. Even if you submitted a maintenance form last year, you should still submit another one this year: we need a new form each year.

Annual Meeting Set for June 17

The River Woods HOA annual meeting will be held at 6 p.m. Tuesday, June 17, 2025, at the Burnhaven library, 1101 W. County Road 42, Burnsville, MN 55306. On the ballot will be the election of three people to the Association's Board of Directors. The meeting will be adjourned at 7:15 p.m. as we have the meeting room available only until 7:30 p.m. Ballots will be mailed to homeowners in May.