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myriverwoods.org

BOARD CORNER

What Will the California Wildfires Mean for Us?

The tragic Los Angeles wildfires this year have made many California homes uninsurable, either through insurance companies refusing to renew policies or charging prohibitive rates.

But the wildfire losses also affect insurance rates throughout the country, as insurers cannot possibly make up their billions of dollars of California wildfire losses simply by raising rates only in California. They will raise them for homeowners all over the country, including Minnesota. This will likely include raising our insurance rates for next year, even if River Woods doesn't have any claims this year.

Predicting future insurance rates is a little like predicting the weather six months from now, but we can be pretty sure of the direction rates will go — up. We won't know how much until the bids come in this August.

But if writing a check for more than a thousand dollars in September will be a challenge, now is the time to start saving up for that insurance payment, due on/about September 15. We no longer escrow insurance payments for homeowners, but homeowners can easily do that for themselves. You can direct your bank to move money each month from your checking account to your savings account, so the payment isn't such a sticker shock. You can even stuff money in an envelope each month. There is no payment plan option; payments are due in full.

But, however you prepare for it, realize that you are likely to have to pay \$200 to \$400 more than you paid last year, or perhaps even more.

The Association and its insurance broker have zero control over the bids that come in, so, with so few insurance companies willing to insure larger, older, homeowners associations, we're stuck paying whatever the lowest (and perhaps only) bidders charge.



Paint Cycle Coming: Get Ready



This year's paint cycle will include units 230-272, with painting prep (mainly power washing) starting in late May or early June, as weather permits. While it's always gratifying to get a new coat of paint on your house (or, if you have vinyl siding, your house's trim, doors, and deck railing), bear in mind that if you have unrepaired damage to your

siding, trim, door, or railing that prevents painting, you won't get painted. Any unit that does not make the needed repairs that

were cited in the 2024 spring walkthrough may find themselves not getting painted and may receive fines.

We will have the usual spring walkthrough this year, with notices mailed out immediately to those who need repair and are in the paint cycle. If you get such a notice, be prepared to make needed repairs quickly

February Dates to Remember

The **Board** meets on February 18 at 5:30 in the HOA office.

The **ACC** meets on February 25 at 5:30 in the HOA office.

The **HOA office** will be closed February 17 for Presidents Day

so you can make sure your house is painted during the current paint cycle.

Owners will soon be receiving an email with additional information and instructions. Please keep an eye out for this communication.

Ad Hoc Committee to Determine Future of Sport Court Area

The Board has approved the creation of an ad hoc committee to make a recommendation on the fate of the sport court. You'll recall we removed the baskets from the sport court last summer because of trouble caused by youths from outside River Woods taking over the court. We asked for suggestions about what to do with the sport court area, but received only three suggestions: A pavilion, a pickleball court and a community garden.

We decided that a pickleball court would be too noisy for neighboring units, as well as suffering the same problems the tennis court used to have — an uneven surface caused by underground springs under the courts. We thought a community garden would be an attractive use, but it would depend totally on volunteers to keep it from turning into a weed patch. We thought it likely that once initial enthusiasm faded, the garden might become more of an eyesore than a benefit and be too expensive to maintain with paid crew.

With so few opinions offered, we decided to involve more people on an ad hoc committee to come up with additional ideas and research the costs and feasibility of those ideas, as well as soliciting opinions from more residents.

If you'd like to volunteer to be a member of the Sport Court committee, please email the office. We will schedule a meeting in late February or March to get things going so we can transform the unused sport court into something more attractive and usable this summer.

Make Sure Your HO-6 Policy Covers Enough

This winter is a good time to check your HO-6 policy to be sure it covers the loss-assessment deductible of the Master Insurance Plan. We got a call in the office the other day inquiring if the deductible was still \$25,000. It isn't and hasn't been for a few years. The deductible on the Master Plan is \$50,000 in most cases, and if your HO-6 insurance still covers only a \$25,000 deductible in the Master Plan, you'll be in for a finan-

cial shock if you have a fire. Be sure to make sure your HO-6 policy meshes with the Master Plan so there are no coverage gaps.

You can find a detailed description of the Master Plan coverage on the Association's website.

How Do You Pick a Contractor?

When you remodel or reconstruct part of your house, such as a deck (and don't forget to contact the ACC before you do any construction on the outside of your house), you probably need to pick a contractor. And if you don't already know a good contractor you have confidence in, this can be a (possibly expensive) problem. To help, we have posted on our website (under the "Specifications/ Forms" tab) a guide to picking a good contractor, written by the HOA Leadership Network, an organization we belong to that provides timely information for homeowners associations and its residents. We suggest you check it out and follow its recommendations before hiring any contractor you're not already familiar with.

Note that we do not make recommendations of contractors, due to liability concerns.

Update Your Contact Information

We need to update phone numbers, emails and emergency contacts on a regular basis so we can contact you both on regular Association matters and in cases of emergency. If you haven't already done so, please complete the Homeowner Contact Form from the website, under the "Specifications/ Forms" tab, and return it to the River Woods office. If we have an up-to-date form on file, completing a new form is not necessary. Also, we can keep spare keys for you in the office's secured lock box for emergencies. We can also keep a copy of your mailbox key for you, if you wish.

Please Remove Remaining Holiday Decorations

Holiday lighting and decorations should have been removed by now. Please remove any items still up, including all holiday lighting. Remember, colored light bulbs are not allowed in fixtures on garage fronts and sides. We will be touring the association in early February for items that should have been removed. Letters will be sent out in February to any units that have not removed them. If you need more time because of unusual circumstances, please email/call the office.

Fireplace/Chimney Reminder

Have you had your fireplace/chimney checked recently? Creosote deposited over a long period becomes highly flammable and it is often the cause of chimney fires. Creosote removal is vital to your safety. A professional chimney sweeper will carefully and thoroughly scrub the flue, including the liner and walls, to remove creosote, soot, residue and other debris from the flue. In addition, you may have to repair or replace defective dampers, as dampers that do not close properly will allow the outside air to mix with heated air and increase your energy costs. A professional chimney sweep is recommended, as they are knowledgeable about building codes, trained to recognize deterioration or venting problems and can advise you regarding the chimney's condition. The National Fire Protection Association recommends that chimneys, fireplaces, and vents be inspected at least once per year.



unplug the oven.

- If the fire becomes uncontrollable, make sure everyone is out of the home and call 911 from outside the house.

Investing in a portable automatic fire suppression system is also a good idea. These small canisters fit over cooking surfaces and automatically suppress fires on the stovetop. These can be purchased for as little as 30 dollars a pair and can be found under various names on the internet.

If you have any questions regarding cooking fires, please call the Burnsville Fire Department at 952-895-4570.

Guard Against Kitchen Fires

Even though we spend a great deal of time in our kitchen, it is not the safest room in the home. Cooking fires are the #1 cause of home fires and home fire injuries.

Nationally, cooking fires cause hundreds of deaths and thousands of injuries each year. These fires are usually preventable.



Here are some things to remember while cooking:

- Keep cooking areas clean of grease and oil buildup
- Keep cooking areas clear of combustibles such as potholders, towels, rags, food packaging, etc.
- Keep children and pets out

of cooking area while cooking.

- Never leave cooking unattended.
- Keep a 10 lb. ABC fire extinguisher mounted near the exit.

If things go wrong

- For a pan fire, while wearing an oven mitt slide a lid over the pan and turn off the stove.
- For an oven fire, keep the door closed and turn off the oven, then unplug.
- For a microwave fire, keep the door closed and