THE VILLAGER – October 2023 TOWNHOUSE VILLAGES AT RIVER WOODS HOA 334 River Woods Lane, Burnsville MN 55337 · Phone 952-894-4368 · Office Hours Mon-Thurs 9:00-4:00 Fri 9:00-12:00

November Fees. Monthly Association Fees for 2023-2024 will be \$338.00 per unit per month, the same as 2022-2023. Please see the budget and memo sent prior to this Villager in an email titled "Association Fee Information and Budget" for more information. In mid-October, monthly fee envelopes will be available. We'll drop them in the doors of owners who pay via check (not checks sent directly from your bank). Please make sure your unit number is on all checks.

<u>October 31st is the End of the Fiscal Year</u>. All accounts should be caught up, and all insurance was due by September 15, 2023. Insurance rates overall ended up with 4% in building values and a 9% rate increase for a total increase of 13%. Please make sure your HO6 loss assessment deductible is \$50,000. If you or your mortgage company have not paid, you are late and late fees are assessed, and accounts are being sent to legal as of October 2nd, 2023. This will result in additional charges to your account. Please do not let it get to this point! Please call Kraus Anderson (952-707-8220) or RW's office and be sure your unit is paid in full! If your mortgage company has sent a check, you must verify it was made out to and mailed to Kraus Anderson, and confirm Kraus Anderson received the mortgagee's check. <u>Owners must follow through on this entire process!</u>

Late Fees: Your monthly association fee is due on the 1st of the month. Payments must be received by the 9th or a \$25 late fee will be applied on the 10th. Another \$25 late fee will be applied on the 20^{th,} if there is ANY balance on your account. To avoid a late fee, you must have your payment received at the River Woods office by the 9th. PayLease payors, there is a lag time of up to three days from initiation to depositing to River Woods. You also need to factor in holiday delays.

<u>Vacant Units</u>: Please be sure to notify the office if you know a unit is vacant. It is extremely important that we maintain heat so the whole building does not have issues with water pipes freezing. Please send an email with the vacant unit number and we will cross-check it with our list.

<u>Watering Plan:</u> If you chose to be part of the water reimbursement plan, please turn in a copy of your bills for the summer (all at once) for reimbursement. Be sure you turn in your February and March/winter bills at the same time for comparison. Checks will be paid in January; watering should continue into October as needed. <u>No water reimbursements will be accepted</u> <u>after 12/20/2023</u>. Watering reimbursements will be honored for June-Oct 2023, so you will need to include your November billing, which is for October usage.

<u>ACH</u>: Prefer not to write checks each month? Sign up for River Woods' free ACH and it will automatically be withdrawn on the 1st of each month out of your account. For questions, call or email the office and we will help you understand the process.

<u>ACH Insurance Escrow Payments</u>: Homeowners who escrow their master policy insurance premium, along with their monthly association fee, through the association - ACH payment method - please notify the office before October 20th if you want to increase your escrow amount, beginning November 1, 2023. You must notify the office in writing to make a change to the escrow amount debited with your monthly ACH pull. (If you have already notified the office of your change request in writing, you do not have to make a second request.)

<u>What Does It Mean To Escrow The Master Insurance Policy Premium?</u> Since the master insurance premium is <u>NOT</u> included in homeowner's monthly association fees, and most mortgage companies do not escrow for the master insurance with your mortgage payment, you have the option to "escrow" monthly, with your association fee payment. Anyone who wishes to escrow moving forward, please contact the office so we can explain the process.

Winter Reminders:

<u>Water:</u> November 1st is the time to make sure your outside water has been turned off from the inside. It is good to leave the outside faucet open a bit to be sure all water is drained out. This may prevent a burst pipe in your unit, which could cause major damage. Be sure you have a <u>\$50,000 loss assessment deductible on your HO6 coverage.</u>

<u>Winter Notables</u>: Before the first snow, owners will want to be sure to remove gutter downspouts, outside ornamentals such as sidewalk solar lighting, planters, etc. The Association will not be responsible for any of these items damaged during snow removal, <u>including the downspouts</u>.

All Courtyard Homeowners: If you do not have a Courtyard form on file for 2023-2024, you will receive no winter 2023-24/spring 2024 courtyard services. The grounds maintenance crew needs permission to perform services in your courtyard. Forms can be found on the River Woods website <u>www.myriverwoods.org</u> beginning October 1. Owners receiving USPS mailed newsletters can request a form from the office if you don't have computer access. Detached courtyard units which require this form are the following: <u>Units 10 through 13, 20 through 29, 36 through 49, 58 through 61, 76 through 79, 92 through 95, 100 through 111, 144 through 155, 162 through 183, 190 through 195.</u> If you are <u>not</u> one of these units, you do NOT need a courtyard form.

<u>Gutter Cleaning</u>: Cleaning of gutters is the owner's responsibility. Please check them and make sure they are free from debris. If you want the association to clean your gutters, email the office to be added to the Gutter Cleaning list. Gutter cleaning will be done approximately at the end of October, when all the leaves are down. The fee is \$30 per man hour, and you must agree to the fee on your email request. Clogged gutters can cause a host of issues if not cleaned, especially heading into the winter months. There are many gutters in the association that need attention and have not been attended to. The cost to the homeowner for a gutter cleaning by the grounds crew usually does not exceed \$30 per time.

<u>Fire Prevention</u>: Be sure your fireplace has been cleaned to prevent injury, fire or even death due to carbon monoxide. Also check to ensure the flue is open and the draft is going out. Please change the batteries in your smoke/fire detectors as well as carbon monoxide detectors. No exterior plastic or coverings can be put on windows or doors.

Paint Reminder: Please return any unused paint you have sitting around. Paint that is left for the winter and or frozen will not be accepted back and will be the owner's responsibility for disposal. Returning unused paint helps keep fees down.

Parking/Towing:

- The only place a resident may park is in the garage or in front of the garage door. Most residents have two-car garages, so up to two vehicles may park in front of the garage door, providing they do not impede the driving lane or your neighbor's driveway. Owners with a one-car garage may park one car in front, unless specifically approved by the HOA.
- Winter rules all vehicles must be removed from guest parking during a snowfall, so snow can be pushed through those areas. Please put the cars in front of your garage and the plows will clean up the area after the first round of snow has been removed.

If you have a guest that will be staying 5 days, you do not need to call it in. If you have a guest stay **more** than 5 days, please call it in to the office with license plate number, state, make and color of car. Please include a start and end date of the visit. A guest is there temporarily, not weekly.

Donations: Once again Alex and Cameron in unit 91 are collecting items for their annual coat/outreach drive. Please contact Alex directly if you have any questions. Do not call or bring items to the River Woods office. **The flyer information can be found below.**

Welcome to Fall! Happy Halloween - Have Fun & Stay Safe!



CAMERON'S 5TH ANNUAL COAT DRIVE TOWNHOUSE VILLAGES AT RIVER WOODS COMMUNITY DONATION INSTRUCTION:

WE (ALEX AND SON CAMERON- UNIT 91) ARE COLLECTING WINTER GEAR FOR PEOPLE WHO ARE EXPERIENCING HOMELESSNESS

WHEN: NOW THROUGH THANKSGIVING 11/23

INSTRUCTION FOR CONTACTLESS DROP: - PLEASE WASH + BAG YOUR DONATIONS AND DROP THEM OFF ANYTIME AT UNIT 91 (91 RIVER WOODS LANE)

-PLEASE PLACE YOUR BAGGED DONATION IN FRONT OF THE GARAGE (OFF TO THE SIDE) OR ON THE BACK PORCH. NO NEED TO NOTIFY OF DROP OFF. I WILL CHECK FOR ITEMS DAILY.

WINTER GEAR:

[] COATS (WARM COATS, NO DRESS COATS) [] HATS [] GLOVES/MITTENS [] SCARVES [] BOOTS [] SNOW PANTS [] HAND WARMERS

SIZES: ALL SIZES: CHILDREN, ADOLESCENT AND ADULT, ALL GENDERS (HOWEVER, MAJORITY OF ITEMS ARE INTENDED FOR ADULTS)

***PLEASE WASH EVERYTHING BEFORE DONATING. TAKE CARE IN THIS PART OF YOUR DONATION. PLEASE KEEP PEOPLE'S DIGNITY AND GENUINE NEEDS IN MIND WHEN SELECTING ITEMS TO DONATE. DO NOT DONATE ITEMS THAT ARE DIRTY, WORN-OUT OR IN NEED OF REPAIR.

MORE ITEMS YOU CAN DONATE TO THE DRIVE ...

CLOTHING:

- [] LONG JOHN'S [] LEGGINGS [] THERMAL LAYERING [] NEW UNDERWEAR [] NEW SOCKS [] NEW OR GENTLY USED BRAS HYGIENE + PERSONAL CARE ITEMS: (TRAVEL SIZES)
- [] TOOTHBRUSHES []TOOTHPASTE [] DEODORANT [] DRY SHAMPOO []LOTION [] WIPES [] MINI FIRST AID KITS [] HAIR TIES, Q-TIPS, SAFETY PINS, ETC. (RANDOM LITTLE THINGS MAKE PEOPLE HAPPY) [] MENSTRUAL PRODUCTS, PREFERABLY PADS [] CHAPSTICK [] NAIL CLIPPERS [] NOTEBOOKS [] PENCIL POUCHES []PENS [] GIFT CARDS (CONSIDER ACCESSIBILITY- VISA GIFT CARDS ARE A GOOD CHOICE) FOOD: [] PACKAGED SNACKS []GATORADE [] WATER BOTTLES

***** NO CANNED ITEMS OR UNPREPARED FOOD. PEOPLE DO NOT HAVE THE MEANS TO COOK.

IF YOU HAVE QUESTIONS, YOU CAN EMAIL ALEX: ALEXMARSMARTINEZ@GMAIL.COM. THANK YOU ALL SO MUCH FOR TAKING ACTION WHEN YOU CARE.