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[myriverwoods.org](http://myriverwoods.org)

## BOARD CORNER

### What Is the ACC and Why Is it Important?

The Architectural Control Committee (ACC) is the key committee in maintaining the appearance of the homes in River Woods. Created by the Declaration of Covenants in 1972 (the Declaration is the governing “constitution” of any townhouse association in Minnesota), the ACC has been authorized by the Board of Directors of our Association to decide what is acceptable in the exterior appearance of all of our 324 townhomes.

The Rules and Regulations of the Association require that, with few exceptions, **any** change or addition to the exterior appearance of one of our townhomes must be approved, in advance, by the ACC before an owner can make that change or addition. The Declaration also specifies what the Board can do to enforce this regulation: if an owner makes a change the ACC hasn’t authorized in advance — installing an unauthorized storm door, for example, or putting on siding that doesn’t conform to ACC-approved specifications — the Board can request the owner remove the door or siding. If the owner refuses, the Declaration empowers the Board to start assessing monthly fines, physically remove the offending change with costs billed to the unit and even, as a last resort, foreclose on the townhome for refusal to conform (though this has never happened in the history of the Association). It’s pretty rare for the Board to take measures to this extreme because most people who buy homes in a townhouse association realize that the exterior appearance of their unit, unlike a single-family dwelling, is mandated by the Association.

For this reason, every owner **must** submit an *Architectural Request Form* (available on the Association website) to the ACC prior to making any changes or additions to the exterior of their townhome. Approved specifications for exterior changes are found in the owner’s *Resale Disclosure Packet* and on the Association’s website. These let you know what you can change or add, while submitting a request to the ACC lets you know whether you can make the change/addition at all, before you make a financial commitment.

Is the ACC totally inflexible in terms of the exterior appearance? No. A number of changes in the original appearance of the Association’s home have been approved by the ACC over the years. Different styles of windows and deck railings have been approved. The biggest change was probably the approval of, and specifications for, vinyl siding to replace the original wood siding several years ago, which more than half of the units have now installed. Occasionally, the ACC will okay a one-off change experimentally, to see how an alteration looks. If it looks good, it may become a new permitted standard. The most recent change the ACC approved was the approval in January of a new vinyl siding color, *Ageless Slate*, primarily because the old slate color had been discontinued.

The ACC and its decisions are crucial to keeping the appearance of River Woods attractive, and the committee is always looking for more volunteers to work. Volunteers need to attend a monthly meeting of the ACC in order to lend their knowledge, taste and experience to the task of approving or disapproving an owner’s proposed changes to the exterior of their townhome. Everyone in the Association will benefit from your volunteering.

### February Dates to Remember

The **Board** meets on February 20 at 5:30 in the HOA office.

The **ACC** meets on February 27 at 5:30 in the HOA office.

The **HOA office** will be closed February 19 for Presidents Day

## Water Main Break January 11

On Thursday, January 11, our grounds manager found water flowing in an area in the lower numbers, indicating a water main break under the Association's common grounds. The homes affected were Units #10 through #61. Water was shut off for those units for about four hours while a contractor dug 15 feet underground to locate and fix the break. Water service was restored by about 4 p.m.

## Update Your Contact Information

Please make sure we have your latest contact information on hand. Phone numbers, emails and emergency contacts need to be updated on a regular basis. Please complete the *Homeowner Contact Form* from the website, under the "Specifications/ Forms and Vendors" tab, and return it to the River Woods office. If we have a current form on file, completing a new form is not necessary. Also, spare keys can be kept on hand in the office's secured lock box for emergencies. We can also keep a copy of your mailbox key for you.

## Please Remove Holiday Decorations

Holiday lighting and decorations should have been removed by now. Please remove all items now, including all holiday lighting. This includes colored light bulbs that 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, please email/call the office.

## Power Washing Coming for Some

Units 190 to 229 will be in the 2024 exterior power wash/paint cycle. In February, owners will be receiving an email with additional information and instructions. Please keep an eye out for this communication.

## Insurance Reminder

Long-time owners know that our Master Plan insurance policy is paid for separately from our monthly fees. That means every owner will have to pay an annual premium, due September 15 each year (after being billed in August). Some newer owners didn't read this in their *Resale Disclosure Packet*, and are shocked to find they "suddenly" have to pay an assessment of over a thousand dollars in September. And there is no "payment plan" available; it's all due in full at that time.

Why isn't the insurance part of the monthly fees as it is in many townhouse associations? Because our Declaration of Covenants requires our monthly fees to be identical for all homeowners. But River Woods' 11 models of homes vary widely in square footage and value, so some homes cost much more to insure than others. Boards have always felt it was unfair to make owners of smaller, lower-priced homes pay more than their fair share of the Master Plan premium, while owners of the larger, more-expensive homes pay less than their fair share. Hence, insurance premiums are billed separately.

Current Master Plan annual insurance premiums range between \$995 and \$1,482. What will they cost next year? Who knows? It depends on the bids we get from insurance companies each summer. Two years ago, our had broker estimated in early summer that rates would rise about 25%. Two months later, the lowest bids came in 60% higher (and not just for us; for practically every association in the country). Last year the best guess was again 25%, but the rise was only 13%. So it's impossible to predict how much it will go up next year, only it will almost certainly go up.

## Prepayment Plan

Many owners make that September payment a lot easier to swallow by taking advantage of a prepayment plan. If you make your monthly fee payments through ACH (an automated withdrawal from your bank account), you can also have us also deduct a prepayment that you specify and put it in an escrow account that will be applied to your insurance premium in September. For example, if you anticipated your Master Plan insurance premium was going to be \$1,100 next year, you could authorize us to deduct \$100 a month from your account for the 11 months that we deduct prepayments, which would be held in an escrow account and applied to your premium in September. Email/call the office for more information about prepayment plans.