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# THE Villager



January 2024

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

## BOARD CORNER

### Volunteers Are What Make Things Work at River Woods

Volunteers are what make River Woods the great Association that it is. Sure, there are employees — a Village Administrator who keeps things running in the office and a Grounds Manager, who makes sure the grounds are kept maintained and, when finances permit, improved. (In the 50 years of maintenance at River Woods, we've replaced dozens of retaining walls, originally made with lumber, with long-lasting stone walls. We've replaced hundreds of yards of wooden steps with long-lasting concrete steps.) Plus a hard-working crew of hourly workers who clear snow, trim trees and maintain lawns on our 87 acres.

But directing their work, making key financial decisions such as budget and fees, making sure the appearance of River Woods is maintained and setting standards for materials, are hard-working volunteer residents. They serve on the Board of Directors. They serve on the Architectural Control Committee (ACC), keeping the Association looking great by approving or disapproving residents' requests to make additions to the outside of their houses. They serve on the Welcome Committee, putting on events that try to build a sense of community here at River Woods.

But for volunteers to do this essential work, we need ... volunteers. Right now, for example, the ACC needs four or five more willing volunteers to use their heads and their feet to help make decisions on what is appropriate for the appearance of River Woods, and to check to make sure that appearance is maintained.

How much time is involved? It can be as little as a couple of hours a month, participating in the monthly ACC meetings, contributing your wit and wisdom to the decision-making process. It can be as much as a half-dozen hours a month, walking around your area, checking to make sure things are in good shape and that there aren't "additions" that don't meet the ACC's agreed-on specifications.

Without the many hours hundreds of residents have put in over the last half-century, River Woods would be a jumbled mess instead of an townhouse association that even today impresses every visitor who sees it for the first time ... as well as those of us who have been here since its founding. If you'd like to help, please email the office. We can use your help, and your neighbors will really appreciate it.

### December Dates to Remember

**Sanitation service** during the first week of January will be on Thursday, January 4 instead of Wednesday.

The **Board** meets on January 16 at 5:30 in the HOA office.

The **ACC** meets on January 23 at 5:30 in the HIOA office.

### Winter's Big Bugaboo — Ice Dams

**I**ce dams on roofs are a constant threat in Minnesota winters. Not just to River Woods townhomes but to homes everywhere in the state.

When an ice dam builds up several inches high on the edge of your roof, melting water can back up under your shingles, seep through seams in your roof and enter your house, causing water damage.

#### What causes ice dams?

Ice dams form when there is snow on your roof, the outside temperature is below freezing and — most important — the air in your attic is above freezing. The

warm air in the attic can warm the snow touching the roof, melting it. The water then runs down the roof under the layer of snow until it hits the eave — which doesn't have warm air under it — and freezes, forming the start of an ice dam. As more water melts, the ice dam gets higher, and when the outside air warms above freezing, the water starts backing up under the shingles.

### **How can you prevent ice dams?**

The key to preventing ice dams is lowering the temperature of the air in your attic. To do that, you need three things: sufficient insulation to slow down the warming of air in the attic; sufficient ventilation — eave vents and roof vents — so cold air can enter your attic, replacing any warmed air; and closure of any bypasses that let warm air into your attic directly from your house, such as ceiling fans and ceiling light fixtures that aren't sealed and exhaust fans that empty warm, humid bathroom air directly into the attic instead of being piped out a roof vent. (When River Woods homes were built, many bathroom exhaust fans didn't pump air out of roof vents, but directly into the attic.)

### **Isn't it the Homeowners Association's job to prevent ice dams?**

No. With one exception — the replacement of shingles every 20 years or so — roofs are entirely an owner responsibility, just like the rest of your house. The HOA does offer a ice dam mitigation service, wherein you can hire the River Woods crew to shovel snow off your roof at an hourly rate and even put a "salt sock" across any ice dam, which hopefully will melt a channel so water can escape through the ice dam instead of backing up behind it. But while this may help, depending on the weather, there is no guarantee an ice dam won't form. The best bet to prevent ice dams is sufficient insulation (the original insulation in our attics was woefully inadequate), sufficient venting to let cold air replace warm air in the attic, and the closure of any bypasses that let warm air directly into the attic.

For a more extensive discussion of ice dams, go to the Association's website and read the document, "*All About Ice Dams*" in the Documents tab.

We strongly recommend you not climb on your roof to clear snow off. It's dangerous and you can damage the shingles. If you damage the shingles enough to need replacement, either you or the insurance company will have to pay for replacement. And the insurance company may not pay if the roof is owner-damaged.

## **Why Think About Insurance Now?**

**Y**our premium for the Association's Master Insurance Plan isn't due until September 15. So why would be thinking about it now, at the start of the year?

Frankly, if writing a check for \$1,000-\$1,500 is no big deal for you, then probably you don't need to be thinking about insurance now (except to make sure you also have an HO-6 policy to cover your personal goods and the deductible on the Master Insurance Plan.)

But if you're like most of us, writing that big check at the start of the school year and just before the Christmas buying season and can be a real jolt.

We can't reduce the cost of the insurance. That's set by the insurance companies' bids we get each year and will probably rise each year. But we can help reduce the sudden impact of writing a big check in September by letting you prepay your insurance in regular monthly payments throughout the year, so that when the annual payment comes due in September, it's less of a heart-stopper.

To set up a prepayment plan, email/call the River Woods office for details. Come September, you'll probably be glad you did.

## **Be Careful Writing Those Checks**

When you write out a check for fees or services, please be careful not to alter **any** information on the check, such as the account holder name or address. Any alterations on a check will cause our bank to delay cashing the check for 10 days to verify the validity of the check.

Also, please note your unit # on the memo line of the check and double-check to be sure you've signed it.

## **If in Doubt, Drop the Check Off**

Mail delivery in the South Metro has often been delayed lately, resulting in Congressional complaints to the USPS and an ongoing investigation by the Postal Service. Some checks residents mailed us with fees at the end of November were received after the 10th of the December. Consider dropping your check off in the mail slot by the HOA office door as an alternative if you're mailing your check late in the month, as we automatically apply a late fee to any checks arriving after the 10th of the month.