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THE Villager



December 2024

HAPPY HOLIDAYS!

It's that time of year, when the hustle, bustle, excitement and lack of time sometimes makes us forget what this time of year is really about: Love and kindness to your family, your friends and your neighbors here at River Woods.

And you might want to spare a kind thought for the volunteers and employees who work so hard to make River Woods a great place to live.

Have a safe and wonderful holiday.

Your Board of Directors

Season's Greetings

Salt Requests

If you would like sidewalk salt delivered to your garage door, please email/call the HOA office and order it now. We need your help keep the walks safe for owners and guests. The crew cannot be here for every thaw/freeze cycle at every house every day, though we do try. Please help!! Let us know when your shaker is empty, and we will refill it. If you have not requested salt before and need a saltshaker, you can request one. But we have only a limited number of shakers in stock, so first come, first served. All salt products must be kept inside your garage. We do not offer pet-friendly salt.

Parking Rules During Plowing

Be sure to keep the guest parking areas free of vehicles during a snowfall. Your guest may park in this area *after* cleanup is complete. Owners/residents are not allowed to park in guest parking so

Clearing of Decks and Roofs

If you would like to sign up for these services, please email/call the office for a sign-up slip. There is a fee for these services, based on man-hours required. Deck-clearing will be \$35 per man-hour. Roof cleaning is more expensive at \$60 per man-hour, but can help prevent ice dams, which can cause water damage inside the unit. This is not an on-demand service. If you're not on the season list, it could be two or more weeks until we can get to it. No contractor is permitted to do any work on the roof without permission in writing from the River Woods office.

December Dates to Remember

No Board Meeting will be held in December

No ACC meeting will be held in December.

The HOA office is closed from December 24 — 27 for Christmas

Trash Collection will be on Thursday, December 26.

their drives can be cleared. Do not block mailboxes, a neighbor's drive, their garage door or fire/drive lanes at any time or you will be subject to immediate towing with no notice.

City Street Parking

River Woods Lane, which runs between River Hills Drive and Kennelly Road, is a city street. The city of Burnsville is responsible for maintaining and plowing this street. Therefore, it falls under the guidelines of Burnsville's City street parking rules (<https://www.burnsvillemn.gov/527/Overnight-Parking-Permit>). The Association is not responsible for anyone being towed from this city street, nor for plowing snow on it. If you have a complaint about this street for any reason, please contact the City of Burnsville, not the HOA office.

Remember the New Fees — \$352

A number of homeowners are still paying the old fees, \$338. When the wrong amount is paid for monthly fees, we will send you a statement showing the discrepancy. Homeowners who continue to underpay, in spite of reminders, may incur a penalty.

A reminder: We are not escrowing money for insurance any more. If you need to put money aside to save up for the annual insurance payment, please consider using a bank savings account that deducts a monthly amount from your checking account.

Contact is by Email and Newsletter

The River Woods HOA contacts homeowners primarily by email and the monthly newsletter, *The Villager*. To those few who don't have email, we will mail *The Villager*.

While we make every effort to notify people about important changes in fees and other major items by email, it is ultimately the homeowner responsibility to be aware of what it is in *The Villager* and any emails you receive from the HOA office.

Some Requests Concerning Checks

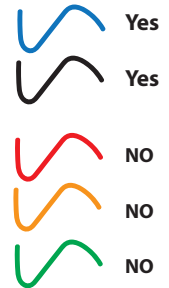
We've recently had fee-payment checks dropped into the HOA dropbox with no unit # on it and signed by no one whom we have listed as an owner. That means we can't mark that unit — whatever unit it might be — as paid, and will assess a late fee on it the 10th of the month. For those

owners who pay by check, money order or cashier's check, please be sure to put your unit number on both the check *and* the envelope it's in.

Also, please don't postdate checks. We try to catch postdated checks before depositing, but if we miss a postdated check, and the deposit of the check is rejected by the banks scanners, and can cause delays in crediting your account with the payment.

Please Use Black or Dark Blue Ink

A few homeowners have been using pencil, colored ink, even glitter ink, to write their checks. Attractive as that may be, it causes problems for the bank, which scans checks to record deposits. The scanner is apparently set for black or blue ink only, and may not register amounts in different colors. This can result in delays registering the deposits, which in turn could cause us to assess late fees even though the check was on time. We would reverse those fees, of course, but it would cause both homeowners and the Association unnecessary time resolving it.



If Your Trash Isn't Picked Up

If your trash isn't picked up, please email the River Woods office after 8 p.m. on the day of collection. Tell us if your containers were put out the night before or the morning of collection, and which service was missed, garbage or recycling. We will contact Aspen and try to arrange a replacement pick-up.

Trash Reminder

Trash collection by Aspen Waste Systems is Wednesday, between 6 a.m. and 8 p.m. Containers should be out no later than 6 a.m. on Wednesday, but may be put out the night before collection. Containers must be removed from common grounds the day of collection. Containers not removed from common grounds by noon of the day following collection will be picked up and brought to the office, where you may retrieve them, or have them returned for a \$10 delivery charge. Please refer to the River Woods website calendar for any holiday changes of collection day.

Snow Plowing Basics

We probably won't have another record low-snow winter like last year, so we should expect several "snow plowing events" this

winter. Here's how snow plowing at River Woods generally works, depending on the type and severity of the snowfall.

Normally, we don't plow snow when snowfall is less than 1.5". Above that amount, we clear snow as soon as possible. That means the truck comes through all the roads at River Woods, often in the very early hours of the morning, plowing a lane so you can back your cars out of the garage through the snow onto a lane clear of snow.

If the snowfall is very heavy and lasts several hours, we may plow more than once to keep a lane open. When the snowfall is over, crews with Bobcats start clearing snow from in front of garages, and we start shoveling sidewalks. Ideally, we finish both tasks by the day after the snowfall. But if it's a very heavy snowfall that lasts a couple of days, it will take longer. But we'll get snow cleared from roads and sidewalks as soon as we possibly can.

Penalty Fees: Why and When?

Penalty fees are an unpleasant but necessary part of living in a townhouse association. While most owners never are assessed any penalties, there are a few who have had fines assessed against their units, for various reasons. Those penalty fees, and the reasons they may be imposed are listed in the Rules and Regulations, which are available on our website, myriverwoods.org.

In the interest of clarity, we thought we'd outline the penalty-fee schedule here. Further details are online in the Rules and Regulations on the website, which encourage you to read.

All townhouse associations in Minnesota (and nearly all other states) are empowered to charge fines for late fees and assess fines for violations of HOA rules and architectural standards. Fines and rules are different in each HOA, depending on its Declaration of Covenants, By-Laws and the Rules and Regulations passed by their Boards of Directors.

At River Woods, we basically have penalties for four types of violations.

1. Late or non-payment of fees
1. Parking violations
2. Pet defecation violations
3. Rules/ACC violations

Late Fees

Fines for late payment of fees have been the same for quite a few years: \$25 if your monthly fee isn't in the office (or in our bank account via ACH or PayLease)

by the 10th of the month, and an additional \$25 fine if the payment isn't in by the 20th. We send a statement immediately on the 10th to everyone who is charged a late fee to try to avoid you incurring a second late fee. If your missed payments plus penalties equal two months' fees or more, your account is sent to our legal counsel for collection, which adds additional legal fees.

Bear in mind that payments through the Zego/PayLease portal on our website may take up to three business days to be deposited to our account. Initiating the Zego/PayLease payment on the 9th of the month does not meet the requirement to have payment to the HOA by the 10th. Payments sent via bank-initiated payments are late if received after the 9th, even if you initiated the payment at the bank earlier.

Parking Violations

We do not fine for parking violations. However, we do tag cars that violate parking rules, such as residents' cars parked in guest parking areas. If the cars aren't moved by the deadline specified on the tag, we will have the car towed. To get your car back, you will have to pay Captain Towing whatever their towing and impoundment charges are.

With certain critical parking violations, such as blocking a fire lane, blocking another townhouse's access to their garage or parking on the grass, cars will be towed immediately without a warning tag.

Pet Defecation Violations

If your dog's defecation is left on the common grounds or courtyards, you'll be warned for the first violation. No fine. If it happens a second time, the fine will be \$25. Each subsequent violation's fine will increase another \$25, to a maximum of \$500.

Rules/ACC Violations

The current Rules and Regulations are available on the River Woods website. You are responsible for knowing what they are, and should review them from time to time, as they do occasionally change. We try to note changes in the Rules and Regulations in *The Villager* newsletter when they are changed, but what is in the Rules and Regulations applies whether we've noted changes in the newsletter or not.

The HOA can fine units for any violations of the rules, but we try to avoid fines as much as possible, consistent with our obligation to maintain both common-grounds conditions and the architectural appearance of the Association.

With minor violations, we try to avoid fines as long as possible by encouraging residents to correct prob-

lems by emails and/or letters.

But major violations, such as making changes to the townhouse exterior without approval by the Architectural Control Committee (ACC) are likely to incur a warning and, if not corrected, a fine.

Fine Procedures and Amounts

Normally when we notice a major violation, we notify the registered owner of the unit by email and ask them to correct it. If the issue remains uncorrected for some time, a month in most cases, we will send a courtesy notice by both email and USPS, requesting again that they remedy the situation. This does not involve a fine.

If the violation is not remedied within another month, we will send a second notice by email and USPS, this time assessing a \$50 fine to the unit.

If uncorrected for yet another month, a third notice is sent with a \$100 fine.

A fourth notice with a \$150 fine will be sent after another month of an uncorrected violation.

A fifth notice with a \$200 fine will be sent a month later if the violation is still uncorrected, with the option of assessing an additional \$25/day for an ongoing violation, such as illegally renting an ineligible unit.

We've never had to fine anyone to this extent, as owners usually correct the violation long before fines get that high, or the fines plus late fees total more than two months' fees and the unit is sent to Legal for collection. (Being in Legal doesn't end fines for being late with fees; it simply adds legal fees to the outstaying debt and may result in foreclosure if the issue isn't resolved fairly quickly.)

Appealing the Penalty Fees or Towing

If you feel a fine or towing is unjustified, you can appeal the fine in person at the next available Board meeting. The form for scheduling an appeal to the Board is on the website. When you submit the form you will be put on the agenda for the meeting so you can make the case that you have complied with the rules or that the fine or towing is unjustified.

Few Are Actually Fined

We doubt that many residents will ever face fines — the vast majority of residents have never been fined at all — but we wanted everyone to be aware of what the fines can be if rules or ACC guidelines are violated.

Our goal is not collecting fines. We have sufficient funds for maintaining the common grounds and updating infrastructure with the regular monthly fees. The purpose of fines is simply to encourage people to

follow the rules needed to make living in a townhouse association pleasant for everyone. The revenue from any fines collected is deposited in the Reserve fund that is used to replace shingles and repair roads, which will ultimately result in slightly lower fees for everyone in a future year.

We encourage you to be familiar with the Rules and Regulations available on the website, especially if you haven't read them for several years, as there have been occasional changes over the years.

Grill Reminder

While everyone at River Woods did their due diligence and moved their grills five feet away from covered structures last month, we want to remind you again, just in case you've used your grill since and inadvertently put it back against your wall. What brought this to mind was a meeting a couple of weeks ago sponsored by the HOA Leadership Network, in which a board member of another south metro HOA reported that their master plan insurance had been canceled when an insurance company representative spotted a grill on one of their owner's decks. (This HOA's insurance carrier required no grills on decks at all.)

Clearly, insurance companies are taking their policy provisions very seriously and won't hesitate to cancel policies for HOAs if they find violations. If you see a neighbor who has a grill up against their house, please let them know they need to move it five feet away, or let the HOA office know so we can prevent possible cancellation of our insurance.

