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THE Villager



December 2025

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 their drives can be cleared. Do not block mailboxes, a

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 24-26 and December 31.

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 — \$364

A number of homeowners are still paying the old fees, \$352. 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 late fee.

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.

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 may be picked up and brought to the office, where you can retrieve them at no cost, 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've had two "low snow" winters in a row, but this year we're likely to have a more-average snowfall, 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.

Grill Reminder

While everyone at River Woods have done their due diligence and moved their grills five feet away from covered structures, 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 of the HOA Leadership Network last year, 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.

The Minnesota Rusco Situation and Picking Contractors

The recent filing for bankruptcy by Minnesota Rusco came as a shock to many Minnesotans, including some River Woods residents who had made advance payments for window installation. But that brings up a question: How do you get work done and avoid the Minnesota Rusco type situation, where a long-trusted company files bankruptcy without notice, even to its own employees?

There is no perfect answer, but we recommend checking to be sure a trusted local company you're interested in doing business with is still a locally owned company. Minnesota Rusco was quietly acquired by another company, Renovo, a few years ago. And Renovo was in turn owned by a private equity company, Blackrock. It was no longer a locally owned company.

A search of the Internet could have discovered this. So we recommend, before committing up-front money to a "local" contractor that you check to make sure they are still locally owned.

This is not to say that all locally owned companies are good and all private equity owned companies are bad. You still should get recommendations from previous customers before committing to doing business with any company, locally owned or otherwise.

Just because an advertising jingles says a company is a locally owned company doesn't mean they really are.

Looking More Carefully at the Common Grounds

The Architectural Control Committee had benefited from having a few more volunteers, and is starting to look more carefully at the common grounds.

What are the common grounds? Basically, they are all the River Woods grounds outside the walls of your townhouse. None of the grounds outside your walls — with the exception of the small courtyards that 92 of

the units have between their townhouse and a separate garage — belongs to you as an individual. These common grounds belong to the HOA collectively, and are under the management of the elected Board of Directors and the Grounds Manager hired by the Board.

That means that while you might like to put some bushes, flowers or decorative arbors on the common grounds, as if they were your "front yard," you can't without written permission from the ACC and/or the Board of Directors.

If there are plants you specifically want, such as a particular tree or bush, you can fill out a Maintenance Request and, if approved, the HOA staff will install the item.

But anything you place on the common grounds without specific permission by the ACC and/or Board will be considered litter and may be removed and disposed of by the HOA.

As the ACC notices these unauthorized additions to the common grounds, the office will notify homeowners to remove the unauthorized plants or materials. If they are not removed within a reasonable time frame, they will be removed by the crew and disposed of as litter.

Is Your Townhouse Homesteaded?

If you live in a house you own in Minnesota, you should be sure it's recognized by the county as a homesteaded property. The difference in taxes on homesteaded properties and non-homesteaded properties — usually rentals — is dramatic. Non-homesteaded properties usually pay about double the real estate taxes that a homesteaded property pays.

Most of the townhouses in River Woods are homesteaded. But if you've recently purchased a home here, and it was a rental unit previously, it probably isn't homesteaded. To declare a home homesteaded in Minnesota, you must apply for a homestead classification with your county assessor's office after you have purchased and moved into the property as your primary residence. The homestead classification is not automatic and does not transfer from a previous owner.

Limits of HOA Responsibility

Recently we got a call from a River Woods homeowner who complained that their packages were being taken by a neighbor, and wondered what we could do about it.

The simple answer is, nothing. The HOA does not have the authority or the power to intervene in crimi-

nal matters within the Association. It's a matter for the Burnsville Police Department.

Homeowners in River Woods need to understand both the limits of HOA authority and their own responsibilities as homeowners in an HOA.

Basically the Association has responsibility for maintaining the common grounds, including the pools, setting and enforcing the architectural standards of the Association, and collecting the monies necessary to conduct that maintenance and enforcement of architectural standards, including payment of the annual Master Plan insurance premium. The HOA also has the responsibility to replace the shingles on the roofs of the townhouses and garages approximately every 20 years, as needed, and to maintain and replace, if necessary, the private roads within the Association.

The HOA does this through a set of rules and regulations passed by the Board (subject to limitations of the Declaration of Covenants and the By-Laws).

But homeowners in River Woods have a responsibility as well, to stay informed about what those rules are.

The latest copy of the rules and regulations are available on the River Woods website (myriverwoods.org) and all homeowners need to be aware of them.

In addition, any changes to the rules are published in the monthly newsletter, *The Villager*, as well as other key information homeowners need to know.

All homeowners are expected to be aware of this information.