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myriverwoods.org

Dogs Running Loose?

We've had a few calls lately from residents complaining about dogs running around unleashed. Remember, both Burnsville ordinances and Association rules require that dogs outside the house must be on a leash and accompanied by a person. Dogs running loose or tied up unattended outside are a violation.

If you see a dog wandering around loose, we suggest you call Animal Control in Burnsville, which enforces the Burnsville ordinances. If you see a dog tied up outside with no one in attendance, please contact the office and we will attempt to contact the owner. Such a violation may result in a fine.

Does the Association Plow Snow on Demand?

No. The grounds manager and the crew start snow removal when accumulating snow hits about two inches. First the plow truck goes through all the roadways in River Woods, plowing a clear path so residents can back out of their garages onto a cleared area to avoid getting stuck in the snow. Then the crew comes through with the Bobcats, clearing snow near the garages and moving piles of snow the plow left in inconvenient locations by the plow truck.

The Bobcats come back about 24 hours later to remove any snow not removed the first time around, for whatever reason, plus any snow left in front of garage doors by owners who shoveled their decks.

We do not, however, come out immediately on being notified you have shoveled the snow off your deck and want it cleared from in front of your garage. We're not staffed to provide that level of concierge snow plowing service. If you don't want the snow you shovel off your deck to pile up in front of your garage door, then toss it to one side, being sure to avoid shoveling snow on your neighbors' areas or vehicles. Or be sure to shovel before the Bobcats make their initial clearing of snow, Or be patient and wait until the Bobcats come through the next day to remove the snow.

Is Your Mailbox Stuffed?

We know there are a few residents who don't empty their mailboxes, perhaps because they are tired of getting advertisements and don't expect any personal mail. We can sympathize, as all our mailboxes get filled up with such ads.

However, US mail, email, and *The Villager* newsletter are the Association's primary means of communication with residents. If you don't have an email, or don't check your email regularly, then US mail and the newsletter are the only way you'll find out about such things as

changes of rules and regulations, upcoming painting of your house, repaving of your roads or ballots for the annual meeting.

And, perhaps more importantly, you won't get any statements regarding your account with the Associa-



March Dates to Remember

The **Board** meets on March 17 at 5:30 in the HOA office.

The **ACC** meets on March 24 at 5:30 in the HOA office.

The **HOA office** closed March 11 due to vacations.

tion. If, for example, you are late with a monthly fee payment, you will be assessed a \$25 fine on the 10th of the month its due, and a statement will immediately be mailed to you showing that. If you don't see that statement because you don't pick up your mail, you may not realize you owe the penalty and not pay it. So, as time goes by, and you don't get your statements, additional fines will accumulate, and you won't even know it until the total reaches a level at which it's sent to our legal counsel for collection. By then, even though it may take many months, the total will be a lot more than \$25. Please don't let that happen.

How do we know some residents aren't emptying their mailboxes? Each month we get statements returned by the post office marked "undeliverable," even though we know the address and addressee are correct. The post office informs us that if the mailbox is too full to put more mail in, they will return any mail as undeliverable.

We do try to contact those homeowners by email and phone to inform them of the problem, but some owners do not have an email listed with us and sometimes our phone calls are not answered. Please don't let your mailboxes fill up so much that you don't get important letters.

Master Policy Reminder

There are six months to go before the Master Policy premium is due. Please plan accordingly. If writing a check this fall for more than a thousand dollars will be a strain, this would be a good time to start putting some money away each month. We offer no payment plan options for Master Plan insurance premiums. Anyone whose Master Plan insurance premium is not paid when due will be sent to legal for collection at the next Board meeting.

Insurance/HO6 Information

If you, your mortgage company, or your HO6 carrier need a Certificate of Insurance (COI) or master policy information, please email Kraus Anderson at riverwoods@kainsurance.com.

Master policy insurance and HO6 information are also available on the Association website under "Important Documents."

Eek! A Mouse!

Mice like to be warm in winter, too, so this time of year many of them head inside for warmth. Traps alone may not resolve the issue, and professional extermination services may be necessary. Communicating with neighboring units can be helpful, as a coordinated approach is often most effective. Please note that the Association is not responsible for pest control within individual units.



No Kids on Association Signage

We've noted instances of children climbing on the Association's signage. This is dangerous for the kids, as the signs are not built to hold the weight of a child. Please make sure your kids don't use Association signs as playground equipment.

Making Fee Payments on Time

As most River Woods residents know — though some new residents might not — making your month's fee payment on time is important. That's because if the Association office has not received your monthly fee payment by the 10th of the month, your unit will be assessed a penalty of \$25. We will generate a statement of your account on the 10th of the month informing you of that penalty. If the payment still hasn't arrived by the 20th of the month, you will be find another \$25.

Ways to Pay On Time

There are three ways to pay your fees on time:

- Check, money order, or bank check (but no cash) deposited in the HOA drop box (or mailed sufficiently early so it arrives by the 10th);
- Automatic monthly deduction of the monthly fee from your bank account (called ACH in the banking industry) on the first of the month;
- Zego/Pay Lease. This is available on the Association's website. This is a third party company that does not belong to the Association. They will accept payment various ways, including by credit card, but will charge you a fee for the service. Zego takes up to six business days to remit the payment to us, which is why we recommend you initiate payment via Zego/Pay Lease by the

4th of the month. If you initiate payment on the 8th of the month, we probably won't see the money until nearly a week later, and you'll have been charged a late fee by that time. The fee is considered paid *only* when we actually have the money in hand or in our bank account, not when Zego/Pay Lease gets the money.

When Do We Send Accounts to Legal for Collection?

The general rule is that we send accounts to collection when a unit owes two months' fees or more. This may be exactly two months' fees, or may be a combination of late fee penalties and the unpaid fees themselves.

The first thing the legal counsel does is send a letter to the unit owner citing the fee and requiring the unit owner to pay the owed amount, plus a \$125 fee to the legal counsel for the letter, within 30 days. If the outstanding debt is not paid in 30 days, the attorney will initiate pre-foreclosure procedures and will ultimately start foreclosure proceedings against the unit. Actual foreclosure usually takes quite a few months, but during that time, late fees are assessed every month money is due and attorney fees will accrue.

The Payment Plan Alternative

For owners who are falling behind, we will offer an alternative to racking up serious late-fee charges. You can sign an agreement to repay the money owed in regular monthly payments, on a specific date each month and we will not charge late fees on the outstanding debt, provided that:

- All regular monthly fee payments are made on time during that period, and
- Each monthly payment of the re-payment plan is made by the agreed-on date.

If either the monthly fee payment or the re-payment plan payment is late, the agreement is immediately canceled and the whole amount is due immediately, with collection to follow if the amount still owed is more than two months' fees.

The re-payment plan option is available only to those who have not been on a plan before, or who have successfully completed such a plan previously. If you have been on a re-payment plan previously and had the plan canceled due to being late on either payment, the re-payment plan option is not available to you.

You can email or call the office for details.

Snow Melts and Doggie Doo-Doo

When spring comes and the snow melts, it often reveals a smelly mess that some inconsiderate owners have left during the winter. If owners don't clean up after their dogs in the winter, melting snow reveals their sins.



This creates unpleasant odors and a messy appearance on the common grounds. It also prevents the crew from mowing the fresh-growing grass, as that would splatter the dog poo all over the area, including against the sides of houses. This applies to courtyard

owners as well.

Please be considerate of your neighbors and clean up after your pets in all seasons of the year.

Firewood Still Available

We still have firewood available for River Woods owners' personal use. Just send an email to the grounds manager and let him know how much (within reason) you need, and he'll deliver it to your garage door. (Remember, it has to be stored inside, not outside.)



ACC Approval for Any Changes

Remember, you must get approval from the Architectural Control Committee (ACC) before making any additions or alterations to the exterior of your townhome. ACC forms are available on the Association's website. The ACC committee meets regularly on the fourth Tuesday of each month. Requests must be received in the office by the 5th of the meeting month.

