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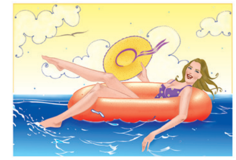
THE Villager



August 2026 myriverwoods.org

Insurance Invoices Arrive This Month

The annual invoice for the Association Master Plan will arrive approximately the 15th of August, with payment due in full on September 15.

We won't know what the annual insurance cost will be for a couple of weeks, but hopefully there will be, at worst, a modest increase. We may even get lucky and have a small decrease. Fingers crossed.

We're letting you know now because each year we seem to have four or five people who don't pay their insurance premiums by the time the Master Plan premium is due for the whole Association. So the Association has to pay their missing fees or not get any insurance. When this happens, the people who don't pay are sent to our legal counsel for collection. This entails an extra fee from the legal counsel added to what they owe. If everything isn't paid within 30 days of receiving a notice from the attorney, foreclosure proceedings will be initiated on their units.

Please avoid extra charges and the possibility of extra court and attorney fees of a foreclosure action by being sure you pay the insurance invoice on time.

The HOA Reform Bill and River Woods HOA

On May 12, Governor Tim Walz signed into law Senate File 1750, the so-called HOA Reform Bill. Some homeowners have been wondering how this will affect River Woods.

SF1750, as it's commonly called, was originally proposed during the 2025 session of the Minnesota legislature, and purported to restrict HOAs in Minnesota from certain actions legislators considered unfair to owners of the HOAs. It was widely — though perhaps not accurately — reported that one woman was foreclosed on by an HOA when all she owed was $56. Another "scandal" came to light in Lakeville when owners of townhouses were "suddenly" assessed $17,000 for new roofs with no warning.

We actually doubt both these instances. HOAs in Minnesota cannot special assess their members without a majority — usually a 2/3 majority — of owners approving the assessment. So it's possible some homeowners didn't know about the assessment. Perhaps their mailboxes were so full the postal carrier couldn't leave the ballot, or they didn't read their emails. It doesn't really matter because 2/3 of the other homeowners approved the special assessment. That's the way HOAs work.

The claim of an owner being foreclosed for owing $56 has also raised some doubts. Another HOA Leadership Network board member claimed that when the woman was foreclosed on, she owed thousands and paid off all but $56. Then quickly complained to her local legislature in Maple Grove before the board of her HOA could cancel the foreclosure action.

Whatever the truth of the matter, the bill passed, and the question is, will we in River Woods be changing our Rules and Regulations to match the dictates of the changed law?

The answer is mostly "no." The law is an amendment

August Dates to Remember

The **Board Meeting** is on August 18 at 6 p.m. in the HOA office.

The **ACC** meets on August 25 at 5:30 in the HOA office. The deadline for ACC requests is August 5.

The HOA office will be closed August 31.

to the Minnesota Common Interest Organizational Act (MCIOA, pronounced Mc-Iowa) of 1994, which applies only to HOAs incorporated after the law passed. Because River Woods was incorporated in 1972, the law doesn't apply to us.

What Will Apply Anyway

Even though MCIOA doesn't apply to us, most of our rules and regulations already follow the dictates of the law. In addition, we believe some parts of the amended law are beneficial to members of the Association, so we are making at least a couple of changes that it calls for.

SF1750 states that HOAs should provide members with a simple and easy-to-understand summary of fines the HOA may impose. It also provides that HOAs shall provide a Collections Policy, detailing when an owner is sent to collections for past-due fees and fines.

We agree that these would be beneficial to our homeowners and, at a minimum, we will be posting them on our website in the next month or so.

Renter/Roommate Forms

The Association requires that any owner who rents a room or permits a roommate to live in their unit must fill out a Renter/Roommate form. This provides several benefits: it means that when the renter/roommate uses the pool, we recognize their right to use it. In addition, the Renter/Roommate form requirement of a basic background check reassures neighbors that a room will not be rented to someone who may be a problem for people living nearby.

River Woods Officers elected

At the July Board meeting, the River Woods Board elected four officers: Anna Goyette, president; April Bowen, vice-president; Don Picard, treasurer, and Claudia Merriman, secretary. The officers will serve one year, until next year's election at the first regular meeting following the annual meeting.

Penalties Noted for Renting Units

While all owners of River Woods townhouses can rent rooms in their house while they live there, subject to Board approval after a background check and completion of a Renter/Roommate form, units purchased after August 7, 1994 cannot be wholly rented out. Up till now, through an oversight eight years ago, our current Rules and Regulations don't mention the fine for such a prohibited action. However, in 2018 the Board passed a corporate resolution stating that any non-eligible unit — i.e., a unit purchased after August 7, 1994 — that a non-resident owner rents out will be fined $100 a week. We will add this to the existing Rules and Regulations.

Solicitors at Your Door?

Door-to-door salespeople are prohibited from soliciting in Burnsville without a permit issued by the city, with two exceptions: those soliciting votes for political candidates and those informing you about their religious beliefs, such as Jehovah's Witnesses. And anyone, per Burnsville ordinances, cannot solicit after 9 p.m.

If someone is at your door trying to sell you something, demand to see their permit. If they can't show you one, you can call 9-1-1 to report them.

Recently, a couple of homeowners reported someone at their door purporting to represent the River Woods HOA and trying to sell them something. The HOA *never* authorizes anyone to sell anything in River Woods.

You are permitted to put a small sign on or around your door stating no peddling or solicitations..

Zego/PayLease Rates Rise Slightly

Those who pay their fees via Zego/PayLease should note that the company has raised its rates slightly, by about 2.9%. This means, for example, that anyone paying with a credit card via Zego/PayLease will now pay fees of 3.85% instead of 3.74%.

Note that Zego/PayLease is not owned by River Woods, but is a third-party company that can process any payment you make to River Woods for a fee.

Note also that if you want automatic deduction of your monthly fee from your checking account at no cost, you can sign up for automated withdrawals (called ACH in banking lingo) with a form available at the HOA office.

Watch Your Speed, Please

There have been reports recently about cars traveling too fast on River Woods' streets. Remember how many people are walking on our streets, as there are no sidewalks along those streets. You have kids playing, people walking for health reasons, residents walking their dogs, and kids on bicycles.

Please keep alert when driving our streets and watch for pedestrians; the life you save may be your neighbor's.

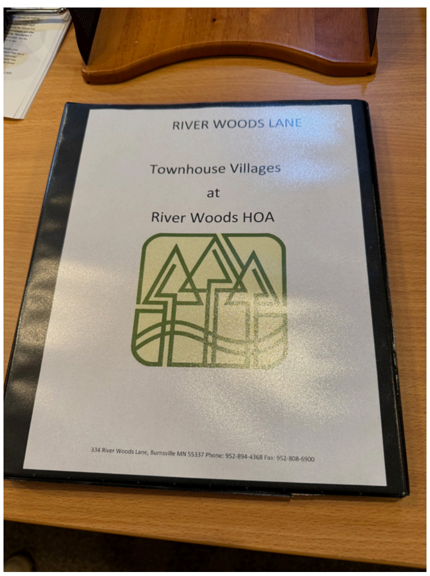
Information You Need Before Selling Your Home

Is selling your unit on your mind? You should be aware that there is a lot of documentation involved in selling a River Woods home.

Resale Disclosure Certificates and Association documents are required by Minnesota statutes when units are being resold. The seller must provide these documents to the prospective purchaser, so the buyer knows the Association's legal and financial status, as well as information about the specific unit. Upon receiving an email request from the seller's listing agent, we will provide these documents to the prospective buyer.

River Woods' System Is Unique

River Woods is unique in many ways, including our process for providing resale documents. The documents are provided only in a binder form, for pickup only. They are not offered as a PDF by email, which many agents/closers are accustomed to.



When buyers receive the Resale Disclosure Packet, they have two receipts to sign and return to the Association office. The first is a Resale Disclosure Certificate Receipt, in which buyers acknowledge receipt of the packet, which includes the Declaration of Covenants, Articles of Incorporation, Bylaws, Rules and Regulations, any amendments to these documents, and the Resale Disclosure Certificate. The second document that needs to be returned is a Master Policy Insurance Acknowledgment. This explains that the master policy insurance coverage is administered through Kraus Anderson Insurance and describes the extent of coverage as well as the loss assessment deductible the buyers will owe in the event of loss (and should have on their HO6 policy). This informs buyers that the master insurance premium is NOT included in the monthly Association fee, as it is in some other townhouse associations. It is a separate annual premium paid each September, with the buyer responsible for the payment in full.

Dues Current Letter and Insurance Certificate

Upon return of the buyers' signed receipts, two final documents can be released for closing to the title companies: the Dues Current Letter and the Certificate of Insurance. No sale can take place without these documents.

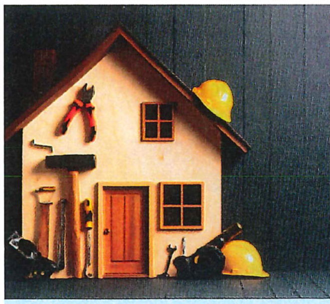
The turnaround for all packets and documents can be up to two weeks. The cost is $400, paid by the seller at closing. Should a sale fall through and the packet comes back for the next buyer, a $50 charge will be included with the closing fees to cover the clerical costs for review and updating. This additional charge will be added to the Dues Current Letter and paid by the seller at closing. If an entire new packet must be issued for a new potential buyer, the cost will be the usual $400.

Don't hesitate to get in touch with the office with any questions.

Low-Cost Loans Available for Burnsville Residents

The City of Burnsville has announced the availability of low-interest loans for home maintenance and repairs. For residents 65+, the rates are even lower and you don't need to repay the loan for 30 years or sale of the property.

If you've been looking for a way to make your house shipshape, this may be an opportunity for you.



HOME MAINTENANCE AND REPAIR FINANCIAL ASSISTANCE PROGRAMS

Burnsville HomeWork

Home Improvement Loan

Burnsville residents benefit from low rates and flexible terms with these direct loans for housing maintenance and repairs.

Interest Rate
3%

Payments
Installment (monthly payments required)

Loan Amount
$5,000 to $50,000

Loan Term
10 - 20 years

Eligible Borrowers
All borrowers must be legal residents of the United States as evidenced by a social security number.

Senior Deferred Loan

The program helps Burnsville residents ages 65+ with direct loans for housing maintenance and repairs.

Interest Rate
2% simple interest

Payments
Deferred (no monthly payments required)

Loan Amount
$5,000 to $15,000

Loan Term
30 years, or upon sale/transfer of the property.

Eligible Borrowers
At least one borrower must be at least 65 years of age. All borrowers must be legal residents of the United States as evidenced by a social security number.

All Loans

The Center for Energy and Environment (CEE) is the lender for these programs and can assist homeowners with the loan process.

Income Limit
Prioritized for low-income households and families. Call CEE at 612-335-5884 to determine if you qualify.

Eligible Properties
1-4-unit owner occupied properties located in Burnsville. Townhomes and Condominiums are eligible. The property must be homesteaded or in the process of being homesteaded.

Ineligible Properties
Cooperatives, manufactured homes and properties with more than four units, under construction, held in a Trust or by a Contract for Deed or used for commercial purposes.

Eligible Use of Funds
Most permanent interior and exterior improvements, maintenance or remodeling. Improvements are determined by a CEE representative's analysis of the property.

Ineligible Use of Funds
Common area improvements (Homeowner Associations), payment for work initiated prior to the loan being approved and closed, unless due to emergency. Recreation or luxury projects, non-permanent appliances (unless part of a kitchen remodel), and funds for homeowner labor.

Code Cash

The Code Cash Home Improvement Grant is available to qualified residents to help remedy minor property code violations. Call our Neighborhood Services team at 952-895-4431.

Grant Amount
Up to $2,000

Eligible Recipients
You must have received a maintenance code violation that is a risk to life/safety and meet these qualifying factors:

- be at a socio-economic disadvantage and
- be a Senior (65+) or have a disability

Learn more at
burnsvillemn.gov/homework