

ANNUAL DUES INVOICES WILL BE SENT VIA EMAIL GOING FORWARD

~PLANS FOR 2027 DUES VIA ELECTRONICALLY ANTICIPATED~

As noted in the last newsletter, the Association sent the 2026 Dues Invoices by email rather than by USPS, saving the association approximately \$300 in printing and mailing costs. Unfortunately, payments can currently only be made by check, as electronic payment options carry prohibitively high processing fees. The Board is exploring potential solutions for 2027. Thank you for your patience and understanding.

There were a few minor glitches with the new system, but fewer than expected. The Association received six inquiries from homeowners who either did not receive or did not notice the emailed invoices. Eight invoices were mailed due to lack of appropriate emails.

The Association plans to continue sending invoices via email and will be **phasing out mailed invoices going forward**. We hope to introduce electronic payment options and automated overdue reminders by 2027.

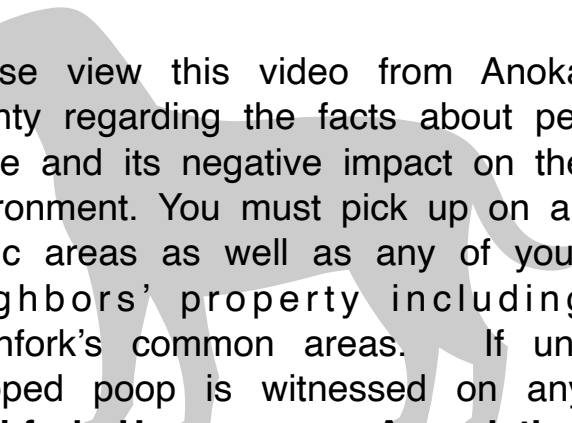
~LATE PAYMENT OF ANNUAL DUES~

A surprising number of homeowners pay their annual dues late, which requires the Association to spend considerable time and effort sending reminders. The 2026 dues invoices were emailed on December 22, 2025, with **payment due by January 15, 2026**. Any unpaid invoices were considered overdue and subject to penalties beginning February 15. The Late Payment Policy is available on our website.

This year, 58 homeowners had not paid their dues as of February 22: similar levels of delinquency have occurred in past years as well.

This year after sending more than 58 overdue notices, the Board extended the late payment grace period by one month because of the new emailed invoices. However, ***beginning in 2027, the Board may no longer waive penalties for the month following the late payment deadline.***

SCOOP THE POOP OF YOUR PET



Please view this video from Anoka County regarding the facts about pet waste and its negative impact on the environment. You must pick up on all public areas as well as any of your neighbors' property including Northfork's common areas. If unscooped poop is witnessed on any **Northfork Homeowners Association Common Property** you will incur a fine of \$25 for the first offense. We do know wild animals defecate on the trails and grounds, but **PETS' POOP must be PICKED UP and Properly disposed. CLICK BELOW...**

<https://www.youtube.com/watch?v=Tcfq9mp421E>

SPRING & SUMMER AMENITIES COMMITTEE UPDATE

ITEMS TO BE ADDRESSED (PENDING BOARD APPROVAL)

- Cement the 2 new benches at the park
- Painting the gazebo.
- Tree planting
- Parking lot fence.

If there are any suggestions or connections from neighbors to remedy this please contact The Board via email: NorthforkHA@gmail.com.

Watch you SPEED!



Friendly reminder that the speed LIMIT is 30! There have been many complaints of vehicles speeding in Northfork.

DON'T PRUNE MAY THRU JUNE

CLICK BELOW

<https://www.ci.ramsey.mn.us/290/Oak-Wilt>



Did you know....

Section 9.2 Review of Proposed Residential Property Alteration; Remedies for Violations.

A condensed read of this covenant:

All proposed alterations including outside structures such as but not limited to pools, playgrounds, sheds must be submitted to the Architectural Review Committee with complete plans and specifications and approved **before** any work begins. If the Architectural Review Committee does not approve or deny the request within **35 days**, the plans are considered automatically approved as submitted.

The volunteer run **Architectural Review Committee** must approve all outside structures before commencing with the project. There are **forms on the website** that can be **download and filled out and emailed** back to NorthforkHA@gmail.com along with the requirements lists.



Northfork Homeowners Association is completely run by its members. PLEASE consider volunteering on committee(s) that need your input and help. Most committees meet either via email or seasonally. You can volunteer for projects as well. Email your interests to NORTHFORKHA@GMAIL.COM

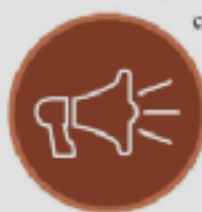
Committees include: Communications/Newsletter Amenities (of common areas) Architectural Review Covenants

Who do I contact?

If you have an issue in your neighborhood or notice something concerning in one of the many public spaces in our community, you might be wondering who to call or where to report it on the City's website.

The Public Works Department offers an online service called "Report a Problem to Public Works," available at www.cityoframsey.com. You can find it under the Popular Links section. Here, community members can choose from three categories: Parks, Streets, or Utilities.

In the Parks category, you can report issues related to public spaces, such as trees obstructing a path, graffiti on park buildings or equipment, broken glass, or boardwalk maintenance. The Streets Department



covers a wide range of issues, including illegal dumping, dead animals on City streets, trees in the roadway, mailbox damage caused by City snowplows, damaged or missing street lights, and water over the road.

For the Utilities category, you can report problems related to water meters or pressure, sewer or manhole issues, and concerns about fire hydrants.

If you have complaints about residential or commercial properties, such as long grass, vehicles parked on the grass, piles of trash or junk, or issues with the number of domestic animals a property has, you can contact the Code Enforcement Officer at CodeEnforcement@cityoframsey.com or 763-433-9840. Complaints are considered anonymous.

If the issue involves animals at large, animal bites, noise complaints, downed power lines, or on-street parking, you should contact the Ramsey Police Department. It's best to call 911 even for non-emergency situations, as all calls are directed to Anoka County Central Dispatch and can be assigned to either a community service officer or a police officer.

Click here for link to read in the Ramsey Resident Jan/Feb 2026 issue.

NORTHFORK EASTER EGG HUNT

It was a cold, blustery—but sunny—day for this year's Easter Egg Hunt. Eight dedicated volunteers arrived early to scatter 1,200 eggs across the park at 10 a.m., and by noon, nearly 50 enthusiastic children were ready to dash in. In just about ten minutes, every egg had been found. Special thanks to Alisha Melhus and Michelle Anderson for their help filling the eggs ahead of the event.

In an effort to boost participation from previous years, the Association invited homeowners to include their grandchildren, which added a wonderful multi-generational element to the day. It was especially meaningful to see parents who once took part in Northfork's Easter Egg Hunts years ago now watching their own children—and grandchildren—carry on the tradition. The mix of young families and returning participants made for a lively and memorable gathering, with plenty of eggs for everyone.

While the hunt itself was over quickly—from the shout of “Go!” to the last egg collected in about 20 minutes—the event continued as families stayed to enjoy the park. Children played on the playground while parents and grandparents took the opportunity to visit and connect, making the morning feel relaxed, social, and well worth the effort.



NEW SOCIAL EVENT THIS JUNE:

The Northfork Homeowners Association Board has approved a new social event taking place this June at the park. Join us for a relaxed afternoon where kids can enjoy chalking on the pavement, neighbors can stroll with their pets, and everyone can sip lemonade while catching up. It's a great opportunity to meet new neighbors and reconnect with familiar faces as the weather warms and school lets out.

JUNE 18 4:00 - 6:00 PM

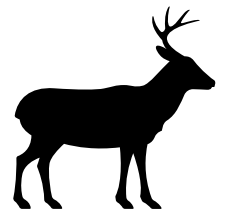


~REMINDER~

MINNESOTA DNR

BANS DEER FEEDING AND ATTRACTANTS

IN ANOKA COUNTY



Feeding and attractant bans are in place across the state to prevent concentrations of wild deer in areas with a higher risk for disease. These bans are precautionary steps the DNR took after deer that tested positive for chronic wasting disease were found both in the wild and on deer farms. Feeding bans encompass wider areas because food sources can concentrate deer and allow for close contact – one of the mechanisms for CWD spread.

Read more at: <https://www.dnr.state.mn.us/cwd/feedban.html>

REMINDER: Please **add NorthforkHA@gmail.com** to your **contacts** to continue to receive emailings. There has been a “Block” placed from Comcast on mass mailings. If you aren’t getting Northfork Homeowners Association emailings, it might be because we aren’t listed in your contacts. For COMCAST email addresses, please contact Xfinity to resolve this issue.

PLEASE REMEMBER GOLF CART RULES NOW THAT SPRING HAS ARRIVED! IN RAMSEY, GOLF CART OPERATION IS GENERALLY PERMITTED ON DESIGNATED CITY STREETS FROM SUNRISE TO SUNSET, PROVIDED THE OPERATOR FOLLOWS MINNESOTA STATE LAWS, WHICH REQUIRE A VALID DRIVER'S LICENSE. CARTS MUST DISPLAY A SLOW-MOVING VEHICLE EMBLEM, AND OPERATING THEM DURING INCLEMENT WEATHER OR POOR VISIBILITY IS PROHIBITED. AND YOU MUST BE 18 YEAR OF AGE TO DRIVE.

Treasury Update – March 2026

HOA Account Status:

- March 2026 balances are as follows.....
 - o Escrow account is \$3,000.
 - o Main checking account is \$60,893.
 - o Reserve Fund account is \$50,839. The Reserve Fund is being held in a CD.
- The HOA account currently has a shortfall of \$14,304 from unpaid 2026 annual dues and late fees.
- All HOA accounts are projected to have a balance of \$117K by the end of 2026. This estimate assumes all homeowners have paid their 2026 annual dues in full.
- \$50K will be moved from the main checking account to the Reserve Fund CD.

Common Area Maintenance:

- The HOA covenants state that the Reserve Fund is to be used for the sole purpose of maintaining the common and recreational areas.
- 2 years ago, we received 2 estimates to repair and remodel the tennis courts. The lower estimate was \$135K and the higher one was \$155K. Last year, we received a new estimate from another company this year and that estimate came in at \$199K. A copy of that estimate can be viewed on the HOA website under the 'Members' section. We will be requesting new bids in 2026.
- We will be requesting bids to replace the trees that had to be removed from the park last year.
- The condition of the playground equipment is being monitored. We are planning on having the equipment looked at this year to get a professional assessment on refurbishment vs replacement.

Continue on page 6...

Treasury Update – continued...

Budget proposals:

- The board approved a 5% increase to the HOA dues for 2025 and 2026 with the primary goal being to grow the Reserve Fund. The increase brought the 2026 annual dues to \$264.
- Future increases will be discussed after the 2026 HOA board members have been finalized in May.

Future goals:

- We will be moving our accounting information to Quickbooks online this year. With the migration to Cloud-based software, we will be able to streamline paperless billing for the HOA dues to save time and money on postage and materials. Homeowners should verify that the HOA has their current email address on file. Going forward, the HOA annual dues statements will be emailed to all homeowners that have an email address on file with the HOA. Any homeowner that wishes to receive their 'Annual Dues' statement via USPS should send us a request in writing to PO Box 415, Anoka, MN 55303.
- We are working to offer electronic payment options to collect future payments for dues, events, etc. Our goal is to have options available to Northfork residents some time in 2026. Updates will be posted on the HOA website.
- The HOA will be getting bids to expand our landscaping services beyond the normal grass cutting and fertilizer application. Services for 2026 are already in place so we will be getting estimates for the 2027 season. Volunteers have been helping to keep up with weed control and removal of dead shrubs. We would like to get to the point where all landscaping maintenance is being addressed by one company.

**HOMEOWNERS ASSOCIATION ANNUAL MEETING
THURSDAY APRIL 30, 2026 7 PM
THE LINKS AT NORTHFORK GOLF COURSE**

ELECTION BALLOTS WILL BE MAILED:

The week of March 30, 2026

Please read each candidate's bio here...

Hello neighbors! My name is **Chris Pehler**, and I am seeking your support for a seat on the Northfork HOA Board of Directors. As a homeowner here since 2016, I am deeply committed to ensuring our neighborhood remains a safe, beautiful, and welcoming place for all families. I am a dedicated real estate agent affiliated with Keller Williams Integrity Edina. I have a career spanning over a decade in the industry. Before transitioning into real estate, I spent eight years in the financial services industry. I have a passion for the outdoors and contribute to the faith community.

I believe an HOA is at its best when it acts as a partner to its residents. My goal is to foster a community environment built on:

- **Fiscal Responsibility:** Ensuring our dues are managed efficiently, prioritizing essential maintenance and long-term reserve health while avoiding unnecessary spending.
- **Transparent Communication:** Improving the flow of information between the Board and homeowners so everyone feels heard and informed about upcoming projects or policy changes.
- **Property Value Protection:** Consistently and fairly upholding our community standards to ensure Northfork remains a premier place to live and a sound investment for us all.

I am running because I want to work with the Board to plan for the future of our common areas, safety initiatives, and community events. I bring a

Cont. in next column...

detail-oriented approach that will help the Board make balanced, well-researched decisions.

If elected, I promise to be approachable and objective. I will listen to your concerns, respect differing viewpoints, and always act in the best interest of the entire Northfork community.

I would be honored to earn your vote.

My name is **Matt Petitclair**. I am running for a second consecutive term on the Board. I am a retired engineer and naval officer. I have live in Northfork for 32 years. As Board Secretary, a major accomplishment in the past three years has been to obtain 99% of homeowner's email addresses. Along with the website created by Stacy, this has greatly facilitated communication. In my next term, if elected, I would like to work on increasing homeowner participation in volunteer work and social functions, while holding down costs as we save up for new tennis courts.

Hi all – my name is **Michelle Anderson** and I would like to be a part of the NFHOA board. What would I bring to the board? I have a business background (BS Accounting, Masters in Business/ Mktg Education, an MBA, decades of industry experience) and 20 years of experience as a board member for multiple non-profits in our community. I care about my community and am deeply active in serving it. I work well with others towards common goals through listening, understanding our shared mission, working hard, being actively engaged, and communicating openly throughout the process. Though this may seem pretty basic, I think we've all experienced groups that don't work like this and know engagement and strong leadership matters. I've cared about my neighbors and this neighborhood since we moved here in January 2015, and I hope to continue that through serving on the board.