



Association of St. C Condominium Owners

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MINUTES

Board of Directors Meeting

January 24, 2024 – 7:00PM AST

CALL TO ORDER

The Board of Directors' meeting was called to order at approximately 7:02 pm AST.

ROLL CALL

Directors Present:

Pres. Christine Merna (304), via Zoom
Vice-Pres. Sibyll Jones (207), via Zoom
Treasurer, Jessica Hodge (107), via Zoom
Secretary, Rachel Haverkorn (332), via Zoom
Jim Bonacci (219), via Zoom
Sabrina Ferris (244), via Zoom
Tommy McGlothlin (309), via Zoom
Diane Petrushkevich (103), via Zoom

St. C Staff:

Jerraine Miller, General Manager
Patrick Nugent, Operations Manager

Directors Absent:

Ryan Pickard (118)

Owners in Attendance:

*Names of owners as they appear on Zoom

14 attendees

#211 Kay and Janis (Janis)
Anquanette G.
Fitzgerald Lawrence
Janis
Kennedy 323
Kimberly Walcott
Maurice Harris

Maxs
Michelle Moore
Mike Beck 115
Nicole
Omar
Sharone Pierre
victoria rivera 205/212

APPROVAL OF AGENDA

- **MOTION** [J. Hodge] – Approve the meeting's agenda as presented.
 - This motion was seconded by RH.
 - No opposition – **Approved.**

APPROVAL OF PAST MINUTES

- **MOTION** [C. Merna] – Motion to approve November minutes with caveat that attendees list will be updated.
 - This motion was seconded by TM.
 - No opposition – **Approved**.

GENERAL MANAGER'S REPORT

- *Excerpts from Jerraine's report included below*
- Extended condolences to Ryan's family, and asked for prayers over Mr. Reed who is ill.
- In the process of completing employee evaluations.
- Need Administrative Assistant position to be filled.
- Nine open reimbursement requests awaiting BOD approval.
- Two pending renovation requests.
- Ten notices of liens have been processed, three paid and seven outstanding.
 - CM – Spoke with attorney, 4 liens are moving towards foreclosure, 3 are in the works. Bringing accounts up to date is important because all owners have to make up for those who are in arrears.
- Will look up cost estimate for two washers.
 - CM - Noted this was approved, just need cost update.
- Apartment A is available for rent; Apartments B and C need renovation.
- Some owners are still sending payment of \$940, but as of January HOA rate is \$1000.
- Reminder about current \$37 charge on if credit card or debit card is used for HOA.
- Reminder that occupancy forms must be filled out for everyone's safety. Must have guest stop at guard booth to fill out.
- CM – Reminder that you use an ACH through your bank and they can send a check to avoid fees.
- JH – Make sure you have your bank issue a check by the 5th so that it is at the office before the 15th because post office has been very slow. Noted that all the owners were paying for credit card fees in the past, even those paying by check. Now, only those incurring that cost will pay that credit card processing cost.
- Debit cards also incur the charge. Not just credit card.
- If you send a check, make sure the bank puts your unit number on the check.
- CM – Requirement is to pay Special Assessment by end of February so you can participate fully in the Annual Meeting.
- CM – Reminder that we do not recycle for the community, there are places you can take recycling. If you are not going to take it to recycle, put it in the trash.
- CM – Have had some issues with QuickBooks generating payments, but we are working on the issue.

OPERATION MANAGER'S REPORT

- *Excerpts from Patrick's report included below*
- Wished everyone Happy New Year and expressed appreciation for Jerraine.
- Echoed Jerraine's sentiment that Administrative Assistant is needed.

- Explanation of water situation today:
 - Valve taking water up to reservoir from cistern is not working. Had to bring in backhoe to fix it.
 - Trying to avoid this in the future. Now we are bringing it above ground and will cover it.
 - The pressure is problematic, so will need to get some new parts. Were only able to pump some water before it failed.
 - Anticipating this will be fixed by 10 am, but the repair must cure without pressure until the end of the day.
 - Working on modernizing water distribution system.
- Work update:
 - So far have completed 18 work orders.
 - Team has demolished and substantially completed several porches. Managed this work among all the other emergencies and tasks.
 - Working on concrete around the facility. Treating cracks and corrosion on the stairs by the pool.
 - Will also be working on area by restaurant.
 - Engineer assessment to take place tomorrow on the great wall.
 - 13 units are going to need front porch demolished and rebuilt this year. It takes about 3 weeks per porch, but trying to cut that down. Average cost is about \$7K per porch. Porch railings are being built back to code.
 - Note that when porches are fixed, tiles are not put back on. Porches are put back to original state which is polished concrete.
- Building C Roof:
 - Almost complete, but one part has to be demolished and rebuilt. This requires permitting. Request has been submitted but we have not been given permission to proceed.
 - 90% completed. Original scope was overhangs, but during that process discovered serious issues with roof itself, so scope of work was changed.
 - After removing multiple layers of coating discovered some serious issues.
 - In one section the roof had to be fully repaired which is going to take a permit due to the magnitude of the work required.
- Door Replacement:
 - Front and bedroom door project was halted but will resume on February 5. First priority will be safety, then will move on to others. If a front door is not working, it will be replaced with the standard doors that StC is using.
- WAPA Water:
 - We are back to using WAPA water. They are highly chlorinating their water, so we do not need our auto chlorinator right now.
 - Our water was tested, and everything came back good.
 - Please report any drips that you notice immediately.
- Condolences to those experiencing loss and illness.
- Performance Review:

- Board mandated that we evaluate staff, so we can ensure they are performing at an acceptable level, and provide training to those showing aptitude and desire to be trained and continue their employment here.
- This is in progress.
- CM – Note that everything costs more these days. Recognize that some repairs are not priority when we have roofs that could cave in. Appreciate patience and understanding.
- Building A and B Update:
 - Currently finalizing RFP for building A. We intend to take multiple layers of coating off of the roof and then repair all cracks.
 - RFP should go out in the next 2 weeks or less.
 - Building B should go forward towards the middle of the year through that same process.

OFFICERS' REPORTS

President's Report:

- Encouraged owners to be involved and ask about committees. Have not had any participation.
- Patrick mentioned Capital Improvement Plan, this was presented last year and it will be evaluated as things come on board.
 - One of the first things we did was replace the generator with a high-capacity generator.
 - People are lamenting that they are not getting benefit of generator. It will be a phased-in process with owners who are willing. The infrastructure is a very large ticket item, and that is why it will be phased.
 - Everything comes at a cost because of neglect of property.
- Reminder of presentation by attorney at the November meeting. Reminder about requirement for structural engineering reports, which are not cheap. We must also demonstrate an adequate reserve fund.
 - Word is that mortgage companies may not be financing condos on island. If every purchase is a cash buy, that changes the dynamic for selling and purchasing.
- Board will deliberate about short term rentals. This is a legal requirement. If we want short-term rentals, it will come at a significant cost. It may not be feasible, so be thinking about this. We are not there yet but it will be deliberated.
- Emotional Support Animals:
 - Most people are compliant with providing documentation. We must have paperwork.
 - If you have an animal that has not been reported, you need to do that.
- Welcome to anyone who may want to assist with committees.

Secretary's Report:

- *See written Secretary's Report for details
- It was a fairly quiet couple of months on the board as far as voting. The main actions were votes on raises for managers, and to approve Christmas bonuses for staff.

- Will have the written report completed for the period from the last meeting until today shortly, and will get it posted as soon as possible.
- Request to managers and officers to provide reports for posting.

Treasurer's Report:

- * See written Treasurer's Report for details.
- Fund balances are mostly reconciled.
- Audits for 2020 and 2021 are complete, will be posted as soon as possible.
- Near completion on audit for 2022.
- This board has completed audits from 2017.
- 2024 budget has been sent to all owners, and Special Assessment is due March 1.
- Reminder about credit card fees at 3.7%, which is what banks are charging. This change was to keep the monthly cost at \$1000.
- Recommendation that owners set up ACH to avoid these fees.

COMMITTEE UPDATES

- CM – Board has been operating all committees because no volunteers.
- Nominating Committee – Sabrina Ferris
 - SF – Deadline has passed for applications, several have been received and they are under review.
- CM – Buildings and Grounds committee – Jim Bonacci has volunteered as chair. Looking to stand that up. If owners are interested, we would love your participation.

OLD BUSINESS

- RH – Road Update:
 - StC does not own the entrance road. In order to get the road turned over to the Government for maintenance a few things have to happen. The owners of the property have to be open to it, Government has to want it, Public Works has to agree, the Government has to have the \$ to pay for the repair, and the Legislature has to approve the acquisition.
 - I have talked to one of the current owners, and they are not opposed. I have talked to the Government, Public Works Commissioner, and Senate President, and none of them are opposed. But it is a many-step process.
 - Next step is for Public Works to come out and do an assessment. I have been in contact with them about this and reminded them just this week.
- RH - Possible Financing Option:
 - Merchants Bank in STT is one of only two banks in the Territory that I am aware of that offer construction loans. I spoke with their lending department to see if we could possibly do a large loan to frontload projects and pay it off over time. They need some preliminary info from us about our financial stability in order to evaluate us for a proposal. So, we will be discussing that further. Possible option would be a line of credit, which may or not work for us.

NEW BUSINESS

- RH – Owner reached out about a proposed community garden. We can discuss a designated area for that.
 - CM – Thinks this is a great idea, we can deliberate and talk about that.

ANNOUNCEMENTS

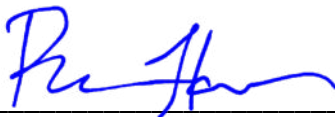
- CM – Annual meeting will be March 2 at 3pm.
- RH – If anyone is on island or will be on island in February, the community theater is putting on a production of Chicago, which starts February 9th and runs for three weekends.
- CM – Welcoming everyone who is coming back on island. Intent to hold a new owner orientation coming up.
- CM – If you do not have access yet to the website, follow the prompts so you can be set up to access info.

ADJOURNMENT

- **MOTION** - There being no further business, on motion duly moved by J. Hodge.
 - Seconded by R. Haverkorn – No opposition.

The meeting was adjourned approximately 8:24 P.M.

Minutes submitted and approved by:



Rachel Haverkorn, Secretary



St. C Condominiums
St. Croix, U.S. Virgin Islands

AGENDA

Board of Directors Meeting

January 24, 2024

7:00 PM AST

Welcome & Call to Order

Roll Call

Approval of Agenda

Approval of past Minutes

Reports:

- General Manager's Report
- Ops Manager's Report

Officers' Reports:

- President's Report
- Secretary's Report
- Treasurer's Report

Committee Updates:

- Nominating Committee

Old Business

New Business

Announcements

Adjourn



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General Manager's Report January 24, 2024

- EMPLOYEES -** Mr. Reid is out sick.
Employees must be provided the opportunity to review and discuss evaluation prior to forwarding to next level.
Administrative Assistant – Position needs to be filled.
Payroll Vault – outsource payroll agency
- INVOICE APPROVAL –** Consistent and time Approval of invoices required to gain vendors confident and prevent late fee/finance charges.
- OPEN REIMBURSEMENTS –** Nine opened owners reimbursement requests awaiting board approval totaling \$25,563.74. (307, 125, 121, 219, 127, 128, 220, 218, 320 & 322).
- RENOVATIONS –** Two pending BOD approval (Units 223 & 244)
- FORCLOSURE** Ten Notice Lien processed 13 Oct 2023; three paid, and seven still outstanding \$50,348.16 + 1,050.00 Release = \$51,398.16.
- AUDIT** 2022 audit is in process.
- LAUNDRY** Will collect cost for two additional washers.
- RENTAL** APT A vacant; APT B & C renovation needed.

Submitted by Jerraine Miller
General Manager
January 24, 2024

Operations Report

Board of Directors Meeting, January 24, 2024

The Operations department welcomed the new year with an aggressive agenda and work load.

Maintenance Team

As of January 1, 2024, the maintenance department has received 18 workorders ranging from simple repairs to very complicated ones. Eleven of those work orders have been fully completed in the midst of the team demolishing 4 front porches, units 340,344 and 227. In addition, our carpenter has fabricated 3 new front rails for the porches to the guidelines of the international building codes. The new front porch slabs were poured on February 11, 2024, and we are now waiting the curing period of 28 days before the form supports are removed.

The maintenance team is conducting concrete repair work to the stairs by the pool leading down to the maintenance area. The concrete repair work will extend to the great wall to the North and the retaining wall to the South of the lower-level units.

There are 13 units scheduled for front porch demolition and replacement, along with the front porch railings. Once the team is ready to begin the demolition, a 48-hour notice will be sent to each unit owner informing them of the exact date of the repair work.

Contractor Related Repairs

Building C roof repairs has is 90% completed. As mentioned in previous reports, the sections of roof above units 318 and 319 requires demolition and complete rebuild. This will require permits of which we have submitted and waiting for the demolition permit to proceed with the final repairs to building C's roof.

The contractor for the front door and bedroom project will resume this project on February 5, 2024. Notices will be sent 24 hours in advance to the units the contractor will be servicing.

WAPA Water

We are once again using WAPA water. The water is clear and is treated prior to it going into the cisterns for distribution. The team continues to do repairs to the distribution lines as problems arise. If you see a valve leaking or water running, please help us and report it immediately.



Secretary's Report

Submitted by: Rachel Haverkorn

Following is a summary of actions taken by the Board from November 16, 2023 through the Board Meeting held on January 24, 2024.

Note: The Secretary's Report does not include the actions taken by the Board of Directors during normal BOD meetings. These actions are documented in the BOD meeting minutes.

Board of Directors referenced by initial as indicated below.

- Christine Merna – President; Legal Committee Chair **(CM)**
- Sibyll Jones - Vice President **(SJ)**
- Jessica Hodge – Treasurer; Finance Committee Chair **(JH)**
- Rachel Haverkorn – Secretary **(RH)**
- Jim Bonacci **(JB)**
- Sabrina Ferris **(SF)**
- John (Tommy) McGlothlin – Communications Committee Chair **(TM)**
- Diane Petrushkevich **(DP)**
- Michael (Ryan) Pickard **(RP)**

Vote records: y=yea vote; n=nay vote, nv=non-vote, a=abstain

Regarding 2022 Audit

11.17.23 –JH called for vote.

- **Issue:** To move forward with 2022 audit at cost of \$7,900 utilizing services of Thomas Singleton, PA.
- **Notes/Discussion**
 - N/A
- **Result:** **Approved** (8y; 1nv-RP)

Regarding Credit Card Fee

11.21.23 –JH called for vote.

- **Issue:** To pass along 3.7% fee for use of credit cards to owners utilizing cards, rather than to have this fee shouldered by all owners as a common charge. Proposed implementation date effective 1.1.24.
- **Notes/Discussion**
 - RH requested that when this change is announced it be made clear that this was one of the ways determined to lower monthly maintenance costs, and that we will be seeking lower-cost options. Note that owners paying by check or other method will not be affected.
- **Result:** **Approved** (9y)



St. C Condominiums

St. Croix, U.S. Virgin Islands

Regarding Cistern Cleaning

11.30.23 –JH called for vote.

- **Issue:** To proceed with RFQ for cistern and reservoir cleaning.
- **Notes/Discussion**
 - N/A
- **Result:** **Approved** (8y, 1nv-JH)

To the best of my knowledge, the above is a fair and accurate representation of the actions taken by the Board Members of the St. C Condominium Association.

Rachel Haverkorn
Secretary



St. C Condominiums

St. Croix, U.S. Virgin Islands

Treasurer's Report

Submitted by: Jessica Hodge

Following is a summary relating to the financial status of the Association to be recorded with the Minutes for the Board Meeting to be held on January 24, 2024:

Fund Balances

- Bank accounts have been reconciled through December 31, 2023 with the exception of the investment accounts*
 - Operating accounts bank balances: \$156,218.70
 - Restricted accounts bank balances: \$1,049,063.27*

Audit

- Audit for 2020/2021 are completed
- Audit for 2022 is near completion
- Audit for 2023 will start within the next few weeks

Hurricane Funds

- As of December 31st, the amount of hurricane repairs performed for 2023 has been \$424,011.64

Miscellaneous Activities

- The approved 2024 budget was emailed to all owners along with an explanation of the special assessment. The special assessment is due on March 1.
- Notice was sent to all owners that credit card payments will incur a 3.7% fee to alleviate the cost to all members of the association.

To the best of my knowledge, the above reflects the current financial affairs of the Association.

Jessica Hodge
Treasurer