



Association of St. C Condominium Owners

4200 Estate St. John, Christiansted, VI 00820-4491

Tel: 340-718-6341 • Fax: 340-718-1633

www.stccondo.com

genmgr@stccondo.com or office@stccondo.com

MINUTES

Board of Directors Meeting

Sept. 10, 2025

The Board of Directors' meeting was called to order at approximately 7:00 pm AST.

ROLL CALL

Directors Present:

Jim Bonacci (219), via Zoom

Sibyll Jones (207), via Zoom

Jessica Hodge (107), via Zoom

Christine Merna (304), via Zoom

Ryan Pickard (118)

St. C Staff:

Jessy Bermudez, General Manager

Directors Absent:

Owners in Attendance:

Peter

Deshanda Curtain-Rodney

Mike Beck

Judi Lines 214

Vicki & Vera

Mark Pratt

Sharone Pierre

Colleen's iPad (3)

Michelle Moore Apt. 232

Vera's iPhone

Beth 144 (Beth Meyers)

Peter

Kimberly's iPhone

Dina Cookus

Shak

S. Howell (Shak)

APPROVAL OF AGENDA

- **MOTION** [JH] – Approve the meeting's agenda as presented.
 - Seconded by [JB]
 - No opposition – **Approved**.

APPROVAL OF PAST MINUTES

- July 30, 2025 Meeting Minutes not available at this time and tabled for next meeting.

PRESIDENT'S / VICE PRESIDENT REPORT

- *See written President's Report for details. Excerpts included below*

- Tommy McGlothlin, a dear friend and Board member, passed away several weeks ago. He had been in a 2-year battle with cancer, yet during that time he never failed to meaningfully participate as an active Board member.
- Welcome new owners.
- Hurricane Season is still upon us so stay prepared. Make sure your galleries and balconies are clear and your shutters closed before leaving the island.
- Thank you to our General Manager, Jessy, and the maintenance crew for all their hard work.
- Owners, please be mindful of behavior directed at our employees. Be respectful.
- Reminder: business licenses are required for short-term and long-term renters. Owners who rent or plan to rent must provide copies of the license and liability insurance to the front office.
- Lastly, Patrick Nugent is no longer contracted as our capital improvement manager.

SECRETARY'S REPORT:

- *See written Secretary's Report for details.

TREASURER'S REPORT:

- *See written Treasurer's Report for details.
- Met with Mr. Lambert regarding an appraisal of St. C property. A current appraisal is needed for insurance purposes.

GENERAL MANAGER'S REPORT

- *See written General Manager's Report for details. Excerpts included below*
- Collection of funds from owners that are behind in their fees is ongoing.
- Security cameras are being updated to enhance the security on the property.
- Request to return to 24/7 security at the front gate due to ongoing issues with vehicles following the one in front of them in order to get through the gates.
- Trash is still an ongoing issue. Owners and/or their tenants are not placing their trash within the two bins that are provided. Please be mindful and put your trash inside the bins.

CAPITAL IMPROVEMENT REPORT

- The apartment renovations should be completed in the next couple of months.
- Building C work continues with the power washing before the painting of the building.
- Building B roof project is moving right along, weather permitting.
- Building A had some issues with the porch catwalk and porch at 301. This is being addressed.
- Bids will be solicited for buildings D and E concrete and roof work.
- The pool reconstruction continues. Tile has been ordered, and the interior is being waterproofed.
- The exterior door replacement project is in the works so that all front exterior doors will be the same throughout the community.

COMMITTEE UPDATES

- No committee updates. If you are interested in joining a committee, please contact us.

OLD BUSINESS

- Foreclosures: there are currently four units in foreclosure. Over \$250k has been collected within the last 6 months.

NEW BUSINESS

- The continued security issue of cars tailgating behind other cars and following on to property. There was an incident where VI police had to be called because a person was on property without permission. The
 - MOTION - to approve the reinstatement of security guards at the front gate, allowing for 24/7 security for the property. [JH]
 - Seconded by [JB]
 - No opposition – **Approved.**
- Received to bids for the door project. One bid was for \$350 per door to install the doors and the other for \$450 per door.
 - MOTION – to approve and accept the lower bid of \$350 per door whereas completing the door project. [JH]
 - Seconded by [SJ]
 - No opposition – **Approved.**
- Just a reminder, Owners are not allowed to do anything with the doors i.e. modify, paint, apply stickers, hang anything, etc. The doors are Association property.

ANNOUNCEMENTS:

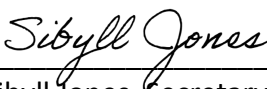
- Per the Bylaws, president will appoint the nominating committee within so many days in preparation for the annual meeting. If interested in joining this committee, please contact us.
- We are also looking for anyone that would be interested in serving on the board. Please reach out to the office if you are interested.
- An update on Frankie: she has been adopted into the Merna family and is doing wonderfully.

ADJOURNMENT

- **MOTION** – There being no further business, on motion duly moved by [JH].
 - Seconded by [JB]
 - No opposition – **Approved.**

The meeting was adjourned at 7:57P.M.

Minutes submitted and approved by:



Sibyll Jones, Secretary



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

AGENDA

Board of Directors Meeting

September 10, 2025

7:00 PM AST

Welcome & Call to Order

Roll Call

Approval of Agenda

Approval of Minutes

Officers' Reports:

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

Reports:

- GM Report
- Capital Projects Report

Old Business

New Business

Announcements

Adjourn



St. C Condominiums

St. Croix, U.S. Virgin Islands

President's Report

September 2025

Submitted by: Christine Merna

Following is a report of Board activity to be recorded with the Minutes for the Board Meeting held on September 10, 2025:

- Greetings from the Board. As summer begins to wind down and the kids are back in school the staff at St. C remain very busy with the maintenance and building upgrades. As we enter Fall, we are looking forward to the return of our seasonal owners and excited to show them all we have accomplished so far this summer!! I hope everyone had a relaxing Labor Day holiday.
- We've been enjoying a very hot summer and have, so far, been spared any serious tropical weather. It's still hurricane season, so we remain diligent in our preparedness and appreciate all of the owner's efforts to batten down the hatches! The season runs through November so we will keep a close watch and alert the community of any impending storms that require your attention.
- As a reminder, please do your part to keep your balconies and galleries clear with the shutters down when you are off island during this season. Review your insurance coverage to make sure you have what you need in the event of a serious storm. Everyone needs to do their part to ensure the safety and readiness of your condos. Let us know if you need any assistance.
- I want to welcome all of our new owners. Please stop by the offices and let us know how we can help you settle in.
- I want to recognize our hard-working maintenance crew who are working collaboratively with our contractors in getting the buildings repaired and looking good!
- I also want to thank our ever-present General Manager, Jessy, who continues to address the needs of the community and has been instrumental in contract oversight and monitoring while handling the day-to day Association business.
- For those on island, you can certainly attest to the amazing amount of work being done around the property. Painting, pool and roof work, concrete repairs and maintenance are ongoing all around the property. The apartments are getting their finishing touches and we are still on track to get them rented as soon as completed.

- As a reminder, all owners who are engaged in short term or long-term rentals are required to have a business license per VI law. Please provide a copy of your license and insurance demonstrating adequate liability coverage. Any questions on that should be directed to the General Manager.
- To close out this report, I have very sad news to share. Tommy McGlothlin, a dear friend and Board member, passed away several weeks ago. He had been in a 2-year battle with cancer, yet during that time he never failed to meaningfully participate as an active Board member. If you ever met Tommy, you would never forget that sweet southern drawl, his quick wit and infectious smile. He will be deeply missed. The Board members are grieving the loss of our friend and will always appreciate his important contributions to this community. On behalf of the Board, I want to extend our deepest, heartfelt condolences to Tommy's husband, Mark Pratt (also a former Board member). Our arms are wrapped around you both. Members of the Board will represent the community and will be traveling to Birmingham, Alabama at the end of this month to honor Tommy at a memorial service.

Christine Merna, President
Association of St. C Condominium Owners



Association of St. C Condominium Owners

4200 Estate St. John, Christiansted, VI 00820-4491

Tel: 340-718-6341

www.stccondo.com

genmgr@stccondo.com or office@stccondo.com

General Manager's Report

Board Meeting – September 10, 2025, 7:00 PM

Property and Financial Overview

Within a 6-month period we've reduced our Highly outstanding balance by 75% from what it was back in January-2025. With about 80% of owners currently up to date on payments and the other 20% owners currently under Foreclosure. The treasure will be speaking more in regards to the Finance of the property. Our ongoing capital projects remains on track without any delays at this moment.

Maintenance Operations

The maintenance department continues to address work orders in the order they are received and complete them in a timely manner. We kindly remind residents to submit work order request via email or by calling the office.

Security Camera Update and Security Guard Morning Post

Tomorrow, Reliable Network Solutions will be on property to update our security cameras. These upgrades are being made to enhance the safety of our residents and provide improved visual coverage of the property. Morning Security Guard requested to avoid vehicles from tailgating other vehicles when entering the property and to strengthening our on-site security presence.

Landscaping-Update

The big pine tree located by Bld-F has been cut down to the trunk and other trees throughout the property have been cut down and trimmed. Excessive grape tree leaf's have been raked up and disposed of that's been sitting on the property for quite some time. The Landscaping company will continue to keep the property looking at its best.

Website

Reminder, the St. C website provides updates on meetings, please refer to the website calendar for any upcoming meetings.



St. C Condominiums

St. Croix, U.S. Virgin Islands

Secretary's Report

Submitted by: Sibyll Jones

Following is a summary of actions taken by the Board from July 29, 2025 through Sept. 10, 2025.

Note: The Secretary's Report on Executive actions does not include the normal operating actions taken by the Board of Directors by email or during normal BOD meetings. These actions are documented separately and included in the BOD meeting minutes.

Board of Directors referenced by initial as indicated below.

- Christine Merna – President; Legal Committee Chair **(CM)**
- Jim Bonacci - Vice President **(JB)**
- Jessica Hodge – Secretary/Finance Committee Chair **(JH)**
- Sibyll Jones Secretary **(SJ)**
- John (Tommy) McGlothlin – Communications Committee Chair **(TM)**
- Michael (Ryan) Pickard **(RP)**

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

Regarding 2025 Audit

7.30.25 – JH called for vote

Issue: To retain Tom Singleton to perform the 2025 audit and tax return.

Notes/Discussion

- None
- **Result:** **Approved** (5y) (1nv)

Regarding Insurance Finance Agreement

8.1.25 – JH called for vote

Issue: To enter into a finance agreement for the property insurance premium with financing at an interest rate of 6%.

Notes/Discussion

- None
- **Result:** **Approved** (5y) (1nv)

Regarding Fixing and Consolidating Camera System

8.6.25 – JH called for vote

Issue: To approve Reliable Networking's quote to consolidate the security camera system. Currently cameras are working off two separate systems. One of these camera feeds is not working.



St. C Condominiums

St. Croix, U.S. Virgin Islands

Notes/Discussion

- None
- **Result: Approved** (5y) (1nv)

Regarding purchasing additional front doors

8.6.25 – CM called for vote

Issue: To approve final purchase of 72 front doors to complete the project.

Notes/Discussion

- None
- **Result: Approved** (5y) (1nv)

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

Sibyll Jones
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 September 10, 2025:

Fund Balances

- Bank accounts have been reconciled through July 31, 2025
 - Operating accounts bank balances: \$208,474 (*Includes Capital Improvement funds)
 - Restricted accounts bank balances: \$600,804

Audit

- Audits for 2023 and 2024 will be posted in the next few days

Miscellaneous Activities

- Preparation of the budget for 2026 is under way
 - Expected that the monthly dues will remain at \$1,100
 - Special Assessment for Capital Improvements is yet to be determined

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

Jessica Hodge

Treasurer