



Association of St. C Condominium Owners

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MINUTES

November 19, 2025

The Board of Directors' meeting was called to order by Board President, Christine Merna, at approximately 7:00 pm AST.

ROLL CALL

Directors Present:

Ryan Pickard (118), via Zoom
Sibyll Jones (207), via Zoom
Jessica Hodge (107), via Zoom
Christine Merna (304), via Zoom
Judi Lines (214), via Zoom
Dina Cookus (331), via Zoom

St. C Staff Absent:

Jessy Bermudez, General Manager

Owners in Attendance:

Beth - 144 (Beth's iPhone)
Brandie Kennedy
Dave
Deshanda Curtain-Rodney
Janis (Janis)
Joanne's iPad (2)
Kimberly's iPhone
Mark Pratt
Michael Tymchak 342
Shak
Sharone Pierre
Shekerah H (Shak)
Todd Charles
Vicki & Vera

APPROVAL OF AGENDA

- **MOTION** Jessica Hodge moved to approve the meeting agenda for November 19, 2025 as presented.
 - Seconded by Judi Lines.
 - No discussion
 - Aye's: 6
 - Nay's: None
 - No opposition – **Approved.**

APPROVAL OF MINUTES

- *A hold was placed on October 22nd meeting minutes pending review by all board members. Minutes will be posted and available on the website upon board approval.*

OFFICERS' REPORTS:

PRESIDENT'S / VICE PRESIDENT REPORT

Christine Merna provided the President's report.

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

- Reminder to owners to ensure all outside items are secured – especially if not on island.
- Review of St. C condos currently listed on the MLS was shared.
- Clearance letter is needed from the St. C office before any unit can be sold.
- Pool deck off limits now to all persons, including owners & realtors, due to repairs around deck. With all the work going on, be extra mindful of safety, especially when driving through the parking lot near Building B.
- Reminder: Business licenses are required for short-term and long-term renters. This is a St. Croix requirement, not an Association requirement. Owners who rent or plan to rent must provide copies of the license and liability insurance to the front office. The office will be following up with those that have not complied.
- Board said goodbye to Board member, Jim Bonacci. We thank Jim for his dedicated service to the Board and the Association. We wish him and his family all the best. Jim sold his unit this month.
- New owner, Dina Cookus (331), applied for a position on the board. Per the Bylaws, her application was reviewed and with a unanimous vote she was appointed to the Board as a Director. Welcome Dina!
- There are other vacancies on the board and some positions will turn over in 2026. Owners interested in applying for a board position are encouraged to apply.
- This is the last board meeting of this year.

SECRETARY'S REPORT

Judith Lines presented the Secretary's report.

- October 27, 2025. A quote for the sliding doors was presented at a price per unit (excluding installation) of \$6393.67. This was unanimously approved on October 27, 2025.
- November 2nd, 2025. The board unanimously voted to appoint Dina Cookus to join the board in one of the open vacancies to be effective immediately.

- October 23, 2025. Various employee items were addressed which will be detailed when the meeting minutes are posted and available on the website.

TREASURER'S REPORT

Jessica Hodge presented the Treasurer's report

- Special Assessment this year will be \$3,000 with a due date of February 16, 2026. Owners can pay monthly as long as the \$3,000 is paid in full by the due date.
- Monthly dues will continue to be \$1,100.
- Insurance renewals were completed.
- Appraisal is underway with Mr. Lambert.
- Prior year audits and completed budgets are on the website.
- Preliminary work has started for the 2025 audit.

GM REPORT

Christine Merna presented the GM report in Jessy's absence.

- Building C completed
- Building B paint scraped, fixed cracks, painting underway
- Building B roof still in process
- Deck by pool staircase is prioritized due to dangerous, falling concrete. Owners are advised to avoid that area and follow all instructions by the contractors when driving around that corner.
- Pool – Trex material around the pool was in a trough that had drainage issues. That will be removed, drains added and concreted.
- Pool – during lower owner balcony repair, issues were discovered with rotting wood under the galvanized roof. The Board is working with the contractor to determine the best, most cost-effective, course of action for the repairs.
- Apartments B & C – near completion. Electrical problem in C is being addressed. We have an interested renter as soon as the unit is completed.
- Front doors project – Building C is done. Building B is next after painting is completed.
- Liens & foreclosures – Good momentum. We are collecting overdue payments.

- Landscaping looking good. Anyone interested in joining the Beautification Committee contact Christine or the office.

COMMITTEE UPDATES [CM]

- Christine appointed a nominating committee. Jessica Hodge is the Chairperson.
- Beautification committee dealing with landscaping issues is looking for more members.
- Looking for people interested in creating and/or joining other committees. You can be on a committee without being a board member.

OLD BUSINESS

- Question was asked if St. C should report owners to St. Croix that are renting their unit but not paying hotel taxes. There are consequences. We can turn renters away. It may be something to consider. The Board will discuss this issue further and put a policy in place to address the new rental rules and requirements set in place by VI law.

NEW BUSINESS

- Vacancy left by Jim Bonacci's resignation as Vice President of the Board.
 - **MOTION** – Jessica Hodge made a motion to nominate Ryan Pickard to fill the Vice President position on the Board. There were no other nominations.
 - Seconded by Sibyll Jones
 - Ryan Pickard accepted the nomination.
 - Discussion: None
 - Aye's: 6
 - Nay's: None
 - No opposition – **Approved**

ANNOUNCEMENTS

- There will be no meeting in December 2025.

ADJOURNMENT

MOTION – Jessica Hodge motioned to adjourn the meeting at 7:40 pm AST.

- Seconded by Sibyll Jones.
- Aye's: 6
- Nay's: None
- No opposition – **Approved.**

The meeting was adjourned at 7:40 pm AST

Minutes submitted and approved by:



 Judi Lines, Secretary



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

AGENDA

Board of Directors Meeting

November 19, 2025

7:00 PM AST/6 PM EST

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

Old Business

New Business

Announcements

Adjourn



St. C Condominiums

St. Croix, U.S. Virgin Islands

President's Report

November 2025

Submitted by: Christine Merna

Following is a report of Board activity to be recorded with the Minutes for the Board Meeting held on November 19, 2025:

- Greetings from the Board. This month we continue to keep a very busy schedule of projects and ongoing maintenance. But first the Board would like to recognize and “salute” all of the Veterans of our community. We thank you for your service and hope you had a relaxing Veterans Day!
- We’ve just about made it through the 2025 hurricane season! It’s always a sigh of relief when we make it through the season without incident. We do still get the random tropical storm, so please secure your outdoor items, especially if you are not on island. It is always good practice to store all exterior items when owners are off island and the units are not occupied.
- Owners are continuing to return to St C. Welcome back and a big welcome to all of our new owners!
- Currently there are 11 units listed on the MLS with 1 under contract. Prices are ranging from \$188,500 to \$280,000. We ask owners to please have the realtors coordinate with the front office if they are showing condos during non-duty hours, weekends and holidays. This allows us to notify security and make access to the complex seamless. Please remind realtors that the pool deck and staircase are off-limits at this time, due to heavy construction ongoing in those areas. Additionally, as a reminder, the Association must provide a clearance letter prior to all sales. This process includes an inspection of the unit to ensure there are no outstanding issues needing resolution before the sale. Contact Jessy if you have any questions about that. New owners please check in with Jessy, our GM, to answer any questions and help get you settled in.
- Property enhancements and major projects are underway. I’m delighted that the staff is reporting that we’re receiving so much positive feedback from owners and tenants. We appreciate the kind words and ongoing support as we make the necessary improvements! As a reminder, please be careful as you drive through the compound as we have workers, machinery and structures that have changed the traffic pattern in front of Bldg B. Thank you to the owners who have adjusted their parking to accommodate the work. The speed limit is 10mph or less, so please slow down and drive with care.

- Last month I reminded all owners who are engaged in short term or long-term rentals are required to have a business license per VI law. We have a number of owners who are Non-Compliant with this legal requirement. If you have not obtained a business license or provided proof that you are in the process, we will no longer allow unauthorized persons on the property and they will be turned away at the gate. Additionally, if the security staff do not have the notice of arriving renters (which is required to be reported to the office prior to the arrival of any renters) they will be turned away at the gate. Please avoid any confusion for your guests by ensuring you or your property managers are following the stated process. It is not the Association's responsibility to provide lodging options for travelers who are turned away...they will be directed to contact the owners for assistance. Please contact Jessy if you have any questions about this.
- Last, but not least, the Board said good-bye to our dear friend and Board member, Jim Bonacci. Jim sold his unit this month and we will miss him dearly. Thanks to Jim for his service to the St. C community. Prior to Jim leaving, the Board welcomed a new owner, Dina Cookus, who, after attending several Board meetings and hearing our call for interested owners to join the Board, put in her application to fill a Board vacancy. The Board considered Dina's application and unanimously voted to appoint her to the Board effective 11/5/25. We are so excited to have Dina join the Board. Please take a look at her Bio, posted on the St. C website. We still have open Board vacancies and are looking for new owners to join our dynamic group. The fresh eyes and energy are so welcome! Reach out to me directly if you are interested!!
- In closing, the Board extends best wishes for a wonderful holiday season. This is our last meeting for the year. We hope everyone enjoys a "thankful" Thanksgiving and has time to contemplate the word "gratitude" and takes the time to express that sentiment to those they love and those who may just be supporting them in life. For me, I am grateful for my fellow military members doing the hard work, our healthcare providers, the hard-working team at St. C who are making things happen daily to improve our community, my wonderful neighbors and friends and of course my family...those I'm connected to by blood and those who I have chosen or who have chosen me to be part of their family. We all have so much to be grateful for....
- Happy Holidays!!

Christine Merna, President
 Association of St. C Condominium Owners



Secretary's Report Board Actions

Submitted by: Judith Lines

Following is a summary of board actions taken by the Board from 23 October 2025 through 18 November 2025.

Note: The Secretary's Report on board 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)**
- Judi Lines – Secretary **(JL)**
- Sibyll Jones - Director **(SJ)**
- Michael (Ryan) Pickard – Director **(RP)**

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

Regarding the vote to increase St. C staff salaries as presented at the board meeting on 22 October 2025 to be effective on 1 January 2026.

10.23.25– JH called for vote

Issue: To provide cost of living adjustments to staff, move Kenny to a salaried position, and make the GM salary competitive with other GM's on island.

Notes/Discussion

- None
- **Result: Approved** (6y)

Regarding Providing St. C staff with Thanksgiving gift cards of \$35 and Christmas gifts in the same amounts as was provided last year. Admin \$100, Staff \$350, Manager \$500.

10.23.25 - JH called for vote

Issue: To provide staff holiday bonuses to match the amounts given last year.

Notes/Discussion

- None



St. C Condominiums

St. Croix, U.S. Virgin Islands

- Result: **Approved** (6y)

Regarding Purchase of sliders and installation charge. The final number of units needed will be provided before the final vote and we can adjust as needed.

10.27.25 -CM called for vote

Issue: Purchase the last 10 (exact number to be provided before vote finalizes) sliders needed to complete the slider project. A quote was provided from Town and Country Industries as \$6,393.67 per unit. In addition, there will be an installation charge of about \$2,000 per unit which varies depending on how much prep work is needed. Each unit with installation will cost approximately \$8,500-\$9,000.

Notes/Discussion

- We need to confirm the final count of units needed. This is only for owners who did NOT have their sliders replaced after the hurricane. The board is only responsible to provide one slider per unit and will not provide a new slider for people that 'want' a new slider. We will not pay the tax listed on the quote and the shipping charge from Miami is included in the quoted price. The installer will have an initial warranty period for follow-up tweaks. After that, additional adjustments will be handled by our onsite maintenance team and owners are provided basics so they can ensure sliders are maintained.

- Result: **Approved** (6y)

Regarding Offering full-time position to Kaysha in her current position as Administrative Assistant

10.27.25 -CM called for vote

Issue: To provide full-time office support and cover the office if/when the GM is unavailable.

Notes/Discussion

- None

- Result: **Approved** (6y)