

# 2025 Annual Board Package

## GRAPETREE AREA PROPERTY OWNERS' ASSOCIATION

### PRESIDENT'S MESSAGE

Dear Grapetree HOA members,

Happy New Year! Hope this letter finds you well. Let's welcome our new property owners and members of the Grapetree Association. Thank You to all our members for making our community better. Thank You to David Johnson, B.I Mobley, and the bookkeeping team for their outstanding professional assistance with GAPOA accounting services. And, a very special Thank You to the Board Members and the Committee Chairpersons for their valuable time and due diligence.

This year we are grateful that the island missed any major hurricane. However, Tropical Storm/Cat1 Ernesto was a reminder that we need to be even more prepared. On a positive note, the East End has received ample rain, resulting in green hills and full cisterns.

The Board of Directors and Chairpersons held four quarterly meetings and several topic-specific meetings to address and focus on the GAPOA business & improvements. Please note that these efforts are voluntary. We are delighted to share a few highlights and areas where we will need your help:

**GAPOA Road Map** Earlier this year, the EMT was unable to locate one of our community roads. Google Maps, Apple Maps, Waze, and USVI Geo Map, along with road signs were insufficient. The good Samaritans of GAPOA found a solution. Road Chairperson Kerry Johansen created a GAPOA Road Map and Emelyn Morris-Sayre finalized it with a residence key. GAPOA funds paid for large map boards, which Emelyn delivered to the EMT, Police, and Fire Station for their records. Thank you, Emelyn & Kerry. The GAPOA Road Map has been emailed to our HOA owners and posted on the GAPOA Facebook group.

**Covenants & Restrictions (C&R)** The Board revised the C&R. The draft is published on gapoa.com under Annual Packages for your review. The goal is to vote on the new C&R at the Annual GAPOA Meeting on January 18, 2025. Any change request should be sent to [gapoastx@gmail.com](mailto:gapoastx@gmail.com) no later than Nov 30th, 2024.

**Delinquent Owners List** There is \$166,000 outstanding amount in receivables. This has accrued over the years and many of these properties have liens. A motion was made to publish the list with names and their respective amounts owed by owners for HOA fees due over \$1,500. In addition, the owners that are late on HOA dues after January 18, 2025 will be emailed monthly reminders, omitting the USPS mail. Delinquent owners over \$400 will be published February 1, 2025. Please make sure to pay the HOA dues on or before January 18, 2025. These funds will facilitate development of new roads.

**Paperless GAPOA package** - The Board decided to go paperless to save costs. All documents will be posted on gapoa.com. More details and any actions required on your part are included in the Communication report.

**Budget & Spend** - As a highlight, we have paid for two brush cuttings this year instead of one. We also spent \$170,000 on roads as it was necessary to allocate our funds to their primary use. The Financial & Road reports are included in this package.

**Seller/Buyer Account Closing Cost** - This impacts those who are selling or buying in the GAPOA community and require the GAPOA bookkeeper. Moving forward you will be billed by the GAPOA bookkeeper directly for any accounting services utilized to create an account closing financial statement. This invoice will be part of your closing statement to be paid to the GAPOA bookkeeper at or before the closing. Such accounting service fees could range between \$55 - \$110 per transaction. The GAPOA funds will no longer be used for your seller/buyer account closing financial statements.

**Pay HOA Due via ZELLE** - Please look out for your HOA dues bill in the mail in November 2024. Please pay no later than January 18, 2025. Use Zelle for online payment to help us keep costs down. More details in the Communication report. This will help us save on the bookkeeping costs.

**Castle STX Clubhouse proposal** - In September 2024, the Castle STX owners shared a proposal with the GAPOA Board asking for help and making Castle STX a 'clubhouse' for the GAPOA members. After a careful review, the Board voted 'no' to the proposal. Note: The Castle STX received a Cease and Desist letter sent by the DPNR and not the GAPOA Board. The GAPOA Board has no authority to provide any 'waivers' to overturn the DPNR decision. The Board requested the Castle STX owners to work directly with the neighbors and DPNR to resolve the issue. The Board wants to clear any confusion & rumors regarding this matter.

**GAPOA Annual Package Documents** - There are several documents included in your 2025 Annual Package. Please review, download, print as needed:

- 2025 ANNUAL MEETING AGENDA (see below)
- 2025 SLATE OF OFFICERS (see below)
- 2024 BUDGET VS ACTUAL REPORT (see below)
- 2025 PROPOSED BUDGET (see below)
- COMMITTEE REPORTS (see below)
- 2024 ANNUAL MEETING MINUTES (<https://www.gapoa.com/annual-meeting-docs/>)
- PROXY FORM (Submit response on <https://www.gapoa.com/annual-meeting-docs/>)
- RSVP FORM (Submit response on <https://www.gapoa.com/annual-meeting-docs/>)
- DRAFT COVENANTS & RESTRICTIONS (<https://www.gapoa.com/annual-meeting-docs/>)

The Board looks forward to seeing you at the Annual meeting on Saturday January 18, 2025 at the Grapetree Bay Hotel lobby area. Registration for the Annual meeting is at 3:30 PM, and the meeting will begin at 4:00 PM sharp. Light appetizers and water will be provided. A cash bar is available.

Have a great holiday season,

*Pooja Vachani (President) & the GAPOA Board*

# 2025 Annual Meeting Agenda

Date: January 18, 2025

Registration: 3:30pm AST

Meeting Start Time: 4:00pm AST

Location: Grapetree Bay Hotel - Lobby area

## Agenda

3:30 PM - 4PM: Register, Pay Assessments, light O'douvers served, enjoy a Cash bar

4:00 PM: Meeting called to order at 4:00 PM

- Secretary validates quorum via members present and proxies
- Approve 2024 Annual Meeting Minutes

4:15 PM onwards:

- President's Report - Pooja Vachani
- Treasurer's Report - Rick Richards
- Road Report - Kerry Johansen
- Communication Report - Judy Hodgerson
- Architectural Report - Andre Touissant
- Beach Report - Win Thomas
- Legal Report - John Morra
- Nominations Report and 2025 Board and Officer Slate - Naresh Boodhoo
- Old Business
- New Business - floor open for motion
  - Vote for the new Covenants & Restrictions
  - Any other items from Members

5:30 PM: Meeting Adjourned.

Cash Bar remains open after the meeting

## 2025 Slate of Officers

President – Pooja Vachani (Dec 2025)

Vice President – TBD

Treasurer – Rick Richards (Dec 2026)

Secretary – Judy Hodgerson (Dec 2025)

### **Board Members:**

TBD - Beach Committee Chair

Andre Toussaint - Architectural Committee Chair

Naresh Boodhoo - Nomination Committee Chair

Kerry Johansen - Road Committee Chair

John Morra

Celeste Jarvis

Jeff Hennings

Rick Richards

Win Thomas

Tom Rodenhaver

## 2025 Financial Report

This year we spent approx. \$170,000 in road paving & road maintenance. Once we replenish the funds, we can focus on new road projects listed in the Road report below.

8:53 AM 10/14/24 Cash Basis	<b>Grapetree Area Property Owners Association. Inc. Profit &amp; Loss Budget vs. Actual Cash Basis January 1 through October 14, 2024</b>			
	Jan 1 - Oct 14, 24	Budget	\$ Over Budget	% of Budget
<b>Ordinary Income/Expense</b>				
<b>Income</b>				
Association Assessments	48,680.00	90,676.41	-41,996.41	53.7%
Collected Assessments	1,700.00	0.00	1,700.00	100.0%
Late Fees Collected	0.00	393.81	-393.81	0.0%
Past Due Collections	950.00	1,969.09	-1,019.09	48.2%
Refund of Assessments	-400.00	0.00	-400.00	100.0%
<b>Total Income</b>	<b>50,930.00</b>	<b>93,039.31</b>	<b>-42,109.31</b>	<b>54.7%</b>
<b>Gross Profit</b>	<b>50,930.00</b>	<b>93,039.31</b>	<b>-42,109.31</b>	<b>54.7%</b>
<b>Expense</b>				
Accounting Services	10,780.09	0.00	10,780.09	100.0%
Annual Meeting				
Annual Meeting -Other	390.00	0.00	390.00	100.0%
Copies	0.00	250.00	-250.00	0.0%
Food & Beverage	0.00	1,000.00	-1,000.00	0.0%
Postage/Mailings	0.00	1,000.00	-1,000.00	0.0%
<b>Total Annual Meeting</b>	<b>390.00</b>	<b>2,250.00</b>	<b>-1,860.00</b>	<b>17.3%</b>
Bank Service Charges	155.02	0.00	155.02	100.0%
Insurance				
D&O Liability	5,588.35	5,400.00	188.35	103.5%
<b>Total Insurance</b>	<b>5,588.35</b>	<b>5,400.00</b>	<b>188.35</b>	<b>103.5%</b>
Legal				
Annual Report Filing	0.00	25.00	-25.00	0.0%
Copies	0.00	50.00	-50.00	0.0%
Legal Consultation	0.00	6,000.00	-6,000.00	0.0%
Lien Fees	0.00	25.00	-25.00	0.0%
Research	0.00	500.00	-500.00	0.0%
<b>Total Legal</b>	<b>0.00</b>	<b>6,600.00</b>	<b>-6,600.00</b>	<b>0.0%</b>
Maintenance & Repairs				
Beach Volunteer Clean-ups	0.00	500.00	-500.00	0.0%
Brush Cutting	15,000.00	22,000.00	-7,000.00	68.2%
M & R Other	0.00	1,000.00	-1,000.00	0.0%
Road Pipe Maintenance	0.00	16,000.00	-16,000.00	0.0%
Road Repairs- Major				
Road Grading and Paving	170,439.00	125,000.00	45,439.00	136.4%
<b>Total Road Repairs- Major</b>	<b>170,439.00</b>	<b>125,000.00</b>	<b>45,439.00</b>	<b>136.4%</b>
Signs	0.00	1,000.00	-1,000.00	0.0%
<b>Total Maintenance &amp; Repairs</b>	<b>185,439.00</b>	<b>165,500.00</b>	<b>19,939.00</b>	<b>112.0%</b>
Office Expense				
Bookkeeping	0.00	5,200.00	-5,200.00	0.0%
Copy Service	196.00	100.00	96.00	196.0%
Office Supplies	0.00	150.00	-150.00	0.0%
Postage and Delivery	0.00	125.00	-125.00	0.0%
<b>Total Office Expense</b>	<b>196.00</b>	<b>5,575.00</b>	<b>-5,379.00</b>	<b>3.5%</b>
Property Taxes	454.03	500.00	-45.97	90.8%
Reimbursement	1,267.31	0.00	1,267.31	100.0%
Website Maintenance	753.75	550.00	203.75	137.0%
<b>Total Expense</b>	<b>205,023.55</b>	<b>186,375.00</b>	<b>18,648.55</b>	<b>110.0%</b>
<b>Net Ordinary Income</b>	<b>-154,093.55</b>	<b>-93,335.69</b>	<b>-60,757.86</b>	<b>165.1%</b>
<b>Other Income/Expense</b>				
Other Income				
Interest Income	118.35	250.00	-131.65	47.3%
<b>Total Other Income</b>	<b>118.35</b>	<b>250.00</b>	<b>-131.65</b>	<b>47.3%</b>
<b>Net Other Income</b>	<b>118.35</b>	<b>250.00</b>	<b>-131.65</b>	<b>47.3%</b>
<b>Net Income</b>	<b>-153,975.20</b>	<b>-93,085.69</b>	<b>-60,889.51</b>	<b>165.4%</b>

Thank you,  
Rick Richards  
Treasurer & Collections

## 2025 Communication Committee Report

The GAPOA-STX Private Facebook group has over 140+ members and is managed by this committee. The intent of the FB group is to keep the community updates, announcements, and communication private. It is primarily used for sharing any events for safety purposes. Please note, there should be no personal or business advertising allowed on this FB group. The member list is regularly reviewed and purged by the admin/Communication committee team to ensure new owners are invited to join and old owners are deleted. If you would like to join this FB community group, please type the following link on your Internet browser: <https://www.facebook.com/groups/gapoastx/> and click on the 'Join' button, verify your plot#, and the admin will accept your request to join.

The <https://www.gapoa.com> website is co-managed in conjunction with the Board Secretary. The site continues to get updated by Tim Hales, a GAPOA member, who volunteers his valuable time. We greatly appreciate his efforts. The site bandwidth is faster, more reliable, and secure this year after working with Realnets.com (our website provider).

The site link <https://www.gapoa.com/documents-2/> has published content including:

- GAPOA By-Laws
- GAPOA Covenants & Restrictions (C&R)
- GAPOA Architectural Review application
- GAPOA Annual Board Meeting Minutes, Financial Documents, and Road updates
- Information on how to pay for your annual assessment via Zelle or Mail
- The Board and committee member contact list

These documents will be updated as our membership votes on suggested changes. You can use these documents during the buy/sell process of a property.

GAPOA is going Paperless! This year the HOA members will get a one-page document with your respective HOA Dues owed. All required documents will be on the gapoa.com website. A new menu option has been added to the site: <https://www.gapoa.com/annual-meeting-docs/> which includes all the documents needed for our annual member meeting. This is done in order to save money on mailing hard copies.

### **Important steps we need you to complete:**

1. The **RSVP/Proxy form** for the annual meeting. This form should be completed by every member prior to Jan 18, 2025 Annual meeting. You have the option to download, print, complete and then mail the document or fill the form on <https://www.gapoa.com/annual-meeting-docs/> and click Submit. You can also email the completed copy to [gapoastx@gmail.com](mailto:gapoastx@gmail.com) or mail to: GAPOA – P.O. Box 24875, St. Croix, USVI 00824

2. **PAY DUES VIA ZELLE:** Our bookkeeper, David Johnson, is able to enable and accept payment of the annual assessment via Zelle payment. Instructions located here: <https://www.gapoa.com/annual-assessments/>. Please consider utilizing Zelle if possible to help save time and money in processing the annual payments. If you decide not to use Zelle and mail in your payment, we are no longer including a stamped return envelope.
3. We ask that you review all documents in the Annual package prior to the annual meeting on Saturday January 18, 2025.

A real estate fraud - It has come to our attention that there is a real estate fraud occurring where a lot in the community is fraudulently listed on MLS for sale without the lot owner's knowledge or consent. Please pay close attention if you have a vacant lot in GAPOA. Best way to resolve this is to report it to the Police and/or the FBI.

We are always looking for our GAPOA HOA members to join the committees that they are interested in and bring new ideas to make the community better. Please feel free to reach out to the Secretary, Judy Hodgerson or the President, Pooja Vachani at [gapoastx@gmail.com](mailto:gapoastx@gmail.com) if you are interested in participating in the Communication Committee or any others including Legal, Roads, Nominations, Beach Upkeep, Architecture, Treasury.

Thank you,  
Judy Hodgerson  
Communication Committee Chairperson

## 2025 Nomination Committee Report

Below is the name, role, and tenure of the Board Members.

We will be looking for nominations & voting for a new Vice President (VP), a Beach Chairperson, and possibly a new Treasurer at the Annual meeting.

John Morra completes his tenure as a VP. We thank John Morra for his efforts as a President, Acting President, Vice President, and Legal chairperson of GAPOA. He plans to remain on the Board as a valuable member.

Win Thomas, we thank you for being our Beach Chairperson. Win will continue to be a valuable member of the Board.

Lastly, Rick Richards will possibly be leaving the island in 2025 and we thank him for his efforts and hard work as a Treasurer. We wish him and his family the best in their new adventure.

POSITION	NAME	TENURE (YEARS)	NOTES
President	Pooja Vachani	2	Voted in 2023
Vice President	John Morra	3	Voted in 2021
Treasurer	Rick Richards	1	Voted in 2024
Secretary	Judy Hodgerson	2	Voted in 2023
Road Committee Chair	Kerry Johansen	2	Voted in 2023

Thank you,  
Naresh Boodhoo  
Nomination Committee Chairperson



## 2025 Road Committee Report

**Highlight of 2024 Road work completion besides other road expenses for maintenance:**

1. South Ridge Road
2. Buck Road
3. Hilltop Circle
4. Hummingbird Road

**The Road Plan: The execution and timing of this plan is determined by the Annual HOA due collections**

Road name	Size (ft)	Estimate Cost (\$70/ft)	Comments
Buck Road	215ft	\$15,050.00	Flat road in ok condition.
Cirrus Road	250ft	\$17,500.00	Sloped with erosion. 300 ft @ \$70.00 = \$21,000.00. Flat road in ok condition.
Hibiscus Road	395ft	\$27,650.00	Sloped with erosion.
Hilltop Circle Road	800ft	\$56,000.00	Sloped road from west side existing to past new house. 900 ft @ \$70.00 = \$63,000.00. Flat road in ok condition.
Maggie Hill Road	250ft	\$17,500.00	Sloped with erosion
Mooring Road	700ft	\$49,000.00	NW corner to NE corner by houses with erosion. 630 ft @\$700.00 = \$44,100.00. Flat road in ok condition.
Ridge Road	1600ft	\$112,000.00	Few bad spots, mostly ok. From Lazy Dog to S Ridge road with bad erosion. 2,900 ft @ \$203,000.00.
Sprat Road	360ft	\$25,200.00	Road in ok condition
Sugarbird Road	2075ft	\$145,000.00	Road in ok condition, even though it is sloped. Concrete pan maybe needed at entrance
Signal Road	100ft	\$7,000.00	Ridge Road to Castle gate entrance
S. Ridge Road	410ft	\$28,700.00	South end that was recently built
Valley Road	200ft	\$14,000.00	S End at Pt. Udall, past the house driveway. 1200 ft @ \$70.00 = \$84,000.00. Flat part of the road is ok. No houses on this stretch. Grass on the road is keeping erosion under control.

<b>Serious Roads for Paving:</b>	<b>Size (ft)</b>	<b>Estimate Cost (\$70ft/ft)</b>	<b>OK Unpaved Roads:</b>	<b>Size (ft)</b>	<b>Estimate Cost (\$70ft/ft)</b>
Cirrus Road	250 ft	\$17,500.00	Cirrus Road	300 ft	\$21,000.00
Hibiscus Road	395 ft	\$27,650.00	Hilltop Road	900 ft	\$63,000.00
Hilltop Road	800 ft	\$56,000.00	Mooring Road	630 ft	\$44,100.00
Maggie Hill	250 ft	\$17,500.00	Ridge Road	2900 ft	\$203,000.00
Mooring Road	700 ft	\$49,000.00	Sprat Road	360 ft	\$25,200.00
Ridge Road	1600 ft	\$112,000.00	Signal Road	100 ft	\$7,000.00
Valley Road	200 ft	\$14,000.00	S Ridge Road	410 ft	\$28,700.00
-	-	-	Valley Road	1200 ft	\$84,000.00
<b>Total</b>	<b>1600 ft</b>	<b>\$293,650.00</b>	<b>Total</b>	<b>6800 ft</b>	<b>\$476,000.00</b>

<b>Miscellaneous expenses:</b>	<b>Estimate Cost</b>
Drain pan at Hibiscus Road	\$6,000.00
Pothole repair - 4 spots. Some minor spots. Do with some HOA members help.	\$0.00
Concrete drain pan at East Hilltop entrance.	\$4,000.00
Concrete drain pan at NW corner of Mooring Road.	\$5,000.00
Concrete drain pan at S end of Sugarbird Road.	\$5,000.00
Head wall at pipe at entrance of Buck Road. Will channel water into the pipe and not down Deer Hill road.	\$3,000.00
Road curve signs for ridge road and S Ridge Road. 10 with posts.	\$1,000.00
Road brush cutting @ 2 per year	\$30,000.00
<b>Total</b>	<b>\$54,000.00</b>

Thank you,  
Kerry Johansen  
Road Committee Chairperson

## 2025 GAPOA Beach Report

Beaches have remained relatively clean including Smuggler's Cove, Grapetree Beach, and Carina Bay. Smuggler's Cove - An intensive cleaning effort on Smuggler's cove yielded ¼ of a garbage bag of small items such as plastic bottle tops and random bits of plastic. This is the beach most often frequented by the general public; however, thanks to continuous clean up efforts by individuals who use the beach, it remains relatively clean.

Grapetree Beach - Grapetree Beach has remained relatively clean due to conscientious residents. Periodically trash washes in from the sea; but often washes out again. Picking up trash you may find on the shoreline when you visit, you will keep trash out of the ocean.

Carina Bay/Divi Beach – When last checked; the beach was covered with sargassum, which tends to cover trash and make cleaning difficult. The Divi cleans the beach in front of the hotel.

Turtle Nesting Activity - Some turtle nesting activity and 3 potentially active sea turtle nests were noted on Smuggler's Cove; with additional nests at Grapetree. Please do not stand on, walk on or sit on the large "holes" or depressions in the sand which are likely nests. If you see hatchlings or struggling adults on the beach during the day please call Sea Turtle Assistance and Rescue (STAR) at 340-690-0407. You might want to put this in your phone contacts for future reference if you happen to see struggling adults or hatchlings anywhere on the island.

Thank you for keeping our beaches clean! Thanks to conscientious residents like you; our beaches can remain relatively clean. If everyone removes their own trash; AND picks up just 3 pieces of random trash every time you visit the beach; we all can contribute to clean beaches and ocean protection.

Thank you,  
Celeste Jarvis & Win Thomas  
Beach Committee Members

## 2025 GAPOA Legal Report

Hello everyone,

This year the legal committee and the Board had the chance to review, edit, and draft the Covenants & Restrictions (C&Rs) to bring it to current standards and add concerns that have been vocalized by the various members and committees. The Draft is included in your Annual package, download your copy from <https://www.gapoa.com/annual-meeting-docs/>. You may submit any edits and questions no later than Dec 15, 2024 and email it to [gapoastx@gmail.com](mailto:gapoastx@gmail.com).

The amended C&Rs will be put to vote on January 18, 2025 during our annual meeting.

Thank you,  
John Morra  
Legal Committee Chairperson

## 2025 GAPOA Architectural Report

We had less than 5 submissions for architectural application in 2024 and they were reviewed and approved. The guidelines for a site plan, floor plan, and exterior elevations are stated in the By-Laws. All new constructions are required to complete the Architectural Review Application for review and approval. This application can be obtained from <https://www.gapoa.com/documents-2/>.

As a reminder, all new construction owners must adhere to the DPNR requirements. For instance, a new construction site must prominently display the General Contractor's (GC) contact information. We experienced an incident where a GC worker damaged an electric box and left, resulting in a 24-hour power outage for all nearby residents. Unfortunately, no GC contact information was posted. The GC/Owner is fully responsible for repairing the electric box at their own expense.

Thank you ,  
Andre Toussaint  
Architectural Committee Chairperson

End of 2025 Annual Package