

2/26/2025 -JFOA Annual Meeting

Call to order – 6:02pm

- Dan Blier Plot 186 motion
- Kerri Cullinan Plot 107 second

Welcome to everyone by Sean Cullinan

- New owner introductions
 - Debra Marlow Plot 156
 - Paul and Chi Timmins Plot 110
 - Chuck Williams and Tony Gott Plot 2GA
- Volunteers are always welcome.

Approval of Minutes from 2024

- Honnie Edwards Plot 1A motion
- Dan Bleier Plot 186 second
- Approved

Committee Reports

- Finance – Al Meshkin
 - We have a relatively low percentage of past due accounts, about 2.9% for 2024.
 - Seven property owners are over 1 year past due in their assessment, approximately \$160,000 in assessments and late fees. In 2024 we were able to collect on three significantly past due accounts.
 - Lawsuits and/or liens have been or will be filed on all these accounts. We are being aggressive filing the liens and lawsuits, but some of these will ultimately be uncollectable.
 - Roads/Drainage – \$110,200 was spent in 2024 for roadwork. We have budgeted \$150,000 for 2025.
 - Our new mailbox project has been completed on budget. Approximately \$37,000 was spent. The rent on the mailboxes will generate about \$7,000 annually. This means the Association will recover its investment in about five years and then begin building a perpetual care fund. Many, many thanks to Mike Ebner for heading up this big project.
 - The cost of insurance decreased significantly for 2025! 2024 costs were \$28,000, 2025 are \$16,000. Our insurance costs were high due to three lawsuits in 2016. Only one of the three lawsuits are outstanding, seeming stuck in court. The other two were settled favorably for the association.
 - No increase in annual assessment is requested this year.

Projected Income	\$445,500
Cash on hand 12/31/2024	\$346,000

Total Available Funds	\$791,500
Projected Expenses	
Roads and Drainage	\$150,000
Security	\$160,000
Beautification & Hospitality	\$ 30,000
Administration	\$ 50,000
Expected cash on hand 12/31/2025	\$401,500

- Security – Nouvelle Francis
 - Role of Security Staff
 - They are the “gatekeepers” for our community
 - Based upon permission provided by the residents
 - Entire section devoted to Gate Entry Rules in the C&R’s.
 - They are NOT police
 - All police matters, including trespassing and neighbor to neighbor disputes MUST be addressed to the VIPD
 - Meet the Security Staff
 - **Dian Cartier.** Dian has been safeguarding Judith's Fancy for over 15 been and you can usually find her during the day acting as a staunch and friendly guardian of our community. Dian has been and will continue to be pivotal helping us streamline and expedite our car decal process.
 - **Louis Patrick.** Louis can usually be seen late at night manning the guard gate and has been a loyal tower of strength having been safeguarding Judith's Fancy for over 10 years.
 - **Kyle Stapleton.** Kyle has returned working with JFOA and brings his tenure to 9 years of service. It is nice seeing his cheerful face again working the midday and night shifts
 - **Rosaicela Ramos.** Rosa's son is now 2 years old, and we appreciate her loving smile and positive attitude. Rosa has been a guard for 7 years.
 - **Siomara Ramos.** Siomi joined us in August, and we look forward to having her help us for years to come.
 - Projects
 - 2024
 - Upgraded our security camera systems
 - Experienced an incident early in the year
 - Only view footage past a few days
 - Now can view footage for 30 days
 - Used new system to identify gate crashers
 - Refurbished guard building interior
 - 2025
 - Updating the aging gate hardware

- Streamlining the vehicle pass system
- Volunteers Needed!
 - Supplies need to be purchased and dropped off at least once a month
 - New decals need to be issued
 - Security guard questions need to be answered
 - Guard building needs maintenance done and coordinated
- Vehicle Decal Deadline
 - Owners who haven't paid their dues by 3/31/2025 will have their decals deactivated.
 - This includes all decals associated with a plot that hasn't paid dues meaning residents, renters, etc.
- Beautification – Lindsay Kammerzelt
 - We maintain the beauty of our neighborhood with the following activities.
 - Continual maintenance of landscaping including roadside trimming.
 - Street signage
 - Entrance to community (including the gate house, implementation of new mailboxes and flag etiquette).
 - Any additional projects to improve aesthetics of the neighborhood and increase the level of safety.
 - 2024 Accomplishments
 - New mailboxes installed
 - Gate area landscaping – new company hired
 - New entrance, exit and gate area signage
 - Continued maintenance / trimming of trees and bush along the roadways
 - Widened beach access path
 - New beach access signage
 - Major Projects for 2025
 - Continue tree and brush removal from utility lines before hurricane season.
 - New street signs to be ordered and installed with neighborhood logo and cohesive look.
 - Invite additional beautification initiatives.
 - Welcome new volunteers for Holiday decorating around the guard shack.
- Roads and Drainage – Carl Holley (presented by Sean Cullinan)
 - Committee Overview
 - 7.1 miles of private roads
 - Average annual cost over last 10 years \$110,000 (no work in 2018, 2019, 2021)
 - Manage the Association's roads and drainage.
 - Focal point for communication, determination, and resolution of roads & drainage issues
 - Balance between individual owner issues vs the community

- Propose, Issue, Review, and Manage contracted work.
 - Volunteers welcome
- 2024 Projects completed
 - Already completed - Total Cost - \$110,250
 - Grapetree Road Plots 249, 250, 251
 - Bufano Circle
 - Potholes Front Gate, Plot 121
- Proposed 2025 Projects
 - We will be doing patch work as needed until we have a need for larger ones. If you have an area of concern, please contact me at:
FishwithCarl@yahoo.com
- Communication – Clint Simon
 - Community Map Update
 - We are updating our community map to show plots with improvements and vacant lots as well as making sure all roads are correctly labeled.
 - Please review and let us know if you find corrections that need to be done.

Judith's Fancy

SAINT CROIX, VIRGIN ISLANDS

■ = House
□ = Guard Gate

- Updates on Implementation of Condo Control
 - **Security Guards now have access**
 - Real time access to your contact information
 - They have a dedicated laptop at the gate (baby steps)
 - Please feel free to push them to actively use
 - Slooowly moving away from paper
 - **Online payment system usage is up**

- Continue toward push to remove paper payment process
 - **My Visitors icon now located in the App**
 - Use the My Visitors button to keep your long-term list updated
- Official Communications Contact
 - Judithsfancy.org – CONTACT
 - Jfancy2012@gmail.com
- Use these contact points to:
 - inquire about the community
 - update property information
 - verify account balance
 - reach any JFOA volunteer
 - formally register a complaint
- Construction – Bob Miller
 - Committee overview
 - Our mission is to uphold the established guidelines and standards of the community and to enhance the overall aesthetics and property values. We are committed to transparency, fairness and consistency in all our decisions and actions.
 - Provide responsive assistance to owners during the process
 - Ensure the applicable C&Rs are known and addressed
 - Provide knowledgeable alternatives
 - Volunteers needed!
 - Goals and observations
 - Communicate:
 - Please review the CRs
 - Ask for clarification if you have any questions
 - Inform builders/architects of the CRs and the process
 - Improve efficiency of the application and review process by transitioning to Condo Control.
 - Goal – To create a paperless and seamless electronic format for all documents.
 - Strengthen communication and foster a positive relationship with Judith's Fancy residents.
- Enforcement – Robb Kuczynski
 - Submitting a Complaint
 - Committee only act upon complaints which
 - Are provided in writing (can be email)
 - Cite the relevant provision of the Covenants which is being violated, along with whatever additional information (like photos) is submitted.
 - Most matters have been resolved between parties, but in some cases, fines have been levied for non-compliance.
 - Range of enforcement issues in 2024

- Construction violations
 - Dogs not on leash
 - Vehicles being stored/parked.
 - Uncut vegetation / abandoned.
- Violations are not waived.
 - **5. Survival and Validity of Terms.** This Declaration shall be binding upon and inure to the benefit of the Association and any and all persons having any right, title, estate, interest and/or lien to Judith's Fancy, together with their heirs, successors and assigns. The failure on the part of any of said parties at any time to enforce any of the covenants contained in this Declaration shall not be deemed to be a waiver thereof, or to be a waiver as to existing or future violations. The invalidation of any of the covenants contained in this Declaration by the judgment, decree or order of any court shall not affect the validity of any of the remainder of said covenants by the same shall remain in full force and effect as herein provided.
- Special Committees
 - Legal Matters – Robb Kuczynski
 - The committee, made up of attorneys, review matters from time to time where the board has asked for an opinion regarding a complex legal issue.
 - Nate Mirocha
 - Litigation for the lawsuit Al mentioned is being handled by the insurance attorney.
 - We now have 1 file left after many have been resolved.
 - Hospitality – Felicia Myers
 - Please let us know of any other events you think would be fun for the community. One that has recently been suggested is a movie night on our common property.
 - Sunrise Meet and Greet
 - We will be hosting our annual service on April 20th. Please bring a dish to share and come and meet your neighbors and make new friends.
 - Open to non-residents as well.
 - This is a great event and hope to see everyone there.
 - 5K Run.
 - Third Annual Fancy 5k– June 1, 2024
 - Winners
 - Ayden Cintron
 - Ester Ellis
 - 4th Annual will hopefully be June 2025

- Thank you, Michelle and Nate Mirocha!!
- Halloween
 - Good attendance and new members on committee Sarah Miller and Tammie Schluter
- Movie Night on the Lawn
 - We held a movie night in the JFOA lot before Christmas and watched Home Alone.
 - It was great fun and hoping to do this more this year.
- Yard Sale
 - We have a few residents that have requested a Yard sale on the JFOA lot. If you are interested in helping to organize, please reach out

Approval of 2025 Budget

Cash on hand 12/31/2024	\$345,866
Projected revenue	\$445,500
Available Funds	\$791,366

Projected Expenses

Roads and Drainage	\$150,000
Security	\$160,000
Beautification	\$25,000
Administration	\$50,000
Other	\$5,000

Cash on hand 12/31/2025	\$401,366
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- Approved

Results of Board member elections

- Congratulations to Al Meshkin and Felicia Myers as they received the most votes during the election. We look forward to working with you!

Results of By Law Change – Mailboxes

- The By Law change was approved

Q&A

- Jim Gugger Plot 221
 - Is yard work on Sundays allowed by owners
 - We may need to bring out in by-laws to clarify but our interpretation is that it is.

- Honnie Edwards Plot 1A
 - Terrific year for JF – please give board a round of applause
- Ilyn Easy Plot 184
 - Overgrown vegetation what is the rule?
 - Grass and brush must not be over 14 inches. Trees must not be impeding roadway.
- Mike Yusuf Plot 306a
 - Cars on side of road
 - After paving they dug out and the dirt is piling up – will get to Carl and Robb

Adjourn – 7:16pm

- Anne Kershaw Plot 2E motion
- Mike Ebner Plot 121 second
- Approved