

2026 Annual Board Package

GRAPETREE AREA PROPERTY OWNERS' ASSOCIATION

PRESIDENT'S MESSAGE

Dear Grapetree HOA members,

Hope this letter finds you well. Welcome to all our new property owners and members of the Grapetree Association. And, Thank You to all our members for making our community better.

This year we were grateful that the island missed any major hurricanes, although our neighboring islands were hit badly. It is a reminder that we need to be more prepared as these hurricanes get more fierce each year.

I wanted to share a few highlights for the year. The Board of Directors and Chairpersons held 4 Quarterly Meetings and made efforts to resolve any issues or concerns brought up by our members or anything that impacted our community.

Covenants & Restrictions (C&R) The Board revised the C&Rs. The draft is published on gapoa.com under 2026 Annual GAPOA Package Folder for your review. All changes were to be submitted earlier in 2025. The goal is to vote on the new C&R at the Annual GAPOA Meeting on January 17, 2026.

Delinquent Owners List We were quite successful in doing call downs to minimize the delinquent list. Also, this year the invoices were physically mailed. It should be easy to make on-time payment that is due between Nov 2025 - Jan 17, 2026.

Paperless GAPOA package - Paperless is the way to save costs and trees. All documents will be posted on gapoa.com. Information on how to pay your dues and where to mail the check is located: <https://www.gapoa.com/annual-assessments/>

Budget & Spend - We paid for two brush cuttings this year instead of one. Only minor road repairs were completed due to limited funding. Next year we should have more funds to do more paving of roads. The Financial & Road reports are included in this package.

Seller/Buyer Account Closing Cost - 2025 was busy with real estate transactions and architectural submissions for homes. A friendly reminder that the property Sellers are responsible for paying any GAPOA Bookkeeping fees during or prior to a closing of a property. An accounting service fee could range between \$55 - \$110 per transaction. The GAPOA funds will no longer be used for your seller/buyer account closing financial statements.

GAPOA Annual Package Documents - There are several documents included in your 2026 Annual Package. Please review, download, print as needed:

- 2026 ANNUAL MEETING AGENDA (see below)
- 2026 SLATE OF OFFICERS (see below)

- 2025 BUDGET VS ACTUAL REPORT (see below)
- 2026 PROPOSED BUDGET (see below)
- COMMITTEE REPORTS (see below)
- President's Role & Responsibility (see below)
- Secretary's Role & Responsibility (see below)
- 2025 ANNUAL MEETING MINUTES (<https://www.gapoa.com>)
- PROXY FORM (Submit response on <https://www.gapoa.com>)
- RSVP FORM (Submit response on <https://www.gapoa.com>)
- New! COVENANTS & RESTRICTIONS (<https://www.gapoa.com>)

I want to Thank David Johnson, B.I Mobley, the bookkeeping team, Judy Hodgerson, Tom Rodenhaver, Tim Hales (gapoa.com web master) and all the Board Members, Chairpersons, Committee Members for their valuable time and due diligence. It has been a pleasure working with all of you for the past 6 years. We will be looking to fill a President and a Secretary position this year. Please volunteer your time to bring good changes in the community.

The Board looks forward to seeing you at the Annual meeting on Saturday January 17, 2026 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

2026 Annual Meeting Agenda

Date: January 17, 2026

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 2025 Annual Meeting Minutes

4:15 PM onwards:

- President's Report - Pooja Vachani
- Treasurer's Report - Tom Rodenhaver (Interim)
- Road Report - Kerry Johansen
- Communication Report - Judy Hodgerson
- Architectural Report - Andre Touissant
- Beach Report - Sara McCambridge
- Legal Report - Pooja Vachani
- Nominations Report - Naresh Boodhoo
 - Vote for 2026 Board and Officer Slate
- 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

2026 Slate of Officers

President – **Nominate a new President**

Vice President – Jeff Hennings (2027)

Treasurer – **Board is recommending John Morra**

Secretary – **Nominate a new Secretary**

Road Chairperson – Kerry Johansen

Board Members (need 9 or 11):

1. New - President
2. New - Secretary
3. Jeff Hennings - Vice President
4. Kerry Johanson - Road Committee Chairperson
5. Andre Toussaint - Architectural Committee Chairperson
6. Sara McCambridge - Beach Committee Chairperson
7. Naresh Boodhoo - Nomination Committee Chairperson
8. John Morra
9. Celeste Jarvis
10. Tom Rodenhaver
11. Additional Member TBD

2025 Financial Report

This year we were collecting funds to mark the monies for a 2026 road paving. Road repairs were completed and documented under the Road Committee Report. We minimized bookkeeping and were frugal with expenditures including Kerry Johansen doing road repairs to cut costs. The Board also spent hours sending all the mailers as a team effort.

8:59 AM 11/06/25 Cash Basis	Grapetree Area Property Owners Association. Inc. Profit & Loss Budget vs. Actual January 1 through November 6, 2025			
	Jan 1 - Nov 6, 25	Budget	\$ Over Budget	% of Budget
Ordinary Income/Expense				
Income				
Association Assessments	6,400.00	0.00	6,400.00	100.0%
Collected Assessments	78,920.55	72,250.01	6,670.54	109.2%
Past Due Collections	1,000.00	2,040.00	-1,040.00	49.0%
Total Income	86,320.55	74,290.01	12,030.54	116.2%
Gross Profit	86,320.55	74,290.01	12,030.54	116.2%
Expense				
Annual Meeting				
Annual Meeting -Other	0.00	80.00	-80.00	0.0%
Copies	0.00	200.00	-200.00	0.0%
Total Annual Meeting	0.00	280.00	-280.00	0.0%
Bad Debit	13,220.55	0.00	13,220.55	100.0%
Bank Service Charges	0.00	148.76	-148.76	0.0%
Insurance				
D&O Liability	5,868.20	6,000.00	-131.80	97.8%
Total Insurance	5,868.20	6,000.00	-131.80	97.8%
Legal				
Legal Consultation	1,128.82	0.00	1,128.82	100.0%
Legal - Other	0.00	4,100.00	-4,100.00	0.0%
Total Legal	1,128.82	4,100.00	-2,971.18	27.5%
Maintenance & Repairs				
Brush Cutting	5,960.00	18,000.00	-12,040.00	33.1%
Road Pipe Maintenance	3,268.40	0.00	3,268.40	100.0%
Road Repairs-Minor	0.00	12,000.00	-12,000.00	0.0%
Total Maintenance & Repairs	9,228.40	30,000.00	-20,771.60	30.8%
Office Expense				
Accounting Services	4,866.93	5,100.00	-233.07	95.4%
Office Supplies	236.77	0.00	236.77	100.0%
Postage and Delivery	144.00	0.00	144.00	100.0%
Total Office Expense	5,247.70	5,100.00	147.70	102.9%
Property Taxes	454.03	500.00	-45.97	90.8%
Website Maintenance	909.88	850.01	59.87	107.0%
Total Expense	36,057.58	46,978.77	-10,921.19	76.8%
Net Ordinary Income	50,262.97	27,311.24	22,951.73	184.0%
Other Income/Expense				
Other Income				
Interest Income	181.12	169.99	11.13	106.5%
Total Other Income	181.12	169.99	11.13	106.5%
Net Other Income	181.12	169.99	11.13	106.5%
Net Income	50,444.09	27,481.23	22,962.86	183.6%

Thank you,
Tom Rodenhaver
Interim Treasurer & Collections

2026 Communication Committee Report

The <https://www.gapoa.com> website is the main website for the GAPOA community. We upgraded the site with our volunteer Tech Master Tim Hales. We also secured the website from outside hackers by upgrading the technology providers.

The site has published content including:

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

The GAPOA-STX Private Facebook group has over 155+ members and is managed by this committee.

The intent of the FB group is to keep the community updates and announcements. Join this FB community group, here: <https://www.facebook.com/groups/gapoastx/>. The admin will accept your request to join once you verify your plot#. Please note, the group does not allow advertising personal or business or tolerate any foul language or disrespect.

GAPOA is paperless! This year the HOA members will get a one-page document with your respective HOA Fee invoice. All required documents will be on the gapoa.com website. Please review the Annual Package here: <https://www.gapoa.com/2026-annual-gapoa-package-folder/>.

Important steps we need you to complete before January 17th 2026:

1. The **RSVP/Proxy form** for the annual meeting. This form should be completed by every member prior to the January 17, 2026 Annual meeting. You have the option to download, print, complete and then mail the document along with your invoice payment. We would prefer you fill the form on <https://www.gapoa.com/2026-annual-gapoa-package-folder/> and click Submit. You may also email the completed copy to gapoastx@gmail.com. Mailing address: GAPOA – P.O. Box 24875, St. Croix, USVI 00824
2. We ask that you review all documents in the Annual package prior to the annual meeting on Saturday January 17, 2026.

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. In 2026 we will need to vote in a new President and Secretary. The roles & responsibilities are shared below. Please feel free to reach out to us at 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

President & Secretary Roles & Responsibilities

President Duties:

1. Leadership and Governance with presiding over 4 board meetings / year and the annual owners meeting once/year. Guide the board in executing the HOA's bylaws, rules and declarations.
2. Ensure that 85-90% of the HOA income is spent on paving and maintaining the 8 miles of Roads within the HOA.
3. Set the agenda for the meeting and ensure decisions align with governing documents.
4. Administrative Oversight to sign contracts, legal documents, HOA bookkeeping check book on behalf of the HOA.
5. Community Engagement to serve as the face of the HOA, communicating with owners and stakeholders. Encourage participation in meetings, committees, and community events.
6. Financial Stewardship (in collaboration with the Treasurer & Bookkeeper). Review budgets and financial reports to ensure fiscal health. Approve expenditures and oversee financial planning. Support fee collection and placing liens when necessary.

Secretary's Duties:

1. Record, publish and distribute the Annual Meeting Minutes and all Board Meeting Minutes.
2. Broadcast approved announcements to the general membership via blast emails or other electronic means.
3. Manage GAPOA's record retention policy and confirm all official documents are files in the shared database.
4. Assist the Bookkeeper with the maintenance and recording of all GAPOA documents and correspondence in the shared database.
5. In conjunction with the Bookkeeper, count and confirm the number of proxy votes for the Annual Meeting and verify an Annual Meeting Quorum one week prior to the meeting.
6. Plan the Annual Meeting venue and food service with assistance from the Board.

2026 Nomination Committee Report

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

Pooja Vachani and Judy Hodgerson complete their 3 year tenure as the President and Secretary respectively. We thank them both for their efforts and leadership within the GAPOA community. We also thank Tom Rodenhaver for temporarily filling in the Treasurer and Collections position this year.

We will be looking for nominations & voting for a new President, Treasurer, and a new Secretary at the Annual meeting.

POSITION	NAME	TENURE (YEARS)	NOTES
President	New Nomination	0	Jan 2026 - Jan 2029
Vice President	Jeff Hennings	1	Jan 2024 - Jan 2028
Treasurer	John Morra (Nom)	0	Jan 2026 - Jan 2029
Secretary	New Nomination	0	Jan 2026 - Jan 2029
Road Committee Chair	Kerry Johansen	3	Jan 2023 onwards

Thank you,

Naresh Boodhoo

Nomination Committee Chairperson

2026 Road Committee Report

Highlight of 2025 Road Repair work completion besides other road expenses for maintenance:

For the new owners, GAPOA has 8miles of roads in the community that are maintained. 4.5 miles are paved, 3.5 miles are dirt roads. The goal of the Road committee and the Board is to pave a road every other year. We utilize the monies that used to be marked for grading and move those funds into paving. This is more economical and allows longevity on maintaining the roads.

We did 2 brushcuttings in 2025 due to heavy rains and overgrowth. Also, we repaired a few roads and culverts that were in bad state including Hibiscus Road. We will share more details at the Annual meeting.

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

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.
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Serious Roads for Paving:	Size (ft)	Estimate Cost (\$70ft/ft)	OK Unpaved Roads:	Size (ft)	Estimate Cost (\$70ft/ft)
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
Total	1600 ft	\$293,650.00	Total	6800 ft	\$476,000.00

Miscellaneous expenses:	Estimate Cost
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
Total	\$54,000.00

Thank you,
Kerry Johansen
Road Committee Chairperson

2026 GAPOA Beach Report

For the 2025 nesting season, [St. Croix Sea Turtle Project](#) reported 6,542 green turtle nests, 879 hawksbill nests, and 48 leatherback nests as of early November 2025. Recent activity includes over 163 sea turtle nests hatching in the week before November 13, 2025. While these are numbers for all of St. Croix, key nesting beaches are concentrated on the eastern end, including Jack's and Isaac's Bays, and Buck Island Reef National Monument. Jack's and Isaac's Bays are within the Grapetree Community managed by The Nature Conservancy.

GAPOA tries to keep the beaches in our community as clean as possible and the responsibility is on all the beach goers from this community. Beaches have remained relatively clean including Smuggler's Cove, Grapetree Beach, and Carina Bay. Each year many of us grab a garbage bag and pick up small items such as plastic bottle tops and anything that doesn't belong on the beach while we are walking the beach or there for any beach activity. Smuggler's Cove 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 – This year the sargassum was more than previous years. The beach was covered with it, which tends to cover trash and make cleaning difficult. The Divi hotel cleans the beach in front of the hotel.

Thank you for keeping our beaches clean! We appreciate any and all efforts from our fellow residents and beach visitors.

Thank you,
Sara McCambridge
Beach Committee Members

2026 GAPOA Legal Report

Hello everyone,

This year the legal committee and the Board had the chance to review, edit, and update 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/2026-annual-gapoa-package-folder/>. The amended C&Rs will be put to vote on January 17, 2026 during our annual meeting.

Also, with the help of our attorney, we were able to retrieve funds from a long pending lien on 83 South Slob. The Board will be placing liens this year for new delinquents.

Thank you,

Jeff Hennings & Pooja Vachani
Legal Committee Chairperson

2026 GAPOA Architectural Report

We had less than 4 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 2026 Annual Package