



(photo submitted by Anne Holland)

February 26, 2024
Sterling Woods II – Master Association
Monthly Newsletter
Website: www.sterlingwoods2.org

Dear Unit Owners:

Below are operational highlights here at Sterling Woods and important information and reminders...

URGENT INFORMATION
ACTION REQUIRED BY MARCH 31, 2024

REMINDER: The rules require that you provide certain information to the Association by March 31, 2024.

All Unit Owners were sent a letter on January 5th informing them that they need to provide information to the Association by **March 31, 2024**, verifying they are in compliance with the water-related maintenance standards. A form was provided to all Unit Owners that must be returned with related attachments.

To date, we have received 91 forms and there are 358 Unit Owners.

Please return the form completely filled out along with any relevant attachments depending on how you answer the questions on the form.

What to expect if you do not turn in the attached form and related information by March 31, 2024:

- If a Unit Owner does not send in this form with all information filled out and the necessary documentation by March 31, 2024, they will receive a warning letter on or about April 1st.
- If the Unit Owner does not return the information verifying compliance as required by May 1st, the Unit Owner will be sent a hearing notice and **will be fined each day going back to April 1st**. The Unit Owner can either pay the fine or request a hearing with the master board.
- This process will continue monthly with daily fines until the Unit Owner complies with the water-related maintenance standards.

Important Information & Updates Regarding the Association's Insurance Policy, the Importance of Verifying Compliance by 3/31, Issues Found in Units and Why it is Important to Get a Building Permit/Certificate of Approval from the City

The Association does realize that many unit owners are getting work done in their units so they can verify compliance with the water-related maintenance standards by March 31st as evidenced by the many plumbing trucks in the community each day and we thank you.

The insurance company is requiring an update from the Association and what would happen if they cancelled our insurance policy because Unit Owners have not verified compliance with the Maintenance Standards by March 31st.

- It is imperative that all unit owners turn in their form verifying compliance with the water-related Maintenance Standards by March 31st as the insurance company is asking that the Association update them regarding the progress on this by May 1st. The insurance company can cancel the current insurance policy at any time and if that occurs it would be an extreme hardship on all unit owners. If the current insurance policy is cancelled because unit owners have not shown compliance with the Maintenance Standards by March 31st, the Association would have to seek a policy from outside of the standard market and the cost for that would be between \$500K and \$600K (at least) due to the amount of frame construction and the losses and the coverage would be less comprehensive. We are currently paying \$413K for all insurance policies. What this would mean for you is that all unit owners would have to be assessed to pay for the increase in the cost of insurance if we must go outside of the standard market for an insurance policy.

Occurrences this Year and What Plumbers Have Found in Units

- Earlier this year, two hot water heaters failed and fortunately the Association did not have to put in an insurance claim because the damage to these units was under the \$50K deductible. We have heard feedback from plumbers that went to several units and found water heaters leaking and the unit owners were not aware. We were also told that many water heaters were way overdue to be replaced and many were not even hooked up correctly. There was one unit owner that was informed that when a previous owner had hired someone to install their current hot water heater, it was not installed correctly and there was inadequate ventilation which could have produced life threatening carbon monoxide poisoning. Clearly the previous unit owner did not get a building permit and C of A for this work because it would have never passed the inspection.

The City Requires a Building Permit and Certificate of Approval to install a hot water heater and automatic shut off valve.

As you know, the City of Danbury requires that a building permit be obtained to install a water heater and to install an automatic shut off valve. Then an appointment is made with the City to inspect the work after it is done and if the City approves the work, the Certificate of Approval is issued. These documents must be provided along with your form to the

Association. And from the examples above of what has been found in some of the units, it makes sense that this is a city requirement and therefore it is an Association requirement too.

If you or your plumber have any questions regarding compliance, please contact Kim Murray at (203) 748-0859 or via e-mail at kmurray@rei-pm.net.

Would It Make Sense for the Association to Get Individual Insurance Policies for the 6 Villages, the Master Association and for the Clubhouse & Common Amenities

The association asked their insurance agent (Bouvier Insurance) to analyze whether it would make sense to request an insurance policy individually for each Village (there are 6 of them), the Master Association, and for the common elements separately versus a policy covering the entire master association. The insurance agent worked with GNY extensively to analyze this, and they can say with confidence that breaking down the association into separate policies would cost Sterling Woods more than what we are currently paying.

The bottom line is the association and Unit Owners must do their due diligence to lower the amount of insurance claims being submitted. By following the Maintenance Standards and once the association's loss history improves, more insurance carriers may provide bids for future policies and the amount the association is charged for a policy should improve.

Revised Rule – Exhibit A – Maintenance, Repair and Replacement Standards of the Rules & Regulations - #14 Turn Off Water During Extended Absence

Recently, a proposed rule change was approved by the Master Board (Exhibit A – Maintenance, Repair and Replacement Standards of the Rules & Regulations - #14 Turn Off Water During Extended Absence). Notice of the proposed rule change was sent to all owners as required by state law and comments were solicited. The comment period has expired, and no comments were received. As a result, enclosed you will find the revised rule book pages for insertion into your association rule book. A full set of the rules can be e-mailed to you at any time – simply contact Kim at the on-site office.

Volunteers are needed for the Maintenance Committee

The Maintenance Committee is in need of volunteers. In the spring, the committee walks the community to inspect every unit and the common areas. Then they report back with a list of suggested work that needs to be done.

If you are interested in serving on this committee, you need to be able to walk around to inspect the outside of units and all common areas. If you have any questions or would like to serve on this committee, please contact Kim Murray at (203) 748-0859 or via e-mail at kmurray@rei-pm.net.

Pool Attendant Position Available

If you are interested in a weekend pool attendant position, please contact Kim Murray at (203) 748-0859 or via e-mail at kmurray@rei-pm.net. Contact Kim for details regarding this position.



Dumpster Day - the association has again arranged for a spring dumpster day program – it will be held on Saturday, May 18, 2024. More details will be provided as we get closer to the date.

Challenger Circuit Breaker Box Recall

A Unit Owner sent an e-mail to REI stating their electrician examined his circuit breaker box and he explained that the brand Challenger has open recalls on many of their boxes. Please see the link below to see if your unit is affected.

<https://www.cpsc.gov/Recalls/1988/challenger-electrical-equipment-corp-offers-replacement-program-for-9000-gfci-circuit>

If you need to replace your circuit breaker box, your electrician must obtain a building permit and Certificate of Approval from the city and provide these documents to the association.

March Board Meeting

The next board meeting will be held on Wednesday, March 20th at 7:30 PM. It will be held in person at the clubhouse, or you can attend electronically. If you choose to attend electronically, call (203) 666-8107 and then enter the conference ID number which is 554 849 440#. When you call in, you will be put into a “lobby” and when the meeting is ready to begin you will be “brought” into the meeting.

Please note – if you join via conference call, you will be muted during the meeting. However, you can listen in. If you have any questions, you would like the board to answer, you should e-mail your questions to Kim Murray at kmurray@rei-pm.net a week prior to the meeting. Your questions will be addressed at the end of the open session. The board also gives those in attendance either in person or via conference call an opportunity to ask questions at the end of the meeting.

Some routine reminders.....

The next holiday that will impact trash pickup is Memorial Day. That week, the pickup will be on Tuesday, May 28, 2024.

Reminder: Maintenance Standard in the Rules & Regulations Regarding Smoke Detectors

All Unit Owners shall have smoke detectors installed in their Units in accordance with the recommendations of the Danbury Fire Department. Unit Owners shall test their smoke detectors every six months and replace the batteries in their smoke detectors at least once every calendar year (or as recommended by the manufacturer for the installed unit). Unit Owners shall replace their smoke detectors every 10 years (or as recommended by the manufacturer of the installed unit).

Snowstorm Parking Reminder - the snow removal vendor uses visitor parking areas during storms for the temporary placement of snow. The availability of these areas is critical during a snowstorm. Do NOT move your car from your driveway to the visitor's lot during a storm to make it "easier" for the vendor to clean your driveway. It hinders the snow removal effort and is a violation of association rules.

Parking Rule Reminder - no on-street parking is permitted except for temporary loading and unloading. Per the rules, the use of the visitor parking areas and/or any roadway as additional parking space is prohibited.

The speed limit in Sterling Woods is 15 MPH.

Please make sure your vehicle always comes to a complete stop at all stop signs throughout the complex.

Out of respect for your neighbors, we again remind pet owners to be diligent about curbing, picking up after your pets and properly disposing of any feces back at your unit.

If Kim or I can assist you in any way, please let us know. Kim's hours are approximately 7:30 AM until 2:30 PM. Her email address is kmurray@rei-pm.net and the on-site phone number is (203) 748-0859 or she can be reached at 203-744-8400 ext. 153. If you have an emergency, you can call 203-744-8400 and hit zero.

Sincerely,



Art Stueck
President
REI Property and Asset Management

Attachment