



January 30, 2015

**Sterling Woods II – Master Association
Monthly Newsletter
Website: www.sterlingwoods2.org**

Dear Unit Owners:

Below you will find various updates, news and reminders. Your attention to these matters is appreciated.

Insurance information update and increase in insurance claim deductible:

Because of our insurance claim history over the last several years, the premiums for our 2015 Sterling Woods II insurance policy have increased significantly. In order to minimize these premiums, we have chosen to increase the deductible. The previous deductible was \$5,000 per claim without water damage, and \$7,500 with water damage. The new deductible is \$10,000, whether or not there is water damage.

It is important that you understand the coverage that unit owners need, and the effect of this deductible increase. In the state of Connecticut, the condominium association's insurance policy is primary, so that damage to your unit is covered first by the association's insurance policy. Coverage also extends to "betterments and improvements" that you may have made to your unit. The association is also responsible for the deductible. However, effective July 2010, important changes to Connecticut condominium insurance regulations were made in the Common Interest Ownership Act (CIOA). These changes stipulate that associations can assess unit owners for the portion of repair expenses in excess of any insurance proceeds received by the association under its insurance policy, if one of the following three "litmus tests" is confirmed: (1) that the unit owner was grossly negligent; (2) that there was willful misconduct on the unit owner's part or (3) that the unit owner failed to comply with a written maintenance standard pertaining to the damage. This means that if a unit owner is shown to be at fault under one of the above criteria, they can be assessed for the deductible as well as other expenses not reimbursed by the association's insurance company.

Since negligence and misconduct are difficult to prove, noncompliance to a maintenance standard is the primary means by which a unit owner can be held responsible for the insurance deductible. As a result of the CIOA regulations, virtually all condominium associations in Connecticut have since adopted maintenance standards. Sterling Woods' maintenance standards are included in our Rules and Regulations, and may be viewed on our website at <http://www.sterlingwoods2.org/>. While these standards, for the most part, are good practices which should reduce the number of claims, they were primarily established to prevent association losses on claim deductibles. The association is not going to take active enforcement steps to make sure all unit owners are following these standards. Rather, if there is a claim, and

it is reported by authorities (fire department, contractor, city official, management) that the damage was the result of noncompliance with a written maintenance standard, the association will move to recover the deductible from the unit owner. Unit owners may choose to ignore maintenance standards, but they do so at their own risk of being held responsible for any deductible.

Please share this information with your personal insurance agent to make sure you are properly covered in case you are held responsible to pay for the deductible if an insurance claim is submitted for your Unit.



Vehicle Registration Form

It is that time of the year again for vehicle registration. A cover letter with a Vehicle Information form included was mailed to you on January 23. The form contained the information we currently have on file regarding the vehicles identified to your Unit. The letter requested that you **update and return the Vehicle Information form by February 27, 2015**. This form must be submitted even if the information remains the same from last year.

Thanks in advance for your cooperation.

Maintenance Committee volunteers are needed:

Sterling Woods II has many dedicated volunteers serving on the various committees and boards that help make the community a better place. At this time, the Maintenance Committee, in particular, needs more volunteers. If you are interested in serving on the Maintenance Committee, please let Kim know and she will provide more details.

Please report suspicious activity:

It has been observed, on weekends, that young adults have been parking at the top of Bradford Drive in the overflow/visitor parking spaces, hanging out in their cars and littering. If you notice anything that looks suspicious please call the Danbury Police (203-797-4614). Please also report anything that seems suspicious to Kim at the on-site office. You can reach her either via e-mail at kmurray@rei-pm.net or by phone at 203-748-0859.

Landscaping Committee Report – Julia Brzezinska

Following Carole Torro's recent retirement from the committee, the Landscaping Committee elected Julia Brzezinska the new chairperson. We all thank Carole for her years of dedication and service.

Julia informed the Board that the first landscaping meeting this year with representatives from Bartlett, Eastern View and Lawn Doctor will be held on February 26.

Bartlett began the wood line/vines project on January 21. The objective of this project is to prevent the wood line from encroaching on the lawn areas. This work is being done on Revere Road, Hancock Drive, Logging Trail Road, Heartwood Lane and Silversmith Drive.

Maintenance Committee Report – George Torro

There was no maintenance report given at this month's board meeting.

Steve Griffing stated that a Unit Owner on Cypress Drive with fitness center experience has volunteered to help with equipment selection in anticipation of the need to replace a treadmill.

Paving Committee Report – Stan Kishner

The Paving Committee was formed for the purpose of developing a long-term plan for replacement of roads. While the most recent Reserve Study conducted by Becht Engineering in 2012 recommended that we start a three-year repaving program in 2016, the very poor condition of some of our roads will require an acceleration of the program. The committee, along with vendor representatives, determined that Heartwood Lane and Logging Trail Road are the roads most in need of replacement followed closely by Bradford Drive and Revere Road.

We have commissioned Howland Engineering, the engineering company we used for writing the specifications for Silversmith Drive, to develop the specifications for repaving Heartwood Lane, Logging Trail Road, Bradford Drive and Revere Road. The specifications will include all driveways which would be repaved when the roads are done. We will attempt to preserve the Birches driveways that have been recently repaved. Howland's work started late and has taken longer than anticipated. We would like to send out a bid package as soon as possible so that paving can begin in the spring. It is important to do the repaving while the ground is still moist. The asphalt plants open in April.

We anticipate that we will be able to repave two of the roads in 2015. More repaving will be budgeted for in 2016.

Roof Committee Report – George Holland

The Roof Committee has interviewed a number of roofing contractors, roofing engineers, roofing consultants, and home inspectors. The messages from them have been fairly consistent. The key points are the following:

The estimated 20 year life of a roof shingle is fairly accurate so the reserve plan to start replacing our roofs at the 20 year milestone is reasonable. The quality of the installation is critical. Hiring someone to inspect the work during and after the installation would be worthwhile. After asking one roofing contractor for a ball park estimate of what it would cost to replace all the roofs in Sterling Woods, the committee believes that the reserve numbers are realistic.

We have choices in the type of roofing materials. We will need a well thought out roof specification prepared by an expert.

Ice Damming – all the interviewees asked if we were having problems and all thought that roof replacement would help alleviate our problems. Algae on the roofs – the consensus was that any attempts to remove the existing algae would risk damaging the roofs and would not have long lasting success.

Roof inspection – one of the committee goals was to inspect a sampling of our roofs to see if they are aging as expected and that the plan to start to replace at the 20 year milestone made sense. The hope was that this inspection could be done rather cheaply. Unfortunately, that is not the case. The bids to do the inspection ranged from \$4K to over \$10K.

Next steps – The decision that the Board needs to make is whether or not to proceed with any inspection of the current roofs. Is there enough value to be obtained from any such inspection to warrant spending the \$5K? Would we better serve the community by accepting the conventional wisdom that roofs last 20 years thus starting in 2016 makes the most sense? Then the \$5K could be used for preparing the roof specifications and/or hiring someone to inspect the installation.

Deck Committee Report – Steve Griffing

The Deck Committee has contacted two engineering firms to get quotes on evaluating the decks current condition. The objective is twofold. Are they aging appropriately towards the expected lifetime of 25 years and if so, may it make sense to consider any replacement work prior based on cost benefit analysis with routine maintenance versus new material replacement?

It is the expectation that the decks would be the third of the three major projects under consideration at this time (roads first, roofs second and decks third). This investigation is meant to be proactive to prevent surprises and to ensure that the decks are aging as expected.

Both firms have indicated that on superficial observation, the decks seem to be in very good shape because they are well maintained. We have received one quote with an estimate of \$6K to evaluate 25% of the decks and submit a report. We are awaiting the second engineering estimate. The committee will provided updates when additional information is obtained.

Some routine reminders...

There are some driveways in Sterling Woods that are long enough to park two cars in it but please note this is against the rules (except in the Birches). This creates a dangerous situation especially when one of the cars extends into the roadway.

For some reason, it seems to always be windy on Mondays which is garbage day. Please be sure you tightly secure the lid on your garbage can so if your garbage can blows over the garbage does not blow throughout the community. Please also properly secure your recycling.

I would like to remind you to clean out any papers in your newspaper slot in the mail stations.

Out of respect for your neighbors, we again remind pet owners to be diligent in regards to curbing and picking up after your pets.

The next holiday that will impact trash pick-up will be Memorial Day. That week the pickup will be on Tuesday, May 26, 2015.

See the association website for association meeting minutes and information about the various social clubs that are available to all residents here at Sterling Woods II – Book, Bridge, Canasta, Computer, Knitting, Poker, Sterling Woods Lunch Bunch and Game Night.

The next Master Board Meeting will be held on Wednesday, February 18, 2015 at 7:30 PM. The Open Session will begin immediately following the Executive Session which begins at 7:00 PM and ends at 7:30 PM. Let us know, one week in advance, if you would like to be placed on the agenda and the subject matter that you would like to cover.

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.

Sincerely,

A handwritten signature in black ink, appearing to read 'Art Stueck', with a stylized flourish at the end.

Art Stueck - President
REI Property and Asset Management
astueck@rei-pm.net