



(Picture Provided by Anne Holland)

**September 30, 2016**

**Sterling Woods II – Master Association  
Monthly Newsletter  
Website: [www.sterlingwoods2.org](http://www.sterlingwoods2.org)**

Dear Unit Owners:

We have some very important news this month and we urge you to pay particular attention to the first section below that covers the association's new insurance policy.

**Insurance information and increase in insurance claim deductible**

Due to high claim losses over the last several years, from both liability suits and property damage events, the Association's insurer recently informed us that they were non-renewing their policies with Sterling Woods II. Bear in mind, the community association insurance industry has been hit hard with losses due to extreme weather in the northeast region over the past several years. So, it is not just Sterling Woods II that is being targeted with abnormally large premium increases and changes in deductible.

As a result, and following normal operating protocol, we reached out to three different insurance agencies requesting multiple quotes from each of them. Unfortunately, given the size of Sterling Woods II, coupled with the loss history, there were not many companies willing and/or able to take on this risk. Some companies simply cannot take on Sterling Woods II due to the high dollar amount of property risk.

The Association did receive a proposal from Philadelphia Insurance in the amount of \$232,735. The previous policies cost was \$178,521. As a result, we are faced with a 30% increase in premiums. Greater New York and Harleysville, two major players in the industry, declined to bid. The third agency was unsuccessful in getting any insurance companies to provide the Association with a proposal.

Management, the Finance Committee and the Board will be working to minimize the impact this will have on common fees for next year. If suits and claims stay low over a period of years, it would be reasonable to expect a future decline in premiums.

The following is critical news for Unit Owners. The previous deductible was \$10,000 per property damage claim. The new policy has a \$10,000 deductible for most claims but there will now be a \$25,000 deductible if it is a water damage claim. It is very important that you understand and obtain the insurance coverage that you need and the effect of this deductible increase.

In the State of Connecticut, the condominium association's insurance policy is primary. 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 most deductibles. However, effective July 2010, important changes to the Common Interest Ownership Act (CIOA) impacted Unit Owners. Since the new law was put in place, associations now can assess Unit Owners for the portion of repair expenses in excess of insurance proceeds received by the association 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.

As a result of this change to CIOA, virtually all condominium associations in Connecticut have since adopted Maintenance Standards. The Sterling Woods II Maintenance Standards are included in our Rules and Regulations and may be viewed on our website at <http://www.sterlingwoods2.org/>. While these standards are good practices which should reduce the number of claims, they were primarily established to prevent association losses on claim deductibles. If there is a claim, and it is reported by authorities (fire department, contractor, city official, management, etc...) that the damage was the result of noncompliance with a 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.

### **Proposed, Revised New Maintenance Standard – Exhibit A of the Rules & Regulations**

Enclosed you will find a proposed, revised new maintenance standard (Exhibit A of the Rules & Regulations) – turn off water valve during an extended absence. If you have any comments about the proposed new maintenance standard, please mail or e-mail them to REI. After the 10 day notice and comment requirement is met, and if the Master Board votes in the affirmative to adopt this new rule, final ratification occurs and we will send all residents updated rule pages which you can insert into your rule book.

### **Dumpster Day**

The fall dumpster day has been scheduled for Saturday, October 22, 2016. The dumpsters will be available to residents from approximately 8:00 AM until 5:00 PM (unless they are filled earlier). Please do not arrive earlier than 8:00 AM. The dumpsters will be located in the parking spaces next to the clubhouse by the playground. There will be an REI assigned contractor monitoring this service while the containers are on site. The role of the monitor will be to catch non-residents attempting to dump at SW2, prevent dumping on the ground and to prevent inappropriate materials from being dumped into the containers.

Items not allowed include – hazardous wastes (gasoline, oil, propane, paints, freon, etc....), AC units, car tires, brush and tree stumps, rocks, cement and car batteries. If you are going to dump lawn mowers or other such equipment, they must be drained of all oil and fuel.

**You must have proper proof of identification and residency with you.**

### **Landscaping Committee Report (Julia Brzezinska - Chairwoman)**

In October, mowing will start on Bradford Drive. During the last two weeks of September, the following work is scheduled - shrub replacements, planting of mums at the clubhouse and entranceway areas, aeration and over-seeding of lawn areas and shrub pruning.

September 27<sup>th</sup> is the last scheduled date for a blanket application of fertilizer to all turf areas. The majority of the application will be granular with liquid to be used on small areas.

In September, the following work is scheduled - fertilization of designated shrubs located on Bradford Drive, Revere Road and the clubhouse area, and ornamental trees (birch, crabapple, dogwood, magnolia, plums & cherry trees) located at the fronts of units will get a prescribed soil treatment to supply necessary nutrients according to soil analysis results. The maple trees in the entranceway will also receive this treatment.

A total of 6 dead trees are on the removal list - 3 will be replaced. Trees being replaced are - a maple tree on the island/median, a white pine at the Revere Road entranceway was removed (its removal presented a privacy issue for the 1400s Bradford bldg.), 120 Silversmith Drive a cherry tree in front of a house was removed and will be replaced with a dogwood tree. Trees not being replaced are - Heartwood Island a maple tree across from the 2000 building, 125 Logging Trail a cherry tree near the roadway, 110 Silversmith Drive a dogwood tree on the front lawn (this is the 3rd tree that has been planted in this spot and died). There are still 2 trees in the 80/20 zone and one more tree outside the 80/20 zone (the first center median in SWII) that are dying and most likely will be removed in the winter to get a 10% discount and replaced in the spring (2017).



### **Maintenance Update**

Paving work continues on Hancock Drive and the two Silversmith Loops. Bid requests have been sent out to repave Cypress Drive, Pinnacle Way and the clubhouse parking lot in 2017. Miscellaneous painting work at various units throughout the community (mostly columns and door frames) is completed. Concrete replacement/caulking work throughout the community is in process. The roof was replaced on the 1500 Bradford Drive building.



The next holiday that will impact trash pick-up is the week of December 26. That week the pickup will be on Tuesday, December 27, 2016.

With Halloween in mind, I would like to remind all residents that burning candles should not be used on front walkways, front steps or front porch landings due to the fire hazard they pose to the trick or treaters.

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

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, Mah Jongg, Game Night and Sci-Fi Book Club.

The October Master Board Meeting will be held on Wednesday, October 19, 2016 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](mailto: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', written in a cursive style.

Art Stueck - President  
REI Property and Asset Management

Attachment

**10 Day Notice and Comment  
Proposed Change  
to the Rules & Regulations  
September 30, 2016**

**Proposed new rule in bold:**

EXHIBIT A

**MAINTENANCE, REPAIR AND REPLACEMENT STANDARDS**

1. Hot Water Heaters. All Unit Owners shall replace their gas or electric hot water heaters once they are more than 10 years past the installation date. However, the replacement standard for tankless heaters is 20 years past the installation date.
2. Washing Machine, Dishwasher, Sink and Toilet Hoses. All Unit Owners shall install steel braided, Flood-Chek, or equivalent hoses to serve the washing machines, dishwashers, sinks, toilets and refrigerator water feed line in their Unit.
3. 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).
4. Dryer Vents. All Unit Owners shall have the vents and ducts serving their clothes dryers cleaned at least once every calendar year.
5. Minimum Temperatures. All thermostats in the Units must be set at 55 degrees Fahrenheit or higher from November 1 through March 31.
6. Auxiliary Fuel Based Heaters. Unit Owners shall not use any auxiliary portable or fixed fuel based heaters (i.e. kerosene, propane, LPG, wood, pellet etc.) inside their Units.
7. Use of Grills.
  - a. Unit Owners, tenants and occupants of Units located in the Birches may keep gas grills in their Units, but outside of their residences. Unit owners, tenants and occupants of all other Units may keep gas grills on decks or patios that are assigned to their units as limited common elements.
  - b. No Unit Owner, tenant or occupant of a Unit may place a gas grill so close to the siding of a building or to deck posts as to cause damage or create a fire hazard.
  - c. Unit Owners, tenants and occupants of Units shall not use charcoal grills or other devices such as chimneys which operate with an open flame, anywhere in Sterling Woods.

- d. Unit Owners, tenants and occupants of Units shall not use grills within garages serving their Units.
- e. Units are limited to two (2) propane cylinders (20 lb. maximum per cylinder) per the recommendation of the Danbury Fire Department. Cylinders containing any quantity of propane must be used and stored outside (i.e. deck or rear patio), out of direct sunlight and not on any village common element. When disconnected, the plastic safety plug or cap must be in place.

8. Use of Electrical Appliances and Devices.

- a. Unit Owners, tenants and occupants of Units shall not leave electrical appliances with the potential to cause significant damage such as washing machines, dryers, and stoves, running while they are not in their Units.
- b. No electrical device creating electrical overloading of standard circuits may be used in any Unit

9. Hazardous Waste. Hazardous waste shall not be placed in any refuse container nor poured down any drain.

10. Trash. Trash shall not be stored in such manner as to facilitate the spread of fire or encouragement of vermin.

11. Unit Owners, tenants and occupants shall winterize all exterior hose bibs following procedures recommended by the hose bib manufacturer.

12. Unit Owners, tenants and occupants shall ensure that that there are working weep holes on storm and/or screen doors.

13. Unit Owners, tenants and occupants shall have the gas fireplace(s) in their unit cleaned and serviced every five (5) years.

14. **Turn off water valve during extended absence. If a unit is to be unoccupied or untended for one week or longer, the main water valve for the unit shall be turned off. (Note: Some units also have total building shut off valves which shall not be turned off.)**

Note: Unit Owners, tenants and occupants shall make best effort to retain copies of any documentation related to compliance with the maintenance requirements set forth herein in order to assist the Association and appropriate investigating authorities in the event of an incident.