



(Picture Provided by Anne Holland)

October 11, 2017

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

Dear Unit Owners:

I hope you are enjoying what has been a beautiful fall season thus far. Fortunately, we have been escaping the path of hurricanes this year and the related weather fallout. Hopefully, our good fortune will continue. Below, you will find some important news and information.

Special Board Meeting - Insurance Policy Decision

On September 27, 2017, the Board reviewed, via e-mail, the four proposals we received for the association's insurance policy (term 10/1/17 – 10/1/18). Stan Kishner made a motion to approve the proposal from Greater New York with a \$10,000 property damage deductible and premiums of \$190,931. Steve Griffing seconded the motion. All Board Members approved the motion. REI has informed the insurance agent to put this new policy in place.

Reminders Regarding the Association's Insurance Policy & Maintenance Standards

In the State of Connecticut, an association's insurance policy is considered primary over the owner's policy. As a result, damage to a Unit is covered 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 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 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 community associations in Connecticut have adopted Maintenance Standards. The Sterling Woods II Maintenance Standards are included in the Rules and Regulations and may be viewed on the 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.

To reiterate, the Association policy from 10/1/17 – 10/1/18 has a \$10,000 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 should an insurance claim be submitted for your Unit.

Dumpster Day

The fall dumpster day has been scheduled for Saturday, October 21, 2017. 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.

New Parking Spaces on Cypress Drive

You may have noticed that when Cypress Drive was repaved, four additional parking spaces, along with two new lampposts were installed. A sign was installed indicating that two of the parking spaces are for Overflow Parking and the remainder of the parking spaces are for visitor parking. **Do not park in the two Overflow Parking spaces as they are reserved for residents who have been issued an Overflow Parking Pass.**

Just a reminder, if you have three licensed drivers in your unit and have three cars, you can apply for an Overflow Parking Pass by contacting Kim Murray at the on-site office. An Overflow Pass will be issued, and needs to be renewed every ninety days, as long as there is space in the Bradford Drive and newly created Cypress Drive Overflow Parking lots. If you have been issued an Overflow Pass and park in these spaces, a yellow pass must be displayed on the dashboard of your vehicle.

Landscaping Committee Report

Mowing will begin on Heartwood Lane in October. The Landscape Committee has finished compiling the list for the fall shrub replacements and shrubs will be replaced early October. Pinnacle Way's shrub replacements have been postponed until the Spring because of the road paving work being done there. The final trimming of shrubs is complete. Aeration and over-seeding will be done in early October.

The fifth and final lawn application is scheduled for October 10th, weather permitting, and is fertilizer in a blanket application - liquid will be used on small areas and slopes. Lime will also be applied.

Tree services done in September include a soil treatment to supply necessary nutrients, according to soil analysis results and recommendations, to 70 maple trees in the 80/20 zone and an additional 60 maple trees located at the sides and middle medians. Two replacement trees (one maple on the Silversmith Drive median near the first Pinnacle Way entrance and one river birch tree on the island in the cul-de-sac of 110-118 Logging Trail) will be installed at the end of September. Spraying of deer repellent on arborvitae shrubs is scheduled in October.

Reseeding has been done along the curbs. Because of the warm weather, it would be helpful if Unit Owners could water these areas, especially since the newly seeded areas are small and could be addressed with a watering can.

Maintenance Update

The paving project on Pinnacle Way and the clubhouse parking has been completed. The contractor will return, in the near future, to line stripe the parking spaces. Miscellaneous painting work is almost completed with the exception of the painting of the mailbox stations on Pinnacle Way which now can be done since the paving work is completed. Concrete replacement and caulking work has also been completed.

Flu Shot Clinic Update

On September 26, Bethel VNA administered thirty two flu shots to residents at the Sterling Woods clubhouse.

From the Master Board

The members of the Master Board would like to thank Kim Murry for her help keeping our Unit Owners informed of the work in progress regarding the recent paving of Pinnacle Way.

Some reminders...

I would like to remind you that the December Owners Meeting/Board meeting is scheduled for Tuesday, December 12, 2017. More details will follow as we get closer to this meeting. Also, the September 2018 Board meeting will be moved one week earlier next year due to the holiday.

The next holiday that will impact trash pick-up is Christmas Day. That week the pickup will be on Tuesday, December 26, 2017.

With Halloween in mind, please be reminded 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.

Please clean out any papers in your newspaper slot in the mail stations.

See the association website for meeting minutes and information about the various social clubs that are available to all residents here at Sterling Woods II – Bridge, Canasta, Computer, Poker, Mahjong and Sci-Fi Book Club.

The October Board Meeting will be held on Wednesday, October 18, 2017 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