



(photo submitted by Anne Holland)

**October 18, 2018**

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

**Monthly Newsletter**

Dear Unit Owners:

Below are operational highlights here at Sterling Woods...

**Dumpster Day Reminder**

The fall dumpster day has been scheduled for Saturday, October 20, 2018. 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.

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.**

**Insurance Policy Decision -**

On September 26, 2018, the Board reviewed, via e-mail, a proposal for the association's insurance policy (term 10/1/18 – 10/1/19). Steve Griffing made a motion to approve the proposal from Greater New York with a \$10,000 property damage deductible and premiums for all policies equaling \$189,816. Total premiums for all expiring policies was \$190,931. Stan Kishner seconded the motion. All Board Members approved the motion. REI has informed the insurance agent and the new policy was put 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 with respect to unit/building damage. As a result, damage to a Unit is generally 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.

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, and do 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 10/1/18 – 10/1/19 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.

### **Pool Re-Plastering Update**

The pool re-plastering work has been completed and the pool looks great. Aquatic Technologies is currently performing post re-plastering pool start-up and maintenance procedures which is a 28-day process. Once this work has been completed, the pool will be covered for the winter.

The Board would like to thank Andrew Bayer for all the work that he did and continues to do on the pool re-plastering project. Andrew also headed up the committee that ordered the new pool furniture and umbrellas. Maureen Dunkerton and Steve Griffing also assisted Andrew with these two projects.

We are all looking forward to the opening of the pool in the spring of 2019.



### **Flu Shot Clinic Update**

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

### **Political Sign Policy**

Only one political sign regarding candidates for election (town/city, state or federal) or political issues such as budgets, town/city rule/law changes is allowed to be displayed in each unit. Signs are allowed to be displayed 14 days in advance of voting/election matters. Signs must be removed within 48 hours of the vote/election. Signs must be no bigger than 2'x 2'. Signs cannot be placed on the common or limited common elements (example: on steps, in driveway, on front lawn). Signs may be displayed inside a Unit window only.

**Please note: Political candidates and their campaign staff can campaign by going door-to-door even on private property.**

### **Landscaping Reminder**

All residents should remove from around trees and mail boxes (house owners only) any dead flowers and plants they planted. Also, any dead flowers and plants should be removed from pots outside the areas in front of their units and houses. Our landscapers are not responsible for doing this work. If a pot is a large ornamental, you can clean it of dead plants and leave it where it is for the winter. Please properly store smaller pots inside your Unit.

### **Some routine reminders...**

If you see a black bear in Connecticut, you should report the sighting to the DEEP's Wildlife Division by going to the link below. If you need immediate assistance concerning a black bear, you should call the DEEP's 24-hour hotline at 860-424-3333.

[https://www.depdata.ct.gov/wildlife/vti\\_bin/shtml.dll/sighting/bearrpt.htm](https://www.depdata.ct.gov/wildlife/vti_bin/shtml.dll/sighting/bearrpt.htm)

There will be no delayed trash pickups for the remainder of the year.

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

See the Association's 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, Sci-Fi Book Club and Bridge Lessons.

The November Master Board Meeting will be held on Wednesday, November 14, 2018 (one week earlier than usual) 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.

The December Owners meeting and Board meeting will be held on December 12<sup>th</sup>. More details will follow shortly regarding the Owners meeting.

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', with a stylized flourish at the end.

Art Stueck  
President, REI Property and Asset Management  
[astueck@rei-pm.net](mailto:astueck@rei-pm.net)