

(photo submitted by Anne Holland)

October 21, 2019 Sterling Woods II – Master Association Monthly Newsletter Website: www.sterlingwoods2.org

Dear Unit Owners:

Below are operational highlights at Sterling Woods II for your review:

Eversource will be turning off the electrical power in the community on Wednesday, October 23rd from approximately 9:00 a.m. – 3:00 p.m. (rain date is October 24th).

As you are aware, Eversource recently replaced the underground cables from Nabby Road to Brittania Drive that fed electricity to the community. Eversource stated these cables became unreliable and said when the they were originally installed many years ago, they were direct buried versus being fed through conduit causing the cables to become damaged.

In order to switch over to the new cables, **Eversource has to turn the power off in the community** and this will be done on Wednesday, October 23^{rd} from approximately 9:00 a.m. – 3:00 p.m. If it rains on Wednesday, the work will be done on Thursday, October 24^{th} from 9:00 a.m. – 3:00 p.m. Eversource also said they would send out a robocall with this information.

City of Danbury Police Department Offers Discussion Session (Crime Prevention and Neighborhood Security) to Sterling Woods Unit Owners

Many Unit Owners have requested that the Board reach out to the City of Danbury Police Department to ask if they would speak to residents regarding crime prevention and neighborhood security. Detective Lieutenant Mark Williams, lead detective on the homicide that took place in Sterling Woods, will be hosting this discussion session and has invited Sterling Woods residents to join him, along with a police officer from their Community Conditions Unit, on Wednesday, October 30, 2019 at 6:30 PM in the Danbury Police Department's community room. Detective Lieutenant Williams stated he anticipates this discussion session to have an informal dialogue of questions and answers relating to the incident on Hancock Drive and a discussion of crime prevention and neighborhood security.

There is parking available at the Police Department and the Community Room can hold up to 85 attendees. We hope you are able to attend.

Date:	Wednesday, October 30, 2019
Time:	6:30 PM
Location:	Danbury Police Department
	375 Main Street
	Danbury, CT
	Community Room (located off the lobby of police headquarters)

Fall & Winter Reminders

- All thermostats in the Units must be set at a minimum of 55 degrees Fahrenheit from November 1 through March 31 as required per the Association Rules/Maintenance Standards.
- Please remove any dead plants from your outdoor flower/plant pots this includes plants that were planted around trees. If you have a pot that is large and ornamental, you can clean it of dead plants and leave it where it is for the winter. Please properly store the smaller pots inside your Unit. In the past, it has been noted that some Unit Owners store empty pots on the sides of their Units or under trees this is not allowed. Please note Unit Owners should not dump potted soil in the common areas. Shepherd hooks should not be left outside with nothing on them.
- Please remember to winterize all exterior hose bibs following procedures recommended by the hose bib manufacturer even if you have a frost-free valve.

2020 Budget

- It is during this time of year that we plan for the next fiscal year. As a result, a draft budget for 2020 will be presented to the Master Board by the Treasurers Committee during the November Board Meeting. The formal presentation to owners will take place at the Annual Owners Meeting on December 11, 2019. A meeting notice, agenda and the proposed budget will be sent to you in advance for your review and consideration.

Insurance Policy – 10/1/19 to 10/1/20

The Board reviewed two proposals for the association's insurance policy (term 10/1/19 - 10/1/20). After reviewing the proposals, the Board approved the proposal from Greater New York with a \$10,000 property damage deductible and premiums for all policies equaling \$183,696. Total premiums for all expiring policies was \$189,816.

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 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 <u>http://www.sterlingwoods2.org/</u>. 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 non-compliance 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 10/1/19 - 10/1/20 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.

Gutter Cleaning

Post leaf drop season, all gutters throughout the association will be cleaned. Although we do not have dates this work will be done, please do not be alarmed if you see workers on ladders once the leaves have fallen from the trees.

Deck Study

The Board has hired Conlon Engineering to assess the condition of the existing decks, support structures and footing and to put together a design for replacement decks (including privacy walls). We wanted you to be aware of this work as you may see someone from Conlon Engineering inspecting your deck, in the near future, and we do not want you to be alarmed.

Dumpster Day & Flu Shot Clinic Feedback

We had another successful Dumpster Day and we thank those of you that took advantage of this offering and cooperated with the attendants.

On September 25, Bethel VNA administered forty-five flu shots to residents at the Sterling Woods clubhouse.

Landscaping Update

As the mowing season is coming to an end, blowing of leaves will be done until mid-December. Winter pruning of designated trees selected by our arborist on a priority basis will be done from December through February. The final lawn treatment was done on October 1, 2019, which was a winter fertilizer in a blanket application to all turf areas. The majority of the application was granular with liquid used on small areas and slopes. Liming of the entire property was also done at that time.

Some routine reminders...

With Halloween in mind, we 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.

Holiday decorations may be installed up to 30 days prior to holiday observance and must be removed within 10 days after the holiday. Holiday decorations shall be limited to the front door and porch area and may not be permanently affixed to the Unit. However, in the Birches, Village Unit Owners will be allowed holiday decoration up to six feet in front of their single-family homes.

All pets must be hand leashed. Pets are never to be tied up outside unattended, left on porches or decks, or left to roam on their own. All pet owners or attendants are responsible to immediately pick up after their pet and properly dispose of the waste.

No dogs will be curbed close to any unit's patio or front grass area except in the street. Please do not allow your dog to urinate on mailbox posts, on the lampposts, etc.

We would also like to remind Unit Owners that they should change the batteries in the smoke detectors in their Units at least annually (or as recommended by the manufacturer for the installed unit).

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

The next Master Board Meeting will be held on Wednesday, November 13, 2019 (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.

Website: www.sterlingwoods2.org

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 and Mahjong.

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 <u>kmurray@rei-pm.net</u> and the on-site phone number is (203) 748-0859.

Sincerely,

Art Stueck President REI Property and Asset Management