



(photo submitted by Anne Holland)

**September 21, 2020**  
**Sterling Woods II – Master Association**  
**Monthly Newsletter**  
**Website: [www.sterlingwoods2.org](http://www.sterlingwoods2.org)**

Dear Unit Owners:

Below are operational highlights here at Sterling Woods...

**Amenities Remain Closed**

The clubhouse, gym, and playground will remain closed until further notice. REI and the Master Board continuously monitor state and federal regulations and liability legislation, and solicit guidance and recommendations from our insurance company, lawyer, and community organizations (CT and national) regarding potential for opening of these amenities. All experts are unanimous in advising that the amenities need to remain closed. The overriding obstacles include recent reiteration that HOA community insurance carriers will neither provide liability coverage for the community, nor individual board members, from lawsuits related to COVID infection. In other words, not only would the entire community be at risk for any COVID related lawsuits, but the individual Master Board Members could be personally sued and there would be no insurance protection. The current update from the Community Associations Institute of CT legal committee is that there does not seem to be any will within the CT state legislature to provide any liability relief or safe harbor legislation that might offer some liability protection.

The Board and REI continue to make plans in preparation for when the amenities may be opened including but not limited to: replacement of the playground as provided for in the reserve study, modifications of the ventilation system in the clubhouse to meet CT COVID guidelines, pool filtration pump replacement, other cleaning, personnel and administrative costs that might be incurred when the green light is given for the opening of the amenities. The near-term prospect is, unfortunately, not promising.

**Dumpster Day**

The fall dumpster day has been scheduled for Saturday, November 7, 2020. 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. On behalf of the Association, there will be a 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.**

### **Association Insurance & 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.

The association policy 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.

### **Landscaping**

The final pruning of the season will be done the week of September 28, 2020. Over-seeding, aerating and reseeding work on lawns is scheduled for the week of September 21, 2020. All these dates can change due to weather conditions. Shrub replacements according to the list compiled by the Landscape Committee is scheduled for late September or early October. The list is compiled following personal inspection of shrubs throughout all the villages. Dead or

dying shrubs are replaced and a limited number of overgrown shrubs blocking windows - we have many of these overgrown shrubs but can only do so many a year because of budgetary constraints.

The fifth and final lawn application of the season will take place on October 9, 2020, weather permitting. The final treatment is a winter fertilizer in a blanket application to all turf areas. Majority of the application will be granular with liquid used on small areas and slopes.

All residents are allowed and encouraged, if they can, to water their lawns and shrubs, especially when reseeding work is done and new shrubs are planted. When reseeding work is done on a lawn, if no rain, watering should be done every other day in the morning until germination. For newly planted shrubs, if no rain, shrubs should be watered every day for the first two weeks, then 3 times a week. The Landscape Committee compiles a reseeding and shrub replacement list in the spring and in the fall. The lists are comprised of what they see when they do their inspections. So, if a unit does not make the list, it is because conditions have changed since the inspection was made and we were not notified. Then they will be put on the next list. If there are minor bald spots on a lawn, and the unit or homeowner wants to put down grass seed, this is the type of grass seed SWII uses - a combination of blue grass, fescue and rye.

### **Coyotes Sighting Reported in Community**

Recently, a few Unit Owners have reported that they have spotted a coyote in the community. The HOA has been advised by the Danbury Police and our animal control vendor, that any response to a coyote is the responsibility of the Connecticut Department of Energy and Environmental Protection (DEEP). If you see a coyote, you should report each sighting to the Scientific Wildlife Management via the link below. You may also continue to inform REI so that we continue to be aware. If you believe there is an immediate threat, call the Danbury police at 203-797-4611.

To Report a Sighting

<http://scientificwildlifemanagement.com/report-a-sighting/>

Below is also a link to a fact sheet from DEEP regarding coyotes.

<https://portal.ct.gov/DEEP/Wildlife/Fact-Sheets/Coyote>

### **October Board Meeting**

If you would like to join the Wednesday, October 21<sup>st</sup> Sterling Woods Open Session Board meeting at 7:30 PM, which will be held via conference call, you can call (203) 666-8107 and then enter the conference ID number which is 192 562 842#. When you call in, you will be put into a "lobby" and when the meeting is ready to begin you will be "brought" into the meeting.

Please note - you will be muted during the meeting. However, you can listen in. If you have any questions you would like the Board to answer, you should e-mail your questions to Kim Murray at [kmurray@rei-pm.net](mailto:kmurray@rei-pm.net) a week prior to the meeting or call and leave a message for Kim at (203) 748-0859. Your questions will be addressed at the end of the Open Session meeting. The Board will also give you an opportunity to ask questions at the end of the meeting.

**Some routine reminders...**

**Website:** [www.sterlingwoods2.org](http://www.sterlingwoods2.org)

With Halloween in mind, we 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.

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 at 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's window only.

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

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

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