



(Photo submitted by Anne Holland)

**October 25, 2021**  
**Sterling Woods II – Master Association**  
**Monthly Newsletter**  
**Website: [www.sterlingwoods2.org](http://www.sterlingwoods2.org)**

Dear Unit Owners:

Below you will find various updates, news, and reminders. Your attention to these matters is appreciated.

**IMPORTANT INFORMATION – MAINTAINING HEAT IN YOUR UNIT**

With the cold, winter weather approaching, it is imperative that all owners follow the associations Maintenance Standards (which are a part of the associations rules) in order to avoid water pipes from freezing and bursting. If these rules are not followed, the resulting water damage to your home and those around you could be catastrophic. Further, if you do violate the Maintenance Standards, you can be charged the association's deductible (which is \$10,000.00) should there be an insurable loss event.

The below is an excerpt from the Associations Rules and Regulations....

**EXHIBIT A - MAINTENANCE, REPAIR AND REPLACEMENT STANDARDS**

*Minimum Temperatures. All thermostats in the Units must be set at 55 degrees Fahrenheit or higher from November 1 through March 31.*

*Note: check the batteries in all of your thermostats as some brands do not operate if the batteries die.*

*Turn off water valves before leaving for any extended absence. If a unit is to be unoccupied 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 must not be turned off too.*

Should you know of any neighboring units that are vacant, please notify the property management office at [kmurray@rei-pm.net](mailto:kmurray@rei-pm.net). We will then make certain ownership is aware of the rules in this regard and that they are following them. Thank you for your cooperation.

**Fall & Winter Reminders**

- Please remove any dead plants from your outdoor pots and 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.

### **Amenity Update**

The board expects to open the gym in the near future. The clubhouse will also be opened for board meetings, owner meetings and use by clubs. Requirements are being evaluated now and the board is expected to make a decision about re-opening very soon – that could be tempered should health statistics deteriorate again. Currently, there is no plan to open for clubhouse rentals.

### **Insurance Policy – 10/1/21 to 10/1/22**

The Board reviewed two proposals for the association's insurance policy (term 10/1/21 – 10/1/22). After reviewing the proposals, the Board approved the proposal from Greater New York with a \$10,000 property damage deductible (\$5K per unit all peril – if more than one unit is affected from one covered incident) and premiums for all policies equaling \$203,303.00. Total premiums for all expiring policies were \$183,570.

### **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 <http://www.sterlingwoods2.org/>. While these standards are good practices, and do reduce the number of claims, they were also 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 10/1/21 – 10/1/22 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.

### **2022 Budget**

It is during this time of year that we plan for the next fiscal year. As a result, a draft budget for 2022 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 8, 2021. A meeting notice, agenda and the proposed budget will be sent to you in advance for your review and consideration.

### **Landscaping Committee Report**

Continuing weekly: mowing and weed whacking, as needed, blowing of leaves, and policing of trash. Fall shrub replacements took place the first week of October. Aeration, over seeding and reseeding was done the second week of October. We are glad to announce that this year we were able to do additional reseeding work in the backs of all units and houses. Pruning of shrubs will take place at the end of the month.

Pruning of certain trees will continue through the winter. Because of weather conditions, planting of some replacement trees (flowering cherry trees), in front of units was delayed and should be done in late October. Upon the advice of our arborist, one outstanding pine tree to be replaced with a green giant arborvitae cannot be planted until the spring. Fall deer repellent treatments to certain shrubs (e.g., arborvitae) is scheduled to be done between October 18 to November 13, 2021. In the winter (Dec. – Feb.), some tree removals are scheduled in the Birches. These trees are in the backs of houses and present a safety hazard. All affected unit owners will be notified.

Our final lawn application No. 5 is scheduled for the last week of October, weather permitting. This application is winter fertilize in a blanket application to all turf areas. The majority will be granular with liquid used on small areas and slopes. This year lime will be applied to the entire property. Liming is done every other year.

### **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.

### **Crack filling on Silversmith Drive and on areas on other streets in the community**

Bouchard Construction will be crack filling the cracks in the road on Silversmith Drive and in areas on the other streets in the community on November 3<sup>rd</sup>, with a rain date of November 10<sup>th</sup>. These dates can change depending on the weather, but we wanted to make you aware that this work is scheduled to be done. The contractor, when needed, will redirect traffic.

### **November Board Meeting**

If you would like to join the Wednesday, November 17, 2021, 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 853 562 709#. 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. Your questions will be addressed at the end of the Open Session Board Meeting. The Board will also give you an opportunity to ask questions at the end of the meeting.

### **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.

### **Some routine reminders and comments...**

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.

Please come to a complete stop at all stop signs in the community. The speed limit within Sterling Woods is 15 miles per hour.

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

Please clean out any papers 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 or she can be reached at (203) 744-8400, ext. 153. If you have an emergency, call (203) 744-8400 and hit 0.

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