



(Picture Submitted by Anne Holland)

**September 27, 2022**  
**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.

**Revised Rule - Article XI, Section 11.9 of the Rules & Regulations (Prohibited Items) and New Rule – Article XI, Section, 11.13 (Litter).**

Enclosed you will find a proposed rule change that was approved by the Master Board at the September Board Meeting (Article XI, Section 11.9 – Prohibited Items) and a proposed new rule (Article XI, Section 11.13 - Litter). After Master Board approval, there is a requirement of notice to all residents and a ten-day comment period. If you have any comments about the proposed rule change and/or the new rule, please mail or e-mail them to REI. After the notice and comment requirement is met, should final ratification occur, we will send all residents updated rule pages which you can insert into your rule book. A full set of the rules can be e-mailed to you at any time if you cannot locate your hard copy (or if you prefer electronic files).

**Revised Rule – Exhibit A – Maintenance, Repair and Replacement Standards of the Rules & Regulations**

In the state of Connecticut, a condominium association's insurance policy is primary, which means that damage to any unit is covered by the association's insurance policy if the damage from the loss is higher than the deductible which is currently \$10K. The SWII insurance policies remain in effect for only one year and need to be renewed annually. This requires that we solicit proposals from multiple insurance companies every year. Because of the size of SWII, many insurance companies decline to submit proposals because of the large monetary risk involved. The insurance companies that can handle the risk associated with a large community consider the number and size of insurance losses we have had in recent years. While prior to 2020 our losses were considerably smaller than the premiums we paid, our more recent loss history has been poor, and our insurance company has paid us more for losses than the premiums we have paid them.

The Master Board did seek proposals for 2023 insurance coverage. Twelve companies were sent requests to bid on our insurance coverage needs but only one submitted a proposal. Two companies declined to bid because the total insured value was too high for them. The remaining nine companies declined to bid due to our poor loss history.

While we are pleased that our current carrier did submit a proposal, it should be noted that the renewal premium has increased by 12% over the 2022 premium due to the high level of losses we have recently incurred. This increase of more than \$23,000 will be a factor in determining the amount by which common charges will increase for 2023.

In order to minimize our insurance losses, we have published a list of maintenance standards that, if followed, can minimize damage to your unit from such hazards as plumbing leaks, frozen pipes and fire. *We cannot stress too strongly our advice for unit owners to read and adhere to these maintenance standards. More insurance losses will lead to higher common charges. That is certainly the case for 2023.*

The Master Board recognizes that we, both individually and as a community, can and must do better at controlling the number and amount of insurance loss events. Therefore, we continue to monitor and develop our maintenance standards based on our insurance loss experience. At this time, we are proposing the maintenance standard which is attached.

You will have a period of 10 days to comment upon and ask questions about it by contacting the Master Board in writing (mail or e-mail them to REI). The Board will then discuss the comments received and vote on the addition of this maintenance standard to our existing list.

After the notice and comment requirement is met should final ratification occur, we will send all residents updated rule pages which you can insert into your rule book. A full set of the rules can be e-mailed to you at any time if you cannot locate your hard copy (or if you prefer electronic files).



### **Dumpster Day**

The fall dumpster day has been scheduled for Saturday, October 22, 2022. The dumpsters will be available to residents from **6:00 AM until 1:00 PM** (unless they are filled earlier). Note – the time range is different than past dumpster days. The dumpsters will be in the parking spaces by the playground. There will be a monitor at the dumpsters while they are on site. The role of the monitor is to catch non-residents attempting to dump at SW2, prevent dumping on the ground and not in the containers and to prevent inappropriate materials from being dumped.

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 SW2 residency with you.**

### **October Board Meeting**

The next board meeting is Wednesday, October 19<sup>th</sup> at 7:30 PM. It will be held in person at the clubhouse (you may attend in person if you sign the Amenity Use Agreement Form) or you can attend electronically. If you choose to attend electronically, call (203) 666-8107 and then enter

the conference ID number which is 173 843 558#. 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 – if you join via conference call, 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. The board also gives those in attendance either in person or via conference call an opportunity to ask questions at the end of the meeting.

### Some routine reminders...

The December Owners and Board Meeting will be held on Wednesday, December 7<sup>th</sup>. Additional information regarding these meetings will be sent to you as we get closer to 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 window only.

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

The next holiday that will impact trash pickup is after Christmas as it falls on a weekend this year and the holiday is observed on Monday, December 26<sup>th</sup>. That week, the pickup will be on Tuesday, December 27, 2022.

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,



Art Stueck, President  
REI Property and Asset Management

Attachments



## September Landscaping Report

**Landscape reminder:** If unit owners plant flowers or other plants around their tree mounds or mailbox (houses only), they are responsible for their care. This includes watering in the summer and pulling out annuals or cutting down perennials in the fall.

**Eastern View:** Continuing weekly: spot mowing, (when drought conditions improve and lawns start to grow, regular mowing will resume), pool area cleaning (until the pool is closed), weed whacking and blowing out debris, and policing of trash. Fall aeration and reseeding lawn work will be done in late September or early October. Also, shrub replacements will take place during that same time period. Mums will not be planted in the entranceway and along the clubhouse due to the drought.

**Bartlett Tree:** Extra out of contract work is scheduled, such as, dead tree removals, cutting down dying large tree like shrubs, pruning arborvitae, planting privets along some slopes for privacy where dead trees have been removed. Timing of this work is contingent on improving weather conditions. Two treatments of deer repellent to arborvitae (tree like cone shaped shrubs) are scheduled to be applied on November 13, 2022 and January 8, 2023.

**Lawn Doctor:** Lawn application No. 4 originally scheduled for August 23, 2022, was postponed because of the drought until September 13th, weather permitting. It will be fertilizer in a blanket application to all turf areas. The majority of the application will be granular with liquid used on small areas and slopes. Broadleaf weed control will be sprayed, as needed, throughout the area. Liquid post emergent of crabgrass will be spot spray on or in between visits.

Our final lawn application No. 5 is scheduled for some time in October. This application is winter fertilizer in a blanket application to all turf areas. The majority will be granular with liquid used on small areas and slopes.

**10 Day Notice and Comment  
Proposed Change and Proposed New Rule  
to the Rules & Regulations  
September 27, 2022**

**Proposed change in bold:**

**ARTICLE XI  
Swimming Pool Area**

Section 11.9 Prohibited Items. Pets, alcoholic beverages, glassware, electrical appliances, underwater breathing apparatus (except swim masks and snorkels), knives and other dangerous items are prohibited in the pool area. Smoking, **including vaping**, in the pool area is not allowed.

**Proposed new rule:**

Section 11.13 Litter. All litter/refuse must be removed from the pool area or placed in the trash containers that are in the pool area.

**Renumber rule below to Section 11.14**

Section 11.13 Additional Rules. Please refer to the rules posted at the swimming pool which are included herein by reference.

**10 Day Notice and Comment**  
**Proposed Addition to Exhibit A – Maintenance, Repair and**  
**Replacement Standards of the Rules & Regulations**  
**September 27, 2022**

**The suggested addition to the Maintenance Standard is #15 below in bold.**

**MAINTENANCE, REPAIR AND REPLACEMENT STANDARDS**

1. Hot Water Heaters. All Unit Owners shall replace their gas or electric hot water heaters once they are more than 10 years past the installation date. However, the replacement standard for tankless heaters is 20 years past the installation date.
2. Washing Machine, Dishwasher, Sink and Toilet Hoses. All Unit Owners shall install steel braided, Flood-Chek, or equivalent hoses to serve the washing machines, dishwashers, sinks, toilets and refrigerator water feed line in their Unit.
3. Smoke Detectors. All Unit Owners shall have smoke detectors installed in their Units in accordance with the recommendations of the Danbury Fire Department. Unit Owners shall test their smoke detectors every six months, and replace the batteries in their smoke detectors at least once every calendar year (or as recommended by the manufacturer for the installed unit). Unit Owners shall replace their smoke detectors every 10 years (or as recommended by the manufacturer of the installed unit).
4. Dryer Vents. All Unit Owners shall have the vents and ducts serving their clothes dryers cleaned at least once every calendar year.
5. Minimum Temperatures. All thermostats in the Units must be set at 55 degrees Fahrenheit or higher from November 1 through March 31.
6. Auxiliary Fuel Based Heaters. Unit Owners shall not use any auxiliary portable or fixed fuel based heaters (i.e. kerosene, propane, LPG, wood, pellet etc.) inside their Units.
7. Use of Grills.
  - a. Unit Owners, tenants and occupants of Units located in the Birches may keep gas grills in their Units, but outside of their residences. Unit owners, tenants and occupants of all other Units may keep gas grills on decks or patios that are assigned to their units as limited common elements.
  - b. No Unit Owner, tenant or occupant of a Unit may place a gas grill so close to the siding of a building or to deck posts as to cause damage or create a fire hazard.
  - c. Unit Owners, tenants and occupants of Units shall not use charcoal grills or other devices such as chimneys which operate with an open flame, anywhere in Sterling Woods.

- d. Unit Owners, tenants and occupants of Units shall not use grills within garages serving their Units.
  - e. Units are limited to two (2) propane cylinders (20 lb. maximum per cylinder) per the recommendation of the Danbury Fire Department. Cylinders containing any quantity of propane must be used and stored outside (i.e. deck or rear patio), out of direct sunlight and not on any village common element. When disconnected, the plastic safety plug or cap must be in place.
8. Use of Electrical Appliances and Devices.
- a. Unit Owners, tenants and occupants of Units shall not leave electrical appliances with the potential to cause significant damage such as washing machines, dryers, and stoves, running while they are not in their Units.
  - b. No electrical device creating electrical overloading of standard circuits may be used in any Unit.
9. Hazardous Waste. Hazardous waste shall not be placed in any refuse container nor poured down any drain.
10. Trash. Trash shall not be stored in such manner as to facilitate the spread of fire Or encouragement of vermin.
11. Unit Owners, tenants and occupants shall winterize all exterior hose bibs following procedures recommended by the hose bib manufacturer.
12. Unit Owners, tenants and occupants shall ensure that that there are working weep holes on storm and/or screen doors.
13. Unit Owners, tenants and occupants shall have the gas fireplace(s) in their unit cleaned and serviced every five (5) years.
14. Turn off water valve during extended absence. If a unit is to be unoccupied or untended 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 shall not be turned off.)
15. **Work inside a Unit. If a Unit Owner makes repairs or improvements to the inside of their unit, whether handled by the unit owner or a third party that they engage, the Unit Owner will be responsible for the association's insurance deductible should there be a loss event that is related to said repairs or improvements - whether the loss occurs immediately after the repairs or improvements are made or if they occur at a later point in time. Repairs made by the Association to the interior of a unit that cause a loss event will be fully covered by the Association. Note – any contractors working inside of a unit must be licensed and insured and must provide proof of insurance to the Unit Owner. The Unit Owner is responsible to check with the City of Danbury to determine if a building permit is needed. When applicable, a copy of the building permit and Certificate of Approval from the city must be provided to the Association.**