



(Photo submitted by Anne Holland)

September 21, 2023
Sterling Woods II – Master Association Monthly Newsletter
Website: www.sterlingwoods2.org

Dear Unit Owners:

We have some very important news that requires the attention of all unit owners. This matter is urgent, and all owners will need to review it with their personal insurance agent.

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 cost of the repairs is greater than the association's deductible. The current policy has a \$10,000 deductible but it will be increased to \$50,000 on 10/1/2023. As a result, the financial exposure to unit owners will become much more significant.

Because of the size of SWII, many insurance companies are not able to take on the financial risk of insuring your buildings. This severely limits the bidding pool. In addition, the insurance companies that can handle the risk evaluate the number of losses a property has experienced in the past three to five years. Prior to 2020 SWII losses were lower than premiums paid for building coverage. More recently the loss history has been poor, and the insurance company has paid out more for losses than the premiums paid to them.

From 10/01/2022 to 9/30/2023, the Association submitted eight insurance claims totaling \$250K which can be broken down as follows: 4 hot water heaters - \$57K; 1 burst pipe - \$128K; 1 toilet overflow - \$33K; 1 sink overflow - \$18K; and 1 dehumidifier leak - \$17K.

The association did seek proposals for the 10/1/2023 to 9/30/2024 insurance coverage period. Nine companies were sent requests to bid but only one submitted a proposal. The rest declined due to the poor loss history. The renewal policy offer from GNY comes with a premium increase from \$224,804 to \$413,094 per year - an increase of \$188,290.

In addition to the premium increase...

- The building damage deductible was increased from \$10K to \$50K.

IMPORTANT NOTE: The Association policy from 10/1/23 – 10/1/24 has a \$50,000 deductible effective on 10/1/23. 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.

- The association must implement a formal hot water heater replacement program and require all owners to install an automatic water shutoff.

The Association is not stuck with this rate forever. An improved loss rate will be a factor considered for lowering the premiums moving forward. But there is no guarantee that the rate will go down in the near future.

The average increase per unit owner is \$526 per year (\$42 per month). The increase in the insurance policy will certainly have a negative impact on the operating budget and will cause an increase in common fees.

As part of the negotiations, the Association agreed to take immediate action by revising the Maintenance, Repair and Replacement Standards of the Rules & Regulations. Adherence to the proposed rule changes (attached) would have prevented at least \$218K of the losses that occurred this past policy year.

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

The Master Board recognizes that SWII 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. Currently, we are proposing changes to the maintenance standard which is attached.

The proposed rule changes were approved by the Master Board at the September meeting. 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 rule changes, please mail or e-mail them to REI. After the notice and comment requirement is met and final ratification occurs, 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 21, 2023. 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 SWII residency with you.**

Maintenance Updates

- Caulking work, concrete repairs and concrete replacements will be done throughout the community at various units. This work has begun.
- Post leaf drop season, all gutters throughout the association will be cleaned. Although we do not have dates when this work will be done, please do not be alarmed if you see workers on ladders once the leaves have fallen.



Pool Closing Information

The last day the pool will be open for residents to swim in will be on Sunday, September 24th.



The September Landscaping Report is attached.

October Board Meeting

The next board meeting is Wednesday, October 18th at 7:30 PM. It will be held in person at the clubhouse, or you can attend electronically. If you choose to attend electronically, call (203) 666-8107 and then enter the conference ID number which is 162 722 161#. 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 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.



Please see attached How to Video Links for the New Fitness Center Equipment

Some routine reminders...

The December Owners and Board Meeting will be held on Wednesday, December 6th. Additional information regarding these meetings will be sent to you as we get closer to the meeting.

Political Sign Policy Reminder - 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 Christmas as it falls on a Monday this year. That week, the pickup will be on Tuesday, December 26, 2023.

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 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, you can call (203) 744-8400 and hit zero.

Sincerely,



Art Stueck
President
REI Property and Asset Management

Attachments

How To Video Links for the New Fitness Center Equipment

Videos for the BATCA Omega 4 Unit



<https://www.youtube.com/shorts/SH64LCCxV6I>



<https://www.youtube.com/watch?v=aQ8hBIV3Uok>



<https://www.youtube.com/shorts/wkpVRIND3e0>

How To Video Links for the New Fitness Center Equipment

Videos for the Tuff Stuff CTX Unit



<https://www.youtube.com/watch?v=UVcd9yVkVWU>



<https://www.youtube.com/watch?v=uGFM3sbY438>

LANDSCAPE REPORT

SEPTEMBER 2023

The landscape committee (LC) completed its final lawn and shrub inspection for the season and has submitted its lists of reseeding work and shrub replacements to our landscaper. We do reseeding work and shrub replacements, two times a year, in the spring and fall. Requests for reseeding or shrub replacements should be submitted no later than the end of May and the end of August each year. We need time to prepare the lists and submit them to our landscaper so he can order the shrubs and schedule the plantings and reseeding work.

Gonzalez Landscaping. Continuing are the usual work activities such as mowing of lawns, weed whacking, weeding, and policing of trash. In addition, reseeding, aeration and over seeding of lawns and shrub replacements (which include large shrub removals) will take place at the end of the month. Also, at that time, mums will be planted along the entranceway and the clubhouse area.

Bartlett Tree. Trees scheduled for removal and replacements (in front of units and an island in the cul-de-sac by 110-118 Logging Trail) will take place at the end of the month. Delays sometimes occur because our tree vendor cannot proceed and remove stumps until he contacts Call Before You Dig to mark off where utility mains are located so no damage is done. That is state law, and nothing can be done until the utility mains are marked off.

Lawn Doctor. The fifth lawn application, the final application for the season, is winter fertilizer in a blanket application to all turf areas. Most of the application is granular with liquid used on small areas and slopes. Also, this year we will be liming the entire property. Liming is done every other year. The timing of this application is going to be coordinated with our landscaper's reseeding work to avoid interference and damage to the reseeding work. This application may not be done until November, which is still within the proper timeframe.