



(photo submitted by Anne Holland)

October 17, 2025
Sterling Woods II – Master Association
Monthly Newsletter
Website: www.sterlingwoods2.org

Dear Unit Owners:

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

2026 Budget

It is during this time of year that we plan for the next fiscal year. As a result, a draft budget for 2026 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 3, 2025. A meeting notice, agenda and the proposed budget will be sent to you in advance of the Owners Meeting for your review and consideration.

Insurance Policy – 10-1-2025 to 10-1-2026

The Board reviewed three proposals for the association's insurance policy (term 10/1/25 – 10/1/26). After reviewing the proposals, the Board approved the proposal from Greater New York with a \$50,000 property damage deductible and premiums for all policies equaling \$388,083.00. Total premiums for all expiring policies was \$408,213.00.

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 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 Associations; insurance policy from 10/1/25 – 10/1/26 has a \$50,000 deductible. Please share this information with your personal insurance agent to make sure you are properly covered in case you are held responsible for the deductible should an insurance claim be submitted for your Unit.

Letter from Bouvier Insurance

Attached you will find a letter from Bouvier Insurance, the insurance agent for the Sterling Woods Master Association, Inc. master insurance policy, as a guide to you, the individual unit owners, as to what the Association's Master Insurance Policy covers and what the agency suggests that you purchase for your own protection.

Home Repairs and Improvements (building permits and board approval)

Please see the attached document providing important information regarding building permits and Board approval that are required for certain repairs and home improvements. If you have work done in your unit that requires a building permit, the City of Danbury must come out and inspect the work when it is completed and a copy of the building permit and Certificate of Approval must be provided to the Association.

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 in early December.

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.

IMPORTANT: Should you become aware of any neighboring units that are vacant, please notify the Kim at kmurray@rei-pm.net. We will then make certain the unit owner is aware of the rules in this regard and that they are following them. Thank you for your cooperation.

- Turn off water valve during extended absence. If a unit is to be unoccupied or untended for twenty-four hours or longer, the main water valve for the unit must be turned off.

The requirement to shut off the water when you leave your unit for over 24 hours only needs to be followed in the period from November 1 to March 31. **Note - some units also have total building shut off valves for the whole building which shall not be turned off.**

- 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.



The October Landscaping Report is attached.



Reminder - the speed limit in Sterling Woods is 15 MPH. Drive carefully for the safety of your neighbors and visitors in the community. Thanks!

Reminders – Guidance for Dog Walkers

Carry disposable bags to collect waste. Animal feces must be bagged and brought back to the unit for proper disposal.

Dogs should not be allowed to relieve themselves in the front areas of any unit or in the same spot repeatedly (to prevent lawn and landscape damage).

Dogs may be curbed on **all** roadways and islands throughout SWII, Nabby Road, Silversmith Road, the service roads and all the tree lines throughout the SWII community avoiding items including but not limited to benches, light posts, mailboxes, signs, hydrants, utility boxes, flowers, and ornamental plants.

If all of the designated areas described above do not appeal to your dogs, they may be curbed in the back of your unit keeping at least 15 feet from your neighbor's, or any other, unit.

Residents should not cut across any other unit owner's limited common property (i.e., lawns or driveways) to get to another road or acceptable curbing area.

November Board Meeting

The next Master board meeting will be held on Wednesday, November 12th at 6:30 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 536 336 62#. 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 would like to address the board and would like to be added to the agenda to speak at the beginning of the open session meeting, you should e-mail Kim Murray at kmurray@rei-pm.net a week prior to the meeting. There will also be a sign-up sheet at the meeting if you would like to add your name to the list to address the board at the beginning of the meeting. If you call into the meeting, you will be asked if you would like to be added to the list to speak at the beginning of the meeting. If you call into the meeting, you will be muted during the meeting. Questions will not be taken at the end of the meeting. The board meeting agenda will be posted to the website prior to the meeting.

Some routine reminders....

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

Please make sure your vehicle always comes to a complete stop at all stop signs throughout the complex.

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 are allowed to place holiday decoration up to six feet in front of their single-family homes.

We would also like to remind unit owners that they should change the batteries in the smoke detectors and in all thermostats in their units at least annually (or as recommended by the manufacturer for the installed unit).

If we can be of assistance, please let us know. Kim's hours are approximately 7:30 AM until 2:30 PM Monday to Friday. Her email address is kmurray@rei-pm.net and she can be reached at 203-744-8400 ext. 153. If you have an emergency, you can call 203-744-8400 and dial zero.

Sincerely,



Alan V. Wunsch
Branch President
REI Property & Asset Management

Sincerely,



Kim Murray
Property Manager
REI Property & Asset Management
Attachments

OCTOBER LANDSCAPE REPORT

LANDSCAPE NOTE: Just a reminder to clean up any dead flowers around your tree mounds, flowerpots, mailboxes (houses only) and front shrub beds. Fall shrub replacements were done on October 6th. The next shrub replacements will take place in the spring along with reseeding work. Trimming of shrubs was completed on October 2nd. Unfortunately, this fall we were not able to do reseeding work throughout our villages. However, we were able to do some reseeding work on October 8th on the first two medians on Silversmith Drive. This area is part of our 80/20 zone, which means that Sterling Wood I shares some of the expense.

GONZALEZ LANDSCAPING: Besides the usual weekly services of mowing lawns, weeding areas, policing of trash, blowing of leaves is also taking place. Mums were planted on the entranceway and the clubhouse area on September 25th.

BARTLETT TREE SERVICE: More UOs have reported seeing the spotted lantern flies in their areas. Our arborist said when the colder weather comes these pests will die off. We have had complaints about the green deer repellent spray staining siding. We asked Bartlett to use a clear deer repellent spray this season. The only difference is that an additional application is required, that is, instead of 2 treatments 3 are required. The first deer repellent spray will be applied in November.

LAWN DOCTOR: As stated in last month's newsletter, the last application of fertilizer and lime was done on October 3rd. This ends our lawn services for the year. However, we do keep in contact and the vendor will check out any of our concerns.

Building Permits & Board Approval for Home Improvements

In accordance with the Sterling Woods Governing Documents and the City of Danbury Building Department, there are many improvements and modifications a unit owner can make to the inside of their units without the need for Board approval and/or a building permit from the City of Danbury. **Everything else requires both.**

Below is a brief listing of each. More complete information is available from Kim Murray at 203-748-0859 or KMurray@rei-pm.net.

Permits and Board approval are **not** required for painting, wallpapering, tiling, carpeting, cabinetry, countertop replacement and similar work not involving structural or mechanical alterations, minor electrical maintenance, plumbing work, and replacement or repair of minor parts of HVAC systems and gas fireplaces.

Some examples of when Board approval & city permits are needed:

- Replacing a hot water heater (tank or tankless) or HVAC equipment.
- Replacing a gas fireplace.
- **Any electrical work** other than repair of existing outlets, switches, etc.
- Installation of additional lighting (i.e., track, recessed).
- **Any plumbing work** other than immediate leak repair and general maintenance. This includes replacement of sinks, faucets, drains, garbage disposals. Permission is **not** needed to replace countertops with identical footprint replacements, but a plumber and building permit **are** required to reinstall existing sink or a replacement sink.
- Installation of a radon abatement system.
- Any renovations that will have an impact on the structure of the unit/building.

Comments: It is, unfortunately, quite common for contractors to tell customers that permits are not needed for many of these projects. This is absolutely not correct according to the Danbury Building Department. Every licensed contractor is keenly aware of the few items that do not require a permit as outlined in the CT building code and often choose not to inform the customers because it adds time and expense.

It remains the unit owner's responsibility to know when these are required and to get proper approvals and permits before work is started. REI can provide more detailed information and references to the Danbury Building Department and the pertinent Sterling Woods II Governing Documents. Failure to follow the procedures can result in fines, insurance deductibles being charged to the unit owner, and/or requirements to reverse the work.

Per the City of Danbury Building Department and State Building Code:

Where equipment replacement and repairs must be performed in an emergency situation, the permit applications shall be submitted within the next business day to the building official.

If you have work done in your unit that requires a building permit, the City must come out and inspect the work when it is completed and a copy of the building permit and Certificate of Approval must be provided to the Association.

When in doubt, ask Kim!

References:

Sterling Woods II Rules and Regulations Article IX, Section 9.2 Compliance with state and city regulations.

<https://sterlingwoods2.org/rulesregulations.htm>

Sterling Woods Master Documents Article 13, Section 13.1 – Additions, Alterations, and improvements by Unit Owners: <https://sterlingwoods2.org/rulesregulations.htm>

Excerpts from 2018 Connecticut State Building Code: <https://sterlingwoods2.org/information.htm>



The Sterling Woods Master Association, Inc.

Unit Owners' Policy

The following has been compiled by Bouvier Insurance, the insurance agent for The Sterling Woods Master Association, Inc. master insurance policy, as a guide to you, the individual unit owners, as to what the Association's Master Insurance Policy covers and what the agency suggests that you purchase for your own protection.

PROPERTY INSURANCE

A Condominium Package Policy issued to the Association is written on an "Extended Replacement Cost" "Special Form" basis. The policy is subject to a **\$50,000 deductible per occurrence or a \$25,000 per unit ice damming, \$25,000 per unit water damage and a \$25,000 sewer/water backup deductible. A minimum deductible of \$50,000 applies.**

The Master Policy provides coverage on the Buildings and Common Property. This includes the finished sheetrock and flooring within your units as well as any permanent attachments (e.g. furnaces, stoves, kitchen cabinets, etc.). Essentially, the policy will restore the units back to their original construction and specifications, including any improvements made to the unit, using readily available materials of like kind and quality. The loss must result from a covered cause of loss for coverage to apply.

The master policy does not provide coverage for losses caused by lack of care or maintenance or those caused to happen over a period of time. This includes such causes of loss as water seepage from wood rot or deteriorated foundations. During the winter months, be sure that your heat is maintained at all times.

Additional Exposures Not Covered - Because of the exclusions in the Condominium Package Policy, unit owners should obtain individual insurance to cover some or all of the following possible exposures (and any others which may be necessary to meet their individual requirements):

- Loss of or damage to household goods and other personal property of the unit owner, including jewelry, furs, etc.
- Costs associated with obtaining temporary housing should the unit become uninhabitable due to a covered loss (also called "Loss of Use" coverage)
- Personal liability of the unit owner
- Loss-related assessments levied by the association against unit owners. For example, the Association may seek to recover the master policy deductible from owners relating to a loss that occurred to common elements. This is called "Loss Assessment" coverage and is offered under a condo unit-owners policy
- Loss of rental value (in case of units used for rentals)
- Damage caused by flooding or seepage of water through foundation walls





It is suggested that unit owners purchase a Condominium Owners Policy (Form HO-6) in order to provide coverage on your personal property.

GENERAL LIABILITY

The following coverages apply to the property of the Association and also protect individual unit owners to the extent of the coverage provided.

Bodily Injury and Property Damage Liability

- \$1,000,000 Combined Single Limit per Occurrence
- \$1,000,000 Products and Completed Operations and
- \$1,000,000 Personal Injury and Advertising Injury

General Liability coverage is for injuries that are sustained on Common Property. However, if an individual should become injured inside a Unit, then the unit owner would be responsible. A Condominium Homeowners Policy (HO-6) provides coverage for personal liability exposures.

EXAMPLES OF COVERED LOSSES

The following are examples of the types of losses that are covered under the master policy as well as the extent of coverage provided:

Loss	Extent of Coverage
Fire destroys several units and common area hallways.	The common areas and units, including appliances, permanent fixtures, and any improvements or betterments would be rebuilt/replaced by the master policy subject to the association deductibles. Personal property of the unit owners would not be covered.
Someone slips and falls in the parking lot or other common area.	The master policy will provide coverage for the injured party as well as defense costs on behalf of the association. Note that injuries occurring INSIDE a unit are NOT covered under the master policy and are the responsibility of the owner of the unit in which the injury occurred.
Mold is discovered above a ceiling or inside a wall of a unit due to an ongoing leak that was never discovered.	No coverage is provided for damage due to lack of maintenance or as a result of an ongoing problem. In general, coverage is afforded for losses that are sudden and accidental, not for those that occur over a long period of time.





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