

February 27th, 2009
Sterling Woods II – Master Association
Danbury, CT
Website: www.sterlingwoods2.org

Dear Association Members:

With the cold, snowy weather, we have noted a marked increase in the amount of animal feces along Silversmith Drive. Many of your fellow residents have contacted Board Members, Kim and me with concerns that residents are not properly curbing their dogs. This failure to clean up is not only disgusting and unhealthy but it incurs additional costs for the association. Even though it only takes a few irresponsible owners to create this situation, it reflects poorly on all dog owners.

I wanted to take this opportunity to remind all pet owners to make certain you are cleaning up after your pet out of respect for your fellow neighbors and association rules. I would also ask the many walkers in our community to help identify those who are creating this problem. We are not going to be able to stop this practice unless we can identify and contact these individuals. Any suggestions would be greatly appreciated by me and the Board.

At our most recent Master Board meeting, during Open Session, we had a special guest speaker - Perry Salvagne, the owner of the Hodge Insurance Agency. The Hodge Insurance Agency represents Sterling Woods II and has done so for approximately five years.

Perry was asked to attend to assist the community in understanding what kind of insurance coverage is needed by unit owners and what coverage they can count on through the association's master policy. The two most important factors are the Association's governing documents and Connecticut state statutes – the Common Ownership Interest Act.

Sterling Woods II is somewhat unique in that the governing documents require that the association's master policy cover not only the buildings but also any interior improvements made by individual owners. In most associations, owners must insure their own interior improvements. It is possible that residents have over insured themselves as they and their agent may not be aware of this governing document anomaly. Connecticut State Statute further dictates that the association's master policy serves all members of the association equally and, with regard to building coverage, it is considered the primary insurance for all unit owners.

It is clear that all Owners should have their own liability and personal contents policy. However, they are not required to cover the building, their unit or improvements to their unit. Owners may want to consider some minimal coverage or take what comes as part of a basic unit owner policy (often referred to as an HO6). If there is an incident that is covered by the master policy, but is considered unit owner responsibility, then the owner would be faced with paying the master policy deductible. If the owner in turn has their own coverage, the association deductible would be paid for minus their own policy deductible.

The garage door replacement project is underway. The 80 worst garage doors will be replaced in the next 60-90 days. You will be contacted for an appointment if you are on the "80 worst" list. Everyone else will be completed in the fall of this year.

If you are interested in helping with the annual egg hunt, contact Kim at our on-site office. If we fail to get any volunteers, the event will be cancelled.

Note on your calendar - spring dumpster day has been scheduled for Saturday May 16th.

The Master Board wanted us to caution residents about the possibility of encountering coyotes in the area and the possible threat they may cause. Be careful and do let us know if you observe or experience anything.

If you have not removed holiday decorations, we ask that you do so now so we can avoid written warnings and fines. Thanks.

A few other general reminders include...

Trash and recycling pick ups are normally Monday mornings. The following holidays cause a one day delay in the pick up schedule – May 25th, September 7th and October 12th.

See the association website for association meeting minutes and information about the various social clubs that are available to all residents here at Sterling Woods – Social Events, Bunco Night, Bridge, Book, Knitting, Children's Arts and Crafts, and Poker. Just click on "Social Activities".

The next Master Board Meeting will be held on Wednesday, March 18th, 2009. The Open session begins at 7:30 PM. Let us know, one week in advance, if you would like to be placed on the agenda and the subject matter that you would like to cover.

If Kim or I can assist you in any way, please let us know. Kim's email address is kmurray@reipropertymanagement.net.

Sincerely,

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