

October 28, 2019

Dear Association Members:

We hope you are enjoying this beautiful weather as summer summer? winds down. The Board and REI hope you will find the news that follows to be helpful. Thank you for your time in reading the newsletter and for your cooperation where required.

Projects in process:

- 🍁 The power washing vendor has completed power washing on 1-18 Bainbridge Blvd, 1-10 Hopkins Court, 1-20 Penny Lane, 1-16 Bristol Terrace and 53-90 Tucker Street. They have also completed staining decks on units 1-10 Hopkins Court, 15-18 Bainbridge Boulevard and half of the units on Penny Lane. They will continue to stain the decks until all units on Penny Lane, 53-90 Tucker Street and 1 and 2 Bainbridge Boulevard are completed. It is anticipated that it will take approximately two weeks to complete (weather permitting). You will receive a notice on your garage door 48 hour prior to your deck being stained.

Once all units are completed, the mailbox stations, fencing, gazebo, benches along Bainbridge Boulevard, Hopkins Court, Penny Lane and Bristol; along with the front entrance pergolas will be power washed and stained.

Completed Projects:

- 🍁 The following driveway divider walls have been replaced 41-46 Lawrence and 49-54 Lawrence 63-72 Lawrence, 77-80 Lawrence and 83-86 Lawrence Avenue, are in process of being replaced. The remaining walls, (43-85 Tucker Street, 1-40 Lawrence Avenue, 67-70 Lawrence Avenue and 5-12 Bristol Terrace) will be replaced in 2020.
- 🍁 The landscaping vendor has replaced selected trees and plantings for the season.



Future Board Meeting Dates

The one remaining 2019 Board Meeting will be held on November 4th. The Open Session for all Board Meetings will begin at **7:00 PM** in the clubhouse. The standard agenda is attached for your review.

A sign-up sheet will be placed outside of the meeting room for your use. The sign-up list will be collected after the Executive Session which will end at approximately 7:00 PM. Only those residents that have signed up will be given the floor to provide the Board with comments during the Owners Forum part of the meeting. Please provide your name, address and topic on the sign-up sheet so that the Board can contact you after the meeting if necessary. Each owner will be given approximately 3-5 minutes to speak. If you feel you need more time, it is suggested that you write to the Board in care of REI.

The annual Owners Meeting is scheduled for Monday, December 2nd, 2019 at 6:00 PM. An official notice, including location, agenda and the 2020 proposed budget will be sent in the very near future.



Association Insurance Renewal

The Association recently renewed all insurance policies - property, liability, directors and officers, fidelity and umbrella. The approved proposal was in the amount of \$157,190. This is a decrease in policy costs of \$8,295. Please review the following to ensure you have proper coverage under your HO6 policy:

- 🍁 Betterments & Improvements - the Master Policy is responsible to insure ALL betterments & improvements made to any unit. We highly recommend you review your unit owner policy (HO6) and review your current buildings & alterations coverage. There is NO NEED to insure more than the property deductible of \$10,000, since the master policy would cover the betterments & improvements minus the deductible. You are paying for coverage you do not need if you are carrying a higher building limit. Please note, per Connecticut state statues, the Association can charge a homeowner the \$10,000 deductible if the maintenance standards are violated, there is willful misconduct or negligence.
- 🍁 Loss Assessment – All unit owner's policies may have a minimum \$1,000 limit. We recommend increasing this limit to \$5,000 in case the master policy exhausts their limit (ex: slip and fall claim with a reserve exceeding the liability and umbrella limit of \$15,000,000). The association may assess all unit owners equally in a case like this. The additional premium on your unit owner policy should be negligible.
- 🍁 If you lease your unit, require the tenant to maintain a renter's policy with a minimum of \$300,000 in liability coverage.



Board of Directors - Call for Candidates

The Association sent out a notice on October 1st requesting Letters of Intent and Resumes/Bios for anyone interested in running for the 2020 Board of Directors. There are two seats up for election. If you are interested in running for the Board, please submit your Letter of Intent and Resumes/Bios by October 31st. They can be submitted via email at kmontesi@rei-pm.net, US Postal Service – REI Property Management 2A Ives Street, Danbury, CT 06810 or in person at the REI office in the clubhouse.



School Bus Stops

Please note - the school bus stop for all Danbury and Bethel children is located on Bainbridge Boulevard in front of the tennis court. Parents must park in the clubhouse parking lot – NO on-street parking is allowed.

Any vehicle found to be parked on the street will be sent a fine hearing letter.



2019 Holiday Trash Pickup Schedule

Thanksgiving	Thursday	pick-up on normal day - Wednesday
Christmas Day	Wednesday	pick-up will be Thursday

As a reminder, trash and recycling receptacles need to be brought inside the night of trash pickup. If your trash or recycling container is missed on the day of pickup, please contact Kelly Montesi immediately and she will contact the trash vendor.



Other Important Dates to Remember

Thursday, November 7th – Timber Oak Ladies Book Club – see enclosed flyer.
Saturday, November 2nd – Holiday Bazaar
Monday, November 11th – Veteran's Day Luncheon and wreath laying ceremony



Pets:

We would like to remind all owners to curb your pet along the tree line. . Please pick up and dispose of all dog waste in your personal garbage. All areas where the dog urinates must be watered (dog walkers simply need to carry a water bottle). Lastly, please remember, dogs shall not be curbed or walked within close proximity of the Units, mulched beds, around the pool and/or clubhouse.

Important Reminders

- ✿ Pursuant to the Maintenance Standards, all homeowners must winterize their outside spigots, to ensure that the water pipe will not freeze and burst. All you need to do is turn the water off inside the Unit, then turn the outside spigot on to allow the water to drain out.
- ✿ Also, pursuant to the Maintenance Standards, if you are leaving your home for any amount of time, your heat must remain at a minimum of 55 degrees. This will help to ensure that water pipes in your unit do not freeze and burst.
- ✿ It is also recommended that you have your fireplace and HVAC system serviced prior to the cold weather.
- ✿ As a reminder, the hot water heaters that were installed when the units were built have exceed their life expectancy. It is recommended that they be replaced at this time. Please inspect your hot water tank often for any rust and or signs or leaking.
- ✿ Please do not place pumpkins in the mulched beds.

Water Alarms

As a reminder, the Board of Directors highly encourages all owners to purchase and install water alarms on hot water heaters, behind toilets, under dishwashers, under sinks – virtually anywhere that there is a water line. The alarm will sense a leak and set off the alarm alerting you to the problem quickly – thus reducing damage. Please see the examples below.

The average cost is \$20 per alarm and they can be purchased at most home improvement stores or on-line.

This relatively inexpensive alarm will save the Association and homeowners on large repair costs and insurance premium hikes as well provide additional peace of mind.

If you do already have water alarms installed in your home, please remember to change the batteries annually.

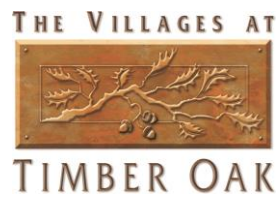


Please visit The Villages at Timber Oak website at: <http://villagesattimberoak.com/>

Here you will find community event dates, Board of Director Meeting dates, community updates, forms (such as the vehicle registration, clubhouse rental and rule violation form), Board of Directors information, rules and regulations and so much more.

All property issues that need attention should be promptly reported to Kelly Montesi at REI. Kelly is here each day from 8:30 AM to 5:00 PM. Kelly's contact information is kmontesi@rei-pm.net or (203) 791-2660.

REI has an **emergency number** for off hours which is (203) 744-8400. Please press "o" for the operator and you will be assisted with your call. Please do not hesitate to reach out to myself or Kelly with any questions or concerns you may have.



Sincerely,

A handwritten signature in black ink, appearing to be "A. Stueck II".

Arthur C. Stueck II
President
astueck@rei-pm.net

Timber Oak Association
Monthly Board Meeting
Open Session - Agenda

Call to order

Homeowners Forum - see the newsletter for “sign up to speak” instructions

Approval of the minutes from the previous Board Meeting

Fine Hearings

Officer Reports

Committee Reports

Management Report

New Business

Old Business

Adjournment



Timber Oak Ladies Book Club

Thursday, November 7th: ****Book TBD****

Thursday, December 5th: **Annual Holiday Dinner (location TBD)**

All meetings are on the 1st Thursday of the month at the Clubhouse unless noted otherwise.

Come join our group for the chance to meet neighbors and pursue your love of reading at the same time. New members are always welcome.

Any questions, please contact Meryl Cooke at moondance516@yahoo.com.