



Questions Answers

	Categories	Masonry Homes	Answers
1	Crawlspace	With ventilation diminished in the crawl spaces after rehab, is radon gas an issue? Has it been tested in the pilot homes, before and after	Radon generally is not a problem experienced in GHI homes; however, the Board of Directors has authorized testing for radon gas in the 4 test row crawlspaces.
2	Crawlspace	What kind of lighting is being evaluated for the crawl spaces? Strip LEDs?	Lighting design has not been finalized, however lamp technology will definitely be long-life LED.
3	Crawlspace	Could you state why the crawlspace remediation is necessary, especially cost and quality of life to members?	1) Preservation of the building foundation's durability; 2) Improved moisture control in the crawlspaces; 3) Reduced heat losses from the crawlspaces; 4) Improved indoor air quality within the homes.
4	Crawlspace	Will you insulate the ceilings (that is the main floor's floor) of the crawl space?	No. The H.I.R.L building science consultants report that the major path of heat loss is not down into the crawlspace, but laterally out through the floor slab edges. Insulating the floor slab edge will address this heat loss vector. However, this improvement is not being offered to members as an option during the Homes Improvement Program.
5	Crawlspace	How would crawlspace improvements affect home improvements requiring floor penetration (plumbing, etc.)?	Crawlspace improvements will not affect future remodeling work. It is important that remodelers properly seal all penetrations for pipes, cables, etc., to maintain the crawlspace integrity.
6	Crawlspace	Does per unit cost of crawlspace improvement vary only by type of unit or also by size of unit?	The Board has requested the Finance Committee to recommend how the cost of a crawlspace improvement should be apportioned among units in a row. Members will be subsequently informed of the Board's decision.
7	Crawlspace	I have a full walk-in basement. Do the same improvements apply as to crawlspaces?	No; homes with basements do not have crawlspaces and therefore will not receive this work.
8	Crawlspace	We have a block unit with an addition. Will the addition's crawl space be included in the crawl insulation portion of the rehab?	The Board will request the Buildings Committee to provide a recommendation regarding improvements that should be done to crawlspaces for additions. Members will be subsequently informed of the Board's decision.
9	Crawlspace	Has there been any consideration of running conduit in the crawlspaces so utility company can feed wires/cables to the individual units? (i.e. I would like to get FIOS and can't)	Installing telecom raceways in crawlspaces was discussed, however the cost to members could not be justified and therefore is not included in the H.I.P. That said, Verizon regularly installs FIOS fiber optic and coaxial cables in crawlspaces ...
10	Crawlspace	How will frequent power outages and spikes affect the performance of all the electrical components, such as fans and lights in the crawlspaces?	Fan motors are unlikely to be damaged by occasional power interruptions or abnormalities; the plan is to provide a simple monitoring system to indicate if a fan or sump pump is not operational. Neither will lighting, if not switched on, be damaged in this manner.
11	Crawlspace	Light switch on/off? Or constantly on? If constant - solar power?	Lighting design has not been finalized, however a manual switch is anticipated for control. Solar power is not specified as a power source.
12	Crawlspace	Will LED lighting be utilized in crawlspaces?	Yes.
13	Crawlspace	Will lighting in the crawlspace increase the risk of electrical fire (wires exposed to moisture &	No; all wiring will be installed by licensed electricians and will be in accordance with National Electric Code, rated for damp locations.
14	Crawlspace	Will the installation of crawlspace improvements be done on a priority basis? That is, will the crawlspaces in the worst units be done first?	Yes; GHI staff has undertaken a program to inspect all crawlspaces. The most severe problems will be flagged as first priority for repair.
15	Crawlspace	How can I obtain information about the condition of my specific crawlspace, the specific improvements planned for my crawlspace and the schedule for installation of the improvement	An individual member should contact H.I.P manager Tom Sporney for specific information about a single crawlspace.
16	Crawlspace	Can you give more information on costs improvement for homes with additions (crawlspaces improvements and those additions	Not yet; costs for improvements to crawlspace additions cannot be identified because of the wide variation in design and size.

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17	Crawlspace	Isn't the current failure of crawlspace "insulation" (bathing, floor covering, sealant, etc.) GHI's fault? And thus, should be covered/Improved by GHI?	GHI is, of course, the members. It is we who are responsible for all aspects of our community, including our crawlspaces; it is we who will pay for the cost of improvements.
18	Crawlspace	Crawlspace lights, de-humidifier, sump pumps - how will the monthly electric bill be fairly paid by all members in a row of homes benefiting from these electrical items?	Masonry home members whose electric panels have sump pump, fan, lighting, or dehumidifier connections receive a monthly credit for that power on their GHI monthly fees.
19	Door	It seems unfair to require us to pay an extra \$1000 to replace storm doors we paid for out of pocket - has GHI considered subsidizing if we already have a storm door?	No; a member may reinstall an existing storm door at his/her expense, once the entry doors/frames have been installed. What would be unfair is to ask other GHI members to 'subsidize' an individual's storm door.
20	Door	Will storm doors be on offer (in bulk)?	Yes; the Board of Directors has determined that new storm doors are to be offered to members, at additional cost, at the time their entry doors are replaced.
21	Door	How can we see what styles of doors will be available? Will they be in style that match the original doors?	Specific door styles will be available well in advance of members' having to make specific selections of H.I.P work items. New doors will comply with existing GHI door styles in the Green Book.
22	Door	If you have a new pricey storm door that will not fit into the new door frame, what recourse do you have? Elect not to have new door?	The Board has to decide whether GHI or the member will be responsible for the replacement of an existing storm door that is removed to facilitate the installation of a new entry door by GHI. Also, the Board has to decide whether a members can elect not to have a new door. Members will be subsequently informed of the Board's decision.
23	Drainage	Which 3 rows of homes will have their yard drainage fixed this summer 2015?	Subject to budgeted funds of \$60,000, GHI proposes to install new storm drain systems this year at 12 D Laurel hill, 20A-B Ridge Rd, 14 Court Ridge Rd, 37 J-K Ridge rd, 45L Ridge Rd, 45P-Q Ridge Rd and also at the following 3 sites with frame units to prevent water run-off from entering crawlspaces - 8 A-F Plateau Place, 59 A-D Ridge Rd and 3 L-P Research Rd.
24	Heaters-BB	Regarding thermostats for baseboard heaters: Is there a separate thermostat for each heater, or just one for each floor of the home?	The optional thermostat work item includes a single thermostat, digital and programmable, for the main living level; also an individual thermostat for each bedroom and for the hallway upstairs.
25	Heaters-BB	When the new baseboard heaters are installed, there may be a need for wall repair and painting around the newly installed unit. If so, how will	Interior wall plaster repairs, if needed, will be provided by GHI. Wall finishes and painting are the responsibility of members.
26	Option: Attic	Will sealing the attic cause heat retention? Will my home become hotter in the summer?	Sealing and insulating work in the attic will aid heat retention in the home during the winter, and heat rejection from the attic in the summer. The result should be improved comfort in both seasons.
27	Option: HVAC	Would there be an option to have baseboard heaters replaced, see how it goes, and decide later if we want to add a heat pump?	When a group of homes has been scheduled for H.I.P work to commence, members must select the optional items they desire and sign an agreement for those purchases. If an individual desires to upgrade to a heat pump later, that would probably have to be done by the member as an individual, not as part of the H.I.P.
28	Option: HVAC	How many rooms will directly be cooled and heated by the split system heat pump?	Number and placement of indoor air handlers is determined by the home configuration, and by consultation between the member, GHI staff, and the contractor. A typical 2-bedroom, 2-level home would probably have 3 indoor air handlers: could be one large unit downstairs and 2 smaller ones in the bedrooms.
29	Option: HVAC	Does the cost for mini-split system heat pump include removing through-the-wall AC units, and patching the holes?	No; removal of through-wall air conditioners is the responsibility of the member, and could be done through GHI's fee-for-service program.

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30	Option: HVAC	What is the criteria for as-needed replacement for baseboard heaters? Is there an estimate of the measure of improvement - new ones will be offered?	Currently, baseboard heaters are replaced when they stop working (the 'as-needed' basis). During H.I.P, all 1980's vintage baseboard heaters are scheduled for replacement. New heaters provide the same function as existing; better air flow may result from clean heating fins, however there is no functional increase in efficiency.
31	Option: HVAC	I already paid for a heat pump, what are my options?	Many members have installed heat pumps in their GHI units already; there is no plan to replace or upgrade these in the H.I.P.
32	Option: HVAC	Will air handlers on heat pump units have backup electric hot wire heat for very cold conditions?	No, modern mini-split ductless heat pumps typically do not have backup electric heating elements.
33	Option: HVAC	Have specifications for heat pumps been approved, and if so will they be available on the website?	Heat pump specifications for the Pilot Program are available to members; please contact GHI Technical Services for this information. Specifications for H.I.P have not been approved as yet.
34	Option: HVAC	I already have a heat pump installed at my expense. Will my GHI coop fee increase due to others getting the home improvement installed?	No, there will be no increase in coop fees for a member who does not upgrade his/her individual heating system.
35	Option: Insulation	If we have a block unit with siding but no insulation, could insulation be added without us having copay for new siding?	No; in order to install insulation, existing siding will have to be removed at the member's expense. It is very unlikely that the existing siding could then be reinstalled; much better to install new siding over the new insulation.
36	Option: Insulation	Is data available to demonstrate energy savings or increase in comfort following insulation of block homes (exterior insulation and siding)?	The six block homes with exterior wall insulation and siding experienced an average decrease in energy use of 22.5% over the 4-winter period December 2010 → March 2014. See <i>HIRL Report for Phase 2, Table 7, available on our website:</i> http://ghi.coop/sites/default/files/attachments/GHI_Pilot_Project_Phase2_MonitoringReport2014Revised.pdf
37	Option: Misc	Will the opt-in survey containing a summary of the benefits as discovered in the pilot project, both by % improvement and estimated cost savings (over the entire period or by year)?	Envelope improvements (insulation, windows, etc.) are addressed in the HIRL report http://ghi.coop/sites/default/files/attachments/GHI_Pilot_Project_Phase2_MonitoringReport2014Revised.pdf Heating system improvements will be addressed in a HIRL report on Pilot Program phase 3, not yet completed.
38	Option: Misc	What does the column on the form left of the break down/estimated cost mean? (% of units with opt-ins)	That is GHI staff and Board of Directors 'guess-timate' of how many members are apt to select each of the options. It is the basis for determining the size of loan authorization needed for member financing of the optional H.I.P work items.
39	Option: Thermostats	What is the "Permits for Thermostats" item on the breakdown of costs sheet?	Electrical work, other than straight replacements of existing components, requires a Prince George's County and a City of Greenbelt construction permit. There are fees associated with
40	Window	Will existing window treatments be re-hung by window installers?	No. Reinstalling shades and curtains, where these must be removed for window replacements, is the responsibility of members.
41	Window	Will windows be replaced in additions?	Yes, for additions registered in the Additions Maintenance Program, with standard windows, if the condition of the windows requires that they be replaced.
42	Window	What happens to my interior natural wood finish wood sills/jambes which match my natural finish Pella wood windows?	Details of this nature will be discussed with GHI staff and installing contractor prior to window replacement work.
43	Window	Has the brand of window been decided yet? If I have metal casement now, can I downgrade to vinyl and keep wood casing/trim on inside?	Window manufacturer has not yet been determined. Details of wood casing/trim will be determined prior to installation by GHI staff and installing contractor.
44	Window	Tint on window - is there a choice - none vs	No, tinting of windows is not a part of H.I.P.
45	Window	I replaced windows in my addition several years ago. Will these have to be replaced again?	Windows that have been replaced by members, are within their usable life, are in good condition, and meet or exceed GHI specifications, need not be replaced under H.I.P.

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46	Window	What is the difference between what we have and what is proposed?	Based on window specifications for the Pilot Program, GHI staff is working to develop specifications for the most efficient and cost effective windows possible. Basic configuration of sliding window with insulated, double-pane construction, will remain.
	Categories	Frame Homes	Answers
47	Crawlspace	When sealing vents in crawl spaces, will this also include the steam pipes/tunnels?	Steam tunnel openings in crawl spaces are being permanently sealed by GHI staff at this time.
48	Crawlspace	During the crawl space improvement, if there is structural issues discovered, e.g. fallen/collapsed steam pipe header under and affecting foundation, will these issues/damages be	Yes; GHI staff will provide quality assurance inspections for all work, including crawlspaces. If rot or other structural deficiencies are discovered, GHI will make repairs as needed.
49	Crawlspace	Why not put cement in crawlspaces to block water and cold air? The Romans used this and it worked well.	Bricks and cement are being installed to seal steam tunnels; pouring cement floors in crawlspaces would be prohibitively expensive.
50	Crawlspace	Currently, how is the electric bill for running sump pumps being divided? Are they being divided? Or is it just one or two "lucky" homes	Frame home members whose electric panels have sump pump connections receive a monthly credit for that power on their GHI monthly fees.
51	Crawlspace	How many fans will be running and how frequently in the crawlspaces?	Each frame crawlspace will have a single fan, likely size approximately 50cfm; fans are designed to run continuously.
52	Crawlspace	Who will pay for the electricity used by the fans and lights in the crawlspaces?	As for sump pumps, members whose electric panels have fan and lighting connections will receive a monthly credit for that power on their GHI monthly fees.
53	Crawlspace	Haven't member fees included crawlspace inspection and repair over the last 25-75 years paid for this upkeep?	Routine crawlspace maintenance e.g. inspection of sump pumps and detection of pipe leaks, repair of crawlspace vents, repair of crawlspace doors was covered by the coop fees that members paid. However, those fees did not include costs for the proposed improvements during the Homes Improvement program e.g. replacement of insulation and vapor barriers, crawlspace lighting and a monitoring system for sump pumps.
54	Crawlspace	What about faulty gutters that exacerbate the water intrusion into the crawlspace?	Correcting storm water intrusion into crawlspaces, whether from blocked/broken downspouts or from grading problems, is of the highest importance. This is first on the list of improvements.
55	Crawlspace	What about sidewalks that are installed draining towards the home?	Correcting storm water intrusion into crawlspaces from grading problems is of the highest importance. This is first on the list of improvements.
56	Electrical	Are you planning to update electrical while doing siding?	No; electrical services were replaced during the 1980's rehab project, and calculations reveal that they are still adequate to serve the homes.
57	Heaters-BB	A previous owner installed a heat pump system, the baseboard heater has been covered up. Could I have the baseboard heater replaced?	If by replaced, you mean reinstalled where there is no heater now, the answer is yes; however, there could be extra cost if extensive wiring has to be provided. GHI staff will inspect and discuss with you at the appropriate time.
58	Heaters-BB	Can baseboard heaters be removed? I already have heat pumps and would like to be without baseboard.	Yes; we have learned from the Pilot Program, though, that heat pumps do not work well in very cold temperatures – below about 17°F., supplemental heat may be needed to maintain home comfort.
59	Impact	Will I be responsible for moving my deck away from the house when the siding is being replaced?	GHI staff will inspect prior to siding replacement, and determine what ancillary work (if any) needs to be done to accommodate H.I.P work. A determination regarding whether GHI or the member is responsible will have to be made on a case-by-case basis.
60	Impact	Will the outside (yard) be affected by changing the vinyl siding, doors & windows?	No.
61	Option: Attic	Attic insulation - Can I do it without the fill-in part (just floors) or less fill-in?	Plan is to upgrade attic insulation to result in an overall average of R-38. Doing only a portion of the attic will defeat the purpose.
62	Option: Attic	Must the attic insulation be R-38?	This value is recommended by building science consultants.

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63	Option: Attic	Have attic fans, like solar exhaust fans been considered? My upstairs is always so warm in the summer months.	Attic exhaust fans were considered in Pilot Program; building science consultants report they do not achieve desired result.
64	Option: Attic	Why does GHI cover the cost of some attic insulations for some houses and for others they don't?	The H.I.P plan for attic insulation, optional for all frame and brick home members, is the same. Block homes have no attics, however roofs are already insulated beneath outer membrane.
65	Option: Fans	Will bath fan be vented to the outside?	Yes
66	Option: Fans	Will kitchen exhaust fan vent to the outside?	Yes
67	Option: HVAC	How many units on the mini-splits; what are the choices and recommendations?	By 'units', you mean indoor air handlers? Base configuration for 2-bedroom, 2-level GHI unit will be 3 air handlers. Base configuration for 1-bedroom GHI unit will be 2 air handlers.
68	Option: HVAC	Can the heat pump AC/heating have multiple heating/cooling zones?	Yes; each indoor air handler has separate wireless remote control, so each air handler is a separate 'zone'.
69	Option: HVAC	I have 3 through-wall A/C. If I get heat pump, these A/C units will need to be pulled down and walls replaced before new siding. But I can't do a summer without A/C before heat pump is installed. Can this be coordinated?	In Pilot Program, GHI needed through-wall AC units removed to do siding/insulation work in frame homes. In that case, temporary 'portable' air conditioners were provided. Details of this will be worked out as H.I.P rolls out.
70	Option: HVAC	I've heard lots of heat pumps have backup electric built-in. Do the mini-splits?	No, modern mini-split ductless heat pumps typically do not have backup electric heating elements.
71	Option: HVAC	Heat pump are dangerous to my health, can I opt-	Yes; heat pumps are member optional.
72	Option: HVAC	If we have a through-wall air conditioner and choose the heat pump option, will the A/C hole be closed during the siding/insulation, etc. work?	Removal of through-wall A/C units is not a part of H.I.P, and is a member responsibility (can be done as 'fee-for-service' item).
73	Option: HVAC	If you have through the wall A/C installed, can these be replaced by HVAC system?	Yes, ductless heat pump provides both heat and A/C, replacing function of existing window or through-wall units. However, removal of through-wall A/C units is not a part of H.I.P, and is a member responsibility (can be done as 'fee-for-service' item).
74	Option: HVAC	Does the building science show heat pumps provide a more comfortable interior environment than baseboard heat?	Heat pump interior air handlers have fans that move air more quickly than baseboard heaters that have none, so heat pumps may provide better comfort. Heat pumps also use less energy than baseboard heaters.
75	Option: HVAC	Because my heat pump makes maximum demand on my electric box, my previously installed radiant ceiling heaters were disconnected. Will some accommodation be possible if I were to opt to have these reinstalled?	Yes; circuits in electric panel may have to be reorganized, or in worst case, larger panel installed to accommodate all equipment.
76	Option: HVAC	Does heat pump include A/C?	Yes, heat pumps provide both heating and cooling.
77	Option: Insulati	Are any of the optional improvements less effective if next door neighbors don't choose them (like attic & wall insulation)?	Only minor effects, e.g., next door neighbor's home being well insulated, therefore warmer, could 'slightly' decrease heat load in your home – not likely to make a big difference, though.
78	Option: Insulati	Is any thing insulated? My heating/elec bill is astronomical.	H.I.P options include wall insulation for frame and block homes, and attic insulation for frame and brick homes.
79	Option: Insulati	What happens if I want added insulation and my next-door neighbor does not?	Members will choose insulation on an individual basis.
80	Option: Insulati	What is the current R value on my frame unit siding? What will the improved R value be with the insulation?	Existing wall is estimated to have R-11; plan is to increase to R-16 with exterior foam board insulation beneath the new siding.
81	Option: Insulati	Will all the wall insulation be done on the	Yes
82	Option: Insulati	For insulation of a row, if other members refuse, can members that want it pay for theirs as well?	A member could install insulation on the neighbor's unit, with the neighbor's permission.
83	Option: Insulati	For Poly Vis 10 does the whole row have to do it ?	Crawlspace vapor barrier poly must be done for entire row. Wall insulation polyisocyanurate can be installed for a single unit.
84	Option: Misc	Which optional components do the pilot home occupants recommend for comfort?	Pilot home members report increased comfort with better insulation, and with heat pumps.

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85	Option: Schedule	On the optional items can a member elect to have the work done to the approved standards at a later date (at their convenience)?	Yes, however it would not be part of the H.I.P. The member would have to hire his/her own contractor, apply for permits, etc., as for any other improvement project.
86	Option: Thermostat	If you already have wall thermostats, how much would the upgrade cost for digital?	Specified digital setback thermostat is a wireless unit, therefore having existing wiring will not reduce the installation cost for this item.
87	Option: Thermostat	I already have wall-mounted manual thermostats in my rooms. I would like to continue using those. Can I continue to do so at no additional	Yes
88	Option: Thermostat	Why are programmable thermostats on first floor only?	The thermostat design is a compromise to save cost. Having a single thermostat to control all heaters in main living area allows energy savings by automatically 'setting back' when house is empty (normal work day). Upstairs thermostats control only a single heater in each bedroom or hall; having setback programming capability is less important.
89	Option: Thermostat	Are the programmable and non-programmable thermostats alternates, i.e. one or the other, not both?	H.I.P plan is to provide one programmable setback thermostat to control all heaters in downstairs main living areas; upstairs, provide one digital (non-programmable) thermostat in each bedroom and hallway.
90	Options: Attic	I don't understand all the attic insulation stuff. Is there a detailed explanation of materials and methods?	Please refer to H.I.R.L reports on Pilot Program, available at ghi.coop/content/pilot-program .
91	Pilot Results	How effective are the pilot program upgrades - interior drafts, electricity conservation, overall home comfort?	Data indicates strong decrease in air leakage in frame homes following windows/doors replacement and sealing; pilot members report improved home comfort and lower bills.
92	RR	Rather than new doors and window, can the Reserve funds be transferred to heating?	No; doors and windows are included in Replacement Reserves Program, heating system upgrades are not.
93	RR	Replacement Reserves - component replacement dates: please give the projected replacement dates, especially the electrical wiring.	Electrical wiring is slated for replacement in frame homes during 2024-28, however it is noted that, outside of GHI, many older homes have original wiring still in service. If a member has a specific electrical problem, contact GHI for an electrician visit.
94	Schedule	How will the 185 homes be selected for each cycle?	Schedule for installation of H.I.P work will be determined by GHI staff, to minimize member disturbance, coordinate work of multiple contractors, and maximize efficiency.
95	Schedule	When are the windows going to be replaced (and siding)?	Starting in 2016, schedule for installation of H.I.P work will be determined by GHI staff, to minimize member disturbance, coordinate work of multiple contractors, and maximize efficiency.
96	Siding	How will siding colors be selected, by row or individual unit/member?	Question of matching siding colors on a single building has not been decided by the Board at this time, but will be addressed in future.
97	Siding	Do we get a say in siding color for our court?	Yes; Architectural Review Committee has recommended a color palette for siding. Once the Board approves this palette, members will be able to choose a color.
98	Siding	Will siding be replaced on additions?	Yes, provided addition is registered in the Addition Maintenance Program, and staff determines that replacement is necessary based on factors such as the age of the siding, its condition and compatibility with the new siding on the main unit.
99	Siding	Can insulation be put on one side only (shady/windy side)?	This option has not been considered; a member could request this variance for consideration by H.I.P manager.
100	Siding	If back of house is enclosed in screened porch - is it necessary to add insulation and new siding?	If member elects option to insulate exterior walls, entire house should be done, including walls 'inside' of screened porch.
101	Siding	Can siding be replaced on just one side of the home (the north side)?	No; existing siding has reached the end of its rated life and is scheduled for replacement on the entire home.
102	Win/door	If a house already have storm doors, can they be kept instead of replacing?	Yes; however the Board has to determine whether GHI or members will be responsible for reinstallation of the existing storm doors. Members will be subsequently informed of the Board's decision.
103	Win/door	Can you get just the storm doors replaced?	No; H.I.P work is to replace entry doors.

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104	Win/door	What is the size of new door assembly?	New doors and frames will be manufactured to fit existing rough openings in GHI homes.
105	Win/door	Will members have choices regarding doors (and storm door) styles? (size and number of windows, etc.)	Members will be able to choose among GHI 'standard' door styles, depending on final selection of door manufacturer.
106	Win/door	What glass options will we have on storm doors?	GHI will specify a 'standard' storm door for those members wishing to purchase at the time their entry doors are replaced; the storm door will comply with existing GHI rules for this component.
107	Win/door	One of current door has windows. Can the new doors include windows too? Is there an additional cost? I don't see it as an option?	Yes, door lites will be an available option, within the limits of GHI standard door styles.
108	Win/door	My entry door is in my serviceside addition. It is insulated steel, will this be replaced?	An insulated steel door would not be a GHI standard door, and may not be covered by GHI; check the addendum to your Mutual Ownership Contract to see whether this is an excepted component.
109	Win/door	Does the building science show storm doors provide greater comfort for members during winter? I received the information from the Building Committee showing that storm doors are not particularly cost effective.	The H.I.R.L building science consultants report that storm doors are not cost effective as a means of conserving heat or reducing air infiltration.
110	Win/door	Middle 1 bedroom unit on the second story share a common entry to the hall stairs, will the common door that's going to be replaced still	In this case, the hope is that both members sharing the common door will consult and agree on the door style.
111	Win/door	What happens to non-standard doors, are they being replaced too?	The Replacement Reserves Program funds new entry doors for all frame, brick and block homes.
112	Win/door	What about dry rotted door jambs and original jambs that requires non-standard doors?	The new entry doors are complete with all new frames, custom manufactured to fit the original rough openings.
113	Win/door	Will the new main doors to be installed be 34" wide (like the original GHI doors) or will they be increased to 36" wide? Reason I ask is that GHI replaced my door 5 years ago with a 36" width	The new entry doors are complete with all new frames, custom manufactured to fit the original rough openings. That said, if your rough opening has been altered by GHI, that will have to be dealt with as an exception.
114	Win/door	Has there been any consideration to replacing windows and doors that look like the original windows and doors?	Yes; the <i>ad hoc</i> Historic Preservation Committee is studying options for 'historically correct' yet energy efficient windows and doors.
115	Win/door	How will additions be affected by the costs for windows and doors? If there is need for more or less doors and windows.	Members with additions that are registered in the Additions Maintenance Program will have new windows installed at the same time the main home is done. A decision to replace the windows of the addition will be based on their age and condition. For 'legacy' additions not in this program, members will have to pay for the addition windows.
116	Win/door	When you replace the door and windows, will you replace the frames?	Yes.
117	Win/door	What about my really different window in my addition?	Your 'really different' window is likely to listed as a non-standard component in the addendum to your Mutual Ownership Contract, and if so is not maintained by GHI. If this is the case, that window will not be replaced as part of the H.I.P.
118	Win/door	If your windows currently under Addition Maintenance Program are larger than regular, will GHI replace them with the same size?	Provided your addition windows are covered components in the Addition Maintenance Program, that is, not excepted from GHI maintenance, then they will be replaced under the H.I.P with the same size windows.
FINANCE QUESTIONS			
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119	Finance	Will members be allowed to deduct interest on loan(s) from our taxes?	GHI will report the amount of interest a member pays on an H.I.P loan. Whether that is deductible depends on each member's tax status.

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120	Finance	Will those of us who have additions receive new windows, heaters, doors as part of the program without additional cost?	Yes, provided an addition is registered in the Addition Maintenance Program, and is fitted with GHI standard components. The Homes Improvement Program staff will make a decision to replace those items based on their age and condition.
121	Finance	If I have paid for 2 doors and I can only use one, may I use the value of the second door toward the cost of other optional rehab. elements? (Back door has French door into an addition, and a sliding door to the outdoors)	No.
122	Finance	Are there energy efficiency tax write-offs for opt-in components?	There are numerous rebate programs that could benefit members, e.g., heat pumps that have a federal Energy Star rating are eligible for a rebate.
123	Finance	Is the loan interest tax deductible to the member?	GHI will report the amount of interest a member pays on an H.I.P loan. Whether that is deductible depends on each member's tax status.
124	Finance	How much will this cost per month? How much over regular fee?	The cost per month for a given member will be determined by the scope of H.I.P optional work selected.
125	Finance	What plans are being created to monitor spending & progress as HIP proceeds? How do we ensure that we do not use the loan funds and have incomplete upgrades?	Budgeting and cost tracking for the H.I.P is the responsibility of GHI staff, with oversight from the Board of Directors.
126	Finance	Why can't we pay our share of the \$3 million loan upfront (\$1908) and GHI gets a lesser loan?	This possibility is under consideration by the Board at present.
127	Finance	Can members pay for crawlspace improvements upfront rather than over time?	This possibility is under consideration by the Board at present.
128	Finance	For paying cost of improvements, is it possible to pay a principal only, thus avoiding interest	If paid 'up front', this possibility is under consideration by the Board at present.
129	Finance	If I pay off a loan upfront, will I save anything?	This possibility is under consideration by the Board at present.
130	Finance	What is the minimum number of financial institutions the Board/Staff will contact to explore available loans?	GHI has stellar credit, maintains good relationships with a number of financial institutions, and will make a robust effort to be sure we're getting the best loan terms possible.
131	Finance	Is there an estimate of \$\$ of energy savings from crawlspace improvements?	H.I.R.L monitoring of energy usage in the Pilot Program homes indicates significant energy savings as a result of the envelope improvements; however, isolating savings solely from crawlspace work is difficult because other envelope improvements were done concurrently with crawlspaces. <i>See HIRL Report for Phase 2, Table 7, available on our website:</i> http://ghi.coop/sites/default/files/attachments/GHI_Pilot_Project_Phase2_MonitoringReport2014Revised.pdf

FINANCE QUESTIONS

	Frame	Questions	
132	Finance	Can a member choose to pay upfront for the crawlspace improvements to avoid interests	This possibility is under consideration by the Board at present.
133	Finance	Why can't the money from coop payments which is invested in bonds used to pay off crawlspace costs. Also, since property taxes will be going up the interest that GHI receives in holding those money before paid, couldn't these funds pay off crawlspace improvements?	Money invested in bonds is, as a matter of policy, is held until bonds mature – our way of insuring the coop makes a profit. Also, much of this money is our Replacement Reserve Fund, which is dedicated to the list of components included in that program (crawlspaces are, unfortunately, not in that list.)
134	Finance	Who pays for repairs (member/GHI) on non reserve components?	We maintain our homes cooperatively through our in-house maintenance staff; the coop takes care of original, standard components of the home including the structure, electrical, heating, and plumbing systems. Repairing special components installed by members that are not standard to the homes, e.g., a bay window, are the responsibility of the individual member.

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135	Finance	If I take all the options, what is my total additional cost for HIP?	The total cost for all options will depend on the configuration of the member's home; home type, how many bedrooms, how many levels, etc. This calculation will be made when it is time for a member to select and commit to H.I.P optional work items.
136	Finance	Why not make the "optional" items "allowable" items and skip this loan program altogether?	The Board of Directors desires to make H.I.P improvements that will increase member comfort and reduce energy use available to as many coop members as possible; creating a loan program makes it possible for a larger number of members to participate and improve their homes.
137	Finance	What are the payoff terms for optional items?	Members will have 3 options to pay for H.I.P optional work: 1) Pay in full when work is installed; 2) Pay through GHI loan over 10 or 15 year term (can be prepaid at any time without penalty); 3) Pay through private loan member secures from bank, family member, etc.
138	Finance	Can we pay for opt-in improvements as a lump sum instead of adding to monthly fees?	Yes.
139	Finance	What is the estimated cost to the member for interior repairs?	Proposed H.I.P does not include 'repairs' to home interiors <i>per se</i> ; if question refers to 'improvements' such as exhaust fans, radiant heaters, heat pump, etc., estimated costs are given in table distributed at the Member Information meetings. This information is also being posted on ghi.coop website.
140	Finance	Is there any financial assistance available for homeowners who wish to have their homes insulated before 2016?	GHI is aware of a publicly financed program, EmPower Maryland, that could reduce cost of insulation for individual members. We are currently negotiating with a contractor certified in this program.
141	Finance	Can we pre-pay the crawl space loan amount, either as lump sum as periodic extra payments? Will this save me interest?	This possibility is under consideration by the Board at present.
142	Finance	Where can we see the estimated pay-back period for each optional upgrade (insulation under vinyl siding, attic insulation)?	Simple payback periods were calculated early in the Pilot Program by the building science consultants. See p.24, Table 8, http://ghi.coop/sites/default/files/attachments/GHI%20Pilot%20Home%20Energy%20Analysis%20Report%20by%20NAHBRC.pdf
143	Finance	Can we choose to finance part of it and pay upfront for part? For example, I could pay for improved insulation, but get a loan for a split ductless system only - is that possible?	Yes.
144	Finance	Will the vote of May 14th include whether or not we will allow GHI to give a loan to members for option items?	No; the motion relating to H.I.P optional work at the 2015 annual meeting asks the membership to approve a \$7 million loan to fund a member loan program. It is not a vote on permission for GHI to make a loan to any member.
145	Finance	Why are coop fees different for people who have the same houses, living in the same zip code?	Members' coop fees for all units are calculated on a specific formula, a portion of which is costs common to all, and a portion of which is based on the unit's size (floor area square footage). Modifications for a garage, sump pump energy credit, boat storage, etc., are also accounted for in the monthly charge.
146	Finance	When will the schedule for courts be issued so financial planning can be done?	Schedule for installation of H.I.P work will be determined by GHI staff, to minimize member disturbance, coordinate work of multiple contractors, and maximize efficiency. When a particular set of homes will be done has not been determined as of this time.
147	Suggestion	Replacement Reserves should be allocated depending on what has been contributed by member in that unit.	Individual member contributions to the Replacement Reserves Program are commensurate with the unit size, however are not attributable to specific components. The RRP works like an insurance policy; funds are used for water heaters when these need replacing, windows when they come up on the replacement schedule, etc.

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148	Suggestion	Make a fund for each unit - that can be spend on that unit.	One strength of our cooperative housing is that, by building a shared fund, there can be enough money for needed maintenance and repairs, while collecting far less than would be needed for similar funding levels on an individual basis. This is because not all units need repairs at the same time.
149	Suggestion	For crawlspace improvement loan - some members may be able to pay their per unit cost out-of-pocket. If members were allowed to pay immediately, this would decrease the amount of the loan, thus reducing the amount of interest.	This possibility is under consideration by the Board at present.
GENERAL H.I.P. QUESTIONS			
		Questions	Answers
150	General	How are the choices for "who's on what cycle" going to be made?	Schedule for installation of H.I.P work will be determined by GHI staff, to minimize member disturbance, coordinate work of multiple contractors, and maximize efficiency.
151	General	There are a number of homes classified as brick and block that are not " standard" as we consider the classification in general. Will separate recommendations be available for these? For example, insulation for basement with concrete and block walls.	1) Homes with basements are exempted from crawlspace work; there is no plan to insulate basements, but can be done by individual members. 2) "Hybrid" brick homes have original mineral siding instead of brick sheathing; these homes are treated equally to brick homes for all H.I.P work items.
152	General	Will the RFP have deductions for poorly completed work or other performance-base incentives, etc. to give GHI flexibility in ensuring	GHI contracts provide for withholding of contractor payment if there is faulty or incomplete work. GHI staff will provide quality assurance and inspections throughout the project.
153	General	Will water heaters in crawlspace be brought up into units? Cost of water while awaiting hot water is relevant to this issue.	There is no plan to relocate water heaters in H.I.P, however a member can have this done as a 'fee-for-service' work item.
154	General	My house was completed remodeled 5 years ago. There are new cabinets, windows and washer & dryer. Must it be remodeled again?	In the Pilot Program, the Board of Directors determined that work done by a member that meets or exceeds the GHI-specified H.I.P work item can remain; no need to replace. This determination is to be made solely by GHI staff.
155	General	What is the life span of the crawlspace improvements?	Various components have different expected life spans: – Insulation and vapor barrier: 30+ years – Mechanical equipment (fan, sump pump): 15 years
156	General	Will today's slideshow be placed on the GHI.coop internet site?	Yes; in addition, scripts and handouts will be inserted at http://ghi.coop/content/homes-improvement-program .
157	General	Some of us already have new windows and heating systems. What do we get from this rehab?	H.I.P includes many work items, notably major improvements to frame home crawlspaces. It is designed to assure ALL of our homes are in great condition now and in the future, to protect our cooperatively-owned community.
158	General	Why not make everything optional?	Board of Directors has determined that, because crawlspaces are common to a row of homes, work cannot be left to individual members.
159	General	What will be the process for members who have already installed GHI approved windows, doors, etc. to decline the installation of these items during the HIP?	When a group of homes is scheduled for H.I.P work, GHI staff will contact all members in that group to determine specific work to be done at each home. At that time, a member who has already installed work that meets/exceeds GHI specifications can be exempted from specific work items, as appropriate.
160	General	Where do we find a copy of the slides shown during this meeting?	Slides are being prepared for web publishing, and will be inserted at ghi.coop/content/homes-improvement-program .
161	General	Will you be hiring union for construction and improvement projects?	GHI procurement policy requires fair and open competition; union and non-union contractors are welcome to bid.
162	General	Why are none of the handouts in large print?	Large print handouts were not requested, or planned. Please contact the GHI Director of Member Services to make such request for future meetings.

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163	General	Where is the motion to NOT do HIP?	The membership may vote to reject the Board-suggested motions at the May 14, 2015 annual membership meeting.
164	Impact	Can member remain in the home during construction? If not, how long will member be out of home?	Members may remain in their homes during H.I.P installation work. While doors and windows are being replaced, home will be open to the elements; member is responsible to protect companion animals at all times.
165	Schedule	Will the program begin up at Research Road and end or Ridge/Crescent Road End?	Schedule for installation of H.I.P work will be determined by GHI staff, to minimize member disturbance, coordinate work of multiple contractors, and maximize efficiency.
166	Schedule	When will we learn where our specific unit fits on the 5 year schedule?	Schedule for installation of H.I.P work will be determined by GHI staff, to minimize member disturbance, coordinate work of multiple contractors, and maximize efficiency.
167	Suggestion	It seems it would be more efficient and cost-effective to invest in good lighting (head-band style) instead of installing and maintaining electrical lighting in crawlspace. Please consider	Suggestion is appreciated, and passed on to H.I.P Manager.
168	Suggestion	We must be careful not to price members out of their homes, young families starting and seniors on fixed income.	The Board of Directors agrees with this statement, has made much of the work optional, and has worked hard to assure that financing options are made available to all members who are in need of them.