

Town Hall Meeting – March 2, 2014

A. QUESTIONS ABOUT THE PILOT PROGRAM

A1. Heating

1. Has GHI looked at oil-filled baseboard heaters? Current heaters are not oil-filled and don't seem to retain heat in winter.

Answer: Oil-filled baseboard heaters were ruled out. Both oil-filled and electric baseboard heaters are equally efficient. The oil-filled ones tend to react more slowly and more uniformly, but both convert electricity to the same amount of heat. Given the extra cost for oil-filled heaters, regular baseboard heaters are the more cost-effective choice.

2. How can the baseboard heaters provide more warmth?

Answer: Building envelope improvements would result in warmer homes, due to lesser heat losses through the walls, floors and attics. To maximize the efficiency of your baseboard heaters, keep furniture and other items away from them. The more air that gets to the heating element; the more heat is dispersed. Use a vacuum with brush attachment to clean dust, pet hair and dirt off of heating elements before the heating season starts. Dust build-up will significantly reduce heater effectiveness.

3. I've heard heat pumps aren't so great in really cold weather. What's the truth of this?

Answer: Conventional (ducted) heat pumps rely on supplemental electric heaters within their air handlers to provide additional heat when outdoor temperatures drop below 15 degrees Fahrenheit. Ductless split heat pumps operate much the same way as ducted heat pumps, but they are not equipped with supplemental electric heaters. Hence, if a ductless split heat pump is installed, the majority of the existing electric baseboard heaters in the home should remain in place to provide additional heat during periods of very cold outdoor weather.

4. How do you account for the unusually cold temperatures this winter and the mild winter last year in figuring out the effectiveness of the various improvements?

Answer: Home Innovation Research Labs will evaluate the energy data for each year relative to the actual outdoor temperatures during for the same period of each year. This is called "normalization" and is a methodology commonly used to compare energy use across seasons.

5. Are the Pilot units testing the mini-split ductless heat pump systems keeping their baseboard heaters?

Answer: Some units are testing mini-split ductless heat pump systems while keeping some of their existing baseboard heaters for supplemental heat during very cold weather. Some units are keeping their baseboard heaters and not having any alternative heating/cooling system installed.

6. How many Pilot Homes picked each of the five heating options?

Answer:

- Eight (8) Pilot Homes will have the ductless split heat pump system.
- One (1) Pilot Home already has a ductless split heat pump system and is keeping it.

- No Pilot Home picked the wall-mounted electric heater with fans.
- One (1) Pilot Home already has a ducted air-source heat pump system and is keeping that system. No other Pilot member selected this option.
- Eleven (11) Pilot members chose new electric baseboard heaters with a programmable thermostat on the first floor and a non-programmable thermostat on the second floor.
- Seven (7) Pilot members are keeping the existing electric baseboard heaters and are not getting a new heating system during the Pilot Program.
- No Pilot member picked the high-velocity heat pump.
- Several Pilot members chose ceiling radiant heaters for their bathrooms and kitchens.

7. Did anyone choose to test the geothermal option?

Answer: The Buildings Committee presented the geothermal option to the Board for consideration as an option. It was not approved by the Board and therefore not offered to Pilot members as an option to be tested during Phase 3 of the Pilot Program.

A.2. Moisture

1. Is there any preliminary information on moisture problems?

Answer: According to the Home Innovation Research Labs, there have not been any moisture problems since the envelope improvements were made. All Pilot homes now have exhaust fans in the bathrooms to help manage moisture more effectively.

2. Does the Pilot Program indicate any increase or decrease in moisture in the various unit types? What measurements have been taken and analyzed?

Answer: Home Innovation Research Labs has not reported any data on humidity levels yet and there have not been any member comments about indoor humidity. With the installation of exhaust fans, we expect that far fewer humidity issues will arise, especially in the block homes.

A.3. Miscellaneous

1. Will there be an opportunity to hear from the Pilot Program participants directly (i.e. Q&A session in a town hall)?

Answer: That is a good suggestion which will be considered when planning future meetings.

2. How is the Pilot as far as budget and schedule?

Answer: The work that has been accomplished so far has been close to the cost estimate provided by HIRL, and within the budget approved by the GHI Board.

GHI originally intended to complete phase 2 in 2011 and phase 3 in 2012. Because initial bids for the full scope of phase 2 exceeded HIRL's estimate, the work was subsequently divided into three phases that were done during 2011, 2012 and 2013. Our plan is to complete phase 3 – the final phase in 2015.

3. How many companies submitted responses to the RFP for the most recent phase?

Answer: One (1) company submitted a response to the RFP for phase2C- the most-recent phase, which consisted of the installation of doors, windows, exhaust fans and vinyl siding and insulation (for block and frame homes).

B. QUESTIONS ABOUT THE HOMES IMPROVEMENT PROGRAM

B1: Members Doing Their Own Upgrades

1. Can crawl space insulation upgrades be done by members early at their own expense?

Answer: Members are not encouraged to undertake crawlspace insulation upgrades beneath their units since it may be necessary for the co-op to subsequently replace the member-installed insulation with a GHI-recommended insulation during the Homes Improvement Program. If approved by the membership, the GHI-recommended insulation will be installed under every unit within a building row.

2. If I undertake some renovation (new heat pump for example) before you get around to the full replacement siding, etc... in our court, how will my improvement become integrated with the overall rehab? What steps do I need to take?

Answer: It may be necessary for GHI staff or contractors to temporarily remove and re-install some member installed components to properly align them with new components that GHI installs, e.g. exterior piping for a member-installed heat pump might have to be temporarily removed to facilitate insulation and re-siding of an exterior wall. GHI staff will contact members before the work commences to discuss the steps that need to be taken. The steps to be taken will depend on the particular situation.

B2: Questions Specific to Block Homes

1. Block homes – what are the exterior or interior options we will vote on? How will already existing block siding be treated if the exterior option passes?

Answer:

For block homes, there are four options being tested:

- a) Two (2) units with the original block exterior and electric baseboard heaters.
- b) Two (2) units with the original block exterior but with new split-system heat pumps.
- c) Four (4) units with new vinyl siding and a two-inch layer of exterior wall insulation.
- d) Four (4) units with vinyl siding and a ½ inch layer of insulation that were installed during the 1980's.

Other alternatives are still under investigation by the Buildings Committee. However, other exterior treatments would be considerably more expensive. Installing interior insulation would be both expensive and disruptive to members. (Members would not be able to live in their homes while the work was being done.)

The Board will make its recommendations regarding envelope improvements to the membership at a special meeting in the fall.

2. Besides the stated outside/inside insulation for block units, are there other options under consideration?

Answer: The Buildings Committee is continuing to investigate the possibility of GFRC (Glass-fiber reinforced concrete) as an exterior means of sheathing and insulating, though a review by HIRL indicated that costs and the payback period for this product are greater than for other systems being considered. The Board is anxious to see the results achieved in the block Pilot homes without wall insulation which are testing mini-split heat pumps.

3. Would love to know when the recommendations on insulation envelopes are due, particularly for block.

Answer: Results on energy savings derived from the building envelope improvements are expected to be available from HIRL this summer.

4. What if I don't want my block home to be covered with insulation?

Answer: Preserving the original appearance of the block homes is very important to some members, including some Board members. The Board is awaiting results from the Pilot Program before making its recommendation re wall insulation on block homes. The Board of Directors will bring its recommendation(s) to the membership for vote.

B3. Doors and Windows

1. Will the new doors have a mail slot? If not, may we add one to our door?

Answer: During the Pilot Program, mail slots were installed (for a small charge) on some doors at the request of members. This service may also be an option for members during the homes improvement program.

2. What about the non-standard windows in my addition? Will they be replaced with similar windows, at least in terms of size?

Answer: Members are responsible for the maintenance and replacement of non-standard windows in their additions e.g. bow, casement, picture windows etc., since they are excluded from the addition maintenance program. Through the addition maintenance program, GHI will maintain and replace standard windows such as single-hung, double-hung, and slider windows.

3. If I have Pella windows, can I keep them?

Answer: Whether to allow members to retain their existing non-standard windows will be discussed by the planning task force for the Homes Improvement Program and a recommendation will be made to the Board of Directors.

4. I like the glass in my GS door. Will you replace it with the same?

Answer: Replacement doors will be provided with glass & configurations that comply with GHI rules: rectangular, clear, non-ornamental. Unfortunately, we may not be able to replicate all the configurations of the original doors based on budgeted costs, but there will be options that include glass.

5. How much of the interior periphery of windows, e.g. molding, sills... will be repaired/replaced?

Answer: Replacement windows are typically installed from the exterior, so exterior trim & flashing are installed to mesh windows with the exterior facade. Little, if any changes are made to the interior.

6. Will windows and doors removed during the Homes Improvement Program be recycled/reused?

Answer: GHI will specify that contractors recycle windows and doors. We cannot guarantee that these items will be reused, since they might be damaged when they are removed. The contractor recycled windows and doors during the Pilot Program.

B4: Insulation, Sealing of Homes, Mold Control

1. Will insulation of crawl spaces absolutely be covered in HIP? Using replacement reserve funds?

Answer: Crawlspace already have insulation. Crawlspace improvements are not funded under our replacement reserve program. The membership will vote whether to borrow funds to undertake crawlspace improvements during the Homes Improvement Program.

During the Pilot Program, for brick and block homes, voids were insulated that existed in the foam-board insulation that was previously installed around the perimeters of the crawl space walls and insulation board was installed on the perimeter walls of the spaces beneath entrance porches that were previously un-insulated.

For frame homes, the fiber glass batt insulation that was previously under the floors was replaced with spray-foam insulation. Much of the existing insulation under frame homes is damaged. In the Pilot Home, the new spray-foam insulation also sealed openings that previously allowed excess airflow into the frame homes.

Also, the vapor barrier coverings on the crawlspace floors of block, brick and frame Pilot homes was replaced and mechanically fastened to the crawlspace walls at their edges. In the Pilot Program, crawlspace doors were properly sealed.

2. Will increased “sealing” of homes, increase the humidity problem?

Answer: The Homes Improvement Research Labs has recommended the installation of exhaust fans in every home to remove moisture and reduce humidity.

3. Will the improvements reduce or abate our problems with mildew or mold?

Answer: Problems with mold/mildew are occasionally experienced in block homes. The installation of exhaust fans will extract humid air from the units and reduce humidity levels. Because the walls of block homes are currently not insulated, moisture from the air condenses on the interior walls and could cause the growth of mold. Insulation installed on the exterior walls of block homes would cause a reduction in moisture condensation on those walls and hence reduce the incidence of mold growth on the interior walls.

B5: Cost Related Questions

1. Are there special costs the members are responsible for besides [what is in] our monthly co-op fee? Will we be given a bill?

Answer: The membership will vote to decide whether or not the co-op will undertake any improvements not covered by Replacement Reserves. If the membership votes in favor of making improvements that are not covered by Replacement Reserve Funds (e.g. attic insulation, crawlspace insulation, exhaust fans, exterior wall insulation for block and/or frame homes, siding for block homes and/or alternative heating/cooling systems, such as split-system heat pumps), the co-op will need to borrow the funds to do this work. Each member will be responsible for repaying a fair share of the loan. Each membership's fair share will be based on the improvements done to her/his unit that are not covered by Replacement Reserves. Payments will be added to the monthly co-op fee over the term of the loan, unless the member decides to pay off her and/or his share early. Members will be given a breakdown of those costs.

2. Q1: If we already have some improvements, can we "trade" our replacement reserves to cover other GHI improvements? Example: add radiant heating to vents, subtract new windows.
Q2: If a member declines window replacement, could funds be applied toward another improvement?

Answer: No.

3. Q1: If I replace my windows now, will I have to pay when GHI plans to replace the old windows? Would I be paying twice?
Q2: If we have recently installed new windows, do we have to pay for the cost of replacement windows through the replacement reserve program? Will our replacement reserve costs be lower in the future?

All members contribute to GHI's replacement reserves' fund which finances the replacement of major components such as underground utility piping, roofs, windows, doors etc. at the end of their service lives. The reserves' program does not apportion separate amounts of money to each member's unit or components in the member's unit, such as windows, based on his/her contribution. The replacement reserves' plan and member contributions to it are revised every few years based on the current fund balance, forecasts of future expenditures over the next 30 years, the prevailing rate of inflation and interest rate that is earned on reserve fund balances.

Members who install windows, doors or any other component that is normally funded by the replacement reserves' fund, do so at their own cost. The co-op will not reimburse an individual member for the costs of the items that the member installs or make adjustments to the individual member's contributions.

4. Why not allow people to anticipate improvements and pay for improvements themselves with later reimbursement?

Answer: GHI is a very large co-op with 1600 homes and must adopt a holistic and logical approach in fulfilling its obligation to maintain and repair its homes. It would be administratively burdensome to allow members to undertake improvements that the co-op is obligated to provide and then reimburse members.

- If we have recently installed a new heating system, do we have to pay for the cost of a new heating system through the replacement reserve program even though GHI does not install a new system for us? Will our replacement reserve costs be lower in the future?

Answer: Such matters pertaining to alternative heating systems installed by members will be determined by the Board of Directors in the future, at the conclusion of the Pilot Program.

- Any ballpark ideas of costs for the non-funded upgrades? How much might a co-op fee go up for envelope improvements – and for how long? How about for heating upgrades?

Answer: The table below shows the actual average costs that the co-op incurred for making building envelope improvements to a brick, block and frame home during the Pilot Program. The estimated cost for a ductless split system heat pump unit with 3 air handlers is \$13,000 and extra costs for installing wall thermostats with electric baseboard heaters is \$1,500. We believe that these estimates are high, but won't know until the systems are installed in the Pilot homes. The co-op fee increases associated with these items will depend on the terms of a loan that GHI obtains. A loan has not yet been negotiated. Please be aware that fee increases will be off-set by energy savings that are obtained due to any energy-efficiency upgrades.

Improvement	Brick Home	Block Home	Frame Home
Attic insulation	\$1,552	\$0	\$1,238
Crawlspace insulation	\$1,863	\$1,863	\$4,041
Wall insulation	\$0	\$7,158	\$3,986
Exhaust fan	\$1,633	\$1,680	\$1,504
Total cost	\$5,048	\$10,701	\$10,769

- Why not use replacement reserves for insulation and venting instead of windows and heating? Let members pay for window and heating themselves.

Answer: Over the past 28 years, GHI has been collecting monies from the membership for the future replacement of specified components including windows and baseboard heating systems, but excluding insulation and exhaust fans. GHI therefore has an obligation to replace the existing windows and baseboard heaters (if the membership votes to retain electric baseboard heating systems) at the end of their service lives. Monies cannot be re-distributed from the replacement reserves fund to finance the installation of components, e.g. insulation and exhaust fans, which are not covered by the replacement reserves program.

- What are the costs of the Homes Improvement Program if we don't want any of the improvements?

Answer: In order for some of these improvements to be truly effective they must be done to an entire building, not an individual unit. Thus, the decision of whether or not to install, at least some of these components, will be a membership, not an individual member decision. If the membership decides not to select any non-replacement reserve improvements, e.g. insulation upgrades, exhaust fans, heat pump units, etc. GHI will proceed to install components such as windows, doors, and baseboard heaters that are funded by the replacement reserves fund.

9. What arrangements has GHI made to take care of people on fixed income who cannot afford 5% raises in co-op fees each year due to replacement reserves? Can these people opt out of replacing windows or a heating system and reduce their co-op fees?

Answer: GHI's mission statement requires us to maintain and enhance our assets including the buildings, while preserving the financial stability and sustainability of our cooperative community. Windows and heating systems are essential components of our buildings that must be replaced at the end of their service lives; hence members cannot be allowed to opt out of replacing them. GHI's Board of Directors, its Finance Committee and staff spend about 3-4 months each year preparing the budget by considering the needs of our cooperative while keeping fee increases to a minimum level.

During the rehab program in the eighties, GHI offered loan deferral payment programs to members who could not afford the cost of those improvements. The planning task force for this Homes Improvement Program will consider whether similar programs should be offered to members who cannot afford to pay for improvements that are not funded by the replacement reserves' program. The Planning task force will make its recommendation to the Board.

10. What are covered and non-covered costs for home insulation and heating systems?

Answer: None of the insulation upgrades under consideration are currently included in replacement reserves, hence costs for those improvements are non-covered. If electric baseboard heating systems are selected for the Homes Improvement Program, their costs will be covered by the replacement reserves fund. The costs for any other heating/cooling system are not covered by the replacement reserves fund.

11. Can GHI offer low cost loans to members to do additional improvements? (e.g. geothermal or heat pumps?)

Answer: The co-op will borrow the money to fund only those options approved by the membership. The interest rate will be the best that the co-op can negotiate.

12. Can I opt out of some or all of the reserves program and save money on my co-op fees?

Answer: No, members cannot opt out of the reserves' program. GHI has a fiduciary responsibility to protect the investment in our homes through establishment of a replacement reserves' program that collects contributions for the future replacement of major components e.g. roofs, windows, etc. at the end of their service lives.

13. Will GHI provide a list of what is included in Replacement Reserves? You have told us what is not included on a slide today.

Answer: The table below shows those items that are covered by the replacement reserves plan for replacement during the next 30 years. Items that will be replaced beyond a 30-year timeframe are not included. At some time in the future, some items e.g. water supply piping and electrical wiring for larger homes will be added to the program.

COMPONENT	Frame Homes	Masonry Homes	Larger Homes	Admin Building
<i>Electrical Wiring</i>	X	X		
<i>Windows</i>	X	X	X	X
<i>Siding (vinyl)</i>	X	X	X	
<i>Water supply piping</i>	X	X		
<i>Waste water piping</i>	X	X		
<i>Underground sewer piping</i>	X	X	X	X
<i>Roofs</i>	X	X	X	X
<i>Parking Lots</i>	X	X	X	X
<i>Baseboard heaters</i>	X	X		X
<i>Entrance Doors</i>	X	X		
<i>Water heaters</i>	X	X	X	X
<i>Vehicles</i>				X
<i>Decks-Porch</i>	X			
<i>Air conditioning systems</i>			X	
<i>Hot air furnaces</i>			X	
<i>Ceiling heaters</i>	X	X		
<i>Porch roofs</i>	X	X	X	
<i>Sump pumps</i>	X	X	X	
<i>Rental garage roofs</i>	X	X	X	
<i>Rental garage doors</i>	X	X	X	
<i>Drainage systems</i>			X	
<i>Breaker panels</i>			X	

B6: Questions Related to Planning

1. Will the planning committee considerations be transparent and may members make suggestions?

Answer: Yes. Committee meetings will be open to all GHI members. Members are welcome to attend and make comments.

2. How can members get involved as segments go forward, such as planning for decisions by members, planning for the major construction projects, preparing members & member homes, and conducting the construction. How can we know how we may be involved?

Answer: Think about becoming a member or friend of the Homes Improvement Planning Committee. If you wish to become involved, please contact Tom Sporney [Technical Services Director], Alvin Shaw [Pilot Project Manager], or Jim Cohen [Buildings Committee chair]. GHI looks forward to the involvement of member volunteers.

3. How do you determine who gets the upgrades first?

Answer: The method of deciding who gets the upgrades first will be determined during the planning phase for the Homes Improvement Program which will begin this year and extend through 2015.

4. What is the estimated time the upgrades will take?

Answer: During phase 2 of the Pilot Program which involved building envelope upgrades, the approximate installation times were as follows:

Improvement	Brick Home	Block Home	Frame Home
Phase 2a) - Crawlspace insulation	4 days/bldg.	4 days/bldg.	4 days/bldg.
Phase 2b) - Attic insulation	3 days/unit	none	3 days/unit
Phase 2c) – Installation of wall insulation, siding, windows, doors, exhaust fan	4 wks./bldg.	4 wks./bldg.	4 wks./bldg.

The installation of heat pump units or baseboard heaters with wall thermostats during phase 3 of the Pilot Program is estimated to take 3 days per home respectively. The installation times during the Homes Improvement Program will depend on the types of upgrades that the membership votes to select. GHI proposes to complete the building envelope and heating/cooling upgrades that are selected, within 5 years from 2016 to 2020.

B7: Process for Voting on Improvements

1. What is the process for making decisions about each upgrade category (e.g. attic insulation, crawl spaces)?

Answer: During the months preceding a membership meeting(s) to vote on the selection of upgrades, GHI will provide the membership with pertinent information about the systems, e.g. their costs, estimated energy savings, estimated monthly charges for the upgrades etc. During the membership meeting(s), members will also be provided with this information and vote whether or not to approve each energy efficiency upgrade that is proposed.

2. How will members have input to prepare for a membership vote? If unknown now, when will this be planned?

Answer: Members can attend meetings of the Finance Committee, Buildings Committee, the Homes Improvement Program Planning Task Force and the Board of Directors throughout the year when issues pertinent to the Pilot Program and Homes Improvement Program will be discussed. Members should also read the Monthly Communicator and access GHI’s website and e-newsletter to receive updates about the Pilot and Homes Improvement Programs. Prior to a membership vote, members will be provided with relevant information e.g. the costs of the various energy efficiency upgrades, their estimated energy savings, their benefits, estimated monthly charges that members will pay for the improvements etc.

3. Q1: When voting for the “extra” options, can the vote be by unit type rather than entire membership? (i.e., brick, block, and frame owners vote separately)
 Q2: Will the HIP run separate meetings for each type of house? (Block seems to have most of the cost, so we may have more details to discuss and decide).

Answer: During the re-hab program in the early eighties, the membership as a whole voted on rehab-options for the three groups of homes. The Board of Directors will decide whether to use

this approach for the Homes Improvement Program or adopt another approach such the options suggested.

4. Will GHI present more than one plan to vote on?

Answer: There are several building envelope components being considered for the Homes Improvement Program e.g. crawlspace insulation, wall insulation, attic insulation, installation of exhaust fans for the 3 groups of homes – block, brick and frame. The heating/cooling systems being considered are electric baseboard heaters with wall thermostats, split system heat pumps and electric panel ceiling heaters in bathrooms and kitchens only. Based on the results of the Pilot Program, the Board will make recommendations to the membership. Members will vote whether or not to accept each of the Board’s recommendations.

5. Can we refuse any or all improvements that we don’t want?

Answer: In order for some of these improvements to be truly effective they must be done to an entire building, not an individual unit. Thus, the decision of whether or not to install, at least some of these components, will be a membership, not an individual member, decision. Individual decisions may be possible in regard to other items.

C. MISCELLANEOUS QUESTIONS NOT RELATED TO THE PILOT/HOMES IMPROVEMENT PROGRAMS

1. Will low boy hot water heaters be replaced?

Answer: A few homes have lowboy hot water heaters which fit in tight spaces such as under counters. GHI will replace those lowboy heaters with similar types, unless the member prefers a larger size.

2. Why no progress on solar power for brick homes?

Answer: Individuals desiring to install solar panels may submit their proposals to the Technical Services Department.

3. The weekly E-News should be in the News Review for those without email at a special section for all to know where to find it.

Answer: It would cost GHI about \$7000 annually to publish the weekly E-news articles in the News Review on a monthly basis. Alternatively, GHI includes major E-news items in the Monthly Communicator that is distributed to all members.

4. If we already have smoke alarms, do we have to pay for them again?

Answer: The GHI Board has decided that GHI should (from 2015 to 2017) install new lithium-ion smoke detectors in every home as required by Maryland law. The costs for this program will be included in the GHI budgets for 2015-17 and every member will share a part of those costs as part of his/her fee. If a member has already installed smoke alarms that meet the requirements of the new Maryland law, there will be no need for GHI to replace these alarms.

5. I have been in GHI since 2006. I am extremely disappointed in the fact the co-op fee rises every year. What, if anything, is being done to reverse this trend?

Answer: GHI has little control over some of these costs, e.g. real estate taxes which have almost doubled since 2005 and comprise 31.7 % of the 2014 budget, insurance costs which have more than doubled since 2005 and comprise 5.3% of the budget, and trash collection that comprises 4.4% of the budget.

Some of the items under our control are routine maintenance and replacement reserves which take up 45.9% of the budget and administrative services that comprise 12.7%. These costs have gone up much less than those not under GHI control. The Board of Directors, Finance committee and staff continually explore ways to reduce costs that are under our control and also increase revenues. E.g., GHI is currently contemplating the purchase of Strathcona Apartments. If acquired, annual revenues derived from this acquisition will reduce members' fees in the long-run. Your comments, ideas and suggestions about ways to increase revenues and reduce expenditures are always welcome.

6. Has GHI considered that some members may wish to have a backup heating option in case of loss of electric power? The National Weather Service recommends that to be prepared for winter storms, homes should have a fireplace or woodstove. Does GHI permit these to be installed in our homes (not only in additions) and if not, shouldn't this be reconsidered?

Answer: Yes, members are allowed to install fireplaces and woodstoves in accordance with the regulations that are stated on pages 84-04 and 85-06 of the Member Handbook.

7. When will GHI and WSSC replace the water lines in the courts, especially courts along Southway?

Answer: WSSC has submitted plans for replacement of water pipes for masonry homes only. Negotiations with WSSC about this proposed project will continue this year. No timelines have been established for this work to begin. Frame home water pipes were replaced in the 1980s and have not yet reached the end of their useful lives. The WSSC does replace pipes if they fail.

8. What do we do if electricity is lost and snow is too deep to drive in? Where do we go for warmth?

Answer: Members should always plan to have adequate supplies/equipment on hand e.g. non-perishable food, blankets, etc. hand if they have to stay in their homes to shelter in place for a few days due to a situation such as this. Because GHI has electric heat and many people are affected by a loss of power, our community is near the top of Pepco's priority list for restoration of power. If the City of Greenbelt is able to provide temporary shelter in heated facilities, GHI will make members aware via an electronic news alert.

9. Why has it gotten more difficult for improvements such as screened porches?

Answer: In general, timely processing of permits depends upon

- Communication,
- The level of detail provided in the request, and
- Whether the proposal requires an exception to GHI rules.

Hence, a) if information required by GHI rules is provided, b) details on the scope of work are provided by the member's contractor in a timely manner, and c) the proposal complies with GHI

rules and does not require further review, a request will be processed within the timelines indicated on the permit request form.

The process is longer if the proposed improvement does not conform to the guidelines in the Member Handbook. If this is the case, the proposal requires an exception to the rules and must be reviewed by the Architectural Review Committee and by the Board of Directors in order for an exception to be granted.

10. Is there any way to expedite the removal of the previous utility poles left behind?

Answer: Utility poles throughout Greenbelt and GHI are “shared use” poles that hold both power distribution equipment and telecommunication service (telecommunication) equipment. While Pepco is responsible for installing the new poles and power distribution equipment they are not permitted to transfer telecommunication equipment and wires from the original utility poles to new poles. Pepco has notified all telecommunication companies (Comcast, Verizon, etc.) that new utility poles in Greenbelt are ready for telecommunication transfer. Once the telecommunication companies complete their transfers Pepco will return to remove remaining poles and restore holes.

11. Pepco Audit/Rebate programs:

Q1: “Someone from Pepco came by recently to make an appointment for Pepco to look thru my unit and look for ways to save energy. For example, Pepco would give me CFL light bulbs. Does the Board know anything about this program?”

Q2: “Please notify us through the weekly GHI email about the Pepco program for light bulbs, etc. not using the blankets, how can we get in touch with the legitimate contractors? It is questionable when people knock on our doors.”

Answer: GHI has recently been made aware that Pepco contractors are reaching out to GHI members with offers of energy saving practices for individual residents. This is a free incentive program provided by Pepco and the State of Maryland Energy Administration EmPower program <http://energy.maryland.gov/facts/empower.html>.

There are a number of contractors who participate in this program. The contractors will ask residents if they wish to participate in a free survey/audit of their home to learn about some simple and cost effective steps that individuals can take to reduce energy usage. The contractors will also offer some free incentives for residents including compact florescent light (CFL bulbs), water heater insulated “jackets” and low-flow shower heads and faucet aerators to help reduce water usage. Most these are good opportunities for GHI members to consider.

The only incentives not suitable for GHI members are those pertaining to hot water heater upgrades as this equipment is maintained by GHI. All hot water pipes for the heaters in GHI homes are already insulated and “jackets” promoted under these programs offer little insulation improvements and could actually cause maintenance problems as they make service of the heaters more difficult and could potentially mask leaks or other problems from early detection.

12. What percent of health insurance does the cooperative pay for employees? How does the current plan compare to the industry standard?

Answer: GHI pays 90% of the premiums for the basic HMO/CDHP-HSA (consumer directed high deductible) health insurance and dental plans that the Board of Directors approved. About 8 years ago the cooperative went to a high deductible plan to address the significant increase in health care costs being incurred by the cooperative. GHI funds 85% of the deductible costs employees have to pay, in order to make the plan financially viable for employees. The combined cost of the high-deductible plan, including the funding 85% of the deductible is considerably less than the cost of a low-deductible plan.

Prior to approving Staff benefits the Board of Directors reviews benefit surveys comparing data from the University of Maryland, the City of Greenbelt, as well as similar for-profit and non-profit organizations. GHI benefits are comparable with companies of its size and revenue.