

Topic	Questions	Responses
<b>Financial</b>	Will the 2022 budget be available online?	Yes, the 2022 budget is currently on the GHI website.
	GHI should ensure that we are not investing our funds in companies whose products are contributing to climate change, e.g. companies that produce fossil fuels.	The Investment Committee will consider this suggestion.
	Investment fee income- 2 approaches to the investment fees, board settled on more conservative approach which limits the amount of return on investment for corporations. Is there an opportunity to revisit that option? Might be a way to reduce fees and get more return on investments.	Prior to 2017, GHI invested most of its funds in a ladder of corporate bonds rated BBB or better and in mutual bond funds having an average rating of at least A. In 2017, GHI's legal counsel advised that the standard of care under the Prudent Person Rule stated in Maryland Code, Corporations and Associations section 2-405.1, applies to GHI's investments; hence they should be limited to federal-insured deposits, U.S. government securities and other investments insured or guaranteed as to principal by the U.S. government. Earlier this year, legal counsel advised that the Board could hire an investment management firm to serve as an investment consultant to the Board. The investment management firm would be able to invest GHI's funds in accordance with the "Prudent Investor" rule, thereby enabling them to be invested in bonds once again. GHI's investment Committee and staff are currently finalizing a Request for Proposals (RFP) document for the purpose of obtaining bids from appropriate investment management firms.
	Will GHI be moving from fee based to a fee only?	GHI's financial investments are not currently managed by an investment management firm. As stated in the response to the previous question, the Board is considering hiring a firm to manage our investments. The RFP will stipulate that the firm would be paid on a fee only basis.
	Are there incentives for persons to live in co-ops e.g. property tax rebates?	We are not aware of any such incentives that exist in the State of Maryland.
	The 2022 budget states that the projected 2021 year end reserve fund balances for frame and masonry homes are underfunded. Are there plans to correct this situation?	The overall 2021 year-end reserve fund balance for our 3 home groups is projected to be \$1,003,212 higher than stated in the reserve plan that was revised in 2018. The 2021 year-end balance for frame homes is estimated to be \$322, 798 lower than the projected amount; for masonry homes, the balance is estimated to be \$1,037,908 higher and for larger homes, it is estimated to be \$288,102 higher than projected in the reserve plan. Higher than expected costs of siding replacements for frame homes during the Homes Improvement Program was a major factor for the deficit in the 2021 year-end balance for this home group. GHI will hire a reserve advisor firm during 2023 to revise the reserve plan and recommend contributions that members should make based on planned improvements for the period 2023 to 2053, and revised estimates of inflation rates and return rates on reserve funds that are invested during that period.
	Because the frame homes have a crawlspace remediation and we are currently paying a fee and part of that fee goes to the replacement reserves, will that be lowered over a period of time?	Members in frame homes are currently paying a monthly fee for the crawl space improvement work that was done during the Homes Improvement Program. We expect that members would cease paying this fee after 2026.
	Did we borrow from the replacement reserve for the crawlspace improvement?	No; however, GHI utilized funds that were not allocated to the frame home group, to pay for the crawlspace improvements to frame homes. Members in the frame home group are now repaying the funds that were utilized. The removal of asbestos from the crawlspaces of frame homes was paid for by contingency reserve funds that were allocated to the frame home group.
	Seller told them that GHI said that they can replace the vertical pipe that goes up, declined because not ready to renovate as of vet	There have been individual cases of home renovations in the past where portions of pipes might have been replaced by members and staff; however, GHI has not embarked on a large-scale program of replacing water and waste water pipes in masonry units, or waste pipes in frame units. GHI replaced the water supply pipes within frame units during 1981-82.

Topic	Questions	Responses
<b>Pipe Replacements</b>	When working on pipes, will they be looking at water quality?	GHI hired a qualified water testing company to perform water sample tests in eight (8) randomly selected occupied homes i.e., 2 each of the four (4) main construction types in GHI, to ascertain levels of seven (7) substances listed by the University of Maryland Extension Service, plus nickel, in compliance with legally established safe drinking water standards. The levels of all eight substances were below the maximum allowable limits. There are no plans to include water testing as part of the proposed pipe replacement project.
	Do we need additional insurance to protect from pipe failures?	GHI's master insurance policy provides insurance coverage against typical hazards and perils that may affect a member's unit, but this coverage does not usually extend to improvements and betterments a member has installed or personal property that may be damaged due to pipe failure. It is recommended that members acquire HO-6 insurance that can provide coverage for unit improvements and betterments, personal property, and living expenses in the event that the member cannot reside in the unit while repairs due to a pipe failure are underway.
	Will the plumbing replacement extend to plumbing in additions?	The Buildings Committee will contemplate whether to recommend replacement of plumbing pipes for additions. We encourage member input on this issue.
	Holding off on kitchen renovation- would members be responsible for paying for things after pipes have been replaced?	Neither the Buildings Committee nor the Board has yet considered the division of responsibilities between GHI and the member for replacement of items that are disturbed during the pipe replacement project. Members will have the opportunity to express their opinions when this matter is discussed.
	Is there any idea of when the pilot work or the overall work will start?	The Buildings Committee will recommend to the Board of Directors that the pilot program be undertaken during 2022- 2023. In the current GHI replacement reserve plan, planned replacements of waste pipes for frame homes are scheduled to take place during 2024-2028. Water supply and waste pipes for masonry homes are scheduled to be replaced during 2030-34.
	How much destruction has to occur in the units, and will it be both sides or just one side?	Some pipe replacement technologies such as lining of waste pipes and installation of PEX water supply lines may reduce the amount of disturbance to the units. GHI proposes to undertake a pilot project that will inform us of the appropriate technologies that should be employed during the large-scale project, based on factors such as cost, estimated lives of the replacement systems, their durability and the levels of disturbance to members' units during the pipe replacement project.
	For the pipe replacement, is it just the existing pipes that will be replaced?	At present, it is envisaged that existing pipes (waste water and water supply pipes in masonry homes and waste water pipes in frame homes) will be replaced and an emergency water supply shut-off valve installed in each unit.
	Shared unit between neighbor, will I be able to request separate plumbing? Doesn't believe that it is up to code.	GHI proposes to retain the current configuration of a common waste stack that is shared by two adjacent units, with waste pipe fixtures from each unit connected to the common waste stack.
	I don't have an emergency shut off valve, can I request one as part of the pilot program?	The installation of an emergency water supply shut-off valve in each unit is being considered as part of the pilot program.
	When the work is done, will it be easier to install a downstairs bathroom?	Whether members should be allowed to install downstairs bathrooms during the pipe replacement project has not been considered. Allowing the installation of downstairs bathrooms will extend the timeline for the pipe replacement project and result in additional costs for GHI.
	Consideration of installing sprinklers in ceilings in regard to fire protection?	The installation of sprinklers in ceilings is not being considered.
Will this work be applied to townhomes and single-family homes?	The larger townhomes and four large single-family units were built in 1970-1971, so the pipes in these homes don't need to be replaced until 2061-2062.	

Topic	Questions	Responses
<b>Water Heaters</b>	Could the Building Committee address: Are there more efficient options for water heaters for GHI brick homes? Thank you.	Last July, acting on the recommendation of the Buildings Committee, the Board directed staff to replace conventional hot water heaters for masonry homes with heat pump type heaters that extract heat from the ambient air to heat water, as long as the current Pepco rebate of \$1000 per heat pump water heater is in place. A heat pump water heater (HPWH) operates by utilizing heat in the ambient air to heat water and can cut water heating costs by half or more.
	Is there a schedule for heat pump water heater installation in the Masonry homes?	The current conventional hot water heaters for masonry homes will be replaced with heat pump hot water heaters upon failure or at the end of their 12- year estimated lives, for as long as the current Pepco rebates are in place.
	Hot water heater option for masonry homes, are there options for frame homes?	The Buildings Committee is currently considering options for frame homes.
<b>Tree Maintenance</b>	Tree replacement. Is there an overall plan to replace all trees? No net loss for trees	Beginning in 2022, whenever a tree is removed, staff will determine whether a suitable replacement tree can be planted in an appropriate location within the member's yard or common area. It should be noted that some members may not want a replacement tree to be replanted in their yard.
	For older trees, can you describe the pruning program, so that they will last longer?	GHI has hired a qualified arborist who inspects trees with a staff member on a monthly basis and provides advice on trees that should be pruned, removed or treated for diseases.
	Trees cut down and condition of the trees, the trunks show no evidence or branched show no evidence. Disturbed because of need to keep carbon in the soil, trees hold a lot of carbon. Asking for a re-evaluation before trees are taken down.	No trees are taken out unless absolutely necessary. A tree is first evaluated first by filling out a form and assigning a hazard rating on a scale of 1 to 12, based on its failure potential, size of defective part(s) and target if it falls e.g. home, fence, shed etc. Trees with high hazard ratings are removed to protect structures from damage and persons from injury, if they fall.
	Is there any more forward motion on the plan to replace the stairs that are affected by the tree, it has been growing into the retaining wall and the stairs? Has been blocked off for repair, one member stopped it. Now we are in the midst of a bid to either remove the tree or move the stairs.	The Board of Directors awarded a contract to a company that has been requested to provide two plans i.e. replacing the stairway by either removing or retaining the tree. The company recently informed staff that it will present the plans by the end of March 2022.
	Could GHI please report on the trees status, in 2021, how many trees have been removed and how many trees have been planted? Thanks!	168 trees have been removed and 24 will be planted by staff.

Topic	Questions	Responses
	Members are responsible for trimming lower branches, but is there a routine inspection of higher trees, or is it done by request?	Essentially driven by request, but we also have a preventive maintenance program. All trees aren't typically looked at, just the ones that the arborist sees that need attention.
<b>General</b>	When will the townhouses at LA 5, RI65 and the four single-family houses receive their envelope improvements and when will those members be given advance notice?	Based on a substantial increase in pricing compared to the amount originally contracted for in September 2021, as well as the contractor's intention to postpone the work until Spring 2022, the contract for 2021 to install windows and siding installations at 25 larger townhomes was cancelled. Staff will reissue a Request for Proposals for this work and also replacements of doors for the 25 larger townhomes and four larger single family homes during the spring of 2022. Hence, it is anticipated that these units will receive their envelope improvements in 2022 and members will be provided advance notice after a contract has been approved by the Board.
	How is the replacement of both directors of Maintenance and Technical Services going?	Director of Maintenance (Jim Morris) has been hired and began employment on December 6th. Recruitment efforts are still underway for the Director, Technical Services position. We have not yet found a suitable candidate.
	How is the Maglev project going?	Several months ago, the Greenbelt City Council approved the creation of a "Greenbelt SCMaglev Opposition Task Force". The Board appointed two GHI members to serve on that taskforce. Last January, a Draft Environmental Impact Statement (DEIS) for the proposed SCMAGLEV train project between Baltimore and Washington was published, based on two potential rail routes that would directly and negatively impact GHI and the Greenbelt community. The official comment period for the SCMAGLEV Project was until May 24, 2021. The City contracted with an environmental engineering and law firm to assist with the review of the Draft Environmental Impact Statement. GHI also submitted comments to the Maryland Transit Administration (MTA), regarding the SCMAGLEV DEIS. GHI commented that we were not in favor of the proposal to implement the project and stated reasons for our opposition. After reviewing all comments that were received, the Maryland Transit Administration is expected to respond by issuing a final Environmental Impact Statement.
	I understand there used to be a rain barrel program. Could it be reinstated? Thanks!	The rain barrel program was discontinued several years ago after interest from members had waned and there was a particular instance where GHI ordered several rain barrels that members requested, but they were not collected and paid for after we received them It took several years before staff was able to dispose of the rain barrels. Members can purchase and install their own rain barrels in accordance with GHI Handbook Rule XXIII. Rain barrels.
	Is there an overall strategy to reduce energy consumption and build climate resilience in GHI? Thank you.	GHI has a sustainability sub-committee that is affiliated with the Buildings Committee. One of its tasks as stated in the committee charter is to work to improve the health of GHI's local, regional, and global environments by considering, studying, and recommending implementation of programs, member practices, and GHI policies. Some of the projects that have been undertaken in recent years are as follows: - installation of a solar pves system for the administration building, installation of heat pump hot water heaters for masonry homes, and during the Homes Improvement Program the following were accomplished - installation of energy efficient windows, increased wall insulation and attic insulation for frame homes, and insulation of walls for crawlspaces. The sustainability sub-committee has recommended a pilot program for installing electric charging stations for vehicles in four rows of rental garages and will be conducting a survey to ascertain member interest in having electric charging stations installed throughout GHI.
	What is the status of efforts to hire for senior management positions?	The vacancies for Director of Member Services and Director of Maintenance have been filled. Efforts are being made to fill vacancies for the Director, Technical Services and Project Manager position in the Technical Services department.
How has the recent surge in home-buying been reflected in GHI? For example, have home sales increased?	For a year to date comparison, 93 units were sold as of December 5, 2021; 93 in 2020, 84 in 2019, 93 in 2018 and 118 in 2017.	

Topic	Questions	Responses
	<p>What does GHI know about the new members (e.g. Are new members retirees, first-time homeowners, relocating from out-of-state, etc.) who bought during the pandemic?</p>	<p>As part of the membership review process GHI obtains the following information from all potential buyers.</p> <ul style="list-style-type: none"> <li>A. Prior residency information during the last 3 years.</li> <li>B. Family status</li> <li>C. Employment history</li> <li>D. Personal character attributes from references.</li> <li>E. Answers to questions regarding how they heard about Greenbelt Homes, Inc., why they desire a home in the cooperative, and what attributes do they like about the home they wish to purchase</li> </ul>
	<p>What does GHI know about the members (e.g. wanted more space, leaving the area, etc.) who sold their homes during the pandemic?</p>	<p>GHI does not obtain information about why members decided to sell their unit.</p>
	<p>Could GHI and it's board of directors please define in no uncertain terms, the definition of "adjacent" within the scope of when members want to build structures that might affect members. "Adjacent" could mean neighbors right next to you or it could mean neighbors that have a "sight line" view of the proposed structure (meaning all members that can see the proposed structure) Thanks</p>	<p>Last year, the Board approved a rewrite of section X of the Member Handbook that the Buildings Committee undertook. Section X defines ADJACENT NEIGHBORS as units in the line of sight of an improvement, alteration or addition to a particular unit and ADJOINING NEIGHBORS as units that share a common party wall, floor, or ceiling, with a particular unit.</p>
	<p>The pilot program to electrify rental garages, who is paying for the equipment to provide electricity to the garages?</p>	<p>The Board has not yet made a decision about this item.</p>