

FINAL GHI Board of Directors
Open Meeting
(Virtual Zoom)
January 6, 2022
7:45 pm

Board Members Present: Bilyeu, Brodd, James, Luly, McKinley, Carter-Woodbridge, and Mortimer

Excused Absences: Lambert, Hess

Others in Attendance:

Joe Perry, Director of Finance

Maesha McNeill, Human Resources Manager

Deanna Washington, Director of Member Services

Bruce Mangum, Contract Processor

David Benack, Audit Committee

Sam Lee, Audit Committee

Dale Wilding, Audit Committee

Joe Ralbovsky

Tom Jones

Molly Lester

Bill Jones

Claudia Jones

Ben Fischler

Peter Teuben

Susan Cahill

Isaac Rehner

Mona Atari

Henry Haslinger

Ann Samuel, Recording Secretary

President Brodd called the meeting to order at 7:45 pm.

1. Approval of Agenda

Item 6d was revised by replacing “Structures” with “Equipment”

Item 6e was revised by replacing “Co-op” with “Condo and Co-op”

Motion: To approve the agenda, as revised.

Moved: James

Seconded: Mortimer

Carried: 7-0

2. Statements of Closed Meetings

2a. Statement of Closed Meeting Held on December 16, 2021

GHI's Board of Directors held a closed meeting at 7:00 PM on December 16, 2021, via internet audio/video conference to discuss the following matters, as specified in the noted sub-paragraph of the Maryland Cooperative Housing Corporation Act § 5-6B-19 (e) (1):

1.	Approve Minutes of the Closed Meeting held on November 4, 2021	(vii)
2.	Approve Minutes of the Closed Meeting held on November 18, 2021	(vii)
3.	Approve Minutes of the Informal Complaint Hearing Held on November 22, 2021	(vii)
4.	Consider Approval of the following Contracts: <ul style="list-style-type: none"> • Contract for 2022 Property and Business Owner's Insurance Coverage – 1st and only reading • Contract for Repairs to a GHI Unit – 1st reading 	(vi)
5.	Member Financial Matters	(viii)

During the meeting, the Board of Directors approved for first and only reading (due to the emergency that a contract must be renewed by January 1, 2022), the expenditure of \$802,105 with an extra 1% to cover any unforeseen contingencies, for a total not exceeding \$810,216 to renew GHI's Property and Business Owners' Insurance Policy for 2022 through USI Insurance Services.

The motion to hold the closed meeting was approved during the open meeting of November 18, 2021, by Directors Bilyeu, Brodd, Hess, James, Lambert, Luly, and McKinley.

2b. Statement of Closed Meeting Held on January 6, 2022

GHI's Board of Directors held a closed meeting at 7:00 PM on January 6, 2022, via internet audio/video conference to discuss the following matters, as specified in the noted sub-paragraph of the Maryland Cooperative Housing Corporation Act § 5-6B-19 (e) (1):

1.	Approve Minutes of the Closed Meeting held on December 2, 2021	(vii)
2.	Consider Approval of the following Contract: <ul style="list-style-type: none"> • Contract for Repairs to a GHI Unit – 2nd reading • Contract for Repairs to a GHI Unit - 1st reading • 2022-2023 Contract for Yardi Property Management System - 1st reading 	(vi)
3.	Member Financial Matters	(viii)
4.	Member Complaint Matters	(iv)
5.	Consultation with Legal Counsel on a Legal Matter	(iv)

During the meeting, the Board of Directors approved for second and final reading a contract with WJS Painting Inc. to repair a unit that a member assigned to GHI, at the contractor's bid of \$10,500 plus 10% for contingencies, for a total not to exceed \$11,550.

The motion to hold the closed meeting was approved during the open meeting of December 16, 2021, by Directors Bilyeu, Brodd, Carter-Woodbridge, Hess, James, Lambert, Luly, McKinley, and Mortimer.

3. Visitors and Members (Comment Period)

Claudia Jones, advised she would like to make a comment about the minutes from December 2, 2021 and inquired the best time to make those comments. President Brodd advised Ms. Jones to raise her comments under Item 6a.

4. Approval of Membership Applications

Motion: I move that the Board of Directors approve the following persons into the cooperative and membership be afforded them at the time of settlement:

- **David S. Hoke and Joseph Hoke, Joint Tenants, 10-N Laurel Hill Road;**
- **Lori D. Farrar, Sole Owner, 14-G Laurel Hill Road;**
- **Joseph R. Mills, Sole Owner, 21-N Ridge Road;**
- **Thomas C. Doggett, Sole Owner, 43-E Ridge Road;**
- **David B. Beyth and Irene J. Beyth, Tenants by the Entirety, 3 Woodland Way.**

Moved: James

Seconded: Carter-Woodbridge

Carried: 7-0

Motion: I move that the Board of Directors approve the following Mutual Ownership Contract changes:

- **John F. Downs, Jr., Trustee and Dolores M. Downs, Trustee. Trust dated 20 February 1996, 4-D Crescent Road is changed to Dolores M. Downs, Sole Owner;**
- **Jennifer E. Lee and Sarah E. O'Brien, Tenants by the Entirety, 12-B Ridge Road, is changed to Jennifer E. Lee, Sole Owner.**
- **Alexander G. Caruso and Amy B. Caruso, Tenants by the Entirety, 17-C Ridge Road, is changed to Alexander G. Caruso, Sole Owner;**
- **David A. Patton, Sole Owner, 73-R Ridge Road, is changed to Naomi E. Patton, Sole Owner.**

Moved: James

Seconded: McKinley

Carried: 7-0

5. Committee Reports

Director McKinley updated the Board on the report from the Storm Water Management Subcommittee. She also mentioned a work session scheduled for January 28, 2022.

Director McKinley updated the Board on the Buildings Committee continuing work on the pipe replacement project as well as hosting an educational webinar on the PG County Rain Check Rebate program.

In July 2021, the GHI Board of Directors approved a proposal to designate the Parcel U woodlands as a Bird Hostel & Habitat, while remaining undeveloped in perpetuity. Having approved that proposal, the Board suggested that the Woodlands Committee submit a second one, regarding signage. This proposal (Attachment #4) describes the Woodland Committee's plans for signs to be installed at the borders of the Bird Hostel and Habitat, and alternatives to "no dumping" signs, to discourage disposal of yard waste that can form a barrier and prevent many species of birds from being able to scrape the soil to obtain their food.

This item is on the agenda for discussion and action.

Motion: I move that the Board of Directors approve the Woodlands Committee recommendations as presented in their proposal regarding the placement of signs within the Bird Hostel and Habitat in Parcel U of GHI's Woodlands and alternatives to placement of 'no dumping' signs. Further, I move that the Board of Directors authorize the Woodlands Committee to implement the recommendations.

Moved: Luly

Seconded: Carter-Woodbridge

Carried 6-0-1

Abstained: McKinley

6d. Proposed Rules for Pools and Outdoor Recreation Equipment – (Attachments #5a-5c)

On April 1, 2021, the Board established a task force to recommend changes in policies and procedures to mitigate GHI's liability associated with certain types of outdoor structures that members wish to install. The task force's report contained the following recommendations:

Changes in Member-Handbook Regulation/ Member Requirements

1. Requirement of appropriate liability coverage, with types and examples that would comply, included in materials and responses to member inquiries.
2. A signed hold-harmless agreement (attached to other provisional paperwork explaining requirements).
3. Some method of concurrence or acceptance, that member structures must have the ability to be 'closed' to prevent them from being an 'attractive nuisance.'
4. Reexamination/ reiteration of current 'seasonality' of certain outdoor structures.

On December 2, 2021, the Board reviewed the task force's report and member comments about the report and requested that legal counsel draft revised rules based on the recommendations regarding the permitting and monitoring of outdoor structures that are an "attractive nuisance".

Attorney Joe Douglass is proposing that the current Member Handbook rule XIII. SWIMMING POOLS AND ORNAMENTAL PONDS (Attachment #5a) be replaced with XIII. POOLS AND

OUTDOOR RECREATION EQUIPMENT (refer to Attachment #5b). The proposed new rule states that as a condition of GHI approval, each member who wishes to install a pool or recreation equipment must sign a Recreation Structure Indemnification Agreement (Attachment #5c).

The proposed new rule also states that each Member who wishes to install a pool or recreation equipment must obtain and at all times maintain liability insurance providing coverage for any injury or damage arising in connection with use of the pool or recreation equipment. Theresa Melson, Senior Vice President of USI Services (GHI's insurance broker) stated as follows: *"A standard HO6 policy usually has a personal liability limit of \$300,000 or \$500,000. From what I understand, the cost for the \$500,000 is not significantly more than the \$300,000 so many of the personal lines brokers have started using the \$500,000 limit as a matter of practice. We generally recommend the higher limit on these policies – if a swimming pool or trampoline is involved, we may also recommend consideration of an umbrella since both of these amenities are considered "higher risk." I would suggest a minimum liability limit of \$1 million for umbrella coverage. Actually, many commercial insurance policies are now excluding coverage for trampolines and "bounce houses" due to the high risk involved."*

This item is on the agenda for discussion and action.

Board consensus was to send the proposed language back to the task force for review, consideration, and recommendation on adoption.

6e. New Fannie Mae Requirements for Condo and Co-op Projects – (Attachment #6)

Due to recent events in Florida with the tragic Condominium collapse, Secondary Market investors are requiring lenders to document certain items pertaining to deferred maintenance before they can sell any loans to them. The new Fannie Mae requirements are described in Attachment #6.

This item is on the agenda for discussion.

President Brodd and Director of Finance, Joe Perry, discussed the response to Fannie Mae being indicative that GHI does not have a deferred maintenance plan, so they are already in accordance with Fannie Mae's requirements.

6f. Workplace Protocols During the Current Resurgent Covid Epidemic

Last year, staff resumed full operations on June 8, 2020, after the state/county-imposed 'lockdown' due to Covid was lifted. Since then, staff has provided normal services without interruption. Staff is concerned about the rising number of new Covid cases in Maryland over the past few weeks; however, we recommend that routine services should continue to be provided.

Until further notice, we request that members should only visit the Administration Building in the event of an emergency. Members should communicate with staff by email or telephone.

Also, staff will not provide maintenance service to a unit, if a member does not wear a face covering and observe social distancing protocols, while the work is being performed.

Staff will continue to be vigilant in following the safety guidelines and operational practices recommended by the CDC and our public health officials, and adhere to the following procedures:

- All persons entering the Administration Building must wear a face covering.
- All employees and contractors performing work on behalf of GHI must wear face coverings.
- We will continue to provide all employees with the appropriate personal protective equipment to perform their jobs in a safe manner.
- We will continue to provide all employees, hand sanitizers and anti-bacterial disinfectant cleaners and wipes. Five hand-sanitizer stations have been installed in various locations of the Administration Building.
- No more than one person will be permitted in a GHI vehicle at a time.
- Employees must continue to adhere to strict social distancing guidelines, i.e., maintain a distance of 6 feet between persons, no in-person meetings, no more than two people eating a meal in the kitchen.
- If an employee tests positive for the coronavirus, employees will receive a notice of workplace exposure to a communicable disease. This will notify employees of the reported case, not disclosing the employee's name.
- The Covid-19 employee task force will continue to meet to review staff's performance in following the procedures that have been established and recommend any adjustments that are necessary.

This item is on the agenda for discussion.

Human Resources Manager, Maesha McNeill, asked that members limit their visits to the GHI office until such time as COVID cases begin declining. Board members unanimously agreed with HRM McNeill.

6g. Motion to Hold a Closed Meeting on January 20, 2022

Motion: I move to hold a closed meeting of the Board of Directors at 7:00 pm on January 20, 2022.

Moved: James

Seconded: Mortimer

Carried 7-0

7. Items of Information

7a. President's Items

President Brodd notified members that insurance deductibles for “other types of damage,” were increased from \$10,000 per instance to \$25,000 per instance.

Reminded members of GDC Work Session scheduled for January 27, 2022 at 7:00 pm.

7b. Board Member’s Items

Director McKinley reminded members of the Rain Check Rebate webinar scheduled for January 18, 2022 at 7:00 pm

7c. Audit Committee’s Items

None

7d. Manager’s Items

Director of Finance, Joe Perry, advised members of a meeting scheduled with Bill Monks to discuss real estate tax assessments.

Motion: To adjourn.

Moved: Carter-Woodbridge

Seconded: Mortimer

Carried: 7-0

The meeting adjourned at 9:06 pm.

Ed James
Secretary