

**GHI TOWN HALL - JANUARY 25, 2015**

**QUESTIONS ANSWERS**

#	Categories	Questions	Responses
1	<i>Finance</i>	The gas/electric was done in 1997. What will it cost to update the study for pricing? AND: Why are we not considering gas service to heat our homes?	It is unlikely that natural gas will be made available in most of GHI in the foreseeable future. In 1998, GHI hired an engineering company to undertake an in-depth study of viable heating options for GHI homes. The company recommended 3 gas heating options. At that time Washington Gas offered to establish the infrastructure to bring gas to GHI homes if more than 600 members utilized gas for heating. Accordingly, in 1999, the Board requested staff to install a prototype gas heating system (a hydronic baseboard heating system) in a block home at 21Court of Ridge Rd. Gas was already available at that location. The lowest bid for the work was \$18,400, almost 2 1/2 times higher than the engineer's cost estimate. GHI did not proceed with the work because of the prohibitive cost and payback period. Since natural gas is not available to most GHI homes, the Homes Innovation Research Labs (HIRL) did not evaluate natural gas heating options for the Homes Improvement program. HIRL considered heating/cooling ducted air source heat pumps, ground source heat pumps, ductless split system heat pumps and electric resistance heating as practical solutions for GHI's homes.
2	<i>Finance</i>	Will crawl space remediation be paid from maintenance or HIP? Or some division?	The Finance Committee is currently deliberating how non-replacement reserve components such as crawlspace remediation should be funded and will shortly make a recommendation to the Board of Directors. The membership will be informed in due course.
3	<i>Finance</i>	Will replacement reserve funds be used for an addition on a block home windows, doors and baseboard heater?	No. If an addition is enrolled in the addition maintenance program, addition maintenance reserve funds will be used to replace those components when they have reached the limit of their service lives. If the addition is not on the addition maintenance program, the member is directly responsible for the replacement costs of those components.
4	<i>Finance</i>	There is a list of building envelope improvements that list costs for each improvement. Are there or will there be similar recommendations for other areas such as crawlspaces and heating and cooling systems?	Yes. Information regarding the estimated costs for all other improvements such as crawlspaces and heating/cooling systems will be provided to the membership in due course.
5	<i>Finance</i>	Many of us have installed doors that meet GHI standards. Can the money saved be used towards the cost of building envelope?	No. Replacement costs for doors are funded by the replacement reserves fund. Items that are not included in the replacement reserves program such as building envelope improvements cannot be funded from the replacement reserves fund.
6	<i>Finance</i>	Crawlspace, insulation, price - how to pay if only on fixed income?	The Finance Committee is currently reviewing deferral options for members and will be making a recommendation to the Board of Directors.
7	<i>Finance</i>	Will GHI give an estimate of the cost of the optional items on a monthly basis?	Yes. The Board will provide this information to the membership after the analyses have been completed.
8	<i>Finance</i>	For the options chosen by the member that will be incorporated into coop fees, is there an estimated APR (% interest rate) known at this time?	No. This matter is currently being investigated. Please note that rates estimated at this time may change significantly when funds are ultimately needed.

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9	<i>Finance</i>	What are the financing options for the "member option" items?	Payment options have not been established at this time. The Finance committee is considering payment deferral and loan options for members, and will provide its recommendations to the Board of Directors.
10	<i>Finance</i>	Does "member option" mean "at member's expense"?	Yes. However, loans will be made available to the members who wish to use them to pay for options.
11	<i>Finance</i>	Will there be proration of the cost for people who have already at their cost had windows or doors replaced?	No. The cost to replace windows and doors is already included in member charges so there will be no prorated discount, refund or credit to members who previously replaced those components.
12	<i>Finance</i>	Where will the money come from to hire/pay for extra staff?	The money to pay for additional staff will come from the membership, funded as part of the Homes Improvement Program. Note that the membership will have to vote approval on the overall program.
13	<i>Finance</i>	Is the center Greenbelt 501 c 3 still in existence? Ask Joe Perry - he did the paperwork. Could be helpful in financing.	No. It is not in existence.
14	<i>Finance</i>	How will member be reimbursed if they have already made improvement?	There will be no reimbursement.
15	<i>Finance</i>	Are we going for sustainable community tax credits to help cover the costs?	There will have to be further research done on this. GHI has met with a senior HUD representative, however such tax credits are tied to income thresholds and could be very problematic for the coop.
16	<i>Finance</i>	If the membership votes certain components as member options (bathroom fans, exterior insulation, etc.), how will replacement costs be managed? Replacement reserves or member expense at the end of the opt-ins life cycles? One-time member expense or forever member expenses?	The Finance Committee is currently reviewing the costs associated with the replacement of opt-in selections and will be making a recommendation to the Board of Directors prior to the membership vote.
17	<i>Finance</i>	I know that the board has already reviewed and said no to reimbursement to members for windows that have already been installed and paid for by the member. That said, it still seems unfair that members have paid into the reserve fund which cover new windows. GHI will save money not buying windows for those who have already installed them. Would there be an option for some form of credit to those members not needing new windows? It may not be dollar for dollar of what we paid for our new windows, but some level of credit seems appropriate that could be done without an administrative burden.	The Replacement Reserves program functions like an insurance policy, i.e., it is a pool of money members contribute towards the overall component replacement needs at a given time. Sometimes we use the money for roofs, sometimes for windows, sometimes for water heaters, and so forth. There is no way to account for the specific cost of one set of windows; if GHI needed to collect money to be able to do so, none of us would be able to afford living here. The program works because not everything needs replacement at the same time; the consultants, working with GHI staff, work out a projected schedule based on industry standard component life expectancies. The policy is that, when members choose to install "non-standard" items, they do so at their own expense and with the understanding that there is no reduction in monthly Replacement Reserves contribution.
18	<i>Finance</i>	I oppose additional fees for improvement. How many other people agree with me?	Anecdotal information is that a number of members have great concerns about rising monthly fees; however, many members express the desire to move forward with improvements, especially crawlspace upgrades and replacement of doors and windows.

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19	<i>Finance</i>	As better estimates become available for the costs, will those updated estimates be available on the website or through the newsletter?	All information about the HIP will continue to be advertised through the weekly E-News and website. Whenever it is appropriate both for timing and distribution, it will also be included in the monthly Communicator.
20	<i>Finance</i>	Can/will we establish a "good neighbor" fund to assist members who cannot afford these improvements? I know that there was a loan a "loan" program, that is fine, but for people who cannot afford these expenses just give them the money. Members taking care of members cooperatively.	The Finance Committee will be considering how to structure a program that assures members at the lower end of the income scale can still benefit from the H.I.P., and most importantly, that no member will be 'forced out' of GHI as a result of the program. The details of how this will work haven't been ironed out yet, but will likely include a loan deferral program so members can elect to make their homes more comfortable and energy efficient without increasing their monthly charges. In such a program, the loan payments would be deferred until the unit is sold, at which time GHI would recoup the entire cost, plus interest, from the proceeds of the sale.
21	<i>Finance</i>	The optional vinyl siding for block homes could result in a non-uniform appearance. What is the financial impact on the value of our homes from this potentially deterioration of our historic character?	Noting that over one-third of the block homes already have vinyl siding, installed by individual members (with GHI permission) over the years, it is hard to see how one would assign a decrease in value should a member elect to insulate and side his/her block home during the H.I.P. In fact, there could be a nominal increase in market value, due to the home being more comfortable and energy efficient.
22	<i>Finance</i>	We make a decision on what items we want in our home, it is approved but by the time work gets to our home we decided to sell. Do new occupants have to agree on previous members requests? Do original occupants get money back?	Such questions have yet to be decided by the Board; however, the intent is that the groups of members, whose homes are scheduled for H.I.P. work during a given period, say a calendar year, would be required to choose the member options they desire, and sign a commitment to pay for that work. A related question, already under discussion among Board members, is whether upon sale the outstanding balance for H.I.P. Improvements would be repaid at settlement, or whether the incoming member would assume the loan.
23	<i>Finance</i>	If one already has some of the items you plan to put in houses, do we have to pay for them? Ventilation in bathroom doesn't have a timer but...	If the membership votes to require GHI to install a specific item in a particular home group, and a member has already installed the item, a determination regarding whether the member would have to pay would be made on a case-by-case basis by staff.
24	<i>HIP/Attic</i>	The air seal attic perimeter plan currently includes the use of spray foam, will this be changed? Because it is toxic.	The Buildings Committee has identified spray foam insulation as a material that may have toxicity that is objectionable to members; the committee and the Board are seeking alternative materials at this time. No final decision on this matter has been made.
25	<i>HIP/Attic</i>	Will storage in attics be affected?	Storage in some attics will be affected since stored items will have to be moved and subsequently replaced to allow attic improvements to be done. If a member selects the insulation option, some stored items may have to be located in a different place in the attic. Storage space will be provided along the entire length of the attic, and along the width of the attic from serviceside to gardenside where headroom is greater than 2'.

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26	<i>HIP/Attic</i>	What is involved in air sealing the attic? Does attic need to be emptied? Is the work done from the exterior or the interior of the attic?	Air sealing involves removing the insulation at the perimeter walls of the building, sealing the top plate and back side of the wallboard with foam insulation, and replacing the insulation. The attic will need to be emptied to the extent that allows access to the perimeter wall of the attic to allow sufficient space for a worker to work in the low overhead space. Work is done from the interior.
27	<i>HIP/Attic</i>	What is an R-value and how much effect will a change from R-16 to R-38 have in terms of cost and comfort?	R-value is a unit of thermal resistance for a particular material or assembly of materials (such as an insulation panel); R-value depends on a solid material's resistance to conductive heat transfer. From the pilot program, for brick homes the average cost/unit was \$1552, and the simple payback is 71.4 years, for frame the average cost was \$1238, and the simple payback is 47.7 years
28	<i>HIP/Attic</i>	How long will attic space need to be cleared of stored items?	To allow for coordination of installation crews, about 1 week.
29	<i>HIP/Attic</i>	Attic option - the blown-in insulation will reduce attic storage space by how much in 1) frame, 2) brick?	Storage space will be provided along the entire length of the attic from one partition wall to the other, and along the width of the attic from serviceside to gardenside where headroom is greater than 2'. For frame and brick homes with 8:12 pitch roof, this results in about 3' at the eaves where there can be no storage space.
30	<i>HIP/Attic</i>	For air seal attic - will attics need to be emptied?	The attic will need to be emptied to the extent that allows access to the perimeter wall of the attic to allow sufficient space for a worker to work in the low overhead space.
31	<i>HIP/Crawl space</i>	Is there a tentative timetable for when basement crawlspace insulation for frame homes will begin and end?	A tentative timetable for the whole program is 2016 to 2020 and individual parts will be accomplished based on the bids and contracts.
32	<i>HIP/Crawl space</i>	How long will it take GHI, at current budgeted staffing levels, to complete crawlspace inspection and remediation for 1) frames, 2) all GHI units?	GHI staff is scheduled to complete the repair of all defective sump pumps in frame unit crawlspaces by the end of April 2015 and seal all steam tunnels by the end of July 2015. All other crawlspace remediation work will be done by contractors during the Homes Improvement Program (H.I.P.). A tentative time for full completion of this work is the end of 2020.
33	<i>HIP/Crawl space</i>	Recommend establishing an inspection schedule for crawlspaces in the HIP - some could be annual or bi-annual or every 3 years	Crawlspaces are currently inspected every 3 years. After the crawlspaces are repaired, they will be inspected annually. Extra staff may have to be hired for this task. GHI is investigating the installation of remote control devices that would indicate when a sump pump has failed or the presence of standing water in a crawlspace.
34	<i>HIP/Crawl space</i>	What protocol will be used to determine that no animals, small or large are hidden in the crawl spaces before they are insulated and sealed up? Please explain for frame, brick & block. Animals can really hide.	Animals access the frame home crawlspaces only. They have not been encountered in the crawlspaces for masonry units. While working in a crawlspace under a frame home, staff leaves the crawlspace door open to allow any animals that may be inside to leave. Should an unusual situation arise e.g. where staff observes an animal with babies, staff will engage a wildlife rescue service to remove the animals.

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35	<i>HIP/Crawl space</i>	In order to start on crawlspace work, has GHI staff had to pre-empt other scheduled work?	All routine maintenance work is being accomplished without disruption of services. Additional staff has been recruited on a contingent basis to meet the objectives of the crawlspace work. The pace of a preventive maintenance program i.e. the planned replacement of water heaters will be reduced for a six-month period, until the sump pumps repair program is completed.
36	<i>HIP/Crawl space</i>	How will members be informed regarding the status of the sump pump that services the row in which their unit is located?	All sump pumps in every crawl space will be inspected and defective sump pumps replaced by the end of April 2015. Staff assures members that all sump pumps, regardless of location, will be operational by April 30, 2015. GHI is researching the availability of a system to remotely monitor the operational status of sump pumps.
37	<i>HIP/Crawl space</i>	Can some swales be electively renovated to reduce water leaks in crawl space?	GHI has spent over 3/4 million dollars since 1998 rectifying drainage problems in yards. In many of these cases, swales have been rectified and underground drainage pipes installed to direct water away from foundations of units and from ponding in yards. Currently, a Technical Services employee is surveying every yard to record further drainage improvements that are necessary. Some of the drainage improvements will be undertaken by maintenance staff. Improvements that require the installation of underground piping will be done by contractors over a number of years.
38	<i>HIP/Crawl space</i>	Is anyone working on recommendations for people with animals during the renovation, in particular when doing the crawl space?	All members will be notified well in advance of any actual on-site improvements and should have ample opportunity to make arrangements for the care of their animals. Crawl space work, other than creating a distraction, should pose no danger to household pets. During attic, window and door replacement work, members are responsible to keep pets away from workmen, both inside the unit and in the yard.
39	<i>HIP/Crawl space</i>	What homes will be chosen for crawl space repairs? How, or have they already been chosen? If my home is not chosen for crawl space repair testing when will repair work begin? I am tired of waiting for infrastructure work that should have been done years ago!	Crawlspace remediation and upgrades will be made in all GHI homes; at present, the Board has determined that work is to proceed as a test in 4 rows of homes – 2 frame rows, one brick row and one block row. The intent is to identify rows that most need the work; however the crawlspaces must be dry in order to do the installations properly. As soon as it can be determined that the work scope is appropriate and affordable, we will embark on work for all of the crawls. This will be a multi-year project, with specific construction schedules yet to be established.
40	<i>HIP/Crawl space</i>	The end unit's crawl space door - will this be insulated/sealed?	An appropriate method of insulating crawlspace doors is still being researched and will be tested during the mini-pilot project that involves crawlspace improvements in 2 frame buildings and two masonry buildings. This project will be done this year.

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41	<i>HIP/Crawl space</i>	What about insulating between crawlspace & unit floors? We have block over boiler room and our floors are cold in winter.	The perimeter walls of masonry crawl spaces are insulated. GHI does not plan to install insulation under the concrete floors. The Homes Innovation Research Labs recommended that insulation should be installed around the outside edges of floor slabs to reduce the loss of heat through the concrete floors. However, this option was not tested during the pilot program because the cost of doing so was prohibitive based on the bids received.
42	<i>HIP/Crawl space</i>	How is the ground currently sloped toward the sump pumps? If the existing slopes are inadequate, how will this be corrected?	Crawl space floors have varied grading conditions. If there is an inadequate grade that could lead to ponding water in a crawlspace, contractors will be required to regrade the areas by either adding or removing soil.
43	<i>HIP/Crawl space</i>	Do any of the pilot project homes need further crawl space remediation?	Presently, no. Staff continues to monitor them.
44	<i>HIP/Crawl space</i>	Can crawl space repair tasks be done in parallel with HIP on attic? Can GHI proactively investigate and act on pest infestations in crawl space?	Yes. Attic and crawlspace improvements are planned to occur during 2016 to 2020. Staff is currently sealing all steam tunnels to prevent ingress of animals into crawlspaces for frame units. This work should be completed by the end of July 2015. Better control of pests such as crickets, mice etc. will occur if crawlspace vents for frame homes are permanently sealed. GHI will shortly be testing the feasibility of doing so by installing a closed ventilation system in the crawlspaces for two frame buildings.
45	<i>HIP/General</i>	Can I have help moving items from the attic, or moving furniture etc.? Where will we store things if necessary?	Assistance for moving and storage has been considered, with no decision made thus far.
46	<i>HIP/General</i>	When will the video recording be available?	The video must go through an editing process, and will hopefully be available through GHI's YouTube Channel soon. Scheduling on cable channels Comcast 77 and Verizon 19 is not under GHI control. When the video is scheduled to run, the schedule will be advertised through the weekly E-News (or a special alert, if necessary).
47	<i>HIP/General</i>	Is a copy of the presentation available to members?	The script as well as Questions & Answers will be posted on the website as soon as all the edits are complete (there were over 140 questions). The Power Point is a very large file, so it will not be on the website. Several of the pertinent charts from the Power Point presentation have been incorporated into both the script and the recording. Members may also request a printout of the slides from Sheri Swaim in the Manager's office.
48	<i>HIP/General</i>	When will visuals on the screen be available and will the explanation that was read be with them? This carefully written info is important without a 2 hour video.	The scripts from the speakers, which include some of the charts, are available on the GHI website ( <a href="http://www.ghi.coop">www.ghi.coop</a> ). The video recording of the meeting will also include views of the most important detailed charts that were described by the speaker. We anticipate the recording will be available in mid to late March on GHI's YouTube channel. When GATE determines their schedule for broadcasting the meeting on their cable channels, GHI will advertise that in the E-News.

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49	<i>HIP/General</i>	Why do we have to wait on some committee to make necessary repairs on home infrastructure?	While understanding the frustration of some members at the lengthy process of our Pilot Program and the buildup to the H.I.P., the Board feels confident that taking the time to investigate and get the work scopes right for our homes is the best approach – we need the best solutions at the lowest cost. Our homes are in astonishingly sound shape given their age. If a member has a specific issue and feels his/her home is unsafe or in immediate need of structural repair, the Board urges that person to contact GHI Maintenance at once for immediate action.
50	<i>HIP/General</i>	If member opts out of improvement during home improvement, does the member need to do the optional improvement at sale of the unit?	No. A member who does not choose to have optional improvements installed during the Homes Improvement Program will not need to install these improvements before selling the membership rights.
51	<i>HIP/General</i>	Given the difficulties of finding and scouring contractors for the pilot, how confident are staff and board of the proposed timetable?	Staff will continue to pursue all means possible to support the projected timetable.
52	<i>HIP/General</i>	Why was it difficult to interest contractors in bidding for the pilot program?	Most renovation contractors target the single-family residential market or commercial market. GHI's project is neither.
53	<i>HIP/General</i>	How about dehumidifiers for block homes?	The issue of moisture in block homes is intended to be addressed with the installation of exhaust fans.
54	<i>HIP/General</i>	My house was completely remodeled 5 years ago. Does it need more improvements?	The scope of work with your unit remodeling will have to be compared with the upcoming GHI improvements to determine what suggested improvements will apply.
55	<i>HIP/General</i>	Does bath vent installation include replacement of old wiring? If not, how much might that run?	Bath fan installation includes new wiring.
56	<i>HIP/General</i>	Will we be able to use window A/C units with the new windows?	Window air conditioners may be used if they are installed in a way that the tracks of the window frames are protected from damage, as is presently required.
57	<i>HIP/General</i>	Will contractor have access to my unit when I am not home?	It would be necessary to have full daytime access to your unit.
58	<i>HIP/General</i>	What about installing tank less water heaters to reduce Pepco bill?	Tank less water heaters have significantly higher current consumption than existing hot water heaters, and will exceed the existing allowable amperage through existing service entry cable and main breaker. Panel and service entry cable would have to be upsized to allow electric tank less heaters. Hence, this option was not considered.
59	<i>HIP/General</i>	If you seal the boiler room doors (in brick homes) how is entrance gained to do hot water tank and for electrical work?	Boiler room doors would be sealed in such a way that they would still be operational and access would not be prevented.
60	<i>HIP/General</i>	Planning to do renovating for kitchen and bathroom, how can I coordinate this with the upgrade? Live in the frame?	As planning develops for the HIP, staff will provide information to members regarding the times when their homes are to be scheduled for improvements.

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61	<i>HIP/General</i>	How are units selected for pilot programs?	Based on what decisions need to be made and what information is needed, criteria is developed and units/rows are chosen which can most closely match the criteria. In the case of GHI's pilot program leading to the H.I.P., members also had to volunteer to participate.
62	<i>HIP/General</i>	Could you make a plan to add half-bath, if house has two or more bedrooms?	Half-baths have been added to many different floor plans in different configurations. Adding a half-bath can be done at the member's expense with a permit from the Technical Services department.
63	<i>HIP/General</i>	Since each unit has its own uniqueness - can an individual meet with staff on a one on one basis to help one decide on vote?	Members may e-mail their questions to GHI at <a href="mailto:HIP@ghi.coop">HIP@ghi.coop</a> . Those members without access to a computer may send a letter to GHI, C/O Sheri Swaim at 1, Hamilton Place, Greenbelt MD 20770 with their questions. A member volunteer or staff person (s) will respond. Responses to letters will be mailed by GHI within five (5) business days.
64	<i>HIP/General</i>	Is it possible to divide the RFP that is designated for windows, doors, and heating among members to be replaced on our own?	GHI is responsible for the replacement of windows, doors and for the heating systems selected for installation during the H.I.P. During the Homes Improvement Program, GHI will not divide the RFP to allow individual members to replace those items on their own accord. However, an individual member may, with GHI permission, purchase and install at the member's expense, components including windows, doors, heaters, etc.
65	<i>HIP/General</i>	How are the "larger town homes" involved in the HIP (insulation, windows, heat system)? Any additional cost to town homes if no HIP work on them is done?	Larger homes will not be involved in the 2016 to 2020 HIP. Hot-air furnaces were replaced in the larger townhomes during 2004 to 2008. There will be no additional costs to the larger homes due to the HIP. Air condensing units are to be replaced during 2014 to 2020. Windows and siding are to be replaced in 2026. There are no plans to increase the attic insulation. However, the flat roofs of the four large single family homes were replaced during the past 4 years and R-23 insulation board was installed under the roof membrane.
66	<i>HIP/General</i>	Are you aware of the Bladensburg Weatherization Assistant Program that Greenbelt is being invite to join (on City general agenda for Jan26)? Would GHI residents qualify (or are coops excluded)?	Low-income GHI members are eligible to participate in this program, which is administered by the Prince George's County Municipal Collaboration, and funded through the Maryland Energy Administration's EmPOWER and the Maryland Dept. of Housing and Community Development. However, as reported in the February 5, 2015 Greenbelt News Review, there is room for only about 10 to 20 homeowners in Greenbelt City to participate. Income-eligible homeowners would need to complete an application form and verification of income eligibility, and sign a consent form. If the homeowner qualifies for the program, an energy audit of the home would be conducted, and a list of any needed improvements – such as air sealing, additional insulation, an energy-efficient water heater or refrigerator, HVAC adjustments or others -- would be submitted to the Maryland Energy Administration for approval. The improvements would be installed by Edge Energy. There would be no cost to the homeowner for any testing or improvements. Those interested can go to <a href="http://www.mdhousing.org/website/Programs/lieep/Default.aspx">http://www.mdhousing.org/website/Programs/lieep/Default.aspx</a> or call: DHCD's energy efficiency programs office at 1-855-583-8976.



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67	<i>HIP/General</i>	Pepco offers discounts for energy improvements, has this been investigated?	Yes. GHI has had discussions with leaders of the organization GreeNEWit, a company based in Columbia, MD that has access to PEPCO funds for installation of energy-efficiency upgrades. For a \$100 charge per unit, GreeNEWit would do an energy audit of each GHI unit (including a blower door test) to determine how the member could achieve savings on energy costs through improved insulation and/or installation of a new HVAC system. The maximum rebate to each GHI member would be \$2,000 as long as the work is done by GreeNEWit-affiliated contractors. We are continuing our discussions with GreeNEWit and will report to the membership on the available discounts.
68	<i>HIP/General</i>	Has either HIP or GHI taken advantage of Pepco's free offer to visit homes and advise on how to save dollars? They could visit (one or few) each of brick, block or frame homes and give free expert advice!	Yes. The administration complex received an LED lighting upgrade and some new equipment under this program. For the homes, GHI is more interested in the energy audit and discounted insulation / HVAC opportunities discussed in the question above. The GreeNEWit program would not only provide an energy audit but discounts on installation of building envelope improvements and on HVAC upgrades.
69	<i>HIP/HVAC</i>	Anything being done about the heating?	Yes. The GHI Board is considering adding two or more of the home heating systems being tested in Phase 3 of the Pilot Program, as optional (i.e. "opt-in") elements to be considered in the membership HIP vote this Spring. Among the heating systems likely to be included as "opt-in" choices are ductless mini-split heat pumps and new electric baseboard heaters with programmable thermostats. Since the heat pump option would not be fully covered by replacement reserves, the Board needs to decide on how the difference in cost between the heat pump and baseboard heating options would be handled.
70	<i>HIP/HVAC</i>	If a unit would rather have a heat pump or ductless HVAC instead of having the baseboard heaters replaced, would the cost of these other options be discounted by the cost to replace the baseboard heaters?	No. Baseboard heaters will still remain in the units with ductless heat pumps to provide a backup heat source in the event of very cold weather.
71	<i>HIP/HVAC</i>	Is it possible to air condition those houses that do not have air condition please?	The GHI Board is considering adding two or more of the home heating systems being tested in Phase 3 of the Pilot Program, as optional (i.e. "opt-in") elements to be considered in the membership HIP vote this Spring. Among the heating systems likely to be included as "opt-in" choices are ductless mini-split heat pumps (which includes air conditioning) and new electric baseboard heaters with programmable thermostats. Since the heat pump option would not be fully covered by replacement reserves, the Board needs to decide on how the difference in cost between the heat pump and baseboard heating options would be handled. If the membership does not vote to include the heat pump, then an individual member may, of course, install this type of system in his/her unit, with GHI permission and at personal expense.

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72	HIP/HVAC	Will any new wall heaters installed include a fan or other means to move hot air away from the walls?	Although the Buildings Committee and the Board recommended testing fan-forced wall heaters, this option was not selected by any Pilot Program member. Therefore fan-forced electric wall heaters are unlikely to be recommended by the Board for inclusion in the H.I.P. An individual member may, of course, install this type of heaters in his/her unit, with GHI permission and at personal expense.
73	HIP/HVAC	Block home - already have heat pump. It's not adequate on cold days, needs back-up from baseboard heaters.	Whether the split-system ductless heat pump solution will be capable of fully heating an uninsulated block home throughout the winter season is a question we hope to answer in the Pilot Program. Depending on the age and efficiency of the heat pump equipment, and depending on the configuration of the home and the temperature at which the members are comfortable, we may learn that, on the coldest days, supplemental electric heat may be needed – either from the existing baseboard heaters or from plug-in units.
74	HIP/HVAC	We are paying a lot in our block house with baseboard heating. We didn't even turn on all our heaters. Are there short-term plans to update the heating system? What can we do in the mean time?	There are a number of low-cost, low technology measures that block home members have devised over the years to make our homes more comfortable during the heating season. These include turning heaters down in rooms when not occupied, keeping furniture at least 6" away from baseboard heaters, placing a curtain at the foot of the stairwell to hold heat downstairs, installing clear plastic 'heat-stretched' sheeting over the downstairs windows to improve insulation and stop drafts, and vacuuming baseboard heaters regularly (from the underside) to maximize air flow (especially in homes with pets). There is not a 'short-term' plan to change the baseboard heating system, other than what is contemplated for the H.I.P.
75	HIP/HVAC	We want to stay in our home (we are seniors) When will our units be warm in the winter months? Approximate date?	Specific construction scheduling cannot be determined until the membership votes to approve and move forward with the H.I.P. Schedules will be done by the GHI construction manager; that position will be created and filled in the coming months, provided the membership votes approval.  There are a number of low-cost, low technology measures that members have devised over the years to make our homes more comfortable during the heating season. These include turning heaters down in rooms when not occupied, keeping furniture at least 6" away from baseboard heaters, placing a curtain at the foot of the stairwell to hold heat downstairs, installing clear plastic 'heat-stretched' sheeting over the downstairs windows to improve insulation and stop drafts, and vacuuming baseboard heaters regularly (from the underside) to maximize air flow (especially in homes with pets).

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**QUESTIONS ANSWERS**

76	HIP/HVAC	Wireless radiation - my scientists do not think it is safe. Will you use wireless thermostats in homes? Will members have a choice? Will they be the type that radiate all day and night or only when you type in tmp?	The wireless thermostats being tested in the Pilot Program utilize radio frequency, low power signals to communicate between the thermostat and the heaters. We are told that this is the same type and level of energy used by cordless telephones (not cell phones) and table radios. Our understanding is that the thermostat transmits signals only when a change of state occurs, i.e., when a person changes the temperature, when the thermostat senses the room is warm enough and acts to turn off the heaters, and so forth – it does not transmit continuously. Although not yet decided by the Board, it is likely that wireless wall thermostats will be presented as a member option; in that case a member could choose not to have these installed.
77	HIP/HVAC	Do the heat pumps make noise outside?	All mechanical equipment will make noise by virtue of moving parts; however, split system heat pumps are generally much quieter than conventional systems.
78	HIP/HVAC	I understand members will have the option of a bathroom fan with timer. Would members also have the option of installing a similar fan and timer in the kitchen?	That option will be considered by the Board of Directors shortly. Members will be informed in due course.
79	HIP/HVAC	Will we do all the upgrades in a unit at one time, or would there be multiple rounds? What about going from through-the-wall A/C to mini-split heat pump? I would not want to go through a summer without the through-the-wall and before the heat pump was installed.	The intention is to perform all applicable envelope & HVAC improvements during the same time period. Though they might not be done coincidentally, the arrangements would be to have the work done during the same year.
80	HIP/HVAC	What about through-wall A/Cs?	There has been no change in policy regarding through-wall air conditioners. ( <a href="http://ghi.coop/content/xk-air-conditioner-installation">http://ghi.coop/content/xk-air-conditioner-installation</a> )
81	HIP/HVAC	Are there any energy efficient radiant heaters that could be used?	The pilot program offered members the option to install radiant heaters in baths & kitchens.
82	HIP/HVAC	We have a block home with terrible mold. Humidity problems. Do any of the tested heating options (or any upgrades) help with this?	The installation of bath fans is intended to provide exhaust of moist air from the homes.
83	HIP/HVAC	Update on bathroom exhaust fan - what is the status and cost?	As reported in the special edition December 2014 Communicator: Bath exhaust fans are estimated to cost \$1000 for brick homes, \$700 for block and frame homes.
84	HIP/HVAC	What does "replacement" of baseboard heaters (part of replacement reserves program) mean? Is it replacing them with newer models? What is the purpose of automatic fan control? Is it for general moisture problems?	Replacement of baseboard heaters means that existing baseboard heaters will be replaced. They will be replaced with a newer product. The automatic fan control is intended to allow operation of the fan for a set period of time as required by humidity levels in the home. It is intended to control moisture conditions.

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**QUESTIONS ANSWERS**

85	<i>HIP/Insulation</i>	When will the installation of the insulation in the attics of the brick units begin?	The Board has recommended that the insulation of attics in brick and frame homes should be selected by individual members as a member-option. If the membership votes to approve that recommendation, this work will be scheduled to be done during 2016 to 2020. Member options will be installed at the same time that GHI undertakes improvements such as window, door and siding improvements .
86	<i>HIP/Insulation</i>	I live in a building with 14 units (lower level - 1 bedroom). Can insulation be installed only on my unit and not others? Seems hard, and if unanimous vote is needed from all 14 units it will never happen. I thank you for all your incredible work.	Although not yet decided by the Board, it is likely that members in upper and lower level one-bedroom units would have to agree on installation of exterior wall insulation beneath the new siding.
87	<i>HIP/Insulation</i>	Why are we not considering interior insulation to preserve the historic character of the block home?	Interior insulation of block homes was studied and rejected. Over two years ago, Eldon Ralph, Steve Skolnik, Jim Cohen and HIRL's Joe Wiehagen met with staff of the Maryland Historical Trust (MHT) to inquire about the possibility of obtaining grant money to test options for insulating the block units on the interior, or for using an exterior insulation strategy that closely resembles cinderblock. The Trust provided a grant to an architectural firm that specializes in historic structures, to study the alternatives. That study was completed over a year ago. The study found that the interior insulation option would be costly, could not be used for the kitchen or the bathroom, and would inconvenience block members due to the mess created during installation. Consequently, the consultant recommended that only one of the alternatives be given consideration, and Exterior Insulation and Finishing System (or EIFS). However this system is prohibitively expensive and the Buildings Committee found additional problems with the system's durability. GHI would allow members to add interior insulation at their own cost, though.
88	<i>HIP/Insulation</i>	How can insulation and bathroom exhaust fan be considered optional at individual members' expense? Our homes are freezing, shakes when the wind blows, etc. We shower with the bathroom door and window open (even in winter) and the moisture never gets under control. Always causes mold, mildew, other problems etc.	Exhaust fans are very important in our homes for control of indoor humidity. The Board of Directors voted to recommend this be a member option as not all members experience moisture problems in their homes. Some members employ low-tech, expensive solutions such as placing a 9-inch box fan backwards in the window when showering to draw moisture out through the window. Making exhaust fans mandatory would mean that all members had to pay for an exhaust fan whether or not they felt they needed one. Members who are experiencing moisture problems would be wise to select the exhaust fan option for their homes. The plan also includes providing an electronic time controller so the fan can be set to run longer, as each member sees fit.

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**QUESTIONS ANSWERS**

89	<i>HIP/Insulation</i>	I feel that it would be extremely wasteful to replace siding without adding insulation. Why allow it? Why not replace siding only if insulation is added?	Siding on the frame homes has reached the end of its rated service life, and therefore needs to be replaced. For improved member comfort and energy efficiency, it makes good sense to install additional insulation when the siding is replaced; however the Board voted, in the interest of limiting any mandatory increase in member fees, to make insulation a member option. Frame home walls currently have an approximate insulation value of R-13. Before, new siding is installed, the exterior walls will be covered with a wrap like Tyvek house wrap. This wrap will decrease wind infiltration.
90	<i>HIP/Insulation</i>	Will spray foam be used in the attic seal even though we decided that it is toxic?	The Buildings Committee has identified spray foam insulation as a material that may have toxicity that is objectionable to members; the committee and the Board are seeking alternative materials at this time. No final decision on this matter has been made.
91	<i>HIP/Insulation</i>	Baseboard radiators don't produce any heat, so how is improving insulation going to help?	If a baseboard heater is not producing heat, it is faulty and needs repair or replacement. A member with such a heater is urged to contact GHI Maintenance without delay. In general, baseboard heaters should be vacuumed (from the underside) at regular intervals to maximize air flow; also, furniture must be kept at least 6" away from heaters to allow natural air convection in the room.
92	<i>HIP/Insulation</i>	Will you consider safe non-toxic caulk & insulation for these projects?	The Buildings Committee has identified spray foam insulation as a material that may have toxicity that is objectionable to members; the committee and the Board are seeking alternative materials at this time. No final decision on this matter has been made.
93	<i>HIP/Insulation</i>	Why are you not recommending much more insulation, especially under any "new siding"?	Siding on the frame homes has reached the end of its rated service life, and therefore needs to be replaced. For improved member comfort and energy efficiency, it makes good sense to install additional insulation when the siding is replaced; however the Board voted, in the interest of limiting any mandatory increase in member fees, to make insulation a member option.
94	<i>HIP/Insulation</i>	At this time has SPF been ruled out from all applications?	The Buildings Committee has identified spray foam insulation as a material that may have toxicity that is objectionable to members; the committee and the Board are seeking alternative materials at this time. No final decision on this matter has been made.
95	<i>HIP/Insulation</i>	I have an existing plywood floor in my attic. I actually had it built up with 2x2s and screwed down with a view to future insulation improvements. Would the attic insulation option make use of my existing floor and put insulation under?	Depending upon the configuration of the build-up and access to the cavity, it may be able to be used.
96	<i>HIP/Insulation</i>	Does blown-in attic insulation just "reduce" storage space or eliminate it completely? How much "reduction"?	As indicated previously, the Buildings Committee has recommended that storage space be provided from side wall to side wall, and the Board has recommended storage from serviceside to gardenside where headroom is greater than 2'. For frame and brick homes with 8:12 pitch roof, this results in about 3' at the eaves where there is no storage space.

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**QUESTIONS ANSWERS**

97	<i>HIP/Insulation</i>	Can you do insulation on 1/2 bottom unit only? Is half the cost?	For 1-BR, 1st and 2nd story units, the attic above the 2nd story and the crawl space below the 1st story would be insulated. Cost sharing of this has not been determined.
98	<i>HIP/Insulation</i>	Is it possible to install on frame homes the 1" exterior insulation on individual units? Does this decision need to be done per building? Can this be done on individual units?	It is possible; however, the GHI Board has recommended that it be done only in pairs to the visual break or offset, in order to avoid the discontinuous jump in thickness affecting uniformity.
99	<i>HIP/Insulation</i>	Attic blown-in insulation under board (to conserve attic storage space)? Air seal attic perimeter - soffit vents sealed?	Yes, the pilot incorporated blown-in insulation to fill the voids under existing floor decking. Air sealing of the attic perimeter refers to the sealing at the junction of the wallboard and top plate at the second floor ceiling; it is not the closure of the soffit vents.
100	<i>HIP/Insulation</i>	Will blow-in insulation cover attic floor boards?	Blown-in insulation will not cover floor storage area.
101	<i>HIP/Insulation</i>	What type of insulation is being proposed for brick attic?	Blown in cellulose insulation under existing floor decking and at perimeter, rigid foam board overlaid with OSB at central storage area.
102	<i>HIP/Insulation</i>	For frame homes, improvement of blown-in insulation: how will this be done with the 1x6 floor framing without increasing to 2x8? What about load increase on ceiling?	Blown-in insulation is fed into voids between 2x6s while hose is withdrawn, so it does not cause additional pressure on the ceiling.
103	<i>HIP/Insulation</i>	Any health or environmental concerns with fiberglass (suggested as using for patching problem areas).	Installation workers must take safety precautions necessary to protect themselves.
104	<i>HIP/Insulation</i>	How will insulation options for insulating difficult, tight spots in crawl spaces be researched? (i.e. alternative to SPF) who will do this research?	It is expected that the ongoing crawl space pilot program will provide the research needed to address the access to tight spaces cited.
105	<i>HIP/Insulation</i>	Question on spray foam 1) open or closed cell, 2) roof or floor insulation	In the pilot program, closed-cell foam was used on the underside of frame home floors and masonry perimeter walls.
106	<i>HIP/Insulation</i>	In 1981 rehab had insulation blown into walls before replacing existing vinyl siding at that time. Why is additional exterior insulation necessary?	Wall insulation in a 4" cavity is only about R-13. Adding insulation improves resistance to heat transfer and saves energy.
107	<i>HIP/Insulation</i>	If existing insulation under vinyl siding in frame homes is in poor condition, will this insulation be replaced at GHI expense (i.e. no cost to owner)?	Existing insulation in the wall cavity will remain. (Note: Because GHI is a cooperative, any expense taken on by GHI is also an expense taken on by its members)
108	<i>HIP/Lead</i>	How will you deal with lead from window & door removal? What precautions will be taken?	Contractors are required to comply with applicable regulations, one of which is the EPA RRP (Renovation, Repair and Painting) Program.
109	<i>HIP/ Membership Meeting</i>	Will May 2015 decision making meeting be the same as annual meeting, or two meetings?	We have not yet set the date for the decision-making meeting. We are aiming for some time in the spring, and considering combining it with the annual meeting. Our bylaws preclude holding a special membership meeting within the 30 days prior to an annual meeting, so any special meeting will <b>not</b> be held in the April 19-May 17 time period.

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**QUESTIONS ANSWERS**

110	<i>HIP/ Membership Meeting</i>	How much in advance of the spring membership meeting will the Board's recommendations - that will be voted on, be posted (online) for membership review?	The Board's recommendations regarding attic sealing and insulation, wall insulation and bathroom exhaust fans have already been posted. The Board is considering making its recommendation regarding heating systems in time for the spring vote. This, however, may not be possible. Our bylaws require that information pertinent to a membership meeting be distributed to members by mail no fewer than 10 and no more than 20 days before the scheduled meeting.
111	<i>HIP/ Membership Meeting</i>	If members want to offer a counter-proposal at any point, how and by when should they do that, so it can be considered at the spring membership meeting and voted on?	Article IV, Section 3 read, in part: Any matter of business shall be placed on the agenda of a membership meeting of the Corporation on written request to the secretary for such action by ten or more members at least thirty-five days in advance of such meeting. Where the petition of such members requests that a specific proposition be voted upon, such proposition in the identical language set forth by the petitioners shall be included in the notice of the membership meeting and, subject to amendment by the membership, shall be voted upon before considering any other proposition relating to the same subject matter...
112	<i>HIP/Pets</i>	Will pets be an issue during remodeling?	Members will need to secure their pets in an area of the home that is not affected by the work being done.
113	<i>HIP/Pets</i>	I have a doggie door in my door, can I still have one later?	Installation of a doggie door would be a Fee-For-Service option.
114	<i>HIP/Solar</i>	What would prohibit the coop from also looking into solar for powering our needs?	Many of our homes are not appropriate for rooftop solar arrays, due to our mature tree canopy and to the compass orientation of the roofs. Solar photovoltaic (PV) cannot, by itself, produce sufficient power to heat our homes and provide hot water. For these reasons, solar was not included in the Pilot Program. However, there is no prohibition from members installing solar on an individual basis; the Board has recently adopted a policy allowing solar domestic water heating (SDWH) systems in GHI, and a number of members have expressed interest in installing such systems. Members who are interested may contact Steve Skolnik at <a href="mailto:sdskolnik@gmail.com">sdskolnik@gmail.com</a> .
115	<i>HIP/Solar</i>	There is a local solar energy company that will do installation etc. if the home and roof meet their requirements. Can members take advantage of this, does it require GHI approval, has this been considered for HIP?	There are a number of solar installers that offer free installation – meaning that they continue to own the systems and sell the member the solar electricity through a 'Power Purchase Agreement'. There is no prohibition from members installing solar on GHI roofs, however GHI approval and appropriate permits are required.
116	<i>HIP/Timing</i>	How do you decide which homes will be the first in 2016?	The selection process has not been decided. As planning progresses for the HIP, staff will inform members when their homes are to be scheduled for improvements.
117	<i>HIP/Timing</i>	When will we know when our row will get the improvements?	Members in rows that are selected for improvements in a particular year will be informed about 3-4 months before the start of that year.

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**QUESTIONS ANSWERS**

118	<i>HIP/Timing</i>	All work done per home at one time or over 5 years period?	Improvements to a unit such as window, door, siding replacements, attic sealing, and heating/cooling system improvements will probably be done at one time. However, it is probable that crawlspace improvements could be done on a separate schedule from the other improvements.
119	<i>HIP/Timing</i>	How will it be decided which courts will be renovated first (and last)?	Specific construction scheduling will be done by the GHI construction manager; that position will be created and filled in the coming months. We anticipate that different aspects of work will proceed simultaneously at different rows, e.g., crawlspace work in one row while windows, doors and siding are changed in a different row, while heaters are replaced or heat pumps installed at yet another row – as long as the work scopes do not overlap.
120	<i>HIP/Win &amp; Door</i>	When will all GHI units have new windows, doors and heating completed?	The time projected for these improvements is 2016 to 2020.
121	<i>HIP/Win &amp; Door</i>	Will newer homes (1970 built) receive window upgrades with HIP?	Newer homes built in 1970 will not receive window upgrades with the HIP. Their windows are scheduled for replacement in 2026.
122	<i>HIP/Win &amp; Door</i>	Why is there no mention of replacing doors and in frame homes of replacement windows?	Windows and doors in frame homes are funded under the Replacement Reserves Program. GHI will replace windows and doors on all frame and masonry units during 2016 to 2020.
123	<i>HIP/Win &amp; Door</i>	Why are the doors and windows not being replaced now in the brick units? We have money for them already.	The doors and windows are scheduled for replacement during 2016 to 2020. There are not sufficient funds to replace them earlier.
124	<i>HIP/Win &amp; Door</i>	Windows are to be replaced in hybrid masonry (shingled siding) homes during next 5 years. Will siding also be replaced at this time?	No. The mineral siding is scheduled to be replaced in 2038.
125	<i>HIP/Win &amp; Door</i>	Will slider windows in frame units be replaced?	Yes. All frame home windows are to be replaced.
126	<i>HIP/Win &amp; Door</i>	Regarding member-initiated prior improvements and "improvements meeting coop standards." If a member has previously replaced windows with casement windows but the quality is not as good as coop planned replacements, would these windows be replaced?	Yes. If GHI staff determines the quality of windows that have been replaced by a member is not as good as the new GHI windows, GHI will replace the existing windows.
127	<i>HIP/Win &amp; Door</i>	Can we put in new windows with tempered glass (not shutters)?	The windows will not be installed with tempered glass since this type of glass is not considered essential for a GHI unit. Tempered glass is a type of safety glass with increased strength compared with normal glass and is used in a variety of demanding applications, such as passenger vehicle windows, shower doors, refrigerator trays, etc. An individual member could install tempered glass windows, if desired, and with GHI permission, at personal expense.



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**QUESTIONS ANSWERS**

128	<i>HIP/Win &amp; Door</i>	I moved in my home 6 months ago, windows were in poor condition and I replaced them at my cost. 1) Will they be taken out and replaced in the upgrade? 2) If not, will I get a credit?	If your windows are comparable in quality to the new windows that GHI will be installing, they will not be replaced. GHI's policy is not to issue a credit (from the replacement reserves fund) to individual members who have replaced components such as windows and doors before GHI's scheduled replacement cycle. (See Board meeting minutes from 7/11/13: <a href="http://www.ghi.coop/about-ghi/board-of-directors/minutes?page=1">http://www.ghi.coop/about-ghi/board-of-directors/minutes?page=1</a> )
129	<i>HIP/Win &amp; Door</i>	Are door replacements to include the storm doors?	A lesson learned in the Pilot Program is that some existing storm doors are incompatible and cannot be reinstalled on the new door frames. The Board is currently discussing the idea of recommending, as a member option and at member's expense, purchase of new storm door(s) at the time the entrance doors are replaced.
130	<i>HIP/Win &amp; Door</i>	Replacement doors for bricks?	Replacement doors for brick homes will be similar to frame of block homes: plain rectangular appearance.
131	<i>HIP/Win &amp; Door</i>	How can we see what the replacement doors look like?	You may visit any of the pilot homes, or contact Technical Services for guidance.
132	<i>HIP/Win &amp; Door</i>	Do the new doors included new frames? Mine are old and rotting.	The doors will be installed complete with new frames and new lock sets.
133	<i>HIP/Win &amp; Door</i>	Could member in a masonry home choose to have a casement window in the kitchen only and sliders for the rest of the home? To open a slider in the kitchen I must climb onto the sink and kitchen counter.	Yes, GHI rules presently allow that option.
134	<i>HIP/Win &amp; Door</i>	Is there anything we can do if our windows are already failing (pooling water inside between the panes, significant condensation on the interior)? Is there anything that we/GHI can do now?	Members may replace the glass assembly within the sash where these conditions exist.
135	<i>HIP/Win &amp; Door</i>	Will there be a choice of colors for windows?	Presently, the GHI color choice for replacement windows is for white vinyl sashes, frames, and trim.
136	<i>HIP/Win &amp; Door</i>	Are casement windows more energy-efficient than sliders?	In general, both sliders and casements have performance criteria in the same range. To satisfy Energy Star certification, all windows in the North Central region must have U-value (the inverse of R-value) less than or equal to .30
137	<i>HIP/Win &amp; Door</i>	If I choose to have casement windows put into my brick home could I choose to have a slider window at a location where a casement would interfere with outdoor entertainment space? For example on the gardenside of the home there is a deck/w seating which is also the entrance to the porch. A casement would be in the way here.	The Buildings Committee has not reached a decision on whether it is appropriate or allowable to mix window types where directly adjacent, on the face of a unit, or within the unit.
138	<i>HIP/Win &amp; Door</i>	What is the brand/model of the slider and casement windows chosen?	The Buildings Committee subgroup recommended windows that are manufactured by Vytex.

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**QUESTIONS ANSWERS**

139	<i>General</i>	How is it possible that GHI Maintenance has more bosses than actual workers?	It is not true that GHI has “more bosses than actual workers.” The ratio of supervisors to workers is based on the workload of the maintenance department. The department accomplishes over 10,000 work orders annually and work activity is hectic throughout the year. A Director is responsible for the overall management of the maintenance department. His direct reports include an administrative assistant who receives work order requests from members and operates the computerized maintenance management system, a clerk who manages a warehouse and ensures that parts are made available to maintenance employees on a timely basis, an employee who manages the fee-for-service program and supervises service contracts e.g. tree maintenance, tub re-glazing, pest control, waste recycling, rehab of units taken back by GHI etc., and a maintenance manager who supervises the day-to-day work of 19 maintenance employees.
140	<i>General</i>	Should GHI rent out their homes - I do not think it is a good idea.	GHI is essentially a member-occupied community. Members are only allowed to rent units in exceptional circumstances if they satisfy one of the criteria in GHI's rental policy that was established by the Board of Directors. At present, 17 members are permitted to rent their units.
141	<i>General-WSSC</i>	What is the status of WSSC/GHI arrangement regarding 1) water mains 2) sewage, infrastructure?	GHI will resume discussions with WSSC regarding the replacement of water pipes for masonry units if WSSC decides to replace the new pipes with new meters that are located in the same positions as the existing meters near the serviceside walls of homes. WSSC had offered to install the meters at the curbs of serviceside yards. GHI estimates that the future cost of replacing those pipes from the meters to the homes (at the end of their service life 50 years hence) could cost GHI \$1.5 million. GHI and WSSC have achieved consensus regarding repairs to sewage infrastructure at several GHI sites during the past few years and WSSC has undertaken those repairs.