

MANAGER'S MEMORANDUM

TO: GHI Board of Directors
FROM: Eldon Ralph, General Manager
DATE: September 30, 2021
SUBJECT: Items for the **GHI OPEN** Board Meeting on
October 7, 2021

GHI Open Meeting

4. Approval of Addendum for Trust Ownership and Trustee's Affidavit for [REDACTED] Road+

[REDACTED], the member at [REDACTED] Road, requests approval of the Addendum for Trust Ownership and Trustee's Affidavit of [REDACTED] [REDACTED] Revocable Trust of 2021. [REDACTED] will serve as trustee and beneficiary under a trust agreement dated September 29, 2021. The updated Mutual Ownership Contract will be presented for approval under new memberships.

Suggested motion: I move that the Board of Directors approve the Addendum for Trust Ownership and Trustee's Affidavit of [REDACTED] [REDACTED] Revocable Trust of 2021, thereby allowing him to place the membership and equity interest in [REDACTED] Rd, into a living trust dated September 29, 2021.

7a. Approve Minutes of the Open Meeting Held on September 2, 2021 – (Attachment #3)

Motion: I move that the Board of Directors approve the minutes of the Open Meeting that was held on September 2, 2021 (as presented/as revised).

7b. LGAC Recommendation re: GHI Contribution to CAI's Maryland Legislative Action Committee – (Attachments #4a-4b)

Earlier this year, the Legislative and Government Affairs Committee (LGAC) was asked to review the work of the Community Associations Institute (CAI) and offer a recommendation on whether GHI should contribute to CAI's Maryland Legislative Action Committee. Legislative Action Committee monitors legislative developments in Maryland relevant to housing

associations, shares information with those housing associations, including GHI, and lobbies elected officials on behalf of the interests of housing associations.

In a letter to the Board (Attachment #4a), the LGAC recommends that GHI should contribute \$300 to \$500 to the Maryland Legislative Action Committee. Attachment #4b is an article from a CAI Quorum magazine that explains what a Legislative Action Committee does.

This item is on the agenda for discussion and action.

Suggested motion: I move that the Board of Directors approve a contribution of \$ ____ to the Community Association Institute's Maryland Legislative Action Committee.

7c. Task Force Report re: Policy to Mitigate Liability Associated with Outdoor Structures – (Attachment #5a)

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 may wish to install. The members appointed to the task force were Amy Knesel, Chris Carbone, Heather Mortimer (Board Liaison) and Joe Ralbovsky. John French served as staff liaison. Attachment #5a is the task force's report.

This item is on the agenda for discussion and action.

Suggested motion: I move that the Board of Directors direct the Manager to publish the GHI Outdoor Structures Task Force Report in the GHI e-newsletter over a period of 30 days for the purpose of obtaining feedback from the membership regarding the recommendations in the report.

7d. Final Report from the Permits Task Force – (Attachment #6)

On January 21, 2021, the Board directed the Finance Committee to recommend fees that GHI should charge for processing permit requests for improvements, including a refundable fee that would be returned to members who comply fully with GHI inspection requirements.

The Board reviewed the Finance Committee's recommendations on March 4, 2021, and directed the Manager to publish the Committee's recommendations in GHI's e-newsletter for member feedback. On April 15, the Board decided to establish a task force under the direction of the Buildings Committee to review the member comments that were received and recommend the following:

- a) Actions that should be implemented to improve GHI's permit process for improvements, alterations, and additions.
- b) Whether GHI should charge fees for permit reviews and if so, what amounts should be charged.

The Task Force consisted of Michael Campbell (Chair), Debbie McKinley (Alternate Chair), Tom Sporney (Staff Liaison), Stuart Caplan (replacement Staff Liaison), Erin Bilyeu (Board and Buildings Committee Liaison), Ben Hille, Wendy Young, Alison Gary, Jennifer Tschabrunn, and

Bill Jones. Attachment #6 is the report that the Task Force submitted.

This item is on the agenda for discussion and action.

Suggested motion: I move that the Board of Directors direct the Manager to publish the Permits Task Force Report in the GHI e-newsletter over a period of 30 days for the purpose of obtaining feedback from the membership regarding the recommendations in the report.

7e. Proposal from the Transition Task Force/Member Engagement Work Group to Conduct a Membership Survey – (Attachments #7a-7b)

The Transition Task Force/Member Engagement Work Group proposes to conduct a survey to obtain feedback from the membership about the cooperative – what they would like changed and what they would like to remain the same when GHI hires a new General Manager.

The results of the survey will be discussed during the December 5, 2021, membership townhall meeting. Attachment #7a is the draft survey and Attachment #7b is the survey communications plan.

This item is on the agenda for discussion and action.

Suggested motion: I move that the Board of Directors authorize the Transition Task Force/Member Engagement Work Group to conduct a membership survey utilizing the survey form (as presented/as revised).

7f. Woodlands Committee Request for Additional Funds to Acquire Native Plants This Fall

The Woodlands Committee has been able to undertake significantly more volunteer work in controlling the growth of invasive plants within GHI's woodlands this year, mostly through the new Caretaker program. This has led to an unexpected need for more planting materials, as the Committee needs to install native plants before invasive plants take over the areas that have been cleared. The Committee's 2021 budget was approved at \$2100, which is \$1000 less than the 2020 budget. The Committee is requesting the Board to allocate an additional \$1000 this year that will be used to acquire and cultivate native plants in areas that have been cleared.

This item is on the agenda for discussion and action.

Suggested motion: I move that the Board of Directors authorize an amount of \$1000 to be added to the original 2021 budget of \$2,100 for the Woodlands Committee.

7g. Staff Report on the 2021 Exterior and Yard Inspection Program – (Attachment #8)

George Bachman, GHI's Director of Maintenance Operations, prepared a report on the 2021 Exterior and Yard Inspection Program (Attachment #8) that is presented for discussion. Mr. Bachman will attend the meeting to answer questions.

7h. Discuss Next Steps re: Proposed Solar PVES Pre-paid Power Purchase Agreement – (Attachments #9a-9d)

During the annual membership meeting on May 10, 2018, a vote was taken to authorize GHI's Board of Directors to enter into a contract to install a solar photovoltaic electrical system to supply electricity for GHI's Administration Building. Two options were considered and approved.

- Option 1, as Amended

On behalf of the Board, be it moved that the membership of Greenbelt Homes Inc. permits the Board of Directors to enter into a contract to purchase a solar panel system of at least 125-kilowatt capacity, for no more than \$280,000 that would supply electricity to GHI's Administration Buildings.

- Option 2, as Amended

On behalf of the Board, be it moved that the membership of Greenbelt Homes Inc. permits the Board of Directors to enter into a Power Purchase Agreement for a solar panel system that would supply electricity to GHI's Administration Buildings, not to exceed \$22,000 for the first year with adjustments for the rising cost of electricity in future years.

In 2018, GHI entered into a contract with Sustainable Energy Systems (SES), whereby SES financed and constructed a 133KW (AC) solar photovoltaic energy system (PVES) on the premises of the Administration Building Complex. When the system is commissioned, GHI will purchase electrical energy for a minimum of 15% less than the rate PEPCO charges.

SES has offered to amend the current agreement from a Power Purchase Agreement (PPA) to a **pre-paid** PPA. Under the pre-paid PPA, GHI would pay SES \$258,155.52 at the beginning of the contract; an amount that is equivalent to the savings GHI would accrue in electrical costs plus solar renewable energy credits received by year 9 after the system is commissioned. SES would own the system for a period of 5 years and then sell or donate the system to GHI.

On May 6, 2021, the Board established a task force comprised of Steve Skolnik, Chuck Hess and Eldon Ralph (staff liaison) to negotiate with SES Inc. and formulate a draft pre-paid PPA. On July 1st, the Board reviewed the task force's report which included a draft pre-paid PPA and financial analyses showing the savings that GHI would obtain from the current PPA (Attachment #9a) and from the proposed pre-paid PPA (Attachment #9b). The Board directed the Manager to request legal counsel to review the draft pre-paid power PPA and also advise whether GHI's bylaws and the 2018 membership vote allowed the Board to enter into the proposed pre-paid PPA.

Attorney Joe Douglass' opinion stated that the 2018 membership approval for GHI to enter into a Power Purchase Agreement (PPA) did not extend to the proposed pre-paid PPA. He also referred to the provision in Article VIII, Section 11.d. of the Bylaws, regarding multi-year contracts and

stated as follows, “the amount to be prepaid under the proposed PPA is \$258,155.52. An argument could be made that, if that amount were prepaid, the total aggregate costs of all of GHI’s multi-year contracts could exceed \$400,000. Also, while the proposed prepaid PPA does not run for more than 5 years, it is a 5-year contract. Amortized over 5 years, the total amount to be prepaid would be \$51,631.10 per year, and, in any event, that would require a membership approval vote under Article VIII, Section 11.d., since the annual cost would be greater than \$40,000.00”.

Article VIII, Section 11.d of the Bylaws states:

Expenditure of Funds and Contracts.

- a. The total aggregate costs of the following multiyear contracts shall not exceed \$400,000 at any one time: (i) every outstanding multiyear contract costing more than \$40,000 per year, without regard to the total duration of the contract, and (ii) every outstanding multiyear contract costing \$40,000 or less per year, if such contract runs for a period of more than five years.

- b. The \$400,000 aggregate limit shall not apply to the following contracts:
 - I. Contracts for which the purpose and amount shall be approved at a membership meeting by a two-thirds vote;
 - II. Contracts with respect to borrowing money, mortgages, and mortgage notes;
 - III. Contracts relating to insurance with a one-year cancellation clause;
 - IV. Contracts relating to assignments now or hereafter made by members of their Mutual Ownership Contracts; or
 - V. Contracts relating to matters connected with loans to members.

The membership approved the following two multi-year contracts in 2019 for a total cost of \$375,253, hence based on section I. above, this amount would be excluded from the \$400,000 aggregate limit specified in the bylaws.

Contract	2021	2022	Total
Landscape maintenance	\$65,955	\$67,263	\$133,218
Tree maintenance (<i>costs shown are estimated</i>)	\$119,229	\$122,806	\$242,035
Total			\$375,253

At present, there is no other multi-year contract that either exceeds \$40,000 per year or runs for a period of 5 years; hence, a membership vote is not required to approve the proposed pre-paid PPA, if it is regarded as a 5-year contract.

On September 16th, Board Treasurer Jason Luly requested the task force to present an analysis showing the projected financial benefit to GHI of owning the solar PVES in terms of ‘net present value’. The task force’s supplemental report (Attachment #9c) states that the fiscal benefit to GHI to own the PVES is likely to exceed that of simply investing the capital amount.

On September 16th, the Board agreed that either President Brodd or GM Ralph should obtain clarification from Attorney Douglass’ regarding his opinion that the 2018 membership approval for GHI to enter into a Power Purchase Agreement (PPA) does not extend to a proposed pre-paid PPA. During a conversation on September 30, Attorney Douglass informed President Brodd and GM Ralph that it is legitimate for GHI to enter into a pre-paid PPA without a further membership vote, provided the \$400,000 aggregate limit for multi-year contracts is not exceeded. Refer to attachment #9d for Attorney Douglass’ supplemental opinion.

On September 22th, SES Inc. informed staff that according to IRS rules, a change to a pre-paid PPA needs to be done before they reach substantial completion of the installation which is passing the final inspection.

This item is on the agenda for discussion and action.

Suggested motion: I move that the Board of Directors direct the Manager to request legal counsel to continue reviewing the draft pre-paid purchase agreement between SES Inc. and GHI and make modifications that are necessary. Further, I move that the Board of Directors request GHI member Steve Skolnik to continue inspecting the Solar PVES that SES Inc. installed, review its material specifications, and provide a report on the quality of the installation.

7i. Proposed Agenda Topics for the Membership Townhall Meeting on December 5, 2021

This item is on the agenda for the Board to decide what topics should be presented during the virtual membership townhall meeting on December 5, 2021, from 2:00 to 4:00 p.m., who should present them and time allotments for each topic. Some of the topics to be considered are as follows:

1. Where does the money go?
 - Review the 2022 GHI Budget
2. Report from the Transition Task Force/Member Engagement Group on their membership survey
3. Update on the P.G. County Zoning Re-Write Project and Neighborhood Conservation Overlay Zone for Greenbelt
4. Respond to questions and comments from members.

7j. Storm Water Management Task Force Summary Report-Jan 2020 through June 2021 – (Attachment #10)

Attachment #10 is a Summary Report regarding Storm Water Management Task Force activities during the period January 2020 – June 2021.

This item is on the agenda for discussion and action.

Suggested motion: I move that the Board of Directors accept the summary report that the Storm Water Task Force presented, regarding its activities during January 2020 – June 2021.

7k. Designate the Storm Water Task Force as a Sub-Committee of the Buildings Committee

The following charter for the Storm Water Task Force was approved in 2016:

Charge is to review current GHI rules and procedures relating to storm and ground water on our cooperatively-owned lands and recommend policy changes/improvements to:

- Minimize/eliminate water incursion from the exterior into building crawlspaces
- Foster best practices for ground water retention and reduction of runoff and soil erosion
- Assure that GHI groundwater policies and practices comply with local, state, and federal laws and regulations
- Monitor and follow opportunities for public funding of groundwater improvement projects that could benefit GHI and our members

Board President Brodd recommends that the Storm Water Task Force should be designated a standing sub-committee of the Buildings Committee.

This item is on the agenda for discussion and action.

Suggested motion: I move that the Board of Directors designate the current Storm Water Task Force as a sub-committee of the Buildings Committee.

7l. Review Status of 2021-2022 Board Action Plan – (Attachment #11)

Attachment #11 is the 2021-22 Board Action Plan that has been updated as of September 30, 2021. The Board should review the activities that are in progress and discuss steps to initiate those tasks that have not started.

7m. Possible Meeting Dates with the City of Greenbelt to Discuss a Response to WSSC

The Greenbelt City Council is able to meet with the Board on one of the dates listed below to discuss a joint response to a letter from WSSC's General Manager dated February 23, 2021; the letter stated that WSSC will not proceed with a proposed project to replace underground water pipes for masonry homes, but will repair pipes as they fail.

The proposed meeting dates are:

- Monday, November 15th, at 8:00 pm
- Monday, November 29th, at 8:00 pm
- Wednesday, December 1st, at 8:00 p.m.

The Board should select a meeting date by consensus.

7n. Resolution in Appreciation of George Bachman's Contributions to GHI

George Bachman, Director Maintenance Operations, will be retiring on October 20, 2021. In honor of his service to GHI, President Brodd is proposing the following resolution for adoption by the Board of Directors:

RESOLUTION IN APPRECIATION OF OUTSTANDING SERVICE BY GEORGE BACHMAN

WHEREAS, George Bachman has served the Greenbelt Homes Inc. community for 11 years.

WHEREAS, George Bachman will retire from Greenbelt Homes Inc. on October 20, 2021.

WHEREAS, George Bachman has been an invaluable asset to the membership, management and employees of Greenbelt Homes, Inc., serving as Maintenance Manager, Director Maintenance Operations and as Staff Liaison to various committees and task forces.

WHEREAS, throughout his eleven-year career with Greenbelt Homes Inc., George Bachman has served our community with great commitment, expertise, and integrity.

WHEREAS, the members of the Board of Directors wish to thank George Bachman for his many contributions to Greenbelt Homes Inc.

NOW THEREFORE, be it resolved, that the Board of Directors hereby expresses its gratitude to George Bachman for his services and all he has contributed to Greenbelt Homes Inc.; and

BE IT FURTHER RESOLVED that the Board of Directors wishes George Bachman continued success in all his endeavors and expresses our hope for his good health, happiness, and prosperity.

7o. Motion to Hold a Closed Meeting on October 21, 2021

Suggested motion: I move to hold a closed meeting of the Board of Directors at 7:00 pm on October 21, 2021.

2a. Statement of a Closed Meeting Held on September 26, 2021

GHI's Board of Directors held a closed meeting at 7:00 pm on September 26, 2021 via internet audio/video conference to discuss a complaint matter, as specified in the Maryland Cooperative Housing Corporation Act § 5-6B-19 (e) (1) (iv).

The motion to close the meeting was approved during the closed meeting of July 15, 2021 by Directors Bilyeu, Brodd, Carbone, Carter-Woodbridge, James, Lambert, Luly, McKinley and Mortimer.

2b. Statement re: Closed Meeting Held on October 7, 2021

GHI's Board of Directors held a closed meeting at 7:00 pm on October 7, 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 September 2, 2021	(vii)
2. Approve Minutes of the Informal Hearing held on August 19, 2021	(vii)
3. Consider Approval of the following Contracts: a) Contract for Fall Concrete Repairs – 2 nd reading b) Contract for Repairs to 7C Crescent Rd due to Tree Damage – 1 st reading	(vi)
4. Request for an Exception to Allow the Buyers of a GHI Unit to Assume Responsibility for Pre-sale Repairs	(iv)
5. Member Complaint Matters	(iv)

During the meeting, the Board approved the following contracts:

- a) Authorized the Manager, for second and final reading, to enter a contract with JMR Concrete Construction, Inc. for the repairs of concrete sidewalks at seventeen (17) sites at its bid of \$30,319.00, plus 10% for contingencies, for a total not to exceed \$33,350.00.

The motion to close the meeting was approved during the open meeting of September 16, 2021, by Directors Brodd, Carbone, Carter-Woodbridge, James, Lambert, Luly, McKinley and Mortimer.

GHI Board of Directors
Open Meeting
(Virtual Zoom)
September 2, 2021

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

Excused Absences: Carbone, Luly, and Mortimer

Others in Attendance:

Eldon Ralph, General Manager

Joe Perry, Director of Finance

Bruce Mangum, Contract Processor

Stuart Caplan, Director of Technical Services

David Benack, Audit Committee

Sam Lee, Audit Committee

Molly Lester, 6-M Hillside Road

Joe Ralbovsky, 62-E Ridge Road

Chuck Hess, 42-D Ridge Road

Ben Fischler, 14V-4 Ridge Road

Henry Haslinger, 4-A Ridge Road

Stephen Holland, 56-E Ridge Road

Judith Davis, Greenbelt City Council

Kris White, 14-K Hillside Road

Maya Robinson, 11-A Hillside Road

Bill Jones, 15-D Ridge Road

Steve Skolnik, 8-A Ridge Road

Henry Haslinger, 4-A Ridge Road

Altoria Ross, Recording Secretary

President Brodd called the meeting to order at 7:55 pm.

1. Approval of Agenda

Agenda revisions: Changed “June” to “July” for Item 7a and “2020” to “2021” for item 7h.

Motion: To approve the agenda as revised.

Moved: James

Seconded: Lambert

Carried: 6-0

2. Statement re: Board Poll for Approval of Membership Applications on July 30, 2021

The GHI Board of Directors conducted an electronic Board poll during July 29 and July 30, 2021 regarding the approval of membership for three applicants and all nine Directors unanimously approved the following motion as of July 30, 2021:

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:

- Meredith Beed, Jane Tierney, Tenants by the Entirety, 16-P Ridge Road;
- Sally A. Sullivan, Sole Owner, 5-D Laurel Hill Road;
- Margaret L. Barott, Sole Owner, 65-C Ridge Road.

3. Statements of Closed Meetings Held

3a. Statement re: Closed Meeting Held on August 12, 2021

GHI's Board of Directors held a closed meeting at 7:00 pm on August 12, 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 July 1, 2021	(vii)
2. Request by a Member for an Exception to the Two-Year Profit Limitation Provision in the MOC	(iv)
3. Request by a Member to Allow a Non-member to Temporarily Reside in a GHI Unit	(iv)
4. Request by a Member for a Rental Permit Extension	(iv)
5. Consider Approval of the following Contracts: <ul style="list-style-type: none"> • Contract for Hiring an Engineering Firm to Prepare Construction Plans for Replacing a Retaining Wall and Stairway at 2 Plateau Place – 1st reading • Contract for Mini-Split Heat Pump Unit Inspections and Repairs – 1st reading 	(vi)
6. Legal Counsel's Opinion re: Proposed Solar PVES Pre-paid Power Purchase Agreement	(iii)
7. Member Financial Matters	(viii)
8. Member Complaint Matters	(iv)

The motion to close the meeting was approved at the open meeting of July 15, 2021, by Directors Bilyeu, Brodd, Carbone, Carter-Woodbridge, James, Lambert, Luly, McKinley and Mortimer.

3b. Statement of a Closed Meeting Held on August 19, 2021

GHI's Board of Directors held a closed meeting at 7:00 pm on August 19, 2021 via internet audio/video conference to discuss a complaint matter, as specified in the Maryland Cooperative Housing Corporation Act § 5-6B-19 (e) (1) (iv).

The motion to close the meeting was approved at the closed meeting of July 15, 2021, by Directors Bilyeu, Brodd, Carbone, Carter-Woodbridge, James, Lambert, Luly, McKinley and Mortimer.

3c. Statement re: Closed Meeting Held on September 2, 2021

The Board did not finish its meeting but will report on it at a subsequent open meeting.

4. Visitors and Members (Comment Period)

None.

5. 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:

- **Mona L. Markus, Johannes C. Markus, Tenants by the Entirety, 14-Z3 Hillside Road;**
- **Phillip R. Stratton, Clifford K. Stratton, Joint Tenants, 9-C Laurel Hill Road;**
- **Neil Anderson, Sole Owner, 9-A Research Road;**
- **Kuriakose J. Methipara, Mary Methipara, Tenants by the Entirety, 11-N Ridge Road;**
- **Anthony R. Case, Sole Owner, 16-Z2 Ridge Road;**
- **Michelle L. Tavss, Sole Owner, 24-G Ridge Road;**
- **Jane E. Burgess, Walter R. Flores, Tenants by the Entirety, 38-J Ridge Road;**
- **James A. Groff, Jr., Elizabeth Mondragon-Groff, Tenants by the Entirety, 49-D Ridge Road.**

Moved: James

Seconded: Bilyeu

Carried: 6-0

6. Committee Reports

Communications Committee: The committee is not meeting nor updating the GHI handbook.

Stormwater Management Taskforce: The members will be discussing impervious paving at its next meeting.

Woodlands Committee: Members will staff a table at the Labor Day Festival on Saturday from 9 am to 4 pm.

7. For Action or Discussion

7a. Approve Minutes of the Open Meeting Held on July 15, 2021– (Attachment #3)

Motion: I move that the Board of Directors approve the minutes of the Open Meeting that was held on July 15, 2021 as presented.

Moved: James

Seconded: Carter-Woodbridge

Carried: 6-0

7b. Review Minutes of the 2021 Annual Membership Meeting – (Attachment #4)

Attachment #4 is a draft of the minutes of the May 13, 2021 annual membership meeting. After the Board reviews and accepts the minutes, they will be included on the May 12, 2022, annual meeting agenda for review and approval by the membership.

Motion: I move that the Board of Directors accept the draft minutes for the May 13, 2021, annual membership meeting as amended on September 2, 2021, and direct staff to include them on the agenda for the May 12, 2022, annual membership meeting, for review and approval by the membership.

Moved: James

Seconded: Bilyeu

Carried: 6-0

7c. Companion Animal Committee Report for January to July 2021- (Attachment #5)

Attachment #5 is a report from the Companion Animal Committee regarding its activities during the period January 2021 to July 2021.

Motion: I move that the Board of Directors accept the report from the Companion Animal Committee, regarding its activities during the period January 2021 to July 2021.

Moved: McKinley

Seconded: Lambert

Carried: 6-0

7d. Buildings Committee Proposal for a Post-HIP Member Survey – (Attachment #6)

With assistance from members, Chris Carbone and Carol Griffith, the Buildings Committee developed a survey form (Attachment #6) that it proposes to use for collecting and analyzing member feedback about the recently completed Homes Improvement Program.

The survey is linked to the following URL address: <https://forms.gle/7v71umWR4J5k4YTP6>. The Buildings Committee proposes that members should complete the survey either by clicking on a link in the GHI e-newsletter or in a web-blast to the emails on file.

Motion: I move that the Board of Directors approve the survey form as revised to be used by the Buildings Committee for collecting and analyzing member feedback about the recently completed Homes Improvement Program.

Moved: Bilyeu

Seconded: Carter-Woodbridge

Carried: 6-0

7e. Discuss Next Steps re: Proposed Solar PVES Pre-paid Power Purchase Agreement – (Attachment #7)

In 2018, GHI entered into a contract with Sustainable Energy Systems (SES), whereby SES financed and constructed a 133KW (AC) solar photovoltaic energy system (PVES) on the premises of the Administration Building Complex. When the system is commissioned, GHI would purchase electrical energy for a minimum of 15% less than the rate PEPCO charges.

SES has offered to amend the current agreement from a Power Purchase Agreement (PPA) to a **pre-paid** PPA. Under the pre-paid PPA, GHI would pay SES \$258,155.52 at the beginning of the contract, an amount that is equivalent to the savings GHI would accrue in electrical costs plus

solar renewable energy credits received by year 9 after the system is commissioned. SES would own the system for a period of 5 years and then sell or donate the system to GHI.

On July 1, 2021, the Board directed the Manager to request legal counsel to review a draft Solar PVES pre-paid power PPA between SES Inc. and GHI that a task force prepared. The Board also requested that counsel advise whether GHI's bylaws and the 2018 membership vote allow the Board to enter into the proposed pre-paid PPA.

Attorney Joe Douglass' opinion (Attachment #7) states that the 2018 membership approval for GHI to enter into a Power Purchase Agreement (PPA) does not extend to the proposed pre-paid PPA. He also referred to the provision in Article VIII, Section 11.d. of the Bylaws, regarding multi-year contracts and stated as follows, *"the amount to be prepaid under the proposed PPA is \$258,155.52. An argument could be made that, if that amount were prepaid, the total aggregate costs of all of GHI's multi-year contracts could exceed \$400,000. Also, while the proposed prepaid PPA does not run for more than 5 years, it is a 5-year contract. Amortized over 5 years, the total amount to be prepaid would be \$51,631.10 per year, and, in any event, that would require a membership approval vote under Article VIII, Section 11.d., since the annual cost would be greater than \$40,000.00"*.

Article VIII, Section 11.d of the Bylaws states:

Expenditure of Funds and Contracts.

- a. The total aggregate costs of the following multiyear contracts shall not exceed \$400,000 at any one time: (i) every outstanding multiyear contract costing more than \$40,000 per year, without regard to the total duration of the contract, and (ii) every outstanding multiyear contract costing \$40,000 or less per year, if such contract runs for a period of more than five years.

The \$400,000 aggregate limit shall not apply to the following contracts:

- I. Contracts for which the purpose and amount shall be approved at a membership meeting by a two-thirds vote;
- II. Contracts with respect to borrowing money, mortgages, and mortgage notes;
- III. Contracts relating to insurance with a one-year cancellation clause;
- IV. Contracts relating to assignments now or hereafter made by members of their Mutual Ownership Contracts; or
- V. Contracts relating to matters connected with loans to members.

The membership approved the following two multi-year contracts in 2019 for a total cost of \$375,253, hence based on section I. above, this amount would be excluded from the \$400,000 aggregate limit specified in the bylaws.

Contract	2021	2022	Total
Landscape maintenance	\$65,955	\$67,263	\$133,218
Tree maintenance (<i>costs showpatrician oratorn are estimated</i>)	\$119,229	\$122,806	\$242,035
		Total	\$375,253

At present, there is no other multi-year contract that either exceeds \$40,000 per year or runs for a period of 5 years; hence, a membership vote is not required to approve the proposed pre-paid PPA, if it is regarded as a 5-year contract.

The Board postponed the decision until the Board meeting on September 16, 2021.

7f. Review 2021 Second Quarter Financial Statements – (Attachment #8)

GHI's 2021 second quarter financial statements are shown in Attachment #8. The Finance Committee reviewed them on August 19, 2021. Joe Perry, GHI's Finance Director, presented the financial statements and answered questions during the Board meeting.

7g. Proposed Revisions to GHI Insurance Coverage Policy – (Attachment #9)

Staff recommends that GHI Insurance Coverage Policy should be revised as shown in Attachment #9 to include a paragraph that urges members to obtain an HO-6 insurance policy with an explanation about the benefits that would be derived.

Ms. Theresa Melson, Vice President of USI Inc. (GHI's insurance broker) and also GHI's legal counsel, Joe Douglass, reviewed and endorsed the proposed changes to the policy.

Motion: I move that the Board of Directors adopt the revised GHI Insurance Coverage Policy as revised on September 2, 2021.

Moved: McKinley

Seconded: James

Carried: 6-0

7h. Consider Recommendations in Audit Committee's 2021 Annual Report

In its annual report, the 2020-21 Audit Committee made the following recommendations to the Board of Directors regarding measures that should be considered to improve operational efficiencies:

- *Improve GHI Communication:* We recommend that the GHI website should be updated to make it easy for members to find information, including which staff or volunteers should be contacted in specific scenarios.
- *Clarify and Streamline Rules:* We recommend that the Board review or direct a taskforce to review GHI rules with the goal of streamlining, modernizing, and where possible, eliminating unnecessary regulations. We believe the Board should be conscientious of creating a system that relies on exceptions as the perception of an arbitrary application of rules to different members could pose a liability to GHI.

- *Shorten Board Meetings:* We recommend that the Board take steps to reduce the length of Board of Directors Open and Closed meetings to make it easier for more members to participate in meetings and in elected positions.
- *Improve GHI Staffing Levels:* It has come to our attention that GHI has had trouble recruiting and retaining talent in certain roles. We recommend that the Board take action to better understand the causes and develop actionable solutions to the issue.

7i. Public Hearing on the Countywide Map Amendment Scheduled for Monday, September 13, 2021 – (Attachments #10)

For several years, P.G. County’s Planning Department has been conducting a comprehensive re-write of the Zoning Ordinance and Subdivision Regulations. The goal is to transform the current zoning code into a more user-friendly zoning ordinance for the county. A Neighborhood Conservation Overlay Zone (NCOZ) has been proposed for Greenbelt; a NCOZ would conserve GHI’s architectural character and open spaces, regardless of what underlying zone is ultimately approved by the County.

A public hearing on the proposed Countywide Map Amendment (CMA) is scheduled for Monday, September 13th at 5:00 pm, and September 29th is the close of public testimony. The Countywide Map Amendment will apply the new zoning regulations to land in the County and transition the existing zones to the most similar zones contained in the new Zoning Ordinance.

The Board may wish to authorize Board President Brodd to present GHI’s position on the CMA and NCOZ during the hearing on September 13th. During the hearing, GHI should state the possible ramifications if the proposed NCOZ is not adopted at the same time as the CMA and advocate for their simultaneous adoption.

Attachment #10 is a letter that GHI sent to the City of Greenbelt in June 2020, asking the City of Greenbelt Council and Planning Staff (City) to support GHI’s position on a number of issues in the draft of the proposed Greenbelt (NCOZ) Development Standards; a copy of the letter was also sent to the Maryland National Capital Parks and Planning Commission.

The Board did not take any action.

7j. Request the Stormwater Task Force/Architectural Review Committee to Recommend Rules re: Paving of Yards

There are no rules in the GHI Members’ Handbook that govern the amount of paved surface a member can install in a yard. As such, when a member wishes to pave a significant portion of their yard, staff refers such permit requests to the Architectural Review Committee and the Board pursuant to **GHI Rule § Section X.C.**, which states, “*Staff has the prerogative to refer any issues, whether or not explicitly clarified within these rules, to the appropriate committee and/or the GHI Board of Directors*”.

Water run-off from impervious paved surfaces can burden swales and storm drains and cause flooding in yards. Also, paved surfaces can impact the aesthetic appearance of yards.

During its review of a permit request that staff referred to the Architectural Review Committee last June, the Committee stated that it would be quite valuable to have a rule in the GHI Members' Handbook that addresses the issue about the amount of paved surface a member can install in a yard. The ARC suggested that the Storm Water Management Task Force, along with the Buildings Committee and/or the ARC could be tasked with making rule recommendations to the Board.

Motion: I move that the Board of Directors direct the Storm Water Management Task Force along with the Architectural Review Committee to recommend rules governing the placement of impervious and semi-pervious materials in yards, by January 31, 2022.

Moved: McKinley

Seconded: Bilyeu

Carried: 6-0

7k. Request the Architectural Review Committee to Recommend Rules re: Reconfiguration of Rooms in GHI Units

Occasionally, staff receives permit requests from members who desire to reconfigure room(s) in their units. Typically, when any changes in a unit layout are proposed on a permit request, staff conditions the approval by requiring the member to restore the space back to the original layout upon resale. In a recent situation, the Personal Representative of a deceased member's estate proposed adding a third bedroom to a GHI unit upon resale. Staff referred this item to the Architectural Review Committee (ARC) pursuant to GHI Rule § Section X.C., which states, "*Staff has the prerogative to refer any issues, whether or not explicitly clarified within these rules, to the appropriate committee and/or the GHI Board of Directors.*"

Board President Brodd suggests that the Board should consider requesting the ARC to recommend rules governing the reconfiguration of rooms in GHI units.

Motion: I move that the Board of Directors direct the Architectural Review Committee to recommend rules governing the reconfiguration of rooms in GHI units by January 31, 2022. The Architectural Review Committee's deliberations shall include but not be limited to the following matters:

- **Should staff refer all permit requests for reconfiguration of rooms in GHI units to the ARC and the Board for review?**
- **Should members be allowed to keep reconfigured rooms in a GHI unit upon resale or be required to restore them to the original layouts?**

Moved: Lambert

Seconded: McKinley

Carried: 6-0

7l. Proposed Inclusion of Additional Item on List of Emergency Maintenance Requests – (Attachment #11)

In 1997, the Board of Directors approved a list of maintenance requests that require emergency responses from maintenance staff. Board President Brodd suggests that an item - *'flooding inside a GHI unit due to rainfall'*, should be added to the list (Attachment #11).

Motion: I move that the Board of Directors adopt the revised list of emergency maintenance requests as presented.

Moved: James

Seconded: Lambert

Carried: 6-0

7m. Consider Whether GHI Should Host a Forum for Greenbelt City Council Candidates

The next Greenbelt City Election is on Tuesday, November 2, 2021. In the past, GHI hosted a City Council candidates' forum that enabled a GHI moderator to ask the candidates questions that were of relevance to the GHI community.

GHI's Manager is awaiting a response from City staff about whether candidates' forums will be held this year and their format (virtual, hybrid or in-person meetings) if they are held.

Consensus: GHI should host a City Council candidates' forum this year if the Election Board decides to hold them.

7n. Motion to Hold a Closed Meeting on September 16, 2021

Motion: I move to hold a closed meeting of the Board of Directors at 7:00 pm on September 16, 2021.

Moved: James

Seconded: Lambert

Carried: 6-0

8. **Items of Information**

8a. President's Items

None.

8b. Board Members' Items

None.

8c. Audit Committee's Items

None.

8d. Manager's Items

None.

Motion: To adjourn.

Moved: James

Seconded: Bilyeu

Carried: 6-0

The meeting adjourned at 9:19 pm.

Ed James
Secretary

September 13, 2021

Dear Board Members:

Earlier this year, the Legislative and Government Affairs Committee (LGAC) was asked to review the work of the Community Associations Institute (CAI) and to offer a recommendation on whether GHI should contribute to CAI's Maryland Legislative Action Committee. CAI's Maryland Legislative Action Committee monitors legislative developments in Maryland relevant to housing associations, shares information with those housing associations, including GHI, and lobbies elected officials on behalf of the interests of housing associations.

The LGAC has reviewed the work of CAI's legislative action committees and discussed how that work benefits GHI. We have also been advised that the Board has the authority under the bylaws to contribute to this organization. Based on that information, we recommend that a small contribution from GHI (\$300 to \$500) would be appropriate to support an organization whose work informs and benefits the co-op.

Thank you,

Legislative and Government Affairs Committee



By Todd Sinkins, ESQ., CCAL

Todd is a shareholder of Rees Broome, PC, where he is the co-chair of its community association department. Todd's practice focuses exclusively on the representation of community associations in Virginia and the District of Columbia. An active member of the Community Association Institute, he has completed six years serving on the Washington Metropolitan Chapter's board of directors, chaired the DC Legislative Action Committee from 2007 to 2014, for whom he is again serving as co-chair, and has served on the CAI Government and Public Affairs Committee since 2017. Todd was awarded the Educator of the Year and Public Advocate of the Year awards on several occasions, was inducted into the WMCCAI's Hall of Fame in 2019, and into the College of Community Association Lawyers in 2020. He has testified for CAI before the DC Council on numerous occasions and has drafted amendments to various sections of the Condominium Act for the District of Columbia and both the Condominium Act and Property Owners' Association Act in Virginia.

What is a Legislative Action Committee (LAC) and What Do They Do?

The Community Associations Institute (CAI) fulfills a number of roles for its members. It provides education for our members and a means of maintaining business relationships, many of which evolve into personal friendships. One of CAI's most important roles is to provide legislative advocacy on behalf of community associations and the businesses that serve the community association industry. To further these efforts, CAI has created legislative action committees (LACs) in each state in which CAI has a chapter to lead CAI's lobbying efforts on legislation that effects the interests of community associations, management companies and its other members. CAI also has a Federal LAC to lead the industry's lobbying efforts in Congress.

I cannot overemphasize the importance of CAI's LACs to the furtherance of the interests of the community association industry. It is through the efforts of CAI's LACs that the legislative priorities of the community association industry are brought to the attention of the very law makers who make the laws under which we operate.

What's a LAC?

LACs are committees of CAI National. As such, while the chapters may make recommendations on who should be appointed to serve on a LAC, it is CAI's Board of Trustees that makes the formal appointments. Indeed, one of the defined purposes of every LAC is for the LAC to promote and follow CAI's Public Policies within their jurisdiction¹. It is with these Public Policies in mind that the LAC's legislative agendas are shaped.

What is the Primary Purpose of a LAC?

That being said, the primary purpose of the LACs is to advocate on legislation to promote the best interests of communi-

ty associations². In order to accomplish its legislative agenda, the LACs engage with legislators and their staff members throughout the year. During periods when the state legislature is not in session, LACs maintain contact with key legislators and their staff members to discuss possible legislation and how it may benefit or, in some cases, harm community associations. Members of the LAC serve as the primary point of contact for legislators and their staff members on important pieces of legislation. During legislative session, LAC members will lobby members of the legislator on legislation, and, in some case, testify at legislative hearings for or against legislation.

It also is common for LAC members to assist in the development of legislation. LACs may draft proposed legislation, after which the LAC, through its members and lobbyist, will seek a patron to sponsor such legislation. Indeed, as examples, just this past year, LACs have successfully drafted and advocated for new legislation in several states limiting community association liability for claims arising out of COVID-19 exposure

¹ Community Associations Institute, *Legislative Action Committee (LAC) Operational Guidelines*, P. 10.

² Community Associations Institute, *Legislative Action Committee (LAC) Operational Guidelines*, P. 10.



and legislation permitting community associations to hold Board and membership meetings through electronic means.

LACs serve a similar purpose with respect to the regulatory efforts of the Federal and state governments. Members of the LACs engage with key government officials on a variety of state and Federal regulations that affect community associations. Prominent examples of such regulations include HUD's Fair Housing and condominium registration regulatory programs, and also state programs such as community association and manager licensing protocols.

Regardless of whether the LACs are engaged with state or Federal legislators or state or Federal officials, the LACs help shape the discourse on issues related to community associations through education. They do so through several mediums. First and foremost, LACs meet with legislators and their staff members to discuss pending legislation. Sometimes these meetings are informal and consist of high-level discussions on legislative priorities. This allows the LACs to establish themselves as key stakeholders that are provided a voice in the legislative process. This is particularly important once legislation is introduced,

as it provides LAC members with an ability to serve on working groups and meet with staff members to influence the legislative language to assert the interests of the community association industry.

How Do LACs Affect Community Associations and the Industry?

The LACs' service to community associations and the community association industry is critical. The LACs are the primary entity that serve as the spokespeople for community associations with the people who have the power to establish laws and regulations that affect the operations of community associations and the lives of people who live in associations.

It is through the LACs that associations can influence and change laws for their benefit, along with their members. Equally, important, the LACs serve as the first line of defense against laws that would act to the detriment of community associations. For instance, over the past several years, there has been a push in a number of states to limit the liability of developers of condominium for construction defects or to otherwise make it more difficult for a condominium association to pursue such claims. In those states, LACs have mobilized to oppose such legislation.

In addition, LACs often provide a key role in educating community members, member business partners, and other key stakeholders such as legislators and governmental staff members on issues of importance to community associations. LACs often take the lead in organizing and presenting educational programs for their

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Continued on page 15 →

members, which may take the form of in person presentations or webinars. Also, LAC members often prepare articles on changes to the law or legislative priorities. Successful education on issues of importance to community associations is a key component to any successful lobbying strategy.

Moreover, the LACs often take a leading role in defining the legislative and, by extension, policy priorities for their jurisdiction. The LACs' decision on what legislation to pursue, what legislation to oppose and on what legislation to remain neutral often defines the policy of the community association industry on both the legislation and the broader subject matter addressed by legislation. That being said, the LACs do not have unlimited authority to establish industry policy. CAI has a Government and Public Affairs Committee (GPAC) that works with CAI's Board of Trustees to set official policy on a wide range of topics. The LACs are required to take positions that are not in conflict with established policies approved by CAI. In that regard, the GPAC works closely with the LACs to ensure that the LACs are aware of established policy. Similarly, the LACs typically coordinate their efforts with CAI's national Government Affairs staff to ensure that the LACs take positions that comply with CAI's approved public policy. If you are interested in learning more about CAI's approved public policies, you can access them at the following location: www.caionline.org/Advocacy/PublicPolicies.

What Happens When LACs Mobilize For Or Against Legislation?

When a LAC decides to take action on proposed legislation, it starts by meeting with important stakeholders to express its concerns and to try to resolve the issues that have caused the LAC to take a position on legislation. Hopefully, during this period, the LACs can work with lawmakers to make any acceptable revisions to a bill to make it palatable to the community association industry.

Additionally, LACs will seek assistance from community association members to advance CAI's position on a bill. Community leaders often are asked to testify in public hearings before committees of state legislatures to advocate on behalf of community associations. Also, LACs will send out electronic calls for action to members of CAI to request that members reach out to their elected representatives to advocate for the position taken by such LAC.

Participation by homeowners, and, in particular, community leaders, is critical for any successful lobbying efforts. Legislators often emphasize the testimony expressed by constituents over those of paid professionals. Homeowners have the ability to communicate their experience and how proposed legislation may affect them and their communities.

What Can You Do To Help?

LACs rely upon the efforts of their volunteers. If you are interested in assisting in the advocating on behalf of the community association, then I would encourage you to contribute your time to your state LAC. Volunteers that are appointed to serve on a LAC are valuable

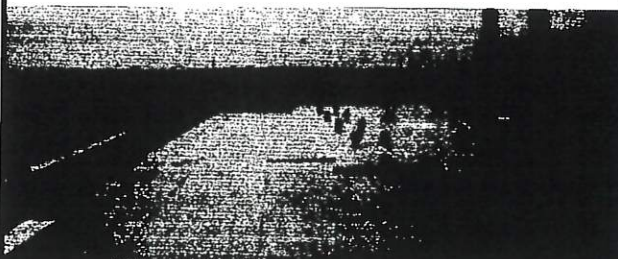
advocates who provide legislators and other governmental officials with the view of communities from the "front lines".

Even if you are not a formal member of a LAC, you can still help. LACs are always looking for volunteer homeowners who can testify on pending legislation. If you are willing to provide testimony, you can reach out to the LAC that serves your jurisdiction and offer to work with the LAC by providing critical homeowner testimony on such pending legislation.

Also, it is not unusual for LACs to seek the assistance of members of community association to contact their local legislators when a key vote is pending on legislation that either would be beneficial or substantially detrimental to community associations. In those cases, the LACs will send out a "Call for Action" requesting that homeowners send letters, emails or even call the offices of their legislative representative to seek their vote in favor of the position advocated by the LAC.





Finally, I cannot overemphasize the need for members of CAI to contribute financially to the efforts of the LACs. CAI has found that the engagement of professional lobbyists has been a critical step forward in advancing the legislative interests of the community association industry. Often, it is the lobbyists that establish the initial contacts with key legislators, maintain lines of communications on important legislative issues, and assist the LACs in establishing the best strategy to advance the LACs' legislative priorities. **Q**

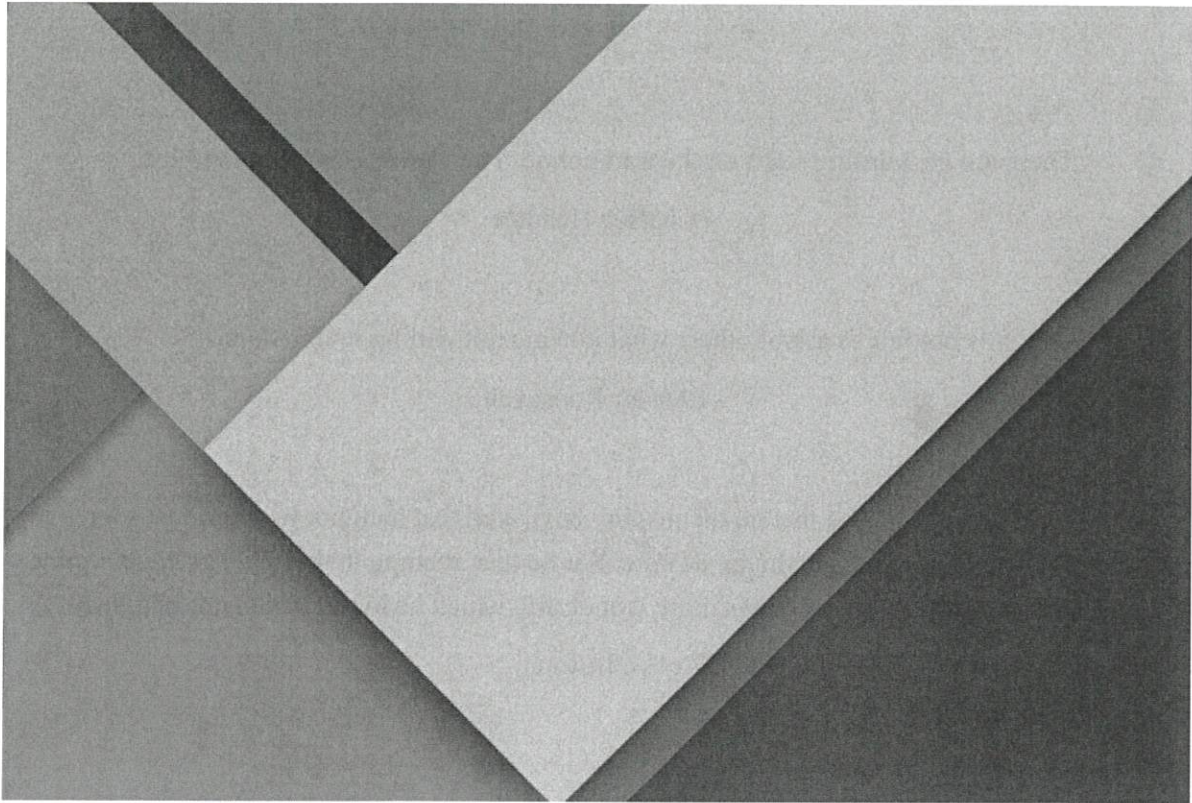
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GHI Outdoor Structures Task Force

2021 Final Report

09.25.2021

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Foreword

“There are no warning signs on the trampoline. The warning is the trampoline.”

- Chelsea Handler

“It is not fair to ask of others what you are not willing to do yourself”

- Eleanor Roosevelt

“And thou, Melkor, shalt see that no theme may be played that hath not its uttermost source in me, nor can any alter the music in my despite. For he that attempteth this shall prove but mine instrument in the devising of things more wonderful, which he himself hath not imagined.”

- Eru Ilúvatar

Contents

- Executive Summary
- Members and Meetings
- Key Context
- Scope of Structures Covered / Definitions
- Recommended Changes in GHI Policy and Practice and Anticipated Member Impacts
- Enforcement / Protocol for Non-Compliance
- Attachments

Executive Summary

The Task Force coordinated with GHI expert staff and relevant industry professionals to better understand the landscape of liability associated with temporary structures, including what types of physical infrastructure constituting an attractive nuisance. The Task Force developed several recommendations for changes to GHI policy to address gaps in key areas, responses to Board of Directors questions, and suggested staff protocols to help balance member freedom, required support, and liability de-risking.

Formal BoD questions (addressed more in-depth later on)

- **What specific outdoor recreation structures should be permitted/not permitted?**
 - No additional outdoor recreation structures identified in this report should be subject to the existing GHI permitting process.
 - Scope of Structures has the list of structure-types with coverage recommended.
- **Should GHI require members to sign a hold harmless agreement for certain types of recreation structures that are permitted?** (permitted taken here to mean 'allowed')
 - Yes. An example agreement is included in the Attachments.
- **Should GHI require members to have HO6 insurance for certain types of recreation structures that are allowed and what should be the amounts of insurance coverage?**
 - Yes, and verified via a standard form included in the same correspondence as the Hold Harmless agreement. The Task Force recommends a coverage amount for Personal Injury between \$200,000.00-500,000.00 in 2021 USD.
- **Should members provide evidence of insurance coverage to staff annually for certain types of recreation structures that are permitted?**
 - Yes, annually.
- **Should staff inspect certain types of recreation structures periodically to ascertain their condition and whether protective barriers are being maintained?**
 - On the spot inspections, or in conjunction with other inspections, yes.
 - Separate inspections, no.

Members and Meetings

Members of the Outdoor Structures Task Force were:

- Amy Knesel
- Chris Carbone
- Heather Mortimer (Board Liaison)
- Joe Ralbovsky
- John French (Staff Liaison)

Meetings were advertised on the GHI Calendar and held (roughly) monthly at 7:00pm Eastern on the following dates:

- June 16, 2021
- July 7, 2021
- August 4, 2021
- August 18, 2021
- September 08, 2021

Key Context

This Outdoor Structures Task Force was established by the GHI Board of Directors, ostensibly, in response to the concerns on liability, safety, aesthetic, and undue regulatory burden arising from a member's request to install a trampoline in a garden-side yard. The Task Force's work considers, more broadly, attainable solutions to these concerns, including changes in GHI policy, to help improve decision-making about requests similar to the one that began this effort.

Task Force's Purpose

- Review conditions and considerations involving outdoor structures not covered under the GHI permitting process and suggest both relevant revisions to GHI rules and targeted recommendations for GHI staff policy/procedures. Considerations include, primarily, the required balance for encouraging member freedom while also protecting members from any legitimate safety risks and associated liability risks that could result from GHI being a party to a lawsuit involving identified structures.

Task Force's Intentions

- Balance member freedom of choice with de-risking liability issues and preventing coop fee increase needed to contend with higher GHI-wide insurance premiums.
- Provide for safety of members and visitors with best practices, while allowing optionality for members.
- Prevent broad increases of demand on staff bandwidth.
- Prevent member confusion or undue irritation.
- Comply with existing policy

Methodology

- Conducted research on current and potential threats and risks, existing rules employed by similar entities, and technology solutions that could address concerns without fundamental upheaval of member behavior/experience.
- Solicit advice and expertise from GHI expert staff and insurance professionals.
- Coordinate with staff and GHI legal representation to formulate sound and effective recommendations within the Task Force's Scope.

Official Board Business that defines recommendations:

- What specific outdoor recreation structures should be permitted/not permitted?
- Should GHI require members to sign a hold harmless agreement for certain types of recreation structures that are permitted?
- Should GHI require members to have HO6 insurance for certain types of recreation structures that are allowed and what should be the amounts of insurance coverage?
- Should members provide evidence of insurance coverage to staff annually for certain types of recreation structures that are permitted?
- Should staff inspect certain types of recreation structures periodically to ascertain their condition and whether protective barriers are being maintained?

Suggested motion: "I move that the Board of Directors appoint a task force to recommend revised rules to mitigate GHI's liability associated with certain types of outdoor recreation structures that members may wish to install."

Scope of Structures / Objects Covered

An “attractive nuisance” is an item or condition that may result in injury to a child. Property owners may be held liable for these injuries even if the child was trespassing. In general, attractive nuisances are artificial conditions that are not obviously dangerous, but attractive to children. Apparent dangers (like fire, sharp objects, poison) and non-maintained features (like natural ponds, hills, natural choking hazards) are not considered attractive nuisances.

Common Attractive Nuisances Include:

- Swimming Pools (Addressed in XIII. Swimming Pools and Ornamental Ponds)*
- Fountains, Artificial Ponds, and other water sources*
- Trampolines*
- Playground Equipment and Swings*
- Dangerous Animals (Addressed in XV. Companion Animals)
- Tools and Construction Equipment
- Discarded Appliances or Vehicles (Addressed in III. Maintenance Standards)

ALL members are strongly encouraged to maintain HO6 insurance coverage with liability protection. For members with semi-permanent play structures and water features, HO6 insurance is REQUIRED.*

There are many families living in GHI and the surrounding areas, thus members should make every effort to protect children from potential dangers within their yards. Here are some actions you can take to protect children and reduce liability:

Swimming Pools Remove access to the pool when it is unsupervised. For above ground pools, remove the ladder. For in ground pools, install a fence and ensure that the gate is kept locked. Consider installing an alarm or flood light to alert you to any trespassers. Store chemicals in a locked shed or container. Keep a rescue device (throw rope or float) and first aid kit on hand.

Water Features Prevent drownings by building water features within fenced yards, covering standing water with sturdy wire or mesh, or building water features that do not have standing water (i.e. a “disappearing” waterfall).

Trampolines Trampolines should be constructed in adherence to the manufacturer’s guidelines and have a safety net. When not in use, the safety net should be locked and any steps or ladders to access the trampoline removed. Members should also consider building a fence, installing alarms or flood lights, and keeping a first aid kit nearby.

Playground Equipment, Play Houses, and Swings Play equipment should be constructed according to the manufacturer's guidelines. They should be well secured and placed on a soft substrate. Stationary ladders are considered safer than rope ladders. Consider keeping the playset within a fenced yard, and removing ladders and swings if it is to be unused for an extended period of time (for example, while on vacation).

Recommendations and Expected Member Impact

Currently, as-needed guidance to individual members on best-practices and requirements does not adequately address the safety and liability issues identified in the Key Context Section, and is time-intensive for GHI Staff.

We, the Task Force, therefore recommend that GHI adopt several changes in policy, identified as new or amended regulations in the member handbook, as well as standard procedures for GHI staff with regard to outdoor temporary structures.

While it is the intention of this Task Force to create as cost-effective and low-impact a framework as possible, several changes in member experience should be anticipated and prepared for.

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 it from being an 'attractive nuisance.'
4. Reexamination/Reiteration of current 'seasonality' of certain outdoor structures.

Changes in GHI Staff Procedure

1. Member Orientation Addendum
 - a. Additional information, including examples of commercially available insurance coverage, provided to members both during orientation and upon inquiry, for existing members.
 - b. Talking to members about the risks / responsibilities surrounding outdoor structures as a response to member initial inquiry, completing the requirement to provide evidence of active HO6 coverage, and inquiries related to non-compliance or need for adjustment of member equipment.
2. E-News scheduled info blast at the end of March, annually.
 - a. This item could/should contain:
 - i. Link to member handbook with references to official rules on Temporary Exterior Structures / Seasonal Structures.
 - ii. Link to this report and/or BoD minutes related to actions arising from this report.
 - iii. GHI email for member questions.
3. Standardized Staff Response to Inquiry
 - a. Standard explanation text for member requirement as a tool for staff to respond to inquiries and to improve the standardization of GHI's response to inquiring members.
 - i. This will include a reference to the existing quiet-hours regulation.
 - b. Provide relevant staff with a statement from legal counsel that reflects GHI's authority to require HO6 coverage for members that have temporary outdoor structures.
4. Recommended Member Complaint Process (Attachment 1)
 - a. Staff Guidance on handling member complaints about neighbor temporary structures.

- Aesthetics
 - Safety Concerns
 - Use / Behavior
5. Clarity that GHI staff will not inspect or approve exterior temporary structures at the time they are purchased, set up, or 'opened' by members.
 6. Adherence and publication of the enforcement protocol / staff guidelines.

Anticipated Member Impacts

The purpose of our efforts is to balance safety and liability concerns for individual members and the combined membership of our cooperative. The positive impacts from these changes are simple: decreased liability for GHI, improved safety for children, and increased transparency and freedom for individual members seeking broader use of their space. In assessing the impacts potentially negatively perceived, the Task Force identified several categories of perceived member issues.

1. 'More Rules'
 - a. With the advent of any new requirement levied on members of the cooperative, more reading on relevant information will be necessary for members to understand the required liability coverage, necessary specifications to prevent attractive nuisances, and limited interaction with GHI staff to indicate that rules have been understood and followed.
 - i. However, as some members may (currently or) otherwise find themselves grappling with how to adequately comply with looser guidance, this extra clarity may actually translate into time-savings and less uncertainty, rather than more.
2. 'More Structures'
 - a. With the provision of clearer, easily met requirements, more temporary exterior structures may be installed by members. This may affect the aesthetic of our neighborhood, and be noticeable by the neighbors of members who decide to pursue these structures.
 - b. This may be met with both positive and negative reactions, but it is likely GHI staff will receive complaints from those who view this as a negative development, rather than those who welcome any noticeable changes, including more enjoyment of their space.
 - c. In this instance, GHI staff should communicate the established rules, but not pursue responses that require a large amount of staff involvement or coordination.
3. 'More Spending'
 - a. Displeasure at needing to confirm or purchase an HO6 policy that includes standard liability coverage that applies to their proposed or existing temporary outdoor structure, even after understanding the purpose of that requirement.
 - b. Unhappiness or unwillingness to tender the technology-based solutions such as fencing, foldable stairs, mesh coverings, locks etc... in preventing a feature from being an attractive nuisance.
4. 'More Opinions'
 - a. Issues related to member complaints about 'use' of temporary structures.
 - b. Staff and Leadership time involved in dealing with individual member/neighbor complaints.
 - i. To ameliorate the time impact, the Task Force has proposed a draft 'Flow-Chart for Complaints Related to Outdoor Temporary Structures.' (Attachment 1)
5. 'More Versions'
 - a. Members may feel that there is inconsistent or incomplete communication of regulations within and outside of the membership.

- b. To prevent member misunderstanding, Staff should ensure that the requirements of Outdoor Temporary Structures are:
 - i. Consistent (identical) in all published material/locations
 - 1. Member Handbook
 - 2. On the GHI Website
 - 3. GHI Official Facebook
 - ii. Easily found on the website or via inquiry
 - iii. Publicized in existing channels (E-News)
 - 1. At time of adoption
 - 2. Annually, in March, with no-earlier than April 1 and removed by November 1 reiterated.
 - iv. Not shared on unofficial platforms where requirements may be incorrectly interpreted or explained.
 - 1. And removed, or highlighted as unofficial where these are shared outside of GHI staff/leadership control.

Enforcement and Protocol for Noncompliance

GHI relies on its members to voluntarily comply with rules and regulations. However, compliance enforcement for structures covered by this task force is critical given the potential liabilities placed on our cooperative. Enforcement for items covered in this report can happen three ways:

1. Visual inspection by GHI staff during annual yard inspections.
 - a. GHI staff should be provided a list of approved structures while performing yard inspections. GHI staff should note all structures and report those that are not on the approved structure list to GHI management for entry into the protocol for noncompliance.
2. Reports and complaints from GHI members.
 - a. GHI members should report suspected unapproved or noncompliant structures to GHI management. GHI staff will verify if the reported structure is approved or inspect the structure if noncompliance is identified. Structures found to be unapproved or noncompliant will be placed in the protocol for noncompliance.
3. Annual end-of-season walk-thru by GHI staff (not a currently employed strategy).
 - a. For seasonal items, GHI staff will visually inspect yards with approved seasonal structures to verify those structures have been properly removed. Given the likely small number of approved seasonal structures, additional staff burden for this task should be negligible.

Protocol for Noncompliance

Members who are found to be out of compliance with the requirements set forth for Swimming Pools, Water Features, Trampolines, Swingsets / Play Features / PlayHouses, will be notified in writing of their violation and required to correct noncompliance issues.

GHI staff will maintain a list of approved structures. Any structures identified that are not on the approved structures list or found to be noncompliant will face the following:

Unapproved or non compliant items:

Unapproved or noncompliant structure violations are serious in nature as they increase potential liability burden on GHI and are potential safety issues for members and/or visitors. These protocols are intended to reflect the serious nature of these violations and lead to quick solutions, whether through member compliance or direct action by GHI.

1. Written notice of violation sent to members upon discovery of violation. Written notice to include instructions to cease use of the structure immediately until approval is granted by GHI. The member must apply for approval or bring the structure into compliance within 10 days of receipt (or 10 days from mailing) of the violation notice.
2. If after 10 days of receipt or days from mailing, the member has not applied for approval, a second written notice will be sent to the member. This notice will again state that the member must cease use of the structure immediately. The member will be given an additional 10 days to get approval or bring the structure into compliance. The second notice will also state that if the member does not comply within 10 days, GHI staff may enter the yard to remove the structure and charge the member for the removal and disposal service.

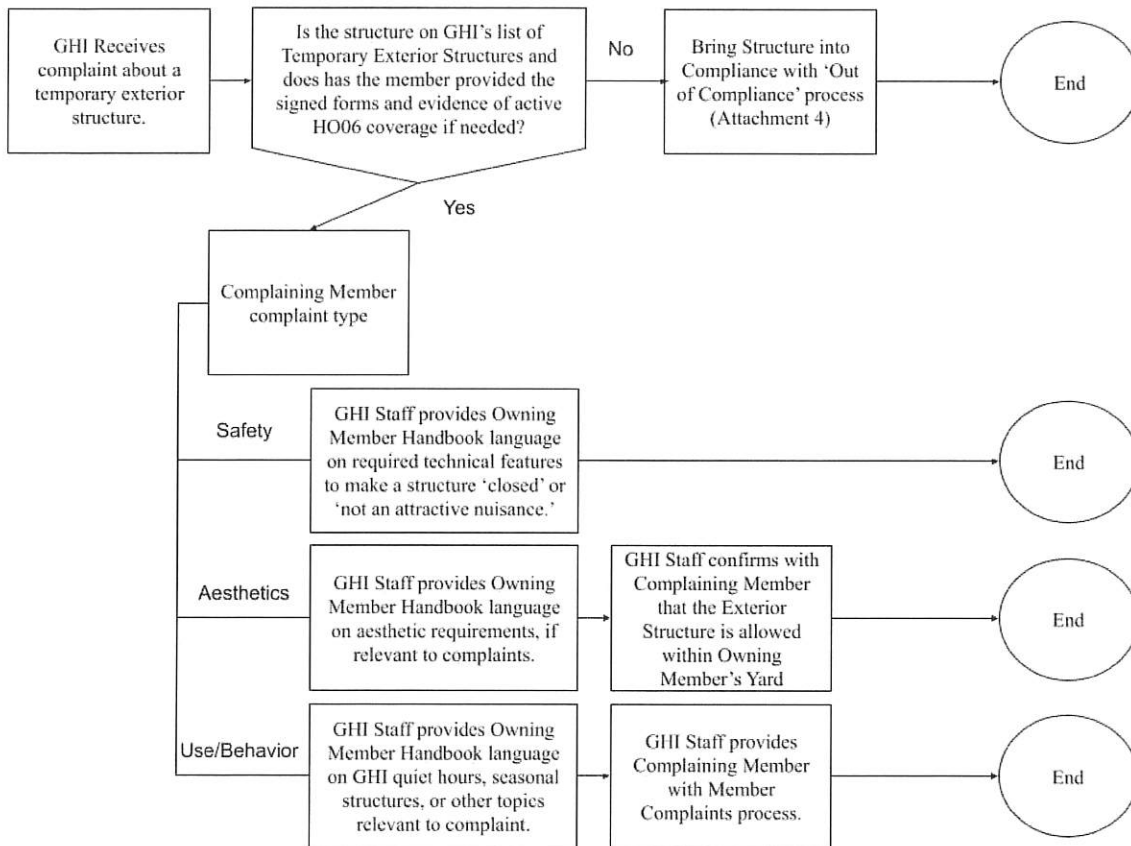
3. If after the given timeframe the structure has not been approved or brought into compliance, GHI staff will enter the yard and remove access to the structure and the member will be charged the fee-for-service rate.
4. For members with continued or recurring noncompliance, GHI staff may recommend convening a complaint panel to resolve the issue.
 - a. Caution tape or a similar tool should be used by staff to demarcate areas of GHI yards that are out of compliance.

Out-of-season items

Violation protocols for out-of-season structures are less serious and intended as gentle reminders for members. These items are approved and do not place significant additional liability burden on GHI, and therefore do not require significant GHI intervention.

1. For those structures with a designated season, recommended by this report to include: Trampolines, Temporary Pools, and Artificial Ponds, GHI staff will inspect yards with approved seasonal structures after the end of each season to ensure the structure has been stored.
2. Members with structures not properly stored will receive a reminder notice to remove and/or store structure for the off-season within 30 days.

Attachment 1: Flow-Chart for Complaints Related to Outdoor Temporary Structures



INDEMNIFICATION AGREEMENT

This Agreement is entered into as of _____, 20____, by and between _____ (“Member”), whose address is _____, and Greenbelt Homes, Inc. (“GHI”), the address of which is 1 Hamilton Place, Greenbelt, Maryland 20770.

Recitals

- A. The Member is the occupant of a dwelling unit and certain exterior areas (“Yard”) located at _____. The dwelling unit and the Yard comprise the “Premises,” pursuant to the Member’s Cooperative Housing Proprietary Lease and Mutual Ownership Contract with GHI, dated _____ (“MOC”).
- B. GHI is the owner of the Premises and has authority to regulate the use of the Premises and to grant or withhold permission for any installations to be made on the Premises.
- C. The Member wishes to install the trampoline described and shown on Exhibit A to this Agreement (“Trampoline”) in the Yard.
- D. The Member has been fully advised of the risks of injury or death associated with use of trampolines and is willing to assume such risks and to hold GHI harmless from any claims arising in connection with the Trampoline.
- E. GHI is willing to permit installation of the Trampoline, subject to the terms and conditions of this Agreement, and the Member is willing to agree to and abide by the terms and conditions of this Agreement.

NOW THEREFORE, in consideration of the mutual promises and covenants herein, and other good and valuable consideration, the parties agree as follows.

- 1. GHI hereby grants permission, subject to the terms and conditions of this Agreement and subject to the MOC and governing legal documents of GHI, for the installation of the Trampoline in the Yard, for the term of this Agreement.
- 2. The Member shall maintain the Yard, shall maintain a secure fence surrounding the Yard, and shall maintain the Trampoline, in good and safe order, condition and repair and shall perform all necessary maintenance and repairs. If the Member fails to perform such maintenance or repairs, GHI, in addition to, and not in lieu of, any other rights and remedies available to GHI, shall have the right, after 10 days written notice to the Member, to remove the Trampoline from the Yard, and the Member shall reimburse GHI for all of its costs in connection with such work, within 10 days after written demand for payment is sent by GHI to the Member.
- 3. GHI and its authorized agents and contractors shall have a right of entry upon the Yard at any time, without prior notice, for the purposes of performing inspections and performing

any work permitted by this Agreement. The Member shall not obstruct or hinder GHI in the exercise of this right or in the performance of any inspections or work permitted by this Agreement.

4. The Member shall indemnify and hold harmless GHI and its members, directors, officers, committee members, employees and agents, and their respective successors and assigns, from and against any and all claims, damages, injuries, suits, proceedings, actions or causes of action of any kind, including personal injury or death, along with all costs and attorney's fees, which may arise in connection with use of the Trampoline or the presence of the Trampoline in the Yard.
5. The Member shall at all times maintain an adequate liability insurance policy covering claims for injuries or death resulting from use of the Trampoline or the presence of the Trampoline in the Yard. GHI and its members, directors, officers, committee members, employees and agents, and their respective successors and assigns, shall be designated as additional insured parties under such insurance policy. A Certificate of Insurance documenting such required coverage is attached hereto as Exhibit B. The Member shall provide GHI with a Certificate of Insurance annually on or before the anniversary date of this Agreement, documenting that such insurance coverage remains in effect.
6. At such time as the Member ceases to be a member of GHI or ceases to reside at the Premises, this Agreement shall terminate automatically and the Member shall immediately remove the Trampoline from the Premises. Permission given by GHI to the Member under this Agreement for installation of the Trampoline is given personally to the Member, and shall automatically be withdrawn upon termination of this Agreement, and such permission shall not be assigned, and shall not transfer or convey, to any other person, including without limitation any tenant, any other member of GHI, any future occupant of the Premises, or any of the Member's heirs, successors or assigns.
7. If the Member fails to comply with any provision of this Agreement, or if GHI in its sole discretion determines that the presence of the Trampoline is not in the best interest of GHI or its members, GHI shall have the right to terminate this Agreement and the rights granted to the Member hereby upon 10 days' written notice to the Member.
8. Upon termination of this Agreement, the Member shall immediately remove the Trampoline from the Premises and shall not thereafter install any trampoline on the Premises. If the Member fails to remove the Trampoline as required within 10 days after notice from GHI, GHI shall have the right to remove the Trampoline from the Yard, and the Member shall reimburse GHI for all of its costs in connection with such work, within 10 days after written demand for payment is sent by GHI to the Member. The exercise by GHI of the right to terminate this Agreement shall not, however, constitute an election of remedies, and GHI shall have the right to take any other action available at law or in equity to enforce this Agreement or to enforce any other rights that GHI may have under the MOC, under the governing legal documents of GHI, or under applicable law. Any failure or forbearance by GHI to enforce this Agreement or any to exercise any other rights available to it shall not constitute a waiver of any right of GHI to enforce this Agreement or to exercise such other rights on any other occasion.

9. Notices required or permitted by this Agreement shall be in writing and shall be hand-delivered or mailed by first class mail postage prepaid, or sent by Federal Express or other nationally recognized overnight delivery service, or sent via electronic mail with confirmation of delivery, to the parties at the addresses set forth above, or to such other address as any party may designate by written notice from time to time. Notices sent by hand or electronic mail shall be deemed received upon actual receipt or upon refusal of receipt on the first occasion on which delivery is attempted. Notices sent by first class mail shall be deemed received four days after deposit in the U.S. Mail. Notices sent for overnight delivery by Federal Express or other nationally recognized overnight delivery service shall be deemed received 1 business day after delivery to such nationally recognized delivery service.
10. This Agreement cannot be modified except by written amendment of this Agreement, signed by the parties. This Agreement shall bind and inure to the benefit of the parties and their successors and assigns.
11. This Agreement shall be enforced and construed under the laws of Maryland without regard to conflict of laws principles. Venue for any legal action in connection with this Agreement shall be in Prince George's County, Maryland.

IN WITNESS WHEREOF, the parties have signed this Agreement as of the date first set forth above.

GREENBELT HOMES, INC.

By: _____

President

By: _____

Secretary

MEMBER

EXHIBIT A

DESCRIPTION, SPECIFICATIONS AND IMAGE OF TRAMPOLINE

[ATTACHED]

(Pictures go here)

EXHIBIT B

MEMBER'S CERTIFICATE OF INSURANCE

[ATTACHED]

(Attachments go here)

EXHIBIT C

MEMBER'S HOLD HARMLESS AGREEMENT

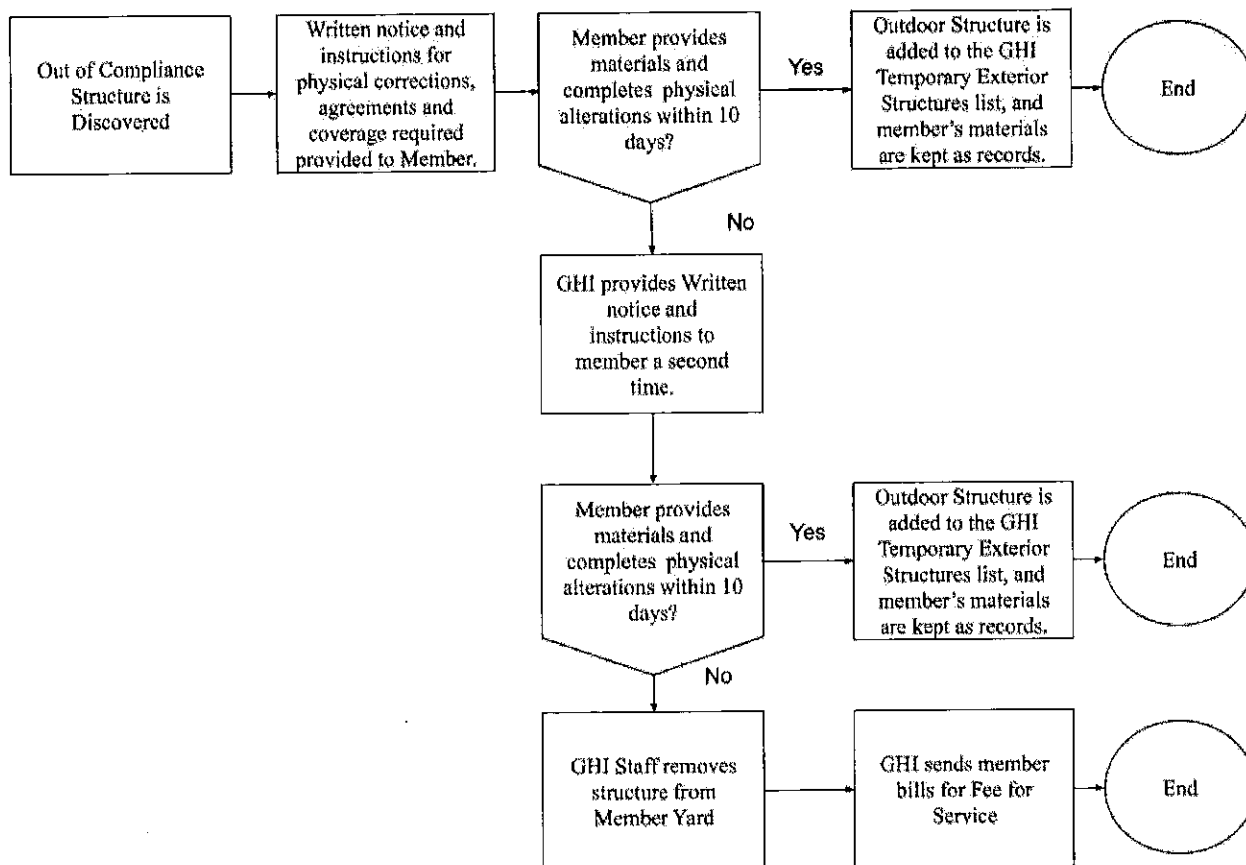
[Member Name] does hereby agree to indemnify, defend and forever hold harmless Greenbelt Homes Incorporated and its members, directors, officers, board and committee members, employees and agents against any and all suits, other causes of action or claims for damages of any type, kind or nature directly or indirectly caused by or arising out of the use of [Exterior Structure] at [address].

Member Signature

Date

Note: This is suggested wording only that we strongly recommend be reviewed by the Cooperative's legal counsel.

Attachment 3: Flow-Chart for Non-Compliance Steps



Attachment 4: HO6 Coverage Cost and Explanation

As of July 2021, the average cost of HO6 insurance was \$308/year in Maryland.¹

<https://www.coverage.com/insurance/home/ho-6/>

(What is Covered PDF, by Allstate).

¹ <https://www.valuepenguin.com/average-cost-of-condo-insurance>



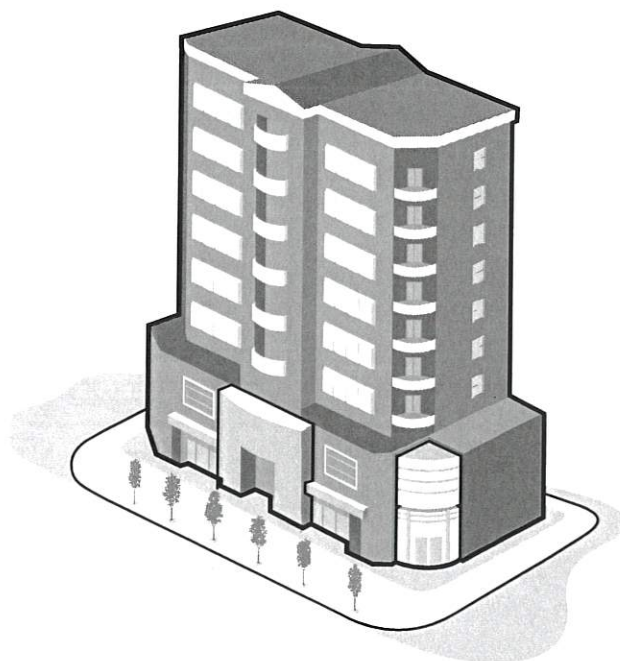
Allstate

You're in good hands.®

Auto
Home
Life
Retirement

Condo Insurance

made simple



What's inside:

- How to read your Allstate Condo Policy Declarations
- Understanding condo insurance and your responsibilities
- Protecting your personal property
- Understanding deductibles
- Additional protection
- How to file a claim

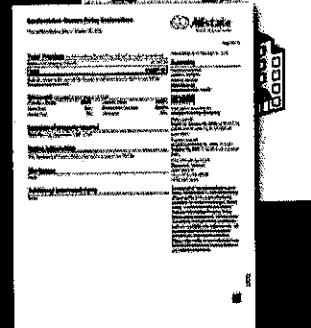
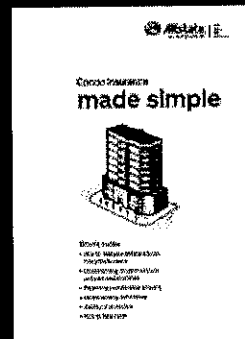
Knowledge is power.

We created this guide to help you feel more knowledgeable and confident about condo insurance.

If you're an Allstate customer, you can read this guide along with your Condo Policy Declarations and the Allstate[®] Condo Insurance Policy. Then, if you have any questions, please contact us.

If you're not an Allstate customer, this guide can help you better understand condo insurance. If you have any questions, call your local Allstate Agent.

You can also download this guide at allstate.com/CondoMadeSimple.



How to reach us 24/7:

- Call, visit or email your Allstate agency
- Call 1-800-ALLSTATE (1-800-255-7828)
- Log on to create an account at allstate.com

Allstate offers a range of products to help you protect your lifestyle.

We take pride in the service we provide our customers. And with our range of innovative insurance and financial products, we can help you protect your lifestyle.

Auto insurance

- Your Choice Auto®
Featuring:
Accident Forgiveness, Safe Driving Bonus® Check, Deductible Rewards® and New Car Replacement
- Standard auto

Property insurance

- House
- Condo
- Renters
- Manufactured home
- Landlords Package Policy

Power sports insurance

- Your Choice Motorcycle®
Featuring:
Accident Forgiveness, Deductible Rewards, New Motorcycle Replacement and Rider Protection Package
- Boat
- Snowmobile
- Motorhome
- ATV
- There's more — call us!

Business insurance

- Business auto and fleet
- Business owners policy
- Commercial Package Policy
- Inland Marine

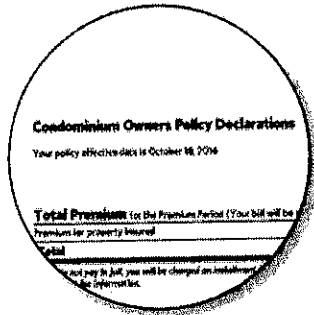
Financial protection

- Life insurance
- IRAs and retirement
- Annuities

Other protection options

- Personal umbrella policy
- Scheduled Personal Property
- Identity Theft Restoration
- Allstate Motor Club®
- Good Hands® Roadside Assistance
- Specialty insurance programs
- Supplemental insurance for the workplace

Call your local Allstate Agent or 1-800-ALLSTATE to find out about product availability and qualifications in your state.



How to read your Condo Policy Declarations.

When you purchase Allstate® Condo Insurance, you'll receive a Policy Declarations. This document "declares" the choices you've made for your condo insurance policy, such as deductibles for some coverages as well as optional protection you may have purchased. It's important to note that the Policy Declarations is not a bill.

You'll receive a new Allstate Condo Policy Declarations every renewal period, which is one year. You should always read through your renewal each year to make certain you're up-to-date on the latest features of the policy, any changes to the premium or other vital information.

The following page is an example of an Allstate Condo Policy Declarations and shows you where to find important information. It's always a good idea to check your own Policy Declarations to make sure all the information is correct.

Questions? Want to make changes? Call your local Allstate Agent or 1-800-ALLSTATE.

Discounts. Any discounts you may have received are listed here.

Location of property. This shows the address of the insured residence.

Coverages. This shows all the coverages you've purchased and not purchased as part of your condo insurance. For more about coverages, see pages 6-13 of this guide.

Personal property protection. This shows whether you've chosen Actual Cash Value or the Reimbursement Provision. See page 10 for more information.

Condominium Owners Policy Declarations
 Your policy effective date is October 18, 2016

Allstate
 You're in good hands.

Page 1 of 3

Total Premium for the Premium Period (Your bill will be mailed separately).
 Premium for property insured \$1,307.01
Total \$1,307.01

Discounts (Included in your total premium)

Protective Device	2.60%	Multiple Policy	8.60%
Claim Free	20%	Responsible Payment	8.50%
Smoke-free	2%	Welcome	10%

Location of property insured
 1234 Main St, Anywhere USA 12345

Rating Information
 The dwelling is of frame construction and is occupied by 1 family

Mortgagee
 None

Additional Interested Party
 None

Coverage detail for the property insured

Coverage	Limits of Liability	Applicable Deductible(s)
Building Property Protection	\$500,000	\$500 All peril
Personal Property Protection - Actual Cash Value	\$118,000	\$500 All peril
Additional Living Expenses	Up to 24 months (not to exceed \$59,000)	
Family Liability Protection	\$500,000 each occurrence	
Guest Medical Protection	\$6,000 each person	
Water Back-Up Loss Assessments	Not purchased*	
Loss Assessments	\$150,000 each occurrence	

Other Coverages Not Purchased:

- Business Property Protection*
- Electronic Data Recovery*
- Extended Coverage on Cameras*
- Extended Coverage on Jewelry, Watches and Furs*
- Extended Coverage on Musical Instruments*
- Extended Coverage on Sports Equipment*
- Fire Department Charges*
- Green Improvement*
- Identity Theft Expenses*
- Increased Silverware Theft Limit*
- Mire Subsidence*
- Personal Injury Protection*

Scheduled Personal Property Coverage
 Your policy does not include Scheduled Personal Property Coverage. This coverage provides you with valuable protection. To help you stay current with your insurance needs, contact your agent to discuss available coverage options and other products and services that can help protect you.

Your policy documents
 Your Condominium Owners policy consists of the Policy Declarations and the following documents. Please keep them together.

- Allstate Insurance Company Condominium Owners Policy - Standard Fire Policy Provision - AVP231
- AVP366
- Illinois Amendatory Endorsement - AVP369

Important payment and coverage information
 Here is some additional, helpful information related to your coverage and paying your bill:

- The Property Insurance Adjustment condition applies using the Marshall Swift Book's personal property cost estimating index.
- Please note: This is not a request for payment. Any adjustments to your premium will be reflected on your next scheduled bill which will be mailed separately.

Total premium. This is the amount you pay, whether in full or by installment, for your property insurance protection for a one-year policy period and includes all the coverages you've selected.

Policy period. Condo policies typically cover a one-year period.

Limits of liability. This shows the maximum limit Allstate will pay for each covered loss.* For more about limits, see page 9 of this guide.

Deductibles. A deductible is the amount you pay out of pocket when you file a claim for a covered loss.* Your policy's deductibles will be shown under those coverages with an applicable deductible. For more about deductibles, see page 11 of this guide.

Sample of the Allstate Condo Policy Declarations

*What does "covered loss" mean? It's an insurance term that means a loss that falls within the bounds of the policy. Throughout the rest of this guide, when we refer to a loss, we assume it's a covered loss.

An overview of condo insurance.

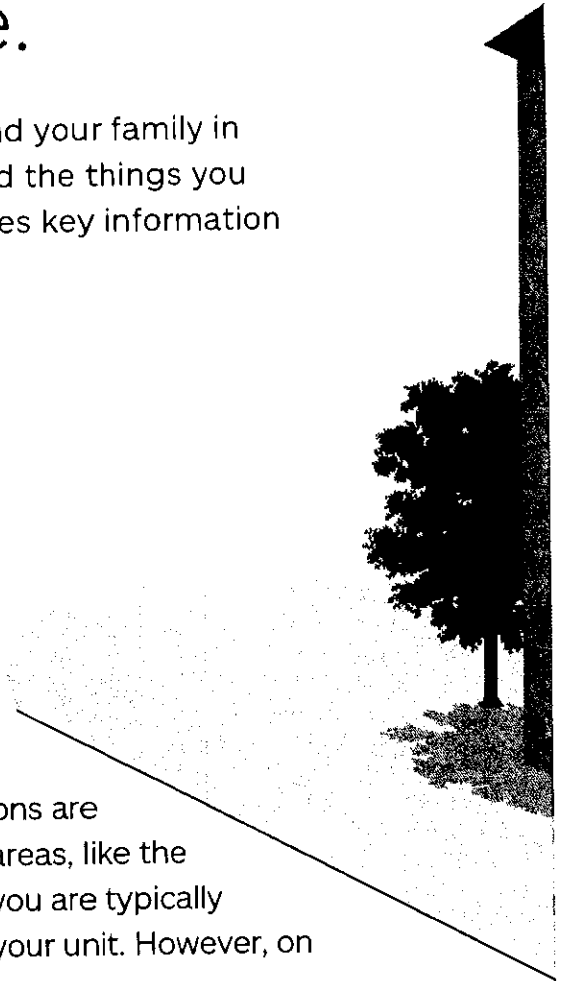
Allstate® Condo Insurance protects you and your family in many situations involving your condo and the things you own. This section of the guide summarizes key information about condo insurance, including:

- ***Building Property Protection***
- ***Personal Property Protection***
- ***Loss Assessments Coverage***
- ***Deductibles***
- ***Other ways you're protected***
- ***What may not be covered***
- ***Optional protection you can buy***
- ***Claims***

Condo insurance differs from homeowners insurance because condominium associations are typically responsible for insuring common areas, like the building's exterior. As a condo unit owner, you are typically responsible for covering everything inside your unit. However, on occasion, condominium associations can pass on common area costs to condo unit owners in the form of an assessment. You may need additional insurance for these types of assessments.

IMPORTANT: Every condo association is different, so it's important to understand your insurance responsibilities.

- The master policy will dictate the condo association's insurance responsibility
- The governing documents (sometimes called CC&Rs — Covenants, Conditions & Restrictions) will define what is common property and what is owned by each unit
- The maintenance and insurance areas of the responsibility document can further clarify responsibilities

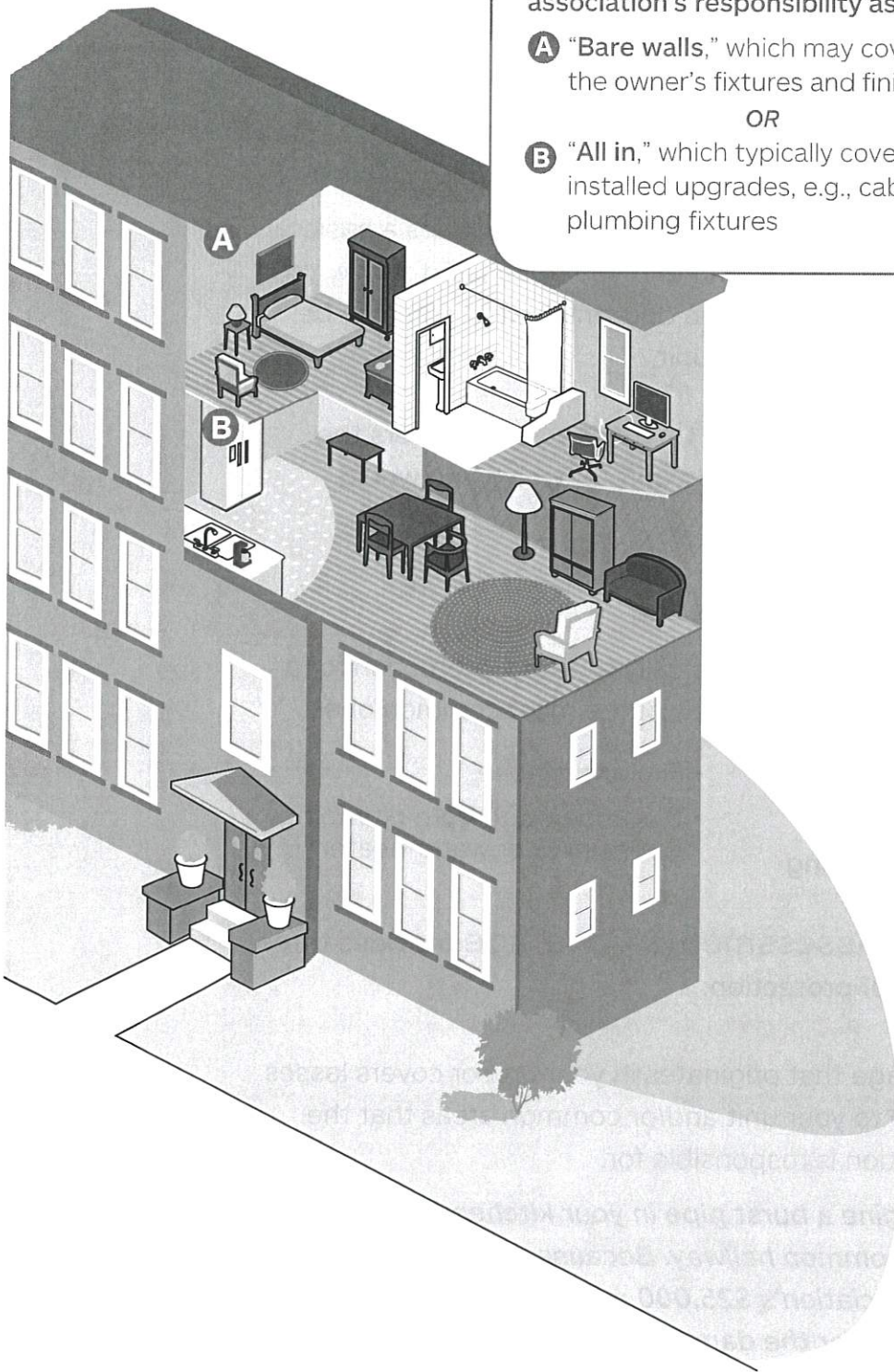


The master policy could describe your association's responsibility as either:

A "Bare walls," which may cover little of the owner's fixtures and finishings

OR

B "All in," which typically covers owner-installed upgrades, e.g., cabinets, lights, plumbing fixtures



Questions? Want to make changes? Call your local Allstate Agent or 1-800-ALLSTATE.

You and your condo are protected.

Condo insurance can help protect your most important assets. The property section of your policy includes a basic type of insurance. We recommend you obtain and review your condo association's by-laws to determine what you may be responsible for outside your unit.



Building Property Protection covers the portion of your condo unit for which you would be responsible.

We cover a range of perils.

Allstate® Condo Insurance typically provides protection for a range of perils. Below are a few of the most common ones:

- Theft
- Fire and smoke
- Vandalism
- Water damage from plumbing, furnace/AC or water heater
- Freezing of plumbing



Loss Assessments Coverage provides three types of protection:

1. Covers damage that originates in your unit or covers losses that you cause to your unit and/or common areas that the condo association is responsible for.

Example: Imagine a burst pipe in your kitchen damages the carpet in the common hallway. Because the cost falls below the condo association's \$25,000 master policy deductible, you're assessed for the damages.

2. Helps pay your share of any loss or special assessment charged by your condo association to all condo unit owners due to a covered loss to the condo common property or liability of the condo association.

Example: A guest of a resident trips on poorly installed flooring in the hallway and sues the association for medical damages. The association issues a special assessment to all owners to cover the damages.

3. Helps if a portion of condo unit owners are assessed to cover the master policy deductible.

Example: Your condo consists of multiple buildings and only yours is damaged by fire. Only unit owners in your building could be assessed to cover the master policy deductible.



HostAdvantageSM provides additional protection for when you occasionally rent out your condo.

What if your condo is too damaged to live in?

If you temporarily cannot live in your condo due to damage from a peril we cover, you may have to pay to rent a place until your condo is rebuilt or repaired. This could be tough when you're still paying the mortgage on the condo that's damaged.



Additional Living Expense can help by reimbursing you for reasonable increases in living expenses or fair rental income when a loss we cover makes your condo uninhabitable. This may include payments for the cost of a hotel, food and other expenses. This coverage is included in your Allstate condo policy.

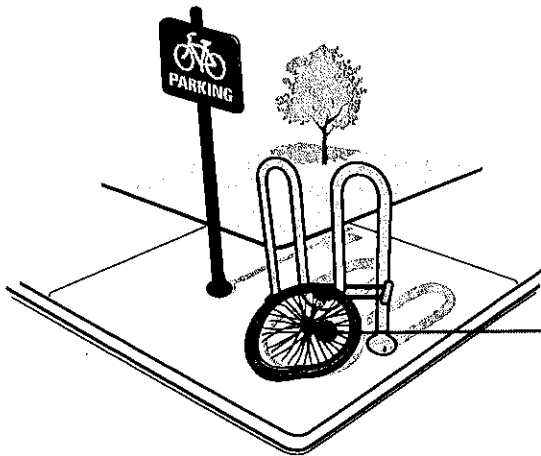
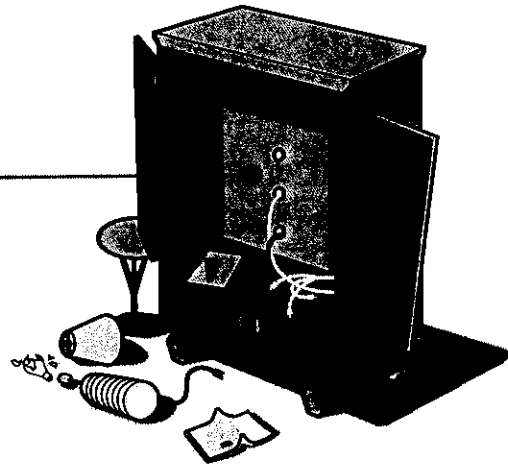
Most of your belongings are covered, too.

Your Allstate® Condo Insurance includes coverage that can help you pay for losses that occur in your condo, such as burglary, or water or fire damage. It can even protect you from loss away from your condo, such as in a hotel or in your car. Keep in mind that a deductible will apply. (See page 11 for more about deductibles.)



Personal Property Protection covers the loss of your belongings* if they're stolen or damaged.

If your belongings are stolen from your residence or destroyed by fire, your condo insurance can help you repair or replace them.



If your belongings are stolen or damaged outside of your residence, your condo insurance can help you repair or replace them.

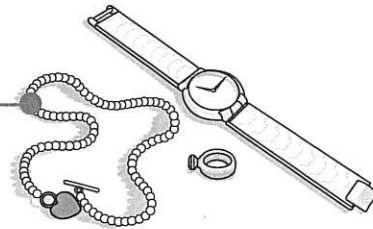
**When we refer to "belongings" in this document, we mean personal property as detailed in your insurance policy.*

There are limits on the coverage of some belongings.

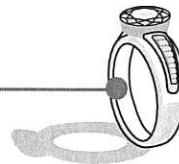
Some categories of personal property coverage have a maximum dollar limit that Allstate will pay a policyholder in case of damage, loss or theft. Within these categories, there may also be a limit per single item.

Example: In the event of a theft loss, a condo owner has a \$1,000 limit per single jewelry item and a \$5,000 limit for all of the jewelry owned in total.

Maximum limit for all jewelry
by theft only:
\$5,000



Maximum limit per item
by theft only:
\$1,000



NOTE: *This is just an example. Your actual limit may vary.*

You can increase your limits.

If you have valuable belongings, it may be a good idea to increase your protection. Talk with your Allstate Agent or call 1-800-ALLSTATE.

If you've already added increased protection for your personal property, it will be listed on your Policy Declarations under "Coverage and Applicable Deductibles" or under "Scheduled Personal Property."

Questions? Want to make changes? Call your local Allstate Agent or 1-800-ALLSTATE.

Actual Cash Value versus the Reimbursement Provision.

The value of most of your belongings decreases over time. With Allstate® Condo Insurance, you're able to choose one of the personal property coverages below.

Actual Cash Value typically means your belongings are covered for their replacement cost minus depreciation. Depreciation is the decrease in an item's value due to its age, condition or other factors.

The Reimbursement Provision typically means your belongings are covered for the amount it would take to replace them at the time of the claim. Premiums are usually higher for this coverage.

Here's how the Reimbursement Provision works:

- First, we give you a check for the Actual Cash Value of the item
- When you replace the item with an item of like kind and quality, we then issue a separate check for the remaining amount needed to make the purchase, up to any applicable limit

How to review what you've chosen.

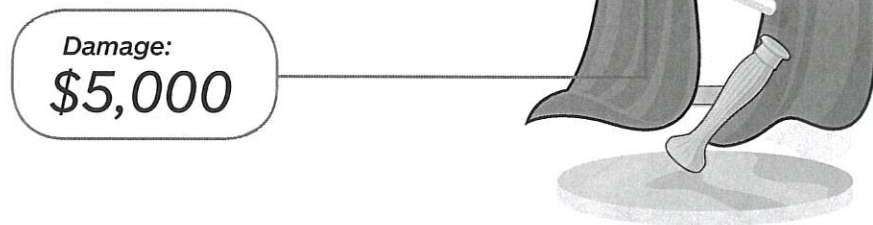
To review which type of coverage you've purchased, look at your Policy Declarations under "Personal Property Protection." With either coverage, a deductible will apply. (See facing page for more about deductibles.)

Questions? Want to make changes? Call your local Allstate Agent or 1-800-ALLSTATE.

A deductible is your share of the cost.

When you file a claim for a covered loss, you may be responsible for a set amount, called a deductible, to repair or replace whatever is damaged or stolen.

Example: A candle falls in the bedroom and starts a fire. It will cost \$5,000 to replace the damaged furniture and drapes.



Condo owner has **\$500** deductible for Personal Property Protection.

Condo owner pays:

Insurance pays up to:

\$500

\$4,500

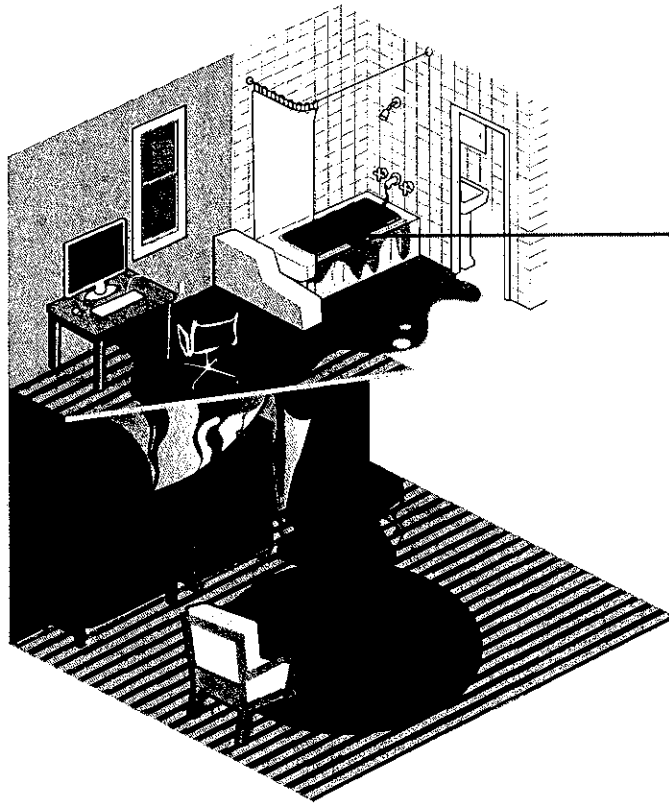
More about deductibles:

- Not all coverages will have a deductible. However, a deductible will always apply to personal property coverage.
- The amount of any deductible will be shown on your Policy Declarations next to the coverage.
- In most cases, you choose the deductible from a range of options. A higher deductible usually means a lower insurance premium.

Your condo policy can help you in case of an accident.

Your Allstate® Condo Insurance includes Family Liability and Guest Medical Protection to help protect you in other situations, too.

For example, let's say your tub overflows to the unit below, damaging their hardwood flooring. You may be found negligent and, therefore, be legally responsible for paying for the damage.



You could be legally responsible for damages caused by an overflowing tub.

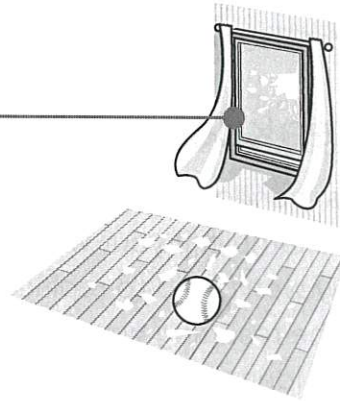


Family Liability Protection can help protect you from financial loss if you're legally obligated to pay for another person's injuries or damage to another person's property.*

**For even more protection, you may be able to increase this coverage on your Allstate policy or buy a personal umbrella policy (PUP). See page 16 for more information about PUP.*

Or what if your child is playing at a friend's house and hits a baseball through their window? You may be responsible for those types of damages, too. If so, your condo insurance can help.

If you or a family member causes injury to another person or damage to their property, your condo policy may help pay for the damages.



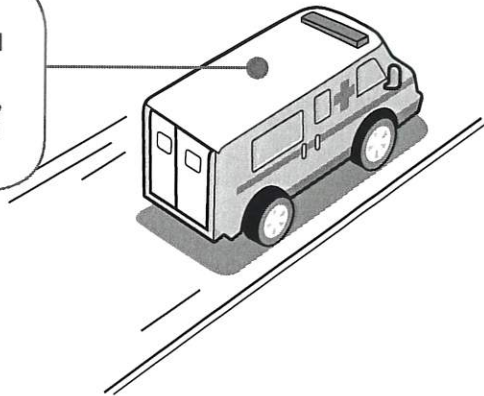
What if a guest is injured in your condo?

If a guest has an accident in your home, your condo policy may help.



Guest Medical Protection can help pay for reasonable and necessary medical expenses if someone is injured in an accident in your condo.

If a guest is injured on your property, Guest Medical Protection may help pay for necessary medical expenses, including surgery, x-rays and dental work.



Understanding what's not covered.

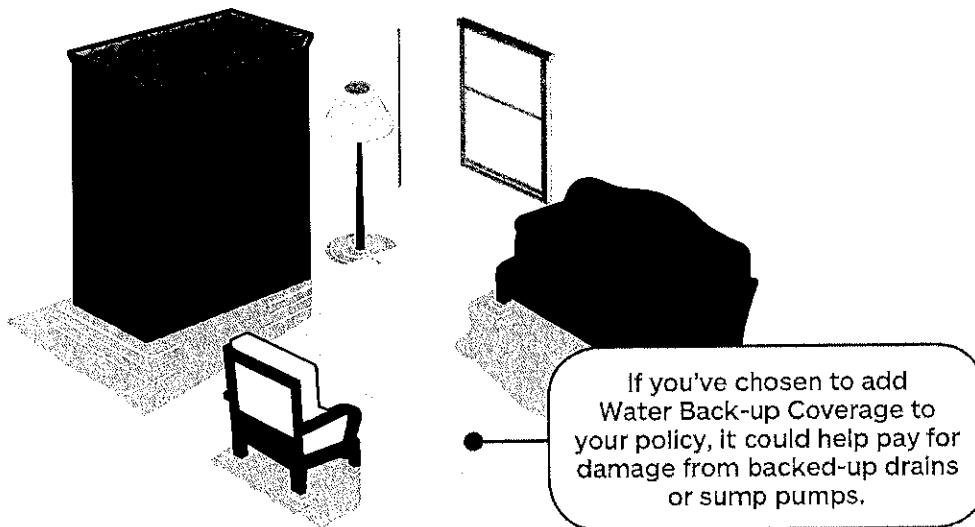
Condo insurance protects an owner from accidental and sudden losses. However, there are some losses that aren't covered.

Breakdowns in the home.

Most condo insurance doesn't cover basic maintenance repairs. For example, if your water heater cracks, your coverage most likely won't help to replace the water heater. (But it might help pay for the resulting water damage to your floors.) That's why it's a good idea to have all your heating, cooling and plumbing systems regularly serviced.

Floods, earthquakes and water back-up.

Floods, earthquakes and water (sewer) back-ups are excluded from most condo insurance policies. If you want to purchase additional insurance to cover these events, talk to your Allstate Agent or call 1-800-ALLSTATE.



If you've chosen to add Water Back-up Coverage to your policy, it could help pay for damage from backed-up drains or sump pumps.

Need more protection?

Below are just a few of the optional coverages that you may be able to purchase either as add-ons to an Allstate policy or as a separate policy. Coverages may not be available in all states and limits may vary.

Available as add-ons
to your policy

Look under "Coverages" on your Policy
Declarations.



Water Back-up Coverage

Helps cover damage in your home from
backed-up drains or sump pumps.



Personal Injury Protection

Provides coverage for losses not related to
bodily injury or property damage, such as libel,
slander or accused wrongful eviction.



Building codes

Covers increased costs due to the
enforcement of any building codes, ordinances
or laws regulating the construction,
maintenance or demolition of your home.



Extended coverage on jewelry, watches and furs

Expands coverage and increases limits for
jewelry, watches and furs.



Scheduled Personal Property

Provides an increased limit for a specific item
that typically has high value and has been
appraised, such as an engagement ring or fine
antique.



Identity Theft Restoration

If your identity gets stolen, this coverage can
help with legal work, phone calls and lost wages.



Increased coverage on business property

Protects items you're keeping in your
residence as business samples or for sale.

Continued on next page

Available as add-ons to your policy (continued)



**Sports equipment,
music instruments
and cameras**

Expands coverage for sports equipment,
musical instruments and camera equipment.



**Electronic data
recovery**

Covers up to \$5,000 for recovery of lost data
from computers, such as years of family
photos, videos and music.



**Green Improvement
Reimbursement**

Helps pay you back for the additional cost
of replacing damaged or destroyed covered
items with more energy-efficient items after
a loss.

**Separate policies
you can purchase**

Look for these policies in a separate mailing.



Flood insurance

Your Allstate Agent can help you purchase
a separate policy through the National Flood
Insurance Program (NFIP).



**Personal umbrella
policy (PUP)**

If someone sues you over an accident and the
settlement exceeds the liability limits on your
auto and/or condo insurance, this coverage
can help protect your assets.

How to file a claim.

You can file a claim in one of four ways:

- Call 1-800-ALLSTATE (1-800-255-7828)
- Log on to your account at allstate.com
- Call your Allstate Agent
- Download the Allstate® Mobile app at allstate.com/mobile

To track your claim, call your Allstate claims representative or your Allstate Agent, or log on to your account at allstate.com.

What happens next?

The claim process will vary based on the extent of damage. Here's the typical process:

Step 1: If needed, we can provide referrals for assistance with temporary repairs such as boarding up windows.

Step 2: We'll evaluate damages and prepare an estimate.

Step 3: Your Allstate claims representative will go over your policy with you to explain which coverages and limits apply.

Step 4: Where available, you can choose an Allstate-recommended repair vendor and have the workmanship guaranteed by the vendor, or you can choose your own vendor.

Step 5: We wrap up your claim by answering any questions you may have and provide you with payment when appropriate.

What to do in case of a catastrophe

A catastrophe such as a tornado or fire can damage many residences in an area all at once. When that happens, a dedicated Allstate team is on site to help make sure your claim is handled as quickly as possible. Call 1-800-54-STORM (1-800-547-8676).

Frequently asked questions

Q: What if I don't have all the information to file a claim?

A: Calling Allstate as soon as possible can help speed up the claim process. Even if you don't have all the information, you can always provide us with additional details later.

Q: What else can I do to speed up the claim process?

A: Taking an inventory of your belongings before anything happens can be very useful in verifying what you have and what it's worth. Smartphone users can use the **Allstate Digital Locker® app**. Go to knowyourstuff.org/allstate or download the free Digital Locker app for your iPhone or iPad at allstate.com/mobile.

Q: How can I save money on my condo insurance?

A: Raising your deductible is one way to save money. Consider the Allstate® Easy Pay Plan for additional savings. You may also qualify for a discount if you've made your condo safer by installing smoke alarms, fire extinguishers, water sensors or a security system.

Q: Doesn't my association's policy cover my condo and belongings?

A: No. Your association's insurance covers parts of the building structure but generally doesn't cover your personal belongings like your furniture, clothes and electronics. A condo policy will help you repair or replace your possessions if they're damaged by a covered peril (like theft, fire, smoke and more).

Q: What if I don't agree with the estimate I received?

A: When you disagree with our evaluation of damages, please contact your Allstate claims representative or your Allstate Agent. Our commitment is to always settle claims as fairly as possible.

Frequently asked questions

Q: Will I need to show proof of ownership for property stolen from my home?

A: Yes, you may be asked to provide proof of ownership. Providing receipts, owners manuals, warranty cards, appraisals, photographs or original manufacturers' boxes can help support your claim. Having a home inventory, like the one you can easily create with **Allstate's Digital Locker® app**, may help speed up the claim process.

Q: My repair person has found additional damage from the loss that wasn't on the initial estimate. What do I do?

A: Once the repair process begins, further damages could be found. If this happens, call your Allstate claims representative, who will arrange to investigate the newly found damages. Sometimes there's no need for us to physically inspect the damage and additional payment up to the policy limit can be issued right away.

Q: Why does the check I received from Allstate include the name of my mortgage holder?

A: If you have a mortgage on your property, the mortgage provider is usually included on your policy along with your name. Most mortgage companies require that claim payment checks include the name(s) of the mortgage holder(s). Simply contact your mortgage holder to find out how to obtain their endorsement on the check.

Q: Can I view and pay my bill online?

A: Yes! Simply log in to **My Account at myaccount.allstate.com**. Click on "Documents" to view policy documents, special notices and billing information. To pay a bill, click the "Billing" button — then choose how and when you want to pay your premium. While you're there, why not enroll in eBill and ePolicy, and receive your bills and policy via email? It's convenient and environmentally friendly.

You have more than a policy. You have Allstate.

Caring for customers and communities has always been a top priority for Allstate. Whether you're looking for answers or advice you can trust, your Allstate agency is close to home and ready to help.

Since 1931, Allstate has been committed to making insurance better. Along with fast and fair claim service, we have innovative tools, apps and extras to make everyday life easier for you.

Talk to your Allstate agency today and see what we mean when we say "You're in good hands.®"

Please note that this brochure is only a summary of condo insurance, written to illustrate in general terms how condo insurance works. The Allstate® Condo Insurance Policy is the legal contract that contains the terms and limitations of your policy. You should carefully review the contents of your policy. All products and coverages are subject to availability and limitations. Whether an accident or other loss is covered is subject to the terms and conditions of your Allstate policy.



Certain property and casualty insurance offered through Allstate Insurance Company, Allstate Vehicle & Property Insurance Company, and Allstate New Jersey Property & Casualty Insurance Company. Please contact your Allstate Agent, call 1-800-ALLSTATE or visit allstate.com for complete information on other products and services.

Permits Task Force Final Report

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The Task Force determined that charging fees for permits would work counter to the interests of GHI and is based on a false premise. While individual members can become educated about their homes through the permit process, and members do indeed perform improvements to their property, individual members are not and should not be the main beneficiary of the permit process. The permit process should be designed to:

- Protect GHI's interest in its property and ensure the quality of work when improvements/alterations are constructed. For example, some improvements/alterations have a greater chance of causing leaks, which may cause internal wall damage, while others provide GHI an opportunity to inspect framing and fix hidden problems.
- Protect adjacent and/or nearby members from unintended consequences of an improvement/alteration. For example, the permit process includes the evaluation of potential modifications to drainage patterns, requires adherence to agreed architectural/aesthetic standards, and ensures yard boundaries are not exceeded.

The member applying for an improvement/alteration is already paying a cost either in time or money. This work improves the individual members' GHI unit but is also an investment in the overall health of the community and increases the value of GHI as a whole. A permit fee will only serve to deter members' investments or cause members to make improvements/alterations without permits.

The Task Force was not provided an analysis by the Finance Committee of how much money the proposed permit fees would raise or how much the fees would lower the average member fee. That said, the cost of a permit fee would be sizable to members applying for a permit and represent a significant portion of their improvement/alteration cost.

To encourage compliance with the permit process, the Permits Task Force determined that a more significant reason members do not comply with the process is confusion around the permit process and the requirements to submit a permit, as well as difficulty navigating the process once begun. The fee schedule recommended by the Finance Committee provided only that a small portion of the fee would be refunded to the member to promote the closing of permits. The Task Force, combined with the vast majority of the member respondents, note that charging permit fees will only serve to discourage members from seeking permits and will ultimately cause further damage to GHI's units and the community as a whole.

The Task Force recommends instead that member responsibility for permit closure be better communicated (see third section of this report: Improving Membership Understanding of Permit Process). Initially, Technical Services and the member would agree to a date by which the permit should be closed out. If after that date the member does not comply with this responsibility, they would be met with escalating actions. These actions would begin with Technical Services staff contacting the member to determine the status of the permit and, if necessary, working out a new date by which the member would close the permit. If the member refuses to work with staff or remains non-compliant for 4 months after the permit closeout date, the complaint process will follow the procedures outlined in Section XVII of the GHI Member Handbook.

If there is a violation of the permit that needs to be rectified, and a member refuses to fix a violation after reasonable notification, then GHI should charge fee-for-service rates for remediation. This is specifically regarding permitted work, rather than unpermitted or non-approved additions or improvements that are already covered in the GHI Member Handbook.

Improving Membership Understanding of Permit Process

The permit process suffers from a troubling lack of understanding by members of the purpose of GHI permits and the permit process. Most members agree that properly inspected work done by professionals is a benefit to the entire membership, rather than a benefit to only the member having the work done.¹ To that end, the Task Force recommends the following mission statement be added to the GHI Member Handbook and to the website:

Permits for specified types of improvements, alterations, and additions are required to protect the history, structural integrity, and long-term health of GHI, while enabling members to upgrade their units in a way that provides for a happier and more sustainable community. The permit process ensures the quality of work performed on GHI property and protects GHI's long-term interests. The permit process has a fiduciary responsibility to GHI and its members to eliminate the risk of work that is not up to code and to protect GHI and members from the potential negative effects of poorly designed or managed work on utilities (internal plumbing and electrical and exterior water, wastewater, and stormwater piping), yard lines, and swales and other green runoff management.

The membership has also been inadequately served by a poorly maintained website. The Task Force believes the website must be fixed to address most of the misunderstandings between GHI staff and members. The current upgrade to Yardi provides GHI staff an opportunity to implement the following changes in a way that can improve membership compliance with the permit process. Appendix 3 of this report includes a comprehensive list of Task Force recommendations that are necessary to ensure communication of member responsibility.

At a minimum, the following recommendations should be implemented by staff, utilizing their knowledge of the process and with the autonomy of their positions:

- 1) Create and post a list of items requiring permits, a list of items not requiring permits, and a list of prohibited items. Include a list of member responsibilities regarding permits and the consequences of not upholding their responsibilities. This will serve as a common source of knowledge for both staff and membership to refer to permit requirements. This should be publicly accessible (not behind a member log-in portal) on both the current and future GHI website designs. The Task Force created an example of this document which can be found in Appendix 2.
- 2) Create and post a permitting decision tree, where processes and appropriate staff are identified for the Type I, II, III and IV permit types. regarding member and staff actions and when these actions are to be performed during the permit process. Differences between each of the permit types should be noted if a single decision tree is created. Staff may determine that more than one decision tree may be more appropriate given the differences between the permit types.
- 3) Ensure that website links work properly and that proper and current staff listings are correct. Please see Appendix 3a-b for detailed recommendations and examples of website errors.
- 4) Institute a method for gathering member feedback as projects are completed and identifying room for improvement. This feedback can be recorded with individual permit records, but should be accessible for data gathering and accountability.
- 5) Offer informational meetings/webinars to educate members about the responsibilities in the permit process, as well as GHI's obligations.

¹ This is captured by several of the member comments received in response to permit fees.

Appendix 1: Recommendations to Improve the Permit Process

Improve the permit process

1. Clearly identify when permits are required and when they are not required. Also clearly identify what items are prohibited. (See Appendix 2)
2. Create a checklist for those improvements and/or alterations that are routinely performed that require a permit (e.g., patios). This checklist should be used when processing the permit and be made available to members as well.
3. Provide the email of the Technical Services Director (and/or delegate) consistently across all communication. For example, the Type II Permit Request Form does not identify where the form can be emailed. The "Contact" staff option on the website allows a member to send a message, but does not allow attachments. Members are thus unable to submit their permit applications and supporting documents under an email cover letter..
4. Unless explicitly documented on the website, no one except the Director of Technical Services may inform a member that a permit is required.
5. Provide the option of a virtual teleconference (ex: Zoom call) with GHI, the member, and optionally the contractor. This could help to eliminate miscommunications and going back and forth.
6. Make available on the website process checklists that state requirements needed for certain items and who is responsible for each step (member or GHI). For example, during a full kitchen/bathroom redo, what documentation is required up front? Who is responsible for updating the electrical, plumbing, subfloor? If wall studs are exposed, does GHI need access and what might they look for? During different inspections, what will be checked and what additional documentation is needed? Be sure to coordinate this with the Member Handbook to ensure there are no inconsistencies.
7. Institute a tracking mechanism that is accessible to both staff and members. Specifically look to the new Yardi management site to implement this. At minimum, a simple spreadsheet with one line per permit application must hold the data. The fields in the spreadsheet might be: (Application number);(Application type I,II, III); (Free form description of improvement to be made), date fields paired with action categories: for instance (Date received at GHI)(Complete vs Incomplete) (Date of initial staff ruling)(Ruling category) (Date of permit resolution)(Resolution category) (A field holding a history list tracking the flow chart path and actions). This field would be a series of pairs of the form (Date of action) (Action category) and would be updated with (Date of last action)(Last action category) appended when an action event occurs. A final pair of fields could hold (Estimated date of next action, Next action category).

Improve Current Permit Definitions

1. Provide clear explanations for permit timelines (e.g., why a Type I permit takes 30 days vs. a Type II that takes 20 days). There should also be different timelines for new projects (i.e., a new addition, porch, etc.) vs. replacing or upgrading what is already there.
2. Clarify what is meant by trash enclosure. A trash enclosure could just be posts surrounded by wooden lattices or just a vinyl shed. Some units have trash closets. If a shed is used to store

- trash receptacles, then that structure would require a permit. The current Section X does not define these.
3. Clarify Section X.C.3 as to whether items not specifically requiring a permit can be utilized to penalize a member due to the requirements in either Section III.B.5 or otherwise affecting structure or historical integrity.
 4. The permit definition regarding fire pits should be clarified. Some pits are permanent and some are temporary. A permanent fire pit could require a permit to make sure surface water drainage and swales are not adversely affected. A temporary fire pit should not require a permit.
 5. Make permit requirements for electric car charging stations and the installation of solar panels available on the website.
 6. Clarify the guidance around tankless water heaters. They are not prohibited, but there is an amperage issue with installing them in GHI units. The units only have a capacity of 125 amps, which usually will not support a tankless water heater.
 7. Clarify the phrase "minor improvements" in the Member Handbook that do require a permit, since that phrase is problematic and does not meet current Technical Services definition.

Increase Member Understanding of Permits

1. Include a permits flow chart, a list of items requiring permits, a list of items not requiring permits, and a list of prohibited items as part of the member orientation packet. Also include a list of member responsibilities regarding permits and the consequences of not upholding their responsibilities.
2. Provide a step-by-step general document that describes the permit process. The Task Force recommends the Technical Services Director produce such a document from their point-of-view.
3. Provide templates of exemplar permit successes for each Type (I, II, III, IV, and V)
4. Make clear in the permit process documentation (website, handbook, permit application forms), that denials of permits are based on rules in the Member Handbook and that all requests for exception are forwarded to ARC, Buildings, or another Committee who makes a recommendation to the Board of Directors. While this is the current process, many members may not be aware that it is their responsibility to request an exception from the appropriate standing committee. This leads to frustration and distrust among the Membership.
5. Section X. of the Member's Handbook must be updated to address the Permit Requirements and ensure consistency throughout Section X as well as the rest of the Handbook so that there is agreement between the governing documents. To that end, the Member Handbook on the website should be the official version of the Handbook. Members can request a hard copy for their use. The Board must consider how to bring this vital step to fruition, rather than relying on a volunteer task force.
6. The Task Force recommends that the above changes be implemented within one year of acceptance of this report by the Board of Directors.

Appendix 2a-c: Actions Currently Requiring a Permit

This section is an Excel Workbook created by members of the Task Force to see in a single document what improvements required permits. The information comes directly from the GHI website and the Member Handbook. This workbook should be viewed as a suggested template and living document that is updated by staff when changes are made. The Task Force recommends that an official version of a document like this be included on the GHI website.

Appendix 2a: Improvements Requiring Permits (Template)

Category	Type of Renovation	Type/ GHI Permit or Form Needed	Neighbor Consent Required	Permit/Neighbor Consent Exception Details	References	Reason
Home Exterior	Permanent changes to the structure or an improvement to the exterior appearance that substantially affects the historical nature or physical structure of the buildings (example: door awnings)	Conditional		Check with Director of Technical Services to determine whether your requested improvement needs a permit.	Staff recommends that Section X.C.3 allows that any change not specifically requiring a permit in Section 11.B that written approval is required.	appearance or structural stability is being affected
Home Interior	Bathroom: Replace/Add Fan/Ventilation	Type II			not in handbook yet (county permit needed for HIP)	
Home Interior	Kitchen: Replace/Add Ventilation	Type II			not in handbook yet (county permit needed for HIP)	
Home Exterior	Antennas and Satellite Dishes	SD-1			https://www.ghi.coop/node/89 https://www.ghi.coop/sites/default/files/docs/attachments/SD-1.pdf	Structural integrity, safety, visibility
Home Exterior	Add Wood Porch	Type I	Adjacent	Any neighbor with sightline	https://www.ghi.coop/sites/default/files/docs/attachments/TypeI_Permit%20Request%20Form%20%28Additions%20Decks%20Porches%29.pdf www.ghi.coop/content/xi-decks	constructed with permanent footings Insulation for Crawl Spaces Termite Treatment of disturbed earth & treated wood used
Home Exterior	Add Porch	Type I	Adjacent	Any neighbor with sightline	https://www.ghi.coop/sites/default/files/docs/attachments/TypeI_Permit%20Request%20Form%20%28Additions%20Decks%20Porches%29.pdf www.ghi.coop/content/xi-decks	constructed with permanent footings Insulation for Crawl Spaces Termite Treatment of disturbed earth & treated wood used
Home Exterior	Add Wood/Composite Deck	Type I	Adjacent	Any neighbor with sightline	https://www.ghi.coop/content/xc-major-improvements	constructed with permanent footings Termite Treatment of disturbed earth & treated wood used
Home Exterior	Replace Existing Deck	Type I	Adjacent	Assumed neighbor consent. Required for new decks	https://www.ghi.coop/sites/default/files/docs/attachments/TypeI_Permit%20Request%20Form%20%28Additions%20Decks%20Porches%29.pdf www.ghi.coop/content/xi-decks	constructed with permanent footings Termite Treatment of disturbed earth & treated wood used
Home Interior	Additions With Plumbing	Type I	Adjacent	Any neighbor with sightline	https://www.ghi.coop/sites/default/files/docs/attachments/TypeI_Permit%20Request%20Form%20%28Additions%20Decks%20Porches%29.pdf www.ghi.coop/content/xf-gardenside-end-additions www.ghi.coop/content/xg-serviceside-additions-frame-homes www.ghi.coop/content/xh-serviceside-additions-masonry	architectural style of the buildin
Home Interior	Additions Without Plumbing	Type I	Adjacent	Any neighbor with sightline	https://www.ghi.coop/sites/default/files/docs/attachments/TypeI_Permit%20Request%20Form%20%28Additions%20Decks%20Porches%29.pdf www.ghi.coop/content/xf-gardenside-end-additions www.ghi.coop/content/xg-serviceside-additions-frame-homes www.ghi.coop/content/xh-serviceside-additions-masonry	architectural style of the buildin

Appendix 2a: Improvements Requiring Permits (Template)

Category	Type of Renovation	Type/ GHI Permit or Form Needed	Neighbor Consent Required	Permit/Neighbor Consent Exception Details	References	Reason
Home Exterior	Trash Enclosures	Type I or II		Type I if modifying part of building. Type II if building a shed enclosure/shed.		
Home Exterior	Screen in Existing Porch	Type I*	Adjacent	Any neighbor with sightline	Assume but not explicit	Insulation for Crawl Spaces
Home Exterior	Florida Rooms	Type I*	Adjacent	Any neighbor with sightline	Assume Type I. Covers Additions and Porches	
Home Exterior	Add Screen/Storm Doors	Type II			building-openings-windows-doors-	
Home Exterior	Install or Expand Exterior Door	Type II			building-openings-windows-doors-	
Home Exterior	Install or Expand Window	Type II			building-openings-windows-doors-	
Home Exterior	Modify/Remodel Attached Garage	Type II			requirements	
Home Exterior	Replace Exterior Doors on Home	Type II	Adjoining	Only required for non approved paint colors	building-openings-windows-doors-	
Home Exterior	Replace Siding on Home	Type II				
Home Exterior	Replace Windows on Home	Type II			building-openings-windows-doors-	
Home Exterior	Exterior Lighting	Type II				
Home Interior	Add Outlets/Install Light Fixtures	Type II		If new light locations	major-improvements	
Home Interior	Basement Remodel	Type II				
Home Interior	Bathroom Remodel	Type II				
Home Interior	Bathroom Replace Sink	Type II				
Home Interior	Bathroom Replace Tile/Flooring	Type II				
Home Interior	Basement Finishing	Type II				
Yard	Fire Pits	Type II		If permanent		
Yard	Hot Tubs	Type II				
Yard	Ponds and Fountains	Type II		diameter		
Yard	Pools	Type II		diameter		
Yard	Planting Tree	Type II			https://www.ghi.coop/node/70	
Yard	Planting Hedges	Type II	Adjoining	Neighbor consent if on shared property line	https://www.ghi.coop/node/70	
Yard	Yard Grade/drainage modification	Type II			construction-specifications	
Home Interior	Bathroom Replace Toilet	Type II				
Home Interior	Bathroom Replace Tub/Shower	Type II				
Home Interior	Boiler Room Remodel	Type II				
Home Interior	Compost Toilets	Type II				
Home Interior	Fireplace	Type II				
Home Interior	HVAC installation	Type II	Adjacent	All within sight line for exterior condensers	major-improvements	
Home Interior	Install Skylight	Type II				
Home Interior	Kitchen Remodel	Type II				
Home Interior	Kitchen Replace Refrigerator	Type II			construction-specifications	Evaluation on change in electrical load
Home Interior	Wood Stove	Type II				
Yard	Add Stone Patio	Type II				
Yard	Compost Bins	Type II		if only one pile smaller than 6' by 6'		
Yard	Raised Garden Beds	Type II				
Yard	Retaining Wall	Type II				
Yard	Sheds	Type II			storage-shelters-sheds	treated wood used
Yard	Gazebos, Permanent	Type II *				
Yard	Fences	Type III				
Yard	Privacy Screens	Type III	Adjoining	Neighbor consent if on shared property line	major-improvements	rainbarrels
Yard	Rain Barrel	Type IV	Adjoining	Neighbor consent if on shared downspout	major-improvements	
Home Exterior	Solar Panels	Yes			solar-photovoltaic-energy-systems	

Appendix 2a: Improvements Requiring Permits (Template)

Category	Type of Renovation	Type/ GHI Permit or Form Needed	Neighbor Consent Required	Permit/Neighbor Consent Exception Details	References	Reason
Home Exterior	Window Boxes					
Home Interior	Replace Hot Water Heater			GHI Responsibility.		
Yard	Trampolines					

Appendix 2b: Improvements Not Requiring Permits

Category	Type of Renovation	or Form Needed	Consent	Consent Exception	References
Home Exterior	Add Shutters	None		If shutters are stationary	https://www.ghi.coop/content/x-improvements-alterations-additions
Home Exterior	Repaint Block/Brick Home	None		29 Larger homes and homes with siding may not be painted.	https://www.ghi.coop/content/paint https://www.ghi.coop/content/xi-exterior-painting https://www.ghi.coop/content/painting
Home Exterior	Paint Exterior Door	None	Adjoining	Entry doors are excluded from the approved color restrictions, and can be painted any color; if the desired color is not on the approved color list, written approval of neighbor(s) is required	https://www.ghi.coop/content/xc-major-improvements https://www.ghi.coop/content/xi-exterior-painting
Home Interior	Refinish Existing Wood Floors	None			https://www.ghi.coop/content/x-improvements-alterations-additions
Home interior	Wall Covering (e.g. wallpaper)	None			https://www.ghi.coop/content/x-improvements-alterations-additions
Home interior	Wall Painting	None			https://www.ghi.coop/content/x-improvements-alterations-additions
Home Interior	Air Conditioner - window	None		Many requirements (see handbook)	https://www.ghi.coop/content/xk-air-conditioner-installation
Yard	Children's Play House	None		if they are not larger than fifty (50) square feet, no higher than six (6) feet, and the floor is level and on grade.	https://www.ghi.coop/content/x-improvements-alterations-additions
Yard	Temporary Structure (e.g. canopy, gazebo, cantilevered umbrella, screened room)	None		Max 100sq ft. Statement of Responsibility for Temporary Structure & Removal must be filed and structure Must be removed by Oct 1	https://www.ghi.coop/content/temporary-garden-structures https://www.ghi.coop/content/x-storage-shelters-sheds
Home Interior	Replace Existing (non-bathroom) Flooring	None		Unless removing original flooring (asbestos) or if a problem is discovered when removing old flooring	https://www.ghi.coop/content/x-improvements-alterations-additions

Appendix 2c: Prohibited Improvements

Category	Renovation	Permit or	Consent	Consent Exception	References
Home Exterior	Repaint Block/Brick Home	None		29 Larger homes and homes with siding may not be painted.	https://www.ghi.coop/content/paint https://www.ghi.coop/content/xi-exterior-painting https://www.ghi.coop/content/painting
Home Exterior	Remove Paint from Brick/Block Exterior	Prohibited		Only natural weathering once painted	https://www.ghi.coop/content/xi-exterior-painting
Yard	Treehouse	Prohibited			Section X.A.1
Home Exterior	Security Bars	Prohibited			Section X.N.4
Exterior	Piercing of Vinyl Siding for any exterior hangings other than unit numbers or mailboxes	Prohibited			Section III.B.5

Appendix 3: Recommendations for Updating the GHI Website

1. Remove and update contradictory and incorrect information.
 - a. See Appendix 3a, test runs through the permit process with commentary and examples of poor communication
2. Ensure all broken links are working and continue to work with switch to Yardi
3. Provide a clear list of when a permit is, and is not, required. Utilize the new permit spreadsheet provided by Task Force (Appendix 2). For example, the Type II permit form declares it covers appliances, but is a Type II permit needed to replace an appliance like a microwave? The website has no clear indication whether refrigerators, stoves, or dishwashers require permits, but staff claim they do. Decks have a permit form and Member Handbook section, but both are silent about patios.
4. Create downloadable checklists listing the information members must submit and/or processes they must follow for all common types of projects. These project checklists should cover, at a minimum, patios, decks, fences, ceiling fans, electrical outlets, rain barrels, privacy screens, and additions. These forms should be available on the GHI website and be updated when necessary.
5. Upload examples of completed permit applications (with personal information redacted) that meet GHI expectations and were rapidly approved, as templates for new applications.
6. Review the current permit forms, revise them as necessary to reflect current requirements, and upload the revised forms to the website. For example, nowhere on the permit request form does it explain how to go about the permit process, that permits need to be closed, and how to close permits.
7. Identify subject matter experts to update the website as a routine part of their work responsibilities. Hopefully, the new Yardi property management system will make updating information easier on staff and finding information easier for members.
8. Develop a separate webpage for the permit process that includes a list of alternations/improvements, which category each alteration/improvement is in, and links to blank and example permit applications for either a minor, moderate, or major alteration/improvement. The website should include template plans for projects and requirements (such as stud width or how many electrical outlets per linear foot are needed, etc).
9. Develop a simplified online/interactive permit for certain common items, such as rain barrels or sheds that include sample drawings or recognize common brands rather than the current PDF version. Investigate an online system where members could track the progress of their permits and upload drawings or documentation.
10. Ensure the process flow chart referenced in the permit form is kept current and available on the website.
11. Ensure that information about the documentation required for each type of permit application is kept current and available on the website.

Appendix 3a: Member Attempts to Use GHI Website for Permit Process

The following examples are an attempt by members of this task force to use the existing website to determine how to properly obtain a successful permit for their projects.

Sample Kitchen Renovation

Trying out the Permit Process as a New-ish Member:

I went through the site to find information on doing an update, to see what was brought up regarding the permits. What I decided to search was kitchen remodel, as I think with the age of these houses this is an extremely popular activity and with so many home improvement shows, folks may think they can DIY it and may just visit the GHI site to see if there are any rules or even photos of other kitchen remodels.

- If you use that search tool at the top of the website, all the info you get is to external sites, nothing for GHI.
- If you are new to GHI and didn't go through HIP you would likely click on Homes Improvement Program thinking that has something to do with a kitchen remodel. There should be something there like, "looking to remodel or improve your GHI? Click here to access the GHI Remodel and Improvement Process portion of this site."
- If you click Member Resources, there is Kitchen & Bathroom Renovations. If I click on Kitchen Renovations, thinking this may be where I learn about kitchen remodels in a GHI, I get in the same tab (meaning I am no longer on the GHI website) a YouTube video for the 2014 Photos of results for the Architectural Review Committee's Kitchen Renovation Contest - Frame Homes. As a minimum, this video should be embedded on the site with an explanation of what the heck this is. Again, there should be links saying, "Are you looking for X? Then click here to visit it."
- Reopening the website, I go back to Member Resources and there is nothing there or anywhere else on the menu specifically mentioning permits, renovations, updates, and changes to your GHI. Considering how much confusion those emails mentioned, I think such a tab on the main menu is a necessity.
- I went to Tool and Rules just because I knew after visiting the site many times over the years that this is where the information is. But Tools and Rules is incredibly vague and if you're not familiar may think it's tools and rules for living here, or maybe renting tools and the rules about it?
- Clicking Guidelines, Rules, and Permits I'm hit with a big chart. I click CTRL-F to find Kitchens, click the blue word kitchens and get <https://www.ghi.coop/content/kitchen-0>

This page has the following text:

Rule Type:

Renovation

GHI Rules:

X.C. Major Improvements

Permit:

Type II Improvement Permit Request

Neighbor Consent Required:

No

Required:

clearances: Do not install [ceiling] heater closer than 12" to any adjacent vertical surface (e.g. any open combustible cabinet doors). Clear access to the electric panel.

Prohibited:

Removal of heating source.

Prince George's County:

Electrical permits are required.

City of Greenbelt:

Electrical permits are required.

Washington Suburban Sanitary Commission:

Plumbing permits are required.

I opened the three hyperlinks into new tabs to go over them looking for information on kitchens. The first one Rule type: Renovation goes to a page that looks like this:

[Home >](#)

Renovation

Clarified altering windows & doors in original buildings w/construction of addition

Date:

Thu, 04/26/2012

[Read more](#)

Addition Maintenance Task Force

Addition Maintenance Task Force Meeting

[Read more](#)

Kitchen

[Read more](#)

If I click on Kitchen, whether it's the word or "read more" I go back to the exact same page I was on.

When I click on X.C. Major Improvements I go to this page: <https://www.ghi.coop/content/xc-major-improvements> which is the general information for all major improvements, from an addition to a shed to changing the color of your front door but nowhere on that entire page is the word kitchen.

The top of the page has:

REQUESTS. Only the member may make the request in writing to the GHI Technical Services Office. A [request form](#) is available from that office.

If you click on either REQUESTS or request form, you go to <https://www.ghi.coop/node/372> which is a generic page for all requests, but I have no idea which request form I need. At the very bottom there are request forms for three types of permits but I have no idea what kind of permit I need. Oh yeah, on that first page it said I needed a Type 2 permit. So let me go to Type II, even though it still doesn't mention kitchens but instead, "This information package is for GHI members desiring sheds, yard/grade/ interior modifications, appliances & HVAC installation." I click on it and go to: <https://www.ghi.coop/content/type-ii-improvement-permit-request> and again I get the same,

"This information package is for GHI members desiring sheds, yard/grade/ interior modifications, appliances & HVAC installation." No mention of kitchens. But I click on the permit PDF:

https://www.ghi.coop/sites/default/files/docs/attachments/TypeII_Permit%20Request%20Form%20%28Sheds%20Yard%20Interior%20Etc.%29.pdf

There are a lot of words about permits, but nowhere in that request form does it explain how to go about the permit process, that permits need to be closed, how to close them.

Inside the PDF permit request it says there is a flowchart to see the process graphically, yet when I click it, it opens in the same browser, losing the PDF, and it comes to a page saying, "The requested page "/techservices/GHIpermitflowchart.doc" could not be found."

This is the point when I gave up and began reading through all the emails that folks sent about the fee process.

I went through all of the emails plus took the experience I and many other members I know have experienced: the permit process is confusing. We don't know what needs and doesn't need a permit, and we don't understand the permit process for the county, city, and coop. I think every discussion I have had over the 20 years living in this community relating to GHI has included frustrations over renovations and the confusion of the permit process.

The GHI site needs to have it very clear what does and does not need permits, but also how to acquire permits, how to go about ensuring they are closed, and how it is on the member not the contractor to ensure they are closed. This needs to be the same exact information one gets if they call and speak to anyone working at GHI, or bump into them in the community. And it needs to be exactly the same wording in the Green Book.

If fees need to be implemented, how about a fine for unclosed permits? The hope is that owners will take care of this aspect, and instead of fining them for wanting one, fining them for not closing one will still motivate owners to go through the proper channels to update their homes.

It had me thinking about the benefit of some sort of spreadsheet on the site. You can tab down for your type of remodel and find out everything there with links to the appropriate pages. Example:

Type of Renovation	Category	GHI Permit Needed	Type	City of Greenbelt Permit Needed	Details	PG County Permit Needed	Details	Requires Update to Mutual Owner Contract (MOU)
Rain Barrel	Yard	X	Type IV					
Fences	Yard	X	Type III					
Privacy Screens	Yard	X	Type III					
Sheds	Yard	X	Type I:					
HVAC Installation	Home Interior	X	Type II:					Yes
Kitchen Remodel	Home Interior							Yes
Retaining Wall	Yard	X	Type II:	X	Link	X	link	
Replace Hot Water Heater	Home Interior							
Bathroom Remodel	Home Interior							
Bathroom Replace Toilet	Home Interior							
Bathroom Replace Sink	Home Interior							
Bathroom Replace Tub/Shower	Home Interior							
Bathroom Replace Tile/Flooring	Home Interior							
Bathroom Replace/Add Fan/Ventilation	Home Interior							
Kitchen Replace Refrigerator	Home Interior							
Kitchen Replace/Add Ventilation	Home Interior							
Kitchen Replace Flooring	Home Interior							
Repaint Block/Brick Home	Home Exterior							
Replace Siding on Home	Home Exterior							
Replace Windows on Home	Home Exterior							
Replace Exterior Doors on Home	Home Exterior							
Add Screen/Storm Doors	Home Exterior							
Add Shutters/Window Boxes	Home Exterior							
Replace Existing Deck	Home Exterior							
Add Wood/Composite Deck	Home Exterior							
Add Wood Porch	Home Exterior							
Add Stone Patio	Yard							
Gazebos	Yard							
Hot Tubs	Yard							
Trampolines	Yard							
Fire Pits	Yard							
Raised Garden Beds	Yard							
Add Outlets/Install Light Fixtures	Home Interior							
Refinish Existing Wood Floors	Home Interior							
Replace Existing Flooring	Home Interior							
Additions Without Plumbing	Home Interior							
Additions With Plumbing	Home Interior							
Florida Rooms								
Boiler Room Remodel								
Basement Remodel								
Pools								
Ponds and Fountains								
Antennas and Satellite Dishes								
Fireplace								

But I think along with that, there should be a page that we build that details the permit process. Let's write down exactly how to go about getting the GHI permit, and then from there if you need a city permit, how to do it, and then for the county. And then explain how to close permits, the reason why these permits are necessary and closing them, and then if there is any fine for not closed permits, mention it here and explain how the fee came to be.

Shed Permit Test

GHI Member applying for a shed permit, using the resources available on the GHI website on 5/26/2021

- First I went to the GHI website, and navigated to the "tools, rules, and permits" section.

Shed	IX Storage Shelters - Sheds	Type II Improvement Permit Request
------	-----------------------------	------------------------------------

For Sheds, member handbook reference is IX Storage shelters-sheds, and the type of permit needed is Type II Improvement Permit Request.

Under the rules.. (<https://www.ghi.coop/content/ix-storage-shelters-sheds>)

Sheds are mostly limited to the garden side, there is a size limit, and the materials are limited.

Under Type II Permit...

([https://www.ghi.coop/sites/default/files/docs/attachments/TypeII Permit%20Request%20Form%20%28Sheds%20Yard%20Interior%20Etc.%29.pdf](https://www.ghi.coop/sites/default/files/docs/attachments/TypeII%20Permit%20Request%20Form%20%28Sheds%20Yard%20Interior%20Etc.%29.pdf))

In Item 1: There is a link to the permit request, within that link, there is a link to a process flowchart, **this link is broken.** (<https://www.ghi.coop/techservices/GHIpermitflowchart.doc>)

In Item 3: Time for approval ranges from up to 20 days (business?) to 8 weeks (if the BOD needs to approve the permit)

In Item 5: Notice for hiring contractors (this is the first mention of GHI doing final inspection, no mention of requirement to close out permits, nor if permits expire)

Requirements for shed permit

1. Shed plan, drawing, with reference to a GHI standard shed plan, but no link or information to be able to obtain said shed plan. Can we add this to the permit request?
2. Material of shed
3. Type of platform (again referencing the GHI standard shed plan).
4. Screening of the shed.

Those 4 items and the permit application filled out, should be submitted to obtain a permit.

Nowhere does it state if/when Permits expire. Final inspection re: sheds is referenced on the first page in passing, with respect to contractors.

Dear GHI Members,

We are seeking 5 to 10 minutes of your time to help inform GHI's work preparing for a general manager leadership transition. Eldon Ralph has been at GHI since 1997 and our General Manager since 2011. He has informed us that he has started to think about his retirement. Thankfully Eldon has said that he will give GHI ample notice of his departure once he finalizes his timetable.

GHI will soon be experiencing a major organizational transition, and we ask five to ten minutes of your time to help plan for an effective and smooth transition. We want to know your concerns about our cooperative —what you would like changed and what would you like to remain the same.

On December 5, 2021, from 2:00-5:00 pm, GHI will hold a virtual Town Hall Meeting for members to learn about the transition planning, ask questions, and provide valuable input. In advance of that meeting, the best way to help with transition planning is to complete the following survey. The results of the survey will be discussed at the December 5th meeting.

Thank you for your time and for sharing your thoughts so that GHI can hear all voices to better prepare for this important moment in Greenbelt Homes' history.

Questions we want to explore and are seeking member input on include:

- Are there changes in culture or operations that are best implemented now? Best deferred?
- What are the things that we value most about living at GHI and want to preserve?
- Do the job requirements and expectations of the General Manager need any changes to meet GHI's changing needs? Are there any changes that might make the general manager job more doable or attractive to strong candidates?

SURVEYS ARE DUE BACK BY October 29

Draft Survey – to be converted to a survey format once questions finalized and approved by the Board

1. What are the top 3 things you enjoy most about being part of the GHI cooperative? (Wording for this questions and items under it was discussed extensively and requires more work. The intent is give members a range of options and not predetermine their answers. We also are adding an other question to each ranking questions and will add at the end open ended questions for members who have more to say beyond the ranking.)
 - Trees, walkways, and greenspaces as an asset
 - Trees, walkways and greenspaces and their maintenance

- Proximity to neighbors and walkways and other designs that encourage communications among neighbors
- Affordability – reasonable monthly fees with maintenance included
- Reliable and efficient maintenance repairs
- Ability to participate in governance
- Common community standards
- Relationship between staff and member
- Good financial oversight
- Reliable and efficient maintenance repairs
- Replacement Reserves to avoid large expenses for maintenance, no surprise assessments on top of fees re
 - Other – please state

2. What are the top 3 changes you would like to see in GHI?

- More common community standards
- Less common community standards
- Communication between administration/management and members
- Communication between Board and members
- Members ability to participate in governance
- How members connect and are kept informed (agreed this needs more work and editing)
- Balancing appreciation of the greenspace with management
- Better management of trees and walkways
- Confusion about rules
- Relationship between staff and members
- Permit process for unit improvements or additions
- Control fees and frequency and size of fee increases
- Expectations of how much time I will spend on cooperative work and activities
- More reliance on electronic communication, including video conferencing, better website.
- More transparency on work order progress, member financial status re fees and reserves, voting
- Other – what else would you want to change? Please state here.

3. How would you describe GHI's organizational culture?

- Inclusive
- Democratic
- Bureaucratic
- Cliquish (This and the next item – cliquish and inaccessible - are important areas to seek input and we want to edit and rephrase them. We would not use these words.
- Inaccessible
- Friendly
- Other descriptions of GHI culture – please state here

4. What are the top 4 skills and/or qualities you would like to see in GHI's next general manager? (

- Entrepreneurial ability
- People Skills and emotional intelligence
- Experience with Cooperatives
- Knowledgeable about needs of aging residential properties
- Strong financial background
- Good at supervising managers and employees
- Experience with property management
- Engineering experience
- Communications and technology experience
- Experience working with boards and membership associations
- Other skills – please state here

(There was discussion of providing a link to a short description of the role and duties of the General Manager. We are working on a draft to review with Eldon and considering where to best make it available.)

6. If you think the responsibilities and/or role of General Manager should be changed, what changes do you suggest?

7. For GHI to remain a healthy, strong community and organization, are there any additions or changes in staffing you think are needed?

Yes No Please explain

8. Please add any other suggestions or questions you have about GHI's upcoming transition of General Manager.

9. Is there more you would like to say on our cooperative's culture or operations and changes desired? If so, please add here.

10. Is there more you would like to say about the things that you value most about living at GHI and want to preserve?

11. Is there more you would like to say about the job requirements and expectations of the General Manager and any changes to meet GHI's changing needs? Are there any changes that might make the general manager job more doable or attractive to strong candidates? Please add here.

Thanks for making time to respond to this survey. We look forward to seeing you on December 5 at the Greenbelt Homes Town Hall meeting at 2pm on Zoom. See GHI website for zoom link and details.

**Draft Transition Preparation and Survey Communications Plan
Greenbelt Homes
October thru December, 2021**

Goal

The GHI Board with the support of its Transition Task Force (TTF) and Member Engagement Work Group (MEWG) is seeking to prepare Greenbelt Homes for the eventual retirement and transition of our general manager, Eldon Ralph and the organizational change that will occur. The Transition Task Force, Member Engagement Work Group and leaders of the Communications Committee are collaborating in planning a survey to invite member input on what members value about our coop and how it operates, and what members would like to see changed for the cooperative to serve members better. This communications plan is intended to introduce the reality of our general manager transitioning without alarming members and requesting their input in a survey and in participation at the Town Hall meeting planned for Dec. 5, 2021.

Actions and Timeline

Survey and communications plan developed by TTF, MEWG and leaders of Communication Committee in September and submitted to Board for review and approval - Thurs Oct. 7

Initial communications to members (email) with survey link, option of picking up paper copy at GHI office and launch survey and in News Review and GHI Newsletter - weeks of Oct 11 and 18

1st reminder to complete survey and due date for survey (Oct 29 – Nov. 12 – will finalize due date with Board) - week of Oct 29 - week of Oct 25

Final reminder of survey - week of Nov. 2?

Interim survey results compiled for discussion with TTF and Member Engagement Work group in meeting proposed for Tuesday Nov. 9 at 5 or 7pm. This meeting will also advance planning for what and how will be presented and discussed at Town Hall meeting and goals of discussion with members

Report back to Board to discuss and finalize agreements about agenda for Town Hall Meeting - Nov. 18

Articles and email re Town Hall meeting – weeks of 11/22 and 29

Sunday Dec. 5 at 2pm Town Hall meeting

2021 GHI Yards and Exteriors Program Inspection Recap Report

Example of the form used during yard inspections of 2021:

2021 GHI YARDS AND EXTERIORS PROGRAM

Address: _____

Inspector: _____

Initial Inspection Date: _____

Final Inspection Date: _____

We inspected the exterior of your home and your yard today and found that:

___ Your yard **PASSED!** Your efforts enhance GHI. Thank you for caring about your neighbors and community!

___ Your yard **NEEDS SOME WORK** to meet GHI's minimum exterior maintenance standards (Membership Handbook pages 36-37).

Please correct the items below by the specified date or contact GHI to make special arrangements. Staff will be assigned to resolve these citations after the Final Inspection Fail. Please see the reverse side for more information and Final Inspection details.

Garden Side	Service Side	End Side	#	Deficiencies to Correct	Correct By:	Final Inspection
			1	<u>Remove Invasive Plants – Poison Ivy – English Ivy/Wisteria Climbing Trees/Walls (III.B.10)</u>		Pass - Fail
			2	<u>Debris and Trash in Yard (III.B.10)</u>		Pass - Fail
			3	<u>Clear Plants and Debris from Over/On Walkways Clear back beyond the edge of walkways (III.B.6)</u>		Pass - Fail
			4	<u>Stormwater Drainage or Yard Swales Obstructed (V.E.1-2)</u>		Pass - Fail
			5	<u>Remove Sapling Trees Within 36" Of Structures (V.E.3.C-E)</u>		Pass - Fail
			6	<u>Damaged Fencing (III.B.13)</u>		Pass - Fail
			7	<u>Clear Access Lane (VI.G.1-3)</u>		Pass - Fail
			8	<u>Description:</u>		Pass - Fail

The items listed below are also the member's responsibility and may be cited. (Handbook Section References)

<u>IV.C</u>	Grass Height Exceeds 8"	<u>III.B.16</u>	Storm Door Damaged
<u>III.B.15</u>	Damaged Shed	<u>III.B.4</u>	Mold/Mildew on Siding
<u>IV.D.5</u>	Loose Cable Service Wiring Outside	<u>V.D.4.C</u>	Street, Rights of Way, and Court Entrance Hedge Height Above 42"
<u>III.B.13</u>	Paint Fencing	<u>V.D.2</u>	Trailer/Vehicle Stored in Yard
<u>III.B.20.A</u>	Water in Open Containers	<u>III.A.7</u>	Damaged Window Screens
<u>III.B.1-2</u>	Peeling Paint on Walls	<u>IV.D.1</u>	Leaf Debris/Piles
<u>III.B.11</u>	Store Toys and Tools	<u>III.B.20</u>	Excess Wood Stored
<u>III.B.7</u>	Bare Spots in Yard	<u>III.A.7</u>	Broken Window
<u>III.B.17</u>	Trash Screen Repair/Missing	<u>III.A.6</u>	House Numbers Missing
<u>III.B.18</u>	Plants Blocking Maintenance	<u>VIII.A</u>	Damaged Privacy Screen

Based upon the directive of the GHI Board approximately 1/3 of the community was selected for yard inspections during the 2021 inspection cycle. The focus was upon deficiencies as numbered 1 thru 8 in the upper section of the form.

Out of 1,600 units 565 [35.3%] were inspected. Initial inspections began on May 4, 2021 and concluded on May 24, 2021. Second round inspections began on June 6, 2021 and concluded on June 24, 2021. Maintenance staff were selected and trained by the Director of Maintenance. More than one Maintenance staffer was engaged in both the Initial and Final Inspections.

Inspections were performed for all units within specific courts selected. Each geographic area within the community had courts inspected rather than just beginning in one area and working outward from a single starting point.

Number of courts selected by street name:

Crescent Road = 7
Eastway Road = 4
Gardenway Road = 5
Hillside Road = 3
Laurel Hill Road = 4
Northway Road = 2
Plateau Place = 4
Research Road = 5
Ridge Road = 10
Southway Road = 9
Westway Road = 2
Woodlands Way = 2

Inspection Results:

347 Units passed the Initial Inspection = 61.4%
202 Units passed the necessary Final Inspections bringing compliance up to 97.2%
16 Units failed the Final Inspection and required Maintenance Staff corrective actions.

Number of Citations Issued based upon Deficiency number:

1 = 91
2 = 38
3 = 116
4 = 1
5 = 62
6 = 7
7 = 3
8 = 4

5 Inspections were performed based upon neighboring member concerns.

Existing PPA

Item 7h. Attachment 9a.

Solar savings calculator – 20-year PPA

Assumptions: PEPCO rate inflates by 1.5% per annum

Note: contract includes clause for minimum savings of 15% compared to PEPCO rate

<u>Year</u>	<u>Solar Electricity</u>	<u>PEPCO rate</u>	<u>PPA contract rate</u>	<u>Savings %</u>	<u>Projected Annual Savings</u>
2021	156643	\$0.146	\$0.118	19.11%	\$4,370.34
2022	155781	\$0.148	\$0.122	17.94%	\$4,142.23
2023	154925	\$0.150	\$0.125	16.70%	\$3,890.60
2024	154073	\$0.153	\$0.129	15.50%	\$3,646.75
2025	153225	\$0.155	\$0.133	15.00%	\$3,561.54
2026	152382	\$0.157	\$0.137	15.00%	\$3,595.09
2027	151544	\$0.160	\$0.141	15.00%	\$3,628.94
2028	150711	\$0.162	\$0.145	15.00%	\$3,663.12
2029	149882	\$0.164	\$0.150	15.00%	\$3,697.62
2030	149058	\$0.167	\$0.154	15.00%	\$3,732.44
2031	148238	\$0.169	\$0.159	15.00%	\$3,767.59
2032	147422	\$0.172	\$0.163	15.00%	\$3,803.07
2033	146612	\$0.175	\$0.168	15.00%	\$3,838.88
2034	145805	\$0.177	\$0.173	15.00%	\$3,875.04
2035	145003	\$0.180	\$0.178	15.00%	\$3,911.53
2036	144206	\$0.183	\$0.184	15.00%	\$3,948.37
2037	143413	\$0.185	\$0.189	15.00%	\$3,985.55
2038	142624	\$0.188	\$0.195	15.00%	\$4,023.09
2039	141839	\$0.191	\$0.201	15.00%	\$4,060.97
2040	141059	\$0.194	\$0.207	15.00%	\$4,099.22
					<u>\$77,241.97</u>

Panel Mfr Year-1 Output Warranty 97%
 Annual Decline not to exceed 0.550%
 Solar PVES Prepaid PPA Cost \$258,155.52

GHI solar PVES -- Option for Prepaid Lease

GHI ownership occurs after year 5

Assumption: utility cost of electricity is \$0.15, zero escalator over 30-years

Year	Solar kWh per year	Solar electricity savings offset/year	Electricity Cost Savings per year	SRECs earned per year	SREC value (guesstimate)	Earnings from SREC sales per year	Net return on investment (ROI) per year
2020	0	\$0.00	-\$258,155.52	0			-\$258,155.52 value of prepaid lease
2021	156,643	\$23,496.45	-\$234,659.07	156.6	\$75.00	\$11,748.23	-\$222,910.85
2022	155,781	\$23,367.22	-\$211,291.85	155.8	\$75.00	\$11,683.61	-\$187,860.02
2023	154,925	\$23,238.70	-\$188,053.15	154.9	\$50.00	\$7,746.23	-\$156,875.08
2024	154,073	\$23,110.89	-\$164,942.26	154.1	\$40.00	\$6,162.90	-\$127,601.29
2025	153,225	\$22,983.78	-\$141,958.49	153.2	\$35.00	\$5,362.88	-\$99,254.63
2026	152,382	\$22,857.37	-\$119,101.12	152.4	\$30.00	\$4,571.47	-\$71,825.79
2027	151,544	\$22,731.65	-\$96,369.47	151.5	\$25.00	\$3,788.61	-\$45,305.54
2028	150,711	\$22,606.63	-\$73,762.84	150.7	\$25.00	\$3,767.77	-\$18,931.14
2029	149,882	\$22,482.29	-\$51,280.55	149.9	\$22.50	\$3,372.34	\$6,923.50 Simple payback during
2030	149,058	\$22,358.64	-\$28,921.91	149.1	\$22.50	\$3,353.80	\$32,635.93 year 9
2031	148,238	\$22,235.67	-\$6,686.25	148.2		\$0.00	\$54,871.59
2032	147,422	\$22,113.37	\$15,427.12	147.4		\$0.00	\$76,984.96
2033	146,612	\$21,991.75	\$37,418.86	146.6		\$0.00	\$98,976.71
2034	145,805	\$21,870.79	\$59,289.66	145.8		\$0.00	\$120,847.50
2035	145,003	\$21,750.50	\$81,040.16	145.0		\$0.00	\$142,598.00
2036	144,206	\$21,630.87	\$102,671.03	144.2		\$0.00	\$164,228.88
2037	143,413	\$21,511.90	\$124,182.94	143.4		\$0.00	\$185,740.78
2038	142,624	\$21,393.59	\$145,576.52	142.6		\$0.00	\$207,134.37
2039	141,839	\$21,275.92	\$166,852.45	141.8		\$0.00	\$228,410.29
2040	141,059	\$21,158.91	\$188,011.35	141.1		\$0.00	\$249,569.20
2041	140,284	\$21,042.53	\$209,053.89	140.3		\$0.00	\$270,611.73
2042	139,512	\$20,926.80	\$229,980.68	139.5		\$0.00	\$291,538.53
2043	138,745	\$20,811.70	\$250,792.38	138.7		\$0.00	\$312,350.23
2044	137,982	\$20,697.24	\$271,489.62	138.0		\$0.00	\$333,047.47
2045	137,223	\$20,583.40	\$292,073.02	137.2		\$0.00	\$353,630.87
2046	136,468	\$20,470.19	\$312,543.22	136.5		\$0.00	\$374,101.06
2047	135,717	\$20,357.61	\$332,900.82	135.7		\$0.00	\$394,458.67
2048	134,971	\$20,245.64	\$353,146.46	135.0		\$0.00	\$414,704.31
2049	134,229	\$20,134.29	\$373,280.75	134.2		\$0.00	\$434,838.60
2050	133,490	\$20,023.55	\$393,304.30	133.5		\$0.00	\$454,862.15
TOTALS		\$651,459.82	\$393,304.30	4343		\$61,557.84	\$454,862.15 Net projected return over 30 years

176.20% Total projected R.O.I.
 5.87% Average R.O.I. per year

Panel Mfr Year-1 Output Warranty	97%	GHI solar PVES -- Power Purchase Agreement			
Annual Decline not to exceed	0.550%	Solar kWh per year			
Solar PVES initial Lease Cost	n/a	Assumption: utility cost of electricity			
Year	Solar kWh per year	Current (2018) Avg GHI cost per kWh	Current GHI cost per YEAR	PPA contract cost to SES per kWh	PPA contract cost per Year
2020	0	\$0.1500	\$0.00	\$0.1181	\$0.00
2021	151,944	\$0.1500	\$22,791.60	\$0.1216	\$18,476.39
2022	151,108	\$0.1500	\$22,666.25	\$0.1253	\$18,933.87
2023	150,277	\$0.1500	\$22,541.58	\$0.1290	\$19,385.76
2024	149,451	\$0.1500	\$22,417.60	\$0.1329	\$19,862.00
2025	148,629	\$0.1500	\$22,294.31	\$0.1368	\$20,332.41
2026	147,811	\$0.1500	\$22,171.69	\$0.1409	\$20,826.61
2027	146,998	\$0.1500	\$22,049.74	\$0.1451	\$21,329.45
2028	146,190	\$0.1500	\$21,928.47	\$0.1495	\$21,855.37
2029	145,386	\$0.1500	\$21,807.86	\$0.1540	\$22,389.41
2030	144,586	\$0.1500	\$21,687.92	\$0.1586	\$22,931.36
2031	143,791	\$0.1500	\$21,568.64	\$0.1633	\$23,481.06
2032	143,000	\$0.1500	\$21,450.01	\$0.1682	\$24,052.61
2033	142,214	\$0.1500	\$21,332.03	\$0.1732	\$24,631.39
2034	141,431	\$0.1500	\$21,214.71	\$0.1784	\$25,231.36
2035	140,654	\$0.1500	\$21,098.03	\$0.1837	\$25,838.05
2036	139,880	\$0.1500	\$20,981.99	\$0.1892	\$26,465.28
2037	139,111	\$0.1500	\$20,866.59	\$0.1949	\$27,112.65
2038	138,345	\$0.1500	\$20,751.82	\$0.2007	\$27,765.94
2039	137,585	\$0.1500	\$20,637.69	\$0.2067	\$28,438.73
2040	136,828	\$0.1500	\$20,524.18	\$0.2127	\$29,102.50
2041	136,075	\$0.1500	\$20,411.30	\$0.2189	\$29,781.77
SUBTOTAL FOR 20-YEAR PPA			\$453,193.99		\$498,223.96
SAVINGS PROJECTION FOR 20 YEAR PPA					\$45,029.97
GUARANTEED SAVINGS PER PPA			(15% below PEPCO)		\$67,979.10
2042	135,327	\$0.1538	\$20,806.51	\$0.2252	\$30,476.89
2043	134,583	\$0.1576	\$21,209.37	\$0.2317	\$31,188.24
2044	133,842	\$0.1615	\$21,620.04	\$0.2385	\$31,916.19
2045	133,106	\$0.1656	\$22,038.66	\$0.2454	\$32,661.13
2046	132,374	\$0.1697	\$22,465.38	\$0.2525	\$33,423.46
2047	131,646	\$0.1740	\$22,900.37	\$0.2598	\$34,203.58
2048	130,922	\$0.1783	\$23,343.78	\$0.2673	\$35,001.90
2049	130,202	\$0.1828	\$23,795.77	\$0.2751	\$35,818.87
2050	129,486	\$0.1873	\$24,256.52	\$0.2831	\$36,654.90
SUBTOTAL FOR 30-YEAR EXTENDED PPA			\$655,630.39		\$799,569.11
SAVINGS PROJECTION FOR 30 YEAR PPA					\$143,938.72
GUARANTEED SAVINGS PER PPA			(15% below PEPCO)		\$98,344.56

Memo to: GHI Board of Directors
From: Solar Contract Task Force
Date: September 28, 2021

The Solar Contract Task Force was asked by Jason Luly, GHI Treasurer, to represent the projected financial benefit to GHI of owning the solar PVES in terms of 'net present value'; this memorandum provides supplemental information to the Board of Directors, and should be considered as an addendum to the previously submitted report of June 14, 2021.

The cost for GHI to attain ownership of the PVES via the proposed 'prepaid PPA', as stated previously, is \$258,156 (rounded to the nearest dollar.) The projected savings that will accrue from avoided electricity costs and from sale of sRECs, as reported previously, is \$454,862.

Director of Finance Joe Perry reports that the current rate of return for BBB bonds with a 20-year term is 2.29% APR. Treasurer Luly suggested using a figure of 5% APR. The task force therefore is providing two calculations, one utilizing each rate of return:

- If the current PPA is kept in place and the proposed change to 'prepaid' is not approved, and if the \$258,156 were to be invested so as to earn 2.29% APR (annual percentage rate) interest, compounded monthly over the 20-year term of the PPA, the end of term value would be \$407,943**.
- If the current PPA is kept in place and the proposed change to 'prepaid' is not approved, and if the \$258,156 were to be invested so as to earn 5% APR interest, compounded monthly over the 20-year term of the PPA, the end of term value would be \$700,284**.

We wish to note that the projected savings from ownership have been calculated using conservative figures for electrical cost inflation and sREC value. The presumption of a constant rate of earnings of 5% on GHI investments, however, may not be as conservative and may not be achievable in reality. It is therefore the continued opinion of task force members that significant fiscal benefit to GHI will result from ownership of the solar PVES.

It is concluded that the fiscal benefit to GHI to own the PVES is likely to exceed that of simply investing the capital amount.

Respectfully submitted,
Chuck Hess, CPA
Steve Skolnik

**<https://www.bankrate.com/calculators/savings/compound-savings-calculator-tool.aspx>

Summary Report: Stormwater Management Task Force (SWMTF), January 2020 – June 2021

Submitted to GHI Board: September 24, 2021

SPECIAL NOTE

The Stormwater Management Task Force wishes to celebrate and honor the contributions of three Task Force members:

- ✦ ***BILL DUNCAN, a charter member of the Task Force when it was commissioned in 2016 and a long-time advocate for the health of Still Creek and all Greenbelt streams. Bill passed away from COVID-19 in March.***
- ✦ ***JIM COHEN, also a Task Force charter member and Task Force chair for the past several years as well as chair of the Buildings Committee. Jim resigned from the Task Force at the end of June due to health issues.***
- ✦ ***BETH OLSEN, a Task Force member for several years who developed a “Guide to Assessing Flood Impacts in Greenbelt Homes, Inc. (GHI)” that will benefit stormwater management in GHI. Beth resigned from the Task Force in July due to health issues.***

Task Force members are very grateful for the service of these three fellow members and for their advocacy for the benefit of the GHI community.

2020 Summary of Activities (January – December)

- Task Force member Beth Olsen obtained a grant and began work to research and develop a *Guide to Assessing Flood Impacts in Greenbelt Homes, Inc. (GHI)* as part of a larger study of assessing non-tidal flood impacts for the state of Maryland. GHI was included in the grant as a pilot study project. An article about the project appeared in the *Greenbelt News Review* on October 22, 2020.
- Task Force drafted letters to the GHI Board of Directors concerning succession planning for upcoming GHI staff turnover and recommended consideration of green infrastructure qualifications and experience in hiring for staff positions relevant to stormwater management and ecological sustainability. The letters resulted in a decision to hire a new half-time green infrastructure staff person in the Technical Services Department. The new position is Program Manager for Green Infrastructure and Stormwater. GHI hired Peter May for this position in April 2021.
- Task Force drafted a document outlining procedures for rain garden maintenance. The document was adopted as GHI policy by the Board of Directors at its meeting on June 18, 2020. The document included a “Leave the Leaves” policy as a standard autumn maintenance guideline for raingardens to help insulate plant roots, allow for absorption of added beneficial nutrients from decaying leaves, and provide an extra layer of winter cover for pollinators, other invertebrates, turtles, and amphibians.
- Task Force decided to promote “Leave the Leaves” as a recommendation to GHI members for yard maintenance and for non-grassed common areas. Task Force

representatives met with the Woodlands Committee and the Sustainability Subcommittee to receive their feedback. An educational article was written and is scheduled for publication in the *Greenbelt News Review*.

- Task Force monitored GHI raingardens to identify issues needing attention. At the 20 Court Ridge Road raingarden, the following issues were identified:
 - A substantial amount of runoff is flowing into the storm drain instead of the raingarden inlet. As a remedy, the Task Force is studying the possibility of designing a rubber barrier to insert in front of the storm drain that would divert runoff into the raingarden inlet.
 - A continuing problem of sediment and leaves accumulating in and blocking the raingarden inlet from the parking lot. Regular monitoring of this situation by GHI maintenance was the recommended action suggested.
- Task Force received reports of stormwater drainage issues from GHI members. Task Force maintains these reports in a spreadsheet.
- Task Force monitored and studied stormwater runoff and drainage issues reported in the area of City Park #9 (involving the courts of 33/35/37 Ridge Road, 56 Crescent Road, and 1 Gardenway). The task force engaged residents in taking photos and measuring rainfall data in that area.
- Task Force met with the GHI Technical Services Department to discuss coordination on projects related to stormwater infrastructure.
- Task Force prepared a document to help with troubleshooting water incursion issues in GHI crawlspaces -- "GHI Crawlspace Reoccurring Flooding – Troubleshooting Process."

2021 Summary of Activities (January – June)

- Beth Olsen completed work at the end of June on the *Guide to Assessing Flood Impacts in Greenbelt Homes, Inc. (GHI)* as part of a larger study of assessing non-tidal flood impacts for the state of Maryland. It is now awaiting approval by the Maryland Department of Natural Resources. Approval may take several months. Once it is available, the Task Force will review both the *Guide* and the larger study (*Development of a Community Guide to Assessing Non-Tidal Flood Impacts in Maryland*) to consider how they might assist GHI in improving stormwater management. Beth Olsen will provide a copy of the *Guide* to Eldon Ralph once approved.
- Task Force continued monitoring of stormwater runoff issues in the area of City Park #9. The Task Force received and reviewed one potential mitigation proposal for the problem. This issue currently is being reviewed by the GHI Technical Services Department.
- Task Force discussed the general situation of swales in GHI, the importance of educating members about the role of swales in stormwater management, and possibilities for aerating swale soils to increase infiltration rates. Educational material on swales developed by Technical Services staff to send out to members is another activity that was discussed.
- Task Force provided staff with photos in support of actions for the stormwater management system at the old landfill site behind the GHI administration building.

- Task Force discussed restoration possibilities for Canyon Creek and mitigating stormwater runoff from the approximately five acres of impervious surface that drains into feeder streams of Canyon Creek.
- Task Force continued to receive reports of stormwater drainage issues from GHI members and is adding them to the spreadsheet.

2021-2022 Strategic Action Plan as of 9/30/2021

2-5 Yr. Strategy		#	GHI 2021-2022 (12 Month) Strategic Action Plan	Priority	Board	Cmte	Staff	Comments on status	Status
Goal	Objective		Work Plan: Actions						
A. Buildings & Property	A.1. Closeout HIP.	A.1.a	Conduct HIP End Survey. Put the report on the website.	B	X	MOC	X	Currently being undertaken by the MOC to determine satisfaction with HIP.	In process
	A.2. Implement sustainable practices	A.2.a	Install solar PVES in the Administrative Complex. Still need to do pre-paid power purchase agreement.	A	X	Solar Contract TF	X	During the 5/11/18 annual meeting, the membership gave approval to proceed with the project. On 9/6/18, the Board approved a power purchase contract agreement with SES Inc. Installation of the panels is complete and the contractor is awaiting Pepco's approval to turn on the system. On May 6, 2021, the Board decided to establish a task force to re-negotiate the contract with SES Inc. to a pre-power purchase agreement. On October 7, 2021, the Board will discuss the next steps to be taken.	In process
		A.2.b	Review recommendations from the Buildings Committee on EV charging stations throughout the coop.	A	X	BLD		Survey underway to ascertain member interest in electric cars and charging stations.	In process
		A.2.c	Implement heat-pump water heaters in masonry homes. Explore pilot of heat-pump water heaters for other types of units.	B	X	BLD	X	All eleven units have been installed in crawlspaces of masonry homes. Staff will continue to monitor the performance of these units.	In process
	A.3 Maintain & protect buildings & grounds	A.3.a	Plan for continued improvement work including replacement of plumbing pipes. Provide specific assignment to the Buildings	A	X	BLD	X	On February 20, 2020, the Board approved the hiring of a consultant (ETC Inc.) to evaluate the condition of water supply and waste pipes in a sample of frame and masonry homes, provide a report on replacement options,	In process

Item 71. Attachment #11

2-5 Yr. Strategy		#	GHI 2021-2022 (12 Month) Strategic Action Plan	Priority	Board	Cmte	Staff	Comments on status	Status
Goal	Objective		Work Plan: Actions						
			Committee. Also explore electrical wiring as an assignment. Explore whether water supply in frame homes need to be replaced regardless of life to maintain continuity.					provide a report on the performance of epoxy lined pipes in 2 units and design a pilot study to evaluate methodologies for replacement of the piping. The Board reviewed ETC's report on November 19, 2020 and decided not to have the consultant design the pilot study. On January 21, 2021, the Board directed the Buildings Committee to advise the next planning steps that should be undertaken	
		A.3.b	Conduct negotiations with WSSC re: water pipe replacements for masonry homes. WSSC needs to come onboard for exterior & sewer pipes, water supply for masonry homes. Legal opinion may be needed for negotiating 1958 agreement. Involve City of Greenbelt (signatory to 1958 and a good GHI ally).	A	X		X	Board and the City of Greenbelt sent a letter to WSSC's General Manager in 2019, asking for negotiations to be resumed and pipes to be replaced in conformance with the 1958 agreement. WSSC's General Manager responded on Jan 31, 2020. On November 3, 2020, a joint letter signed by the Board President and City of Greenbelt Mayor was sent in response to the WSSC's Manager's letter. WSSC's General Manager sent a letter dated February 12, 2021 stating that WSSC will not proceed with the project but will repair pipes when they fail. The Board has requested a meeting with the Greenbelt City Council to discuss a joint response to WSSC's position.	In process
		A.3.c	Continue to study program for inspections of building exteriors and yards. (Expect to hear back from membership in the fall.)	B	X	EBYITF	X	On February 18, 2021, the Board accepted a report from the Yards and Exteriors Task Force and decided the scope of an inspection program for 2021. On October 7, staff will provide the Board a report on the 2021 inspection program which has been completed.	In process
		A.3.d	Continue to address stormwater management issues. Consider ending	B	X	SWTF	X	On October 7, the Board will review a report regarding the task force's activities during January 2020 to June	Ongoing

2-5 Yr. Strategy		#	GHI 2021-2022 (12 Month) Strategic Action Plan	Priority	Board	Cmte	Staff	Comments on status	Status
Goal	Objective		Work Plan: Actions						
			the Storm Water Task Force, moving stormwater management to a staff function, and imposing deadlines and reporting metrics. Changes to grades in yards may be contributing to runoff problems. Swales need to be reconsidered. Consider an RFP to take advantage of grant program.					2021 and decide whether the task force should be designated a sub-committee of the Buildings Committee.	
	A.4 Coordinate efforts w/ external entities e.g., City, County, State, Fed govt, Maryland-National Capital Park and Planning Commission (MNCPPC)	A.4.a	Collaborate with City of Greenbelt re: Zoning Rewrite Project. GHI will have to update member handbook to respond and comply.	B	X	ZTF	X	On 9/20/2021, several Board members attended a meeting between the Greenbelt City Council and the M-NCPPC regarding the Greenbelt Neighborhood Study Report and Draft Neighborhood Conservation Overlay Zone Standards for Greenbelt. The Board continues to advocate for County Council adoption of the NCOZ at the same time as the Countywide Map Amendment.	In process
	A.5 Enhance and improve buildings and grounds	A.5.a	Develop policy for storage of recreational vehicles in GHI Boat Lots. Consider providing deadline to task force.	A	X	RV & Boat Lot TF	X	Task Force was established on 12/3/2020 and submitted a policy that the Board reviewed on March 18, 2021. The draft policy was edited by the communications committee. On May 6, 2021, the Board directed the task force to revise the draft policy.	In process

2-5 Yr. Strategy		#	GHI 2021-2022 (12 Month) Strategic Action Plan	Priority	Board	Cmte	Staff	Comments on status	Status
Goal	Objective		Work Plan: Actions						
Governance	B.1 Prepare for succession of administrative staff.	B.1.a	Plan for succession of General Manager.	A	X	TSTF	X	The Board passed a motion on December 3, 2020 to establish a Transition and Sustainability Task Force and allocate \$7,500 for hiring a consultant to assist the task force with its work. The consultant was hired. A work session between the Board and the task force took place on June 7, 2021. The task force proposes to conduct a membership survey shortly to garner their ideas regarding the General Manager's succession and to share the survey results during the membership townhall meeting on December 5, 2021.	In process
	B.2 Improve operation and efficiency of the Board	B.2.a	Make a decision about all aspects of continuing to hold virtual Board, committee and membership meetings post Covid-19.	A	X		X	Training and infrastructure may be required. The Board may consider establishing a task force.	Not started
		B.2.b	Put ARC unanimous decisions on the consent agenda instead of on the regular agenda to save time.	A	X		X		Not started
		B.2.c	Explore use of online collaborative documentation prior to/in preparation for and during Board meetings. Be careful to adhere to Open Meetings Law.	C	X		X		Not started
	B.3 Improve committee operation and promote member involvement	B.3.a	Review the role of committees to avoid staff attending the meetings. Discuss in a work session with Board and committee and task force chairs.	A	X			A work session was held on September 23, 2021.	In process

Item 71. Attachment #11

2-5 Yr. Strategy		#	GHI 2021-2022 (12 Month) Strategic Action Plan	Priority	Board	Cmte	Staff	Comments on status	Status
Goal	Objective		Work Plan: Actions						
		B.3.b	Establish an oversight committee of the Board to deal with and manage committees and task forces.	A	X				Not started
		B.3.c	Provide training for committee chairs.	B	X		X	Last training program for committees was held in September 2018. Plan to hold another training program in 2021.	Ongoing
		B.3.d	Continue volunteer recognition program.	B	X	MOC	X	Last volunteer recognition event was held on October 16, 2019.	Ongoing
	B.4 Review and develop policies	B.4.a	Revise, update and implement record retention policy. Recommend storage methodology for historical documents.	A	X	RRTF		Staff prepared a draft records' retention policy. The Board subsequently appointed a task force to recommend historical documents that should be retained and how they should be stored. The task force is currently working on this assignment.	In process
		B.4.b	Establish a policy to deal with member estates.	A	X		X		Not started
	B.5 Review bylaws issues and other changes as needed	B.5.a	Change the way contracts are done and make the associated changes in the bylaws. Consider: a) removing second readings, and b) increasing dollar amounts in the financial section.	B	X		X		Not started
B.6 Develop long-range strategic plan	B.6.a	Develop a long-range plan for the GHI organization.	B	X	LRPC	X	The LRPC is working on this assignment.	In process	

2-5 Yr. Strategy		#	GHI 2021-2022 (12 Month) Strategic Action Plan	Priority	Board	Cmte	Staff	Comments on status	Status
Goal	Objective		Work Plan: Actions						
C. Finance	C.1 Manage finances to address issues that arise.	C.1.a	Review investment policies. Develop workaround to the Prudent Person issue. Does hiring an investment management company as a prudent investor meet the prudent person requirements? Pursue legislative action to address Prudent Person Rule restrictions on GHI investments.	A	X	INVC LGAC	X	On June 3, 2021, the Board reviewed the LGAC's recommendations regarding actions that GHI should pursue to have the law changed to remove the restrictions on GHI investments. After reviewing legal counsel's advice, the Board decided that staff should prepare a Request for Proposal from investment management companies to invest GHI funds in accordance with the prudent investor rule. The RFP that staff prepared is currently being reviewed by the Investment Committee.	In process
	C.2 Continue education programs on GHI finances	C.2.a	Review and revise Tom Jones' breakdown of fees and distribute to relators and vendors.	B	X	FIN	X		Not started
		C.2.b	Continue education program on GHI finances and produce them as webinars. Include member charges, inflation, value of money, what's included in monthly charges, replacement reserves' program	B	X	FIN	X		Not started
	C.3. Insurability	C.3.1	Conduct risk assessment. What impacts the cost of insurance and availability of carriers? Look at risks and ways to make the GHI community more attractive to insurance carriers.	B	X	BLDG			Not started

2-5 Yr. Strategy		#	GHI 2021-2022 (12 Month Strategic Action Plan)	Priority	Board	Cmte	Staff	Comments on status	Status
Goal	Objective		Work Plan: Actions						
D. Communication and Member Engagement	D.1 Improve member handbook	D.1.a	Update and improve member handbook to reflect current operations and be internally consistent. Restructure the handbook for ease of use and maintenance. Update how members access the handbook and its updates. Develop accompanying quick reference guide / FAQ.	A	X	COM	X	On September 17, 2020, the Board directed the Communications Committee to review and recommend revisions to the format of the Member Handbook. Board needs to address resources to get this work done faster. Possible approaches include work sessions, a task force, staff and/or more intensive recruitment.	In process
		D.1.b	Review Permit TF recommendations to address fees, process and permit revisions -- and reflect in handbook.	A	X	BLDG		The Board will review the task force's final report on October 7.	In process
	D.2 Use technology for improved member access and communication	D.2.a	Make decision on how to employ internet technology (such as Zoom) to increase opportunities for participation in meetings and overall transparency.	A	X	IT TF	X		In process
		D.2.b	Improve GHI website per recommendations from membership survey. Complete outward-facing website.	A	X	COM?	X	The Board passed a motion on December 3, 2020, to establish a task force to recommend upgrades of the website. The Board accepted the task force's report on September 16, 2021.	In process
		D.2.c	Implement a proactive social media strategy (planned, regular tweets; use of GHI's Facebook page for official dissemination of information).	B	X	COM	X	On September 19, 2019, the Board authorized the Board President to appoint a member of the communications committee as the editor of GHI's Facebook page. Currently done by a volunteer under COM. Be sure that the messaging aligns with the Board's direction. The	In process

2-5 Yr. Strategy		#	GHI 2021-2022 (12 Month) Strategic Action Plan	Priority	Board	Cmte	Staff	Comments on status	Status
Goal	Objective		Work Plan: Actions						
								General Manager recommends that the Executive Assistant in the Management Office should become the editor of the facebook page.	
		D.2.d	Ask Finance committee to produce three articles per year to be printed in the E-News and placed on the website. Proactively publish relevant educational articles around the time of fee increases.	B	X	FIN	X		Not started
	D.3 Increase member engagement	D.3.a	Conduct a member survey annually that collects input geared to improving GHI. Member Outreach Committee should review the pre-purchase process and provide feedback on whether it conveys the obligation and spirit of the co-op. The annual survey could focus on particular things like the purchase process (post purchase), auto surveys, etc.	B	X	MOC	X	The Member Outreach Committee presented a member survey report to the Board on 9/5/19.	Ongoing
		D.3.b	Create a forum where the Board can hear from members.	B	X			A membership townhall meeting will be held on December 5, 2021.	In progress

Committees and Task Forces ¹	
BLD - Buildings Committee	MOC - Member Outreach Committee
COM/MARK - Communications & Marketing Committee	RRTF – Record Retention Task Force
EBYITF – Exterior Buildings and Yard Inspection Task Force	RV and Boat Lot Task Force
FIN - Finance Committee	Solar Contract Task Force
INVC – Investment Committee	SWTF – Storm Water Task Force
IT TF - Information Technology Task Force	Transition Task Force
LGAC - Legislative and Government Affairs Committee	WC - Woodlands Committee
LRPC - Long Range Planning Committee	ZTF - Zoning Task Force

Priority
<p>On 12-month Action Plan</p> <ul style="list-style-type: none"> A. High priority: must be addressed within the next year B. Medium priority: should be addressed within the next year; could include items of high importance but not high urgency
<p>On separate list of pending actions</p> <ul style="list-style-type: none"> C. Low priority: probably won't get to it within the next year but want it on the list

¹ Not a complete list of committees and task forces.