



H A N D B O O K

Greenbelt
Homes
Inc.

*What Are the Goals of Greenbelt Homes, Inc?
How Are These Goals Achieved?*

THIS handbook describes the policies, regulations, mutually contracted rights and obligations, and the operating practices of GHI. Its purpose is to guide individual member-owner effort toward the highest measure of success in this group enterprise.

Time and experience may necessitate changes which will be publicized when made. In case of any question, be sure to call the GHI office for clarification.

Members are always welcome to present their ideas and suggestions to the Board of Directors or to management.

Published by the management staff of Greenbelt Homes, Inc., under the sanction of the Board of Directors, as an informational handbook for Corporation members.

Greenbelt, Maryland, April, 1962

Reprinted, November, 1966



GREENBELT HOMES, INC.

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and

GREENBELT, MARYLAND

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GREENBELT HOMES, INC.

About

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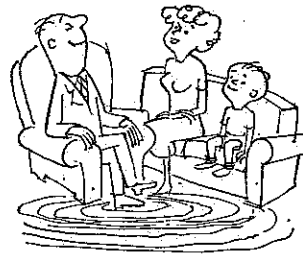
GREENBELT, MARYLAND

GREENBELT HOMES, INC., is a nonprofit Corporation which enables individual families, through cooperative endeavor, to fulfill their housing needs in comfortable, pleasant surroundings, at relatively low cost.

Families gain membership in the Corporation by purchasing the Right of Perpetual Use of a GHI home. Like all privileges, membership bears certain responsibilities prescribed by the Mutual Ownership Contract and the By-Laws. Two underlying principles govern the use of Corporate controls: equal treatment for all individuals, and the best interests of the majority of members.

The fundamental authority of GHI is vested in the members, who (through one vote per family) elect the Board of Directors and act on Corporation matters. The Board of Directors establishes policies and guides the administration of the Corporation through the management staff, which is responsible for implementing the policies and for the actual operations. Thus the avenues of control begin with the membership and extend through the Board to management. Under the By-Laws, however, the members may always overrule the Board and management through majority action, thereby exercising effective control over the Corporation.

GREENBELT HOMES, INC. (GHI)—A HOUSING CO-OP



COOPERATIVE HOUSING is a form of home ownership in which the interest of each purchaser is represented by (a) his membership and share of ownership in the Corporation, and (b) his occupancy agreement with the cooperative which gives him the right to use a particular dwelling unit.

COOPERATIVE HOUSING AND MUTUAL HOME OWNERSHIP

Mutual home ownership, as practiced by GHI, is just another way of saying cooperative housing. Because standards are high and spread uniformly over a wide property area, a member-owner in a housing cooperative does not enjoy the freedom to neglect or abuse his property. The normal controls of rules and regulations are those required by common sense and the general welfare of the majority. Each member-owner has

a voice in such controls; therefore, they are not arbitrary landlord controls, but owner controls.

The member-owner's contract provides that a default in his financial obligations can lead to prompt and serious consequences, just as under any contract. Cooperative housing, however, has a reputation for understanding in situations that are beyond a member-owner's control.

**HISTORY OF
GREENBELT
AND GHI**

GREENBELT is one of three U. S. Government-built communities known as "Green Towns," so called because the plans provided that each should be surrounded by a broad girdle of woodland and undeveloped acreage. These projects were authorized by Congress in 1935.

The plan of original Greenbelt (brick homes) was most comprehensive. It was designed to give families a maximum of comfort and convenience in modern, fully-equipped dwellings in attractively designed buildings set in spacious, profusely landscaped surroundings. Greenbelt is a complete community, supporting all the usual social, cultural and recreational activities common to American life. Its unique design has for years attracted planners and students of community planning from the United States and from countries all over the world. Foreigners still come here to study Greenbelt.

Construction of the 579 brick homes was completed in mid-1938, with first occupancy in September, 1937. One thousand permanent-type frame homes were added to Greenbelt in 1941 under the Lanham Act and were fitted into the original design with respect to yards, walkways, roads and open space between buildings.

The first council-city manager form of government in Maryland was established in Greenbelt shortly after it was built. Extensive civic programs have continued and expanded for all Greenbelt citizens, the majority of whom are GHI members.

In 1949 Congress decided to sell the "Green Towns" with preference to occupants if they could qualify under the new law. Heating systems, sewer and water layouts, and other physical design features made individual ownership impractical, so the Greenbelt Veterans Housing Corporation was organized by residents to purchase the properties on a mutual ownership basis. Because of the Korean War, the sale by the Government was deferred until the end of 1952. On January 1, 1953, GVHC began its mutual ownership operation. The name (containing the word "veteran") proved misleading after the veteran status requirement had been met; therefore, in 1957 the name was changed to Greenbelt Homes, Inc.

The residential properties were bought under one mortgage, and 700 acres of undeveloped land were bought through a subsidiary corporation,



the Greenbelt Land Improvement Corporation, under another mortgage. A master plan of land use was developed, and the Corporation made some land available and helped to set up smaller land cooperatives which have resulted in the Lakeside and Woodland Hills developments, now attractive residential sections of the City. The remainder of the undeveloped land was sold in 1955 at a substantial benefit to the Corporation.

In 1953 another GHI subsidiary, the Greenbelt Development Corporation, bought two apartment buildings containing 60 units, 52 garages, and some choice land. This property carries its own mortgage, and is operated by GHI under a management contract with GDC.

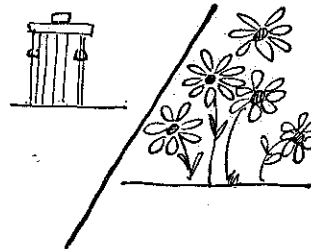
The Corporation has under consideration other special projects which are designed to broaden its effectiveness in serving its members.

A UNIQUE FEATURE of Greenbelt's original planning reversed the conventional arrangement as to the front and rear sides of homes. In GHI homes, the front entrance faces the interior of the block on what is called the garden side. The back door, leading into the rear hallway, kitchen and utility room, faces either a court or the street, on what is called the service side of the building. Clothes posts and storage for trash and miscellaneous items are on the service side.

Parks and the interior network of walkways serve the garden side of the homes. In many cases the garden side faces an undeveloped wooded area. These latter areas require full member-owner cooperation to retain their sylvan beauty and not to be used as a dumping ground.

The service side, which is really the working and business side, provides the most prominent exposure to the public eye. Because this puts the least attractive aspect forward, GHI member-owners feel a special responsibility to keep this side of their homes presentable and attractive at all times.

**GARDEN SIDE-
SERVICE SIDE—
A GREENBELT
PLANNING FEATURE**



THE FOLLOWING INFORMATION describes GHI, excluding subsidiary corporations.

Amount of land owned: 250 acres

Number and Size of Brick and Frame Homes

Size of Homes (Brick)	No.	Size of Homes (Frame)	No.
Honeymoon Bungalow	16	1 bedroom	148
1½ bedroom	45	2 bedroom	602
2 bedroom	154	3 bedroom	250
2 bedroom & studio	44		
2½ bedroom	168		
3 bedroom	152		
Total brick homes	579	Total frame homes	1,000
TOTAL HOMES			1,579

**PHYSICAL DATA OF
GHI PROPERTIES**

Acreage

**Break-down of
Housing Units**

GHI RESIDENTIAL BUILDINGS

Number of Buildings and Homes per Building					
Brick			Frame		
No. Bldgs.	Type	No. Homes	No. Bldgs.	Type	No. Homes
5	Detached	5	89	4-house row	356
28	Semi-detached	56	79	6-house row	474
3	3-house row	9	11	4-house, 2-apt.	66
65	4-house row	260	7	8 apts.*	56
7	5-house row	35	4	12 apts.*	48
18	6-house row	108		* 1-bedroom	
6	7-house row	42			
8	8-house row	64			
140		579	190		1,000

ROOF STRUCTURE AND GARAGES

Excluding the 5 detached homes, there are 318 masonry-type homes in gable-roof buildings and 256 in flat-roof buildings. All frame homes are in gable-roof buildings. Twenty-five homes have basements. One hundred attached, closed garages were sold with the residences in a package sale. The Corporation owns 275 open garages occupied on a rental basis. These garages can be closed with overhead doors at tenants' requests (see p. 32).

HEATING PLANTS

There are 168 boiler plants heating GHI homes in multiples of from 1 to 240 homes per plant. The larger plants burn #6 heavy fuel oil, and the smaller ones #2 light fuel oil, supplied from large-capacity, outside, underground storage tanks. The smaller plants, in general, serve a hot water system, while the larger plants heat by low-pressure steam.

INITIAL COST

GHI properties were purchased from the United States Government on December 31, 1952 for \$6,285,450, with a 10 per cent initial payment and a 25-year mortgage at 4 per cent interest.

GREENBELT DEVELOPMENT CORPORATION

GDC IS A SUBSIDIARY CORPORATION owned by GHI. The Board of Directors of GHI votes the stock of the subsidiary corporation and elects its directors, usually the same directors as those of GHI.

In May 1953, GDC acquired for a 20 per cent down payment, 60 apartment dwellings on Parkway together with 52 open garages and a valuable corner tract of land. The United States Government holds a 25-year mortgage on this property at 4½ per cent interest. GHI administers the GDC properties, selling necessary services and thus spreading expenses over more residential units. The operating surplus benefits GHI.

STATUTORY AND LEGAL BASES OF THE GHI PROGRAM

GREENBELT HOMES, INC., is incorporated under the laws of the State of Maryland (1949) as a perpetual corporation without capital stock and not formed for profit. Thus it is known as a membership corporation.

The charter sets forth the purpose of the Corporation and provides the framework for its operation, generally through the Bylaws.

THE GHI CHARTER

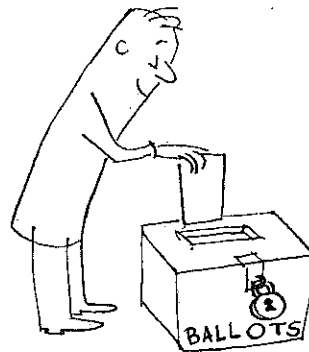
THE BYLAWS establish the purpose and powers of the Corporation, its principles of operation, its means of handling business, its methods of electing directors to supervise and control the business operations, and its financial controls. The Bylaws insure effective control by the membership by giving each member-owner an equal share of one vote.

The Board of Directors sets policies and engages the management staff to run the business so as best to serve the member-owners. A successful operation depends upon effective teamwork between the member-owners, the Board of Directors, and management.

Each member-owner has a stake in the Corporation business which he can protect by exercising his right to vote in membership meetings and elections. Any member-owner may be appointed to serve on committees or may be elected to the Board of Directors.

The Bylaws provide for democratic procedures. From a practical standpoint, direct authority over the business is given to the Board of Directors, as is the case in any business that is too unwieldy for direct operation by its members or stockholders. A quorum necessary to transact business at membership meetings has been set at 5 per cent of the membership, or 75, whichever is less. Each member-owner is urged to participate in all membership meetings and elections.

THE BYLAWS OF THE CORPORATION



MEMBERSHIP in Greenbelt Homes, Inc., is by approval—one does not automatically join the Corporation by submitting an application. The Board of Directors, acting as agents for all member-owners, make the decision as to who shall be accepted. Membership in the Corporation is interrelated with entering into a Mutual Ownership Contract, and each is mutually contingent upon the other. Husbands and wives normally hold membership jointly.

MEMBERSHIP IN THE CORPORATION

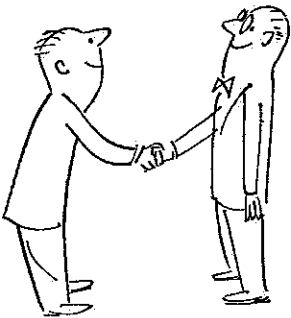
Membership may be terminated for cause or for default of financial

obligations due the Corporation, under processes set forth in the By-Laws, including the right of appeal to the membership at a membership meeting.

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**THE MUTUAL OWNERSHIP CONTRACT—
BASIC MEMBER-OWNER DOCUMENT**

THE MUTUAL OWNERSHIP CONTRACT is the agreement between the member-owner and the Corporation covering the rights and obligations of both. This contract is the legal framework within which each member-owner occupies and enjoys his particular residence, which is legally owned by all member-owners together.



The Board of Directors over the years have followed the basic philosophy, with respect to the Mutual Ownership Contract, that each member-owner has the right to do anything with his particular contracted property, so long as it does not affect or injure the rights, welfare, or financial interests of other member-owners, singly or collectively, and that any one member-owner cannot receive a preferential advantage which could not be enjoyed by any other member-owner.

The Contract is not subject to change, except by written amendment signed by both the member-owners and the Corporation. By-Law changes adopted by the corporate body cannot change or modify the provisions of the Mutual Ownership Contract.

CONTRACT SIGNATURES

It is strongly recommended that Mutual Ownership Contracts carry the signatures of both husband and wife. If both have signed and one party dies, the property settlement is not complicated or delayed.

In other family relationships of member-owners—for example, a mother and son, or two sisters—some thought should be given as to whether the Contract is to be held in “joint tenancy” or as “tenancy in common”. There is a difference regarding inheritance treatment. The GHI office may be consulted for advice.

If, for any reason, a member-owner wants to change the names on the Contract, he should consult the Sales and Service Department.

When parents sign for minor children as a temporary measure, arrangements for new Contract signatures should be made with the Sales and Service Department as soon as the minors become of legal age.

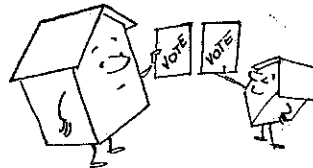
Member-owners may consult the Sales and Service Office at any time if they have questions about their Contracts, or if they wish to make changes which will best serve their personal situations.

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EACH MEMBER-OWNER FAMILY is entitled to one vote in Corporation business, regardless of the book value of the member-owner's residence. No pre-election registration to vote is required. Voting cards are issued at membership meetings to enable authorized voting. Voting is an important responsibility, and the important one-vote of each member-owner household becomes a no-vote, if it is not used.

**MEMBERSHIP VOTING—
THE IMPORTANT ONE-
VOTE OF EACH
MEMBERSHIP**

Proxy voting is allowed under certain conditions. However, member-owners are urged to cast their votes themselves, unless physically unable to do so.



In voting for Corporation directors, member-owners are urged to vote for as many candidates as there are vacancies to be filled, not for just one or two favorites. Nine directors administer the Corporation, not just one or two.

CARE OF THE GHI HOME

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THE REPAIRS AND MAINTENANCE provided by the Corporation cover the physical structure of the residences as purchased from the United States Government. The mortgage provisions with the United States Government specify a high standard of maintenance and repairs to preserve and maintain the value of the property. There are, however, certain exceptions to complete Corporation maintenance, such as interior decoration, which are a responsibility of the member-owner. (See list below.) Additions or new features are maintained by the member-owner who constructs or purchases them. Maintenance and repair by GHI cannot include changing the basic design, unless this is feasible when replacement is required.

**REPAIRS AND
MAINTENANCE
PROVIDED BY
THE STAFF**

Upon request, the Corporation provides certain repair work on a fee-for-service basis with respect to the following items: window and door glass replacement; range and refrigerator repairs; exterior wall painting; unstopping commodes; repairs for malicious or neglectful damage; and connections to heating and plumbing systems with respect to improvements or additions. Other sales of maintenance service are undertaken as materials and staff time permit.

**SPECIAL REPAIR ITEMS
ON A FEE BASIS**

Members agree, under the terms of their Mutual Ownership Contract, to give prompt notice to the Corporation of accidents or defects requiring repairs to be made.

PROMPT REPORTING

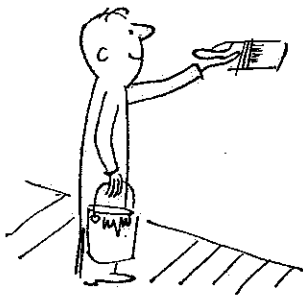
Maintenance work requests should be made to the Maintenance Office, GRanite 4-6011, Monday through Friday, 8:30 a. m. to 4:30 p. m. The nature of the trouble should be described as fully as possible. If

**PLACING A CALL FOR
MAINTENANCE WORK**

absence from the home is expected, this should be explained and permission granted for an authorized Corporation employee to enter the home to make the necessary repairs. Unnecessary maintenance calls are wasteful and delay other maintenance work.

For emergency situations only, after 4:30 p. m. or on Saturday or Sunday, a call should be made to the Police Department, 474-8000. Such night and week-end service requests should be restricted to true emergencies, which cannot wait until the regular maintenance service hours.

**MAINTENANCE WORK
NOT COVERED BY
CORPORATION
MAINTENANCE**



MEMBER-OWNERS assume the following areas of property responsibility:

- a. Interior painting, decorating and floor care (but not floor repair).
- b. Window and door glass, screens, shades, and curtain fixtures.
- c. Range and refrigerator.
- d. Television and radio antennas.
- e. Lawns and plantings and the care (not repair) of walkways within the yards of the residence. The removal of dead or hazardous trees is excepted (refer to yard care).
- f. Routine cleaning of gutters.
- g. Exterior wall painting, if desired (not exterior trim).
- h. All repairs made necessary by the negligence of the owner, or by persons living in or visiting his residence.
- i. Any new equipment or additions to or alterations of the basic design of the building as it was purchased from the United States Government.
- j. Floor tile in frame home kitchens and baths.

HEATING

TWO BASIC SYSTEMS of heating are: original Greenbelt—hot water; defense homes—low-pressure steam. Each heating plant has its own complex temperature control system.

Radiator hand valves should be used to control the temperature of a room, rather than opening and closing windows. Slight window openings are essential, however, in controlling condensation, particularly in kitchens and bathrooms. Careless heat loss through window openings adds to all members' heating expenses. The heating systems require a delicate balance, which is governed by outside temperature and the temperature of the return line to the boiler.

GHI member-owners should keep these operational points in mind:

1. Original Greenbelt homes—(a) air should be vented from the radiators; (b) radiator valves should be used to control room tem-

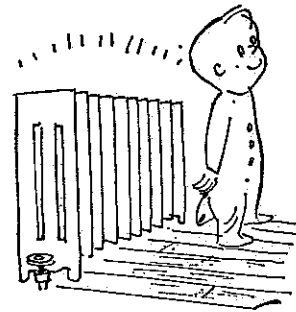
perature.

Particularly at the start of the heating season, radiators may be locked by air at the top of the radiator. This is overcome by venting the radiator at the small air vent. Venting keys are available at the GHI cashier's counter.

2. Frame homes—(a) radiator valves should not be turned completely off. The heat is not constant, but is supplied in cycles according to weather conditions; (b) if overheating occurs, the valve of the radiator should be partly closed.

In the frame home heating system it is not possible to judge the temperature of the room by feeling the radiator because of the cycle flow of heat.

Radiators should never be removed or installed without prior approval of the Maintenance Department. The heating of GHI homes was designed for severe weather conditions. While a particular radiator may appear unnecessary in milder winter weather, its absence may be felt on extremely cold days. Careful consideration of this possibility is important in requesting the removal of a radiator.



RADIATOR REMOVAL OR INSTALLATION

GHI PAINTS the exterior trim in a five-year cycle. The color used is the same for all units of a specific building or specific row of joined dwellings. The choice of colors is open to the mutual decision of the member-owners living in the building, from a list of colors approved by the Corporation.

PAINTING EXTERIOR TRIM

Exception is made to the trim painting policy in that the member-owner may paint his entrance doors the color of his choice at his own expense. The Corporation, however, recommends that doors be painted the same color as the trim. GHI will paint the doors the trim color under the cycle painting program, unless requested by the member to omit them.

EXCEPTION TO COLOR FOR DOORS

SINCE THE EXTERIOR WALLS are a decorative rather than a maintenance item, exterior wall painting is the responsibility of member-owners. A cooperative self-help program is in effect wherein the Corporation will provide the paint for exterior walls at no charge. There is a policy that the entire building, or all joined residences, must be painted uniformly; also 100 per cent participation of the member-owners of each building must be obtained and approved before any wall painting in color is undertaken. The work may be performed on a self-help basis or through the Corporation's non-profit, fee-for-service basis as labor is available and the work load will permit.

PAINTING EXTERIOR WALLS

**INTERIOR
DECORATION**

THE INTERIOR DECORATION of homes is the responsibility of the members. The vast majority of homes have painted walls and ceilings, which was the form of treatment when the homes were purchased initially.

The Corporation has a paint-purchasing plan with a large supplier whereby member-owners may purchase paint at a saving. Authorization and certification slips for purchasing paint at a discount may be obtained from the Maintenance Office.

Member-owners use their own judgment in paint treatment, but unique and extreme design can limit a buyer's interest should a member desire to sell. A member-owner who neglects the interior of his home may have the cost of redecorating deducted from settlement if the Corporation exercises its option to repurchase that residence.

PAPERING

Original Greenbelt homes are constructed with plaster walls from which the removal of wall paper is possible if the wall treatment is changed back from paper to paint, should a new purchaser desire such a change.

Frame home walls are of dry wall construction, and wall papering over the plaster board creates much more of a problem in a change of decoration back to painted walls. Therefore, wall papering in frame homes should be given serious thought, taking into consideration a possible desired change of treatment later, or the possible resale disadvantages created.

.....
**WASHER AND DRYER
INSTALLATIONS**

THE INSTALLATION of automatic washers in the kitchens of row houses can cause serious interference with the hot water supply in the house and in that of neighbors' homes if the valves from the water lines to the washing machine are not turned off when the machine is not in use.

What happens is that, because the line pressure for hot water is less than the cold water pressure, the washing machine acts as a "turntable" and lets cold water push hot water back from the hot water line. The hot water faucet then supplies only cold water.

The valves to the washing machine should be kept closed except when the machine is being used. Because housewives are busy, especially at clothes-washing time, they often forget to close the valves. A simple safeguard against this oversight is to have check valves placed in the leads to the machine which will prevent the water from moving in the wrong direction.

Placement of the washer is important with respect to connections. Unless the washer is placed directly beside the sink, the waste lines must be of metal pipe. Rubber or plastic hose connections are not acceptable for waste lines more than a few feet long. Supply lines of automatic

washers must be copper in brick homes and preferably copper in frame homes.

Dryers placed within the living area of the home should be exhausted to the outside atmosphere.

.....
AN EXCESSIVE AMOUNT of moisture in the air causes condensation to form on wood, glass, metal, plastered walls, concrete floors, etc.

**CONDENSATION CAN BE
A HOUSEHOLD PROBLEM**

Cooking, washing dishes, washing and drying clothes indoors, bathing, and evaporation from house plants and human beings are the principal causes of high moisture content in the indoor air.

Damages caused by condensation can be avoided by opening windows to change the air when the relative humidity is very high, and by using modified window ventilation in the kitchens and bathrooms.

.....
HOUSEHOLD FUSES are replaced by the member-owner. It is prudent to keep an extra fuse or two of proper capacity in reserve. Whenever a fuse blows, the cause should be determined. Only 15 amp. fuses are to be used in household circuits.

FUSE REPLACEMENT

GHI will replace household fuses if the member insists. The fee for such service is disproportionately high because a mechanic's time is used and charged. Therefore, the use of such service is not advisable.

If a main line fuse is blown, a maintenance man must make the replacement and examine the cause. There is no charge for this service. Such fuses are not located in boxes accessible to member-owners.

Frame-home circuits are fused with breaker switches which require only resetting. Nevertheless, the cause should be determined.

.....
THE GUTTERS AND DOWNSPOUTS of the brick homes are copper. Those of the frame homes are galvanized metal.

GUTTERS

Owners should avoid placing a ladder against the gutter. If there is no alternative, it should be placed only where there is a bracket or a spike and tube to support it.

Cleaning leaves from gutters has always been a member-owner responsibility, except on the three-story-high side of buildings with habitable basements. Wind usually takes care of this problem. Lightweight ladders are loaned by the Corporation for this work.

Gutter repair work and the unstopping of clogged downspouts are Corporation maintenance items.

**A FEW PERTINENT
SUGGESTIONS ON THE
CARE OF GHI HOMES**

ASPHALT TILE

THE ASPHALT TILE in some homes (or rooms) of Original Greenbelt should be swept with a soft-hair push broom. Sweeping compounds that contain oil or sand should be avoided. Gasoline, kerosene, benzine, turpentine or organic solvents will injure, soften or discolor asphalt tiles. Stains may be removed with No. 00 steel wool.

The tile should be washed occasionally with a diluted warm suds solution of good neutral soap or cleanser, then rinsed with clear water and dried with a clean sponge or mop. Self-polishing wax will give a protective coat and shine without buffing.

WOOD FLOORING

There are two basic principles to bear in mind regarding wood floor: keep them dry and keep them waxed. By so doing, it will be possible to enjoy their beauty for many years before refinishing is required.

**STEEL CASEMENT
WINDOWS**

The steel casement windows in the brick homes require understanding care; otherwise a distorted frame may result. If the window is wound closed with the locking handle down in a locked position, future trouble can be expected.

The window lock should be open—handle raised—before the window is tightly closed with the hand crank. Attempting to turn the handle after the window is fully opened may cause damage to the operating mechanism.

A window should not be forced open from the outside even if the handle lock is in a raised position. This will tear the track which guides the opening arm. A few drops of oil or a little grease will make operation of the window much easier and more silent.

**BRICK-HOME
WINDOW SCREENS**

For brick-home screens, GHI sells an easy-operating spring clip which holds the screens securely and yet enables their removal by a simple thumb and finger turn. These clips are sold at nominal cost at the cashier's desk in the GHI office.

.....
**PROHIBITION AGAINST
COMMERCIAL
UNDERTAKINGS
IN GHI HOMES**

MEMBER-OWNERS' HOMES and garages shall not be used to conduct activities of a commercial nature.

Signs—other than a display of the occupant's name or address—should not be placed on residences or garages. Temporary signs such as political campaign posters which do not exceed a total of 288 square inches are not included in this prohibition.

.....
**RADIO TRANSMISSION
FROM GHI HOMES**

BROADCASTING by "ham" operators is permitted, but the operating equipment must be properly set so it will not interfere with radio and television reception of other Greenbelt residents. Any complaints in this respect should be made directly to the Federal Communications Commission.

CARE OF THE GHI YARD

IN THE INTEREST of the general appearance of GHI homes and grounds, Corporation regulations state that the member-owner will keep his yards, together with adjacent walks, in a safe and proper condition; keep the walks clean and free from ice, snow and litter; care for all grass, flowers, shrubs, hedges and trees; and further resow and maintain a lawn when a previous lawn has been worn bare.

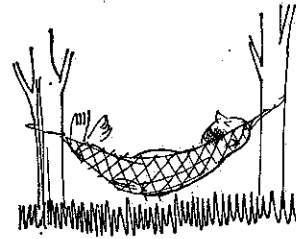
GENERAL REQUIREMENTS

Border hedges are to be kept trimmed in an orderly fashion. Trees are not to be removed without prior approval from the Maintenance Department.

The Corporation may enter the premises to perform necessary ground maintenance work, especially the trimming of hedges, should the member fail to do so after two written warning notices regarding the necessary work. The member-owner will be obligated to pay for the required work.

Very few GHI members shirk their responsibilities to their neighbors and themselves in properly maintaining the yard and walk areas. This regulation is designed for those rare instances when a member-owner just does not care. One of the principal advantages that people seek in cooperative housing is protection against lowered standards. Ninety-nine per cent of GHI's member-owners have a sense of pride and responsibility in maintaining acceptable standards.

The Corporation inspects yards, walks, hedges, fences, etc., for the purpose of correcting unsatisfactory conditions and maintaining standards. Solutions are sought through member-owners' cooperation.



BECAUSE TREES are considered a valuable Corporation and community asset, regulations prohibit the removal of living trees without prior approval in writing from the Corporation.

TREE REMOVAL

Trees which have died, those judged by the Corporation to be potential hazards to persons or property, and those which interfere with sewer lines will be removed without charge by the Maintenance Department. The operating staff, because of limited size and the demands of standard maintenance, cannot handle requests for tree removal on a fee basis.

The responsibility for care of trees within yards belongs to the member-owner. Trees on common areas, parks, or roadsides are cared for by the Corporation or the City. It is strongly recommended that a new tree be planted for each one removed from a member-owner's yard.

.....

LOCATION OF CLOTHES LINES

CORPORATION HOMES were designed for clothes drying outdoors to be placed on the service side of the dwelling. Because of geographic locations, some member-owners might prefer to hang clothes on the garden side. The Corporation does not favor this practice, because it changes the intention of the garden side and because there may be future conflicts with new residential development. However, the Corporation agrees to hanging clothes on the garden side if all members of a particular building concur in their desire to change the approved location of clothes drying; in addition, the consent of member-owners whose yards face that building is also required.

Member-owners are urged always to consider the interest of other member-owners in satisfying their own interests.

.....

YARD SWALES ARE NOT TO BE GRADED LEVEL

EACH NEW GHI MEMBER is urged to read this paragraph thoughtfully. Many people are not familiar with yard swales, a design of Greenbelt for carrying away much of the surface water.

The depressed, graceful channel in yards and entrance walks which extends through neighbors' yards is the yard swale and a part of the City's drainage system. In performing any yard improvement work, it is highly important not to change the grade level of the swale; otherwise a damming of water results in a neighbor's yard. The walk level at the point of the swale is the guide for maintaining the yard level of the swale.

.....

WALKS SERVING MORE THAN ONE HOME

NO MEMBER-OWNER is permitted to place a fence, gate or clothesline across a walkway that is designed to serve any other member's home or garage.

Most common walkways, other than those leading directly into the homes, are under the jurisdiction of the City government.

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HEDGES

HEDGES are a hallmark of GHI brick homes. They need the member-owner's thoughtful care in trimming, watering, fertilizing and spraying.

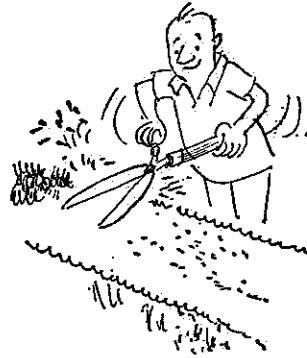
Yards of frame homes were not originally planted with hedges, but many owners have done so themselves. The Corporation encourages all frame-home owners to border their yards in this manner. If an entire row of frame-home owners agree to work together to plant and care for them (and depending upon market availability of plants) the Corporation

will provide privet hedge plants without charge. Full information is available at the Maintenance Office.

A City ordinance requires that hedges be kept trimmed back so they do not overhang sidewalks in either dry or wet weather. Thorny hedges are not permitted along walkways.

Hedges at intersections of streets or at court driveways must be kept at a height specified by the City (usually 36 inches) in order to eliminate automobile hazards caused by an obstructed view.

(Information regarding fences may be found in another part of this handbook under the subject "Fences".)



SOME MEMBER-OWNERS desire to build compost piles for use in their gardening work. Compost piles should be made within a curbing of wood or brick so that they are clearly delineated and avoid the appearance of uncared-for leaf or trash piles. If possible, they should be placed in an obscure corner away from public view.

COMPOST PILES

WHEN A GHI MEMBER-OWNER WANTS TO MAKE HOME IMPROVEMENTS

Build additional living space, add storage space, install antenna, erect a fence, construct a building in the yard, or change the yard grading.

MAJOR REMODELING WORK, interior or exterior, requires the advance approval of the Corporation, after plans and specifications of the work have been submitted. Also required is approval of the proposed work by the County Building Inspector's Office in Hyattsville.

REMODELING OR HOME IMPROVEMENT WORK

The member should first present his signed application to the Maintenance Department accompanied by a description of the proposed work (including detailed plans, sketches or specifications where necessary). The application should be submitted *before the start of any work*. Ample time should be allowed between the application and the proposed starting date to enable a careful review of the planned work and a probable discussion of it with the member-owner. Members have found it advantageous in many cases to discuss the plans with Maintenance before signing a contract. To expedite approval, plans should indicate location of proposed changes and/or installations within the unit.

PERMISSION IN WRITING REQUIRED

During this initial period the Corporation deals with and gives permission to the member only, not the contractor. Relations with any contractor are between him and the member-owner. His reliability should be thoroughly examined and may be discussed with the Maintenance Department.

A copy of the current Rules and Regulations on Additions, Alterations and Improvements by Members may be obtained from the Maintenance Office.

Should a member wish GHI financing of certain major improvements (for which the Corporation has so far approved two contractors), he should so state when he submits application, and should include contractor's estimates. For information on this financing program, please refer to page 12.

**COUNTY PERMIT
NECESSARY
PERMISSION IS
GRANTED FOR
CERTAIN MINOR
IMPROVEMENTS**

Approval of the plans by the Corporation does not substitute for approval by Prince George's County, which has the final control.

The following work does not require further approval of the Corporation and may be undertaken by meeting the related conditions:

Interior painting and decorating; placement of different floor tiles or parquet flooring or placement of wall tiles; installation of washing machines, sinks, dishwashers, air conditioners, radio and TV antennas, and pull-down stairs to attics; alterations and additions to interior closets, as long as no bearing partition is disturbed; installation of lights in attics, closets, and member-owner's garages (but not rental garages) and other minor electrical work; installation of showers provided the area above the tub is adequately water-proofed; and the screening of existing porches (but not the erection of new screened porches). The enclosing of existing porches requires permission. All the above work must be performed in a workmanlike manner by competent personnel.

**ELECTRICAL WORK IS
NOT A DO-IT-YOURSELF
FUNCTION**

All electrical work must be performed by a competent, licensed electrician. The "heavying-up" of household electric circuits requires the permission of both the Corporation and the Potomac Electric Power Company. This is recommended if new equipment and appliances of heavy electricity demand are planned. It is strongly recommended that member-owners have their electrician clear their plans with the GHI Maintenance Office before submitting their bid, in order that there be no misunderstanding of prevailing requirements.

**IMPROVEMENTS SHOULD
BE REPORTED TO THE
CORPORATION**

Significant improvements made under this blanket approval should be reported to the Maintenance Department to become a matter of record.

**CHANGING TYPES
OF FIXTURES**

Any marked change of those fixtures which fall within the regular Corporation maintenance program, such as plumbing fixtures, may cause future delay in repairing them. Under a centralized maintenance program, it is not possible to carry in stock every possible repair part of a variety of manufacturers. The Corporation carries those which are standard or adaptable to the fixtures of the homes as constructed.

TO BUILD AN ADDITION

STRUCTURAL ADDITIONS are permitted only after the member-owner gets approval of the plans and specifications by the Corporation. All addi-

tions require a building permit from the County Building Inspector's office in Hyattsville.

The same requirement applies as for major home improvements. The plans and specifications should be submitted to the Maintenance Department in full detail and in ample advance time to permit careful review. Written approval from the Corporation is required before work is undertaken.

The signed agreement of adjoining member-owners is required, since their view, sunlight, and air flow may be impaired. All heating and plumbing connections to the main service lines must be made by GHI workmen on a fee basis, because there should be no interruption to service and because the Corporation is responsible for the operation of these systems. No building is permitted over sewer or water lines without the prior approval of the Washington Suburban Sanitary Commission. The walls and ceilings of additions must be properly insulated against heat loss.

Additions require an increase in members' monthly charges for heating and taxes. Maintenance and repairs of additions are the member-owners' responsibility, since the Mutual Contract agreements with all members provide for maintenance and repairs on the basic dwelling only. All additions are subject to the lien of the United States Government until the mortgage note is retired.

The only exception to prior approval for additions is on specified-size, exterior storage closets and patios constructed at ground level and not over existing sewer or water lines.

BRICK-HOME ATTIC SPACE is desirable for storage and is accessible through ceiling entries. Members are permitted to install pull-down steps without prior written permission of the Corporation provided the work is performed in a first-class, workmanlike manner. Because high temperatures occur in these spaces on hot days, no highly combustible materials should be stored there. Member-owners can achieve additional living comfort by removing and replacing the interior louver cover each Spring and Fall.

Frame-home attic space may be used by member-owners, but no combustible materials may be stored there and no solid partitions may be erected which obstruct the flow of air necessary for coolness and to control condensation. The central cat-walk must be kept clear at all times to facilitate fire-fighting, if necessary. Any openings made to attic space must be performed in a first-class, workmanlike manner and securely covered with an adequate, sturdy, removable cover.

Recognizing the need for additional storage space for outdoor articles, the Corporation has approved certain specifications for such facilities. Within these specifications, members may proceed without further ap-

HOW TO APPLY FOR PERMISSION

NEIGHBORS MUST GIVE CONSENT

CONNECTIONS BY GHI STAFF

ADDITIONS REQUIRE EXTRA MONTHLY EXPENSE

THE SEARCH FOR MORE STORAGE SPACE

ATTIC SPACE IN BRICK HOMES

ATTIC SPACE IN FRAME HOMES

OUTDOOR STORAGE CLOSETS OR LOCKERS

SPECIFICATIONS AVAILABLE AT THE MAINTENANCE DEPARTMENT

proval from the Corporation. Mimeographed sheets of approved specifications may be obtained from the Maintenance Office. These should be read carefully before any exterior storage addition, either attached to the home or free-standing, is undertaken.

FREE-STANDING STRUCTURES REQUIRE SPECIFIC APPROVAL

Free-standing storage shelters are in a special class. Plans and specifications must be submitted to the Maintenance Department. Approval of them must be made in writing before work is started. This type of storage building is permitted only in certain geographic locations.

LIMITED AVAILABILITY OF FRAME CRAWL SPACE

End units or frame-home buildings may utilize certain crawl space for garden tool storage under special written agreement with the Corporation. This is possible only where there is an access door in the member-owner's yard which is limited to that yard's home. This special arrangement may be discussed with the Inspector, Maintenance Department.

STORAGE SPACE IS NOT AVAILABLE IN BOILER ROOMS

Storage within the boiler rooms of either the brick or the frame homes is not permitted.

GHI SALE OF MATERIALS OR SUPPLIES, OR LOAN OF EQUIPMENT

GHI IS NOT EQUIPPED to handle sales of materials or supplies which a member-owner might wish to obtain for work on his home, such as sand, cement, window frames, etc.; nor is it possible to lend operating tools and equipment.

CERTAIN EXCEPTIONS

Paint can be bought at a discount from the supplier, after obtaining a certificate from the Maintenance Office. The paint for self-help exterior wall painting or self-help exterior trim painting is issued without charge through the Maintenance Office. When currently available, hedge plants are also issued by the Maintenance Office without charge to member-owners of frame homes who agree to execute the hedge planting program.

Ladders are loaned for self-help exterior painting and gutter cleaning.

FENCES

FENCES are a vital factor in cooperative home ownership. Some members need them to keep children or pets in the yard. Some want them to keep children and pets out. Some feel that they break an attractive continuous expanse of open lawn, while some feel that each individual yard should be clearly delineated. Some prefer more privacy; some prefer more space.

MAXIMUM HEIGHT

The member-owner's Mutual Ownership Contract permits the erection of a lawn fence not to exceed 42 inches above the existing ground level and in accordance with regulations provided by the Corporation. The Board of Directors enacted regulations on fencing in August 1954.

Specifications should be obtained from the Maintenance Office before beginning fence erection.

Many types of lawn fences are acceptable, and special requests may be submitted for consideration. All wood fences and posts should be painted or stained; wood should be smooth on all sides. Fences are to be kept taut and upright.

Specifically not permitted are: fences or fence posts of tree saplings or branches, solid board fences, pointed pickets, combination wood and wire fences similar to highway snow fencing, poultry netting, farm or stock fencing and barbed wire fencing.

The City of Greenbelt now requires 42 inches of clearance for new fences along house walks and for gateways on the service side to permit passage of waste collection baskets.

The Corporation strongly urges all member-owners who desire fencing to plant a hedge alongside the fence to screen it from view. Chain link fences make an excellent backbone for a vine hedge, which (when artfully pruned) will be an attractive asset to the home and neighborhood.

Privacy fences, or screens, are a special type of fence for short distances to achieve sitting-out privacy. Some of these require special written approval before construction. Specifications are available from the Maintenance Office, and particular attention should be given to the following facts:

- a. A County permit must be obtained for any screen over four feet in height and/or four feet in length.
- b. All screens are taxable by the County and city as improvements to the property involved.
- c. All screens should be set in from the property line in order to avoid future unforeseen disputes over rights and ownership.
- d. Permission must be obtained from affected neighbors, or failing that, from the Board of Directors.

THE INSTALLATION of TV and radio antennas (including leads) is permitted without consultation with the Corporation provided that the antenna is securely fastened against potential high winds; that it is properly grounded against lightning; that it is not fastened to any vent pipes, gutters or gutter brackets, window frames or hinges, but is secured to the basic building; and that it is confined to the member-owner's residence.

The antenna is the member-owner's personal property and any damage to person or property arising from the installation or later motion of the antenna is chargeable to the owner of the antenna.

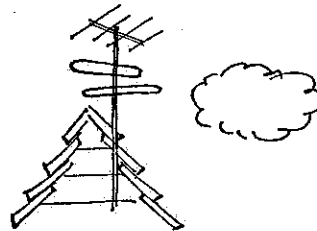
SPECIFICATIONS

PROHIBITED TYPES OF FENCES

FENCES ALONG WALKS

PRIVACY SCREENS

TELEVISION AND RADIO ANTENNAS



CHILDREN'S PLAYHOUSES

PROVIDED THAT a child's playhouse is built attractively, with good workmanship and exterior painting, prior permission for its construction is not required. Its placement in the yard requires thoughtfulness in order that the playhouse will not be objectionable to neighbors or passersby. Playhouses require attention so that they will not attract a clutter of unused toys.

TREEHOUSES

Treehouses are not permitted under any circumstances, since GHI would be held liable for any claims resulting from the use of these structures. Because the Corporation holds fee simple title to the property, there is no way in which it can be indemnified against nor released from such liability.

CHANGING THE YARD GRADE

CHANGES TO THE YARD GRADE should not be made without consultation first with the Maintenance Office. The pattern of yard drainage swales is described in the section on "Care of the GHI Yard".

MISCELLANEOUS ITEMS OF INFORMATION FOR GHI MEMBER-OWNERS

GARAGES OF MEMBER-OWNERS

MEMBER-OWNERS' CLOSED GARAGES which are sold jointly with the residence are given the same latitude of usage as homeowners' garages in Greenbelt apart from GHI homes. Any proposed alterations or additions thereto (with the exception of installation of electricity by a licensed electrician, without the use of overhead or exposed wiring) require the prior approval of the Corporation in writing.

Such garages are owned jointly with the residence in one sales parcel and may not be separated to be sold individually.

GARAGES FOR RENT

GHI owns a number of garages which are rented at a reasonable rate. A priority system, favoring (1st) GHI members, and (2nd) one garage per family, has been in effect since 1954 for the assignment of these garages. Persons unable to obtain a garage should place their names on the waiting list for future vacancies. The GHI Sales and Service Office handles garage rentals.

Closed garages command a higher rent. A person renting an open garage may request its enclosure upon agreeing to the higher rent.

Garages are rented for the storage of licensed, operative vehicles, and for no other purpose. No alterations (except the installation of shelving), additions, electrical wiring, or subletting are permitted without the prior approval in writing from GHI—and then only in justifiable or exceptional circumstances.

IN THE BRICK-HOME SECTOR of Greenbelt, most of the yards are delineated by the hedges which were there at the time of purchase from the United States Government. The Government's hedge-planting drawings are the basis for determining yard lines in question.

The frame homes were never planted with hedges under Government ownership, but the drawings were made and form the basis for yard lines. In those instances where hedge rows were not designated on drawings, certain specifications for yard limits were established by the Board of Directors in the early days of the Corporation. Yard limits will be staked upon request to the Maintenance Office.

In some instances member-owners have extended their yard areas beyond the prescribed limits. This practice has been permitted with the provision that the use of such additional space may have to revert to corporate or common area, if and when the need for it develops. In some instances member-owners' yards and hedges extend onto public right-of-way. It is possible that street pavement extension may necessitate a contraction of some yards at a future date.

Any question or special requests about yard boundaries should be submitted to the manager for study.

YARD BOUNDARIES



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THE BOILER ROOMS which contain the heating equipment for the original Greenbelt homes are located in specifically excavated spaces beneath certain dwellings. The rooms are designed for only one purpose and—in the interest of safety, non-tampering and fire prevention—are not accessible to anyone other than authorized personnel.

IN THE INTEREST OF SAFETY— BOILER ROOMS

Boiler rooms in frame homes are in separate buildings or rooms above ground. While the boiler rooms are often a temptation to children, they should not be permitted to play near them.

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THE GHI OFFICE should not be used as a key service to admit television repairmen, deliverymen with large articles, relatives, etc. Arrangements should be made with a neighbor to provide such admittance.

KEYS

GHI file keys are for emergency situations only. The staff is not permitted to admit anyone without a written authorization bearing the member-owner's signature, which is compared with signatures on file.

Telephone authorization to enter is accepted only when a member-owner requests maintenance work in his home to be performed by a GHI staff member.

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UNDEVELOPED LAND GHI OWNS various tracts of undeveloped land adjacent to the residential properties and contained in the one mortgage held by the United States Government. None of this land may be sold without the consent of the Government until the mortgage is retired. If permission to sell is granted, the proceeds of the sale must apply toward the mortgage end at its closing month or months in 1977. This land is not to be confused with undeveloped land in Greenbelt outside the GHI properties. At one time GHI also owned 700 acres of other land, then undeveloped, under a subsidiary corporation and separate mortgage. This corporation and land have been sold.

A standing committee of the Board of Directors, the Land-Use Committee, studies and recommends with respect to this land. In some instances, members have extended yard lines beyond the approved yard boundaries into undeveloped areas. This use of land has received Corporation permission with the understanding that future use of the undeveloped or common land may necessitate the retraction of yard boundaries to that approved for the respective residence.

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UNDEVELOPED RIGHTS-OF-WAY THE CITY OF GREENBELT OWNS a street right-of-way for future street layout extending beyond the pavement at the present extremities of the following streets within GHI property: Gardenway, Hamilton Place, Hillside Road, Laurel Hill Road, Northway Road, Plateau Place, Westway, and the driveway to 10 Court of Southway. As future requirements dictate, these presently undeveloped areas will be converted into streets.

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CHRISTMAS TREE A LARGE EVERGREEN at the Washington-Baltimore Parkway entrance to Greenbelt is turned into a Christmas tree each year through joint GHI-City effort and with the permission of the National Park Service. GHI provides the lights and dresses the tree. The City provides the electricity and the hoist equipment. This tree has become a tradition and a Greenbelt landmark.

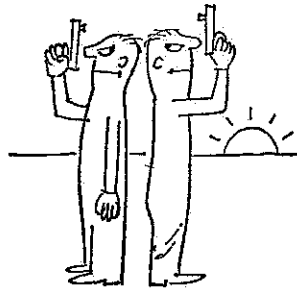
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NEIGHBOR RELATIONS ROW HOUSES, the vastly predominant type of GHI home, grant a little less privacy than single-family homes and, consequently, require a little more understanding in neighborhood relationships.

Should a conflict arise between neighbors, it has been found that a little understanding and forgiveness here and there, together with a lapse of time, will heal broken relationships. The GHI staff can not

be expected to side with one member or another in differences or charges; nor can it arbitrarily settle them.

However, if a neighborhood situation should arise which would seriously affect the comfort, welfare or normal living practices of other member-owners, a statement setting forth the nature of the complaint should be submitted to the manager in writing and should be signed by all interested neighbors. If an examination of the complaint warrants, the situation will receive later review by the Board of Directors and a hearing of all parties.



GHI MEMBERS AS CITIZENS OF GREENBELT

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COMMUNITY DECISIONS, involving such matters as may be presented to the City Council, call for individual action by members as citizens. The Corporation cannot represent the interest of member-owners unless (a) the Board of Directors determines that the corporate interest is affected, or (b) a clear-cut majority opinion of the member-owners is expressly available to the Board of Directors.

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INDIVIDUAL CITIZENSHIP RESPONSIBILITY

ANIMALS AND FOWL, with the exception of dogs, cats and birds in cages, are not permitted in the GHI dwellings, garages or yards.

The membership of GHI has voted at various times, by preponderant majorities, against the quartering of dogs, cats and other pets that can prove to be a nuisance to neighbors in row-house living. The County court, however, ruled that the Corporation could not prohibit dogs and cats, although it had the right to set regulations governing them.

The City of Greenbelt has a comprehensive ordinance covering controls over dogs and cats. A City permit is required for any animal over three months of age. Animals are not permitted to run at large, but must be confined at all times to the premises of the owners except when under the immediate and effective control of a responsible person. Complaints concerning dogs and cats should be reported to the City Office.

Serious nuisance situations in neighborhoods caused by any particular pet sheltered by a member-owner may be presented to the Corporation by signed petition setting forth the nature of the complaint and the redress requested.

REGULATIONS GOVERNING PETS ABOUT DOGS AND CATS IN PARTICULAR



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PARKING IN GHI

THE MAINTENANCE and regulation of the court parking areas is the responsibility of GHI. All members are expected to park only in the designated parking areas, and to honor all regulations regarding the use of GHI property for vehicular traffic or parking. New regulations on Parking are being formulated and as soon as they are developed a copy will be mailed to each member.

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**KEEPING THE
CITY CLEAN
LITTER AND
WASTE MATERIALS**

UNDER CITY ORDINANCE, it is unlawful to litter the streets, parks, parking areas, recreation areas, or other public or semi-public areas by discarding, dropping, or spilling thereon or therein any paper boxes, cans, bottles, refuse, trash, garbage, trimmings from lawns, hedges, scrubs or trees, or any fuel oil or lubricating oil.

It is also unlawful to accumulate or store in open view to the public any brush, trash, building materials, waste materials from building or remodeling operations, debris, packing boxes, rubber tires, automobile parts, disabled or unlicensed motor or other vehicles, trailers, and the like.

**TRASH AND GARBAGE
COLLECTION**

The storage and handling of trash by citizens of Greenbelt is controlled by City ordinance. Waste containers must be kept secluded until the day of collection. Containers should not exceed 24-gallon capacity and should have tight-fitting lids. Containers must be kept in clean, safe and sanitary condition and out of public view, preferably within a storage closet.

Both garbage and trash may be placed in the same container. Garbage, sweeper dust and small scraps must be wrapped in paper before being placed in the container. Hedge clippings, grass, leaves, etc., may be placed in sacks or boxes on top or in front of the containers.

Special pick-ups for large pieces of furniture, mattresses, tree trimmings, packing boxes, etc., may be arranged by telephoning the City Office. Any trash, even cuttings, is not permitted to be placed along the street, court or public areas. Matters regarding waste collections should be discussed directly with the City Office.

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**BONFIRES IN YARDS
OR ALONG STREETS**

BONFIRES AND BURNING LEAVES are not permitted under City ordinance without prior permission from the City Manager. This ordinance also covers the use of outdoor fireplaces. In addition, the construction of

outdoor fireplaces must conform to County regulations. Outdoor cooking with prepared coals in grills is not included in this restriction.

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SOLICITORS for trade, etc., must show a City of Greenbelt permit to canvass Greenbelt homes. Solicitors without the proper permit should be reported to the Police.

**DOOR-TO-DOOR
SOLICITING**

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THE CITY has an Advisory Planning Board to assist City Council in matters of expansion and other proposed changes within the City of Greenbelt. This Board is charged with protecting the beauty and orderliness which was incorporated into Greenbelt's original planning. This is a protection to GHI homes as well as to those of all citizens of Greenbelt.

**PLANNING FOR
FURTHER GROWTH
OF GREENBELT**

ABOUT MONEY MATTERS

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THE MORTGAGE ON CORPORATION property is held by the United States Government through its agency, the Federal National Mortgage Association. The terms are for 25 years from January 1, 1953 at 4 per cent interest on the unpaid balance. There can be a single lien only on the GHI property purchased from the Government. No subsidiary liens are permitted. All improvements and additions to the property, either by the Corporation or by individual member-owners, are subject to this same lien. (This prohibition does not prevent a member-owner from assigning his equity interest as security on a note, which is a form of "second trust" to facilitate re-sales.)

**MORTGAGE ON GHI
PROPERTIES**

None of the property may be sold and removed from the mortgage lien without special permission of the United States Government. The proceeds of any sale are applied at the end of the mortgage period to reduce the final payment or payments of the mortgage note.

The mortgage requires that: the property be maintained at high standards to preserve the property value; certain insurances be carried; monies be regularly set aside for taxes; and any change in the Corporation By-Laws be approved by the Government.

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THE MONTHLY CHARGES to GHI member-owners cover the expenses of principal and interest payments of the individual Mutual Ownership

**MONTHLY CHARGES
TO MEMBERS**

Contract, the pro rata share of taxes, the hazard and public liability insurance, heating and hot water, structural repairs, water and sewer charges, trash collection, administration (which includes all commonly-owned properties), and a planned reserve for contingencies.

These charges are based upon the annual operating budget approved by the Board of Directors prior to each calendar year. Any operating surplus is placed in a designated reserve account, identical to its source, for future use in that account. Any operating deficit is first applied against the respective reserve account. This procedure has always made it possible to finish each year without changing the monthly charges in mid-year, even though an unforeseen expense (such as a tax increase) should occur.

Corporate incomes received from other sources are used to meet expenses that would otherwise be charged to members, thus holding down the amount of monthly charges.

Monthly charges are due on the first day of each month. If payment is not made before the 11th, a \$1.00 penalty is imposed.

Payments may be made to the GHI office Monday through Friday from 8:30 a. m. to 4:30 p. m. Evening payment hours are from 6:30 p. m. to 8:00 p. m. on the first and second Wednesday of each month. At other hours a wall depository is available at the GHI office for the convenience of members. It is suggested that cash not be placed in the depository, but that checks or money orders be used.



PAYMENT OF MONTHLY CHARGES

MEMBER'S PRINCIPAL AND INTEREST

THE PRINCIPAL AND INTEREST on the Mutual Ownership Contract are paid in even monthly payments, although the interest payment is only on the unpaid balance, at the rate of 4 per cent per annum. This means that each succeeding payment has larger application toward the principal and lesser toward the interest. The original selling price, called Book Basis, is the base for this item in the monthly charges and calls for a monthly amount of \$5.41 for each thousand dollars of original price of the Perpetual Use, less the initial down payment of 10 per cent.

The collective principal and interest payments under Mutual Ownership Contracts, plus administrative payments on commonly-owned property (such as garages, the Administration Building and undeveloped land) pay the principal and interest on the mortgage held by the United States Government, which extends to 1977. A report of interest paid is given to the respective member-owner each year for reporting his own interest on income tax returns.

AMORTIZATION CARDS

The Fiscal Office of the Corporation mails to each member-owner an amortization card covering a two-year period for his particular dwelling unit. This record should be kept for reference. By referring to the

card, it is possible to read the unpaid Contract balance at the end of any given month. The principal and interest application for each month is also shown.

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GHI PROPERTIES are not assessed and taxed individually, but rather on a group basis. The taxes against individual dwellings are prorated by the Corporation, based upon the legal rent in effect on April 1, 1952. This is considered the fairest evaluation of relative values as determined by objective United States Government administration of the property then owned by it. Commonly-owned properties fall under Corporation administration expense, which is prorated equally among all members. However, it is first relieved with other income not from members' monthly charges: i. e., members' monthly payments do not pay taxes on rented garages, but member-owners pay equally toward the taxes on common areas and undeveloped land owned by the Corporation.

When there is an additional room or improvement made to a GHI residence, the member-owner is charged the additional taxes resulting from the appraisal of the improvement by the Prince George's County Assessor.

GHI member-owners, like other homeowners, are allowed to make income tax deductions on the mortgage interest and real estate taxes they pay. The Corporation Office gives a report of these items to each member-owner each year.

TAXES—REAL ESTATE



FOR FILING INCOME TAX RETURNS

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FIRE AND EXTENDED COVERAGE INSURANCE carried by GHI covers the residence structure only and not personal goods or equipment. The premium is included in the monthly charge in proportion to the original price of each unit. Member-owners who want fire insurance coverage on furniture and other personal goods should take out individual fire insurance policies.

The public liability insurance carried by GHI protects the jointly-owned equity of the Corporation; therefore the premium is charged equally to all member-owners in the monthly charges.

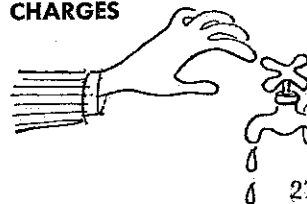
INSURANCE CARRIED BY GHI

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WATER CONSERVATION is very important to each member-owner even though his individual water bill is shared by other member-owners. Water wasted through dripping faucets, running commodes, unattended lawn sprinklers and other wasteful practices increases everyone's water bill.

Meters measure the amount of water consumed by all GHI properties and dictate the water and sewer charges by the Washington Suburban

WATER AND SEWER CHARGES



Sanitary Commission to the Corporation. These meters, however, serve large blocks of dwellings; hence, the water and sewer charges are prorated according to the room count of each dwelling, except in a few instances where direct metering exists.

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CHARGE FOR TRASH COLLECTION

TRASH COLLECTIONS are made by the City of Greenbelt, but the total charge is prorated equally into members' monthly charges. This saves direct billing and collection by the City administration, thus keeping the overall charge for trash collection below what it would otherwise be.

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ADMINISTRATION

THE MANAGEMENT STAFF of the Corporation carries out the policies and decisions of the Board of Directors. Administrative control of Corporation business is exercised through the general manager. Besides handling the business operations of the Corporation, the operating staff provides various services to member-owners—the most significant being repairs, maintenance, heating, hot water, the resale of family units and sub-letting. The staff also handles commonly-owned areas and facilities which the member-owners share equally, and (under a subsidiary board of directors) the affairs of subsidiaries owned by the Corporation.



The functions of the Corporation are divided into four sections: the Manager's Office, the Fiscal Department, the Sales and Service Department and the Maintenance Department. The Purchasing Department is a subdivision of the Maintenance Department.

The staff is always willing to assist member-owners within the operational structure of the Corporation. Requests which would require preferential treatment, or acts which are undertaken outside the established operating controls, lead to inequitable situations and cannot ordinarily be approved.

CHARGES TO MEMBERS FOR ADMINISTRATION

Costs of administration—excluding maintenance—are charged on an even pro rata basis in members' monthly charges, after relief of this expense by appropriate income from other sources, such as sales and processing fees or garage rental income.

CHARGES TO MEMBERS FOR MAINTENANCE

The expenses of maintenance and repairs are included in the members' monthly charges on the basis of room count, including bathroom and kitchen. The accounting records distinguish between the brick and frame homes for repair and maintenance, and for reserve funds set aside therefore.

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HEATING AND HOT WATER CHARGES

THE MONTHLY CHARGES cover the cost of heating and hot water. The charge to members is based on the square-foot area of floor space, with

an additional charge if the residence exposes more wall space to the elements as in the case of an end unit. Habitable basement rooms carry a lower proportionate charge because of lesser designed radiation cooling. The repairs and maintenance of the heating plants and the heating and hot water distribution systems are components of the heating cost item.

When an additional room or living space is added to the basic residence, an additional heating charge is made at the same ratio in effect for the basic residence.

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A BUDGETED RESERVE for contingencies and substantial replacements is computed on the maintenance formula in member-owners' monthly charges, but is kept separate in the accounting records, as to accumulation and use, between the brick and frame homes. One-fourth of the annual reserve is derived from interest earned on this reserve account.

Other specific reserves, also separated in accounting records between the brick and frame homes, result from operating surpluses within the annual operating budget. These funds are first applied against any later deficit or unusual demand in the respective budget item in which the surplus occurred.

Regular depreciation reserves for replacement are maintained on Corporation equipment; however, no depreciation reserve is maintained on the real estate properties.

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THE BOOKS OF THE CORPORATION are audited semi-annually by a certified public accountant. The audit reports are reviewed by the management staff, the Treasurer, the Board of Directors and the Audit Committee, and are available for examination by members of the Corporation at any reasonable time.

The Audit Committee, composed of three member-owners, is elected directly by the membership at the Annual Meeting. No officer, employee or Board member is eligible to serve. The specific purpose of this Committee is to keep a watchful eye on the financial condition of the Corporation and to report to the membership on its findings and conclusions.

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FINANCIAL STATEMENTS are prepared quarterly according to the Corporation fiscal year, which coincides with the calendar year. These statements are published in slightly condensed form, usually in the *GHI Newsletter*.

The Corporation records and detailed financial information are available for member examination during regular office hours.

**RESERVES—
MONTHLY CHARGES**

**RESERVES ACCUMU-
LATED THROUGH
OPERATIONS**

**DEPRECIATION
RESERVES**

AUDITING

AUDIT COMMITTEE

FINANCIAL REPORTS

.....

**FINANCING OF
HOME IMPROVEMENTS**

A PLAN HAS BEEN APPROVED FOR FINANCING certain improvements to existing GHI units. Originally contemplated for modernization of kitchens and bathrooms, loans now may cover additions as well (including porches and powder rooms).

No loan of less than \$500 per improvement will be approved; maximum limits are \$1,000 for the remodeling of bathrooms, \$1,500 for frame-home kitchens and \$2,000 for brick-home kitchens. Loans will be made in increments of \$50.00, and the total amount of all loans shall not exceed eighty per cent of the value of the unit as determined by Management.

When his plan is approved, the home owner may make arrangements for securing a loan by calling the Comptroller. Upon completion of the work it must pass final inspection by the Corporation before final payment will be made.

Use of these funds is to be limited to the cost of hired or contracted labor, materials, and equipment or appliances purchased in conjunction with the remodeling—not for appliances alone.

A maximum repayment time of ten years has been established, and installment interest is charged at the rate of 3½ per cent. Should the house be sold during the life of the home improvement loan, said loan must be paid off by the time of transfer.

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**OTHER FINANCIAL
INFORMATION OF
INTEREST TO GHI
MEMBER-OWNERS
FINANCING OF
RESALES**

GHI MEMBERS have another financial interest should they have to give up their GHI home either permanently or temporarily.

As a member-owner's equity in his home grows each year, it becomes more difficult to obtain purchasers with sufficient cash payment to purchase this interest. Under the terms of the mortgage held by the United States Government, no second mortgages or liens are permitted against the properties. However, it is possible to borrow against the member-owner's personal equity, which has definite value.

Financial institutions in Greenbelt which lend purchasers money to buy sellers' interests are the Greenbelt Federal Credit Union and the Twin Pines Savings and Loan Association, Inc. Loans are secured by an assignment of the purchaser's interest to the lender until the loan is repaid. The Corporation requires at least twenty per cent payment by the purchaser to start membership with definite equity. Purchase loans made by the Credit Union must be repaid within five years. The Savings and Loan Association will extend the time for repayment to ten years on frame and fifteen years on masonry dwellings.

**FEE ASSOCIATED
WITH PURCHASING
A GHI HOME**

All applicants for membership in the Corporation are charged a Membership Fee which is used as working capital of the Corporation. This is refunded if the membership does not become effective.

The Registration Fee, or application fee, is \$5.00 and is paid when a membership application is submitted. This fee is used to purchase com-

mercial credit examination and is not refundable.

The Sales Service Fee is charged to pay for the expenses of processing both the applications and the Mutual Ownership Contract. This fee covers sales-related services which are not of direct benefit to abiding member-owners and not charged in their monthly charges.

Unlike many housing cooperatives designed for and by members, GHI permits a member-owner to sell his home interests at market value after two years.

The Corporation operates an active sales service with licensed real estate sales personnel to enable selling members to liquidate their GHI financial interest when leaving. This service is operated without profit at a fee 50 per cent or more lower than is customarily charged by real estate firms. GHI does not engage in real estate sales outside of its own properties. The Corporation, without charge, also furnishes advice to selling members.

Since GHI operates under the policy of full disclosure, a prospective purchaser is given complete financial information about any house he might consider purchasing. This fact sheet must be furnished by the seller or his agent before the sale is made. If the seller is unable to supply the necessary financial information, the Fiscal Department willingly provides it.

In subletting, the Corporation charges a fee for acting as the member-owner's agent during his absence.

Further details about selling and subletting are contained in another section of this Handbook.

Maintenance charges made on the fee-for-service basis are due the month after billing. These charges should be paid together with the regular monthly charges, unless an installment payment plan has been arranged.

Payments on notes held by GHI are due on the twentieth of each month.

Members often use checks to make their monthly payments, but payroll checks and personal checks in excess of the amount due cannot be accepted. The cashier's office is not permitted to cash personal checks.

***WHEN A MEMBER LEAVES GHI,
PERMANENTLY OR TEMPORARILY***

HOMES MAY BE SOLD only to persons previously designated as acceptable as a member. Such determination is made by the Board of Directors and must be conveyed in writing.



SUBLETTING

**PAYMENT OF
MAINTENANCE FEES**

PAYMENT ON NOTES

CASHING OF CHECKS

**PURCHASER MUST BE
APPROVED MEMBER**

**SELLING OF MEMBER-
OWNER'S INTEREST**

**PROFIT LIMITED
FOR TWO YEARS**

**FIRST STEP—NOTIFY GHI
AND SUBMIT OPTION
TO CORPORATION**

After two years from the effective date of the Mutual Ownership Contract, member-owners are permitted to sell their homes for whatever price a purchaser that is acceptable to the Corporation is willing to pay. The member-owner may sell his Perpetual Use Rights within the two-year period, but not at a profit.

The first step in selling is to notify the GHI Sales Office of the intention to sell and give the Corporation an option to repurchase. This notice and option may not be higher than that of a bona fide offer from an apparently acceptable applicant. Within two years, the price paid plus book equity gained during the period of ownership, plus a selling fee allowance of 2½ per cent of selling price, plus any approved allowance for permanent improvements, sets the maximum option price. Any change in price by the selling member requires a revised option to the Corporation. The Corporation has 30 days within which to exercise the option. After the Corporation rejects the option in writing, or 30 days after it has received but not accepted the option, the selling member-owner is free to sell to an approved purchaser.

**POSSIBLE PURCHASERS
MUST BE INFORMED
OF THE OPTION TO
THE CORPORATION**

It is extremely important that each prospective purchaser be informed of the Corporation's right of first option to purchase in order to avoid misunderstandings, disappointment to a purchaser, and the creation of an ungraceful situation for both the Corporation and the selling member-owner. Each member-owner's contract to sell, if it is negotiated before the Corporation has declined the option, must carry the provision that the sale is subject to the condition that the Corporation does not exercise its option.

**TRANSFER BY
ASSIGNMENT, GIFT
OR INHERITANCE**

THE MEMBER may transfer his Perpetual Use or any interest under his Mutual Ownership Contract by gift, bequest, assignment or otherwise to anyone, provided that if such transfer is to a person other than a member of the member-owner's family, such person shall not be permitted to occupy the premises without the approval of GHI and is required to become a qualified member of the Corporation before obtaining a Perpetual Use or occupying the dwelling.

**OPTION OF MEMBER-
OWNER TO TERMINATE
CONTRACT**

THE MEMBER-OWNER has the option to cancel and terminate his Mutual Ownership Contract on 60 days' written notice to the Corporation. This right is contained in full detail under Section 12 of the Contract.

By exercising this option the member-owner defers financial settlement on his house until it is sold. It does not excuse the member-owner from standard decorating or repair expenses, or from monthly charges

lost through vacancy or rental at a lower figure.

PERMANENT IMPROVEMENTS made to the property by member-owners within the two-year selling period may be added to the selling price, *provided they were made with the prior written approval of the Corporation and the value was mutually agreed upon and placed on record at that time.* Redecoration is not considered a permanent improvement. Permanent improvements after two years are taken into consideration in setting the selling price.

The Corporation has the right to do necessary work on homes repurchased through option in order to place them in a suitable condition for another occupant. The estimated cost, or actual cost as agreed upon, is deducted from the price paid for the option.

THE FACT SHEET is a working tool of the Corporation designed to give prospective purchasers full information about any residence they are seriously considering purchasing.

It shows the Book Basis of the residence. It shows the total principal paid and the remaining unpaid balance of the Mutual Ownership Contract. It shows the Working Capital Assessment credited to the account, the total price placed upon the equity, and the amount for improvements or appreciation. It shows the Membership and Processing Fees required and gives a general breakdown of the monthly charges applicable at the time of the sale. All sales require that the purchaser sign the Fact Sheet to indicate that he has had this financial information explained and that he understands it. All the information contained in the Fact Sheet should be discussed with a prospective purchaser before he makes any commitment to purchase.

GHI MAINTAINS occupancy standards for approving applications for purchase of or transfer to each residence which follow closely to a maximum of one person per one-half bedroom.

THE CORPORATION MAINTAINS an active selling service at low cost (only 2½ per cent of unit selling price) to enable all member-owners to liquidate their interest readily, satisfactorily and with a minimum loss of time. This service includes the guidance, without charge, of member-owners who wish to negotiate the sale themselves. Member-owners who list for sale with the Corporation are still free to obtain their own purchasers; then only 1¼ per cent fee is charged to cover work performed by the Corporation.

IMPROVEMENTS MADE TO THE PROPERTY

UPON LEAVING AN UNSATISFACTORY CONDITION

PURCHASERS GIVEN FULL INFORMATION THROUGH THE FACT SHEET

OCCUPANCY STANDARDS

SELLING A GHI HOME THROUGH THE SALES AND SERVICE DEPARTMENT, BY DIRECT OWNER SALE, OR THROUGH OTHER SOURCES

Other real estate brokers are engaged in selling member-owners' homes, at regular real estate commissions (5 per cent and 6 per cent), which broadens the sales outlet for those who wish to sell. Member-owners will find, however, that fair market pricing and selling through their Corporation office will achieve prompt sales, advantageous financial return, and satisfaction with the handling of their sale. The Corporation maintains wide agency and other contacts for persons desiring homes and has immediate knowledge and access to all data regarding the selling of its own homes.

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PROCESSING OF APPLICATIONS AND CONTRACTS

THE PROCESSING OF APPLICATIONS is made through the Sales and Service Department of the Corporation. Contract processing and the contract termination of obligations and rights are handled only by the Corporation office. Information as to appointment times for application interviews and the termination and signing of contracts is sent out by the Sales and Service Office.

INDEBTEDNESS TO THE CORPORATION

Any indebtedness to the Corporation shall be deducted at the time of the financial settlement.

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SUBLETTING
GHI CONSENT REQUIRED WHEN PERMITTED

SECTION 15 OF THE MUTUAL OWNERSHIP CONTRACT sets forth the subletting rights of member-owners. The governing regulations are:

Previous written consent of the Corporation must be obtained and each subtenant must be approved by the Corporation prior to subleasing.

Member-owners may sublet during periods of temporary absence not exceeding two years at a time. The basic principle is the elimination of absentee ownership. The interpretation of absence is that the member-owner leaves the Washington metropolitan area, or that the principal wage-earner is employed in this area but is required to live at his place of employment. Other special circumstances may be presented for consideration by the Board of Directors. Subletting beyond two years is permitted when, in the judgment of the Board of Directors, circumstances warrant.

Subletting is permitted if a member-owner wishes to sell and the Corporation does not exercise its repurchase option or arrange for a suitable sale; then within 30 days after giving the option and intent to sell to GHI, the member-owner may sublet up to two years pending the sale by the member-owner, but only with the previous written consent of the Corporation. Such approval constitutes *only* approval of the sub-

tenant as an acceptable occupant of the unit and does not relieve the member-owner of any obligations he assumed with his Contract.

Subletting a part of a dwelling is not permitted.

All subtenants are required to sign the Lease Agreement provided by the Corporation. Member-owners also sign the lease, and together with the Corporation they become the landlord under the lease. Leasing does not relieve the member-owner of any of the obligations assumed by him under his Mutual Ownership Contract. Most subleasing agreements under GHI make the subtenant responsible for repairs to stove and refrigerator of \$10.00 or less, with the owner responsible for repairs over \$10.00.

The member-owner is free to set the rental charge as he best determines.

The Corporation provides, for a fee, the service of acting as the member-owner's agent in subleasing. There is a \$10.00 charge if the Corporation locates a subtenant, no charge if the member-owner supplies one. Approval of each subtenant must be made by the Corporation. This service may be requested of the GHI Sales and Service Office.

**NO PARTIAL SUBLETTING
GHI LEASE AGREEMENT
TO BE USED**

**GHI SERVICE IN
SUBLETTING**

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Greenbelt
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