INSIDE

Message from President	2	
Contact Information	2	
Board Highlights	3	
Nominations Committee	4	
GHI Bright Ideas	4	
Who's Who at GHI	5	
Yard Line FAQs	5	
GHI Photo Gallery		
Tips for Winter	7	
Submit Your Pictures	8	
It's A Date		
Maintenance Schedule	8	

Happy Holidays from the GHI Community and Staff!

Have an idea for a story?

Send GHI your story ideas. See back page for submission information (refer to the picture submission information).

Check out GHI online for additional articles and tips for Winter!

REPLACEMENT RESERVE PROGRAM SERIES: IMPACTS ON THE ADDITION MAINTENANCE PROGRAM

BY: SUZETTE AGANS

Editor: Ann-Marie Saucier

The first article in the series described the Replacement Reserve programs for both main units and for additions [See www.ghi.coop]. The Replacement reserve programs are funded by co-op fees and pay for future replacements of expensive components such as roofs, windows, baseboard heaters, etc.

A consulting firm has recommended that GHI consider making fundamental changes in its replacement reserve program for additions.

Reserve Advisors, Inc., said that new additions should be required to meet stricter standards. Recommendations included setting standards to regulate size, locations, and allowable building materials, and to limit styles to two or three options.

The firm was retained by the Board of Directors to evaluate GHI's Replacement Reserve and Addition Maintenance Reserve Programs. It presented its report to the Finance Committee in July at a meeting also attended by the Board and the Buildings Committee.

The new standards, the report concluded, would make the Addition Maintenance Program—in which all new additions must be enrolled—and its corresponding reserve fund more cost-effective and easier to administer. The multiplicity of sizes, styles, conditions, etc., of existing additions makes maintenance and replacement needs more difficult to determine and track, according to the report, and substandard materials can cause problems requiring more frequent repairs and replacement than planned.

The following month, the Board at its August 8th meeting addressed the Addition Maintenance Reserve funding by approving the following:

- Members residing in block units with vinyl or aluminum siding will be responsible for the maintenance and replacement of their siding. (This is not a change, but makes it clear for planning purposes).
- 2. Member contributions to the Addition Maintenance Reserve Program will be increased annually by 7% in years 2009-2012, and by a smaller amount (4.8%) thereafter, to correct the program's underfunding and ensure there are sufficient funds for future repair and replacement.
- 3. The Board requested that the Architectural Review Committee study the revised standards for new additions recommended by Reserve Advisors, Inc., and to bring recommendations back to the Board for consideration and review.
- 4. The Board requested that the Buildings Committee study and recommend specific divisions of maintenance responsibilities between members and GHI for all major components used in additions, including foundations and the rebuilding of dilapidated structures.
- 5. After #4 is complete, the Board is requesting that the Finance Committee study and recommend to the board a policy on the inclusion of additions not currently on the Additions Maintenance Program.

 Continued on page 7

Page 2 November/December 2008

MESSAGE FROM THE PRESIDENT

BY SYLVIA LEWIS

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Patricia Novinski

(301) 982-4488 novinskip@aol.com Have you been wondering what has happened to the ideas that were generated and discussed during last fall's Charrette? Those who attended the Post-Charrette Workshops on October 11, 25 and 26 found out. GHI has been putting in place a volunteer and staffing framework to evaluate and prioritize needs and ideas. A Buildings Committee has been formed to recommend what needs to be done to maintain our homes and make them more livable; the Woodlands Committee's charge has been expanded to cover all



common areas as well as our woods; and the Sustainable Design and Practices Committee will have specific direction as it continues with its mission of research and member education on "green" living. The Architectural Review Committee, Member and Community Relations Committee, Marketing Committee, Communications Committee, Companion Animal Committee, Finance Committee, and Green Ribbon Task Force, all have a role to play in GHI's goals for the future.

Slide shows are available at www.greenergreenbelt.org that outline the main ideas, drawings and proposed strategies of the Dwelling Units and Grounds, Roosevelt Center, Old Greenbelt, and Greater Greenbelt and the Region focus groups. These shows indicate which GHI committees and other groups and organizations will be involved in further exploring and prioritizing the Charrette ideas.

But, important as committees and volunteers are, we need expert and dedicated employees to help administer and follow through on the programs to be successful. To make sure the professional framework is strong enough to support our new endeavors, the staffing structure has been adapted and Matt Berres has been hired in the new position of "Manager, Sustainable Design and Quality Assurance." Those of us who know Matt know that he has the expertise to coordinate our sustainability efforts. But another important part of his job is to ensure that day- to-day maintenance service to our homes does not suffer because of the demands of new initiatives.

The list of proposals outlined in the October 11 workshop includes many of the Bright Ideas that members have submitted over the past 10 months. Things are now falling into place. You can be involved by helping a committee work on a particular strategy, by being a "friend" of a committee to give general support, or by applying to become a member of a committee. You can attend Board meetings and give input as the Board votes on the committee recommendations. The development of a comprehensive plan for GHI is a cooperative effort, and realizing our shared vision wil depend on members actively participating in this exciting journey.

Co-op vs. Condo Insurance

Sylvia Lewis, GHI President

Some GHI members have been worried by a letter they received from their insurance companies about a Maryland Court of Appeals decision regarding condominium insurance coverage. This decision has no impact on GHI members. GHI is a co-op and its master insurance covers the structure, including approved additions, of members' units. As has always been the case, GHI members need to purchase HO-6 insurance to cover the contents of their homes, personal possessions (including sheds and fences) and certain liability situations. The court decision only affects condominium owners. The GHI Board has not changed its policy on GHI's insurance coverage. For more information, please see our website at: http://www.ghi.coop/techservices/GHIInsuredx.htm

BOARD MEETING AND HIGHLIGHTS

The GHI Board Meetings are held in the Board Room of the GHI Administration Building. Meetings are usually held twice a month on Thursday evenings, except during the summer when meetings are held once a month. Please check the calendar on the GHI website for details. With the exception of executive sessions, all meetings are open to the membership.

During July and August 2008, the Board of Directors took the following actions:

Policies

- Approved increasing member contributions to the Addition Maintenance Reserve Program by 7% in 2009 and by lesser percentages in subsequent years.
- Directed that GHI is to be responsible for the maintenance and replacement of siding at 13 specific units where asbestos mineral siding has been removed.
- Directed that members residing in block units are to be responsible for the maintenance and replacement of siding (with the exception of the 13 specific units noted above).
- Limited reservations of the GHI Guest House to 21 days at a time.

<u>Committee Referrals and Reports</u> (see additional details in article in this issue on Addition Maintenance Reserve Program)

- Requested that the Architectural Review Committee consider a consultant's proposal to revise standards for new additions.
- Requested that the Buildings Committee study how maintenance responsibilities should be divided between
 members and GHI for major addition repairs and replacements--including foundations and the rebuilding of
 dilapidated structures and solicit community input on this issue.
- Requested that the Finance Committee--following the submission of the Buildings Committee report mentioned above--study whether GHI should require enrollment of additions not currently on the Addition Maintenance Program
- Requested that the Finance Committee--following the submission of the Buildings Committee report mentioned
 above--study whether GHI should require additions not currently on the Addition Maintenance Program to be
 enrolled in that program, and to make recommendations to the Board on that subject.
- Requested that the Finance Committee study a proposal to reimburse members who install heat pumps.
- Approved charters for the Sustainable Design and Practices and Woodlands Committees.

Exceptions to Regulations

- Allowed a 3'x5'x 4' vinyl shed at 71D Ridge until resale of the unit
- Allowed an existing gazebo at 7M Southway to stand from April to November each year until resale of the unit.

Contracts Entered Into:

- for the repair of addition roofs at 4 homes (Crowley Construction, \$9,520).
- to replace nine larger townhome furnaces (DKS Climate Control, \$41,580).
- for relining defective storm drain piping at 65A Ridge Road and 4H Hillside Road (U.S. Sewer and Drain, \$10,945).

Other Actions

- Approved a letter to the City of Greenbelt seeking installation of curbs and gutters on both sides of Westway between Ridge and Crescent Roads.
- Authorized the hiring of an architect to prepare preliminary drawings and a construction estimate for converting a boiler room into a storage building.
- Accepted J.P. Morgan-Chase as an approved lender for GHI share loans.
- Concurred that the Board pursue finding a facilitator to help deal with conflict.
- Approved yard plats for 41 and 71 Courts Ridge Road, as well as 20A, 32G, and 48D Ridge Road.
- Announced that Elizabeth Brush, of 8A Plateau, won the \$200 quarterly EZ Pay drawing.
- Approved 11 new memberships and 4 name changes to mutual ownership contracts.

Page 4 November/December 2008

NOMINATIONS AND ELECTIONS COMMITTEE PREPARES FOR 2009 ELECTIONS, SEEKS NEW MEMBER

BY MARAT MOORE

The Nominations & Elections (N&E) Committee has decided to dig in early to begin the process of recruiting members to run for election in May 2009 to the GHI Board of Directors, the Audit Committee, and the N&E Committee. Open positions will include five two-year positions on the Board of Directors, three one-year positions on the Audit Committee, and five one-year positions on N&E. We will be doing outreach over the next nine months to seek members who might be interested in becoming part of the leadership team of GHI, one of the nation's premier housing co-operatives.

The N&E Committee's responsibilities are to:

- Solicit GHI members to become candidates for the annual elections in May through various means
- Prepare the nominations for the annual elections in May
- Conduct fair and expeditious elections in the annual elections, and any other referenda requested by the Board of Directors
- Present the certified results of the annual election to the membership.

The current N&E Committee is comprised of incumbent Marjorie Gray and three new members: Kathleen Gallagher (chair), Ginny Jones and Marat Moore. N&E member Andrew Nitz resigned recently, leaving a vacancy that needs to be filled. If you're interested in this position, please e-mail jimmarj@juno.com call (301) 474-6224 or call (301) 538-8448. For more information, or an to get an early peek at the packet of information and frequently asked questions about running for election, visit www.ghi.coop and enter "Nominations and Elections" in the search box on the site.

Deliver the News

Do you have a youngster, 10 years of age or older, who is interested in earning some money every two months by delivering *The Communicator*, and other information on an as-needed basis?

Possibly you could use some additional pocket money or need some walking exercise and would be willing to do such deliveries. Member Services is seeking carriers to take over newsletter routes or to serve as substitutes. Carriers are paid fifteen cents for each home delivered and routes vary from 64 to 193 homes. To sign up, please contact Ellen Folkee at (301) 474-4161.

GHI BRIGHT IDEAS

BY SYLVIA LEWIS



You never know what might spark a bright idea. With **Jane Menes** and **Cynthia Newcomer**it was a conversation they had while they were staffing the GHI
Booth at the Labor Day Festival.

Their idea is to expand GHI's current tool loan program into a "Tool Library." The "Library" would contain common tools that many of us use infrequently but

would love to be able to borrow when the need arises. They suggest that GHI ask members what tools they would like to have in the "library" and then have tools donated by members or, when necessary, purchased by GHI.

Cynthia referred to the Takoma Park Tool Library for ways it might be handled. (Since "library" is from the Latin for "book" perhaps it would be more appropriate to call it a "toolery"). Related to this idea is one from **Gwen Turnbull**, that GHI add a lawn aerator to its loaner tools. The tool-loaner program will be reviewed and progress on these ideas will be reported in the next Communicator.

Gwen's second suggestion is to initiate a "Virtual Scavenger Hunt". This idea was enthusiastically embraced by the Communication Committee. The Committee is reviewing and revamping GHI's website and this scavenger hunt will help to assess our Web's user-friendliness. This competition will also help members find out more about their cooperative.

In the January issue of the Communicator, I will report on all the ideas that have been submitted this year and what has happened to them.

> Have a Bright Idea? Send it to Sylvia Lewis at revs.lew@verizon.net

Notary Services Available

GHI has several staff members who can provide GHI members with notary services. Call the main number and ask the reception desk if a notary is available prior to coming to the Administration Building. No charges are made for the services.

Who's Who at GHI

BY BRENDA C. LEWIS, SPHR

YARD LINE FAQS

BY YARD LINE COMMITTEE

Joseph Perry, Jr., CPA

We are delighted to have you meet the new Director of Finance, Joe Perry. Joe was born and raised in Baltimore. He moved to neighboring Bowie in March of 2000. Joe worked for NRECA (National Rural Electric Cooperative Association) for five years in



various financial capacities, including financial liaison to CRN (Cooperative Research Network) and Touchstone Energy. His career path then led him to be the controller of Linens of the Week, a \$60 million organization in Washington, DC..

Even though Joe was successful with Linens of the Week, his love of the cooperative business environment never left him and when an opportunity to work in a cooperative community presented itself, he took full advantage of it by joining us here at GHI. Joe brings nearly 20 years of finance and accounting experience. He is a 1988 graduate of Virginia Tech, and is a CPA.

While a student at Virginia Tech, Joe ran track and played football He continues to stay involved with sports by coaching both youth football and youth track and field. He and his wife of 18 years, Michelle, have five children ranging in age from 17 to 11. In addition to sports, the Perry children enjoy playing the piano, dancing, and even acting. They are active members of Greater Mt. Nebo AME Church in Bowie.

What attracted Joe to GHI was the positive attitude of the staff and the opportunity to be an effective team member who will assist in bringing all areas of GHI together in a spirit of unity.

The Yard Line Committee has been receiving questions from members about the Yard Line certification process. In this and future issues of the *Communicator*, we will share questions and answers with members. These Frequently Asked Questions (FAQs) are posted at the GHI website [ghi.coop/YL/FAQ.htm].

Ad Hoc Yard Line Committee's FAQs

Q Do I need to do anything to my yard before the committee arrives?

A No. The committee is not looking for GHI rule violations. We pay attention to the yard lines and to the access around the yards and between the rows of houses. However, sometimes GHI staff will note violations and will follow up with the member.

Q Do I need to be home when the committee arrives?

A No.

Q Does the committee show up at the same time?

A While the members of the committee look at each yard, the committee does not necessarily show up as a group. We try to look at the yards without going into them, but at times we have to walk in to get a better view of something. At times, some of us make more than one visit—usually to confirm something or to check something we missed during the first visit.

Get Involved! Join a Committee!

- To join a committee, call Member Services 301-474-4161 ext.
 138 and ask for an application form or download a Personal Data Form from the website at www.ghi.coop by clicking on Committees.
- To be a Court Liaison, call Member Services 301-474-4161, ext. 138.
- To run for office, contact the Nomination and Elections Committee.
- To submit a "Bright Idea" e-mail Sylvia Lewis at revs.lew@verizon.net or at mgtoffice@greenbelthomes.net or call 301-474-3635.

Page 6 November/December 2008

GHI Events Photo Gallery





Pumpkin Carving Station at the GHI Picnic



Continued from page 1

An alternative option mentioned in the report – to transfer responsibility of all addition elements to the members – was not discussed. This option would effectively eliminate the Addition Maintenance Program and the need for a reserve fund for additions, and potentially increase GHI's liability.

Staff reviews the reserve programs every two years. Outside consultants also periodically evaluate these programs for financial and administrative soundness so that funds are adequate and future expenses can be met. This includes a review of the inflation rate for materials, the inclusion or exclusion of components, and other changes. Following Reserve Advisors' recommendation, staff has increased this inflation rate from 3 to 3.3%, as the cost of materials is going up at a higher rate.

Members who are interested in these matters are encouraged to attend meetings of the Architectural Review and Buildings Committees. GHI committees play a vital role in advising the Board and depend on the work of member volunteers.

[Next: Proposed changes to the main Replacement Reserve Program.]

ORDER YOUR RAIN BARREL TODAY!

For more information on rain barrels and other details, visit http://www.ghi.coop/rainbarrels/index.htm or contact Rean Seecharran, Technical Services, at (301) 474.4161, ext. 143.



GHI Maintenance

Discussion circles lasting five weeks each are now forming in residents' homes in Greenbelt entitled "Global Warming and What You can do to Lower Your Carbon Footprint". Much of the discussion will involve participants exchanging information on how they intend to lower this winter's energy bill. Contact Steve Kane at 301-441-3809 or sr.kane@verizon.net for more details and to sign up.

TIPS FOR WINTER

BY RICHARD MENIS

 Draft dodgers/blockers (snakes) for doors and windows — consider them for doors leading to attics and basements. The double-barrel snake is particularly good for those large pesky gaps under exterior doors.



- Consider shrink-wrapping your windows. Caulk that leaky window inside, and check to see if Maintenance needs to caulk your windows on the exterior side.
- What about that air conditioner that is half inside your house and half out? Remove air conditioners from windows. Electricity rates are rising and in most cases you should remove the air conditioner to save money.
- Be sure the fresh air intake vent on your wallmounted air conditioner is closed. For additional
- savings you may want to wrap the exterior of the air conditioner cabinet with a cover to help seal the air conditioner from cold air infiltration.
- Move furniture away from baseboard heaters. The more air that gets to the heating element the more heat is dispersed.
- Also be sure to vacuum around the heater as dust build-up reduces the heater's effectiveness.
- Many new TVs, VCRs, chargers, computer peripherals and other electronics use electricity even when they are switched "off." If possible, unplug electronic devices and chargers that have a block-shaped transformer on the plug when they are not in use.
- Put your computer and monitor to sleep or on "energy save."

More Winter tips:

Insulation - http://www1.eere.energy.gov/consumer/tips/insulation.html#chart

Saving energy - http://www.pepcoenergy.com/AboutUs/understandingEnergy.aspx?strLesson=tips

Maryland Home Performance program - www.mdhomeperformance.org

Page 8 November/December 2008

Oct-Nov

It's a Date November/December 2008

Nov. 4	Greener Greenbelt Initiative	7-9 PM
Nov. 5	Member and Community Relations Committee	7-8 PM
Nov. 6	Board of Directors	7:30-9:30 PM
Nov. 11	Veterans Day	CLOSED
Nov. 12	ARC	7:30-9:30 PM
Nov. 17	Communications Committee	6:45-7:45 PM
Nov. 18	Ad Hoc Yard Line Committee	8:30-10:00 AM
Nov. 19	Woodlands Committee Finance Committee	7-9:30 PM 7-9 PM
Nov. 20	Board of Directors	7:30-9:30 PM
Nov. 26	Building Committee Companion Animal Committee	7-8 PM 7:30-8:30 PM
Nov. 27	Thanksgiving Holiday	CLOSED
Nov. 28	Thanksgiving Holiday	CLOSED
Dec. 1	Greener Greenbelt Initiative	7-9 PM
Dec. 3	Member and Community Relations Committee	7-9 PM
Dec. 4	Board of Directors	7:30-9:30 PM
Dec. 9	Ad Hoc Yard Line Committee Sustainable Design Practices	8:30-10 AM 7-9 PM
Dec. 10	ARC	7:30-9:30 PM
Dec. 17	Woodlands Committee	7-8:30 PM
Dec. 18	Board of Directors	7:30-9:30 PM
Dec. 25	Christmas Holiday	CLOSED
Dec. 31	New Years Eve	
Jan. 1	New Years Day	CLOSED

SUBMIT YOUR PICTURES



We are looking for pictures showing Greenbelt, GHI, and the surrounding areas to be used throughout Greenbelt and in GHI publications. Credit will be given.









For details, contact Brenda Lewis at blewis@greenbelthomes.net.

When submitting pictures, please submit them in the following formats: JPEGS or TIF file format, at least 250 resolution, and please include your name and

address. If you do not have an electronic copy of your photo, please let the GHI main office know and they will assist you with scanning.

GHI Maintenance Schedule			
2008			
Nov-Dec	Fall Gutter Cleaning		
2009			
Spring	WSSC Water Supply Repairs (tentative)		
Apr-Sept	Slate Roofs & Copper Gutters		
May-Aug	Trim Painting		
May-Sept	Community Beautification Inspections		
May-June	Spring Gutter Cleaning		
May-June	Spring Concrete Repairs		
Jul-Aug	Underground Utility Repairs		
Jul-Sept	Parking Lot Repairs		
Sept-Oct	Garage Door Replacement		

Maintenance Department Notice

Fall Concrete Repairs

Maintenance reception desk is CLOSED for lunch between 1-2 p.m. daily.

You can reach the main front desk reception for emergency calls during that time.

IMPORTANT: ABOUT 2009 COMMUNICATOR SUBMISSIONS

Please submit this information, no later than the due date, to Brenda Lewis at blewis@greenbelthomes.net and not to individual committee members.

Communicator 2009 Issues Articles Due By

January/February 2009 Monday, November 17

Companion Animal Committee

Keep Companion Animals Safe from Winter Dangers

The best prescription for winter's woes is to keep your dog or cat inside with you and your family. The happiest dogs are those who are taken out frequently for walks and exercise but kept inside the rest of the time. Dogs and cats are social animals who crave human companionship. Your animal companions deserve to live indoors with you and your family

Visit the GHI website for a list of tips for protecting your animals