

# **READ BUT DO NOT RETURN THESE PAGES**

**The following pages represent information you are  
required to read from Garrett County Habitat.**

**They are not part of the application form.**

**Application forms are contained within a separate  
file.**

## 2016 Worksite Expectations for GCHFH Volunteers

***Many of our volunteers have asked Garrett County Habitat for Humanity to set expectations for work on Habitat homes. The attached expectations are a general outline and may not be a complete list.***

1. Work crew leaders will meet with the Volunteer Coordinator on Sunday to go over the week's work, visit the worksite (if desired), exchange paperwork, and finalize any details needed for the crew to start work Monday morning.
2. Work starts each day (Monday-Thursday) at 8:00 AM and ends at 4 PM. Friday hours differ according to your arrangements with your host church for clean-up and clearing out. It is expected that each work crew will be at the worksite for at least 4 hours on Friday. All groups are to arrive at the worksite on time and be ready to start working. Lunch is to be brought to the worksite and is provided by the visiting work crews. Bring plenty of water for hydration during the work day. Port-O-Potties are available on the worksite.
3. Visiting crews should arrive at the worksite on Monday morning divided into teams of 5 to 6 people. Each team should have a group leader who will communicate with the GCHFH House Captain for clarification of construction assignments, material usage, and guidance during the work day. Skill levels of each crew member should be considered when the team is being assembled.
4. The GCHFH Job Site Supervisor will assign work tasks each day to each GCHFH House Captain who will work with the team leaders assigned to their house. Team leaders will work with their volunteers to complete the work assigned. Each work project is important to the finished home and assignments of work will be determined by the site supervisor.
5. Proper dress is required by each volunteer at the worksite. Open toed shoes, loose or revealing clothing will be allowed on the worksite.
6. Building materials and equipment will be provided to you by GCHFH. If you wish, you may bring basic tools of your own to the worksite. Tool belts are available. **Campers are to provide their own eye protection and gloves.** Protective eyewear MUST be worn appropriately.
7. Clean up starts at or near 3:15 PM.
8. Clean up includes:
  - A. Returning tools to either the trailer or the storage building from which they came from unless instructed otherwise by the GCHFH House Captain.
  - B. Coiling and securing cords and hoses and store in the trailer.
  - C. Cleaning all brushes or other paint tools.
  - D. Cleaning the work area, picking up all waste materials and sweeping the floor.
  - E. Ensuring all lumber is securely nailed. Any boards not permanently attached to the structure shall be inspected for nails, which must be

- removed before storing or disposing and placed in either the dumpster or stacked neatly for future use.
- F. Securing all ladders, tools and materials.
  - G. Removing all nails and fasteners from the nail pouches and put in the appropriate containers at the end of each day.
  - H. Addressing any additional assignments asked by the house captain to close up the worksite for the day.
9. At the end of each workday, work crews are released to return to their host church to prepare for the evening. Arrangements have been made for workers to shower at an alternate site if showers are not available in the host facility. Evening meals will be served at different local churches at 6:00 pm nightly. Transportation to showers and the evening meal is provided by the visiting work crew. After dinner, the rest of the evening is on your own. The week before your visit, the GCHFH Volunteer Coordinator will contact the group leader with information/locations for all of the above mentioned arrangements. If you want information about local sights to see or activities to do, please make arrangements at least one week in advance with the GCHFH office at 301.533.0600 or [office@garrettcountyhabitat.org](mailto:office@garrettcountyhabitat.org) .

***The GCHFH thanks you for giving your time and resources for our ministry. Our affiliate could not build the number of homes we build without you.***



## MEMORANDUM

To: U.S. Affiliates  
From: HFHI Legal Department  
Re: **Children's Involvement with Habitat for Humanity**  
Date: May10, 1999 REVISED May 2005

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This memo is intended to state HFHI's policies regarding the appropriate involvement of children in the ministry of Habitat for Humanity. While it is important that children be directly involved with the work of Habitat for Humanity, it is also important that they be involved only in age-appropriate activities. This memo should help guide affiliates in determining how they wish to involve children in their mission

### Why

Your affiliate should be aware of the child labor laws that have been enacted by the federal government and each state. Most states would likely apply these laws to volunteers as well as paid employees. If a child were hurt on a worksite and sued your affiliate for negligence, the court would most likely look to the applicable child labor laws to determine if your affiliate acted reasonably by allowing the child to work. A court would most likely determine that a violation of a safety standard set by the child labor laws amounts to regular negligence, gross negligence, or even reckless disregard for the safety of the child. Moreover, because extra protection is extended to children, a court would most likely rule that a waiver of liability for injury to a child is invalid if your affiliate fails to follow safety standards set by the child labor laws. For these reasons, it is HFHI's policy that each affiliate complies with the federal child labor laws as well as any applicable state laws.

### The Law

Federal regulations limit the times at which a child may be employed and the types of work that children are allowed to do. Under the regulations, children ages 14 and 15 are only allowed to work outside school hours and for a limited number of hours during a school week (It should be noted that 14 is the minimum age of employment allowed by Federal regulations).

As for the types of work allowed, no one under the age of 18 is permitted to do any work that the Secretary of Labor has said is too hazardous for children. Also, federal regulations specifically prohibit children ages 14 and 15 from working in general construction. **However, they may engage in limited activities such as clearing lots, landscaping or painting.**

Children ages 16 and 17 may perform general construction work, but may not engage in certain activities that are considered ultra hazardous. These include the use of power tools, motor vehicles, demolition, roofing or working from a height of six feet or more and excavation operations.

There are some exceptions to these rules. For example, students who are in a work-study program may work during school hours. Also, children who are in an apprenticeship or vocational program provided by their school may be allowed to do some of the normally prohibited activities (for example, carpentry students might be allowed to use power saws, etc.) if they are supervised by their teacher or a qualified instructor.

In recognition of the federal labor laws regarding children and the potential risk to children's safety of a construction site, no one under the age of 16 should be allowed on a construction site while construction is going on. Further, no one under the age of 18 should be allowed to do any of the ultra hazardous activities discussed above.

In addition, during blitz builds many tasks are going on simultaneously and it is difficult to limit teenagers to age appropriate activities. Therefore, at a minimum, your affiliate should adopt a policy that you must be at least 18 to participate in a blitz build.

**You should also make sure that there is always adequate supervision and training for any children working with your affiliate. You may want to establish certain ratios, such as one adult for every three or four teenagers on the construction site. If you do have 14 and 15 year olds painting or landscaping a Habitat house, you should schedule these groups for days when there is no active construction going on at the site.**

There are many other ways that children under the age of 16 can be directly involved with the work of Habitat for Humanity without actually being on the work site during construction. For example, children can do clean up work or paint baseboards or door frames off-site before they are put into the house. Children can build mailboxes or flower boxes for a house or plant flowers around the new home. They can also help with cleaning a house before the homeowners move in. Children can provide food for volunteers; help with house dedications; baby-sit for volunteers or partner families so they can complete their sweat equity hours. With proper supervision, many of these activities can involve children even younger than age 14.

Teenagers are also enthusiastic fundraisers for Habitat for Humanity, and can sponsor such activities as car washes, recycling projects, walk-a-thons, or rent-a-teen programs.

If you need help in finding age-appropriate work for young volunteers, your regional office or the HFHI Campus Chapters and Youth Programs Department are great resources. Also, you could try to partner with local vocational schools or programs to get students involved. You should keep in mind that the most important issue is the safety and well being of any children involved with your affiliate. If you are in doubt about any work being done by children with your affiliate, please contact your regional office or the HFHI Legal Department.

**If your group is bringing youth aged 14/15, please be advised that their work on site will be limited. Alternate work experiences will be provided for this age group. Group leaders should form work teams for these volunteers supervised by at least one adult per every four youth. Work teams should be no larger than 5/6 members. Please notify the volunteer coordinator immediately of the number of teams below the age of 16 so alternate work experiences can be arranged.**

# WORK CAMP GUIDELINES

## INTRODUCTION

Safety is everybody's concern and is always an important consideration at any construction site. Building construction can be one of the most dangerous occupations. Since Habitat work crews normally have a high proportion of inexperienced people, everyone must pay particular attention to safety. Try to be conscious of the safety of others as well as yourself. An observer can often see danger better than the worker involved in the project. Be cautious at all times and ask questions if you are unsure about how to approach a task. Do not go ahead with a task if you are uncertain as to how it is done or if you are unable to do it.

Safety is based on knowledge, skill, and **an attitude** of care and concern. Supervisors and crew leaders should instruct each worker about the correct and proper procedures for performing each task and familiarize the worker with the potential hazards of doing the tasks and how such hazards can be minimized or eliminated. It is very important that while working with Habitat everyone knows about safe work practices and follows them.

## GUIDELINES FOR A SAFETY

1. Think before you do your work or task.
2. If you are uncertain about how to do a task or how to operate a power tool – **ask a house captain or crew leader.**
3. Concentrate on your task and eliminate distractions.
4. Know where the first aid kit is located and how to get emergency help.
5. Inspect all power tools, hand tools, ladders, and scaffolding daily.
6. Advise your supervisor immediately of any unsafe condition or hazard.
7. If injured, notify the House Captain and call 911 for medical help, if necessary.

## WORK CREW SAFETY

### CLOTHING

Proper clothing is as essential to safety as the proper selection and use of tools. Wear clothes that are appropriate for the work and weather conditions. Work gloves are recommended.

1. Shoes should be sturdy with thick soles that will protect feet from protruding nails and dropping tools. **Open-toed shoes are allowed on the worksite.**

2. Keep shirts and jackets buttoned to keep from getting caught in tools, equipment and building materials. Sleeves should also be buttoned or rolled. Loose or ragged clothing is not permitted, especially around moving machinery.
3. **Hard hats** are to be worn during the framing phase of construction or when required by a supervisor and are to be made available to workers on each job site at all times. If unavailable from team, Habitat will provide.
4. Other personal protective equipment to be used includes safety glasses, dust masks, and earplugs as appropriate. Protective glasses must be worn at any time a worker is operating a power tool or when instructed by a supervisor. A dust mask must be worn when installing insulation, sanding or when instructed by a supervisor. Earplugs must be worn when using a power tool for a prolonged period of time or when instructed by a supervisor. Work groups and/or individuals within each group are required to provide their own safety glasses and gloves. Habitat will provide earplugs.
5. Bathing suits or halter tops are not to be worn at the site. Shorts of appropriate length may be worn. Work clothes on a construction site are different from “school dress” and dressing properly for a work site will assure safety and practicality.

## **POWER TOOLS AND OTHER ELECTRICAL EQUIPMENT**

A power tool should not be used without proper instruction on its use and on what can happen if the tool is not used properly. The instruction should be done by a qualified person and should be given to all workers, even experienced do-it yourselfers. The trainee should use the power tool in the presence of the instructor, until the instructor is satisfied that the trainee knows how to use the power tool properly. **Habitat for Humanity does not allow youth under 18 years to operate power tools.**

Never lower or carry a power tool by its cord. Clean tools daily. Power tools should be checked for defective switches, cords, plugs and proper grounding. Defective tools should not be used and should either be reported to the supervisor or labeled and brought to the tool room for repair immediately. (Do not wait until the end of the day.)

In order to avoid electrical shock, the following rules must be obeyed:

1. A three pronged plug must be used on all electrical tools.
2. Extension cords must not have frayed insulation or be fastened with staples, hung from nails or suspended by wires.
3. All temporary lights must be equipped with non-conductive guards.

## HAND TOOLS

Always select the correct type and size of tool for your work, and be sure it is sharp and properly adjusted. Guard against using any tool if the handle is loose or in poor condition. Dull tools are hazardous to use because excessive force must be used to make them cut. Oil or dirt on a tool may cause it to slip and cause an injury. When using tools be sure to hold them with both hands, with the cutting action away from yourself. Avoid using your hand or fingers as a guide to start a cut.

Handle and carry tools with care. Keep edged and pointed tools turned downward. Carry only a few tools at one time unless they are mounted in a special holder or carried in a tool belt. Anyone working with a hammer should be kept in the loop or belt and not placed on a sloping surface or other precarious position. Do not carry sharp tools in your pockets. When not in use, tools should be kept in special boxes, chests, or cabinets.

## A SPECIAL WORD ON SAWS

1. Don't bind the blade of a saw. When cutting long panels, the blade may bind, and the saw will catch and kick towards the operator. Use small wood wedges or shim shingles to spread the saw cut as you go along.
2. Keep the blade guard working. A spring-actuated blade guard can often become bent and won't slide quickly, or the spring can become stretched so the return is slow. Repair any damage to the guard as soon as it happens and never tie the guard back out of the way.
3. Support what you are working on properly. Never attempt to cut something that could tilt or fall and cause the saw to slip.

## LADDERS

Inspect a ladder before you use it. If the ladder is unsafe **don't use it**. Look for wear and tear, loose rungs, and defects.

Use a ladder that will reach the work. **An extension ladder should reach three feet above the work level.** Move your ladder with your work. **If, while you are working, both of your shoulders are extended outside the ladder, you are reaching to far.** When using an extension ladder, use the four to one rule: **For every four feet of height, move the bottom of the ladder one foot away from the wall.**

Place your ladder on solid footing. If there is a danger of the ladder moving while you work, tie it down. If there is a danger the ladder will be hit, barricade it.

**Never** use an aluminum ladder in the vicinity of electrical lines. **Never** use a ladder outdoors during inclement weather or on windy days.

Carry tools and materials in proper carrying devices, and keep your hands free for climbing. When climbing, always face the ladder.

## SCAFFOLDING

All scaffolding which is elevated 10 feet or more must be equipped with a safety railing. All scaffolds must be equipped with a toe board to eliminate the possibility that tools or debris will be kicked or pushed on people below. A scaffold must be designed to support **four** times the weight of the workers and the materials resting on it. Scaffolding components that are not designed to be compatible should not be mixed.

Inspect all scaffolding each day before using it. **Never use damaged or defective equipment and avoid rusted parts as their strength is unknown.** When erecting scaffolding, provide adequate sills for the scaffold posts, and use base plates. Use adjusting screws, and blocks, when on an uneven grade. Make sure you plumb and level scaffolding, and do not force end braces when constructing the scaffolding. **Workers must be 18 years old to work on ladders or scaffolding.**

Many scaffolding accidents are caused by defective planking. Use only properly graded and inspected lumber for planking. Inspect planking daily for splits and knots, and remove defective or damaged planking.

## POISONS AND TOXIC SUBSTANCES

The poisons and toxic substances which can most often be found on a work site are animal feces and solvents. Special care must be taken when you come in contact with any of these substances or any unfamiliar substance. These are not usually found at new construction sites like GCHFH operates.

If you discover asbestos fiber being used as pipe, boiler, or heating duct insulation, contact your supervisor immediately. **DO NOT ATTEMPT TO REMOVE THE ASBESTOS FIBER ON YOUR OWN.**

Scraping exterior wood work, demolishing lead painted walls, and stripping old mill work are the principal ways that workers can be exposed to lead chips, dust and particles. Contact your supervisor **immediately** if you discover any lead painted surfaces. Not typically found at new construction sites.

Masks are the best protection against breathing germs that can be borne in dust containing animal feces.

## CLEAN WORK SITE

A clean work place is a safe work place. This refers to the neatness and good order of the construction site. Maintaining good housekeeping contributes to the efficiency of the worker and is important in preventing accidents.

Position building materials and supplies in carefully laid out piles to allow adequate aisles and walkways. Clean up all rubbish and scrap materials on a daily basis. Do not permit blocks of wood, nails, bolts, empty cans, pipe, wire, or other materials to accumulate on the work site since they interfere with work and can constitute a

hazard. Keep tools and equipment which are not being used in chests, panels or tool boxes. This protects the tools and the workers. **Never leave a work site unguarded unless all tools and materials have been properly secured.**

## **EMERGENCY MEDICAL CARE**

If someone is injured on the job, immediately contact your House Captain and summon any needed medical help. You should also use the supplies located in the first aid kit to stabilize the injury as much as possible until medical help arrives. Your supervisor is trained in first aid and will help with any injured worker.

## **Volunteer Accident Medical and Total Disability Coverage**

### **Volunteer Accident Medical**

**Carrier:** Chubb Companies

Limits: \$250,000	Per person/Per accident. No Deductible.
\$ 5,000	Accidental Death & Dismemberment
\$ 10,000	Volunteers enrolled in Medicare/or eligible for Medicaid

This is an Excess Accidental Medical Program designed to provide coverage in the event of an accidental bodily injury or death. Volunteers are covered while they are participating in a Habitat sponsored activity. This coverage will wrap around the volunteer's personal health insurance. If the volunteer does not have any health insurance, then this policy becomes primary. The maximum benefit period for all volunteers is two (2) years.

This new policy does not have any age restriction. **HOWEVER, IT IS GARRETT COUNTY HABITAT FOR HUMANITY'S POLICY THAT CHILDREN UNDER THE AGE OF 14 MAY NOT COME TO THE WORK SITE. IN ADDITION, CHILDREN BETWEEN 14 AND 16 SHOULD BE LIMITED IN LANDSCAPING, PAINTING, AND OTHER LIGHT DUTIES. YOUTH UNDER THE AGE OF 18 MAY NOT BE ALLOWED TO ROOF, USE POWER TOOLS OR ENGAGE IN DEMOLITION WORK.**

### **Volunteer Accidental Total Disability**

**Carrier:** Chubb Companies

**Limit:** \$60% of Salary, Up to a Maximum of \$500 per week  
7 Day Waiting Period – Payable for 52 weeks.

This coverage enables each Affiliate to now offer a "lost wages" or disability benefit to a volunteer who becomes totally disabled as a result of a Habitat volunteer activity. This benefit pays regardless of any other disability benefit.

The policy includes a \$1,000 Accidental Death and Dismemberment Benefit.

**Habitat for Humanity International requires that all affiliates obtain signed Release & Waiver of Liability forms from all volunteers.**

## ACCIDENT CLAIM FORM

PLEASE NOTE THAT THIS COVERAGE IS EXCESS OF ANY OTHER MEDICAL INSURANCE THAT YOU MAY HAVE WITH ANOTHER INSURANCE COMPANY. IF YOU HAVE OTHER COVERAGE, PLEASE SEND YOUR CLAIM TO THAT INSURANCE COMPANY FIRST.

**Instructions:**

1. Complete both sides of the claim form – please print clearly or type.
2. Attach itemized bills.
3. If you have previously submitted this claim to your other insurance company, attach correspondence from that insurance company.
4. Retain copies for your records.
5. Affiliate President, Director or Team Leader must sign form.

Full Name (Injured Person):	
Street Address:	Phone Number (including area code):
City, State, Zip:	Date of Birth:
Habitat Affiliate's Name:	Physician's or Surgeon's Name:
Street Address:	Street Address:
City, State, Zip:	City, State, Zip:
Policy Number:	Phone Number (including area code):
When were you insured? Date:                      Time:	If Hospitalized, Name of Hospital:
When did you cease work? Date:	Hospital Address:
If Totally Disabled,      From: Give Dates:                      To:	City, State, Zip:
When did or will you resume any part of your work?      Date:	Hospital Confinement Dates: From:                      To:
Describe in detail how and where accident occurred: (Attach separate sheet if necessary)	Describe Injuries:
Please list all insurance – Current Medical Insurance Company: Policy Number: Effective Date:	

**CERTIFICATE OF NO OTHER INSURANCE**

<p>I, _____ hereby certify that I had no primary health insurance covering this loss. Signed (insured or authorized person) _____ Date: _____/_____/_____</p> <p>Sworn and Subscribed before me on this _____ day of _____, _____.</p> <p style="text-align: right;">_____(Seal) Notary Public</p>
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**Mail directly to Habitat Claims Unit, c/o Chubb Group of Insurance Co. 600 Independence Pkwy.,  
Chesapeake, VA 23327-4710 • TOLL FREE NUMBER 1(800) 252-4670, EXTENSION 4203.**

I understand that any person who knowingly and with intent to defraud or deceive any insurance company files a claim containing any materially false, incomplete or misleading information may be subject to prosecution for insurance fraud.

\_\_\_\_\_  
Signature of Volunteer

\_\_\_\_\_  
Signature of Affiliate President or Director  
Telephone Number: \_\_\_\_\_

I hereby authorize any hospital, physician, or other person who has attended me or examined me to furnish to Federal Insurance Company, or its representatives, all information with respect to any illness or injury, medical history, consultation, prescriptions or treatment, and copies of all hospital or medical records. A Photostat copy of this authorization shall be considered as effective and valid as the original.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

**PHYSICIAN'S REPORT**

**(To be completed by attending physician, excluding emergency room treatment)**

Patient's Name:			
Nature of Injury (Describe complications, if any):			
Describe any other disease or infirmity affecting present condition:			
Give Dates of Treatments:		Office:	
		Home:	
		Hospital:	
Is patient still under your care for this condition?	Yes _____ No _____	Contemplated Discharge Date:	If Discharged, Give Date:
Amount of your bill for services to date:			
Was your patient disabled? Yes ___ If Yes, Total _____ Able to return to work on (date) _____ No ___ Date: _____ Partial _____			
Resumed work on (date)			
Physician's Signature:		Date:	
Street Address:			
City:	State:	Zip:	
Phone Number (including area code):			