

NEW MEMBER HANDBOOK

CONTACT INFORMATION

WEBSITE: <u>HourExchangePortland.org</u>

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Welcome aboard, we're glad you've joined Hour Exchange!

With over 1000 members all over Maine we are an active, community centric group of close and near neighbors getting things done for one another without a single dollar ever changing hands. We offer an alternative method of exchanging time for tasks which does not include any monetary currency.

This guide is here to give you the basics of how all this Hour Exchange stuff works and is meant to be self-guided. However, if at any time you need more information or clarification, reach out to us and we'll set you up asap. You can choose to have an informal in-person, human guide who you can bounce questions off of, or you can request a remote "orientation" via Zoom, or—you can poke around the website and learn as you go. You won't break anything.

We think the Hour Exchange concept is pretty simple, and we bet you will too, but we're here for you if things go awry, you just want to know more, or you just need some pointers on navigating the website. Email us at HourExchangePortland@gmail.com and we'll work with you to get what you need in place.



HOW TO GET STARTED

After joining Hour Exchange you can access your online account by going to <u>HourExchangePortland.org</u>.

Login to Your Account

- 1. Click Member Login
- 2. Enter the email address you used for your online application.
- 3. Enter your password.
 - a. If you forget your password, or didn't set one up yet, click Forgot your password?
 - b. A new password will be emailed to you.
- 4. Use the temporary password to login, then reset your password.
- 5. Accept the Terms of Service, Privacy Policy and Member Agreement.

Reset Your Password

- 1. Login with your email address and the temporary password sent to your email.
- 2. Click **Account > Edit Profile > Change Password**
- 3. Enter your new password and verify it.
- Click Save Changes.

NEED HELP?

If you have questions about making your first exchange, contact us and we'll set you up with a member guide. If you do not have access to a computer and will need continuous help making exchanges you can sign up for an E-buddy to assist you. New Member Mentors and E-buddies are Hour Exchange Portland members who earn hours helping other members.

After you become familiar with how Hour Exchange works, you are encouraged to become a Member Leader. You can do this by clicking on the "Groups" link on the Hour Exchange website and joining the "Hour Exchange-Member Leadership Team." You can also indicate your availability for a number of other



Hour Exchange leadership or administrative tasks, and someone from the Board or the Member Leadership Team will contact you.

CONTACT A MENTOR OR GUIDE

- 1. Login to your account.
- 2. Click **Members**.
- 3. Click **Limit by Group**.
- 4. Click Hour Exchange Ebuddies or Hour Exchange New Member Mentors.
- 5. Alternatively, email hourexchangeportland@gmail.com and ask for a buddy or mentor and we'll get you sorted.

NOTE: You can also ask questions to all members by posting a message in the **New Requests** and **New Offers** section on the <u>Hour Exchange home page</u>.

WHAT IS A TIME DOLLAR OR TIME HOUR?

• The terms *Time Dollar* and *Time Hour* are interchangeable. You "earn" dollars in hour increments for providing services or goods to other members. For example, if you mow a member's lawn and it takes you two hours, you log that time and earn two time dollars. You can spend the dollars on a service you need.

WHAT IS AN HOUR EXCHANGE?

Hour Exchange is a community service exchange of neighbors helping neighbors where everyone's time is equal.

The IRS has issued multiple local rulings that time-based service exchanges are tax exempt (unlike barter, which counts as taxable income).

There are three reasons for this:

- 1. *An hour is always an hour.* Everyone's time has equal value, regardless of what service is provided.
- 2. The hours you earn are backed only by a moral obligation and are not legally binding. There is no guarantee that you will be able to spend the hours



you earned getting the services you want. Hour Exchange is a network of neighbors helping each other based on trust. We believe we can all get what we need if we share our time and talents. The more people who actively participate, the stronger the exchange becomes, and the more likely it is that you will get the service you need.

3. *Our purpose is charitable.* Neighbors helping each other enhances individual's lives and builds stronger communities.

OFFERS AND REQUESTS

Offers and requests are the foundation of hour exchange. You offer something and earn time dollars for providing it to another member. Likewise, you request something and pay using the time dollars you earned from your offers. You can add as many offers as you want using the Services menu.

Add Offers

An offer is a talent, skill, or goods that you can provide to other members in exchange for time dollars/hours.

- 1. Login to your account.
- 2. Click Services.
- 3. Select **Edit my Offers**.
- 4. Click **+Add Offers**.
- 5. Select a heading, for example Cooking and Food.
 - a. Select a sub-heading, for example Soup Making.
- 6. Fill in at least a clear description of what you are offering.
- 7. Upload an image, if desired.
- 8. Click **Publish** to have your offer broadcast to general membership in the next newsletter.
- 9. Click **Save Without Broadcast** to save your offer without publishing it to the newsletter.

Add Requests

Requests are something that you want or need from other members. You will use your time dollars to "pay" for the request.



- 1. Login to your account.
- 2. Click **Services**.
- 3. Click **Edit my Requests**.
- 4. Click **+Add Requests**.
- 5. Select a heading, for example Cooking and Food.
 - a. Select a sub-heading, for example Soup Making.
- 6. Fill in at least a clear description of what you are requesting.
- 7. Upload an image, if desired.
- 8. Click **Publish** to have your request broadcast to general membership in the next newsletter.
- 9. Click **Save Without Broadcast** to save your request without publishing it to the newsletter.

HOUR EXCHANGE'S MISSION AND CORE VALUES*

The first timebank was started by a group of women in St. Louis at Grace Hill Settlement. They coined the four original core values (below). Dr. Edgar Cahn added the fifth (Respect), and was a spokesperson for timebanking. He coined the phrases Timebank and Time Dollar.

- 1. **Assets**: We are all assets. Every human being has something of value to contribute. Even members who are homebound have earned hours by offering the service of prayer or telling funny stories. We recognize that the world takes all kinds of people, and all kinds of knowledge. Many people have talents they do not even realize, skills they may take for granted that someone else may wish to utilize. We empower people to grow their abilities and learn new skills, to stop limiting ourselves by thinking of what we can't achieve, and to imagine the possibilities of what we can accomplish together.
- 2. **Equality**: At the heart of every time exchange is equality. An hour is an hour, regardless of the service. We believe all people are created equal, and so is our time. Everyone has value, everyone's time is equal, and everyone has something to offer.
- 3. **Reciprocity**: Helping works better as a two-way street. "How can I help you?" needs to be changed to "How can we help each other build the world we both want to live in?"



4. **Redefining Work**: Work is beyond price. For Hour Exchange, work is redefined to include all of the activities it takes to sustain families, neighborhoods and communities, to help democracy work, and to advance social justice. Our economy is people. We value the work it takes to make healthy children, a healthy community, and a sustainable future.

BASIC IMPORTANT ASKS AND INFO

We ask that our members use a basic code of conduct, common sense, and courtesy. By that we mean *treat others the way you want to be treated.*

Here's some important examples:

- Unless you have an emergency issue, respond to a request within 48 hours, even if it is just to let someone know you are unable to provide the service they are asking about at this time.
- If you can't fulfill an offer that you added for a while, suspend it until you can offer it again. **See below for instructions on how to do this.**
- Hour Exchange is not an emergency service; contact members a week or more in advance of when you wish to provide or receive a service.
- Phone people during reasonable hours, not too early and not too late.
- Be on time. If you are late, communicate. If you have to cancel, give at least 24-hours notice.
- Hour Exchange does not verify, guarantee, or take legal responsibility that anyone is able to perform a service that they offer; it is up to members to verify, ask for and check references.
- Do not invite anyone into your home, your vehicle, or around your children, nor should you enter anyone else's home or vehicle if you you are not comfortable.
- Endorse other members using Hour Exchange's online software. This helps members build up a positive reputation if they are exchanging well.
- Do not solicit other members for personal financial gain or promote your political, religious, or other personal beliefs.
- Individuals under the age of 18 may only be involved in exchanges with consent of their parent or legal guardian and with adult supervision. It is the parent/guardian's responsibility to be present or have an agreement with another adult to serve as supervisor for an exchange. Hour Exchange



Portland adheres to federal and state guidelines governing minors. Hour Exchange software supports a "Guardian Angel" function that allows a parent or guardian to follow posts and communications initiated by those under their care.

- If you observe anything that could be interpreted as illegal, notify the police immediately and then notify an administrator when you can.
- If there is an accident, please notify the appropriate authorities (police, fire, ambulance, etc.) and then notify an administrator when you can.
- No Hour Exchange member may possess, distribute, sell, or be under the
 influence of alcohol or illegal drugs during exchanges. The legal use of
 prescription drugs is permitted during service only if doing so does not
 impair the member's ability to provide or receive services safely and
 effectively.
- Inappropriate conduct may result in your account being made inactive and forfeiture of all hours earned.
- Hour Exchange Portland has insurance that covers any injuries incurred by members or non-members during the course of making an exchange. Injured members must file concurrent claims with their own insurer (if they have medical insurance) and our insurer. Our policy will cover anything not covered by the member's insurance.

LIABILITY STATEMENT

As a member of Hour Exchange you are agreeing to participate at your own risk and hold Hour Exchange Portland harmless. Hour Exchange Portland does not guarantee or warranty the fitness, safety, or quality of work for any of its members. As a member of Hour Exchange Portland, you assume the risk of injury, harm, or damage in connection with providing or receiving service through Hour Exchange Portland. As a member of Hour Exchange Portland you are agreeing to hold Hour Exchange Portland harmless from any and all liability, actions, claims, and damages of any kind, including those caused by or arising from negligence or for injury to person or property.



HOW TO SUSPEND OFFERS

If you are too busy, will be away, or can't offer a service at the current time, please suspend it until you can offer it again.

- 1. Go to Services.
- 2. Edit My Offers.
- 3. Click **Edit** (pencil) for the service(s) you want to temporarily suspend.
- 4. Click the **Expires** dropdown menu.
- 5. Select Suspend Listing.

To unsuspend an offer, use the same steps above, select edit for the offer and set the expiry time to your preferred length.

HELPFUL FACTS

- You can exchange time in increments of a quarter hour.
- Members may ask to earn hours for travel time, clean-up time, and preparation/shopping. Alternatively, members can ask that the requester purchase ingredients for special food preparations.
- If an offer needs special tools or equipment, it is up to the person offering the service to provide those tools.
- If a request needs special tools, it is up to the requester of the service to provide those tools, for example a lawn mower and gas.
- If you are unsatisfied with an exchange please notify an administrator at hourexchangeportland@gmail.com; they may be able to help you mediate a conflict.
- If you are low on hours, ask for an hour estimate on requests. You can have a negative debt of 10 hours. If you go over that limit and do not make an attempt to contact an administrator or earn back hours your services may be suspended or your account deactivated.
- There may be times when members need help and are unable to offer a service. If this is the case, contact an administrator to apply for up to 20 hours from Hour Exchange's Compassionate Fund. Members donate hours they earned to the Compassionate Fund which can then be used to help support members in need.
- You can earn hours as a Member Leader.



DISPUTE PROCESS

Hour Exchange Portland has a dispute process for issues that can't be resolved between two members.

- 1. Initiate concerns to the member you exchanged services with.
- 2. Items to discuss/consider in handling a dispute should include the following:
 - a) What was the content of the original exchange negotiation around the service and expectations around the time exchange involved?
 - b) Were expectations met? Why or why not? (Both parties should communicate clearly before the exchange as to what their expectations for the service include. Exchange discussions should include hours to complete service, transportation and commuting needs [cash for gas or credits for gas, credits for commute time], what may be needed to complete the task, and agreement as to how necessary materials and equipment will be obtained.)
 - c) Did you and the other member communicate your needs, wants, and preferences related to the exchange and the exchange environment (for example, smokers vs. nonsmokers, no perfumes, exposure to animals, challenges/barriers within exchange, condition of car being used to transport, etc.)?
 - d) Did you discuss who will provide materials, the cost of materials, the use of equipment not provided by the person requesting service, use of equipment and hours related to equipment use?
 - e) Prior to the exchange, did you get references or endorsements from other members? Did you take standard safety precautions related to working with an unknown person? Did the member accurately represent their skills, services and abilities and perform them in a safe manner? If a license is required (electrician, plumber, doctor) did you ask to see their license? You can also search licenses on the state's website at www.maine.gov/pfr/professionallicensing/license_search.htm
 - f) Was the exchange based on services or items? Sometimes, members choose to exchange items for hours. In this case, it is up to the members to negotiate upon the number of hours an item is worth. If it is a handmade item, generally it is the time it took to make the item. If it is a previously owned or pre-purchased item the cash value and depreciation is not part of the negotiation. These exchanges are based on person-to-person negotiations and values are based on the importance assigned to them between those two members.



- g) Is the dispute based on the exchange or service itself, or is there a secondary concern? Was the member on time? Was there a personality conflict?
- h) Was the member under the influence of drugs/alcohol or present as impaired in a way that was a safety concern? If safety and efficacy are a concern this may be grounds for termination of membership.
- i) Is there a question around the member's code of conduct? Was it malicious or unintended? This could impact how administrators address the member. As an Hour Exchange Portland member, you have the right not to be discriminated against on the basis of age, gender, race, ethnicity, religion, sexual orientation, or disability. Remember, members can be dismissed for unacceptable conduct. Any serious concerns should be brought to the attention of the administrative staff.
- j) Disputes are handled on an individual basis. Administration takes into consideration the following areas:
 - Length of membership
 - History of exchanges
 - Previous disputes (if any are on record)
 - Seriousness/severity of complaint
 - Other concerns (determined by the situation)
- k) File a formal dispute to be addressed by the administrative staff from the email notification you receive when the service is recorded. Look for the "Initiate a Dispute" link at the bottom of the email.
- Hour Exchange Board members work to preserve an individual member's rights while also considering the impact on the general membership. Hour Exchange Portland is a service exchange organization whose members do the best they can with the skills that they have.