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Welcome

Welcome to Hour Exchange Portland! We look forward to you becoming an active member in our community of neighbors helping neighbors. In this guide you will find information on how to get started and tips on how to have the most rewarding experience.

GETTING STARTED

After you have completed your Orientation you can access your online account by going to HourXPort.org and clicking on “Member Login” in the upper left corner of the screen. Enter the email address you used in your online application and your password.

If you have forgotten your password, click on “Forgotten your password?” and a new password will be emailed to you. You can then reset your password to whatever you like on the “My Account” page after you have logged into your account. The first time you log in you will be asked to read and accept the Terms of Service, Privacy Policy and Member Agreement.

Be sure to click on the “Member Help Guide” link on the Member Login page for information on how to get started adding services you wish to provide and searching for services you wish to receive.

HELP

If you have questions about making your first exchange, contact one of our New Member Mentors who will help guide you through the process. 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.

You can contact a New Member Mentor or E-buddy by logging into your account. Click on “Members,” then select “Limit by Group.” Next, click on “Hour Exchange-Ebuddies” or “Hour Exchange-New Member Mentors” or email hourexchangeportland@gmail.com. You can also ask

questions of the general membership by posting a message in the New Requests and New Offers area on the Hour Exchange website home page.

WHAT IS HOUR EXCHANGE?

Hour Exchange Portland is a community service exchange of neighbors helping neighbors where everyone's time is equal, no matter what service is being provided. 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 status:

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 have 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 what we have, including our time and talents. There are hundreds of services available from Hour Exchange members, and the exchange is constantly growing and changing as new members join. 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. You are encouraged to invite your friends, neighbors, and the people you do business with to join. And if you can't find the service you need, go out and recruit someone to join who has the talent you are looking for (and earn hours doing so).
3. ***Their purpose is charitable.*** Neighbors helping each other enhances individual's lives and builds stronger communities.

Hour Exchange 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 has been a spokesperson for timebanking. He coined the phrases Timebank and Time Dollar.

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.

Equality: *At the heart of every time exchange is equality.* An hour is an hour, regardless of the service. Our time is priceless. When it comes down to it, time is all we have. 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.

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?" It is a gift to have the ability to help someone, and we should not rob others of that gift by saying there is nothing that anyone can do for me. There is no shame in asking for help, for when we come together with like purpose, the sum becomes greater than the whole. We are all stronger together. As Aesop said, united we stand, divided we fall.

Redefining Work: *Work is beyond price.* Work must be redefined to include all of the activities it takes to sustain families, neighborhoods and communities, to help democracy work, and to advance social justice. This kind of work needs to be honored. The real economy is people. We value the work it takes to make healthy children, a healthy community, and a sustainable future. Work should be redefined as something joyful, and we should spend as much time as we can doing what we love. Many of the services members provide are things they would like to spend their time doing. Hour Exchange frees up time for you, giving you more time to do the things you enjoy. For example, giving a neighbor a ride to the grocery store doesn't need to take any more time than you normally would spend. Then you can use the hours you've earned getting someone to help you with something you don't enjoy, don't know how to do, or can't do by yourself. We all know chores go quicker with a helping hand, and working together gets things done faster.

Respect: *Everyone matters.* We must respect where people are in the moment, not where we hope they will be at some future point. Through reciprocity we respect ourselves and each other. No one is above another and no one is a burden; we are all givers and receivers, teachers and students.

*****Membership Disclaimer: Membership with Hour Exchange is a privilege and compliance with all Hour Exchange policies is expected. Hour Exchange reserves the right to deny membership or remove a member for any reason permitted by its policies and law.

Courtesy and Safety

Hour Exchange asks that everyone be mindful of its core values and treat each other with respect; **be courteous** and **be safe**.

We ask that you **keep your account updated**, make sure your contact info is accurate and that you are able and willing to provide the services you have listed that you would like to provide.

If you are too busy or incapable of offering a service, please remove it from your profile; you can always add it back later. If you are going on a long trip or won't be participating for a period of

time, please contact an administrator at hourexchangeportland@gmail.com to temporarily suspend your services so other members won't try to contact you while you are gone. Your services may be reinstated at any time and you will keep any hours you have earned.

It can be frustrating to contact members who say they provide a service and not hear back from them. That's why we ask every member to **respond to a request within 48 hours**, even if it is just to let someone know you are unable to provide that service at this time.

If you have attempted to contact someone twice and they have not responded within a week, contact an administrator and let them know..

When you search providers of a service you can see the members who have logged in most recently and made an exchange (they will be at the top of the list). You may wish to contact them first about making an exchange since they have been active recently and are more likely to respond.

Hour Exchange is not an emergency service; it is best to contact members a week or more in advance of when you wish to provide or receive a service. Please phone people within reasonable hours (ex. do not call members after 9pm or before 8am). You may wish to enter the best times to contact you, or when you are available to provide a service in your service description. Please **be on time** to all appointments; if you cannot make an appointment give at least a 24-hour cancellation notice.

We ask that you only offer services that you are able to provide. **Be clear in your service description** of what you are offering and what experience you have. If you are a licensed professional you may wish to include your license number.

Hour Exchange Portland does not verify or guarantee or take legal responsibility that anyone is able to perform the 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 do are not comfortable. **It is your responsibility** to verify someone's license and insurance or to decide if you are comfortable with the provider's ability to provide a service that does not require a license.

You may wish to ask other members for recommendations on their service providers and how their experience was. You may **endorse** other members using Hour Exchange's online software (see the Member Guide).

Potlucks and other Hour Exchange events are a great way to meet and get to know members in a safe environment; potlucks are generally held quarterly. If you do not feel comfortable with a person or situation, simply let the person know you are not interested in making an exchange with them at this time. Contact an administrator with any concerns you may have.

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. Always remember that safety comes first; err on the side of caution.

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. Elements of good will, good faith, cooperation, sharing, luck and timing affect all exchanges. Respect of another's best efforts and a "doing your best" attitude are a part of what makes exchanges work.

Hour Exchange Portland has insurance that covers any injuries incurred by members or nonmembers 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 Portland 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.

Happy Exchanging!

The most important key to a happy exchange is communication. Both parties should communicate their expectations clearly before the exchange.

An hour is an hour, regardless of the service being provided. You can exchange hours for time spent in the service of making, repairing, maintaining, cleaning, or shopping for an item that you give to someone (i.e., knitting a scarf, shopping for soup ingredients, etc.).

You can exchange time in increments of a quarter hour.

If a member is traveling a far distance, they may ask to earn hours for travel time. If it takes time to prep or clean up after providing a service, a member may ask to earn hours for this time. These things should be worked out in advance before the exchange is made.

If a job takes special tools, it is usually the responsibility of the receiver of the service to provide them. If the provider incurs expenses (i.e., gas for a lawn mower), they may wish to be reimbursed for them; this should be worked out in advance and Hour Exchange takes no responsibility for money exchanging hands. Members should discuss what may be needed to complete the task and agree how the necessary materials and equipment will be obtained.

If you communicate clearly before you make an exchange, you are most likely to have a positive experience. 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.

You may wish to ask for an estimate of how many hours a job may take to make sure you have enough hours already earned. You are allowed to go in debt with a negative balance of hours; however it is recommended that you do not go more than 10 hours in debt before you start earning hours back. 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 may be made inactive.

There are times in our lives when we need help and for medical or other reasons 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. We want people to be able to get what they need when they need it the most. Members can donate hours they earned to the Compassionate Fund which can then be used to help support those members of the community most in need and in times of crisis.

There are plenty of ways to earn hours as a Member Leader so sign up for a Member Leadership Team if you have not already done so.

Every year we request a donation from our members to support Hour Exchange Portland's overhead and to keep it vibrant and growing. On the anniversary of when you join we will ask for a voluntary donation of \$25. We understand some of our members may find it easier to sign up for a payment plan that suits their needs; even just \$2 a month is a big help. If you are unable to contribute anything you may donate 2 hours instead of cash. We also provide numerous opportunities to provide services to Hour Exchange, i.e. serving on the Board or a committee, leading orientation, assisting with administrative tasks, or recruiting new members.

We ask that you be an active participant and make at least 1 exchange every six months. If you are not active for 1 year or more, your services may be suspended or your account may be made inactive. You can always contact an administrator to reinstate your services or to make your account active again and the hours you earned will still be there; they never expire.

REWARDS

Members spend hours earned getting health care, home weatherization, show tickets, tutoring and taking classes, meeting people with like interests, growing their network of friends, and/or learning new skills.

People have utilized Hour Exchange to create their own community-building programs (like recycling, garden swaps, and computers for kids) and you can too! There is no limit to what we can do when we work together! Hour Exchange helps turn neighbors into friends and a city into a community via a support network of people who care for and look out for each other.

Entrepreneurs have utilized Hour Exchange to get services to help grow and promote their small businesses, develop a devoted client base who may become paying customers, and get great references and referrals. Organizations have used Hour Exchange to utilize their volunteer base more effectively. Their members provide services to the larger community, and donate hours back that the organization. Organizations can then spend on services their traditional volunteers cannot provide, be it legal advice, accounting, or others.

And, tell us if you know of a business or individual that may like to sponsor Hour Exchange and show that they support building community too.

DISPUTE PROCESS

Hour Exchange Portland has a dispute process in the event that the service provided falls short of what you agreed upon and the issue cannot be resolved between the two of you, or if the person you have exchanged with was disrespectful or dishonest.

Step 1. Initiate concerns to member you exchanged services with by _____.

Step 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.) Any changes to this original agreement must be communicated and may be a vital component in the dispute process.
- 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 those materials, the cost of materials, the use of equipment not provided by person requesting service, use of equipment and hours related to equipment use? Sometimes members want their travel time to be included in the service exchange. Sometimes materials will be needed for an exchange (i.e., cooking, yard work).
- 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.
- l) 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.

Revision history:

January 15, 2023 URL/domain name changed to HourXPort.org

September 2, 2021 Board of Directors approved moving the liability statement from page 2 to page 5 to the end of the section “Courtesy and Safety” and preceding it with a paragraph describing our insurance coverage.

June 16, 2021 Board of Directors decided to discontinue use of the acronym HEP due to its association with the Nazi regime.

January 1, 2019: Board of Directors voted at their December 6 meeting to eliminate the annual mandatory 2-hour donation.

May 7, 2018: Board of Directors voted to approve electronic release form in lieu of paper.

January 15, 2018: Board of Directors approved changes made to adhere to current policies and procedures/copy editing

August 8, 2016: Anca Gooje, addition of disclaimer