Global Village
Orientation Handbook
I will do more than care - I will help.
I will be more than fair - I will be kind.
I will do more than forgive - I will forget.
I will do more than dream - I will work.
I will do more than earn - I will enrich.
I will do more than give - I will grow.

I will be more than friendly -

I will be a friend.
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Welcome to the Global Village Family

One of the unique features of Habitat for Humanity is our ability to engage volunteers in our work. The Global Village program provides opportunities for people of different cultures to live and work together in a spirit of partnership and volunteerism. Team members experience firsthand the burden of substandard housing. They learn what Habitat is doing to address the issue and how all people can help to break the cycle of poverty. They meet and get to know Habitat partners from all walks of life.

As our understanding of culture expands, we begin to realize that cultural traits are not right or wrong, but are a framework through which we understand the world around us. The GV experience provides people with the opportunity to learn about another culture while at the same time the experience also challenges the volunteer to reflect on their own culture and values. This exchange happens while facing the reality of touchable poverty. For many people the Global Village trip is a life changing experience.

This Orientation Handbook has been developed to help you more thoroughly prepare for your Global Village experience. It contains background information about Habitat for Humanity and the Global Village program; and provides details of what to expect and how to prepare.

We suggest that you read this handbook thoroughly—even take it with you on the trip. If you have questions or need assistance, contact your team leader or Global Village coordinator. Welcome to the Global Village family.

In partnership,

Greg Foster
Area Vice President
Habitat for Humanity Europe, Middle East and Africa
Habitat for Humanity International

HFHI background

Habitat for Humanity International was founded in 1976 in Americus, Georgia, USA, and since then has grown into a global housing ministry involving tens of thousands of people. More than 1 million people worldwide now live in Habitat homes that have been built in partnership with Habitat for Humanity.

The idea for Habitat for Humanity was born at Koinonia Farm, a Christian community near Americus, where residents sought to apply Christ’s teachings in practical ways. There, in a program called partnership housing, Koinonia founder Clarence Jordan, Millard and Linda Fuller, and others began building houses in partnership with low-income, rural neighbors and then selling the houses to the families on a no-profit basis.

Through this program, simple, decent houses became affordable to those who were too poor to qualify for conventional financing. Each homeowner family helped in the construction of the homes. Their “sweat equity” lowered the cost of the houses, instilled pride of ownership and fostered the development of positive relationships with volunteer builders. Their house payments were placed into a revolving Fund for Humanity, which was used to build more houses.

Since those first partnership houses were built, the movement’s philosophy has been based upon the “economics of Jesus”—the belief that every human life is priceless and that we must never exploit another for our own profit.

Testing the model

In 1973, the Fullers—a couple who had abandoned a millionaire lifestyle, gave their money to the poor and devoted themselves to a life of service to others—moved to Africa to test Koinonia’s partnership housing model overseas. The program they began in the Democratic Republic of the Congo, formerly known as Zaire, soon became a working reality. Convinced that a concept that had worked in southwest Georgia and in Africa could be expanded and applied worldwide, the Fullers returned home and founded Habitat for Humanity International.
The ultimate goal of Habitat for Humanity is to eliminate poverty housing and homelessness from the face of the earth by building adequate, basic housing. The organization also seeks to put shelter on the hearts and minds of people in such a powerful way that poverty housing becomes socially, politically and religiously unacceptable anywhere in the world.

**Habitat today**

Today, Habitat for Humanity houses can be found around the globe, with Habitat working in every state of the United States, every province of Canada and in more than 70 other countries. The ways in which better housing makes for a better life are not necessarily apparent when the keys to the house and a Bible are presented to the new homeowner. It is important that a family have an affordable place to live; a secure place to live; a place where children are not ashamed to bring their friends. But the benefits extend well beyond the dedication ceremony. For a family freed from substandard housing, health often improves; children’s grades go up; parents may return to school or have the confidence to seek better employment. As neighborhoods improve, entire communities improve.

Because the need for decent housing is so immense, Habitat for Humanity believes the response must be equally great. For that reason, Habitat actively seeks to engage in its work everyone who wants to be involved. Religion is no barrier. Age is no barrier. Neither is race, nationality, gender, building experience nor station in life.

Former U.S. President Jimmy Carter has been Habitat for Humanity’s most famous and high-profile volunteer. Starting in 1984, President Carter and his wife, Rosalynn, joined by thousands of other volunteers, have devoted their time, sweat and skills to building houses during the annual one-week Jimmy Carter Work Project. More than 3,000 houses have resulted from those efforts.

Hammering for Habitat also has attracted thousands of other notable names from the worlds of music, film, sports, business, television and politics. Corporate partners, too, are vital to Habitat for Humanity’s work, contributing dollars, products, professional services and house-building labor. “Everyday volunteers,” though, are the backbone of Habitat’s building efforts. Retirees travel in their RVs to help Habitat affiliates build homes; college students give up their spring breaks to build; grade-schoolers make and sell bird houses and give the proceeds to Habitat; church congregations sponsor and build homes; and people like you use their valuable vacation time to participate in Habitat for Humanity Global Village trips.

“What the poor need is not charity but capital, not caseworkers but coworkers. And what the rich need is a wise, honorable, and just way of divesting themselves of their overabundance. The Fund for Humanity will meet both of these needs.”

—Clarence Jordan, founder of Koinonia Farm and the concepts behind Habitat for Humanity
Habitat’s strategic plan

Habitat for Humanity International is embarking on a new five-year strategic plan that will help the organization further its mission to bring people together to build homes, communities and hope. The plan will run through June 2018 and is aimed at expanding the organization’s impact on all aspects of affordable housing in the more than 70 countries where Habitat is at work around the world.

Habitat’s plan has three main components. The organization seeks to improve housing conditions for an ever-larger number of the world’s poor and low-income families; support and influence partner organizations to increase access to shelter and advocate for affordable housing policies; and mobilize hands, hearts and voices of volunteers in the cause of adequate and affordable housing.
Philosophy and terminology of Habitat

Economics of Jesus
Habitat for Humanity is founded and operated on Christian principles, the most basic being the economics of Jesus. The premise for the economics of Jesus is based upon the belief that: 1) God will multiply the resources and the effort when human need—not profit—is the motive for action; 2) Poverty of the “have-nots” is directly related to the riches of the “haves.” According to Luke 3:11, those with two shirts should give one to someone who has none, and those with food should share.

The economics of Jesus, as applied by Habitat for Humanity, is a call to step out in faith to build houses in partnership with people in need.

Partnerships
Also integral to the ministry of Habitat for Humanity is the concept of partnership. This partnership is twofold. First, Habitat is in partnership with God, carrying out his will to help others. Second, Habitat is a people-to-people partnership that joins individuals and communities together regardless of race, nationality, religion or socioeconomic status.

As Habitat continues to develop and expand, we find that maintaining a leadership role in housing and community development often means developing quality partnerships with others who share our commitment. We form partnerships with companies and corporations, with churches and faith based organizations, and with other non-profits. These partnerships allow us to pool resources toward the elimination of sub-standard housing. Just a few current examples include: Thrivent Financial for Lutherans, Mercy Corps, Oxfam, World Vision, Lowe’s, Citigroup and Whirlpool.

Partner families
The people-to-people partnership begins with partner families. Habitat is not a giveaway program, but a joint venture in which those who benefit from the housing ministry are directly involved in its work. Partner families put in significant sweat equity working on their houses and the houses of other partner families.

Volunteers
Volunteerism is a key ingredient of this partnership. Volunteers provide much of the skill and labor needed for Habitat’s work. Volunteers and partner families join together as coworkers, working on equal footing and each contributing from his or her own resources and experience for the good of all. Volunteers frequently become some
of the strongest advocates for Habitat, motivating others to get active in the battle to eliminate poverty housing.

Volunteers serve at HFHI headquarters in Americus, Ga., at regional and area offices, and with Habitat affiliates around the world. Global Village volunteer teams travel worldwide to help build homes and raise the awareness of the Habitat mission.

Ministry
As volunteers work with partner families and other Habitat workers, Habitat becomes a ministry not only to those receiving houses, but also to the volunteers who gain insight about justice, simplicity, service, Christian living and responsibility, and the Kingdom of God. The vision of partnership reaches far beyond the Habitat community.

The focus of Habitat’s ministry is not simply the construction of houses. Habitat seeks to create awareness of housing issues as it empowers people in need to help themselves. Habitat is interested in the people involved in its ministry, both the owners of Habitat houses and those who contribute funds and volunteer their time and talent. Habitat seeks to eliminate barriers and form partnerships among people who would otherwise be strangers.

Our partners throughout the world do not need us as laborers as much as they need us to understand their housing situation, to understand how Habitat respond.s to the need, and to lift up the work and principles of Habitat in prayer, in action and with financial support.

Ecumenicity
God’s love extends to the whole world regardless of race, nationality or religion. In the same way, Habitat seeks to make decent housing available to all people in a nondiscriminatory fashion. In this spirit and in the spirit of partnership, Habitat is an inclusive humanitarian organization, encouraging people from a broad spectrum of social, ethnic and economic backgrounds and from a wide diversity of religious experiences to work together. As Habitat expands to more widespread locations, an ever-stronger ecumenical base emerges. Denominational agencies, interdenominational coalitions, interfaith programs and secular organizations bring a wealth of resources to Habitat for Humanity’s work. These individuals and groups work in partnership, sharing mutual respect, ideals and dignity.

“Habitat for Humanity International is one organization that would help us change the housing problems of the most needy people in our society. It is God’s own project, I believe, which is why it cares for those people in our society who in the eyes of men are useless and hopeless. But, to God, they are precious and equal to the very important.”

—Janet Museveni, first lady, Uganda
Funding

Habitat for Humanity assists host programs with funding in various ways. The amount of funds and the methods of funding change according to a number of factors. Some programs are more mature and have developed local funding sources. Others have great need in the wake of a disaster and need more help.

All programs benefit from the Fund for Humanity (or “revolving fund”) as houses are built and mortgages are paid. The local Fund for Humanity may receive monetary gifts, no-interest or very low interest loans, and repayments from mortgages on homes built or repaired. These funds come from all the ‘partner’ resources noted above, plus from tithes from other Habitat affiliates and projects around the world and from traveling work teams! Your participation as a volunteer and the donation made by your team is vital to the host community’s building program. Not only does your presence raise awareness for housing issues on a global scale, but your donation facilitates their opportunity to become self-sufficient.

Family selection

HFHI partners with low-income families who strive to become homeowners but are unable to attain that goal through conventional means. Prospective partner families are chosen according to need, willingness to partner and ability to pay. To qualify, a partner family must:

- Not own a decent house and must presently be living in inadequate shelter.
- Be willing to donate significant sweat equity to build theirs and other Habitat houses.
- Be willing and able to pay for the house. The combined income of all family members must be low enough that the family is ineligible for affordable loans from traditional lending institutions, but high enough to pay the Habitat mortgage.
- Live in the area served by the affiliate to which they apply.

Prospective partner families undergo an extensive interview process and affiliate selection committee members visit and inspect their living conditions before they are considered for a Habitat home. Habitat strives to help those with the greatest need.

Educate yourself

To educate yourself about issues related to poverty housing, and learn more about how you can become involved with Habitat for Humanity’s Advocacy efforts, visit www.habitat.org/gov.
Global Village Program

The Global Village program began in 1989 in response to increasing requests for international short-term volunteer opportunities. In our first year, 12 countries invited 30 teams to participate in house-building work and to learn about Habitat in their country.

Over our first two decades, the Global Village program sent out more than 60,000 volunteers and raised more than $20 million for international home-building efforts. Those volunteers and financial donations traveled with more than 5,000 teams to work, on more than 10,000 homes in nearly 60 countries.

Today, the GV staff continues to coordinate over 800 work teams to approximately 40 host countries each year, mobilizing more than 10,000 participants! As this program expands, we continue to support the mission of Habitat for Humanity by working in partnership; providing cross-cultural experiences, mobilizing volunteers, building sustainable relationships and generating resources, in the hope of creating long term advocates for affordable housing.

The mission

Global Village team members reflect the mission and purpose of Habitat for Humanity International. They offer a hand up to God’s people in need by building houses in partnership with God and people everywhere. You will be traveling to a new place; living in unfamiliar quarters; meeting new people; and perhaps experiencing new cultures, all in the spirit of helping God’s people in need. The following pages will help you prepare for your trip.

Three important people strive to make your GV work trip a success: your HFHI Europe, Middle East and Africa (EMEA) Volunteer Programs Specialist, your team leader and a GV host coordinator from the Habitat national or local office.
Your HFHI EMEA Volunteer Programs Specialist offers knowledge of the procedures required ensuring a safe and rewarding experience. They are responsible for the following:

- Recruiting and training team leaders.
- Soliciting invitations from host countries.
- Providing teams with financial services and administrative support.
- Working with the host representative to coordinate plans for your trip.
- Answering questions and providing advice.
- Handling emergency situations 24/7 while teams are traveling.

Your team leader, an experienced volunteer, has responsibility for working with the HFHI EMEA Volunteer Programs Specialist and the hosting staff to plan and implement your short-term work trip. He/she is your first point of contact for all issues and questions before, during and after your trip, and we ask that team members not contact host coordinator or HFHI EMEA Volunteer Programs Specialist directly. Team leaders are interviewed and trained by the HFHI GV staff. Once invited to lead a team, the team leader selects team members, develops the team budget and, along with the host coordinator, designs the itinerary and makes lodging and in-country transportation arrangements. S/he serves as tour guide, coach, mentor, inspirer, counselor, crisis manager and confidant from start to finish. Your team leader brings to the team personality, uniqueness, experience and commitment, and deserves your support, kindness and respect.

The GV host coordinator is your team leader’s primary on-trip contact and partner in planning and organizing your team’s work project. S/he helps plan the itinerary and make arrangements for lodging, local transportation, recreational activities, etc. The host coordinator is instrumental in ensuring that the team’s visit is a positive experience for team members and the local community.
The team

GV team members come from all walks of life and socioeconomic backgrounds, but all join the GV team with the goal of giving of themselves to help those in need of a simple, decent place to live.

Each team member brings to the group unique experiences, a unique personality and, sometimes, a unique challenge. During your GV work trip, you may face situations you have not before encountered. You are in strange surroundings, away from family and friends. You might be living in close quarters—sleeping on a folding cot in a village community center, sharing primitive bathroom facilities with the team, traveling to the work site as a group. The accommodations most likely won’t be what you are accustomed to; the food might not always be your favorite. Flexibility goes a long way toward overcoming these obstacles.

Teamwork is an important ingredient of a successful GV work trip—on and off the job. Every team member brings a diverse set of life circumstances, values and talents to the project. No one can do it all, but each team member has strengths, and those strengths need to be put to use. Working together harmoniously day after day doesn’t always happen—expect a few speed bumps in the road to fulfillment. Getting along requires patience, restraint and willingness to compromise.

Feeling that all participants are not keeping up their end of the workload is a common obstacle when working in a group—an obstacle with which participants must learn to cope. Team members often describe their experiences with, “At times my team was frustrating and confusing, but it was never boring. I wouldn’t hesitate to do it again.” Sharing and giving become automatic reflexes as the newly formed team grows into a social unit.

Being knowledgeable about the place you are going and the place from which you come is important. People in other communities like to know about where and how you live. Before your trip brush up on current events, and be knowledgeable on the area that you will be traveling. Present your views and questions with confidence and pride, but be considerate of the views of your hosts and team members.

Minors policy

There are separate policies involving participation of minors on GV work trips for international builds. For international trips, participants must be 18 years of age or older unless accompanied by a parent or guardian, or part of an institutional
group. Work activities of participants under the age of 18 are restricted, and a signed and notarized Minor Waiver form is required from each parent/guardian. Minors below the age of 14 are not allowed on or near worksites in most international locations.

The type of work that minors can do on international worksites is limited to lighter tasks that do not include heavy lifting, roofing, climbing on scaffolding or using power tools. The team leader, in consultation with the host coordinator, can answer your questions regarding who is eligible to participate in a specific trip, and can also provide a list of appropriate tasks for minors. Minors are not allowed to participate in GV trips planned to disaster recovery areas.

The trip cost

Your GV trip cost covers the majority of the expenses that you will incur after arriving at your destination, plus travel medical/trip cancellation insurance coverage, a modest GV administrative fee and a donation to the Habitat host affiliate’s building program.

Accommodations vary, depending on the location. Team members often stay in hostels or village community centers. Local transport is by private bus or van, which is arranged in advance by the host coordinator, or when convenient and practical, by public transportation.

Meals are provided by churches, community groups or private citizens, eaten in restaurants or prepared in-house by the team. The costs of accommodations, local transportation, interpreters, tour guides, meals and related recreational or cultural activities usually are included in the trip cost. Your team leader will provide details about exactly what this cost covers.

Paying for the trip

An applicant’s space on the team is not guaranteed until his/her non-refundable deposit is received by Global Village. The remaining balance of the trip fee is due at least 45 days prior to departure. Please consult the enclosed Payment Policies and Procedures document for detailed information on payments and cancellations.

Please note that Nadácia Habitat for Humanity International will make every effort to honor the designation made by the donor; however, NHFHI reserves the right to apply the funds to another purpose if, in the sole judgment of the board of directors of NHFHI, the original destination becomes, in effect, unnecessary, incapable of fulfillment, or inconsistent with the charitable needs of the community or the area served.

If planning to solicit donations/raise funds to finance your trip, your first resource should be the Fundraising toolkit included in the Orientation Packet from Global Village. It contains creative ideas, materials and sample solicitation letters that will help you become an active advocate for your host by ‘getting out there’
and raising funds for your trip! (Appendix 5)

Nadacia HFHI is recognized in the Slovak Republic as a nonprofit. Citizens of other nations (e.g., Canada, Germany, U.S., etc.) will have different rules concerning tax deductibility, based on Habitat’s tax status in that nation. Consult a tax advisor for any other specific questions on the tax-deductibility of your trip related expenses.

**Orientation materials**

HFHI EMEA Volunteer Programs Specialist has shared with your team leader an MOU outlining, GV Payment Policies and Procedures, as well as travel medical insurance information and CDC Travelers’ Health information. In addition, a list of helpful Web sites and cultural activities can be found in the appendices of this handbook.

Please read this book and carefully review all of your orientation materials to familiarize yourself with the mission and ministry of Habitat for Humanity International and what to expect during your trip.

Once you have reviewed the orientation materials, if you have not yet submitted an Emergency Contact Information/Release and Waiver of Liability form, please complete one and return it to team leader immediately.

**International travel**

For international work trips, team members are responsible for arranging and paying for their own transportation to and from the host country. Your team leader, at his/her discretion, may propose flying as a group from the departure airport of your home country, however each team member is responsible for paying his/her own fare. Otherwise, team members will meet at the host-country gateway airport and proceed from there as a group. Your team leader will advise you regarding his/her travel plans and preference. Please do not purchase airfare or make other travel arrangements before consulting with your GV team leader.

Once you have received information about how to arrange your arrival, finalize your reservations and travel itinerary as soon as practical and forward a copy to your team leader. S/he will retain it and forward copies to the HFHI EMEA Volunteer Programs Specialist and the Host-country contact. If your itinerary changes be sure to notify your team leader.

**Luggage**

International and U.S. flights may have different restrictions regarding both checked and carry-on luggage. Internal flights within international locations often have a much lower minimum weight on luggage, and/or a limit on the number of bags that you are able to check, as the aircraft is usually smaller. It is advised that you consult with all of the airline(s) you will be traveling with to confirm their specific restrictions before traveling. Overweight luggage or extra checked bags are often accepted by the airline for a variable fee.
Passports and visas

Each GV team participant is responsible for obtaining his/her own passport and visa, if required. The expiration date on your passport must be at least six months beyond the date you plan to depart the host country.

Passports and visas can be applied for in person or by mail, which can take six to eight weeks. In an emergency, a passport can be obtained in three days, for a significant additional fee. To locate the passport office nearest you and for more information about obtaining a passport or visa, your country’s Ministry of Interior Affairs for more Passport Information.

A visa may be required for entry into the GV host country. While some visas are issued upon arrival, others must be applied for well in advance of departure. In most cases, since team members are entering the country to visit Habitat, we advise team members to apply for a tourist visa. Consult with your team leader and local consulate or passport/visa service before applying for your visa. To eliminate any question that you are not entering the country for business purposes—to make a profit—we recommend that you do not use the word “work” or “volunteer” on the application.

To ensure that you have time to obtain the necessary travel documents—passport/visa(s)—for your destination(s), begin the process immediately.

Once you receive your travel documents, photocopy the first page—photo ID page—of your passport, as well as your visa if applicable, and forward it to your GV team leader. It is advised that you also retain a second copy to carry with you as backup during the work trip, and leave a third copy with the person that you have listed as your emergency contact.
If this is your first Global Village work trip you may be feeling anxious. A wild mix of questioning scenarios is most likely running rampant through your mind. What will the experience be like? Where will we sleep? Is the work difficult? Why am I doing this? What can I expect?

Successful work trips have been taking place for years. However, each trip is also a unique and exciting opportunity to encounter the ‘unknown’. It’s important that each time you embark on a Global Village work trip, you take a moment to visit your own thoughts and expectations before you travel.

The articles in this chapter and the chapters that follow can provide a vehicle through which you can examine your own expectations.

What are your expectations?

It is important for team members to begin to examine their expectations as early in the planning process as possible. Consider sharing your thoughts with your team leader(s) and other participants. Expressing your thoughts on paper is the first step. The following are questions that you should consider seriously before traveling.

What is your purpose in going on this GV work trip?
What do you expect facilities to be like? (Hotels, restaurants, toilets, buses, accommodations)

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Personal reflections: What do you expect spiritually? What do you expect emotionally?

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What do you expect from your team members? What about your team leader?

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What do you expect from your hosts? Who is in charge?

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How might you make an effort to be involved with the local community?
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What kind of house construction might you work with? What are you willing to do?
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Now…discuss your answers—your expectations—with your team leader and fellow team members. Explore which are likely to be accurate…and which might be unrealistic. You may be surprised that other team members are experiencing similar anxiety and have the same questions. This commonality is the starting point to a truly rewarding work trip.
Great expectations

By Bob Howell

How to handle the certain surprise of reality
What do you expect from your work trip experience? Knowing your expectations is one of the most important ways you can prepare for your time overseas.

Maybe you don’t think you have any expectations. If so, you’re in for a shock because a hidden expectation which clashes with reality is always surprising. Expectations come from parents, from teachers, from friends, from literature and from a whole range of other sources, but mostly they come from you.

Preparing for a work trip is a bit like what happens when you’re hungry and you smell baking bread. The anticipation of it all makes your mouth water. People have given money to help you go. They’re praying for you. You’re on a mission, so you expect that certain things are going to happen.

The best way to avoid disappointment is to evaluate your expectations before you go. Are they realistic? Have you based them on the right motives?

There is nothing wrong with high expectations. William Carey said, “Attempt great things for God, and expect great things from God.” That kind of thinking gives you high motivation. I’m not suggesting that you lower your hopes or lessen your vision for God’s glory. I would, however, like to suggest that you add a few expectations, if you haven’t done so already.

Frustration
Expect to be frustrated. No matter what your situation, you’ll always be encountering the unexpected. God will often use the difficult and the unforeseen to do great things in your life and in the lives of others. If you don’t have some frustration, you probably aren’t learning and growing.

Forgiveness
Expect to forgive. You will make mistakes. You’ll need to forgive yourself and ask for forgiveness from others. And you’ll have to forgive. Others will make mistakes. They won’t understand you, and they’ll hurt you. If you expect this, you’ll be ready to learn many lessons that God wants to teach you. You’ll learn a lot about acceptance: how to accept those who don’t agree with you, and how to accept yourself when you don’t perform the way you think you should.

Flexibility
Expect to be flexible. You might be tired of hearing about flexibility, but that continues to be one of the most valuable words to remember as you go overseas. Adapt. Fit into the situation. Allow God to use you any way he wants. Yield yourself to him. Tell him, “What I want is to obey you completely, whatever the situation.”

If your desire is simply to glorify God, you can look at situations in a refreshing way. You can realize that God is honored no matter how much you do or don’t do. If you’re looking in everything for an opportunity to share Jesus Christ, that will keep your motivation high, your flexibility strong, your frustration low and your expectations in perspective.

Our God, after all, is the same one Paul was talking about when he said “…him who is able to do immeasurably more than all we ask or imagine…” (Ephesians 3:20) Our God will use you and bless you beyond your expectations. That’s one expectation you can count on being met.

Bob Howell has helped hundreds of short-term missionaries as director of personnel for LIFE Ministries.
Community life

Participating in a Global Village work trip is more than simply building houses. You’ll be totally immersed in the community you visit. You’ll eat, sleep, work, play and worship as a team, within the confines of your host community’s culture.

Community life involves learning about your host community as well as your team mates, experiencing and dealing with cultural differences and sharing every waking hour with people who quickly become like family. For most participants these opportunities result in an awakening—expanding individual comfort zones and promoting spiritual growth.

With this immense opportunity for growth comes equally immense responsibility. Each team member is expected to act responsibly with his/her every action. This chapter prepares you for what to expect and what is expected of you.

Culture shock

Whether you are traveling to another state or crossing an ocean, there is a chance that your host location will be vastly different from what you are accustomed to at home. The language (or accent) might be different; your accommodations may not be what you are used to; your hosts and Habitat partners may even dress and act differently. People might greet each other in unusual ways and even be mildly offended by your clumsy, yet well-intended, attempts to demonstrate friendliness. You could be exposed to unusual customs and eat unfamiliar food. You’ll probably be spending concentrated time with people who you don’t yet know that well. In summary, you could experience “culture shock”.

Culture shock can be confusing and difficult to deal with. We all do not react to or recognize culture shock in the same way. Some people withdraw; others become overly energetic trying to fit in. A few might even become angry and resentful toward their hosts’ different ways, but most GV team members find ways to turn the negatives into positives.
A good way to counteract culture shock is to open your eyes and ears, open your mind, put on your sense of humor and a smile, be prepared to laugh at your own blunders and genuinely become a part of the new culture. Attempt to learn the local language, at least the basic courtesies—“hello,” “goodbye,” “good morning,” etc. Question your hosts about their area, their way of life, their family and experiences. Show as much interest and respect towards your hosts as they undoubtedly will show in you.

Open the lines of communication. When you become confused or border on information overload, discuss your dilemma with your team; seek a better understanding from your hosts; write your experiences and observations in a journal and/or record them on film. Being immersed in a new experience is an exciting opportunity that promotes both personal and spiritual growth for you and those around you.

The host community

Global Village teams reflect the mission and purpose of Habitat for Humanity—to witness to the gospel of Jesus Christ through loving acts and the spoken and written word. We help to develop communities with people in need by building houses in partnership with God and people everywhere. Although you are making a significant contribution of time, talent and money, GV work team members still are guests in the host community they visit. It is imperative that the actions of team members reflect the values of the Habitat mission.

The following is a basic Code of Ethics that we expect GV participants to adhere to while in the host community:

- Team members are expected to respect the ethics and morals of the area in which they visit. Equally important to the team's physical labor in construction is their expression of love through humility and respect toward the partner families, community, Habitat staff and each other.
- Use of illegal drugs by team members is strictly forbidden at all times.
- Consumption of alcohol at work sites and official Habitat meetings is prohibited and should be moderated all other times.
- Use of tobacco may be offensive to others.

Please respect the values of your hosts and fellow team members.

- Clothing should be appropriate for the work site or after-work event. Team members should dress comfortably, yet modestly. Many times the dress code in your host community is much different than how you might dress at home. Before the trip your team leader will provide you with recommendations for proper dress in the country you are visiting.
- Travel in a spirit of humility and with a genuine desire to learn more about the people of your host community. Instead of the practice of “knowing all the answers,” cultivate the habit of asking questions, and listening to the replies.
• Be keenly aware of the feelings of others, thus preventing what might be offensive behavior on your part. This is especially applicable when taking photographs. Photographing local people and what might be considered sacred, cultural places should be done with reservation. It is respectful to ask permission before pointing the camera at such subjects.

• Realize that often the people in the community you visit have time concepts and thought patterns different from your own; this does not make them inferior, only different.

• Acquaint yourself with local customs—people will be happy to help you.

• Remember that you are only one of many visitors. Do not expect special privileges.

• When you are shopping, remember that the “bargain” you obtained was possible only because of the low wages paid to the maker.

• Do not make promises to people in the community you visit unless you are certain you can carry them through. Partners always appreciate receiving photographs that you have taken of them, but if you promise to send photos, do so.

• Spend time reflecting on your daily experiences in an attempt to deepen your understanding. It has been said that “what enriches you may rob and violate others.”

Gift giving

Habitat for Humanity takes a very strict stance on avoiding paternalism and fostering any sense of dependency and/or inequality among our partnering communities. Our Habitat partners have asked that team members not bring gifts such as radios, watches or special favors for individual families on any trip. The most well-intentioned and (from our perspective) most minor gift can often create jealousy, competition and enmity. Donations to the local affiliate that benefit an entire community such as school supplies and small tools are welcome and appreciated and will be distributed by host affiliate personnel. We ask that your team leader always remain the first point of contact for this type of in-kind or monetary contribution.
Team members occasionally are approached by hosting community members about sponsoring a child in the community. This too is discouraged; Habitat strives to promote independence and personal capacity, not create dependence on others—especially those outside of their own community. Such acts of generosity also raise the community’s expectations of future GV teams. If you are interested in further supporting the host community, please contact your GV team leader.

**Personal responsibility**

When you join a Global Village work team, we ask that you maintain a celibate lifestyle if unmarried or, if married, that you stay within the bonds of marital fidelity.

Developing an inappropriate physical relationship with a host representative or members of your team has a negative impact on other work project participants. Such contact polarizes and distracts a team from its purpose, which is to develop strong and committed team dynamics capable of sharing the mission and ministry of HFHI with each other and the host community. Every team member is an integral part of the experience, so invest in your team and together be love and faith in action. Respect your team by refraining from inappropriate sexual contacts and/or “field romances.” Spouses traveling together who find themselves wanting for normal marital relations, however, should be aware that adequate free time and privacy most likely will be difficult to obtain.

Please also remember that issues relating to sexuality in some foreign countries may be dealt with in ways that are drastically different from what you are accustomed to. For instance, some sexual acts are illegal in some countries, and a violation of these prohibitions may result in fines or imprisonment. The incidence of sexually transmitted disease can also be extremely high in some countries.

It is especially important to be culturally sensitive to issues relating to sexuality when dealing with children or the beneficiaries of work projects. Seemingly innocent or harmless physical contact may be viewed as offensive in some foreign countries. For instance, a simple gesture of affection, such as a hug or kiss, may be inappropriate within another culture. While your team leader and host coordinator will provide you with important information regarding culturally appropriate behavior and relations, you may also wish to consult other sources to ensure that you have a clear understanding of what type of behavior is acceptable within the host community.

**Participant acknowledgement**

Each participant is required to comply with a Participant Acknowledgement agreement as part of their application process. Habitat for Humanity expects all participants to respect their fellow participants and the residents of the communities in which they are staying, and reserves the right to ask any participant to leave the group if the participant engages in acts of serious misconduct, including violations of Habitat for Humanity policies, violations of the law (of the host country or sending country if you are traveling internationally), and acts that are determined by Habitat for Humanity or your team leader to constitute serious misconduct.
Volunteers older the 18 can sign the acknowledgement form online when registering for a GV trip. Minors (younger than 18) are required to print out the acknowledgement form for minors and have it signed by parents or legal guardians.

**Cultural activities**

Most GV work trips include opportunities for team members to participate in organized leisure-time activities unique to the geographical area. Depending on the location of the build, team members may spend time hiking, sightseeing, browsing local markets, or tours and other activities that expand the team’s knowledge of local culture and poverty housing issues. The cost of these activities most often is included in the work trip cost. Your team leader will furnish details. Adventure sports and other “extreme” tourism activities are typically not part of a Global Village work trip.

**Reflection time**

Habitat for Humanity is an ecumenical Christian organization, your GV work trip will most likely include some time to reflect, share, witness and worship. Traditionally, days on GV work trips begin with devotions, presented either by local clergy, HFH staff or a member of the team. Meals typically begin with a blessing. However, it is also important to remember that, while Habitat is an expressly Christian organization, our commitment is to demonstrate God’s love in action, and teams are discouraged from proselytizing among team members or the host community.

At some point during each day the leader gathers team members for a reflection session, where each person has the opportunity to share feelings and discuss issues or concerns. Team members are given the opportunity and encouraged to express themselves openly, and use this time to process the experiences that you encounter daily. Every attempt is made to foster togetherness and create a meaningful team spirit. Making new friends and bonding as a team are significant benefits of participating on a GV work trip, and should provide a comfortable venue for processing your experience—regardless of whether this is your first trip or your twentieth!
Tuckman’s “Forming Storming Norming Performing” theory is an elegant and helpful explanation of team development and behavior. Tuckman’s model explains that as the team develops maturity and ability, relationships are established in stages. The stages described below may not be experienced in the order in which they are listed, and although ideal, your team may or may not reach the final ‘performing’ stage by the time that the trip is over. The important thing to remember is that the dynamics described here are common to every Global Village team, and this knowledge will help you to adjust to the needs of your team throughout your time in the host community.

**Tuckman’s original model**
1. Forming
2. Storming
3. Norming
4. Performing

**Features of each stage:**

**Forming—Stage 1**
Little agreement on team aims, and individual roles and responsibilities are unclear. Processes are often ignored, and team members test tolerance of the system and the team leader. There is a high dependence on the team leader for guidance and direction.

**Storming—Stage 2**
Decisions don’t come easily within group. Team members vie for position as they attempt to establish themselves in relation to other team members. Clarity of purpose increases but plenty of uncertainties persist. Cliques and factions form and there may be power struggles. The team needs to be focused on its goals to avoid becoming distracted by relationships and emotional issues. Compromises may be required to enable progress.

**Norming—Stage 3**
Agreement and consensus largely forms among team members. Roles and responsibilities are clear and accepted. Big decisions are made by group agreement; smaller decisions may be delegated to individuals or small teams within group. Commitment and unity is strong. The team may engage in fun and social activities. The team discusses and develops its processes and working style. There is general respect for the leader and some of leadership is more shared by the team.

**Performing—Stage 4**
The team is more strategically aware, and knows clearly why it is doing what it is doing. The team has a shared vision and is able to stand on its own feet with no interference or participation from the leader. There is a focus on over-achieving goals, and the team makes most of the decisions against criteria agreed with the leader. The team has a high degree of autonomy. Disagreements occur but now they are resolved within the team positively and necessary changes to processes and structure are made by the team. The team is able to work towards achieving the goal, and also to attend to relationship, style and process issues along the way. Team members look after each other. The team requires delegated tasks and projects from the leader. The team does not need to be instructed or assisted. Team members might ask for assistance from the leader with personal and interpersonal development.
The work you will do

Although building houses is the focus of your trip, Global Village work trips build more than houses. These unique service experiences are about making new friends, sharing experiences, contributing, forming partnerships and renewing hope for partner families in need.

The section that follows includes stories from Habitat host communities that provide diverse examples of housing-related service in which Global Village volunteers might take part.

The construction site

The work you will do on a GV work trip varies from location to location. Team members are volunteers, eager to do whatever the host affiliate requires, depending on the phase of construction and type of project in progress during the team’s stay.

In some locations, the work schedule may at times seem unstructured due to tropical rainstorms, delays in material deliveries and emergencies, which all interfere with the workday and disrupt the work plan. However, the mission can still be successful—we are equally focused on relationships. Developing nations, for example, often have little in the way of machinery and renting such equipment would only drive up the price of the home. In some cases the affiliate may not even have enough wheelbarrows and other basic tools. In all locations, it is common for Global Village volunteers to perform more manual labor than skilled building tasks.

A professional mason or contractor is hired by the affiliate or the homeowners to be in charge of the construction project. The mason or contractor supervises the work of the partner families putting in their ‘sweat equity’, and will also be in charge of supervising volunteers. Keep in mind that the mason or contractor may have never previously supervised unskilled volunteers, who will actually be erecting a house that he/she has responsibility for completing. Consequently, GV team members are sometimes assigned less-skilled tasks. It is important to be patient, and respect the process and decisions of the mason or contractor in charge.
Every Global Village experience is different. Sometimes your team will arrive at the start of a project and will build from the ground up. In this case, you may be digging footers, laying block, constructing flooring systems or framing and raising walls.

On other trips you will arrive to find the house partially built. In that case, your team might concentrate on installing siding, windows, doors, floors, roofing, or drywall. Once the exterior of the house nears completion, efforts focus on finishing the interior.

A GV team is sometimes subdivided into smaller work units that will assist at construction sites scattered throughout the area. Don’t expect to see a house completed during your stay. However, if your team is involved in the final stages of construction on a house, you might be lucky enough to attend the house dedication. Being part of the partner family receiving the traditional Bible and keys to their new home is an unforgettably moving experience.

Every building project is different. As Habitat works to fulfill its mission of serving more families, the types of project will also vary in some cases from complete house construction. Examples of diverse new projects around the world are provided in the following section. Be open to a spirit of service; everything you do on a construction site—whether it is installing siding, digging footers, hauling water, sifting sand, removing or placing fill dirt, mixing cement by hand or passing buckets of concrete to crews—is helping the partner family realize its dream of having a decent place to live. Regardless of the work they perform, GV volunteers inject enthusiasm and encourage the families and community by sharing the burden of the construction process. You do make a difference and are greatly appreciated!

Building materials

The building materials and techniques used in other nations most probably will be much different from those with which you might be familiar. In certain countries the team will actually mold the blocks they use to construct the walls of a house or cut and hue the timber used for beams, doorways and windows. Door handles might be a loop of rope with a stick braided into the end. The floors, walls and roof sometimes are made of concrete. The materials and techniques might seem crude, but rest assured that the resulting simple, decent place to live is much improved over the partner family’s current shelter.

In order to reduce the cost of Habitat houses, making them affordable for low-income families, Habitat uses as much donated material as possible. For this reason, in some countries
you may find yourself working with materials that seem less efficient to install or appear to be more expensive than alternative materials. This might seem puzzling, but keep in mind that using donated materials is more economic in the long run.

**Tools**

Depending on the country and the type of houses being constructed, you may or may not be asked to bring tools. When tools are needed, they are usually only personal hand tools. If you do bring tools, label them with your name or a distinctive marking. Team members often donate their tools to the local affiliate upon departure. Your team leader will advise you if and what tools are needed.

Each team member should have appropriate work gloves and sturdy, closed-toe shoes. For protection from the sun, a wide-brim hat is recommended.

During air travel, place tools in your checked baggage; do not attempt to carry them into the passenger compartment of the aircraft. Consult with your airline to find out the weight limit for checked and carry-on luggage before traveling, and be prepared to pay extra if your bags are overweight.

**Common work site tasks: developed nations**

In more developed nations GV team members might find themselves:

- digging footers
- laying block
- constructing flooring systems
- raising walls
- installing siding, insulation and drywall
- installing windows and doors
- installing roof shingles
- painting
- cabinetry
- landscaping
Breaking ground

Habitat’s vision, as stated above, is to “mobilize people, financial and social capital and to demonstrate the love and teachings of Jesus Christ by serving as a partner and a catalyst for worldwide access to safe and affordable housing.” Habitat’s new plan calls the organization to increase the number of families served annually, mobilize new capital for the global housing market, help lead the transformation of systems that impact affordable housing, and encourage diversity, motivation and high-performance in Habitat and its covenant partners.

But what does this look like?

The following are real-life examples of Habitat’s vision in action. Remember, there are countless communities in the world that are working with Habitat. You may encounter a model similar to one of the below…or you may be asked to serve the host community in a way that is entirely new and “ground breaking” for the local Habitat office. It all depends on the current projects in the area where you will be visiting. In all cases, you are encouraged to embrace a mentality of service towards all those around you, and to delve into the joy of working for others!

Orphans and vulnerable groups project in Malawi

Malawi is a country of immense beauty, yet also of extreme poverty. The country is rated as one of the least developed countries in the world. 90 percent of its population lives in rural areas.

The economy is predominately agricultural and is dependent on substantial international assistance. Because of the widespread poverty, four out of five families live in substandard homes, with little hope of ever being able to afford a decent house. A typical village hut is built of mud and daub with a dirt floor and thatched roof and requires frequent repair. The conditions put families at high risk of all kinds of diseases, with leaky roofs making the house damp and mud floors attracting insects.

Malawi is facing an increasing number of orphans and vulnerable groups as a result of the HIV/AIDS crisis that is compounded by poverty and food insecurity. The number of orphans and vulnerable groups in Malawi has increased from 937,000 in 2001 to 1,400,000 in 2010, representing a 66 percent growth in less than a decade.

The prevalence of HIV infection among adults has stabilized at around 12 percent since 1997, although the absolute numbers of people living with HIV and AIDS is still increasing. AIDS accounts for some 70% of hospital deaths. Many people between the ages of 15 and 49 years are being infected with HIV and AIDS and dying, living children and the
elderly who are unable to support themselves. HFH Malawi decided to intervene by coming up with an Orphaned and Vulnerable Groups (OVGs) program. An OVG is defined as a child under the age of 18 years old who has lost either a mother or father or both parents, or whose caregiver is unable to provide adequate care, such as elderly grandparent, child-headed household and disabled caregiver.

Home improvements in Honduras

Habitat Honduras has also begun to concentrate its efforts toward assisting families in home improvements as well as Habitat’s more traditional construction of entire single-family homes. Typical improvements might include a new bathroom or toilet system, protective plaster layers on adobe homes, cement floors to replace dirt ones, windows, more secure roofing and adjustments to the height of the roof to keep the home cooler.

In the indigenous village of Copan, HFH Honduras has been working in partnership with the Cho’rti’ ethnic group, providing training for homeowners in order that they will be able to fix their own homes in the future. Habitat also provides materials for the repairs and Global Village teams often lend a hand in the construction.

There are a diverse range of jobs for volunteers in home improvement projects. There is often significant time spent in tearing down the old structures, as well as building the new. Global Village volunteers involved in home improvement activities should be prepared for all types of work, and have a particular mindfulness towards worksite safety.

Disaster prevention in Tajikistan

Earthquakes are typical in Tajikistan and represent a substantial threat to homeowners, particularly in urban environments, where potential earthquake magnitude can be as high as 8 or 9 on the Richter scale.

The Khatlon region is home to a third of the country’s 6.5 million people. Eighty-five percent of this region is threatened by mudslides, and 32 percent of the area is situated in the high mudslide risk zone.

The Nurek local authority has recently allocated 31.7 hectares of land in a non-risk area to build homes for ‘at risk’ families, or those who have already suffered from landslide disasters.

Habitat for Humanity is relocating an initial group of disadvantaged families living in high-risk areas by helping them to build new, safe, decent homes. These families earn an average of $120 a month and are unable to finance the relocation themselves through conventional credit systems and have no other means of moving to a safe area.
The beneficiary families were chosen in cooperation with the local government, based on HFH criteria and the inclusion of their homes on the list of most landslide-prone zone or the fact that the families are living in emergency shelter. The new homes are 68m² consisting of 3 rooms, kitchen and exterior latrine. They are built of cement, stone, wood, mud bricks, and galvanized iron sheets. Any re-useable materials will also be taken from the old homes in order to reduce construction costs. All the houses are being made earthquake resistant via seismic belts and steel-concrete reinforcement.

Group homes for adults with disabilities

A partnership with Habitat and the Pentru Voi Foundation in Romania, this project aims to increase the quality of life for adults with severe intellectual disabilities by providing them the opportunity to live in community. Through this project, Habitat for Humanity Romania will build a home specially designed for five persons with severe intellectual disabilities and/or challenging behavior. During the day, the residents will visit the nearby day center. The home will be considered a pilot for such services, and it is hoped that its example, coupled with strong advocacy campaigns, will inspire local decision-makers to change their approach from institutional care to the more home-like environment of community living.
The team of Pentru Voi and the volunteers of Habitat for Humanity have been the initial implementers of this project, along with the support of several other partners:

- Habitat for Humanity provides low cost construction expertise, funding and volunteers
- The open Society Mental Health Initiative provides training of professionals for this project and funding for the new group home
- Timisoara Local Council provides the land for the construction
- Romanian Coalition for Community Living which promotes the concept of community living, implements the advocacy campaign and acts as a lobbying body near the local and national authorities.

Go to the people.
Live with them,
Learn from them,
Love them.
Start with what they know,
Build with what they have.
But of the best leaders
When the work is done
The task accomplished
The people will say,
“We have done this ourselves.”

Lao-Tzu
(Chinese poem, 700 B.C.)
Global Village trips are a wonderful way to experience Habitat’s mission at its very center. Giving sweat and time towards the goals of the host affiliate provides a sense of “Habitatitus” surpassing anything we might catch while sitting at a desk. The trip that I experienced to Brazil this March was rather unique even within this context, and I noted the tangible ways that Habitat has truly begun to bend towards something larger. We are one segment of an effort that extends beyond our own capabilities—reaching sturdy, sweat-soaked arms toward the humility of partnership.

The community we were to work with was an ‘informal settlement’ consisting of approximately 300 families who had organized themselves into a loose cooperative. However ‘informal’ the nature of their organization, they had already lobbied to the local government for access to land, water and electricity—with success. At the point when my team arrived, partnerships had formed between the cooperative, municipality, local churches, national banks, socially-minded for-profit companies, and Habitat for Humanity Brazil. It was wonderful to see that the local affiliate was essentially supporting a ‘work in progress’. Habitat was by no means the main protagonist here, although the work itself was undeniably similar to other Habitat events. Nor could we, as a team of international volunteers, claim any ‘glory’ in our service—other than the pleasure of the feeling that we had just joined hands with something far more glorious than ourselves.

Stephanie Ament

‘40 Days of Solidarity’ in Porto Alegre, Brazil
Work site safety

Safety is everyone’s concern and an important consideration at all Habitat work sites. Since Habitat work crews often contain inexperienced volunteers, everyone must pay extra attention to safety. An observer can often see danger better than the worker directly involved in a task. Be cautious at all times and ask questions if you are uncertain how a task is performed or if you should be performing it.

Safety is based on knowledge, skill and an attitude of care and concern. The on-site construction supervisor will instruct volunteers in the correct and proper procedure for performing each task and will familiarize you with the potential hazards and how such hazards can be minimized or eliminated. Your team leader and local Habitat staff work together to maintain a safe working environment and to ensure that everyone at the site is following safe work habits. It is important that every volunteer knows about safe work practices and follows them to the letter. The final responsibility for each team member’s personal safety lies with that individual member.

Attitude

Safety begins with a safe attitude. Please keep the following in mind when working on site.

- THINK before you begin a task.
- If you are uncertain about how to perform a task or how to operate a tool—ask.
- Avoid distractions and concentrate on the task at hand.
- Inspect all tools, ladders and scaffolding before use.
- IMMEDIATELY advise the team leader of any unsafe or hazardous tools or conditions.
- Know where the first-aid kit is located and how to summon emergency help.
Dressing for work

It is important to dress in a way that is practical and safe for the work being done. Keep in mind that loose clothing can be dangerous. Follow these basic guidelines.

- Wear clothes and gloves that are appropriate for the work and weather conditions.
- Wear work boots or thick-soled shoes at all times on site. Any volunteer wearing sandals or other types of inappropriate footwear will not be permitted to remain on site.
- Wear hardhats while doing demolition work and when others are working overhead. Hardhats, if required, will be available at each work site.
- Use protective glasses when there is any possibility of eye injury.
- Wear a dust mask when sanding or installing insulation.
- Use earplugs when using a power tool for a prolonged period. Earplugs, if needed, are available at each work site.

The above recommendations are minimum standards. Depending on the work being performed, the on-site supervisor may request that volunteers take additional safety precautions.

Personal precautions

In their enthusiasm to contribute, Habitat volunteers often exceed their personal limitations. They then pay for it through injury or sore muscles and back pain for the remainder of the project. In many cases, team members are not accustomed to extended manual labor. It is important that each team member recognize his/her limitations and work within them.

- Lifting—Always use the proper lifting technique: bent legs and straight, vertical back. Do not exceed your lifting capacity.
- Over-exertion—Recognize your limits. Avoid struggling to keep up with other team members. When you get tired, take a break; sit down and rest often.
- Hydration—Physical work causes you to perspire, resulting in dehydration, unless lost liquid is replenished. When working on a Habitat project, always drink more water than normal. Every job site will have safe drinking water available. Drink plenty.
- Sun—Many work sites are without shade. Under these conditions, always wear sunscreen and a broad-brimmed hat. At the first indication of sunburn, reapply sunscreen and cover exposed areas with clothing.

Power tools and other electrical equipment (if applicable)

- You must be over 18 years old to operate power tools.
- A power tool should not be used without proper instruction in its use and explanation of the potential consequences of misuse.
• Defective tools should not be used; they should be labeled “defective” and reported to the team leader immediately. Do not wait until the end of the day to report a defective tool.

**Hand tools**

- Always select the correct type and size of tool for the task, and make sure it is sharp or properly adjusted.
- Do not use a tool if the handle is loose or in poor condition.
- When using tools hold them correctly. Most cutting tools should be held in both hands with the cutting action away from your body. Avoid using your hand or fingers as a guide to start a cut.
- Handle and carry tools with care. Keep sharp-edged and pointed tools turned downward.
- When working with a hammer, wear a hammer loop or tool belt where the hammer can be kept when not in use.
- Never place a tool on a sloping overhead surface or in a precarious position where it could fall.
- When not in use, tools should be returned to their place of keeping—special boxes, chests or cabinets.
- Do not use a power nail gun unless you are proficient in its use and the immediate work area is clear of volunteers. This tool can be very dangerous to yourself and others!

**Working aloft**

Working above ground level on ladders, scaffolding or roofs is a common source of accidents on work sites. Injuries of this type may be serious and are often due to user error—failing to follow safety precautions.

**Ladders**

- You must be over 18 to use a ladder.
- Inspect a ladder before you use it. Look for wear and tear, loose rungs and defects. If the ladder is unsafe, don’t use it.
- Use a ladder that will reach the work area. An extension ladder should extend three feet above the work level.
- Move your ladder with your work. If both of your shoulders are extended outside the ladder while you are working, you are overreaching.
Ten things to remember regarding safety

- Be aware of situations that may lead to risky or dangerous conditions.
- Your attitude is important—think safety.
- Help maintain a clean work area. Remember, clutter leads to accidents.
- Wear the necessary protective equipment, including glasses, hard hat, shoes, dust mask and earplugs.
- Do not take chances.
- Report all unsafe conditions to your team leader or on-site supervisor.
- Know the location of the first-aid kit and who to contact in case of an emergency.
- Be particularly careful about power tools and saws.
- Demonstrate ladder safety awareness.
- Practice safe scaffolding.
- Safety is everyone’s number one job!

- 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. A ladder is pitched at the proper, safe angle if you can comfortably grasp the rung at shoulder height.
- Place the ladder on solid footing in a safe location. If there is danger of the ladder moving while you work, tie it down. If there is danger of the ladder being hit, barricade it. If the feet of the ladder are not level, dig the ground out under one foot instead of raising the other with a block.
- When climbing always face the ladder and keep your hands free for climbing. Carry tools and materials in proper carrying devices.

Scaffolding

- You must be over 18 to be on a scaffold.
- 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 compatible should not be mixed.
- Inspect scaffolding each day before using.
- When erecting scaffolding, provide adequate sills for the scaffold posts and use base plates. Use adjusting screws, not blocks, when on an uneven grade. Do not force end braces.
- Defective planking causes many scaffolding accidents. Use only properly graded and inspected lumber for planking and inspect daily for splits and knots; remove defective or damaged planks immediately.

Roofs

Use extreme caution and follow a few simple rules when working on a roof:

- You must be over 18 to be on a roof.
- Roof materials should not be cut aloft. It is much safer to send down measurements and have the sheets cut on the ground.
- Always keep track of where you are in relation to the edge of the roof.
- Avoid laying tools and other items on the roof when not in use.
- Secure building materials to prevent them from sliding or being blown off the roof.
- Some tasks along the edge of the roof are easier and more safely done off a ladder from below.
- Do not allow scrap materials and sawdust to accumulate on the roof.
- Do not work on the roof when the surface is wet.
- Secure the access ladder to the edge of the roof to prevent the ladder from moving.
- Do not throw items from the roof unless someone on the ground declares the landing area “all clear” and prevents others from entering the area until the thrown item has landed.
- Avoid wearing leather-soled, slippery-soled shoes when working aloft.

Maintaining a safe, clean, secure work site

“A clean work place is a safe work place” refers to the neatness and good order of the work site. Good housekeeping prevents accidents.

- Clean up rubbish and scrap materials daily. Do not permit blocks of wood, nails, bolts, empty cans, pipe, wire or other materials to accumulate around the work site.
• Keep tools and equipment in their proper place when not in use. This protects both tools and workers.
• Take the time to mark any significant holes or areas that may not have been noticed by others.
• Many affiliates maintain their own tool supply, or the tools may even be the personal property of the site foreman. Be sure to clean and account for tools and other equipment at the end of the day.

Poisons and toxins
It is rare that Habitat volunteers encounter poisons or toxic substances on a work site; however, there are some instances when asbestos, lead oxides, solvents or animal feces are present. Special care must be taken when you come in contact with any of these substances or any unfamiliar substance.
• If you discover asbestos fiber being used as pipe, boiler or heating duct insulation, contact the on-site supervisor immediately. DO NOT ATTEMPT TO REMOVE THE ASBESTOS FIBER ON YOUR OWN.
• Lead chips, dust and particles are most often encountered when scraping exterior woodwork, demolishing lead-painted walls and stripping old millwork. Contact the on-site supervisor immediately if you discover lead-painted surfaces.
• Wear masks to protect against breathing germs that can be borne in dust containing animal feces (such as rodent droppings).

Mold
Molds are fungi that are found virtually everywhere, indoors and outdoors. Mold can cause or worsen certain illnesses (e.g., some allergic and occupation-related diseases and infections in health care settings). No conclusive evidence exists, however, to associate mold exposure with a multitude of other health problems, such as pulmonary hemorrhage or memory loss. Disaster recovery efforts, such as areas affected by Hurricane Katrina, can be susceptible to the formation of mold, as can rehab projects and anything that involves the demolition of old structures. Precautions should be taken in these areas to limit exposure to volunteers. Detailed information on recognizing and protecting yourself against mold exposure can be found at the Center for Disease Control and Prevention website at www.cdc.gov/health/mold.

Emergency medical care
If a person is injured on the job, contact your team leader immediately. S/he will direct a person to summon medical help, if needed, and obtain the work site first-aid kit. Make the injured person comfortable and attempt to stabilize the injury until medical help arrives. Your team leader possesses an Emergency Management Plan that outlines specific procedures to follow in cases of injury or illness. S/he will discuss emergency procedures with you during the team orientation.
Health and Personal Safety

Your GV team leader and the host coordinator have taken every step to ensure the team’s health and personal safety during the trip. However, you still must use caution and adopt the same sense of personal responsibility that applies to any type of travel. This chapter provides information that will help each team member have a healthy, safe and rewarding trip.

Before you go

Each team member should begin preparing for the work trip immediately upon receiving this orientation package. This section helps you understand the items that must be considered and the tasks that must be completed as the trip grows near.

Medications

If you use prescription medications carry an adequate supply for the trip, along with a signed and dated statement from your physician indicating the dosage and the reason for the medications. This information will answer questions you might encounter when passing through customs and is helpful to medical authorities in case of emergency. Be sure to discuss with your doctor the climate at your destination, as some medicines are ineffective at extreme temperatures or when the patient is exposed to large amounts of sunlight.

A card, tag or bracelet identifying any physical condition that may require emergency care is helpful when traveling. Also pack a copy of your medical history including blood type, allergies and any special conditions.

If you wear prescription glasses, bring an extra pair and a copy of your prescription. Contact lens wearers should check with their eye care professional regarding the practicality of wearing and cleaning their lenses during the work trip.

Insurance

Each Global Village team member is covered by supplemental travel medical/ emergency evacuation insurance, as well as trip cancellation /interruption insurance. Travel medical and trip cancellation insurance are both included in the cost of your trip.

Habitat’s travel medical insurance is wraparound coverage, meaning that it covers expenses above and beyond the participant’s personal medical coverage.

Trip cancellation insurance is secondary to any coverage provided by a com-
mon carrier, and all other valid and collectible insurance indemnity and shall only apply when all other such benefits have been exhausted. It carries a maximum benefit of $5000 per person.

For details about insurance coverage, refer to the Travel Medical and Trip Cancellation Insurance information sheets included with this handbook, or consult your Global Village team leader.

Embassy registration
Your GV sending coordinator registers all the GV participants with their respective embassies in the host country. The US citizens need to register themselves (https://travelregistration.state.gov/). Registration and all provided services are free of charge, by providing your contact information and trip details the embassy in the host country will be able to find and assist you in case of an emergency.

Personal safety on the worksite
Every GV team leader has access to a basic first-aid kit, an Emergency Management Plan, which contains step-by-step procedures for handling emergency situations, and emergency contact information for each participant, the host-country Habitat representative and GV sending program in Bratislava, Slovakia.

Animal-associated hazards
Animals in general tend to avoid human beings, but they can attack, particularly if they are with young or unable to flee. Wild animals and, in areas of endemic rabies, domestic dogs, cats and other animals should be avoided.

Poisonous snakes are prevalent in many parts of the world, although deaths from snakebites are relatively rare. Snakes tend to be active at night and in warm weather. As a precaution, boots and long pants should be worn while walking outdoors in snake-infested regions.

Most snake bites are the direct result of handling or harassing snakes, which bite as a defensive reaction. Attempting to kill a snake often leads to being bitten. The venom of a small or immature snake may be even more concentrated than that of a larger individual; therefore, all snakes should be strictly left alone.

Less than half of all snakebite wounds actually contain venom; however, medical attention should be sought anytime a bite wound breaks the skin. A pressure bandage, ice (if available), and immobilization of the affected limb are recommended first-aid measures while the victim is being moved as quickly as possible to a medical facility.
Bites from scorpions may be painful but seldom are life threatening except possibly in infants. In general, bites can be avoided by sleeping under mosquito nets and by shaking clothing and shoes before putting them on, particularly when left unworn overnight.

**Swimming precautions**
Swimming in contaminated water may result in skin, eye, ear and certain intestinal infections, particularly if the swimmer’s head is submerged. To minimize the potential for infectious disease, only pools that contain chlorinated water can be considered safe places to swim. In certain areas, swimming in warm dirty water has resulted in death. Avoid swimming at beaches that might be contaminated with human sewage, or with dog feces. Wading or swimming should be avoided in freshwater streams, canals and lakes suspect to being contaminated with urine from animals infected with Leptospira. Biting and stinging fish and corals also pose a hazard to swimmers. Never swim alone or when under the influence of alcohol or drugs, and never dive head first into an unfamiliar body of water.

**Fire**
Global Village and HFHI make every attempt to provide safe accommodations but the final responsibility for personal safety lies with each individual team member. Before sleeping in unfamiliar surroundings, always identify a primary and alternate escape route and locations of fire extinguishing equipment. Look for and examine heating devices that potentially could cause carbon monoxide poisoning. Do not smoke in bed. In case of fire, crawl low, under the smoke, to escape.

**Catastrophic event**
The health and safety of Global Village team participants and leaders is a top priority of HFHI and the GV staff. Your team leader’s Emergency Management Plan contains specific instructions about dealing with catastrophic occurrences—natural disaster or any type of terrorism, war, insurrection or criminal activities, which pose a threat to team members. HFHI will not pay ransom or make any other payments in order to secure the release of hostages.

International travelers should also be aware of the potential for violence-related injuries. Risks of assault or terrorist attack varies from country to country; heed the advice of your team leader, the Habitat host-country representative, local residents and tour guides about areas to avoid and proper procedures for going out at night and going out alone. Do not resist attackers. If confronted, give up your valuables. For more information on the potential for violence in the country you are visiting, visit www.travel.state.gov. Under “Services,” click “Travel Warnings and Consular Information” and enter the country about which you are seeking information.

**Medical precautions**
Team members are encouraged to have an up-to-date tetanus shot (good for 10 years) prior to participating in any Habitat work project.
Health considerations for international travel

Traveling other nations is different from traveling within your home country, however some of the recommendations below may also apply to domestic travel.

Immunizations

The types of immunizations a person needs to travel internationally vary greatly by person and country. Your personal health and the countries in your itinerary can dictate what immunizations are required. Included with this orientation material is the CDC Travelers’ Health insert, which contains immunization requirements and recommendations for the country you will be visiting. We highly recommend that you consult your medical doctor for personalized counsel concerning your health and your international travel plans.

Some vaccinations, such as typhoid and hepatitis, require booster shots a month after the initial vaccination, so it is important to begin your immunizations, if necessary, immediately upon receiving this orientation material.

Jet lag

You may feel a bit ill the first few days at your destination; most likely it’s only jet lag. The best solution is to adjust to your host’s schedule as soon as possible. That means going to bed when they do and getting up when they do, even if you don’t feel like it. Sensible exposure to sunlight the first day also helps the body adjust. Sometimes a short nap in the afternoon helps. Complete adaptation depends on the number of time zones crossed but could take a week or more.
Travelers’ diarrhea

Travelers’ diarrhea (TD) is characterized by a twofold or greater increase in the frequency of unformed bowel movements—four to five loose or watery stools per day. Commonly associated symptoms include abdominal cramps, nausea, bloating, urgency, fever, and malaise. Episodes of TD usually begin abruptly, occur during travel or soon after returning home, and are generally self-limited; the median duration being three to four days. Ten percent of the cases persist longer than one week and rarely is TD life threatening.

The most important determinant of risk is the destination of the traveler. The place food is prepared is an important variable, with private homes, restaurants and street vendors listed in order of increasing risk.

Most cases of diarrhea are self-limited and require only simple replacement of fluids and salts lost in diarrheal stools. If diarrhea strikes, be sure to drink plenty of liquids to keep from becoming dehydrated. It’s good to drink water with a bit of sugar and salt (and some orange juice, if available). Iced drinks and noncarbonated bottled fluids made from water of uncertain quality should be avoided. Dairy products aggravate diarrhea in some people and also should be avoided.

Good foods to eat include bananas, chicken, potatoes and hot cereal. Avoid raw fruits and greasy or highly seasoned foods. If your condition persists for more than four days without improvement, there is blood and/or mucus in the stool, fever occurs with shaking chills or there is dehydration with persistent diarrhea, consult a physician.

Food and water

The most common health advice given to travelers to foreign countries is “Don’t drink the water!” Keeping healthy, however, involves more than carefully selecting your water source.

In many developing nations the safest approach is, “Drink it boiled and eat it hot.” Your team leader and host-country Habitat representative make every attempt to provide you with safe drinking water and food. If you do become ill during the trip, it is better to see a local doctor, who is familiar with local and tropical illnesses, than to wait until you return home.

Water that has been adequately chlorinated, using minimum recommended water-works standards as practiced in many developed countries, will afford significant protection against viral and bacterial waterborne diseases. However, chlorine treatment alone, as used in the routine disinfection of water, may not kill some enteric viruses and the parasitic organisms. In areas where chlorinated tap water is not available, or where hygiene and sanitation are poor, drink only the following:
1. Beverages, such as tea and coffee, made with boiled water.
2. Canned or bottled carbonated beverages, including carbonated bottled water and soft drinks.

Where water may be contaminated, ice and containers for drinking also should be considered contaminated. Thus, in these areas ice should not be used in beverages. If ice has been in contact with containers used for drinking, the containers should be thoroughly cleaned, preferably with soap and hot water, after the ice has been discarded.

It is safer to drink bottled beverages directly from the bottle than from a questionable container. However, water on the outside of cans or bottles of beverages might be contaminated. Therefore, wet cans or bottles should be dried before being opened, and surfaces that are contacted directly by the mouth in drinking should first be wiped clean. Where water may be contaminated, travelers should avoid brushing their teeth with tap water.

To avoid illness, food should be selected with care. All raw food is subject to contamination, particularly in areas where hygiene and sanitation are inadequate. Avoid salads, uncooked vegetables, unpasteurized milk and milk products such as cheese, and eat only food that has been cooked and is still hot, or fruit that you have peeled yourself. Undercooked and raw meat, fish, and shellfish may carry various intestinal pathogens. Cooked food that has been allowed to stand for several hours at ambient temperature provides a fertile medium for bacterial growth and should be thoroughly reheated before serving. Consumption of food and beverages obtained from street food vendors has been associated with increased risk of illness.

Some species of fish and shellfish, even when well cooked, can contain poisonous biotoxins. The most common type of fish poisoning in travelers is ciguatera. Barracuda is the most toxic fish and should be avoided. The potential for ciguatera poisoning exists in all subtropical and tropical insular areas of the West Indies, Pacific and Indian Oceans where the implicated fish species are consumed. Travelers should not bring perishable seafood with them when they return home.

When accommodations are not adequately screened or air-conditioned, bed nets are essential to provide protection and comfort. A bed net should be tucked under the mattress and can be sprayed with repellent. Aerosol insecticides and mosquito coils may help to clear rooms of mosquitoes; however, some coils contain DDT and should be used with caution.

**Mosquitoes and other insects**

Exposure to arthropod bites can be minimized by modifying patterns of activity or behavior. Some vector mosquitoes are most active in twilight periods at dawn and dusk or in the evening. Avoidance of outdoor activity during these periods may reduce risk of exposure. Wearing long-sleeved shirts, long pants and hats will minimize areas of exposed skin. Shirts should be tucked in; repellents applied to clothing, shoes, mosquito nets and other gear, to enhance protection.

Tick- and mite-borne infections characteristically are diseases of place; whenever practical avoid these places. When exposure to ticks or mites is a possibility, tuck your pants into your socks and wear boots rather than sandals.

**Blood Emergencies**

There is growing public awareness of the AIDS epidemic and resulting concern about acquiring the AIDS virus through blood transfusion, especially when traveling in developing countries.

1. When urgent resuscitation is necessary, the use of plasma expanders rather than blood should always be considered.
2. In case of emergency need for blood, use of plasma expanders and urgent evacuation home may be the actions of choice.
3. When blood transfusion cannot be avoided, the attending physician should make every effort to ensure that the blood has been screened for transmissible diseases, including HIV.
4. International travelers should take active steps to minimize the risk of injury.
5. Your GV team leader is equipped with an Emergency Management Plan for dealing with in-country emergencies. HFHI contracts with a medical assistance provider that counsels and assists the team leader in seeking qualified professional medical help and evacuation services in an emergency.
Avoiding Mosquito Bites

1. Apply insect repellent to exposed skin. Repellent containing 20–35 percent DEET (N,N-diethyl-meta-toluamide) is recommended.
2. Wear long-sleeved clothing and long pants if you are outdoors at night.
3. Use a mosquito net over the bed if your sleeping quarters are not air-conditioned or screened. For additional protection, treat the mosquito net with insecticide.
4. Spray an insecticide or repellent on clothing, as mosquitoes may bite through thin clothing.
5. Spray insecticide in your bedroom before going to sleep.

Preventing Malaria

During travel to areas in which malaria is present:
- Use anti-mosquito measures.
- Take a drug to prevent malaria.
- Consult a physician if you experience symptoms.

During outdoor activity and at the end of the day, travelers should inspect themselves and their clothing for ticks. Ticks are detected more easily on light colored or white clothing. Prompt removal of attached ticks may prevent infection.

Although vaccines and/or drugs are available against vector-borne diseases such as yellow fever and malaria, there are none for most other mosquito-borne maladies such as dengue. Use repellents and other general protective measures to minimize your exposure.

The bites, stings and contact of some insects cause unpleasant reactions. Medical attention should be sought if an insect bite or sting causes redness, swelling, bruising, or persistent pain. Many insects also transmit communicable diseases. Some insects can bite and transmit disease without the person being aware of the bite, particularly when camping or staying in rustic or primitive accommodations. Insect repellents, protective clothing and mosquito netting are advisable in many parts of the world.

Malaria

Travelers to tropical and subtropical countries often are exposed to the threat of contracting malaria, a potentially life-threatening disease. The CDC provides current information about malaria and other diseases of concern to travelers by telephone +1 (404) 332-4555, fax +1 (404) 332-4565 and on the internet at www.cdc.gov/travel.

Malaria is a serious disease that occurs when an infected Anopheles mosquito bites a person and injects malaria parasites into the blood. The effectiveness of anti-malaria drugs is variable, depending on patterns of resistance and compliance with medication instructions. No vaccine against malaria is available, but travelers can protect themselves by using anti-mosquito measures and by taking drugs to prevent malaria. Avoiding the bites of Anopheles mosquitoes (which usually bite only between dusk and dawn) is the best way to prevent infection.

Travelers to areas where malaria occurs should discuss their travel plans with a physician well before departure.
Aside from the luxury of sleeping in one's own bed and taking long, hot showers, few team participants look forward to getting back to their daily routines following a GV trip. Immersing one's self in helping partner families in a modest, often impoverished culture, even if for only a few weeks, can be a life-altering experience; it often causes participants to re-evaluate their own life priorities.

Upon returning home you may find that you see things a bit differently. The way you and those around you live might suddenly seem excessive, possibly even wasteful. Material things that once were valued may be of lesser importance. Don't be alarmed; you most likely are experiencing re-entry stress, commonly referred to as "reverse culture-shock."

Overcoming reverse culture-shock takes time, and even then some GV team participants never totally return to the way they were prior to the trip. Such a change can be positive, but we recommend that you avoid making drastic changes too soon after returning. Give yourself time to process the experience. Stay in touch with other team members; they may be experiencing similar emotions.
Re-entry stress

As with culture-shock, re-entry is commonly experienced in stages. Most individuals returning home from time spent immersed in a different culture will experience each of the following emotions at some point upon re-entering normal daily life at home.

Sverre Lysgaard first developed the concept of a 'U-curve' graph which described the stages of adjustment into a new culture, and was later expanded to include the similar stages of re-entry, commonly referred to as 'reverse culture-shock.' The emotions experienced upon adjusting back into life at home are very similar to those you might go through during the trip itself.

Re-entry is commonly experienced in four stages:

- **Fun:** The honeymoon stage of returning home: hot showers, familiar foods, excitement to tell your story!
- **Flight:** The avoidance stage: you have been impacted in some way by your experience, but the fast-paced world remains the same. You may become confused and feel somewhat isolated from what was once familiar.
- **Fight:** The anger stage: the enthusiasm of others to hear your stories may not match your passion for telling them. The affluence and/or apathy of the world that you are adjusting back into may become overwhelming.
- **Fit:** The tolerance stage: compassion and empathy develop for those that have not had the opportunity to share your experience; you will change what you can, and accept what you cannot.

Illness after your trip

If you have suffered an illness while overseas, register that illness with your personal physician upon returning home. Report any out-of-country medical problems or exposure to infectious diseases to your physician and Global Village. Medical claims to HFHI's medical insurance carrier must be submitted within 90 days of occurrence. If you are taking malaria pills, remember to continue to take them for the recommended number of weeks after returning home.

Most people who acquire viral, bacterial, or parasitic infections abroad become ill within six weeks after returning from international travel. However, some diseases may not manifest themselves immediately (e.g., malaria may not cause symptoms for as long as six months to a year after returning home.)

If you do become ill, advise your physician of the countries you have visited within the 12 months preceding onset of illness. Knowledge of such travel and the possibility that you may be ill with a disease the physician rarely encounters will help him/her arrive at a correct diagnosis.
Conclusion

Thank you for taking the time to review this orientation handbook; doing so is an important investment in yourself, your GV team and your host community. A successful team requires preparation from each participant; reading this handbook is the starting point.

As you take the necessary steps to prepare for your upcoming adventure, don’t forget about your family and friends. They need to be assured of your safety, to know how to contact you in case of emergency and to understand clearly why you are participating in this work trip.

We want to express our hope and excitement for you and your upcoming adventure. HFHI offers an opportunity for unique partnerships around the world. GV team members are integral partners in achieving Habitat for Humanity International’s goal of eliminating substandard housing worldwide.

Many times GV team participants return home with a different attitude. Once you experience the rewards of helping those in need of a simple, decent place to live, you most likely will want to continue giving; and you can. It is easy to stay involved in the Habitat mission.

First, your GV work trip is a significant undertaking; spread the word. After returning home, seek opportunities to speak about your adventure at church and civic group gatherings, social clubs, etc. Specifically target groups and organizations that helped finance your trip. Every time you tell your story there is a good chance that you will gain additional supporters for the Habitat mission. You can also stay connected to advocacy issues related to affordable housing worldwide by visiting www.habitat.org/gov.

Volunteering locally is another way to stay involved. Many former GV team members go on to work with their local affiliate—on build sites, in the office, or as board members or partner-family liaisons. There are also volunteer positions available at HFHI headquarters in Americus, Ga., and, of course, other GV teams to join. If time won’t allow physical participation, you can always support the Habitat mission with tax-deductible monetary donations. Locate a Habitat affiliate near you by using the affiliate search tool at www.habitat.org/local.

The Global Village staff is available to help you before, during and after your adventure. While you are away, we gather each morning and pray for the safety and success of your team.

At the end of your work trip the team leader will provide an evaluation form that we urge you to use to tell us about your experience. We look forward to receiving your feedback so we can continue to adjust and improve our program for future participants.

Thank you for being part of the Global Village family.
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Appendix 1

ACE Travel medical insurance

A portion of your work trip fee established by Habitat for Humanity covers the cost of insurance coverage. By paying your fee, you will automatically be insured against medical accident, illness, and accidental loss of life, limb, sight, speech or hearing while participating in volunteer activities sponsored and supervised by Habitat for Humanity. This mandatory insurance coverage is designed to protect Habitat’s Global Village trip volunteers and is part of a comprehensive risk management program.

The following is a general summary of the insurance. Actual coverage is subject to the language of the policy terms and conditions. Exclusions and limitations apply.

Specifications, provisions and exclusions

Coverage is sold on a per-day basis, commences at the actual start of the published itinerary, and terminates at the end of the published itinerary.

The policy does not cover loss caused by or resulting from any of the following:

• Intentionally self-inflicted injuries.
• Suicide or attempted suicide while sane.
• Pregnancy, childbirth or miscarriage.
• Accidents occurring while a passenger on, operating or learning to operate any aircraft.
• Injuries or illness suffered while under the influence of drugs (other than prescribed) or alcohol.
• Injuries or illness suffered while racing or committing or attempting to commit a felony.
• Injuries caused by or resulting from recreational travel in or on any off-road motorized vehicle not requiring licensing as a motor vehicle, or a motor vehicle not designed primarily for use on public streets or highways.
• Injuries resulting from off-road motorcycling; scuba diving; jet, snow or water skiing; mountain climbing (where ropes or guides are used); sky diving; amateur automobile racing; automobile racing or automobile speed contests; bungee jumping; spelunking; white water rafting; surfing; or parasailing.

<table>
<thead>
<tr>
<th>Covered services per volunteer</th>
<th>Up to US$250,000</th>
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</thead>
<tbody>
<tr>
<td>Accidental death and dismemberment</td>
<td>Up to US$250,000</td>
</tr>
<tr>
<td>Disability benefit (permanent total disability)</td>
<td>US$250,000</td>
</tr>
<tr>
<td>Out-of-country medical expense benefits:</td>
<td></td>
</tr>
<tr>
<td>Maximum for medical expense benefits</td>
<td>US$250,000</td>
</tr>
<tr>
<td>Maximum for pre-existing conditions</td>
<td>US$50,000</td>
</tr>
<tr>
<td>Maximum for dental treatment (injury only)</td>
<td>US$250,000</td>
</tr>
<tr>
<td>Home country extension benefit</td>
<td>Up to the out-of-country medical expense benefit maximum.</td>
</tr>
<tr>
<td>Emergency medical guarantee benefit</td>
<td>Up to US$10,000.</td>
</tr>
<tr>
<td>Emergency medical evacuation benefit</td>
<td>100 percent of covered expenses, such as governmental authorization and transportation under medical supervision to a treatment facility.</td>
</tr>
<tr>
<td>Repatriation of remains benefit</td>
<td>100 percent of covered expenses, such as transportation of remains to home country.</td>
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<tr>
<td>Family reunion benefit</td>
<td>US$100 per day, up to five days</td>
</tr>
<tr>
<td>Security evacuation expense benefit</td>
<td>Up to US$100,000 (aggregate limit US$50,000 per occurrence)</td>
</tr>
</tbody>
</table>

For international volunteer trips, covered medical expenses incurred for treatment of a pre-existing condition are limited to a maximum of US$50,000. “Pre-existing condition” means any injury or illness that was contracted or that manifested itself, or for which treatment or medication was prescribed, before the effective date of this insurance.
Travel assistance services
ACE USA Accident and Health offers access to a multilingual call center 24 hours a day, 365 days a year to help our travelers get the assistance they need while traveling or working anywhere in the world.

These services include:
- Medical assistance, including referral to a doctor, medical monitoring when you are hospitalized, emergency medical evacuation and return of mortal remains.
- Personal assistance, including pretrip medical referral information and, while you are on a trip, emergency medication, embassy and consulate information, lost document assistance, emergency message transmission, emergency cash advance, emergency referral to a lawyer, translator or interpreter access, medical benefits verification and medical claims assistance.
- Travel assistance, including emergency travel arrangements, arrangements for the return of your traveling companion or dependents, and vehicle return.
- Security assistance, including a crisis hotline and on-theground security assistance to help address safety concerns or to secure immediate assistance while traveling, along with access to a secure, Web-based system for tracking global threats and health or location-based risk intelligence.

This information provides you with a brief outline of the services available to you. These services are not insured benefits. Reimbursement for any service expenses is limited to the terms and conditions of the policy under which you are insured. You may be required to pay for services not covered.
A third-party vendor may provide services to you. Europ Assistance makes every effort to refer you to appropriate medical and other service providers. It is not responsible for the quality or results of service provided by independent providers.

In all cases, the medical provider, facility, legal counsel or other professional service provider suggested by Europ Assistance is not an employee or agent of Europ Assistance, and the choice of provider is yours alone. Europ Assistance assumes no liability for the services provided to you under this arrangement. Nor is it liable for any negligence or other wrongful acts or omissions of any of the legal or health care professionals providing services to you. Travel assistance services are not available if your coverage under the policy is not in effect.

For medical referrals, evacuation, repatriation or other services, please call:

ACE Travel Assistance Program
800-243-6124 (inside the USA)
+1-202-659-7803 (outside the USA, call collect)
DPS@europassistance-usa.com

Visit ACETravelAssistance.com for access to global threat assessments and location-based intelligence.

Register to access the site using the group ID and activation code below:
Group ID: aceah
Activation code: security

ACE Travel Assistance Program
Plan number: 01AH585
Organization: Habitat for Humanity International, Inc.
Policy number: Add N 10764177
Assistance Provider: Europ Assistance USA

Europ Assistance provides emergency medical and travel services and pretrip information services. Please call when:
- You require a referral to a hospital or doctor.
- You are hospitalized.
- You need to be evacuated or repatriated.
- You need to guarantee payment for medical expenses.
- You experience local communication problems.
- Your safety is threatened by the sudden occurrence of a political or military event.

Habitat for Humanity®
GLOBAL VILLAGE PROGRAM Europe, Middle East and Africa, Habitat for Humanity International
Zochova 8-8, 911 05 Bratislava, Slovakia
Phone: +421 2 3906 9030 Fax: +421 2 5249 7073 Email: gr.eoea@habitat.org
Appendix 2

ACE - Accident Medical Expense Claim Form

ACE American Insurance Company
Mail to: ACE American Insurance Company
A & H Claims
P.O. Box 5124
Scranton, PA. 18505-0556

PROOF OF LOSS
Name of Group: Habitat for Humanity International
Policy Number: GLMN10784177

ACCIDENT CLAIM FORM

For questions Toll Free Number: ACE North American Claims: 1-855-HFIH-ACE, then select option 1

Instructions:
1. You must have SECTION A fully completed or reviewed by a designated representative of the Policyholder.
2. SECTION B is to be completed, signed and dated by the claimant or parent/guardian of claimant, if claimant is a minor.
3. Attach itemized bills for all medical expenses being claimed including the claimant’s name, condition being treated (diagnosis), description of services, date of service(s) and the charge made for each service. PLEASE MAIL COMPLETED FORM AND BILLS TO ABOVE ADDRESS.

The furnishing of this form, or its acceptance by the Company, must not be construed as an admission of any liability on the Company, nor a waiver of any of the conditions of the insurance contract.

SECTION A – MUST BE REVIEWED AND SIGNED BY A DESIGNATED REPRESENTATIVE OF THE POLICYHOLDER

NAME and/or LOCATION OF GROUP/SCHOOL:

CLAIMANT'S FULL NAME (Please Print Clearly or Type) SOCIAL SECURITY NO. (If Available) DATE OF BIRTH NAME OF SUPERVISOR/TEAM LEADER

NATURE OF INJURY OR ILLNESS (Describe fully, including Which Part Of Body Was Injured) DESCRIBE HOW, WHEN AND WHERE ACCIDENT OCCURRED (Date and Time)

NAME OF ACTIVITY

DATE LAST WORKED DATE RETURNED TO WORK

POLICYHOLDER REPRESENTATIVE (Please Print Or Type) TITLE DAYTIME TELEPHONE NUMBER

SIGNATURE OF POLICYHOLDER REPRESENTATIVE

SECTION B – MUST BE COMPLETED

LIST NAME, ADDRESS, AND PHONE # OF OTHER INSURANCE COMPANIES UNDER WHICH CLAIMANT IS INSURED POLICY #/ACCOUNT #

IF CLAIMANT IS A MINOR, NAME OF CLAIMANT'S GUARDIAN/RELATIONSHIP TO CLAIMANT

ADDRESS OF CLAMANT (If Claimant Is A Minor, Name And Address Of Claimant’s Guardian) GUARDIAN’S SOCIAL SECURITY NUMBER

NAME/ADDRESS/TELEPHONE # OF EMPLOYER (If Claimant Is A Minor, Guardian’s Employer) EMPLOYER’S DAYTIME TELEPHONE #

BY SIGNING BELOW I HEREBY CERTIFY THAT THE ABOVE INFORMATION IS TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF

AUTHORIZATION and ASSIGNMENT OF BENEFITS

I, the undersigned authorize any hospital or other medical-care institution, physician or other medical professional, pharmacy, insurance support organization, governmental agency, group policyholder, Insurance Company, association, employer or benefit plan administrator to furnish the Insurance Company named above or its representatives, any and all information with respect to any injury or sickness suffered by, the medical history of, or any consultation, prescription or treatment provided to, the person whose death, injury, sickness or loss is the basis of claim and copies of all of that person’s hospital or medical records, including information relating to mental illness and use of drugs and alcohol, to determine eligibility for benefit payments under the Policy Number identified above. I authorize the policyholder, employer or benefit plan administrator to provide the Insurance Company named above with financial and employment-related information. I understand that this authorization is valid for the term of coverage of the Policy identified above and that a copy of this authorization shall be considered as valid as the original.

I agree that a photographic copy of this Authorization shall be a valid as the original.

I understand that I or my authorized representative may revoke this authorization at any time by providing the insurance company with written notification as to my intent to revoke.

Signature of Insured or Authorized Representative Dated

Address:
Fraud Warning: Certain states require specific state mandated fraud language to be included on all claims forms while other states use a generalized fraud stated. ACE USA Accident & Health has adopted the fraud warning language prescribed by the District of Columbia as its standard fraud statement. Unless otherwise noted below this statement shall be included on all claims forms, applications and enrollment forms.

District of Columbia Generic Warning:
It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

The following states have required us to use state specific language as follows:

California
For your protection California law requires the following to appear on this form:
Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Colorado
It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages.

Florida
Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

New York
Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed $5,000 and the stated value of the claim for each such violation.

Oklahoma
WARNING: any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes an claim for the process of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Pennsylvania:
Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Maryland/Oregon
Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.

Virginia
Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer submits an application or files a claim containing a false or deceptive statement may have violated state law.
Appendix 3

Learn more about your destination

Informative Web sites

Helpful Web site addresses for
Global Village team participants

**Travel Guides**
- Fodor’s Travel Guide .......... www.fodors.com
- Let’s Go Travel Guide .......... www.letsgo.com
- Lonely Planet Travel Guide .......... www.lonelyplanet.com
- Travel Directory ................. www.travel.org
- World Travel Guide .......... www.wtgonline.com

**Health and Travel Issues**
- Centers for Disease Control .... www.cdc.gov
- State Department Warnings ...... http://travel.state.gov
- Travel Health Online .......... www.tripprep.com
- World Health Organization ...... www.who.ch

**General Information**
- Currencies and Exchange Rates .. www.xe.net/currency
- E-conflict World Encyclopedia . . www.emulateme.com
- International Dialing Codes ...... http://kropla.com/dialcode.htm
- Language Aids ...................... www.transparent.com
- The Economist Magazine Online .. www.economist.com

**Habitat for Humanity**
- Global Village home page .......... www.habitat.org/gv
- Main Web site .................... www.habitat.org/
- Be an Advocate ................. www.habitat.org/gov/
- Find a local affiliate ........... www.habitat.org/loc
Appendix 4

Cultural resources

No culture can live if it attempts to be exclusive.
-Gandhi

Definitions

“Culture…is that complex whole which includes knowledge, belief, art, law, morals, custom, and any other capabilities and habits acquired by man as a member of society.”
E.B. Tylor, 1872

“The customary beliefs, social forms, and material traits of a racial, religious, or social group; also: the characteristic features of everyday existence (as diversions or a way of life) shared by people in a place or time.”
Merriam Webster Dictionary

Web sites

1. National Geographic: www.nationalgeographic.com—Cultural and historical information about the world with maps, photos, world music, articles, etc.
2. Peace Corps: www.peacecorps.gov—Culture Matters, the Peace Corps cross-cultural workbook, is downloadable from this site. Click on the “Library” tab.
3. Culture Grams: www.culturegrams.com—A subscriber site to 192 country profiles that detail daily life, culture, customs, and lifestyles of the world’s people.
4. Cultural Profiles Project: http://www.cp-pc.ca/english/—A Canadian Web site that profiles approximately 100 countries and includes topics such as family life, arts and literature, holidays, and spirituality. Available in PDF format.
5. Cross Cultural Solutions: http://www.crossculturalsolutions.org/volunteervoices.asp—CCS is an international volunteer program. The site includes volunteer stories and volunteering abroad videos. CCS volunteer projects include teaching English, empowering women, caring for infants, children and the elderly, and working with those affected by HIV/AIDS.
7. Executive Planet: www.executiveplanet.com—Focus is mainly on business etiquette in developed countries but there are some useful tips on gift giving, public behavior, conversation style, etc.

Books

An easy-to-read overview of the types of communication challenges that can arise in daily cross-cultural conversations.
The book identifies common cross-cultural dilemmas and offers practical solutions by outlining primary principles as a foundation for decision-making and describing how individual differences must be considered.
3. Do's and Taboos around the World by Roger Axtell.
A guide to international behavior. Includes information on protocol, customs, and etiquette; hand gestures and body language; tipping; American jargon; and the international communications crisis.
4. Do's and Taboos of Humor around the World: Stories and Tips from Business and Life by Roger Axtell.
Building on two invaluable ideas—“laughter has no accent” and “no matter where you travel in our world, there is one form of communication that is understood—the smile”—Axtell combines business and leisure lore, more than 300 anecdotes, and loads of entertaining, invaluable advice on proper etiquette in dozens of countries.
Appendix 5

Fundraising toolkit

Congratulations on joining the Global Village program!

You and your volunteer team play a vital role in our mission and we want to thank you again for using your time, energy and resources towards eradicating poverty housing with Habitat for Humanity.

Fundraising is an exciting part of your Global Village experience. Through your initiative, advocacy efforts and creativity, your school can become a Habitat for Humanity fundraising champion! The key is to come up with an effective fundraising strategy and to use available resources, including help from other non-profit organizations, when putting together fundraising events. Not only will you support a good cause, but through different marketing efforts you will also have a great opportunity to get out of your comfort zone. This toolkit introduces our top tips to help you meet your fundraising targets.

GET STARTED straight away

Don’t procrastinate!
Even if your trip is a year away, the earlier you start on your fundraising, the easier it will be

Build a team around you.
You may have friends, work colleagues, family etc. who admire what you’re going to do and want to give a donation. Can they also help mobilize others to raise funds on your behalf? Many hands make light work!

If someone can’t give money, can they give time and talent?
A friend who hasn’t got much money may nevertheless be willing to contribute, for example, by organizing a fundraising concert, dinner or a collection.
BE PREPARED: think ‘fundraising’ wherever you go!

Doing a rotation trip is a big deal to many, and it's crucial to make the most of it. Here are some tips to help you:

- **Social Media**: Use all the social media platforms you have to promote your trip. Share updates, photos, and stories with your followers.
- **Local Partnerships**: Look for local businesses and organizations that could support your trip financially or through donations.
- **Community Engagement**: Engage with the local community where you are going. This could be through small-scale events, workshops, or collaborations.

PLAN AND PRIORITIZE

When planning a trip, it's important to think about how you can make the most of the experience for your team and the community you're visiting.

- **Preparation**: Make sure everyone is trained and prepared for the trip. This includes physical training, cultural awareness, and cultural sensitivity.
- **Logistics**: Plan your route, schedule, and accommodations in advance to avoid last-minute stress.
- **Communication**: Keep in touch with your team members and local partners throughout the trip.

WHY TO ORGANIZE a fundraising event

Habitat is a non-profit organization that relies largely on donations to execute its projects. Every dollar counts, and even small donations can make a big difference. Here are some reasons why organizing a fundraising event can be beneficial:

- **Funding**: Funds raised can help cover the costs of materials, labor, and other expenses. It allows for the long-term sustainability of projects.
- **Community Engagement**: fundraising events can engage the community, raising awareness and support for Habitat’s mission.
- **Recognition**: Organizing a fundraising event can provide an opportunity to recognize donors and supporters, strengthening your relationship with them.

Fundraising ideas

- **Walk-a-Thon**: This event is a great way to raise funds and also build team spirit. Participants can walk, run, or cycle a certain distance and collect sponsorship from friends or family.
- **Fundraising contest**: Create a fun and creative contest that challenges participants to raise funds. The contest could be based on different categories, such as most creative campaign, highest individual or team fundraising goal, etc.
- **Silent Auction**: An auction where items are sold without any bidding war. Participants can bid on items they want to purchase.
- **Charity Run**: Similar to a walkathon, but with a more competitive spirit. Participants can run a specific distance and collect sponsorship from friends or family.

If you need help, be an inspiration! Check out the most successful and interesting fundraising events organized by our partner organizations and schools.

Share.Habitat.org

This website is a key tool for fundraising. It provides resources and support to help you run successful campaigns. You can find tips on how to create a compelling story, how to make the most of social media, and how to engage your community. The site also offers templates and tools to help you organize your campaign.

Habitat logo

The Habitat logo is a symbol of your commitment to making a difference. It represents the values of sustainability, community, and social justice. Consider using the logo in your fundraising materials to show your supporters that they are part of something bigger.

Fundraising contest

Habitat is offering a fundraising contest to encourage and reward innovative fundraising strategies. Participants can come up with unique and creative fundraising ideas, such as starting a social media campaign. The contest aims to encourage creativity and recognizes the contributions of all participants.
Go to the people.
Live with them,
Learn from them,
Love them.

Start with what they know,
Build with what they have.
But of the best leaders
When the work is done
The task accomplished,
The people will say,
"We have done this ourselves."

Lao-Tzu (Chinese poem, 700 B.C.)