



March/April 2011

OSHA CONSTRUCTION eTOOL

PREVENTING FATALITIES

One in every five workplace fatality victims is a construction worker. Despite its high fatality rate, construction can be a safe occupation when workers are aware of the hazards, and adhere to an effective safety and health program. This eTool from the U.S. Occupational Safety & Health Administration (OSHA) will help you identify and control the hazards that commonly cause the most serious construction injuries. These dangers are grouped under the following headings:

- Electrical incidents
- Falls
- Struck-by
- Trenching and excavation

Brush up on your jobsite safety know-how. Review this OSHA Construction eTool [<http://www.osha.gov/SLTC/etools/construction/index.html>] before a claim is made.



NAHB-OSHA Job Safety Handbook

The *Jobsite Safety Handbook* from the U.S. Occupational Safety & Health Administration (OSHA) and National Association of Home Builders (NAHB) highlights the minimum safe work practices and regulations related to the major hazards and causes of fatalities occurring in the residential construction industry. Click here [<http://www.osha.gov/doc/jobsite/>] to view this eBook.

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Jobsite Safety Prevents Bodily Injury

THE SITUATION

Most general liability losses reported throughout the history of the Homebuilders Coverage Program are the result of bodily injury. In fact, bodily injury (BI) claims make up to 94 percent of general liability premises-operations losses.

Here is a list of the top four types of general liability premises-operations losses resulting in BI:

Claim Type	Percentage of Total BI Claims
Injury to subcontractors	44%
Visitors to jobsite	18%
Buyers visiting jobsite	13%
Claimants walking by job site	7%

THE SOLUTION

All of these losses could have been prevented by jobsite safety. The proper use of safety equipment, barriers and personal protective equipment; the elimination of tripping hazards associated with the last three claim types in the table above (totaling 38 percent of all BI claims); and most importantly, overall jobsite safety awareness are key to preventing these losses from occurring.

Bodily injuries on jobsites tend to be serious injuries, but are also preventable. Just look in the mirror for a self evaluation of your jobsite safety program. The questions you should ask to evaluate the effectiveness of your safety program are:

- Do we have an effective jobsite safety plan in place?
- Is our current jobsite safety plan being used daily and on every project?
- Is jobsite safety a priority for our jobsite supervisor?
- Is our jobsite supervisor constantly alert, identifying unsafe conditions and taking appropriate corrective actions when found?
- Do we conduct regular jobsite safety inspections using a quality safety checklist?
- What are we doing to ensure our subcontractors are following appropriate jobsite safety measures that are OSHA compliant?
- Are all visitors/buyers on a jobsite properly escorted?
- Are our jobsites compliant with OSHA standards?
- Do we talk about jobsite safety on a regular basis and include it in our training sessions with subcontractors?
- Is our organization fully committed to safety on the jobsite?

The Homebuilders Coverage Program provides every client with a model safety program that includes a quality jobsite safety checklist. This program model is a good source of safety awareness information. It will aid you in implementing a good, effective jobsite safety program that will help you maintain safe jobsites.



Banks Chase Small Builder to Offer Cash

Even as most small private builders fight to find financing for their projects, Ameri-Star Homes has bankers looking to loan it money. "We had two of the banks chasing us to do deals with us," recalls Dan Dinko, president of the Glen Burnie, Md.-based builder. [READ MORE \[http://www.builderonline.com/finance/banks-chase-small-builder-to-offer-cash.aspx\]](http://www.builderonline.com/finance/banks-chase-small-builder-to-offer-cash.aspx)

Builder Confidence Unchanged for Fourth Consecutive Month

Builder confidence in the market for newly built, single-family homes remained unchanged at 16 for a fourth consecutive month in February, according to the National Association of Home Builders/Wells Fargo Housing Market Index (HMI). [READ MORE \[http://www.nahb.org/news_details.aspx?newsID=12157\]](http://www.nahb.org/news_details.aspx?newsID=12157)

Housing Affordability Rises to Highest Level in Two Decades

Nationwide housing affordability during the fourth quarter of 2010 rose to its highest level in the 20 years since it has been measured, according to

National Association of Home Builders/Wells Fargo Housing Opportunity Index (HOI) data. [READ MORE \[http://www.nahb.org/news_details.aspx?newsID=12159\]](http://www.nahb.org/news_details.aspx?newsID=12159)

Cost of Construction Materials Continues to Climb

The prices contractors must pay for many essential construction materials continued to increase in January, even as the amount they charge for completed projects remains flat, according to an analysis of January producer price index figures released by the Associated General Contractors of America. Association officials noted that the price trends are cutting into already tight bottom lines for contractors, undermining chances for an industry-wide recovery in 2011. [READ MORE \[http://www.agc.org/cs/news_media/press_room/press_release?pressrelease.id=771\]](http://www.agc.org/cs/news_media/press_room/press_release?pressrelease.id=771)