



**CITY OF SARATOGA SPRINGS
BUILDING DEPARTMENT
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**City of Saratoga Springs' Building Permit Process
HOMEOWNER INSURANCE REQUIREMENTS**

A **Homeowner** is defined as an individual who is the owner of the home to be renovated or constructed who plans on living in that home and is performing **ALL** of the work themselves. That means that no contractor or individual will be paid any sum of money to perform any work on the project submitted as a "Homeowner Project" for the Building Permit Application being processed.

If you are a homeowner applying for a City of Saratoga Springs' Building Permit and are **performing construction of a personal home project by yourself**, you will need to obtain the following documents when applying for your building permit for the projects specified:

- **Minor Remodels, Sheds, and Ground Floor Decks:** You are required to provide a Certificate of Insurance evidencing proof your Homeowners Insurance acknowledges your project and provides evidence of liability coverage in the amount of Three Hundred Thousand Dollars (\$300,000).
- **New Construction, Major Home Renovations Upper Story Decks, and/or Pools:** You will be subject to the same insurance requirements as a professional, commercially insured contractor. You are required to provide a Certificate of Insurance for Commercial General Liability Insurance in the amount of One Million Dollars (\$1,000,000) per occurrence with a Two Million Dollar (\$2,000,000) aggregate. The insurance provided must be from an insurance carrier licensed & admitted to do business in the State of New York and name the City as an Additional Insured for the building permit process.

The Laws of New York 1998 Chapter 439 require that each building permit applicant provide proof the applicant is in compliance with Section 57 of the NYS Workers Compensation Law by providing proof they are (1) insured (C-105.2 or U-26.3) or are exempt (CE-200). The CE-200 is a Certificate of Attestation of Exemption from the NYS Workers' Compensation Board for Workers Compensation and Disability Coverage. Form CE-200 must be filled out electronically on the NYS Workers Compensation Board's website, www.wcb.state.ny.us, under the heading "Forms". Applicants filing electronically are able to print a finished Form CE-200 immediately upon completion of the electronic application. Applicants without access to a computer may obtain a paper application for the CE-200 by writing or visiting the Customer Service Center at any District Office of the Workers' Compensation Board. Applicants using the manual process may wait up to four weeks before receiving a CE-200. Once the applicant receives the CE-200, the applicant can then submit that CE-200 to the City from which he/she is getting the permit.

Your insurance agent should be consulted prior to your making any application for a City Building Permit. While it may appear to be convenient to obtain a building permit for a contractor or to identify yourself as your own contractor, it is important for you to protect yourself against financial loss and to comply with the NYS Building and Workers Compensation Laws. Your insurance agent will assist you in doing that. Financial penalties are severe if the NYS laws are not followed.

It is important to remember that you must provide all required documents as outlined in this package, BEFORE the City of Saratoga Springs will formally review your building permit application.

If you have any questions regarding these insurance requirements, please contact Marilyn Rivers, Risk & Safety Officer at (518) 587-3550 x2612.