



Paula A. Mahan
Town Supervisor

TOWN OF COLONIE

Building Department

Public Operations Center
347 Old Niskayuna Road
Latham, New York 12110

Phone (518) 783-2706 Fax (518) 783-2772

www.colonie.org/building

Michael M. Rosch
Director

To all Building and Zoning Permit applicants (Homeowner Regulations are on reverse side):

Section 125 of the General Municipal Law requires that any individual applying for a building permit prove to the building department that he/she is in compliance with the mandatory coverage provisions of the Workers' Compensation Law before the building permit is issued.

The Town of Colonie requires proof of **General Liability Insurance and Workers' Compensation Insurance** before we can issue a building, temporary use, or sign permit.

You must submit a **Certificate of Insurance** showing **General Liability Insurance** with the **Town of Colonie Building Department** as certificate holder only. We need not be additional insured.

New York State mandates that we have proof of **Workers' Compensation Insurance** coverage. All applicants who list themselves as the general contractor on the building permit, must prove that they are in compliance with Section 57 of the Workers' Compensation Law (WCL) by producing ONE of the following forms:

- A.) submit form C-105.2(9/07) as proof of Workers' Compensation Insurance; or
- B.) if you are covered by the State Insurance Fund, submit U-26.3; or
- C.) if you participate in Workers' Compensation Self-Insurance, submit form SI-12 or form GSI-105.2 ; or
- D.) For entities with NO Employees - form CE-200 is required to be submitted for **each** specific application. (WC/DB-100 is no longer acceptable.)

Town of Colonie Building Department must be listed as certificate holder on the applicable Workers' Compensation Insurance coverage submitted.

ACORD FORMS ARE NOT ACCEPTABLE PROOF OF WORKERS' COMPENSATION COVERAGE

For general questions regarding Workers' Compensation Insurance, please call the Bureau of Compliance at (518) 486-6307.

HOMEOWNER APPLICANTS

Affidavit of Exemption to Show Specific Proof of Workers' Compensation Insurance Coverage for a 1,2,3 or 4 Family, Owner –occupied Residence.

If the homeowner qualifies for an **Affidavit of Exemption**, the homeowner must complete **Form BP-1 (9-07)** and file it with the local building department.

A HOMEOWNER QUALIFIES FOR AN EXEMPTION IF THEY ARE OWNER OCCUPIED AND THE HOMEOWNER IS LISTED AS THE GENERAL CONTRACTOR ON THE PERMIT AND IS:

- performing all the work, for which the building permit was issued, him/herself.
- is not hiring, paying or compensating in any way, the individual(s) that is (are) performing all the work for which the building permit was issued or helping the homeowner perform such work, or
- has a homeowner's insurance policy that is currently in effect and covers the property for which the building permit was issued AND homeowner is hiring or paying individuals a total of less than 40 hours per week (aggregate hours for all paid individuals on the jobsite) for the work which the building permit was issued.

A HOMEOWNER DOES NOT QUALIFY FOR AN EXEMPTION IF:

The homeowner of a 1,2,3, or 4 family, Owner-occupied Residence is hiring or paying individuals a total of 40 hours or MORE in any week (aggregate hours for all paid individuals on the jobsite) for the work for which the building permit was issued, then the homeowner **may not** file the "Affidavit of Exemption" form BP-1 (9-07) but must either:

- acquire appropriate workers' compensation coverage and provide, the government entity issuing the building permit, appropriate proof of that coverage on forms C-105.2(9-07) or U-26.3 OR
- have the general contractor performing the work provide appropriate proof of workers' compensation coverage, under the mandatory coverage provision of the Workers' Compensation Law, or proof of exemption from that coverage, to the government entity issuing the building permit.

Any residence NOT a 1,2,3, or 4 Family Owner-occupied is considered a business (income or potential income property) and must prove Workers' Compensation Insurance compliance by filing one of the acceptable forms as outlined on the reverse side.