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## **HERE WE GO AGAIN... ANOTHER HURRICANE UPDATE**

Last month's newsletter focused on small businesses that may have been impacted by Hurricane Charley. Since that publication date, Hurricanes Frances, Ivan and Jeanne have devastated other areas of our state, and the State of Florida has modified several Emergency Orders to encompass victims of these storms.

**Insurance Cancellation Update:** Effective September 1<sup>st</sup>, no insurance company may cancel any insurance policy regulated by the Office of Insurance Regulation until October 16th. This applies statewide and includes homeowners' insurance, auto insurance, and workers' compensation insurance.

Please note: if your policy was scheduled to cancel in September and is now extended until October 16<sup>th</sup> due to the Emergency Order, your extended coverage is not free. Your insurance company is entitled to charge you the appropriate amount for this additional coverage, and you will be expected to pay the appropriate premium. If you do not wish to have your policy extended, you may voluntarily request that your policy be cancelled.

### **Requirements for State-Licensed Contractors Wanting to do Roofing Work after the Hurricanes:**

Florida Governor Jeb Bush has extended his prior Executive Order allowing certain state-licensed contractors to perform roofing work in some counties affected by the hurricane. This Order now applies **statewide**. Licensed Florida residential, building and general contractors can now perform roofing and re-roofing repairs statewide. The Order applies to registered, as well as certified, contractors. A certified contractor possesses a certificate

of competency issued by the state Department of Business and Professional Regulation and is allowed to contract in any jurisdiction in the state. A registered contractor, however, has fulfilled the competency requirements for the jurisdiction they are registered in and may only contract in one jurisdiction. The Order does not extend the geographical area of registered contractors. Please note: metal or tile roofing must still be performed by licensed roofing contractors only.

Also, unlicensed or out-of-state contractors are not permitted to contract for roofing work under this Order. To see if you qualify for roofing work, please see the next article.

If you perform roofing work under this temporary Order, you must pay the appropriate workers' compensation premiums for all roofing jobs you perform. You should keep separate payroll records for any and all payroll associated with roofing work. If you have any questions, please call your insurance company.

### **Requirements for Out-of-State or Unlicensed Contractors Wanting to do Roofing Work after the Hurricanes:**

Governor Bush has authorized city and county governments to issue specialty roofing licenses to in-state and out-of-state contractors who meet certain requirements. This specialty roofing license will be valid for 90 days and allows for the repair and installation of roofs made of wood shakes, or asphalt or fiberglass shingles. It does not include other types of roofs, such as tile, metal or flat. Contractors wishing to take advantage of this new license should not perform roofing work until they have received the license, as that would constitute a felony.

To apply for this temporary roofing license:

1. Verify with the city or county you want to work in that they are issuing the local specialty roofing license. Local jurisdictions may impose additional

- requirements or choose not to issue these licenses.
2. Obtain an Affidavit of Competency from your original jurisdiction, with the notarized signature of the building official or designee. The affidavit must indicate you have satisfactorily performed roofing work with wood shakes, asphalt or fiberglass shingles. A form for the affidavit is available from the Department of Business and Professional Regulation.
  3. Obtain the required insurance -- workers' compensation, liability (aggregate coverage of \$100,000), and property damage (aggregate coverage of \$25,000).
  4. Present the affidavit and proof of insurance to the local jurisdiction to obtain the roofing license and pay any required fees.

**Contractor License Renewal Extended:** The deadline for certified contractors and all electrical contractors to renew their licenses has been extended from August 31<sup>st</sup> to November 1<sup>st</sup>. Below are some common questions and answers about the extension:

- **I hold a certified contractor (or electrical contractor) license. Since the deadline to renew was extended to 11/1/04, does this mean the deadline to take my 14 hours of continuing education (CE) has been extended to 11/1/04 as well?** Yes. Certified contractors and all electrical contractors now have until 11/1/04 to earn their continuing education for the 2002-2004 renewal.
- **I received my initial certified contractor (or electrical contractor) license during the 2002-2004 renewal period. How many CE's do I need to take by November 1, 2004, in order to renew my license?** If you were initially licensed 12 or more months prior to the end of a license period (August 31, 2004 in this case), you must complete 7 CE hours to renew your license. If you were initially licensed less than 12 months prior to the end of a license period (August 31, 2004 in this case), you are not required to complete any CE to renew your license.
- **I currently hold an inactive certified contractor (or electrical contractor) license, but would like to change my license status to Active. What is the best way to do that?** If you have not yet renewed your inactive license, you should renew first to avoid paying any late fees. Then, you should mail your Change of Status from Inactive to Active application with any required supporting documents (i.e., proof of completed CE's, credit

report, bank verification letter, etc.).

## **REMINDER: DEADLINE FOR REGISTERED CONTRACTORS TO "GRANDFATHER" TO A CERTIFIED LICENSE IS NOVEMBER 1, 2004**

Time is running out for state-registered contractors to apply for a license to work statewide as a state-certified contractor. Applications must be postmarked by November 1, 2004, to be considered. This deadline is firm and cannot be extended for any reason.

Eligible contractors are: (1) all state-registered electrical contractors and (2) state-registered contractors in the categories -- General; Building; Residential; Roofing; Air Conditioning Class A, B or C; Mechanical; Plumbing; Sheet Metal; Commercial Pool/Spa; Residential Pool/Spa; Swimming Pool/Spa Servicing; Underground Utility; Pollutant Storage Systems; or Solar.

To be state-certified, you must be able to demonstrate the following:

- You have passed a written exam that the Licensing Board finds is substantially similar to the exam required to be licensed as a certified contractor.
- You have at least 5 years of experience as a registered contractor in your contracting category, or as a licensed inspector or building administrator with oversight over that category. Any length of time spent on probation will not count toward the 5 years. If you do not have 5 years of experience by November 1, 2004, you will not qualify to grandfather your license. However, your registered license will remain valid.
- You have not had your contractor's license revoked at any time, suspended within the last 5 years, or been assessed a fine more than \$500 within the last 5 years.
- You are in compliance with the insurance and financial responsibility requirements in the law.

Applications are available on the Construction Industry Licensing Board's website at [www.myflorida.com/dbpr/pro/cilb/cilb\\_index.shtml](http://www.myflorida.com/dbpr/pro/cilb/cilb_index.shtml). Or, you can call the FUBA offices at 1-800-262-4483 and ask for Karen or Lance.