

ORDINANCE NO. 6634

AN ORDINANCE TO AMEND TITLE 13 BUILDINGS AND CONSTRUCTION OF THE 2020 MUNICIPAL CODE OF COUNCIL BLUFFS, IOWA, BY ENACTING NEW CHAPTER 13.45 "INSURANCE".

**BE IT ORDAINED
BY THE CITY COUNCIL
OF THE
CITY OF COUNCIL BLUFFS, IOWA**

SECTION 1. That Title 13 Buildings and Construction is hereby amended by enacting new Chapter 13.45 "Insurance" to read as follows:

Chapter 13.45 –INSURANCE

3.45.010 Purpose

3.45.010 Insurance Required

3.45.010 Purpose

The purpose of this chapter is to establish minimum insurance requirements for all contractors and/or licensed professionals covered under CBMC Title 13.

3.45.010 Insurance Required

- A. All contractors and/or licensed professionals seeking permits to conduct work under Chapter 13 of the Council Bluffs Municipal Code shall be required to maintain commercial general liability insurance coverage or its equivalent in the minimum amount of one million dollars (\$1,000,000.00) per occurrence for bodily injury, including death or damage to property of others, arising out of work performed or responsibilities assumed under the license. The aggregate limit shall be no less than one million dollars (\$1,000,000.00).
- B. In addition, when required by the Chief Building Official or his/her designee, all contractors and/or licensed professionals seeking permits to conduct work under Chapter 13 of the Council Bluffs Municipal Code shall furnish a certificate of insurance, subject to approval by the city attorney, evidencing worker's compensation insurance sufficient to satisfy the laws of the state of Iowa; employer's liability insurance in the minimum amount of one hundred thousand dollars (\$100,000.00); and auto liability insurance in the minimum amount of one million dollars (\$1,000,000.00).
- C. Prior to the issuance of any permit under Chapter 13, all contractors and/or licensed professionals shall stipulate and affirm, on a form to be provided by the City, that permittee shall maintain the required insurance under this section throughout the duration of the permit, that the permittee shall maintain all certificates of insurance and shall provide them to the City upon request, and that permittee shall notify the City of any changes, renewals or lapses to the insurance coverage throughout the duration of the permit. Failure to perform any duty or action under this paragraph shall result in immediate revocation of the permit, and all work pursuant to such permit shall be ordered ceased.
- D. City reserves the right to require additional insurance or increased insurance limit coverage, subject to the discretion of the Chief Building Official or his/her designee.

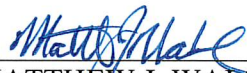
SECTION 2. REPEALER. All ordinances or parts of ordinances in conflict with the provisions of this ordinance are hereby repealed.

SECTION 3. SEVERABILITY CLAUSE. If any of the provisions of this ordinance are for any reason declared illegal or void, then the lawful provisions of this ordinance which are severable from said unlawful provisions shall be and remain in full force and effect, the same as if the ordinance contained no illegal or void provisions.

SECTION 4. EFFECTIVE DATE. This ordinance shall be in full force and effect from and after its publication, as by law provided.

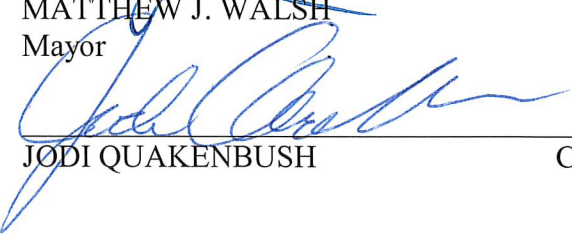
PASSED
AND
APPROVED

March 24, 2025.



MATTHEW J. WALSH
Mayor

Attest:



JODI QUAKENBUSH City Clerk

First Consideration: 3-10-25
Second Consideration: 3-24-25
Public Hearing: N/A
Third Consideration: waived

AFFIDAVIT OF PUBLICATION

The Daily Nonpareil

State of Florida, County of Broward, ss:

India Johnston, being first duly sworn, deposes and says: That (s)he is a duly authorized signatory of Column Software, PBC, duly authorized agent of The Daily Nonpareil, a newspaper printed and published three (3) days a week at Council Bluffs, in said County and State, and that the notice herto attached was published in said newspaper once each day for the period on the dates below listed.

PUBLICATION DATES:

Apr. 12, 2025

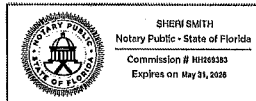
NOTICE ID: 0pWXoBVlt3rxIKwFtpcv

PUBLISHER ID: COL-9101903

NOTICE NAME: Ordinance 6634

India Johnston

(Signed)



VERIFICATION

State of Florida
County of Broward

Subscribed in my presence and sworn to before me on this: 04/16/2025

S. Smith

Notary Public

PUBLICATION FEE: \$65.78

Notarized remotely online using communication technology via Proof.

Ordinance 6634

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A. All contractors and/or licensed professionals seeking permits to conduct work under Chapter 13 of the Council Bluffs Municipal Code shall be required to maintain commercial general liability insurance coverage or its equivalent in the minimum amount of one million dollars (\$1,000,000.00) per occurrence for bodily injury, including death or damage to property of others, arising out of work performed or responsibilities assumed under this license. The aggregate limit shall be no less than one million dollars (\$1,000,000.00).

B. In addition, when required by the Chief Building Official or his/her designee, all contractors and/or licensed professionals seeking permits to conduct work under Chapter 13 of the Council Bluffs Municipal Code shall furnish a certificate of insurance, subject to approval by the city attorney, evidencing worker's compensation insurance sufficient to satisfy the laws of the state of Iowa; employer's liability insurance in the minimum amount of one hundred thousand dollars (\$100,000.00); and auto liability insurance in the minimum amount of one million dollars (\$1,000,000.00).

C. Prior to the issuance of any permit under Chapter 13, all contractors and/or licensed professionals shall stipulate and affirm, on a form to be provided by the City, that permittee shall maintain the required insurance under this section throughout the duration of the permit, that the permittee shall maintain all certificates of insurance and shall provide them to the City upon request, and that permittee shall notify the City of any changes, renewals or lapses to the insurance coverage throughout the duration of the permit. Failure to perform any duty or action under this paragraph shall result in immediate revocation of the permit, and all work pursuant to such permit shall be ordered ceased.

D. City reserves the right to require additional insurance or increased

Insurance limit coverage, subject to the discretion of the Chief Building Official or his/her designee.

For a complete copy of Ordinance, contact the City Clerk's Office.

Passed and Approved March 24, 2025

Matthew J. Walsh, Mayor

Jodi Quakenbush, City Clerk

April 12, 2025 COL-9101903

Council Communication

Department: City Clerk
Case/Project No.:
Submitted by: Legal on behalf of Rodney
Schultz

Ordinances 6634, 6635, 6636, 6637, 6638, 6639
and 6640
ITEM 6.C.

Council Action: 3/24/2025

Description

Amending Title 13 Buildings and Construction to enact new Chapter 13.45 "Insurance" and by amending several other Chapters to remove insurance requirements within each chapter.

Background/Discussion

City Legal was contacted by Community Development to update certain chapters under Title 13 of the Council Bluffs Municipal Code related to proof of insurance and minimum levels of insurance required for licenses/permits. This proposed group of ordinances creates a new Chapter 13.45 "Insurance" setting forth insurance requirements relative to all licenses/permits under Title 13, and amends all current chapters to remove individual references to insurance requirements and refers to the requirements of new Chapter 13.45.

Recommendation

Approval is recommended.

ATTACHMENTS:

Description	Type	Upload Date
Ordinances-red line versions combined	Other	2/27/2025
Ordinance 6634	Ordinance	3/5/2025
Ordinance 6635	Ordinance	3/5/2025
Ordinance 6636	Ordinance	3/5/2025
Ordinance 6637	Ordinance	3/5/2025
Ordinance 6638	Ordinance	3/5/2025
Ordinance 6639	Ordinance	3/5/2025
Ordinance 6640	Ordinance	3/5/2025

AMEND

Chapter 13.02 - TEMPORARY LICENSING PROCEDURES - 2011 FLOOD EVENT

13.02.040 Insurance Required

All insurance required under this Chapter shall be kept in accordance with CBMC 13.45.

~~All temporary contractors shall furnish to the city clerk a certificate of insurance, subject to approval by the city attorney, evidencing commercial general liability insurance coverage or its equivalent in the minimum amount of one million dollars (\$1,000,000.00) per occurrence for bodily injury, including death or damage to property of others, arising out of work performed or responsibilities assumed under the license. The aggregate limit shall be no less than one million dollars (\$1,000,000.00). In addition, the general contractor shall furnish a certificate of insurance, subject to approval by the city attorney, evidencing worker's compensation insurance sufficient to satisfy the laws of the state of Iowa; employer's liability insurance in the minimum amount of one hundred thousand dollars (\$100,000.00); and auto liability insurance in the minimum amount of one million dollars (\$1,000,000.00).~~

~~These limits may be provided by any combination of primary and excess policies. The insurance company shall endeavor to provide thirty (30) days' notice of cancellation or nonrenewal to the city clerk.~~

~~In addition, the temporary contractor shall furnish a bond in the amount of twenty thousand dollars (\$20,000.00).~~

(Ord. No. 6137, § 1, 8-22-2011)

AMEND

Chapter 13.05 - DEMOLITION OF BUILDINGS AND STRUCTURES

13.05.100 Insurance Required

All insurance required under this Chapter shall be kept in accordance with CBMC 13.45.

~~A demolition contractor shall furnish to the city clerk a certificate of insurance, subject to approval by the city attorney, evidencing commercial general liability insurance coverage or its equivalent in the minimum amount of one million dollars (\$1,000,000.00) per occurrence for bodily injury, including death or damage to property of others, arising out of work performed or responsibilities assumed under the license. The aggregate limit shall be no less than one million dollars (\$1,000,000.00). In addition, the demolition contractor shall furnish a certificate of insurance, subject to approval by the city attorney, evidencing worker's compensation insurance sufficient to satisfy the laws of the state of Iowa; employer's liability insurance in the minimum amount of one hundred thousand dollars (\$100,000.00); and auto liability insurance in the minimum amount of one million dollars (\$1,000,000.00).~~

~~These limits may be provided by any combination of primary and excess policies. The insurance company shall endeavor to provide thirty (30) days' notice of cancellation or nonrenewal to the city clerk.~~

(Ord. 5842 § 1 (part), 2005)

AMEND

Chapter 13.07 - GENERAL CONTRACTOR'S LICENSING

13.07.155 Special License For One Job Only

Whenever the building official deems it advisable he may, at his discretion, issue a special building contractor's license to an individual who is not otherwise licensed by the city to perform construction work, but who can provide proof of competency as a licensed building contractor in another city's jurisdiction. The special license, so issued, shall allow the licensee to perform building construction work in or on the building or property for which it is issued and no other. The fee for such special license shall be as stated in the "schedule of fees." Such fees shall be paid to the city treasurer before the special license is issued. **All insurance required under this Chapter shall be kept in accordance with CBMC 13.45.** ~~A certificate of insurance which provides combined coverage for bodily injury and property damage in a minimum amount of one million dollars (\$1,000,000.00).~~ Upon the completion of the work, for which a special license was issued, such license shall expire and become null and void. Any individual who is issued a license under this provision shall be limited to one license per calendar year.

(Ord. No. 6172, § 1, 4-22-2013)

13.07.170 Insurance Required

All insurance required under this Chapter shall be kept in accordance with CBMC 13.45.

~~Before a general contractor's license may be issued under the provisions of this chapter, the applicant shall furnish a certificate, such certificate subject to approval by the city, evidencing general liability insurance coverage in the minimum amount of one hundred thousand dollars (\$100,000.00) for personal injury of one person in any one accident; in the minimum amount of five hundred thousand dollars (\$500,000.00) for personal injury or death of more than one person; and the minimum amount of one hundred thousand dollars (\$100,000.00) for property damage, all arising out of work performed or responsibilities under the license. A combination coverage policy will be accepted in the minimum amount of five hundred thousand dollars (\$500,000.00) umbrella for personal injury of one person in any one accident, personal injury or death of more than one person, or property damage. The insurance company shall give written notification to the building official ten (10) days prior to termination.~~

(Ord. No. 6172, § 1, 4-22-2013)

AMEND

Chapter 13.13 - LICENSING/REGISTRATION OF THE UTILITY AND LAWN IRRIGATION TRADE AND PLUMBING REQUIREMENTS

13.13.360 Master - Insurance Required

All insurance required under this Chapter shall be kept in accordance with CBMC 13.45.

~~A Utility master contractor shall furnish to the city clerk a certificate of insurance, subject to approval by the city attorney, evidencing commercial general liability insurance coverage or its equivalent in the minimum amount of one million dollars (\$1,000,000.00) per occurrence for bodily injury, including death or damage to property of others, arising out of work performed or responsibilities assumed under the license. The aggregate limit shall be no less than one million dollars (\$1,000,000.00). In addition, the Utility master contractor shall furnish a certificate of insurance, subject to approval by the city attorney, evidencing worker's compensation insurance sufficient to satisfy the laws of the state of Iowa; employer's liability insurance in the minimum amount of one hundred thousand dollars (\$100,000.00); and auto liability insurance in the minimum amount of one million dollars (\$1,000,000.00).~~

~~These limits may be provided by any combination of primary and excess policies. The insurance company shall endeavor to provide thirty (30) days' notice of cancellation or nonrenewal to the city clerk.~~

(Ord. 5850 § 2, 2005)

HISTORY

Amended by Ord. 6552 on 3/13/2023

AMEND

Chapter 13.33 - GRADING AND EXCAVATION

13.33.050 Grading Permit Requirements

- A. Permits Required. As provided in CBMC 13.33.040, no person shall do any grading without first obtaining permit from the building official. A separate permit shall be required for each site and may cover both excavations and fills.
- B. Application for Permit. The provisions of the building code, as amended, are applicable to grading and shall state an estimate of the cubic yards of earth material to be graded and area in the amount of acres of land disturbing activity.
- C. Plans and Specifications. Each application for a grading permit, whether regular grading or engineered grading, shall be accompanied by two sets of plans and specifications. Supporting data consisting of a soils report and geology report shall be submitted when required by the building official. When engineered grading is required pursuant to paragraph D of this section, the plans and specifications shall be prepared and signed by a civil engineer.
- D. Grading Designation. All grading of five thousand (5,000) cubic yards or more shall be performed in accordance with the approved grading plan prepared by a civil engineer and shall be designated as "engineered grading." Grading involving less than five thousand (5,000) cubic yards shall be designated "regular grading" unless the permittee, with the approval of the building official, chooses to have the grading performed as "engineered grading" or the building official requires "engineered grading" pursuant to paragraph G of this section.
- E. Information on Plans and Specifications.
 - 1. Plans shall be drawn to scale upon stable, reproducible media and shall be of sufficient clarity to indicate the nature and extent of the work proposed. The plans shall also show, in detail, that the grading activities will conform to the provisions of the building code, as amended, and all relevant laws, ordinances, rules and regulations. The first sheet of each set of plans shall give the location of the proposed grading work, the name and address of the person by whom they were prepared and the name and address of the property owner or of the responsible party for the property.
 - 2. The plans shall include the following information:
 - a. General vicinity of the proposed site.
 - b. Names and addresses of adjacent property owners.

- c. Property limits and accurate topographic map of the existing terrain with contour intervals of five feet or less and details of area drainage.
- d. Limiting dimensions, elevations of finish contours to be achieved by the grading and proposed drainage channels and related construction.
- e. Detailed plans of all surface and subsurface drainage devices, including walls, cribbing, dams and other protective devices to be constructed with, or as part of, the proposed grading work, together with a map showing the drainage areas and the estimated runoff for a five-year return and a one hundred (100) year flood event of the area served by any drains to be installed.
- f. Location of any buildings or structures on the property where the proposed grading is to be performed, together with any buildings or structures on property adjacent to the proposed grading to the extent the buildings or structures are within fifteen (15) feet of the proposed grading. In addition, location of any property which may be substantially and materially affected by the proposed grading shall also be noted and shown on the plans.
- g. Existing trees that are to be retained pursuant to CBMC 13.33.100. Specifications shall contain information covering construction and material requirements.
- h. Plans and proposed methods for the prevention and control of soil erosion for the proposed work. See paragraph M of this section.

F. Engineered Grading Requirements.

1. For engineered grading, it shall be the responsibility of the civil engineer to design the grading plan using sound engineering practices and to incorporate all recommendations from the soils and geology reports into the grading plan. The civil engineer shall also be responsible for the professional inspection during the grading process and final approval of the grading when completed. This responsibility includes, but need not be limited to, inspection and approval as to the establishment of line, grade and drainage of the grading area. The civil engineer is the coordinating agent between any responsible party doing the actual grading work and the building official. Further, the civil engineer shall be responsible for the preparation of revised plans and the submission of an updated grading plan upon completion of the work. Finally, the civil engineer shall submit a statement of compliance pursuant to CBMC 13.33.140 Paragraph A.
2. Soils and geology reports shall be required as specified in paragraphs H and I of this section. During grading, the civil engineer shall submit all necessary reports, compaction data and soils and geology recommendations to the building official.

3. The civil engineer's inspection and approval concerning the adequacy and preparation of ground for the proposed grading operations shall include, but need not be limited to, the adequacy of the ground to receive fill, testing for required compaction, stability of all finish slopes, the design of buttress fills, where required, the stability of cut slopes with respect to geological matters and the need for subdrains or other ground water drainage devices.
4. The building official shall review the grading project at the various stages of the work in order to monitor compliance with the approved plans.

G. Regular Grading Requirements.

1. The building official may require inspection and testing by an approved testing agency of any proposed or approved grading operation. Any such required inspection or testing shall be carried out at the building official's direction.
2. When the building official has cause to believe that geologic factors may be involved in the proposed or regular grading activities, the grading operation will be required to conform to "engineered grading" requirements as defined in this chapter.

H. Soils Report.

1. The soils report required by paragraph C of this section shall include data regarding the nature, distribution and strength of existing soils, conclusions and recommendations for grading procedures and design criteria for corrective measures, including buttress fills, if needed.
2. Recommendations included in the report shall be incorporated in the grading plans or specifications unless the building official has waived all or some of the recommendations or has approved revised recommendations.

I. Geology Report.

1. The geology report required by paragraph C of this section shall include an adequate description of the geology of the site and conclusions and recommendations regarding the effect of geologic conditions on the proposed development.
2. Recommendations included in the report shall be incorporated in the grading plans or specifications unless the building official has waived all or some of the recommendations or has approved revised recommendations.

- J. Issuance. The provisions of the building code, as amended, are applicable to grading permits. The building official may require that the grading operations and project designs be modified if delays occur which result from weather-generated problems not considered at the time the permit was issued.

K. Fees. All fees associated with each required permit shall be paid to the city as established by the city council. The fee schedule shall be as per CBMC 2.08.

L. **All insurance required under this Chapter shall be kept in accordance with CBMC 13.45.**

~~A grading contractor shall furnish to the city clerk a certificate of insurance, subject to approval by the city attorney, evidencing commercial general liability insurance coverage or its equivalent in the minimum amount of one million dollars (\$1,000,000.00) per occurrence for bodily injury, including death or damage to property of others, arising out of work performed or responsibilities assumed under the license. The aggregate limit shall be no less than one million dollars (\$1,000,000.00). In addition, the grading contractor shall furnish a certificate of insurance, subject to approval by the city attorney, evidencing worker's compensation insurance sufficient to satisfy the laws of the state of Iowa; employer's liability insurance in the minimum amount of one hundred thousand dollars (\$100,000.00); and auto liability insurance in the minimum amount of one million dollars (\$1,000,000.00).~~

~~These limits may be provided by any combination of primary and excess policies. The insurance company shall endeavor to provide thirty (30) days' notice of cancellation or nonrenewal to the city clerk.~~

M. Stormwater Pollution Prevention Plan and NPDES Permit. All applicants doing grading of one acre or more shall submit a stormwater pollution prevention plan and a copy of their NPDES permit. Plan submittal shall be completed in similar fashion to grading plan submittal and contain the following in detail:

Location and dimension of all proposed land development and land disturbing activities.

Location and dimensions of all temporary soil or dirt stockpiles.

Schedule of anticipated starting and completion date of each land development or land disturbing activity, including the installation of best management practices; provision for maintenance of best management practices during construction; and description of vegetation and other materials to be used to stabilize the site, including a schedule for installation and maintenance.

(Ord. 5848 § 1, 2005)

AMEND

Chapter 13.40 - SIGN CODE

13.40.052 Sign Contractor's Insurance

All insurance required under this Chapter shall be kept in accordance with CBMC 13.45.

~~A sign contractor shall furnish to the city a certificate of insurance, subject to the approval of the city attorney, evidencing commercial general liability insurance coverage, or its equivalent, in the minimum amount of one million dollars (\$1,000,000.00) per occurrence for bodily injury, including death, or damage to property of other arising out of work performed or responsibilities assumed under the license. The aggregate limit shall be no less than one million dollars (\$1,000,000.00). In addition, the sign contractor shall furnish a certificate of insurance, subject to approval by the city attorney, evidencing worker's compensation insurance sufficient to satisfy the laws of the state of Iowa; employer's liability insurance in the minimum amount of one hundred thousand dollars (\$100,000.00); and auto liability insurance in the minimum amount of one million dollars (\$1,000,000.00).~~

~~These limits may be provided by any combination of primary and excess policies. The insurance company shall endeavor to provide thirty (30) days notice of cancellation or nonrenewal to the city. The insurance company is to notify the city within five calendar days whenever their insured contractor becomes not covered by insurance in the minimum amounts specified.~~

~~The fee for a sign contractor shall be as set forth in "schedule of fees" of the municipal code. All sign contractors shall be registered being renewable bi-annually on July 1st of odd numbered years and the fee can be prorated quarterly.~~

(Ord. 5926 § 1 (part), 2007)