



**SAN DIEGO ROOFING CONTRACTORS ASSOCIATION**

### *From the Executive Director...*

We hope everyone is staying sane during the current situation in our country and around the world.

As you may be aware, currently all of the SDRCA functions are on hold right now, this includes the 54th Annual SDRCA Golf Classic funding the Roger D. Urbach Memorial Scholarship Program.

The SDRCA Board is actively working on short term and long term plans on how the association will move forward with what has transpired. There are many questions that will be answered in the following months which include but not limited to membership retention, sponsorships, fund raising, and basic operations.

The SDRCA will keep membership posted on the plans set forth by the Board of Directors as they are being established.

We will continue to provide you with pertinent information regarding COVID, loan programs, safety concerns, and much more.

Please be safe and follow the guidelines set forth by our elected officials as there may be consequences if those regulations and guidelines are not followed.

James Robyn, SDRCA Executive Director

### Inside this Issue:

- Monthly Safety Bulletin
- Financial Corner
- COVID Policy Help
- PPP Forgiveness
- CAL OSHA Guidelines

### *Upcoming Events*

DATE TBA  
SDRCA Safety Day  
ABC Supply Convoy

DATE TBA  
SDRCA Dinner Meeting  
OSHA Roofing Updates

June 7th—9th  
Western Roofing Expo  
Paris Hotel, Las Vegas

TBA  
SDRCA 54th Annual Golf Classic  
Funding the Roger D. Urbach  
Memorial Scholarship Program

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**The San Diego Roofing Contractors' Association (SDRCA) has been serving the Roofing Industry for over sixty years.**

**Times, techniques and technology has changed, but the SDRCA Core Values, Code of Ethics, Mission and Vision Statement has not.** The 2020 Board of Director Team is committed and dedicated to serving our members and this association with new education, resources, training and savings for the purpose of helping our members continue a tradition of profitability and professionalism in our industry.

**It is the intent of this Association to establish and maintain professional standards and practices in the Roofing Industry through education and public awareness.** Our members are committed to excellence and they use the benefits offered by the Association to help obtain this goal. The SDRCA encourages you to become fully aware of the potential problems of dealing with an unlicensed, uninsured roofer.

The SDRCA was formed in 1957 to preserve and promote the art of roofing application. SDRCA members recognize that after 62 years of innovation in roofing technology and application, the following goals are as meaningful and relevant today as they were yesterday and will be tomorrow.

The SDRCA remains a strong supporter of open competition and the free enterprise system; indeed, this competitive environment led to the success of its members. SDRCA members recognize that the perpetuation of such a healthy business environment is greatly influenced by their own professional conduct. The SDRCA supports the following practices, and encourages them in its members.

### **SDRCA Member Code of Ethics:**

1. To conduct my business in an ethical manner, so that I will reflect credit and confidence by the public in our industry as well as my own business.
2. To consider my vocation worthy and dignified and thus affording a distinct opportunity to serve society.
3. To hold that the exchange of my goods and service for a fair profit is legitimate and ethical, provided all parties in the exchange are benefited.
4. To elevate the standards of my vocation by exercising a high degree of care in the execution of all work, and correct any defective work as a direct challenge to my ability and integrity.
5. To protect and defend the public from fraudulent and unethical practices affecting our industry.
6. To cooperate with the association in its effort to better conditions in the industry, so that public, management, capital and labor will all mutually benefit.
7. To operate my business in accordance with the rules and regulations of constituted authority at all levels and in a manner which will leave no doubt as to my loyalty to my country and its ideals and fundamental principals.

### **The SDRCA Mission Statement:**

The mission of the San Diego Roofing Contractors' Association is to establish and maintain professional standards and practices in the roofing industry through education and public awareness.  
Adopted January 1997

***To elevate...To protect and defend...To cooperate...so that all benefit.***

# "How Should You Put Recovery Payment to Work?"

Jack Loehr, Edward Jones 6050 Santo Rd., Ste. 140, San Diego, CA 92124

You may have received, or soon will receive, a payment from the government as part of the \$2 trillion Coronavirus Aid, Relief and Economic Security (CARES) Act. How can you make the best use of what you receive?



First, here's what to expect: If you file taxes as a single person, you're eligible for a one-time payment of up to \$1,200, but this amount decreases if your adjusted gross income on your 2019 tax return (or 2018 return if you haven't yet filed for 2019) was more than \$75,000, and the payment is eliminated altogether if your income was \$99,000 or more. If you're married and file jointly, you'll get up to \$2,400, reduced for incomes over \$150,000 and eliminated at \$198,000. You'll also get an extra \$500 for each dependent child under age 17.

So, what will you do with this payment? Here are a few suggestions:

- **Use it for current expenses.** Of course, you may well need the money to help meet your current expenses, particularly if your employment has been affected by the virus. However, first look for other ways to reduce these costs. For example, the CARES Act also provides assistance and payment deferral for federal mortgages and federal student loans. Your financial institution also may be offering assistance if you do not have a federal mortgage or student loan. You might also consider delaying your taxes until July 15, when they are now due.
- **Build an emergency fund.** In any economic environment, it's a good idea to keep three to six months' worth of living expenses in cash or a cash equivalent – and in these challenging times, this type of emergency fund may be more necessary than ever. Plus, by having such a fund at your disposal, you may be able to avoid dipping into long-term investments to pay for unexpected costs, such as a major car repair.
- **Invest for other goals or reduce debts.** If you already have an adequate emergency fund, and you feel that you're financially stable, you could use your CARES payment to invest for retirement, education or any other goals you may have, and given the recent market downturn, with investment prices down, you may find some compelling opportunities. Or, you could use your payment to eliminate, or at least reduce, any high-interest, non-deductible debt you may be carrying.
- **Support charitable organizations.** During this difficult period, the demands on many charitable groups are greater than ever – and these groups could use as much support as possible. And now, thanks to another provision of the CARES Act, when you contribute cash to charitable organizations, you can receive a tax deduction – known as an above-the-line deduction – of up to \$300 from your taxable income, even if you don't itemize. (This rule only applies to charitable contributions made in 2020.)

You can find some good uses for your CARES payment – so plan ahead and make the moves that are best for your situation.

*This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.*

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## Are You Building Without A COVID Policy?

As the construction industry continues to operate in California as an "Essential Business" during the Coronavirus (Covid-19) Pandemic, various local jurisdictions are implementing stricter guidelines and requirements to help prevent the spread of Covid-19 and maintain the health and safety of all. The specific requirements for each jurisdiction differ and are beyond the scope of this alert.

However, the common requirement for most jurisdictions is that construction industry employers must **develop and implement a comprehensive Covid-19 exposure, prevention, preparedness and response plan/policy**. The Covid-19 Policy should address at least the following:

- control measures for social distancing
- protocols for employee screening and symptom checking
- guidelines for jobsite cleaning and disinfecting
- hygiene
- Covid-19 training; and

response plan for Covid-19 exposure.

Additionally, jurisdictions are now requiring the designation of a **site specific Covid-19 supervisor** to enforce Covid-19 recommendations, guidelines and company policies.

Furthermore, the Covid-19 Policy should be shared with Project Manager(s), Superintendent(s), Foremen, Employees/laborers, Sub-subcontractor(s) and Supplier(s) making deliveries to the jobsite.

We have learned from clients - and other sources- that OSHA representatives, city inspectors and union representatives are making more frequent jobsite visits to confirm that builders are complying with the Covid-19 requirements.

Additionally, various jurisdictions have stated that the failure to comply with their guidelines about having the Covid-19 policy shall be deemed as creating unsafe conditions and may result in withholding of inspection at jobsites, or the shutting down of the construction site until corrective measures are taken. Therefore, it is prudent for general contractors and subcontractors continuing to build during the Pandemic to have a written Covid-19 exposure, prevention, preparedness and response plan.

If you need assistance drafting your Covid-19 exposure, prevention, preparedness and response plan, email **Milene C. Apanian at [mca@agrlaw.com](mailto:mca@agrlaw.com)**. The Covid-19 Policy and remote staff training is now available for purchase - for a flat fee as follows:

General Contractor Covid-19 Policy: \$395

Subcontractor Covid-19 Policy: \$295

Covid-19 Policy Training (remotely): \$395 (unlimited participants from same company)

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## CPR Discounts

*All SDRCA Members receive a 40% discount on their  
CPR and First Aid certification.*

*Go to [www.cprpros.com](http://www.cprpros.com) and where it asks for Company Name type in SDRCA.*

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MAKE PLANS NOW TO ATTEND THE LARGEST REGIONAL ROOFING EXPO  
IN THE COUNTRY - **JUNE 7TH - 9TH AT THE PARIS LAS VEGAS HOTEL &  
CASINO.**

The [Western Roofing Expo 2020](#) — brings you a full range of industry events and educational sessions to help your roofing business thrive! Discover cost-saving resources from manufacturers, make powerful industry connections that will increase your bottom line, and educate your team on best industry practices.

**['EARLY BIRD' DISCOUNT: Register between now and February 29th,  
and automatically receive a 10% discount on Full Packages!](#)**

**[\\*WSRCA Member Discounted Prices Available until Expo dates.](#)**

Not a Member? Join today when you register and receive 'Member Only' pricing!

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## **Roger D. Urbach Memorial Scholarship Program**

The purpose of the Scholarship Program is to grant multiple scholarships of various amounts each year to SDRCA members, members' immediate family, members' employees, and immediate family of members' employees in memory of Roger D. Urbach, founder of Urbach Roofing and past President of the SDRCA.

The fund will be largely supported through the SDRCA golf tournament, therefore the amount of available funds depends greatly on the financial success of the golf event. However, individual or company donations are certainly welcome.

A donation submission form is available on the following page and the SDRCA will recognize those who have contributed unless otherwise specified.

2020 Scholarship Applications are now available, [click here!](#)

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### **COVID Related Information**

On May 5th, CAL OSHA released a Safety and Health Guidance report on COVID-19 Infection Prevention in Construction.

[The report can be found at this link](#)

On May 6th, Owen Yin produced a guide on PPP Loan Forgiveness.

[The Guide can be found at this link](#)

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## Thank You to the 2020 Advocate Sponsors

### Diamond



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The SDRCA wishes to Thank our contributing Sponsors. The ability to bring ongoing, valuable educational, social and professional benefits and training is dependent upon our sponsors. We look forward to the new sponsorships and training opportunities 2019 will bring our members.

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### 2020 Board of Directors

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