

Painting

A start guide for getting your own business off the ground

Business Startup Guide and Workbook

Veteran's Strategic Solutions LLC — Business Model Series

Before You Read This

This guide works anywhere in the United States. Dollar figures are estimates from public sources, not quotes. Wherever there is a blank line, write in your own answer.

What This Business Actually Is

You make somebody's house look new again for a fraction of what anything else costs.

Painting is the highest-return improvement in residential property, which is why it sells easily. A homeowner spending \$3,000 on paint sees a bigger visual change than they would spending \$30,000 on a kitchen.

What this is not: easy money because the skill looks simple. Anybody can roll a wall. The trade is in preparation, estimating and finish quality, and the difference between a painter and a man with a roller is visible from the doorway.

Read This First

One federal rule governs this trade and it can end your business in a single job.

If you are paid to disturb paint in a home built before 1978, the EPA's Renovation, Repair and Painting Rule applies to you. Not just to big contractors. To you, personally, as a one-man operation.

The penalty is up to approximately \$49,772 per violation, per day, as of 2025 — unchanged for 2026 after that year's scheduled inflation adjustment was cancelled.

Part 2 covers it in full. Read that section before you take a single job, because a large share of American housing predates 1978 and you will be quoted on those houses in your first month.

Honest Gut Check

- Can you do the boring part properly? Prep is most of the job and it is what separates a professional finish from an amateur one.
- Can you estimate? Under-bidding is the most common way painters lose money, and you find out three days into a five-day job.
- Are you comfortable on a ladder, all day, for years? Falls are the leading cause of fatality in construction. Part 3 covers it.

What the Odds Actually Are

About three out of four new businesses make it through their first year. About half are still running at five years. About one in three make it to ten.

Two honest caveats. Those numbers barely move by trade, and they count businesses with employees on a payroll, so a man working alone is largely not in them.

What is in your favour: this is one of the lowest-cost businesses to start in the entire series. Brushes, rollers, drop cloths and ladders — you can begin for a few hundred dollars.

What is against you: that same low barrier means everybody starts here, and you will be bidding against uninsured, uncertified operators who do not know what the RRP Rule is.

What separates the ones who last:

- Estimating properly, not guessing at square footage.
- Getting the RRP certification. It removes you from competing with people who cannot legally touch a large share of the housing stock.
- Prep. Callbacks come from prep, not paint.
- Repeat work — property managers, realtors, contractors — rather than one-off homeowners.

Snapshot

Item	Detail
Money to start	\$500 to \$2,000 basic · \$10,000 to \$20,000 with sprayer and vehicle

Item	Detail
Storefront needed	None
Skill gate	Moderate. Prep and estimating, not the painting
Licence	Federal RRP certification for pre-1978 homes. State varies
Time to first job	Two to six weeks
Margin	See Part 7 — published figures conflict and I explain why

Part 1 — Making It a Real Business

Step 1. Check your state's contractor rules

Most states do not require a painting-specific licence for residential work. Some require contractor registration above a dollar threshold — often somewhere between \$500 and \$2,500 of job value. At least one state has a dedicated painting licence classification.

Call your state contractor licensing board and your city. Ask: is there a threshold, does it include materials, does a permit change it, and does the city require its own registration?

My state's requirement: _____ · City: _____

Step 2. Get RRP certified

See Part 2. Do this before you advertise, because advertising covered work without firm certification is itself a violation.

Step 3. Sole proprietor or LLC

Filing fees \$35 to \$500 by state, about \$132 average, plus annual fees. Form the LLC — you work on ladders above people's property and you handle solvents. Check licensing, zoning, and tax rules for your own city and state before starting.

Step 4. Get an EIN — it is free

irs.gov, five minutes.

Step 5. Open a business bank account

Separate from personal, from day one.

Step 6. Insurance

General liability at minimum. Property managers and realtors will ask for a certificate before they hire you. Add commercial auto if you use a vehicle for work, and tools coverage.

I could not find reliable painter-specific premium figures, so get three quotes rather than trusting a published number.

Step 7. Open contractor accounts at two paint suppliers

This is not optional and new painters delay it.

Contractor pricing runs 20 to 40 percent below retail. You also get thirty-day terms — you can charge materials and pay at month end, after the customer has paid you. That single arrangement solves most of the cash flow problem in this trade.

Build a relationship with the counter staff. They will tell you which product to use on a difficult surface, and they hear about jobs.

Step 8. Understand what you owe

Self-employment tax of 15.3% on net plus income tax. Quarterly if you expect to owe \$1,000 or more federally — April 15, June 15, September 15 and January 15, moving to the next business day when one falls on a weekend or holiday. Set aside 25 to 30 percent of net.

Part 2 — The Law You Are Now Subject To

The EPA Renovation, Repair and Painting Rule

What it is

Codified at 40 CFR Part 745, Subpart E, under the Toxic Substances Control Act. Mandatory since 22 April 2010.

Lead paint was banned for residential use in 1978 but remains on the walls, trim, windows and siding of tens of millions of older homes. When that paint is sanded, scraped or disturbed, it produces lead dust that causes permanent neurological damage in children.

When it applies to you

All four of these together:

- You are paid to do the work
- The building was built before 1978
- It is housing or a child-occupied facility — including apartments, rentals, daycares, preschools and kindergartens
- You disturb more than 6 square feet of interior paint in a room, or 20 square feet of exterior paint

Six square feet is a small area — roughly a two-foot by three-foot patch. Assume you are over the threshold on nearly any real job.

You need two separate certifications, and here is what they cost

1. Firm certification. Your business applies to EPA and pays a fee.

The fee is \$300, and it covers five years. EPA's own guidance describes that as \$60 a year. Recertification is also \$300. A tribal firm pays \$20. A replacement certificate is \$15. If you also want lead abatement certification, the combined application is \$550.

Applications are submitted electronically through EPA's Central Data Exchange. Card or electronic check.

2. Certified renovator. An individual — you — takes a one-day, eight-hour course from an EPA-accredited training provider. Also valid five years.

I could not find a reliable published price for the course itself, because providers quote it individually. Call two accredited providers in your area and ask. It is a one-day course, and the firm fee above tells you the order of magnitude of the whole exercise.

You need both. A certified renovator working for an uncertified firm is a violation, and so is the reverse.

Renewal: a four-hour refresher before expiry renews you for another five years. If you let it lapse, you retake the full eight-hour course — there is no late renewal.

One nuance worth knowing: a refresher taken without hands-on training may carry a shorter renewal period and require your next refresher to include hands-on work. Ask the provider before you book.

Once you are certified, your employees may work under your certification, trained on the job by you as the certified renovator. At least one certified renovator must be assigned to every covered project.

What the rule actually requires you to do

- Give the customer the “Renovate Right” pamphlet before work begins, and keep proof
- Contain the work area — plastic sheeting, closed doors and vents, warning signs
- Prohibited practices: open-flame burning, torching, machine sanding or grinding without HEPA exhaust control, and heat guns above 1,100°F
- Clean thoroughly, every day
- Perform cleaning verification at the end
- Keep records for three years

The penalties

Civil penalties under TSCA are inflation-adjusted every January, based on the prior October's CPI data. The most recent adjustment took effect 8 January 2025 and set a maximum of approximately \$49,772 per violation, per day. The scheduled 2026 adjustment was cancelled — the federal government notified agencies that no CPI data was available to calculate it after a funding lapse — so the January 2025 figure remains the current maximum going into 2026. Confirm the current figure before you rely on it, since TSCA penalties are ordinarily adjusted every January.

Each calendar day a violation continues is a separate violation. Each requirement breached counts separately.

What counts: failing to certify the firm · failing to use a certified renovator · failing to follow lead-safe work practices · failing to deliver the pamphlet · failing to keep records · false statements to EPA inspectors.

Real enforcement, not warnings:

- Home Depot paid \$20.75 million in 2021 over alleged RRP violations across its contractor network
- Lowe's paid \$12.5 million for failing to ensure hired contractors were certified
- One Chicago firm was ordered to perform \$2 million in lead abatement after work in over forty homes without lead-safe practices
- In one fiscal year alone EPA completed over 100 federal enforcement actions against renovation contractors and landlords

A painting company doing \$300,000 a year can be put out of business by one enforcement action.

What is exempt

- Homeowners doing work in their own homes. The rule is about paid work
- Housing built in 1978 or later
- Housing specifically for elderly or disabled persons — unless children under six live there or are expected to
- Zero-bedroom dwellings — studios, dormitories — unless children under six live there
- Components declared lead-free by a certified inspector or risk assessor

- An emergency provision applies to certain post-disaster renovations

Note the exemption killers. A home daycare, an in-home preschool, or a regular nanny-share arrangement turns an ordinary house into a child-occupied facility. Ask what happens in the house, not just who owns it.

RRP is not lead abatement

Abatement is the permanent removal of lead hazards — a different rule, different certification, and a \$550 EPA application. RRP is about doing ordinary work safely. Do not advertise abatement unless you are certified for it.

For context on the money: lead testing and removal is reported at \$6 to \$17 per square foot. That is abatement pricing, and it tells you why the rule exists.

Check whether your state runs its own programme

About fifteen states administer their own RRP programmes in lieu of the federal one. If yours is one, you certify through the state rather than EPA.

Check EPA's firm certification page for the current list. And note: if you work in more than one state, you may need both federal and state certification.

The National Lead Information Center is 1-800-424-LEAD.

The OSHA Obligation Almost Nobody Mentions

This is separate from EPA and it catches people who think RRP certification covered them.

OSHA's Lead in Construction standard, 29 CFR 1926.62, sets a permissible exposure limit of 50 micrograms per cubic metre as an eight-hour average, with an action level of 30. Exposure at or above the action level triggers air monitoring, medical surveillance and biological monitoring.

And OSHA requires ANNUAL training for workers exposed at or above the action level. The EPA's eight-hour RRP course does not satisfy that requirement.

Two federal agencies, two separate obligations. Most painting guides mention only the first.

Also relevant: respiratory protection under 29 CFR 1910.134 requires a written respiratory protection programme where workers are exposed above permissible limits or engineering controls are not feasible.

The Honest Summary on All of It

The firm certification is \$300 for five years and the course is one day.

A large share of US housing was built before 1978. Getting certified does not just keep you legal — it removes you from competing with every uncertified operator for a substantial part of the market. Treat it as a competitive advantage, because that is what it is.

Part 3 — Working Safely, Because This Is the Trade That Kills People

Fall hazards are the leading cause of fatality in construction. You will spend years on ladders, often alone, with nobody watching.

The rule

OSHA requires fall protection at 6 feet or more above a lower level in construction — 29 CFR 1926.501(b)(1). Scaffold platforms need guardrails at 10 feet or more.

State plans vary and some are stricter. One state requires fall protection at 4 feet for all construction; another sets a different general trigger with residential at 6. Around eighteen states run their own OSHA plans. Check yours.

The ladder exception, and why it should not comfort you

OSHA does not require fall protection while working on a portable ladder. Neither the ladder standard nor the fall protection standard demands it, and OSHA has said so directly — though it encourages employers to provide additional protection.

So the most dangerous thing you do all day is the thing the regulation does not cover. Handle that yourself.

Ladder rules that come straight from the standard

- Keep ladders free of oil, grease, wet paint and other slipping hazards. Obvious in this trade and routinely ignored
- If paint or material makes a full inspection impossible, do not use the ladder
- Never tie two ladders together to make a longer one
- Do not use a ladder on soft ground or unstable footing
- Do not exceed the maximum load rating — that includes you, your tools and a full paint can
- Stepladders must have a working spreader or locking device
- Keep the area around the top and bottom clear
- Do not lean out beyond the side rails. Move the ladder. Every time
- Watch for overhead power lines. An aluminium extension ladder and a service drop is a fatal combination

Working alone

Nobody is coming if you fall in a back garden at four in the afternoon.

- Tell somebody where you are and when you expect to finish. Every day
- Carry your phone in a pocket, not in the van
- Do not do high exterior work alone. Hire a helper for the day or turn the job down
- Set the ladder up properly even when it takes an extra five minutes

The other exposures

Solvents and fumes. Ventilate. Use the right respirator — a dust mask is not a respirator.

Dust. Silica from sanding masonry, lead from pre-1978 paint. A HEPA vacuum is required for RRP compliance anyway. Use it.

Pressure washers. The injury people underestimate. Never point one at a person, and be aware of what it does to old siding and window seals.

One thing to do commercially with all of this

OSHA itself notes that making fall protection a line item in your bid tells the customer how you intend to comply and reflects the full cost of doing the work properly.

Put it in the estimate. It justifies your price against the man who is not doing it, and it is a conversation most of your competition cannot have.

Part 4 — What You Actually Sell

The work

Interior: walls, ceilings, trim, doors, cabinets, drywall repair and patching.

Exterior: siding, trim, doors, shutters, decks and fences, pressure washing, scraping and priming.

Specialty, and where the margin is: cabinet refinishing · staining and clear finishes · epoxy garage floors · commercial and office repaints · apartment turnovers · new construction.

On epoxy floors, which are worth a look: professionally installed residential garage epoxy runs \$5 to \$7 per square foot, with the broader professional range \$3 to \$12 and commercial or industrial systems \$6 to \$15. A diamond grinder rents for \$80 to \$150 a day.

Two things decide whether an epoxy floor lasts. Skipping proper diamond grinding is the number one reason coatings peel within one to two years. And never apply over a damp slab — tape a two-foot square of plastic sheet to the floor for twenty-four hours, and if condensation forms underneath you need a moisture-tolerant primer or vapour barrier first.

On cabinet refinishing, which is frequently named as the highest-margin interior work: I could not find reliable published per-door or per-kitchen pricing. Call two local cabinet refinishers as a customer and get real numbers before you quote it.

The equipment

Typical market ranges, not quotes.

Start here — under \$1,000:

Item	Roughly
Quality brushes, three or four	\$60 to \$150
Roller frames, covers, extension poles	\$80 to \$200
Step ladder and extension ladder	\$200 to \$500
Canvas drop cloths	\$80 to \$200
Tape, plastic, masking film	\$50 to \$120
Buckets, trays, liners	\$40 to \$100
Scrapers, putty knives, sanding blocks	\$60 to \$150
Caulk gun and caulk	\$30 to \$80
Work light	\$40 to \$100

Add later:

Item	Roughly
Airless sprayer	\$300 to \$1,500
Pressure washer	\$200 to \$600
HEPA vacuum — required for RRP compliance	\$200 to \$600
Taller extension ladder	\$300 to \$700
Scaffolding or planks	\$200 to \$800
Respirator and cartridges	\$40 to \$150

Two equipment rules worth following

Rent before you buy. Home improvement stores rent airless sprayers for around \$100 a day and extension ladders for \$30 to \$50 a day. On a job that needs a sprayer once, renting is obviously right — and it tells you whether you would use one enough to own it.

Do not buy a sprayer until you have done ten to fifteen jobs by hand. A sprayer is fast and unforgiving — overspray, runs, uneven coverage. The sprayer makes a good painter faster and a poor painter worse.

What to do when you are asked for something you cannot do

Drywall hanging and finishing beyond patching. Small repairs are yours; a room of new drywall is a different trade. Know two drywall finishers.

High exterior work you are not equipped for. Three storeys is not two storeys with a longer ladder.

Lead abatement. Different certification. Refer it.

Pre-1978 work if you are not yet certified. Do not take it and do not advertise it.

Commercial work with prevailing wage or bonding requirements until you understand what you are agreeing to.

Part 5 — Finding Out Whether Your Town Supports This

Step 1. Search your town plus “painting contractor” and count them. Note how many mention insurance, licensing or lead-safe certification. In most towns, very few will.

Step 2. Get three quotes as a customer for a specific interior job you can describe accurately. You now have real local pricing, which beats any published range.

Step 3. Read the one-star reviews. The complaints in this trade are consistent:

- “Paint started peeling within a year”
- “They didn’t cover the furniture / got paint on the floor”
- “Never came back to finish”
- “The estimate went up halfway through”
- “Sloppy lines and edges”

Four of those five are prep, care and estimating. Only one is about the painting itself.

Step 4. Check the age of the housing stock. Your county assessor publishes it, and the census reports year-built data by area. The share built before 1978 tells you how much of your market requires RRP certification — and how much of it your uncertified competition cannot legally touch.

Step 5. Call three property management companies and ask who does their turnover painting and whether they are taking new vendors.

Market test for your area

Run the same market test using your own town’s housing stock, local quotes, contractor listings, and property-management demand.

Part 6 — Getting Your First Customer

- Get RRP certified first. It is your entire differentiator.
- Paint two jobs at a reduced rate for people you know. Not free. “My rate for this room is \$500. This one’s \$250 because I’m building a portfolio — I’d ask for photos and a review.”
- Photograph everything, before and after, in good light, same angle and framing.
- Visit five property management offices with a card and a certificate of insurance.
- Meet two realtors. Pre-listing repaints are fast, well-paid and constant.

What to actually say

To a property manager: “I do turnover painting. I’m insured, I’m EPA lead-safe certified for your pre-1978 units, and I can turn a unit around in two days. If your usual painter is ever booked, try me once.”

Lead with the certification. Most of their painters do not have it, and the property manager carries liability for what happens in their units. That sentence gets attention.

To a homeowner asking for a price over the phone: never quote unseen. “I’d need to see it — the prep is what drives the price and I can’t guess at that. I can come Thursday and give you a written number.”

When they say another painter is cheaper: “He might be. Ask him three things — is he insured, is he EPA lead-safe certified if your house is pre-1978, and does his quote include the prep.” All three are true, all verifiable, and you have criticised nobody.

When you find unexpected damage mid-job: stop and tell them before continuing. “There’s rot behind this trim. I can’t paint over it honestly. Here’s what it’d cost to fix properly, or I can paint around it and you’ll know it’s there.” Estimate changes discovered by the customer are how painters get bad reviews. Estimate changes explained in advance are how they get trusted.

Part 7 — Pricing

The market rates

Published ranges, useful as a check on your own numbers — not as your estimate.

Item	Typical
Interior, walls only	\$1.50 to \$3.50 per sq ft
Interior, including trim and ceilings	\$3 to \$4 per sq ft
Broader published interior range	\$2 to \$6 per sq ft
Exterior	\$1.50 to \$4.50 per sq ft
Per room, average	\$200 to \$500
Small bedroom	\$300 to \$500
Living room	\$600 to \$900
Exterior, single storey	\$2,500 to \$4,500

The formula that actually works

Do not estimate from square footage. Estimate from production hours.

Price = production hours × your sell rate + marked-up materials + equipment and access + risk allowance

Then check it against the square-foot range as a sanity test. If your bid lands wildly outside the market, one of your assumptions is wrong.

Why this matters, in one line: a square foot of clean empty drywall is not the same economic unit as a square foot of failing exterior wood three storeys above grade. Square-foot pricing treats them identically. Production hours do not.

Production rates to build from

- Open wall surfaces: 100 to 200 square feet per hour for an experienced painter
- Trim, cutting in and tight spaces: 50 to 100 square feet per hour

Use your own numbers, not the average. Time yourself on your first five jobs.

A worked estimate, start to finish

Illustrative, built from the verified production rates and prep pricing above. Your rates will differ — run it on your own numbers.

The job: a 12 by 14 foot bedroom, 8 foot ceilings. Walls, ceiling and trim. Walls in fair condition with a few nail holes and one water stain.

Step 1 — measure the paintable area.

Walls: perimeter is $(12 + 14) \times 2 = 52$ feet. $52 \times 8 = 416$ sq ft. Subtract a door and two windows, roughly 55 sq ft, giving 361 sq ft of wall.

Ceiling: $12 \times 14 = 168$ sq ft.

Trim: baseboard 52 feet, door and window casing — treat as about 90 linear feet.

Step 2 — estimate production hours.

Task	Hours
Walls, 361 sq ft at 150 sq ft/hr	2.4 hrs
Ceiling, 168 sq ft at 150 sq ft/hr	1.1 hrs
Cutting in, at 75 sq ft/hr equivalent	1.5 hrs
Trim, 90 linear feet	2.0 hrs
Two coats on walls and trim — add roughly 60%	4.2 hrs
Masking, drop cloths, setup and cleanup	2.0 hrs
Subtotal, painting	13.2 hrs

Step 3 — assess and price the prep separately.

Task	Hours
Patching, six nail holes and two small cracks at \$5 to \$25 each	1.0 hr
Spot priming the water stain	0.3 hr
Light sanding of trim, 90 linear feet	1.0 hr
Prep subtotal	2.3 hrs

Total production hours: 15.5.

Step 4 — apply your sell rate.

At a sell rate of \$60 an hour — which must cover your labour, your overhead and your profit, not just your wage — that is \$930.

Step 5 — materials.

Total surface roughly 529 sq ft of wall and ceiling. Divide by 350 to get gallons: about 1.5 gallons per coat, so 3 gallons for two coats, plus a quart of primer and trim paint.

Say \$180 at contractor pricing. Mark up 25 percent: \$225.

Step 6 — the bid.

\$930 labour + \$225 materials = \$1,155.

Step 7 — sanity check against the market.

529 sq ft of wall and ceiling at \$3 to \$4 per square foot including trim gives \$1,587 to \$2,116. The per-room benchmark for a bedroom is \$300 to \$500 for basic work.

Your \$1,155 sits between the two, which is about right for a full walls-ceiling-trim repaint with real prep. If it had come out at \$400 you would have missed something. If it had come out at \$3,000 you have priced yourself out.

The lesson is not the number. It is that you built it from hours and materials and then checked it against the market — rather than starting with the market and hoping.

Prep pricing, separately

Item	Typical
Scraping loose paint	\$1 to \$3 per sq ft
Patching holes and cracks	\$5 to \$25 per repair
Sanding	\$0.50 to \$1.50 per sq ft
Priming	\$0.75 to \$1.50 per sq ft

Failing to assess prep before quoting is described in the trade as the most common cause of painting job losses. Walk every surface and touch it. A wall that needs two hours of patching looks identical from the doorway to one that needs none.

On margins, honestly

Published margin figures for this trade conflict badly, because they measure different things:

- Gross margin 30 to 50 percent on jobs, before overhead
- Net margin 15 to 25 percent after labour, materials and overhead
- Solo operators 35 to 50 percent net, dropping to 20 to 35 percent with employees

Those are differently defined rather than contradictory. The consistent pattern underneath: labour is 70 to 85 percent of job cost, materials 15 to 30 percent, and overhead adds 40 to 60 percent on top of direct labour.

Build your own number and stop reading the averages.

The tiers

Tier	Approach
Low	Compete on price with uninsured operators. Do not do this
Mid	Market rate, insured, RRP certified, written estimate, prep itemised
Premium	Cabinet refinishing, specialty finishes, epoxy floors, full service with carpentry repair

Recommendation: mid, and let the certification do the differentiating. You are not the cheapest. You are the one who can legally work on the house and whose work will still look right in five years.

Always give a written estimate with the scope, the prep included, the number of coats and what is excluded. Get it signed.

Part 8 — Money Help for Veterans

VR&E; Chapter 31 — what is actually true.

The self-employment track is widely advertised as VA funding to start a business. The regulation requires that your service-connected disabilities be severe enough that self-employment is the only reasonably feasible career path for you. It is not a track you simply choose. In 2021, 162 veterans were in it out of more than 80,000 using VR&E; overall.

The long-term services track is different and far more commonly used. It covers vocational school, technical certificates and trade programs with no tuition cap, and can cover tools, equipment and certification exam fees.

The catch: VR&E; is an employment program, not an education program. If a counselor determines you can reasonably obtain suitable work with the training you already have, it gets denied. Anything funded must sit inside an approved individualised employment plan.

Apply with VA Form 28-1900 and put the question to your counselor. Do not plan around a yes.

The RRP certification is exactly the kind of short, low-cost credential with a clear occupational outcome the long-term services track exists for — one day, an accredited provider, a direct link to the work, and a \$300 firm fee behind it. Worth asking about specifically.

Free and reliable to everyone, no rating required: Small Business Development Centers, SCORE mentoring, Veterans Business Outreach Centers.

One thing specific to this trade: the rental stock around military installations turns over constantly and much of it is old. Property managers serving that market repaint the same units several times a decade. If you understand PCS timing, you know when that work comes.

Part 9 — The Three Places People Get Stuck, and How to Get Past Them

1. Working on pre-1978 homes without RRP certification

It is the most common serious mistake in this trade and it happens through ignorance, not defiance. You take the job, you scrape some trim, and you have committed a federal violation carrying up to approximately \$49,772 per day.

Enforcement is real — two national retailers paid tens of millions between them.

The fix: the firm certification is \$300 for five years and the course is one day. Get both before you advertise. It becomes a selling point rather than a liability.

2. Under-estimating because you priced the paint, not the prep

The room is 400 square feet, the rate is \$3 a foot, so the job is \$1,200. Then you arrive and the walls need patching, the trim needs sanding, and a stain needs two coats of primer — and you are two days into a job you priced for one.

The fix: estimate from production hours and price prep as separate line items. Walk and touch every surface before you quote. Assessing prep badly is the single most common way painters lose money on a job.

3. Chasing homeowners instead of property managers

Homeowner work is what you find first. Every job is a new customer, priced from scratch, negotiated from scratch, gone afterwards — and they are home while you work, watching.

Meanwhile a property manager with sixty units repaints the same apartments year after year, pays on invoice, and does not stand in the doorway.

The fix: get certified, then walk into five property management offices with a certificate of insurance. Lead with the lead-safe certification — they carry liability for their units and most of their painters do not have it.

None of these are reasons not to start. They are the three potholes in the road, and every one is avoidable if you know it is coming.

Part 10 — Your First 90 Days

Days	What you do
1 to 10	Call the state board and your city about thresholds. Call two accredited providers for the eight-hour RRP course price and book it.
11 to 20	Complete the course. Submit the \$300 firm certification through EPA's Central Data Exchange, or your state if it runs its own programme.
21 to 30	LLC, EIN, bank account, insurance. Open two contractor accounts at paint suppliers.
31 to 45	Buy the basic kit under \$1,000. Rent anything you need once.
46 to 60	Two reduced-rate jobs. Photograph before and after. Time yourself and build your real production rate.
61 to 75	Five property management offices, two realtors. Lead with the certification.
76 to 90	First full-price jobs. Track estimated hours against actual hours on every one.

The one number to track

Estimated hours versus actual hours, on every job.

Not revenue. Not job count. The gap between what you thought it would take and what it took.

That single number is your estimating accuracy, and estimating is what decides whether a painting business makes money. Every guide in this trade says price properly. Almost nobody measures whether they did.

Log it after every job. Within ten jobs you will know your true production rate for open walls, for trim and for prep — and your bids will stop being guesses.

If you are consistently over by more than 20 percent, you are under-assessing prep. That is nearly always where it hides.

Job 1: est ____ / actual ____ · Job 5: est ____ / actual ____ · Job 10: est ____ / actual ____

After the first year, switch to: percentage of revenue from repeat clients. Homeowners are weather. Property managers are a business.

Where this goes if it works

Solo, insured, certified, working steadily. Property manager turnovers, realtor pre-listing work, and homeowner jobs when you want them. No employees, no premises, genuinely good income.

A specialty. Cabinet refinishing, epoxy floors, historic exteriors. Higher margin, less competition, and nobody comparing you to the cheapest man in town.

Commercial and institutional. Offices, churches, schools, municipal buildings. Larger jobs, invoiced, scheduled in advance.

A crew. One or two painters and you estimating and managing. Margin per hour drops, total profit rises, and you become a scheduler.

The one-page version, if you read nothing else

- The EPA RRP Rule applies to you personally if you are paid to disturb paint in any pre-1978 home — 6 sq ft interior or 20 sq ft exterior triggers it.
- Two certifications: the \$300 firm certification for five years, and a one-day, eight-hour renovator course. Both required.
- Penalties reach approximately \$49,772 per violation per day, as of 2025, and each day counts separately. Enforcement is real.
- Advertising covered work without firm certification is itself a violation. Certify before you market.
- OSHA's lead standard is a separate obligation and requires annual training the EPA course does not satisfy.
- Falls are the leading cause of construction fatalities, and OSHA does not require fall protection on portable ladders. Manage that yourself.
- Open contractor accounts at two suppliers — 20 to 40 percent below retail, plus thirty-day terms.
- Estimate from production hours, not square footage, then sanity-check against the market rate.
- Price prep as separate line items. Under-assessing prep is the most common way painters lose money.
- Sell to property managers, not homeowners. Lead with the lead-safe certification.

A last word

The certification costs you one day and three hundred dollars. A third of the houses in your town need it, and most of your competition does not have it.

That is the whole strategy. Get certified, learn to estimate from hours instead of guesses, and sell to people who repaint the same buildings every year.

This guide is a starting framework, not legal, tax, insurance or financial advice. Federal EPA and OSHA requirements described here reflect published agency material current as of September 2026 — verify current requirements and penalty amounts directly, as TSCA penalties are ordinarily inflation-adjusted every January (the 2026 adjustment was cancelled for lack of CPI data, leaving the January 2025 maximum in effect). State contractor licensing, state-run RRP programmes and state OSHA plans vary and change; confirm with your own state. The eight-hour course price and cabinet refinishing rates could not be verified and are flagged as such in the text. Margin figures conflict across published sources because they measure different things. Equipment costs, market rates, production rates and the worked estimate are estimates and illustrations gathered from public sources, not quotes.

Startup Checklist

Use this checklist to turn the guide into a sequence of actions for your own market and circumstances.

Done	Startup action	Owner	Target date
☐	Choose the business structure you will use.		
☐	Get an EIN and open a separate business bank account.		
☐	Check licensing, zoning, and tax rules for your own city and state before starting.		
☐	Confirm insurance needs before accepting work or inventory.		
☐	Complete the local market test described in the core guide.		
☐	Build the startup budget and record actual costs.		
☐	Set pricing using your own costs and required margin.		
☐	Prepare customer terms, estimate and invoice forms.		
☐	Launch outreach and record every lead and result.		

Equipment and Budget Worksheet

List only the tools, equipment, supplies, software and services required for the version of the business you plan to launch.

Item	Required or optional	Estimated cost	Actual cost	Supplier or source

Budget summary	Amount
Startup total	
Monthly fixed costs	
Working cash reserve	
Total funding needed	

Pricing and Estimate Template

Complete the cost fields with your own numbers. Use the pricing guidance in the core guide for the business-specific method.

Estimate field	Details or calculation	Amount
Customer and project		
Materials or inventory		
Labor hours and rate		
Equipment or venue		
Travel or delivery		
Subcontractors		
Overhead allocation		
Contingency or risk allowance		
Subtotal		
Applicable tax		
Estimated total		
Deposit and payment schedule		
Estimate expiration date		

Invoice Template

Business information	Customer information
Business name:	Customer name:
Address:	Company:
Phone:	Billing address:
Email:	Phone:
Tax ID:	Email:

Invoice number	Invoice date	Due date	Project or job

Description	Quantity	Rate	Amount
Subtotal			
Tax			
Payments or deposits			
Balance due			

Payment method and terms:

Job Log and Lead Tracker

Record every inquiry, estimate, job and follow-up so the business can be managed from actual results.

Date	Lead or customer	Source	Need or job	Estimate	Status	Next action

Period	Leads	Estimates sent	Jobs won	Revenue	Follow-ups due

Compliance and Safety Page

Check licensing, zoning, and tax rules for your own city and state before starting.

Review	Requirement or safety point from the core guide
■	If you are paid to disturb paint in a home built before 1978, the EPA's Renovation, Repair and Painting Rule applies to you. Not just to big contractors. To you, personally, as a one-man operation.
■	Most states do not require a painting-specific licence for residential work. Some require contractor registration above a dollar threshold — often somewhere between \$500 and \$2,500 of job value. At least one state has a dedicated painting licence classification.
■	Call your state contractor licensing board and your city. Ask: is there a threshold, does it include materials, does a permit change it, and does the city require its own registration?
■	Filing fees \$35 to \$500 by state, about \$132 average, plus annual fees. Form the LLC — you work on ladders above people's property and you handle solvents. Check licensing, zoning, and tax rules for your own city and state before starting.
■	Self-employment tax of 15.3% on net plus income tax. Quarterly if you expect to owe \$1,000 or more federally — April 15, June 15, September 15 and January 15, moving to the next business day when one falls on a weekend or holiday. Set aside 25 to 30 percent of net.
■	1. Firm certification. Your business applies to EPA and pays a fee.
■	The fee is \$300, and it covers five years. EPA's own guidance describes that as \$60 a year. Recertification is also \$300. A tribal firm pays \$20. A replacement certificate is \$15. If you also want lead abatement certification, the combined application is \$550.
■	Applications are submitted electronically through EPA's Central Data Exchange. Card or electronic check.
■	2. Certified renovator. An individual — you — takes a one-day, eight-hour course from an EPA-accredited training provider. Also valid five years.
■	What counts: failing to certify the firm · failing to use a certified renovator · failing to follow lead-safe work practices · failing to deliver the pamphlet · failing to keep records · false statements to EPA inspectors.
■	Agency or authority contacted: _____
■	Written confirmation or permit saved at: _____
■	Review date: _____ Renewal or recheck date: _____

Launch Readiness

Painting Guide

PLAN	SET UP	PRICE	SELL	TRACK
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Use the worksheets in this guide to record your own numbers, decisions and results.

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