

Handyman vs. Licensed Craftsman

The Hidden Cost of "Cheap" Bathroom Remodel Labor

A practical guide for Colorado homeowners researching bathroom remodel quotes — so you can make a confident, informed decision before signing any contract.



What's the Real Difference?

When it comes to bathroom remodeling, not all workers are created equal. Understanding the distinction between a handyman and a licensed craftsman could save you thousands — and protect your home for decades to come.

Handyman

BEST FOR: SMALL HOME FIXES

- Drywall patches & painting
- Minor repairs around the house
- Simple fixture replacements

Training: Informal or self-taught

Licensing: Usually not licensed

Insurance: Often none

Permits: Cannot pull permits for plumbing, electrical, or structural work

Licensed Craftsman

BEST FOR: BATHROOM REMODELS & STRUCTURAL WORK

- Full bathroom remodels
- Plumbing & electrical coordination
- Waterproofing systems
- Code-compliant installations

Training: Apprenticeship + thousands of training hours

Licensing: Licensed by city or county

Insurance: Liability + workers' comp + bonding

Permits: Handles all inspections and code compliance

The Bottom Line on Who to Hire

Choosing the right professional for your project isn't just about price — it's about matching the right skill set to the scope of your work. This simple rule can save you from costly mistakes.

Simple Rule for Homeowners

Hire a **handyman** for **small fixes** — patching, painting, and minor repairs. Hire a **licensed craftsman** for **remodels, plumbing, electrical, or any structural work**. The stakes are simply too high for a bathroom remodel to cut corners on credentials.

Short-Term Fixes

Handyman work may look fine at first but often requires follow-up repairs within months or years.

Decades of Durability

Licensed craftsman work is built to code and designed to last — backed by inspections, warranties, and accountability.

Saving \$2,000 Today Could Cost \$10,000 Tomorrow

The upfront price difference between a handyman and a licensed contractor can feel significant. But when you factor in what that price gap actually covers — and what happens when things go wrong — the math tells a very different story.



Typical Labor Cost: 3-Day Bathroom Install

Here's how the numbers break down for a typical 3-day bathroom installation project in Colorado. The difference of roughly \$2,350 may feel steep — but look at what it includes.

\$27

Handyman Rate

Per hour, with an estimated total labor cost of just **~\$650** for a 3-day project.

\$125

Licensed Contractor Rate

Per hour, with an estimated total labor cost of approximately **~\$3,000** for the same project.

\$2,350

The Difference

The additional investment for a **licensed professional** — and the protections that come with it.

What That Extra Cost Actually Pays For

When you hire a licensed craftsman, you're not just paying for labor — you're investing in a layer of protection that covers your home, your finances, and your legal rights as a homeowner.



Insurance Protection

If something goes wrong on the job, you're covered. No out-of-pocket liability surprises.



Code-Compliant Work

Every installation meets local building codes — protecting your home's safety and resale value.



Permits & Inspections

All permits are pulled and inspections passed — no surprises when you sell your home.



Warranty-Backed Work

Licensed professionals stand behind their work with formal warranties and legal accountability.

The Real Risks of Hiring Unlicensed Workers

The consequences of hiring an unlicensed worker for a bathroom remodel go far beyond a bad tile job. Here's what Colorado homeowners commonly face when corners are cut.

Water Damage from Poor Waterproofing

Improper waterproofing leads to mold, structural rot, and costly remediation that can spread throughout your home.

Failed Inspections & Permit Issues

Unpermitted work must often be torn out and redone at the homeowner's expense — a nightmare during a home sale.

Insurance Claims Denied

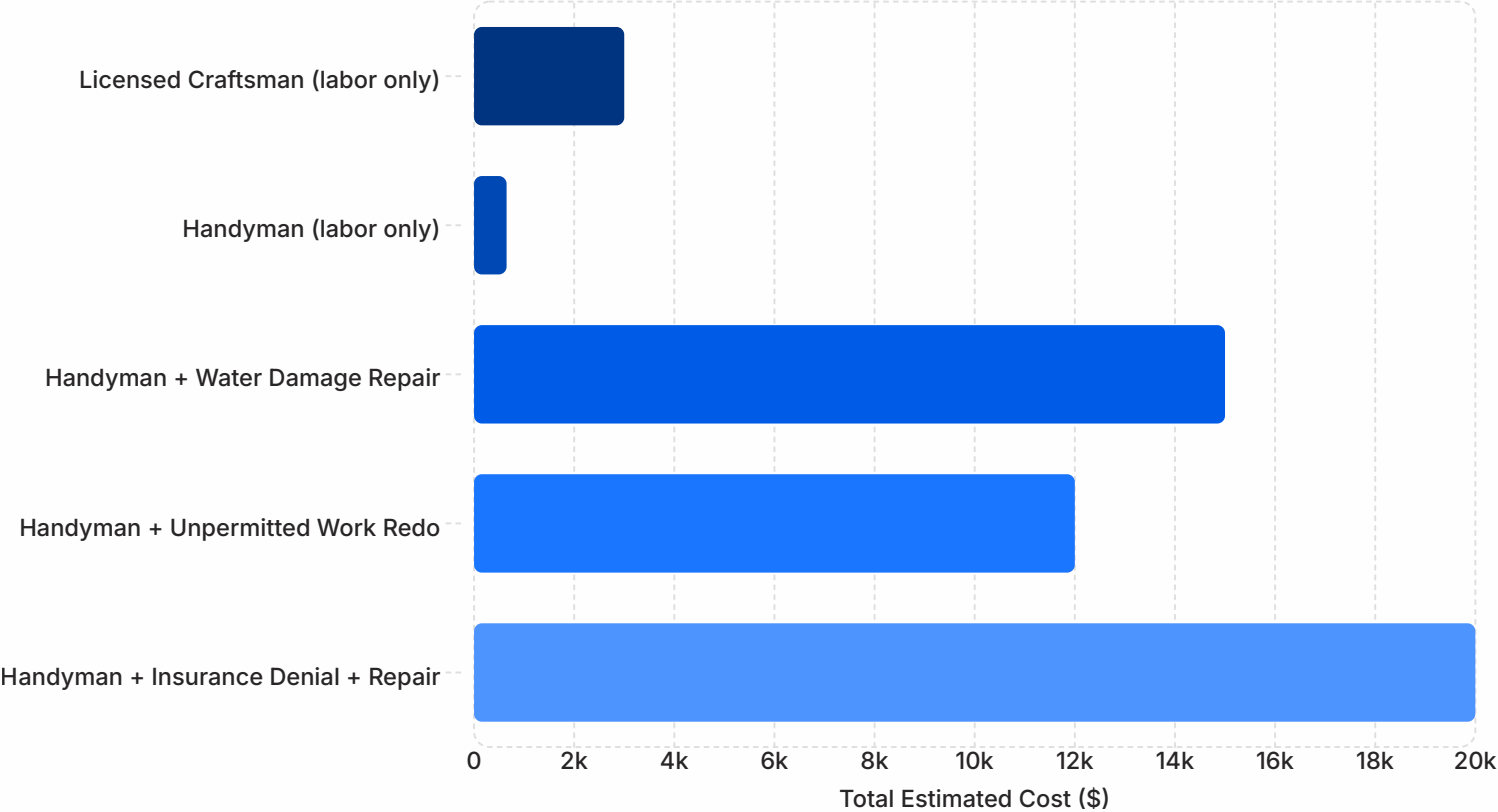
Home insurance policies may deny claims for damage caused by unlicensed work, leaving you fully exposed.

Paying Twice for Repairs

Repair costs for botched bathroom work routinely run **\$5,000–\$20,000** when the job must be completely redone.

Cheap Labor Often Costs the Most

Scenario



The chart makes it clear: the "affordable" option can become the most expensive choice you ever make. Hiring licensed professionals protects your home, your finances, and your peace of mind — from day one through decades of ownership.

Key Takeaway

Cheap labor often costs the most. What looks like savings on day one can become a \$10,000–\$20,000 problem within months. Hiring a licensed professional isn't a luxury — it's the smartest financial decision you can make for a bathroom remodel. You're not just paying for labor. You're paying for protection, accountability, and work that will stand up to Colorado inspections, harsh winters, and decades of daily use.

Your Home

Code-compliant, professionally waterproofed, and built to withstand the test of time.

Your Finances

Insurance claims honored, no double-pay repairs, and resale value fully protected.

Your Peace of Mind

Warranties, permits, and a licensed professional you can hold accountable.

Before You Hire Anyone for Your Remodel

Protect yourself with three simple verification steps. Every reputable licensed contractor will be able to provide this information immediately — no hesitation, no excuses.

1

Verify Their License

Ask for their license number and check it against your city or county's contractor database. In Colorado, this is a public record — look it up before you sign anything.

2

Confirm Their Insurance

Request a certificate of insurance showing general liability coverage and workers' compensation. This protects *you* if anyone is injured on your property.

3

Ask About Their Permit Process

Any licensed contractor doing plumbing, electrical, or structural bathroom work in Colorado should be pulling permits automatically — not offering to "skip it to save you money."



Pro Tip: A contractor who resists any of these three questions is a red flag. Licensed, insured, and permit-ready professionals are proud to show their credentials — it's what sets them apart.