VyRal

A LeakReceipts Field Guide

LeakReceipts for Handyman & Home Repair

The Field Guide: where the money leaks, how to prove it, and how to close it

For: Handyman and Home Repair — Retail Direct

by VyRal Dynasty

LeakReceipts for Handyman & Home Repair The Field Guide: where the money leaks, how to prove it, and how to close it

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How every number in this book is labeled.

- **VERIFIED** means the figure comes from a named, dated source, and the source is printed next to it.
- **CALCULATED** means it is arithmetic on verified numbers or on your own numbers, and the math is shown.
- **ESTIMATE** means a reasoned range, and it is always called one.
- **STRUCTURAL** marks a standing rule of the trade (a law, a contract term, how the paperwork works), not a market figure.
- **STILL BEING MEASURED** means VyRal has not verified a figure yet, so no number is printed.

If a number is not labeled, it is a blank for you to fill from your own paper.

What this book is not. This is education, not legal, tax, accounting or financial advice. Where a fix says a professional decides, a professional decides. Nothing here says that any company, customer or person did anything wrong. The fixes show you how to check your own paper and ask in writing.

About how this book was made. This book was assembled with AI from VyRal's sourced research on this trade and checked against those sources. AI can make mistakes. Before you act on a figure, check it against the source printed beside it. Rules and rates change, and every figure carries its date for that reason.

Before you share any document with anyone, Vera included, black out account numbers, Social Security numbers and anything else you would not hand a stranger.

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The short answer for your trade

Every dollar you lose in this trade rarely shows up as a bad rate — it disappears in the hours between jobs that never make it onto an invoice: the free estimate at the driveway, the mid-job supply run, the drive across a spread-out service area, the callback you fix for nothing. Until you log billable hours against total hours worked, a rate that looks like a good wage can quietly be a losing week — and if you don't know your state's minor-work licensing line, you can do the job and still have no way to make a client pay you for it.

Your leak map

Every leak this book covers, biggest first. The size grade is VyRal's research grade for how much money a leak tends to move in this trade. It is a grade, not a dollar figure. Your own paper sets the dollars.

#	Leak	Size grade	Evidence	Fixes
1	State Minor-Work Licensing Threshold	Major	VERIFIED	1
2	EPA Lead-Safe Renovation Rule (Pre-1978 Housing)	Significant	VERIFIED	1
3	BLS Wage Benchmark (SOC 49-9071)	Moderate	VERIFIED	1
4	Billable-Hour Ratio	Major	STRUCTURAL	1
5	Self-Employment Tax Boundary	Major	STRUCTURAL	1
6	Unlicensed-Work Contract Enforceability Risk	Major	STRUCTURAL	1
7	Pride Economy — Truck and Tool Investment	Small but common	STRUCTURAL	1
8	Lead-Marketplace Commission Rate	Significant	STILL BEING MEASURED	1

Then there are 2 more leaks to check, each with its own fixes, in the chapter called More leaks to check.

What people in your trade say hurts

Before we built a single fix, we went and read what people in this trade say out loud: forums, trade press, regulators' complaint files and court records. These are the pains that kept coming up, the ones with the most sources first. If one of them is yours, you're not imagining it.

A one-hour job eats two hours of my day once driving, setup and invoicing are counted

I quote the hour on the wall, but I also drive there, set up, run for parts and do the invoice. None of that gets billed unless I charge a trip fee or a minimum, so my real hourly is about half my rate.

Found in 2 public sources; newest dated 2026-10-21. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Get your paper together

Every fix in this book starts with paper, not memory. Memory rounds in the other side's favor. Paper doesn't.

Pull the last 90 days. Put it all in one folder, paper or phone, and label each piece with its date. Black out account numbers and Social Security numbers before you share anything with anyone.

The paper that proves each leak:

- Your contracts, invoices, statements, pay records and the messages around them.

My folder checklist

Last 90 days of statements or pay records _____

Every contract or agreement I work under _____

Every invoice, ticket or settlement for the same 90 days _____

The messages that changed a price, a scope or a date _____

Leak 1: State Minor-Work Licensing Threshold

Size grade: Major · Evidence: VERIFIED

What it is. The dollar value of a single job below which a state exempts an operator from needing a contractor's license — and it varies by up to 80-fold state to state.

Why it leaks. Anyone who's never read his own state's threshold has no idea whether the job he just quoted needs a license, a permit, or nothing at all — and performing work above that line without a license can mean losing the right to be paid for it at all.

The number to hold it against. No single national figure; it is set state by state. No-license limit per job: Washington under $500; California, Nevada and Arizona $1,000; Virginia requires a license above $1,000; North Carolina none below $40,000. Source: RCW 18.27.090; Cal. B&P §7048; NRS 624.031; A.R.S. §32-1121; Va. Code §54.1-1100; N.C.G.S. §87-1(a), verified 2026-08-22.

VERIFIED · Primary — government or regulator

> **Ask yourself:** Do you know the dollar threshold in your state below which a single job doesn't require a contractor's license — and did today's job cross it?

1. Quoting jobs without knowing your state's no-license dollar limit

Fix approved · leak evidence: Verified

Fix 1 — Do it yourself (free).

1. Look up your state contractor licensing board's 'minor work' or handyman limit. Read how it counts: most count labor and materials together, for the whole job.
2. In California the limit is under $1,000 total, including all costs, with no building permit and no hired workers - and any ad has to say you're not licensed (CSLB, from 1 Jan 2025). Other states differ.
3. Before you quote, total labor plus materials. If it's at or over your state's line, or needs a permit, stop.
4. Over the line: get licensed, team up with a licensed contractor, or refer the job.

5. Don't break one job into smaller pieces to stay under. Ask your board how they count it if you're unsure. What counts as one job in your state is your board's call, not ours.

Fix 2 — The words to send, under your own name. Fill in the brackets, keep a copy, and send it from your own email or by mail. Nobody sends it for you.

> What to tell a customer when the job is over your limit:
>
> "Thanks for having me out, [CUSTOMER NAME]. With materials, this job comes to more than the amount I'm allowed to take on without a contractor's license in [STATE]. I want you protected and I want to do this right, so I'm not able to take the whole job. I can [do the smaller part: ___] / I'd recommend [Licensed contractor name] for this, and I'm glad to handle the small repairs on your list."

Fix 3 — Done for you. LeakReceipts · Compliance Calendar

WE DO: keep your state's limit on file, total labor plus materials on each quote you build, and flag any quote that reaches the line before you send it. YOU DO: confirm the rule with your state board and decide whether to take, partner on or refer the job.

Keep it closed. Total labor plus materials on every quote before you send it, and check it against your state's line.

What this fix can't decide for you. Licensing rules, how a 'job' is counted, and penalties are set by each state and its board; we do not say whether a particular job needs a license. Not legal advice.

My receipt for this leak			
Owed by my paper	Paid or billed	Gap (CALCULATED: owed − paid)	Fix 2 sent · answer

FREE FIRST CHAPTER

That's Leak 1 of 8.

The full Field Guide for Handyman & Home Repair walks through every leak on the map you just read: why it happens, the paper that proves it, and three fixes for each one — one you do yourself for free, the words to send under your own name, and what LeakReceipts can do for you while the decision stays yours.

Get the full guide:
leakreceipts.com/ebooks/handyman-and-home-repair

Run it on your own numbers:
leakreceipts.com

WE WALK BY FAITH NOT BY SIGHT — 2 Corinthians 5:7