

# FIRE

## YOUR

# CONTRACTOR

**14** FIXES YOU SHOULD NEVER PAY FOR



### SMART HOMEOWNER CHECKLIST

- Save Money
- DIY With Confidence
- Essential Tools
- Step-by-Step Solutions

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SAVE MONEY.  
DIY  
WITH  
CONFIDENCE

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SMART HOMEOWNERS' GUIDE TO REPAIRING AND SAVING

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# FIRE YOUR CONTRACTOR

## 14 HOME REPAIRS YOU CAN DO YOURSELF

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*14 Repairs Contractors  
Overcharge For — And the  
Tools That Fix That*

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# Introduction

Mark lives near my friend Henry in suburban Ohio. He's a solid guy; smart, hardworking, takes care of his family, and takes pride in his home.

A few years back, he noticed a section of baseboard trim in his hallway had come loose pulling away from the wall, a little warped.

He did what most homeowners do. He called a contractor.

The guy showed up on a Tuesday. Confident, professional, friendly. He walked to the trim, looked at it for about 45 seconds, pulled out a brad nailer and a caulk gun, fired a few nails, ran a bead of caulk, smoothed it with his finger, and said, "That'll do it."

Total time on the job: **14 minutes.**

Total invoice: **\$200.**

Mark wrote the check. What else was he going to do?

## The \$160 Lesson

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Later that week, when Mark mentioned the project, Henry just laughed—the kind of slap-your-forehead laugh, not a mean one.

‘Dude,’ he said, ‘that’s a \$40 tool. I could’ve shown you in ten minutes.’



That incident inspired me to write this guide.

Not to make you feel bad about past contractor calls. Not to suggest contractors are ripping you off as a rule; **they aren't**.

A good contractor brings experience, liability insurance, licensing, a truck full of equipment, and years of hard-won expertise. For complex jobs, they are worth every dollar.

But here's the truth that most homeowners never hear: a surprising number of common home repairs require neither specialized skill nor expensive equipment. They just require knowing which tool does the job and the confidence to pick it up.

That's exactly what this guide gives you.

By the time you finish reading, you'll know:

- Which 14 repairs you've likely been outsourcing when you didn't have to.
- Exactly which tools handle each job.
- What those tools cost and how they stack up against what you've been paying.
- You'll know exactly what you can handle safely and confidently, and which projects are better left to the pros.

No hype. No false confidence. Just clear, practical information from someone who has spent years on both sides of the toolbox.

# How to Use this Guide

Each of the 14 repair entries is structured the same way, so you can scan fast and decide quickly:

<b>The Job</b>	What the repair is, plainly described
<b>Average Contractor Cost</b>	What most homeowners pay to have it done
<b>Tools Needed</b>	The specific tools that handle the job
<b>Tool Investment</b>	Approximate cost to own those tools
<b>Skill Level</b>	Beginner, Beginner-Intermediate, or Intermediate

**On skill levels:** Be honest with yourself. Beginner means if you've never used a tool in your life, you can learn this in an afternoon. Intermediate means there's a small learning curve, maybe one practice run before you go live on the real job. Nothing in this guide is advanced. Advanced repairs (main electrical panels, structural work, gas lines) are not in here and there's a reason for that, which we'll cover later.

**The lens that matters most:** Stop thinking about the tool as a purchase and start thinking about it as a subscription cancellation. A \$150 drill that eliminates four \$100 contractor calls per year isn't a \$150 expense. It's a \$250 net gain in year one alone. That math repeats every single year you own the tool.

Read the guide once through. Then flip to the Savings Calculator at the end and run your own numbers. That's where it gets real.

# THE 14 REPAIRS

*The easiest wins — low skill, high contractor markup.*



## CATEGORY 1: FLOOR & TRIM

## REPAIR-1

# REPLACING OR INSTALLING BASEBOARDS & TRIM

**What it is:** Removing old, damaged, or outdated trim and replacing it or adding new trim to a freshly painted room.

**Average Contractor Cost:** \$150–\$400

*(And yes, that often includes 15 minutes of actual work plus a "trip charge" you didn't see coming.)*

**Why contractors charge so much:** They're not charging for the difficulty; they're charging for showing up. The job itself is genuinely straightforward. The miter saw handles all the hard geometry. The brad nailer makes fastening faster than hand-nailing.

The caulk hides any imperfections. You get professional results on your first attempt with minimal practice.

**Skill Level:** ★ Beginner

### Tools Needed:

- **Miter saw:** for clean, angled cuts at corners
- **Brad nailer:** — for fast, clean nailing without splitting the wood
- **Caulk gun:** to seal the top edge and nail holes

**Tool Investment:** ~\$250–\$350 for all three

*(A miter saw can be had for \$150–\$200 for a solid beginner model; a brad nailer for \$60–\$100; a caulk gun for under \$15.)*



## REPAIR-2

# FIXING SQUEAKY DAMAGED FLOORS

**What it is:** Silencing floor squeaks by securing loose subfloor or boards or replacing individual damaged boards in hardwood or engineered flooring.

**Average Contractor Cost:** \$100–\$300

*(Often more if they diagnose and bill by the hour.)*

**Why this is DIY-able:** Squeaky floors are almost always caused by a loose subfloor panel rubbing against a joist or a nail. A few screws driven in the right spot and silence. For full board replacement, the circular saw does the precision cutting. This is a Saturday morning job that turns into a conversation starter, not a contractor bill.

### Tools Needed:

- **Circular saw:** for cutting out and replacing damaged boards
- **Drill/driver:** for driving screws to secure subfloor
- **Pry bar:** for removing boards without collateral damage

**Skill Level:** ★ ★ Beginner–Intermediate

**Tool Investment:** ~\$100–\$200

*(A decent circular saw runs \$60–\$120; a cordless drill/driver \$50–\$100; a pry bar under \$20.)*

**Pro tip:** Use a stud finder to locate joists before driving screws. Hitting the joist is the whole game.



## REPAIR-3

# PATCHING & REPAIRING DECK BOARDS

**What it is:** Replacing rotted, cracked, warped deck boards or reinforcing a section of decking before it becomes a safety issue.

**Average Contractor Cost:** \$200–\$500

*(Deck work carries a premium because contractors know homeowners are nervous about structural safety.)*

**Important distinction:** Deck boards are different from deck structure. The boards on top are absolutely DIY territory. If you suspect the joists, posts, or ledger board have issues, get a professional eye on it first.

But a handful of rotted surface boards? That's a drill and a trip to the lumber yard.

### Tools Needed:

- **Circular saw:** for cutting new boards to length & removing old ones.
- **Hammer:** for persuading stubborn boards into place
- **Drill/driver:** for screwing down new boards

**Skill Level:** ★ Beginner

**Tool Investment:** ~\$100–\$200

*(You likely already have a hammer. The circular saw and drill are the same tools from Repair 2; starting to see the pattern?)*



## CATEGORY 2



# WALLS, DRYWALL & PAINTING

*High-markup repairs because they look intimidating. They're not.*

## REPAIR-4

# PATCHING DRYWALL HOLES

**What it is:** Filling and finishing holes in drywall from doorknob impacts, anchor removals, or accidental damage.

**Average Contractor Cost:** \$75–\$200 per hole

**The honest truth:** The markup on drywall patching is almost offensive once you know what's involved. The technique is: cut it clean, back it, tape it, mud it, sand it, paint it. That's it. The only "skill" is patience applying two or three thin coats of compound and letting each one dry fully. The tools cost less than most contractor trip fees.

### Tools Needed:

- **Drywall saw:** for squaring up the hole for a clean patch
- **Sanding block:** for feathering the dried compound smooth
- **Putty knife:** for applying joint compound in thin, even coats

**Skill Level:** ★ Beginner

**Tool Investment:** Under \$40 total

(These are almost entirely hand tools. There is no power tool required here.)



## REPAIR-5

# Installing Shelving, TV Mounts, & Anchors

**The Task:** Mounting shelves, TV brackets, or heavy wall items securely into studs or with proper anchors for drywall.

**Average Contractor Cost:** \$80–\$200

**Why people outsource this:** Fear of doing it wrong putting a 65" TV on the wall and having it fall. That fear is valid!!

### Do-it-yourself:

The solution is knowing how to find studs and use the right anchor for the right weight. A stud finder removes the guesswork. A toggle bolt handles weights that no normal shelf will ever challenge. This is a 30-minute job dressed up as a specialist service.

**Skill Level:** ★ Beginner

### Tools Needed:

- **Drill/driver** for driving screws into studs or setting anchors
- **Stud finder** for locating framing behind the wall
- **Level** for making sure it's actually straight (not just eyeballed)

**Tool Investment:** \$50–\$100

(A stud finder is \$15–\$30. A good level is \$10–\$25. You already have the drill.)



## REPAIR-6

# Stripping and Repainting Doors, Cabinets, and Furniture

**The Task:** Refreshing the surface of painted or stained wood by removing old finish and applying a new one for a clean, professional look.

**Average Contractor Cost:** \$300–\$800 for a set of cabinets

(Kitchen cabinet refinishing is one of the most-overcharged services in home improvement.)

**The DIY Game-changer here:**

The **random orbital sander**. It's what separates a gummy, uneven amateur result from a smooth, professional finish. The orbital pattern eliminates sanding marks that a belt sander or hand-sanding leave behind. Take your time on prep, and the painting step becomes almost foolproof.

**Skill Level:** ★ ★ **Beginner–Intermediate**

**Tools Needed:**

- **Random orbital sander** for fast, swirl-free material removal and surface prep
- **Paint sprayer or quality roller** for a smooth, even finish coat

**Tool Investment:** ~\$80–\$200

(A good random orbital sander runs \$50–\$80. A basic HVLP sprayer or a roller and frame adds \$30–\$120. Eight cabinet doors at a contractor's rate can run \$600. A random orbital sander costs \$60. You do that math.)



## CATEGORY 3



# PLUMBING-ADJACENT and CAULKING

*Not at the complete plumbing, but the occasional fix, leak detection and regular maintenance that homeowners hand off unnecessarily.*

## REPAIR-7

# Re-Caulking Bathrooms, Tubs, and Windows

**The Task:** Removing old, cracked, or moldy caulk and applying fresh, clean lines around tubs, showers, sinks, and window frames.

**Average Contractor Cost:** \$100—\$250

### Why this matters beyond money:

Old, failing caulk isn't just ugly — it's how water gets behind tile and into wall cavities. It's one of the leading causes of hidden water damage. Re-caulking every few years isn't just DIY savings — it's preventive home maintenance that protects a much bigger investment.

### Tools Needed:

- **Oscillating multi-tool** (optional but excellent) for fast, clean removal of stubborn caulk beads
- **Caulk gun** for controlled, steady bead application
- **Utility knife** for scoring and removing old caulk

**Skill Level:** ★ Beginner

**Tool Investment:** ~\$80–\$200

(Caulk gun and utility knife alone: under \$25.

If you add an oscillating multi-tool: \$60–\$80; but it's one of the most versatile tools you can own.)

**Pro Tip:** Run a strip of painter's tape on both sides of the joint before you apply. Pull the tape while the caulk is still wet. Perfectly clean lines, every time.



## REPAIR-8

# REPLACING A TOILET SEAT, FAUCET, OR SHOWERHEAD

**The Task:** Swapping out worn, dated, or broken bathroom fixtures, toilet seats, standard faucets, and showerheads.

**Average Contractor Cost:** \$100–\$200 (labor only, not including parts)

### Let's be direct:

Replacing a showerhead requires: unscrewing the old one, wrapping the threads with plumber's tape, screwing on the new one. That's it. That is the entire job. A contractor charging \$100 for that is charging for the audacity of asking.

A faucet swap is slightly more involved but it comes with instructions in the box and requires nothing more than a wrench and 45 minutes of patience.

### Tools Needed:

- **Channel Locks Pliers:** Useful for gripping supply line fittings or older, stubborn nuts.
- **Adjustable wrench** for supply line connections
- **Basin wrench (for faucet replacement)** for reaching up into tight spaces under the sink.
- **Teflon Tape:** Put on the threads to prevent leak.

**Skill Level:** ★ Beginner

**Tool Investment:** ~\$30–\$50

This is a screwdriver job dressed up in plumbing clothes. Don't let the word "plumbing" intimidate you out of \$150.



## REPAIR-9

# Installing Door Hardware (Locks, Handles, Hinges)

**The Task:** Installing door knobs, deadbolts, lever handles, replacing hinges including re-mortising for new hardware when needed.

**Average Contractor Cost:** \$75–\$150 per door

### Let's Do It:

Most interior door knob replacements can be completed in 10 to 20 minutes using only a Phillips-head screwdriver or a drill driver.

**Skill Level:** ★ Beginner

### Tools Needed:

- **Drill/driver** for driving screws and boring holes with a hole saw.
- **Chisel** for mortising hinges flush into the door edge
- **Screwdriver bits** for the final fastening

**Tool Investment:** ~\$30–\$60 (*Assuming you own a drill*)

### Process:

Unscrew the old handles, remove the latch plate on the door edge, slide in the new latch, and secure the new handles with screws.

**Replacing Hinges:** To avoid taking the door down, replace one hinge at a time. Remove old screws, remove the old hinge, and install the new hinge in the same recess.



# CATEGORY 4



## OUTDOOR & STRUCTURAL

*Higher savings: Contractors charge a premium for outdoor work.*

## REPAIR-10

# FENCE & POST REPAIR

**The Task:** Replacing broken fence boards, repairing sagging sections, or setting a new post to replace one that's rotted at the base.

**Average Contractor Cost:** \$150–\$400 per section

**The real skill here:** Setting a post plumb (perfectly vertical) in concrete. It's not difficult it just requires using a level from two angles while the concrete sets. Once you've done it once, it's entirely routine. Fence repair is a job contractors love because it's easy work that looks complicated from the outside.

**Skill Level:** ★ ★ Intermediate

### Tools Needed:

- **Post hole digger** for pulling and replacing rotted posts
- **Drill/driver** for attaching new fence boards
- **Circular saw** for cutting boards to length

**Tool Investment:** ~\$80–\$150

### Process:

To replace a fence post, you dig out the old post and its concrete base, set a new post in the hole with fresh concrete, and ensure it's perfectly level before reattaching the fence panels.

The most difficult part of post replacement is often removing the old concrete footing. Replacing fence pickets/boards are relatively easy.



## REPAIR-11

# Concrete Crack Filling and Surface Repair

**The Task:** Repairing cracks, spalling, or surface damage in driveways, garage floors, walkways, and steps.

**Average Contractor Cost:** \$200–\$500

### DIY:

Filling cracks under ¼ inch is a simple process using pourable fillers or masonry caulk. You can finish this in under an hour.

### Tools Needed:

- **Angle grinder** with a concrete cup wheel for widening and cleaning the crack before filling (the key step most DIYers skip)
- **Caulk gun** loaded with polyurethane or epoxy filler for injecting the repair material

### Tool Investment: ~\$60–\$120

(An angle grinder runs \$40–\$80. The cup wheel is \$15–\$30.)

### Skill Level: ★ ★ Intermediate

#### Process for Deep Cracks:

Most homeowners think concrete repair means slapping some filler in a crack and hoping. It doesn't hold. The reason? You have to chase the crack!

First use the angle grinder with a diamond cup wheel to widen and clean the crack, removing dust and loose material. Now the filler bonds properly. Without this step, you're back to square one in two winters. With it, the repair lasts.



## REPAIR-12

# Installing a Ceiling Fan or Light Fixture

**The Task:** Replacing an existing ceiling light or fan and swapping out the fixture at a standard electrical box.

**Average Contractor Cost:** \$100–\$200 (labor only)

### The honest conversation about electrical repair:

Yes, electrical sounds scary. And for good reason. There are electrical jobs that absolutely require a licensed electrician (new circuits, panel work, anything involving conduit or load calculations). This is not one of those jobs.

Replacing a fixture at an existing box is: turn off the breaker, verify it's dead with a tester, disconnect three wires, reconnect three wires to the new fixture, mount, restore power.

**Skill Level:** ★ ★ Intermediate

### Tools Needed:

- **Non-contact voltage tester** for confirming the power is off (non-negotiable)
- **Wire stripper** for preparing wire connections.
- **Cordless Drill** for mounting the bracket

**Tool Investment:** ~\$30–\$60

(the tester and stripper are inexpensive; you have the drill)

The voltage tester is what makes this safe as it removes all guesswork. Spend \$20 on one. Use it every time.



## REPAIR-13

# WEATHERSTRIPPING DOORS & WINDOWS

**The Task:** Replacing worn, compressed, or missing weatherstripping to seal air and moisture gaps around exterior doors and windows.

**Average Contractor Cost:** \$100–\$250 per door or window

### The double win:

This is the only entry in the guide that saves you money twice. Once by not calling a contractor. And then again, every single month on your energy bill. A poorly sealed door can cost \$100–\$200 annually in heating and cooling loss. The weatherstripping itself costs under \$20. The labor to install it takes 30 minutes. This repair has a measurable, ongoing return on investment that most contractor jobs don't offer.

### Tools Needed:

- **Utility knife** for cutting weatherstripping to length
- **Staple gun** for securing strip-style weatherstripping
- **Tin snips** for cutting metal door sweeps.

**Tool Investment:** Under \$50 total

**Skill Level:** ★ Beginner

### Process:

To replace weatherstripping, you simply pull out the old material and clean the frame surface thoroughly to ensure a good seal. Then, you measure and cut the new strips to size before either pressing them into the existing frame grooves or sticking them in place using adhesive backing.



## REPAIR-14

# Building Simple Structures (Garden Beds, Steps, etc.)

**The Task:** Constructing basic outdoor structures raised garden beds, simple wood or paver steps, low retaining walls using landscape timber or interlocking block.

**Average Contractor Cost:** \$500–\$2,000+

*(Landscaping & outdoor structure work carries some of the highest labor markups in home improvement.)*

### **Why this is the biggest opportunity in the guide:**

Outdoor structure work has an enormous contractor markup because,

- (1) it's perceived as complex,
- (2) it's physical labor they charge a premium for, and
- (3) most homeowners have no reference point for what it "should" cost.

A simple 4x8 raised garden bed built from cedar boards takes two hours, costs \$80 in lumber, and is a straightforward square-and-screw job. Contractors quote \$400–\$600 for the same structure. .

[...continued on next page]



## Tools Needed:

(The tools involved are the same circular saw and drill from earlier in this guide you've already bought them.)

- **Circular saw** for cutting lumber to length
- **Drill/driver** for assembling framed structures
- **Level** for making sure everything sits flat and plumb
- **Rubber mallet** for persuading pavers and blocks into place.

## Tool Investment: 150–\$250

*(most of which you've already invested in earlier repairs)*

**Skill Level:** ★ **Beginner**

## DIY Process:

**Raised Garden Beds:** To build a raised garden bed, you assemble a rectangular frame from rot-resistant wood like cedar or redwood, then secure the corners with screws or planter wall blocks. Once the frame is level on the ground, you fill it with a mix of high-quality garden soil and compost.

**Simple Wood or Paver Steps:** For wood steps, you dig out shallow tiers in a slope, install landscape timbers secured with rebar, and backfill the center with gravel or soil. For paver steps, you create a stable, compacted gravel base for each level and stack paver stones using masonry adhesive to keep them in place.

**Low Retaining Walls:** To construct a low retaining wall, you dig a level trench and fill it with compacted gravel to create a solid foundation. You then stack interlocking blocks or landscape timbers, ensuring the first layer is perfectly level and backfilling with gravel for proper drainage.

# BEFORE YOU DIVE IN AN HONEST SKILLS REALITY CHECK

This guide is about empowerment, not recklessness. There's a difference between DIY confidence and DIY overconfidence and knowing that difference is actually what makes a great DIYer.

## Honestly Assess Your Starting Point

If you've never used a power tool before, start with the beginner-level repairs first — trim, caulking, hardware, drywall patching. Build the feel for your tools before you move to intermediate work. You'll be surprised how quickly your confidence calibrates to your actual ability.

Ask yourself three questions before starting any repair:

1. Do I understand what the finished result needs to look like and why?
2. Have I watched at least one detailed how-to video for this specific job?
3. Do I have a plan for what happens if a step doesn't go the way I expect?

If you can answer yes to all three, you're ready.

# When to Still Call a Contractor – No Argument

There are jobs in this world that belong with licensed professionals. Not because homeowners aren't capable, but because the stakes of getting it wrong are categorically different:

- **Main electrical panel work** breaker replacements, new circuits, load calculations
- **Structural modifications** removing walls, altering joists, foundation repair, etc.
- **Gas lines:** Any connection, repair, or installation
- **Permitted work:** Anything requiring a permit in your municipality should involve a licensed professional
- **Sewage and main drain lines** (beyond basic fixture swaps)

Being honest about these boundaries doesn't undermine the guide; it validates it. The contractors you do hire for serious work will respect you more for knowing exactly where that line is.

## Safety Basics

Wear eye protection when cutting, grinding, or nailing; no exceptions.

Wear hearing protection when running loud tools for extended periods.

Confirm power is off before touching any electrical connection (the voltage tester from Repair 12 is your best \$20 investment).

Read the manual for any tool you use for the first time especially the safety section.

And never rush. Most DIY injuries happen in the last 10 minutes of a job, when people are tired and cutting corners.

# RECOMMENDED STARTER TOOL KIT

You don't need a full workshop to handle most of what's in this guide. If you own the following nine tools, you can confidently tackle 11 of the 14 repairs and you're one or two additions away from the full set.

01

## CORDLESS DRILL/DRIVER

**Covers:** Repairs 2, 3, 5, 9, 10, 12, 14

**What to spend:** \$60–\$120 for a solid mid-tier model

**Brand tier:** Milwaukee or DeWalt for longevity. Ryobi ONE+ for a budget entry that genuinely delivers. Avoid no-name bargain brands.



02

## CIRCULAR SAW

**Covers:** Repairs 2, 3, 10, 14

**What to spend:** \$70–\$130

**Brands:** Get a corded DeWalt or Skilsaw for best value-to-performance. Look for a 7¼" blade. It handles every cut in this guide.



03

## RANDOM ORBITAL SANDER

**Covers:** Repairs 6

**What to spend:** \$50–\$80

**Brands:** Bosch and Makita make excellent sanders. Don't cheap out here. A weak motor makes prep work miserable. Look for variable speed.



04

## MITER SAW

**Covers:** Repair 1 primarily, plus future trim, framing work

**What to spend:** \$150–\$220 for a 10" sliding compound miter.

**Brands:** DeWalt, Metabo HPT and Ridgid offer excellent value at this price point. A miter saw is the upgrade that makes trim work genuinely enjoyable. Put it on the list as your second major purchase..



05

## BRAD NAILER

**Covers:** Repair 1

**What to spend:** \$60–\$100 for a cordless 18-gauge model

**Brands:** Milwaukee and BOSTITCH both produce reliable nailers in this range. Go cordless if you do not own a compressor, no hose, just pick it up and go



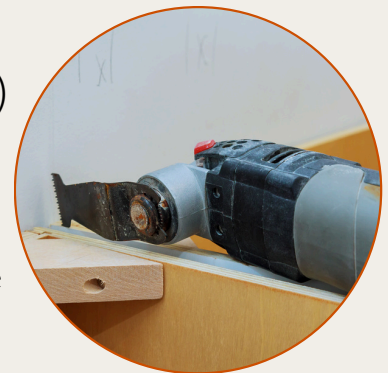
06

## OSCILLATING MULTI-TOOL

**Covers:** Repairs 7, 9 ( and many jobs not in this guide)

**What to spend:** \$60–\$100

**Brands:** Fein invented the category but charges accordingly. DeWalt and Milwaukee offer comparable performance for less. This is versatile saw is the most-underrated tool on the list once you own one.



07

## CAULK GUN

**Covers:** Repairs 1, 7, 11

**What to spend:** \$10–\$20

**Brands:** Newborn and Dripless make excellent smooth-rod guns that give you real control over flow. Skip the \$5 ratchet models they make a clean bead nearly impossible.



08

## ANGLE GRINDER

**Covers:** Repair 11 and any metal cutting, rust removal, or surface prep work

**What to spend:** \$40–\$80 for a 4½" model

**Brands:** DeWalt and Makita in the \$50–\$80 range are workhorses. This is a tool that earns its keep on concrete and metal work for years.



09

## WRENCHES

**Covers:** Repair 8 & other regular maintenance tasks.

**What to spend:** \$50–\$90

**Brands:** Channellock tongue and groove pliers are excellent for gripping metal parts while the Knipex Pliers wrench for a smooth-jaw adjustable alternative. For traditional adjustable wrenches, Crescent or Tekton are great reliable choices.



# THE SAVINGS CALCULATOR

## Your Personal Savings:

Go through the list below and circle every repair you've paid a contractor for in the last two years. Use the average contractor cost listed in the guide.

#	Repair Task	Avg. Contractor Cost	You Paid?	Tool Investment
1	Baseboard & trim replacement	\$150–\$400	\$_	~\$300
2	Squeaky floors / floorboards	\$100–\$300	\$_	~\$150
3	Deck board repair	\$200–\$500	\$_	~\$120
4	Drywall patch	\$75–\$200/hole	\$_	~\$40
5	Shelving / TV mounts	\$80–\$200	\$_	~\$75
6	Cabinet / door refinishing	\$300–\$800	\$_	~\$150
7	Re-caulking	\$100–\$250	\$_	~\$50
8	Faucet / showerhead / toilet seat	\$100–\$200	\$_	~\$35
9	Door hardware	\$75–\$150/door	\$_	~\$50
10	Fence repair	\$150–\$400/section	\$_	~\$120
11	Concrete crack repair	\$200–\$500	\$_	~\$100
12	Ceiling fan / light fixture	\$100–\$200	\$_	~\$50
13	Weatherstripping	\$100–\$250	\$_	~\$40
14	Outdoor structures	\$500–\$2,000+	\$_	~\$200

**Total you've paid contractors (A): \$\_\_\_\_\_**

**Total tool investment to DIY (B): ~\$500–\$800**

*(with significant overlap as many tools cover multiple repairs)*

**Your Contractor Premium (A - B): \$\_\_\_\_\_**

## The Success Formula: Wealth Over Labor

Subtract your tool costs from what you've paid contractors. This number represents your Contractor Premium—the "convenience tax" you've paid to rent someone else's skills and gear. Every dollar in this column is now Retained Wealth you can reinvest into your home instead of someone else's business.

# THE TOOLS PAY FOR THEMSELVES



Here's what nobody tells you when you buy your first power tool: It doesn't feel like spending money. It feels like buying back your time, your autonomy, and self-reliance.

Every tool in this guide pays for itself on the first job. Most of them pay for themselves twice on the second. By year three, you're not thinking about the cost of the tools at all, you're just doing the jobs, doing them well, and quietly keeping hundreds of dollars in your pocket every single year.

You don't need a workshop or decades of experience. You need the right information, the right tools, and the willingness to try.

That's what [FinePowerTools.com](https://www.finepowertools.com) is here for.

Head over to [FinePowerTools.com](https://www.finepowertools.com) for in-depth guides on tools mentioned in this guide, comparisons, buying advice, how-tos, and reviews that help you buy smart and build skill, one project at a time.

**CHECK THIS OUT**

*"The best time to buy a tool was the last time you paid a contractor to do a job you could have done yourself. The second best time is right now."*

—Dan Miller, **FinePowerTools.com**