

THE BATHROOM REMODEL PLAYBOOK



*Things Homeowners Should Know
Before They Talk to a Builder*

Reality Check

Before you tear out a single tile, let's get honest about what a bathroom remodel actually involves. I'd like to start by saving you from the most common (and most expensive) mistake homeowners make: underestimating the scope.

Typical Timeline: Demo to Done

Most homeowners assume a bathroom remodel takes two weeks. In reality, a full gut renovation of a standard bathroom typically runs four to six weeks, and a primary suite can stretch to eight or ten.

Here's why:

Design and material selection alone can take two to four weeks before any demolition begins. Once demo starts, you'll need rough plumbing and electrical, followed by an inspection—and inspectors don't work on your schedule. Then comes waterproofing (which often requires a separate inspection and a 24–48 hour cure time), tile installation, grout curing, fixture setting, and a final inspection. Each of these stages has built-in wait times that no amount of hustle can eliminate.

Realistic Timeline at a Glance

Design & selections: 2–4 weeks

Permitting: 1–3 weeks (varies wildly by jurisdiction)

Demo & rough-in: 3–5 days

Inspection hold: 1–5 business days

Waterproofing & tile: 1–2 weeks

Fixtures, trim & punch list: 3–5 days

Final inspection: 1–3 business days

Why “Just a Bathroom” Is Never Just a Bathroom

Per square foot, a bathroom is the most mechanically complex room in your house. You're dealing with pressurized water supply, drain and vent plumbing, electrical circuits near water, waterproofing membranes, structural subfloor integrity, and ventilation – plus it *must look nice*. All of this is crammed into a room that's typically 40 to 80 square feet.

The moment you open a wall or pull up a floor, you're likely to encounter something that wasn't in the plan: galvanized pipes that need replacing, subfloor rot around the toilet flange, inadequate venting, knob-and-tube wiring, or framing that doesn't meet current code. These aren't surprises—they're near-certainties in homes built before 2000.

This is exactly why contingency budgets aren't optional—they're a structural part of your project plan. Plan for the unknown, and you'll handle it calmly when it arrives.

Why 50% of Remodel Stress Is Plumbing and Inspections

Tile, vanities, and paint colors get all the attention on social media. But the things that actually determine whether your project stays on schedule and on budget are invisible once the walls close up: drain lines, vent stacks, supply valves, and waterproofing. If the rough plumbing fails inspection, everything stops. If the shower pan leaks, everything comes out. If the vent stack isn't sized correctly, you get gurgling drains and sewer gas.

The inspection process adds another layer. Each jurisdiction has its own requirements for what gets inspected and when. Some require a waterproofing inspection (increasingly common and a very good thing). Some require separate inspections for plumbing and electrical. Scheduling these inspections, waiting for the inspector, and addressing any corrections can add days or even weeks to your project.

Budget Breakdown

This is what a contractor-grade budget actually looks like, where money really goes. Of course, not everything below is necessary if you're not ripping things out, opening walls, etc. but it gives a good baseline for what to expect.

Category	% of Budget	What This Covers
Demo & Disposal	5–10%	Tear-out, haul-off, dumpster rental, floor protection for the route through the home
Plumbing	15–25%	Rough-in, supply lines, drains, venting, valve installation, fixture hookups
Electrical	5–10%	New circuits, GFCI outlets, exhaust fan, lighting, heated floor wiring
Framing & Drywall	10–15%	Wall/niche framing, moisture-rated drywall (cement board in wet areas), patching
Waterproofing	5–10%	Membrane systems, pan liners, curb prep, flood testing
Tile & Labor	15–25%	Floor and wall tile installation, backer prep, grout, trim pieces, niches
Fixtures & Finishes	20–35%	Vanity, toilet, faucets, shower system, mirrors, hardware, accessories
Contingency	10–15%	The unknowns: rot, outdated plumbing, code upgrades, scope changes

With so many factors that play into it—labor scarcity, quality of finishes, size, complexity to name a few—I'm not going to attempt to put a price tag on your project. In California, a bathroom remodel can run from as little as \$3,000 for a powder room refresh to well over \$50,000 for a primary suite overhaul using high-end finishes. That said, I've written a blog post called [Bathroom Renovation Costs in Truckee & Tahoe](#) that might help if you're local.

What You Cannot Cheap Out On

There are places to save money in a bathroom remodel, but the items below are not those places. Cutting corners here doesn't reduce your budget.

Waterproofing. This is the single most important system in a wet area. A failed waterproofing membrane leads to mold, structural rot, and a full tear-out. Proper waterproofing costs a few hundred dollars in materials. Fixing the damage from skipping it costs five figures.

Plumbing rough-in. If your home has galvanized steel or polybutylene supply lines, this is the time to replace them. You'll never have easier access, and those materials are ticking time bombs. The same goes for cast iron drains showing signs of deterioration.

Shower valves. A quality pressure-balancing or thermostatic valve costs \$150–\$400. A cheap valve costs \$50 and will fail inside the wall, behind your brand-new tile, within a few years. This is not the place to save \$100.

Ventilation. A properly sized, properly vented exhaust fan prevents moisture damage to every surface in the room. Budget for a quality unit with proper ducting to the exterior.



What's Safe to Upgrade Later

Not everything needs to be final on day one. These items can be swapped out or upgraded without tearing anything apart:

- Mirrors and medicine cabinets (wall-mount, no plumbing involved)
- Towel bars, hooks, and accessories
- Light fixtures (assuming the electrical box is in the right spot)
- Toilet (as long as the flange and supply are standard)
- Faucets (if rough-in valve configuration is compatible)

What Explodes Budgets

The big overruns rarely come from a single expensive item. They come from a cascade of small decisions and discoveries that add up fast:

Layout changes. Moving a toilet even 1 inch means relocating the drain, which may mean opening up the floor below. Moving a shower from one wall to another can trigger a complete re-plumb. Cosmetic updates are a fraction of the cost of layout changes.

Small tile selections. That beautiful 2×2 mosaic you found on Pinterest? It takes roughly three times longer to install than a 12×24 format tile. Tile labor is priced by complexity, not just square footage. A \$3/sq ft tile with a \$15/sq ft installation cost will blow past a \$10/sq ft tile installed at \$8/sq ft.

Mid-project scope changes. Changing your mind about the niche location after tile is set, swapping the vanity size after the plumber has roughed in, or adding heated floors after the subfloor is prepped—these decisions don't just cost more in materials, they cost in rework labor.

Allowance overages. If your bid includes a \$2,000 "tile allowance," that's the budget for materials only. When you fall in love with an \$18/sq ft artisan tile instead of the \$6/sq ft ceramic the allowance was based on, you're not \$12 over—you're \$12 times every square foot of coverage, plus potentially higher labor costs.

💡 Pro Tip: The 60/40 Rule

Roughly 60% of a bathroom remodel budget goes to labor and mechanical systems (plumbing, electrical, waterproofing, tile installation). Only about 40% goes to the materials and finishes you can actually see and touch. If your budget is tight, spend on the infrastructure and be strategic about the finishes—not the other way around.

Red Flags

If any of the following happen on your project, stop and reassess. These aren't minor issues or matters of personal preference—they're warning signs that the project, the contractor, or both are headed for serious problems.

⚠️ STOP THE JOB IF YOU SEE THESE:

- ⊖ **No Written Scope of Work** — If the contractor can't or won't put the scope in writing—what's included, what's excluded, materials to be used, timeline—there is no agreement.
- ⊖ **Cash-Only Payments** — Legitimate contractors accept checks, credit cards, or bank transfers. Cash-only demands suggest someone avoiding taxes, licensing requirements, or a paper trail. If things go wrong, you'll have no proof of payment.
- ⊖ **No License or Insurance** — In California and most states, any project over \$1,000 requires a licensed contractor. Ask for their license number and verify it online. Ask for a certificate of insurance (general liability and workers' comp) naming you as additionally insured. No license means no recourse through the State License Board if something goes wrong.
- ⊖ **No Permit for Structural, Plumbing, or Electrical Work** — Some contractors will tell you permits are unnecessary or a waste of money. If your project involves moving plumbing, adding circuits, or modifying structure, a permit is legally required. Unpermitted work can void your homeowner's insurance, create liability issues, and derail a future sale.
- ⊖ **Demands a Large Upfront Deposit** — A contractor asking for 50% up front—or the full amount before starting—is either undercapitalized, untrustworthy, or both. For instance, in California, the legal maximum deposit is \$1,000 or 10% of the contract price, whichever is less. A fair payment schedule ties payments to completed milestones.
- ⊖ **Can't or Won't Explain Waterproofing** — If your contractor can't describe the waterproofing system they'll use in your shower or tub surround, that's a fundamental competency gap. Ask what membrane or system they prefer (Kerdi, Hydro Ban, RedGard, etc.) and why. A good contractor will have strong opinions here.
- ⊖ **Refuses or Avoids Inspections** — Inspections exist to protect you. If a contractor frames inspections as bureaucratic hassles to skip, they're either cutting corners on work quality or hiding code violations. Either way, you're the one left holding the liability.
- ⊖ **Pressures You to Decide Immediately** — High-pressure sales tactics ("This price is only good today") are a red flag across every industry. A contractor confident in their work and reputation doesn't need urgency tricks to win your business.
- ⊖ **Subcontracts Everything with No Oversight** — Some general contractors are essentially brokers who sub out every trade and rarely visit the site. You're paying for project management—make sure someone is actually managing the project.

What to Do If You See a Red Flag

First, don't panic. A single red flag doesn't necessarily mean your contractor is dishonest—but it does mean you need to address it directly. Put your concern in writing (email, not text) and ask for a clear explanation. Document everything. If the response is dismissive, evasive, or hostile, that's your answer.

If you need to part ways with a contractor mid-project, consult your written contract (you have one, right?), document the current state of work with photos and video, and consider a consultation with a construction attorney before making any final payments. Your state's License Board is also a resource for filing complaints.

✓ The Green Flag Contractor

They put everything in writing without being asked. They pull permits without being pushed. They have a clear waterproofing system they can explain in plain language. They provide a detailed, itemized estimate. Their payment schedule is tied to milestones. They welcome inspections. They communicate proactively when things change. They've been doing this long enough to have references, photos, and a reputation worth protecting.

That's the contractor you want. They exist. Go find them.

About Style Builders



Style Builders Construction LLC is a licensed general contracting firm specializing in bathroom renovations and other small home remodeling projects. I'm Dan and I run every project and do most of the work myself. I believe homeowners deserve straight answers, transparent pricing, and craftsmanship that lasts—which is why I created this guide. My goal isn't just to win your project, it's to make sure you're equipped to make the best decision for your home, whether that's with me or someone else.

I believe the best client relationships start with education, not a sales pitch. If this guide helped you feel more confident about your remodel, I'd love to hear from you.

Ready to Talk About Your Project?

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