

Quick answer: A solid bid on apartment painting contracts starts with unit-by-unit math, not guesswork; is built from your real production rates and costs; clearly defines scope and exclusions in writing; respects state licensing, insurance, lead and fair housing rules; and leaves enough margin that you could repeat the same job 50 times without burning out or cutting corners.

In my experience, the painters who last in the apartment world are not the ones who bid the lowest. They're the ones who can look at a 120-unit complex, take a deep breath, and calmly say: "Here's what each unit costs me. Here's what I need to charge. And here's what I will and will not do for that price."

My name is Gigi M. Knudtson, and I've watched too many good painters lose money on apartment contracts just because nobody ever sat them down and explained how property managers think, how licensing and lead rules actually bite, and how to turn a messy "just paint the units" request into a structured, repeatable bid.

This article walks through that whole path with you — step by step, from the first email from a property manager to a bid you can stand behind.

Why apartment painting contracts are a different animal

On paper, painting apartments looks simple: same beige walls, same white trim, same "just get it ready for the next tenant" energy. In reality, multifamily work has its own rules.

First, you're almost never pricing a one-off job. You're pricing a *program*: dozens or hundreds of units over months and years. Property managers talk in

terms of “turns per month” and “capex vs. operating budget”, not “my living room feels dark”. They’ll compare your bid to three others on a spreadsheet long before they remember the color of your logo.

Second, apartment complexes are wrapped in more regulation than most houses. If the building is pre-1978, lead-based paint rules and EPA’s Renovation, Repair and Painting (RRP) rule can apply. Landlords in almost all states must provide habitable premises and follow federal lead disclosure laws for rentals, even if state law doesn’t force them to repaint between tenants. That combination means you can’t just “wing it” with safety and paperwork.

Third, the scope can drift fast. I’ve seen “simple repaint, one coat, minimal patching” turn into “can you also fix these holes, prime this nicotine room, and repaint the cabinets?” — with zero extra pay — because the original bid never wrote down what was out of scope.

Key idea: Apartment contracts reward discipline, not heroics. Your job is to turn a fuzzy “paint the units” request into a repeatable, clearly bounded, legally safe package of work with a price you can live with.

How property managers really look at your bid

Let’s switch sides of the table for a moment.

Property managers and asset managers who hire painters on apartment communities usually care about four things:

1. Can you handle our **volume and schedule** of turns without chaos?
2. Is your **per-unit or per-square-foot price** within the range they’re seeing from other vendors?

3. Do you have the right **paperwork** — insurance, W-9, licensing where required, lead-safe practices?
4. Will you **reduce their headaches**, not increase them?

On their side, it's often brutally simple. They have a spreadsheet with columns like:

- Vendor name
- Price per 1-bed unit
- Price per 2-bed unit
- Price per 3-bed unit
- Ceilings: yes/no, extra price?
- Cabinets: included / add-on?
- Licensing & insurance on file: yes/no

They'll color-code the lowest bids, maybe check a few references or online reviews, and then decide who gets the bulk of the work.

That's why painters on forums get emails like: "Here are the rates our current painter is charging; please send a competing proposal." It's not personal. It's systemized. Your advantage is not in writing three more paragraphs of adjectives — it's in making your numbers and your scope crystal clear.

What questions should you ask before pricing an apartment complex?

Here's the mini-dialogue I wish more painters would have before they send their first bid.

You: "Can you walk me through a typical turn? One coat or two? Just walls, or trim and ceilings too?"

Property manager: “Usually just walls, spot-patching. Trim only if it’s really beat up. Ceilings almost never, unless there was a leak.”

You: “Got it. For pricing, do you prefer per-unit rates by bedroom count, or a square-foot rate?”

Property manager: “We usually compare per unit — 1-bed, 2-bed, 3-bed — but we can give you the floor square footage.”

You: “Perfect. One more thing: how old are the buildings? Anything pre-1978 that would require lead-safe work practices?”

Those three questions alone save you from 80% of the nasty surprises later.

Step-by-step: how to estimate and bid apartment painting work

Let’s get practical. This is the process I recommend to small and mid-size painting companies who are moving into apartments or want to stop losing money on them.

1. Decide on per-unit vs. per-square-foot pricing (or both)

Property managers love per-unit pricing; estimators love square feet. You don’t have to choose forever — you can use square feet internally and present the price per unit externally.

Typical approaches painters discuss on forums look like this:

- “I charge by the floor square footage — between 2 and 3 USD/ft² for repaints, depending on repairs and ceiling height.”

- “For apartment repaints I use 1.15 USD/ft² for one coat on walls and trim without materials, 0.85 USD/ft² for the second coat, 0.75 USD/ft² for ceilings.”
- “My 2-bedroom turn is 1 200 USD, 1-bedroom as low as 700 USD, depending on color changes and patching.”

The problem isn't which unit you pick. The problem is when the number has no relationship to your actual costs.

Here's how to tie everything together:

1. Get the **floor square footage** and typical layouts by unit type: A (1-bed), B (2-bed), C (3-bed or ADA).
2. Pick a **standard scope** per unit type:
 - walls only, one color?
 - walls + trim?
 - ceilings only as add-on?
3. Use a **production rate** you trust (e.g. how many ft² of walls your crew can prep and roll two coats per hour).
4. Run the numbers and convert them to:
 - price per ft² (internal),
 - price per unit (what the client sees).

2. Measure like a grown-up, not like a guessing teenager

If the complex is already operating, you'll often get only floor square footage in the rent roll or RFP. That's fine. For standard 8-foot ceilings, you can use a simple rule of thumb: wall area \approx floor perimeter \times ceiling height. Or use a production rate based on years of similar jobs instead of trying to be hyper-precise on every unit.

For big complexes, I like the “unit type” approach from hotel and condo bidding:

1. Pick one typical 1-bed unit. Do a full takeoff (walls, trim, ceilings if needed).
2. Pick one typical 2-bed, one typical 3-bed/ADA. Do the same.
3. Write the counts for each type:
 - "Type A (1-bed): 75 units"
 - "Type B (2-bed): 50 units"
 - "Type C (3-bed/ADA): 5 units"
4. Calculate the cost for one of each type, then **multiply by the number of units**.

This is not just math efficiency. It also makes your bid look organized: you can show a short table with per-unit prices by type, which is exactly how many apartment owners compare offers.

3. Use a clear formula: cost first, then bid

Every serious painting guide for professionals circles back to the same core formula:

Material Costs + Labor Costs + Overhead Costs = Total Project Cost
Total Project Cost + Markup = Bid

Here's how that plays out for apartments.

3.1. Materials

For apartments, you usually don't need designer paint, but you do need consistency and enough material in your number. A simple way is to think in gallons per unit type and price per gallon for your chosen brand and finish.

Examples from practice:

- Interior latex covering about 400 ft² per gallon per coat.
- Two coats on walls, maybe one on trim in high-wear areas.
- Primer for heavy color changes or nicotine/smoke units.

Many contractors roll materials into a per-ft² rate. Others add a separate line “Materials: X USD per unit”. Both can work, as long as you’re not pretending paint is free.

3.2. Labor and production rates

This is where most underbidding starts. Painters overestimate how fast they can move when they’re dealing with:

- units full of maintenance issues,
- patching from other trades,
- awkward access (no elevator or narrow stairwells),
- multiple trips because the unit wasn’t fully vacated.

Professional outfits often use production rates like “X ft² per hour” for a given task. One example: cutting and rolling two coats on one-story textured walls at about 75 ft² per hour. That seems slow until you factor in setup, cleanup, and real-world interruptions — but that’s exactly the point.

Instead of copying someone else’s rate, track your own projects for a month. How many painter-hours did a typical 800-ft² unit really take, from first drop cloth to final cleanup? That becomes your baseline.

3.3. Overhead and profit

Apartment work often lures painters into thinking “volume will fix everything”, so they cut their margin on each unit. On paper it looks okay; in reality you just work more hours for the same or less money.

Healthy bids on forums usually include:

- Direct labor (crew wages + taxes + insurance).
- Overhead (office, vehicles, tools, software, admin, marketing).
- Markup for actual profit, not just “whatever’s left”.

Whether your target markup is 30% or 50% depends on your market and risk, but the important thing is that it’s intentional and calculated, not emotional and last-minute.

Key takeaway: For apartment contracts, your bid should be something you could hand to a bookkeeper and have them understand exactly how you got there. If it lives only in your head, it’s not a system — it’s a gamble.

4. Convert your math into a clear, apartment-friendly proposal

Once you’ve done the heavy lifting, the proposal itself should be almost boringly clear. Good templates for painting proposals usually include:

- Introduction and brief job summary.
- Scope of work (what you will do).
- Exclusions (what you will not do).
- Pricing (per-unit or per-ft², plus any add-on options).
- Schedule and access assumptions.
- License, insurance, and safety statements.
- Basic terms (payment schedule, change orders, warranty in plain English).

Apartment managers who write RFPs for painting will often insist on “apples-to-apples bidding”: everyone bids the same scope, same number of coats, same surfaces. That’s good for you — as long as you read the RFP carefully and ask questions when something is vague.

Licensing and legal basics for painting apartments (state by state)

Here’s the uncomfortable truth: in some states, you cannot legally bid or perform painting work above a certain dollar value without a contractor license. In others, there’s no state license, but local cities or counties have their own rules. And in all cases, working on pre-1978 housing triggers separate lead laws.

This table is a high-level overview, not legal advice, but it gives you a sense of how different states treat painting contractors.

State	State-level license for painters?	Typical threshold / notes
California	Yes - C-33 Painting & Decorating license	Required for any job where labor + materials exceed 500 USD; needs 4 years of experience, exams, bond, insurance.
Arizona	Yes - residential & commercial licenses	Required for painting contracts over 5 000 USD; one year experience for residential, two for commercial, exams and surety bond.
Louisiana	Yes	License typically required for commercial painting projects above a high dollar threshold; separate categories for commercial, residential, and home improvement.
Nevada	Yes - painting & decorating contractor license	Requires about 4 years of experience in last 10 years, exams, financials and surety bond; license needed to operate as a painting contractor.

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State	State-level license for painters?	Typical threshold / notes
Virginia	Yes - contractor license with classes A/B/C	Different classes based on project size and annual volume; painters fall under general or specialty contractor rules, with exam and financial requirements.
Michigan	Yes - residential builder or maintenance & alterations	Painting and decorating is a regulated trade; license requires pre-licensing education and exams.
Maryland	Yes - home improvement style license	Requires proof of experience, financials, liability insurance and, if you have employees, workers' compensation insurance.
Florida	Yes - certified or registered contractor license	Statewide "certified" and local "registered" options; requires exams, experience and often general contractor licensing path.
Alaska	Yes - contractor with residential endorsement	Residential improvements require licensing, surety bond, insurance and sometimes a specific endorsement for residential work.
Hawaii	Yes - professional & vocational license	Required for painting work over a modest dollar threshold; includes business and trade exam, insurance, bond and experience.
Arkansas	Yes - for jobs over set amounts	Residential license needed for projects above low thousands; commercial license and surety bond for larger jobs.
Connecticut	No specific painting license, but registration	Home improvement contractors must register with the consumer protection agency once contracts pass a low dollar or annual total.

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State	State-level license for painters?	Typical threshold / notes
Iowa	No dedicated painting license, but contractor registration	Construction contractors (including painters) must register with the state labor division if annual contract volume exceeds a modest threshold.
Missouri	No state license, local requirements possible	State doesn't license most painting contractors, but cities and counties may; lead-based paint work has its own licensing and training.
Nebraska	No state license for most painters, but registration	Contractor registration and insurance are required; some larger counties have additional licensing thresholds.

Danger: Bidding or performing work above your state's licensing threshold without the required license can lead to fines, contract disputes, and in some states the loss of your right to collect unpaid invoices.

Before bidding, check whether your state (and city) requires a painting or general contractor license at the size of project you're targeting.

Confirm that your general liability and workers' comp policies reflect apartment/multifamily work, not just single-family homes.

Ask whether the property is pre-1978 or has known lead-based paint, and whether federal or local lead-safe rules apply.

Lead-based paint, RRP, habitability and fair housing: what apartment painters can't ignore

Any time you work in rental housing, you're stepping into a legal ecosystem that existed long before you walked in with your roller.

Lead-based paint and EPA/HUD rules

In the United States, most residential use of lead-based house paint was banned in 1978. Many apartment buildings built before that year still have old lead-based coatings under newer layers, especially on trim, windows and older substrates.

Two big concepts matter for you as a painter:

- **Lead disclosure rules** for landlords and property managers when they lease pre-1978 "target housing".
- **Renovation, Repair and Painting (RRP) rules** that require certified firms and lead-safe work practices when disturbing lead-based paint in certain housing and child-occupied facilities.

Practically, that means you may be required to:

- Use lead-safe methods (containment, no open-flame burning, controlled sanding, cleanup and clearance testing in some programs).
- Keep additional records and cooperate with the owner's disclosure obligations.
- Avoid work methods that generate heavy lead dust and put tenants or workers at risk.

Danger: Treating a pre-1978 apartment repaint like a normal modern repaint — dry sanding everything, no containment, no documentation — can put you and the owner on the wrong side of federal lead rules.

Habitability and repaint expectations

Most states don't require landlords to repaint between every tenant just for aesthetics. However, nearly all states (with rare exceptions) impose a duty to provide habitable premises. If paint conditions create an unsafe or unsanitary situation — think heavy peeling, mold, or windows painted shut — the landlord has to address it.

Some cities go further. For example, major cities may require periodic repainting of rentals or impose stricter maintenance codes on landlords. But even where there's no such rule, pre-1978 units must follow lead laws and disclosure requirements.

As a painter, you're often the one who first sees problems hidden behind furniture or old drapes. Part of professional practice is flagging issues that go beyond "cosmetic" so owners can meet their obligations.

Fair Housing and discrimination in maintenance

The federal Fair Housing Act prohibits housing discrimination based on race, color, national origin, religion, sex, disability and family status. That applies not just to leasing decisions, but also to terms, conditions, services and facilities in housing.

What does that have to do with painting?

- If a property manager consistently prioritizes repaints or cosmetic upgrades in certain parts of a complex and ignores similar conditions where different protected groups live, that pattern can be scrutinized.

- If you're asked to participate in obviously discriminatory choices ("don't bother repainting Building C; you know who lives there"), you're being pulled into someone else's legal exposure.

Most painters never face a fair housing complaint, but understanding that these rules exist helps you recognize when something feels off and document your work neutrally.

Common mistakes painters make when bidding apartment contracts

This is where the real-world stories come in. I've seen variations of each of these more times than I'd like to admit.

How do you spot a "race to the bottom" contract before it burns you?

1. Copying the last painter's absurdly low rates

On contractor forums, there are screenshots of property managers sharing their current painter's numbers: something like 0.53 USD per ft² including materials, prep and cleanup for full unit repaints. When a painter sees that, panic kicks in: "If I don't match this, I'll never get the job."

Danger: If your first reaction to someone else's rate is "I have no idea how that's profitable," matching it is not a strategy — it's self-sabotage.

Instead of copying the number, use it as data: “This complex is currently used to this level of pricing and (likely) this level of quality. Do I even want that work?”

2. Bidding without reading the age and condition of the buildings

There’s a world of difference between a 5-year-old complex with modern drywall and a 60-year-old building with layers of mystery paint. If you don’t ask about the age of the property and whether it’s pre-1978, you can’t realistically price prep, patching, or lead-safe practices.

Ask “What year were these buildings constructed?” and “Have there been any lead or major paint hazard issues identified?” before you price.

3. One-line bids with no scope

“Repaint units – 800 USD each.” That’s it. No mention of number of coats, surfaces, prep level, exclusions, or how color changes are handled. This is an invitation to scope creep.

A simple scope section might specify:

- Walls: two coats of specified paint, one color, light patching (nail holes and small dings only).
- Trim and doors: one coat of semi-gloss, spot primed as needed.
- Ceilings: only included when specifically listed.
- Exclusions: major drywall repairs, water-damage remediation, mold treatment, cabinet repainting, non-standard colors unless approved as change orders.

4. Ignoring licensing thresholds and contract wording

Some states not only require a license to perform work above a certain dollar threshold, they even require you to hold the license before you bid on jobs above that amount. Bidding unlicensed can put you in a position where you complete the work but struggle to enforce the contract if there's a payment dispute.

In your own terms, it's wise to avoid over-complicating the contract, but you should at least:

- Identify your business and license number (where applicable).
- State that you carry general liability and workers' compensation insurance.
- Clarify that work requiring special lead abatement or mold remediation is not included unless specifically added by change order.

5. Treating apartments as “easy volume” instead of a different business model

There's a meme version of this in my head: on one side, “House Painter Brain” saying “It's just more beige walls; how hard can it be?” On the other, “Business Brain” quietly holding a spreadsheet of your crew's hours, fuel, materials and callbacks.

Apartment contracts are not just “more of the same”. You're stepping into someone else's operating rhythm: fixed move-in dates, occasional emergencies, budget cycles, surprise inspections. If your bid doesn't account for that friction — with realistic production rates, scheduling buffers, and a clear scope — it doesn't matter how pretty your color deck is.

Key idea: The point of a good apartment bid is not to win at any cost.

It's to win the jobs you can do well, profitably and repeatedly, while walking away from the ones that only look good on paper.

Interactive corner: mini-poll, quick test and checklists

Mini-poll (for yourself)

When you bid apartments today, which description feels closest?

- **Option A:** "I mostly guess a per-unit price and adjust based on gut feeling."
- **Option B:** "I have a formula, but I rarely write down scope or exclusions clearly."
- **Option C:** "I track production rates, know my costs, and my bids look almost the same from job to job."

If you're at A or B, the rest of this article is written especially with you in mind.

Quick 3-question test

1. Can you explain, in one sentence, how you got your per-unit price on your last apartment bid?
2. Do you know your crew's average ft² per painter per hour on a typical apartment repaint, including prep?
3. Do your written proposals mention how many coats and what's excluded?

If you answered "no" to at least two of these, you're not alone — most of the painters who end up on forums asking "How much should I be bidding?" are in the same boat. The difference is what you do next.

Checklist: actions before you send any apartment bid

Confirm building age and whether any part of the complex was built before 1978.

Ask for typical layouts and counts of 1-bed, 2-bed, 3-bed/ADA units.

Clarify surfaces per unit: walls only, or walls + trim, ceilings, doors, cabinets.

Decide whether you'll price internally by ft² but present per-unit pricing.

Run your math through a consistent formula: labor + materials + overhead + markup.

Write a short scope of work and list key exclusions in plain English.

Verify any licensing and insurance requirements for that state and city.

Double-check that your price leaves room for callbacks, touch-ups and the inevitable “can you just...” requests.

Templates, calculator brief and ready-to-use snippets

Think of this section as your little toolbox for the next time an email pops up saying, “We’d like you to bid painting for our apartments.

Apartment Painting Bid Calculator

Estimate your total bid and per-unit price in seconds

Unit Types & Quantities

Type A (1-bed) Count

Type A Floor SqFt

Type B (2-bed) Count

Type B Floor SqFt

Type C (3-bed/ADA) Count

Type C Floor SqFt

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Painting Rates

Wall & Trim Rate (USD/SqFt)

Ceiling Rate (USD/SqFt)

Material Cost Per Unit (USD)

Labor Cost Per Painter/Day (USD)

Productivity & Overhead

Production Rate (SqFt/Painter/Hour)

Overhead % on Labor

Profit Markup %

Calculate Bid

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From Panic Pricing to Profitable Apartment Bids

1. CHAOS



2. CLARITY



3. CONTROL



4. CONFIDENCE



Document templates (spoilers)

Sample cover email when sending an apartment painting bid

Subject: Apartment Painting Proposal - [Property Name]

Hi [Name],

Thank you for the opportunity to price painting for [Property Name]. Based on the information you shared about your unit mix and typical turn scope, I've attached a proposal that includes per-unit pricing by bedroom count, a clear scope of work, and our assumptions about access and scheduling.

If anything about the scope or unit types changes, I'm happy to adjust the numbers so we stay aligned on expectations.

Best regards,
Gigi M. Knudtson
[Company Name]

Simple scope of work for apartment repaints (walls + trim)

Project: Interior repaint of vacant apartment units at [Property Name].

Included surfaces per standard unit:

- Interior walls: two coats of agreed color, light patching of nail holes and minor dings.
- Interior trim and doors: one coat of semi-gloss in existing color, spot primed as needed.
- Ceilings: not included unless specifically listed as an add-on.

Prep work included:

- Light sanding of patched areas.
- Spot priming of repairs and stains where needed.
- Protection of floors and fixed surfaces with drop cloths and plastic.

Exclusions:

- Major drywall repairs (holes larger than a typical fist, water-damaged areas, structural cracks).
- Mold remediation, leak investigation or water damage repair.
- Cabinet painting, countertops, tubs, tiles or floors.
- Non-standard colors, accent walls or custom finishes unless specifically listed.
- Lead abatement, testing or clearance; any such work will be handled as a separate scope following applicable regulations.

Assumptions:

- Units are vacant, free of personal belongings, and accessible during normal working hours.
- Parking for crew vehicles is available on site.
- Any significant changes to scope or unit condition may require a written change order and price adjustment.

FAQ: apartment painting bids

How much should I charge to paint an apartment?

There is no single right number. Painters in different regions report anything from just over 1 USD/ft² for basic single-coat turnovers on low-income apartments up to several dollars per ft² in high-cost cities for full repaints with

better paint and more prep. Many use per-unit pricing — for example, a flat rate for 1-bed and 2-bed units — but the healthy bids are all built from the same foundation: measured or estimated square footage, real production rates, clear scope and a target profit margin.

Do I need a painter's license to bid on apartments?

In some states you do, in others you don't, and in some it depends on job size. States like California, Arizona, Nevada, Louisiana, Virginia, Michigan and others require contractor licensing for painting work above certain dollar thresholds. Other states don't license painters at the state level but require contractor registration or leave it to cities and counties. Before you bid, check your state's contractor licensing board and any local rules.

Can I bid apartment painting work without insurance?

You might be able to submit a number, but most serious property managers and owners won't proceed without proof of general liability and, if you have employees, workers' compensation insurance. Many multifamily owners are under lender or investor requirements that mandate those coverages. Even if nobody asks on a small job, working without coverage exposes both you and the client to unnecessary risk.

Do landlords have to repaint between every tenant?

Generally no. There usually isn't a state law saying "you must repaint between tenants" for purely cosmetic reasons. However, landlords must keep rentals habitable, which includes dealing with unsafe or unsanitary paint conditions,

and they must comply with lead laws in pre-1978 properties. Some cities or housing programs have stricter repaint cycles. It's up to the owner to follow those rules; your role is to flag serious issues and perform work in a competent, safe way.

How do I avoid being used as just a “price check” by property managers?

You can't control how many bids they're collecting, but you can control how easy you are to compare and how clearly you define your value. Present organized per-unit pricing, a clear scope, and a short explanation of your assumptions around prep, scheduling and lead-safe practices. If they only care about the lowest number, that's a sign this account may not fit your business model. Over time, owners who are tired of poor work from low bidders often come back to the contractors who bid thoughtfully and consistently.

Disclaimer: This article is based on practical experience with painting contracts and publicly available information on U.S. housing, licensing and lead rules. It is not legal advice. Laws and regulations vary by state, city and program and change over time. Before relying on any specific approach for your business, consult with a qualified attorney or licensing professional in the relevant jurisdiction.

If there is one critical lesson I've learned on apartment painting bids, it's this: the jobs you walk away from can be just as important as the jobs you win. A clear, honest bid that protects your crew, your margin

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and your sanity will attract the right kind of work over time.

By Gigi M. Knudtson, Founder



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