

## Need a Not for Profit to help get your home up to Restore Louisiana Standards?

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Better watch it, Not for Profit building companies are in fact a Duplication of Benefits so you best ask if you could hire them before you go thinking you have a great deal. You never know what new rule is going to be enforced.

***"Not all workers are entitled to the minimum wage. If you are an independent contractor as opposed to an employee, then you are not covered by minimum wage laws. "***

**YES!!!** Just what I needed.

I've been working on a labor budget.

It has a simple formula and you just can't go wrong as a homeowner if you follow my simple rule.

1. Don't fudge the numbers.

Here's how it works.

1. Add up all your expenses. Everything, don't leave anything out, include vacations, gas, clothes, everything you spend money on, coffee, lotto tickets, home repairs etc.

2. Add up all your income, your gross income, that income that you can spend not your taxable income.

3. Subtract your expenses from your income. I'll call it Cash.

4. Divide the Cash by 260 working days. (Daily Wage)

5. Divide Daily Wage by 6 hours. (Hourly Wage)

6. The total Hourly Wage is what you can afford to pay that wasn't included in your 1. expenses. This is what you have to pay someone to repair you home after the 2016 floods.

Example:

1. \$25,000.00 expenses in one year.

2. \$32,000.00 gross income

3.  $\$32,000 - \$25,000 = \$7,000.00$  (cash)
4.  $\$7,000.00 / 260 \text{ days} = \$26.92$  daily wage.
5.  $\$26.92 / 6 \text{ hours} = \mathbf{\$4.49}$  hourly wage.

It's that simple, you have to find a guy or a group or a tradesman that needs to work off community service or anyone that can do the task at hand and would be willing to work for \$4.49 per hour.

Don't worry about a 1099 for your worker, most likely they will not be around long.

If you find a Volunteer group willing to take your money then they are not counted as duplication of benefits and they can help you compete your flooded home.

Try it, post in the comments your hiring wage and lets' see if you can find a skilled trades professional for a Living Wage Budget life.

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