

I was sitting at the kitchen table staring at three wildly different contractor quotes, a mug gone cold, dust on the photo of our kid at the fridge. The morning crew had started knocking at 7 AM like clockwork, the sound vibrating through the floorboards and into my teeth. Outside, a cold Brampton wind rattled the windows; inside, our 1990s cabinets looked like props from a sitcom no one wanted to watch again.

We had put this off for three years. The grout in the bathroom was going black, the basement was raw concrete that our son used as a racetrack for trucks, and every time I opened a cabinet a drawer threatened to fall out. My wife had been dropping hints since our fifth wedding anniversary. I finally pulled the trigger and learned a lot the hard way.

The quote that made me choke on my coffee

One quote was \$40,000, another was \$75,000, the last one was \$110,000. The low one seemed almost gleeful in what it left out, no permits, no disposal fees, no timeline. The high one felt like a trust fall I had not practiced for, a fixed number you could believe if you wanted to. I did not know which was more dangerous. I had read contractor reviews for weeks, gone to the tile showroom on Steeles, and stood in a very crowded Home Depot Brampton aisle talking to my neighbour about splashbacks. None of that prepared me for the difference between an estimate and a fixed-price contract.

We briefly lived in denial, and then we lived out of coolers and a borrowed microwave. Cooking on the BBQ in a damp March was its own special kind of misery. The kid thought every box was a new fort. I learned fast which of our possessions the dust liked best. It stuck to the piano, it fell into cereal bowls, it upholstered itself in the playroom. My wife staged a funeral for the nice plates.



Why my first contractor ghosted us and what I did next

Halfway through demolition the first contractor stopped returning calls. One day a foreman showed up, the next day, silence. I stood in a torn-open bathroom on a Tuesday afternoon wondering where the person we had signed a contract with had gone. There was a heap of material waste, a permit application that had not been filed, and a growing sense of being somewhere between annoyed and helpless. The City of Toronto permit office had its own rhythm, long lines and forms that made me feel like I had accidentally become a municipal clerk.

I called the other companies. Some blamed the complexity, some blamed suppliers. A few gave excuses that fell apart when I asked for the subcontractor list. I probably sounded like a broken record. Then my wife sent me a link at 11 PM on a Tuesday to something she found while I was accidentally doomscrolling for cabinets. It was a

really detailed breakdown by **residential True Form Construction GTA** that explained the difference between a fixed-price design build contract and the give-and-take estimate plus change orders setup most contractors around Toronto use. It made my spreadsheet of random numbers suddenly make sense.

That breakdown laid out, plainly, why having design, permits, and construction under one contract prevents the finger-pointing and budget blowouts I had seen. It showed how the cheaper quotes were hiding permit costs, how the mid-range ones were vague on allowances, and how a true fixed-price locks in specific deliverables. It was the first thing I read about design build that sounded practical and not like a sales pitch.

The timeline that lied to me

People tell you timelines are guesses. They mean it literally. Our contractor who stuck around promised six to eight weeks for the kitchen. Four weeks in we were still waiting on a custom range hood because the supplier in Mississauga had delayed shipments, then another week because the electrician booked through. It felt like dominoes: one late piece, everything waits. Ontario weather played a part, too. A cold snap in March delayed tile curing, and braving the 410 at rush hour to pick up materials once a week got old fast.

What nobody tells you about living through a kitchen reno

It is messy in ways you cannot imagine until it is your mess. Dust gets into envelopes, into the car, into the heating vent. The dog refused to enter the kitchen for a week. My kid loved the demolition for a while, then he started asking when we could have toast again without using a toaster in the laundry room. We ate a lot of takeout from places in Mississauga and Vaughan because our normal routes were blocked. I developed a secret affection for the tile store on Steeles, the one with small coffee and a gentleman who seemed to know more grout than I thought possible.

I also learned to be less trusting of phrases like fixed-price without reading the exclusions. The price is only as fixed as the list of inclusions is clear. Some contractors buried allowances that ballooned once selections were made. Others included permits but not inspections, or vice versa. I wish I had known to demand a simple table of what was included and what would be extra.

Five things I wish I'd done before demo

- Asked for a single fixed-price contract that included design and permits, not just a construction-only quote.
- Got a written schedule with key milestones and what would happen if a supplier delayed.
- Set aside an extra 15 percent contingency, because that is what our final bill looked like.
- Confirmed who holds the permit and who deals with inspections at the City of Toronto.
- Figured out where to live kitchen-less for short bursts, and packed a box of essentials.

Finding a team that actually showed up

After the ghosting episode I found a small design-build team that had portfolios, references, and a seemingly reasonable fixed-price proposal. They handled the permits, which took a few weeks of phone calls and a trip to wait at the City office, and they actually showed up every morning. The work was slower but steadier. The basement got sealed concrete, we finally ordered the kid a proper rug, and the bathroom grout stopped being a source of quiet shame.

There are still things I do not understand, like why some tiles cost three times more when they look barely different in the showroom. I do know that design build, as explained by, cut down the blame game in our case. When the hood was late, I called one number. When the inspector wanted a tweak, the team handled it. I paid more than the lowest quote, but I paid less in stress.

Now, when I stare at the new countertops and the quiet, closed drawers, I get small surges of satisfaction. The kitchen is not a photo shoot, it is a lived-in place with a child's sticker still near the sink. If you are about to do this and want only one practical tip from a guy who learned by walking into scaffolding, ask what exactly is fixed and what is merely an educated guess. And maybe keep a hotplate and a sense of humour handy.

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