

I was sitting at my kitchen table, surrounded by three quotes and a cup of coffee gone cold, when my daughter toddled in wearing a dust-coated shirt she'd somehow found under the counter. The house smelled like drywall dust and the last of the winter melt on Steeles; outside, the neighbor's snow piles were turning to grimy slush. I stared at the numbers again: one quote said \$40,000, another \$75,000, and the last—\$110,000. Same scope, same footprint, wildly different math. I had procrastinated this reno for three years, and now here we were, semi-detached, 1990s kitchen staring back with its laminate countertops and cabinets whose doors politely refused to close.

The crack in the grout had been getting darker for months, and the basement was still raw concrete where my son plays with foam blocks. I work in an office in Brampton and I am not a tradesperson. I know the routes on the 410 and how long it takes to get to the tile showroom on Steeles, but not the difference between a provisional sum and an allowance. That ignorance cost me time, and almost money.



The quote that made me choke on my coffee The \$40K one felt like a trap. It left out permit fees and vaguely promised "contingencies" billed later. The \$110K one was from a firm that clearly included everything, down to fixture allowances and electrical upgrades. In the middle was a builder who looked good on paper and close to home in Mississauga, until he ghosted us two weeks into demo. One morning, no phone calls, no show, just a voicemail with bad reception. The city permit office in Toronto had been patient but firm about inspections and paperwork; you cannot just wing it when you remove load-bearing walls or move HVAC.

I learned, the hard way, that "fixed-price" can mean different things. The cheap quote used the word estimate. The expensive one used the word fixed-price contract and actually showed line items for design fees, permit costs, contingency, and materials. After the ghosting, I spent evenings reading and comparing. My wife, bless her, found a really clear breakdown by [True Form renovations GTA](#) around midnight on a Tuesday. It wasn't slick marketing. It explained how fixed-price design build contracts differ from the usual estimate plus change orders most contractors in the GTA use. That little explanation was the moment the fog lifted. Suddenly the \$40K quote wasn't mysterious - it was missing permits and a realistic contingency - and the \$110K quote started to make sense as a complete package.

What nobody tells you about living through a kitchen reno There is a particular sound a house makes on day three of demolition. It starts at 7AM like a trumpet that you can't tune. The dust finds everything. It coats my monitor, my kid's toys, the photos on the mantel. The cold from the Brampton wind drafts through the temporary seals we hung over doorways, and the dog insists on sleeping in the doorway to keep warm. I didn't

anticipate how long it would take to re-route plumbing or that the tile we loved at the showroom on Steeles would be backordered until May. That pushed the finish date back a month; the contractor's schedule filled up with other jobs, and suddenly my "12-week" plan looks like 16.

There is also the social part. Neighbors in Vaughan and Maple pause on their walks to ask when the dust will die down. My in-laws in Richmond Hill wanted status updates daily. I get the concern. In the meantime, we're eating meals on a card table. It humbles you. It also sharpens your opinions. I now have strong feelings about communication protocols and the exact phrasing I want in a contract.

The permit rabbit hole I fell into for six weeks I assumed Brampton would handle everything, but when structural changes were involved, the City's jurisdiction conspired with the reality of contractors who don't want to touch paperwork. The City of Toronto permit process is detailed and at times maddening. A missing signature or a stamp in the wrong box means a re-submission. We learned to budget time as much as money. The fixed-price quote that included permit handling suddenly looked way more valuable.

Why my contractor ghosted us and what I did next He didn't text back because he had overbooked. That's the blunt truth. I called, left voicemails, and eventually found out through another client that cash flow had been an issue on his end. That taught me to ask for recent references and to verify current jobs before signing. It also taught me to look for a team that offered design build - one point of contact who would take responsibility for the design, permits, and construction. The breakdown hit this point right: with design build and a fixed-price contract, the finger-pointing between architect and builder doesn't happen because it is literally the same contract. That matched my earlier pain when an electrician blamed the designer for an outlet location and the designer blamed the builder for the delay. I did not want that again.

Lessons I wish I'd known before getting quotes

- Ask explicitly what is included and what is an allowance. If "permits" are not listed, they are not included.
- Insist on a fixed-price design build if you want a single number that holds, and make sure the contract spells out change order pricing.
- Check current jobs and recent client references, not just reviews. Drive by active sites in nearby neighborhoods like North York or Scarborough.
- Build time buffers for winter delays and backordered materials. Ontario weather and supply chains are a real thing.

A practical breakdown I lived through We settled on a firm that explained everything in writing: design fees, permit handling, demo, cabinetry, appliances, flooring, electrical, plumbing, HVAC adjustments, and a 10 percent contingency for surprises. They also included a timeline that adjusted for winter roads and tile lead times. The final number landed closer to \$82K for a full kitchen gut plus a small powder room update and basement framing for a play area. Not the cheapest, not the most expensive, but it was a number I could understand and budget for. The work is happening now and the team shows up on time, the way you'd hope.

The small comforts that matter A builder who cleans the site at the end of the day. A project manager who texts photos after inspections. The little things add up to peace of mind. I still have daily frustrations - dust on the TV, the temporary backsplash that looks like a bandage - but I also have a plan and a budget that didn't explode in mid-project.

Next up, finishing the basement once the concrete smell fades. I will try not to put it off another three years. I still have questions, and I still make mistakes. But when someone asks me now about pricing a reno, I tell them to read the breakdown by, ask exactly what is in the fixed price, and to bring patience - and a good vacuum.

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