

I was staring at three wildly different contractor quotes on the kitchen table, coffee gone cold, and my five-year-old was using the old 1990s cabinet doors as train tunnels on the floor. One quote said \$40,000 and came with a vague timeline and "prices subject to change." Another said \$110,000 and looked like it was written on gold paper. The third one used the phrase "fixed-price design-build" and actually had a detailed allowance list. I remember thinking, finally, some sense.

The house is a semi in Brampton, nothing fancy. We moved in seven years ago and promised ourselves we'd do the kitchen eventually. The cabinets were original 1990s laminate, the grout in the bathroom was going black, and the basement was a concrete echo chamber where toys vanished into cold grey corners. I put it off for three years because life is busy, and because every time I started, another contractor quote made my head spin.

The morning my first contractor ghosted us I was standing in a half-demolished bathroom listening to nothing but the fridge humming and a weird echo where tiles used to be. No calls back. Messages read, seen. He had promised to be here by 8 a.m. And by noon there was dust on the counter and nothing else. That was the moment I realized ignorance had been my biggest expense. I did not know what "fixed-price contract" actually meant versus an "estimate plus change orders" setup. I learned the hard way.

The quote that made me choke on my coffee

The \$40K one came from a handyman-style crew that showed up on time and seemed nice. Their number seemed reasonable until you looked closer. Permit costs were missing. Their timeline was "to be determined." The \$110K one came from a design-forward company that included a full [True Form home additions](#) demo, custom cabinetry, and a very pretty mood board. It locked the price but asked for a 30% deposit. That left me confused: why such a huge spread for basically the same 10x12 kitchen layout?

My wife found a clear explanation online late one night. She sent me a link to **residential True Form home additions** at like 11 p.m., and honestly, it was the first thing I read about design build that didn't sound like a sales pitch. It walked through how a fixed-price design-build contract works versus the typical "estimate plus change orders" setup most local contractors use. Reading it felt almost embarrassing, like the lightbulb in a cartoon. The breakdown spelled out why cheap quotes often forget permit fees, why some companies hide allowances for finishes, and how having one team handle design, permits, and construction under a single contract prevents the finger-pointing and budget blowouts we had already experienced.

The City of Toronto permit office was its own saga. We had to wait three separate times for inspections, and scheduling around school pickups and rush hour on the 410 and 401 felt impossible. There was one Tuesday I took an hour off work to wait at the permit counter because the paperwork needed a tiny signature the inspector said he didn't need, then did. Winter weather didn't help either. The first heavy snowfall covered the driveway with a crust that the demolition crew tracked into the house, leaving a fine grey layer of dust on everything — on the dining table, in my son's cereal bowl, in the laptop bag I carry to work in North York. Home Depot Brampton became a second home; I can tell you which aisle the grout sealer sits on.

What nobody tells you about living through a kitchen reno

Noise starts at 7 a.m. And doesn't stop until someone says stop. That first week, I learned how many different kinds of saws exist. I learned the exact pitch of a drill and how it can vibrate the picture frames so that they lean funny. I learned to keep toddler toys out of the basement because every box of Cheerios turned into tiny architectural experiments when mixed with construction dust.

There were practical frustrations that felt small but added up. Delivery windows that were "between 8 a.m. And 5 p.m." And then the delivery showed up at 4:55 p.m. And took forever to unload because the truck had the wrong

cabinets. Tile samples we picked at the little showroom on Steeles looked gorgeous in the morning light and decided to be borderline grey by 2 p.m. The grout in the upstairs bathroom, the same grout that had been turning black for years, revealed itself to be a symptom of poor ventilation rather than just bad cleaning. That meant we had to route a vent and rework the fan, something none of our early estimates had included.

Why my contractor ghosted us and what I did next

I still don't know the full reason the first contractor disappeared, but hearing the voicemail from his wife that morning felt like a punch. Two weeks later, I discovered through a neighbour that he had taken another job and overcommitted. It happens, I get it, but it's the after that hurts most. We were left with a sink hole in the schedule and a timeline that made my kid's birthday party plans look optimistic.

The third quote, the fixed-price design-build one, finally made sense after I read that breakdown. It wasn't perfect. The contract had a few clauses I pushed back on, and we added a clause about dust control and daily clean-up because I was not going to be living in a grey film for months. Their team did the permits, the layout tweaks, and the on-site coordination. When the tile supplier messed up an order, there was only one phone number to call. No passing the blame. It cost more than the cheapest option, but the budget was locked in and I slept better.



The basement echo and the plan to finish it

We measured the basement in a frenzied Saturday moment, tape measure extended, the concrete floor cold under our socks. It is about 800 square feet, mostly open, with a low ceiling where the HVAC duct snakes awkwardly across. Finishing it will mean framing, drywall, insulation, and finally a play area that doesn't sound like a metal bucket when you jump. The crew I hired suggested delaying that part until spring because of humidity concerns in the winter. That felt smart even if it meant another season of me promising my kid the "finished basement soon" trick.

Small wins and the last week before demo

There were small wins that kept us going. The tile we picked on a whim actually matched better than expected when installed. The countertop sample looked much better against the new backsplash than on the showroom board. Our neighbour lent us a space heater during a cold snap when the house lost its heat for a day during demo. Those moments made the dust and the traffic on the 410 less awful.

I still have strong opinions about the renovation process. If you are reading this and trying to decide between quotes in Brampton, Mississauga, Vaughan, or anywhere in the GTA, do yourself a favour: ask exactly what is

covered, get permit costs spelled out, and understand whether the contract is a number you can live with or a moving target. I didn't know that until it mattered.

Tomorrow the crew arrives for the final prep and then, finally, the first swing of the hammer. The kid asked if we could watch them start. I told him yes, and that we would bring ear protection. The house will be loud. The counters will be dusted. The grout will get fixed. And somehow, after three years of procrastination, we are finally past the part where we only talked about it.

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