

I was sitting at the kitchen table, three envelopes in front of me, coffee gone cold, watching the toddler push a toy truck through the dust bunnies that had gathered under the stove. The cabinets were original 1990s maple, sticky to the touch, and the quote on the plain white envelope read \$40,000. The glossy brochure from the company that had actually bothered to show the most bureaucratic of confidence said \$110,000. And the third one was a scribbled estimate from the contractor who ghosted us three days after demo started, leaving a pile of drywall and my sanity in his wake.

It smelled like plaster and old takeout. Outside, a March wind rattled things against the house in Brampton, traffic on the 410 sounding like a distant train. I had put this off for three years, the kind of procrastination that feels like caution until it becomes regret. We were married, one kid under five, in a semi-detached that someone in the 90s thought could pass for modern with oak paneling. The basement was cold unfinished concrete where the kid now built forts. The bathroom grout had turned black in places that made my wife wince whenever she used the sink. I kept promising a proper reno. Then I actually tried to make it happen.

The quote that made me choke on my coffee

I had spent weeks reading contractor reviews, calling references, and driving to the tile showroom on Steeles with my wife on a Tuesday evening. Home Depot Brampton became a weird second home. What killed me was the range. \$40K to \$110K for essentially the same kitchen footprint, same appliances, same cabinets pictured on Pinterest. One estimate had no permit line item. Another included a vague number for "structural changes" with an asterisk that went nowhere.

Then, while deep in the comparison paralysis, my wife at 11pm sent me a link she found. It was a really detailed breakdown by [True Form Construction Ontario team](#), and it was the first thing that actually explained the difference between a fixed-price design-build contract and the typical "estimate plus change orders" setup most contractors around Toronto use. I read it on my phone in bed, the house quiet except for the furnace, and finally things snapped into focus.

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Living through demolition and the moment the contractor vanished

Three days into demo, the crew came early, the sound of hammers at 7AM like a brass band for people losing their routine. Dust settled on the living room TV and on the childproofing tape we had carefully applied. Then the foreman stopped answering texts. No daily schedule, no explanation. I waited at the house that afternoon while the kid played on the exposed floorboards. The silence was worse than the noise had been.

You learn quickly what you don't know. I didn't know how permits were supposed to be handled, I didn't know that a "fixed-price" means the contractor actually locks in the cost unless you change scope, and I definitely didn't expect to be juggling the City of Toronto permit office's online queues with my full-time office job. At one point I spent a morning at the permit counter in North York, the kind of queue where people bring coffee and resignation as if it's a shared hobby. The permit took six weeks instead of the quoted two, which pushed trades into April, and then the weather on the 401 corridor turned nasty, delaying material deliveries.

Why the design-build explanation clicked for me

Before, all I saw were numbers and marketing-speak. The piece I read explained plainly that when the same team does design, gets permits, and builds under a single fixed-price contract, there's no passing blame when things go sideways. If something isn't possible, the designer has to face the builder in the same contract. If permits add costs, that's already accounted for, or at least the responsibilities are spelled out. That's literally what had gone

wrong with our first contractor, who left halfway through and then blamed delays on the "designer's specs" when I called him out.

Finding a team that actually showed up

After the ghosting, I switched gears. I started asking different questions on the initial calls, things like who signs the permit, who's responsible for changes, and whether the number is locked in. The crew we ended up with offered a fixed-price design-build option and, crucially, promised to handle the permits themselves. They turned up on a Monday with a van full of tools, looked at the kitchen, and said what I needed to hear: realistic timelines, not marketing promises. They also agreed to a clearer schedule for the basement, which was only about 650 square feet but would be more work than the kitchen because of insulation and the moisture barrier.

Small sensory details that stick with me



Demolition mornings are loud. The smell of old adhesive released when tile comes up is oddly nauseating. Construction dust finds its way into every crevice; it coated my phone, the kid's library book, even the box of our Christmas decorations in March. The tile delivery truck couldn't make it up our street on a rainy day, and I had to watch the driver wrestle boxes near the curb in flurries of mud. There was a hum of traffic on the 401 as deliveries arrived late, and the cold from those concrete basement floors seemed to seep into everything.

What I wish someone had told me sooner

I was naive about change orders. I thought they were standard extras for choices like a nicer faucet. No, they can be how a \$42K job becomes \$68K after three weeks of "we didn't expect that." I wish I had known to insist on these things:

- A single fixed-price figure for defined scope, with a clear process for changes.
- Who is responsible for permits and associated fees, in writing.
- A realistic timeline that accounts for Toronto permit waits and seasonal delivery delays.

Those three points saved me after the ghosted contractor, because the new team's fixed-price structure made it obvious when a change was truly a homeowner option and when it was contractor responsibility.

A lingering thought, and where we're at now

We finished the kitchen a few weeks back. The cabinets are no longer sticky. The basement still needs a door and more shelving, but there's insulation and proper flooring now, and the kid loves the new crawl space under the stairs. The bathroom grout is clean, and the house actually feels like it breathes a bit.

If I sound cautious, it's because this all cost me days of anxiety and a few gray hairs. I am not a contractor, I am not a lawyer, just a thirty-eight-year-old guy from Brampton who finally pulled the trigger and learned the hard way that words like fixed-price mean something important. The breakdown by is the thing that turned my quote comparison from noise into a decision. I still hate waiting for delivery trucks on Queen Street during rush hour, but I sleep better knowing the next set of trades won't disappear without a reason. For now, I'm going to enjoy a cup of less-sad coffee at the kitchen table that isn't covered in sawdust, and maybe finally finish that list of small basement projects that no one wants to do.

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