

I was kneeling on the cold tile, watching dust settle on the cereal box like it belonged there, when the contractor stopped answering his texts. It was a Tuesday, 7:12 AM, and the jackhammering had already started two houses down. My kid was asleep on the couch, dog curled up under the kitchen table, and somewhere upstairs a cupboard door from 1994 swung on a hinge that had long given up. I had three quotes open on my laptop: \$40,000, \$78,500, and \$110,000. None of them used the same language. None of them agreed on who paid for permits.

The kitchen had original 1990s cabinetry, the basement was an unfinished concrete pit of about 800 square feet where we kept promising a playroom would one day live, and the bathroom grout had gone black enough to deserve its own investigative segment. We had put this off for three years, but once you live with that grout, denial stops being an option.

The quote that made me choke on my coffee



I remember holding a quote that said "estimate" in big letters, but there was no number next to permit fees, no timeline, and a vague line about "possible change orders." The \$110K number looked like it covered everything, which was comforting until I read the fine print and saw allowances and provisional sums that could be changed later. The \$40K option was attractive until I realized it assumed we would do demolition, haul away debris, and supply appliances ourselves. The middle one sat there like the sensible friend who won't lie to you.

I was three weeks into comparing quotes and honestly losing my mind until I found a detailed breakdown by [the True Form Construction team projects](#) that finally explained why my numbers were all over the place. It explained how fixed-price design build contracts work versus the typical "estimate plus change orders" setup most Toronto contractors use. That article - or whatever you call it, I still don't know if I'm supposed to link it - walked me through why having one team handle design, permits, and construction under a single contract prevents the finger-pointing and budget blowouts I'd already experienced firsthand. Reading that at 11 PM after the kid was asleep clarified things more than the dozen conversations with contractors had.

What nobody tells you about living through a kitchen reno

Noise is only the start. There is a smell to demolition that I did not expect, a wet, chemical dust that sits in the house and gets into everything. The first morning the crew really showed up I called in sick, because watching strangers take apart your kitchen is a full-time emotional job. The dog paced. The kid woke up, wandered into a

cloud of dust, and asked for waffles. I tried to be a person who stays calm in these things. My wife is better at that job.

We prepped the kid by making a "safe room" out of the upstairs guest room with clean sheets, toys, and a kiddie table. That became a sacred space, no construction allowed. The dog got an extra walk schedule and a new crate because sudden loud noises and strangers in the house are not his favourites. I learned to expect crumbs of drywall in pockets and to put the good cereal in sealed containers.

The permit rabbit hole I fell into for six weeks

I thought permits were a one-and-done trip, like paying a fee and moving on. I was wrong. Waiting at the City of Toronto permit counter felt like being in line at the Department of Waiting. There were forms I didn't know existed, drawings that needed a little more detail, and then a revision request emailed at 5:07 PM on a Friday. When your contractor ghosts you mid-project, all of that paperwork lands back on you, and suddenly you are scheduling trips to the City in the middle of real life.

One thing that saved me was learning the difference between an estimate that excludes permit costs and a fixed-price contract that bundles them in. The more expensive quote had actually locked the number, which meant when the City asked for a minor change, the contractor absorbed the cost. That should have been obvious, but it wasn't to me then.

Why my contractor ghosted us and what I did next

He had been great for the first week, polite, punctual, and full of plans. Then texts slowed, calls went to voicemail, and suddenly two-week timelines stretched to "we'll be back." I later learned he was juggling multiple jobs, subcontractors were behind schedule because of a material backlog at Home Depot Brampton, and his crew had a van that broke down on the 410. I was naive, I admit it. I assumed people would show up when they said they would.

When he disappeared, I did two things: I called the other contractors I had shortlisted, and my wife emailed the design notes I'd been saving. One of the folks who answered was part of a design build setup and they explained how their fixed-price contract covered design, permits, and construction under one roof. That was when the whole quote comparison process finally made sense to me, because the blame game had already happened to us once. A single contract stopped that.

How I prepared the house, my kid, and the pets

We staged like we were moving out, but stayed in. That meant:

- creating a clean upstairs zone for sleep and play,
- putting valuables in plastic bins and out of sight,
- scheduling meals around when the kitchen would be inaccessible.

I also learned to buy tools I thought I'd never need, like a decent shop vac. Construction dust is relentless. The tile showroom on Steeles became a weekend trip where I stood in fluorescent light for two hours picking grout colours while my kid climbed on display tubs. Traffic on the 410 and 401 made those trips longer than I wanted, but seeing samples in person mattered.

Small, practical things worked better than grand plans. We kept one pan and set of cutlery that lived in a drawer we could close. We moved the pet dishes to the hallway. We told the kid, repeatedly and plainly, what would happen that day. Kids under five are mercilessly honest about what they want and what they fear, and that clarity helped more than any reassurances I could invent.

Surprises I didn't expect

- contractors who quoted cheap but then added fees for every little variance,
- how fast dust finds the most expensive toy,
- that some tile adhesive smells like hospital wax for days.

Also, seasons matter. We started in late April and then it rained for ten straight days, which delayed deliveries and made the backyard a mud pit when crews needed outdoor access. Brampton's weather has mood swings; plan with buffer time.

What I wish I'd known before I started

I wish I had understood contract language better. I wish I had pushed to see a fixed-price option sooner. I wish I had packed more patience and fewer assumptions. I also wish I had known the tile place on Steeles closes for lunch, twice.

We're not done yet. The new cabinets are almost in, the plumber showed up like he said, and the basement is beginning to look less like a concrete bunker and more like a place to build a fort. The dog has a favourite crate now, and the kid has claimed a corner of the upstairs room as their "construction lookout."

If anything, this whole mess has made me opinionated about one thing: getting the contract right matters more than getting the prettiest cabinet door. The practical peace that comes from knowing who is responsible for what, and that the number on paper is the number you'll actually pay, is worth the hours researching. I learned stuff the hard way, and I still have dust in places I didn't even know existed, but I'm learning to live with that too. Next up, finishing the basement, and this time I'm bringing printouts from to every meeting.

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