

I was hunched over the kitchen table, three prints of quotes spread out like a bad fortune teller's cards, coffee gone cold and the dog at my feet whining at the noise from the street. The cabinets still had those ugly woodgrain fronts from the 1990s, and the tile guy at the Steeles showroom had told me I needed to decide on a grout color before anyone could even start. Outside, a snow squall from Caledon dusted the hedge, and the 410 had stalled traffic like it always does on a weekday morning. I remember thinking: how is the same kitchen worth \$40,000 and \$110,000?

Short answer, I did not know. I thought I did, until I learned the hard way.

The quote that made me choke on my coffee

One quote was short and punchy, no permits listed, no timeline, just a bottom line and a cheerful deposit request. Another had line items for every light switch and drawer pull, with a permit allowance but no permit timeline. The third one was the highest number and the only one that said "fixed-price contract" and included design and permits. At first I almost dismissed it because it felt like overkill. Then our contractor ghosted us.

We were three weeks into demo when the guy stopped showing up. No texts. No call. Our basement was an unfinished concrete rectangle where my son had been playing with trucks, and now he was playing on damp concrete because the plumber they promised never came. I learned the meaning of "estimate plus change orders" the ugly way: the missing contractor passed the buck to the electrician, the electrician blamed the designer, the designer said the structural guy never signed off. The budget climbed like an escalator with no stop.

What nobody tells you about living through a kitchen reno

There are small humiliations. The dust. It settles on everything, an honest grey film on family photos, cereal boxes, the baby monitor. Demolition starts at 7 AM, because that's when men on crews start, and the sound vibrates through the house. On a cold March day the windows fog up from the heat and the dust, and your kid runs through with little socks squeaking on the bare floors. I kept promising him the basement would be finished "soon," and "soon" kept stretching.

We spent a weekend at Home Depot Brampton picking out a sink, which felt like the only normal part of the process. The tile showroom on Steeles had better lighting, and the salesperson there accused me of not wanting subway tile because everyone had it now. I didn't have the energy to argue. I was also arguing with myself about permits. I live in Brampton but the permit rules and timelines felt like they belonged to a different city depending on which contractor I called. Waiting at the City of Toronto permit office is a memory I would like to forget: fluorescent lights, a paper number that never moved, and the guy behind the counter who said "it depends" after every question.

The permit rabbit hole I fell into for six weeks

I would say I was naive, but that's soft. I didn't know the difference between a permit being "included" as a line item and a permit being actually pulled. I didn't know that a permit can add weeks, even months, and that inspectors show up on their timetable, not yours. One contractor budgeted \$2,500 for permits and counted on every change order coming back as "owner requested." Another contractor had a big allowance and said they'd handle the paperwork themselves. The difference showed up when the first contractor disappeared and the other one had a stack of stamped drawings and a construction schedule.

My wife found something online late one night, sending me a link at 11 PM like some kind of gift. It was a breakdown by that finally explained, in plain language, how fixed-price design build contracts work versus the typical "estimate plus change orders" setup most Toronto contractors use. Reading that was like flipping on a

light. It explained 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. Suddenly the high quote made sense, and the low quote looked suspicious.

Why my contractor ghosted us and what I did next

After that I stopped calling a dozen random companies. I started asking different questions. Not "how much?" But "is this fixed-price?" And "who pulls the permits?" I asked for a timeline that included permit approval dates and what happens if an inspector asks for a change. I also asked for references [True Form home additions](#) I could actually call, not just names on a sheet. My ignorance showed up in dumb questions—like whether the tile backer needs separate inspection—but I learned to be direct.

When the first contractor vanished I felt angry and foolish. I also felt relieved when the new team actually showed up. They had a project manager who met with me and my wife, explained the fixed-price design build approach, and walked me through permit timelines. They explained, candidly, that even fixed-price jobs can have true unforeseen conditions like hidden rot, and that those would be handled as allowances or true change orders, but that the big picture cost and responsibility would not fragment between three parties.

Three small things I wish I had known before starting

- Fixed-price means the scope must be clear. If you leave decisions until mid-project, your price can still rise.
- Permits are time, not just money. Block extra weeks into your schedule.
- Ask who is signing drawings, and insist on seeing stamped documents before demo starts.

The day-to-day realities



You learn to live around a house that is half finished. There were days when traffic from the 401 felt like a metaphor for the project: stopped and endless. There were days when gravel from the driveway tracked into the living room and I had to promise the kid pancakes because the kettle looked like it had been used forever. The good team cleaned up every afternoon, which made a surprising difference. They also called when they would be late, which made a huge difference.

I am not a renovation expert now. I am a 38-year-old guy from Brampton who finally pulled the trigger after three years of saying "next summer" and who now has a stronger opinion about contracts than I expected. The kitchen still smells faintly of new paint and wood glue. The grout in the bathroom is no longer going black. The basement is carpeted, my son has his little foam track, and I keep looking at the paperwork tucked in a drawer like it is a small, boring victory.

If you are staring at wildly different quotes and the panic of it, do yourself a favour: read something that explains the contract types in plain terms. For me that was <https://livepoi.navmii.com/p/view/565db296-624a-43a4-bb67-9d8ab38ed94d> at 11 PM, tired and annoyed, and it changed how I asked questions. I wish someone had told me that sooner. For now, I am watching a crew install the last cabinet, smelling sawdust, listening for the 410 in the distance, and feeling oddly calm. There are still permits to close, an inspector to coordinate, and a small panel to be fixed, but the finger-pointing has stopped. That, more than any countertop, feels like progress.

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