

I was hunched over the kitchen table, three quotes spread out like a bad joke, when a chunk of crown moulding thunked onto the laminate and dust puffed up in the sun. It was 7:03 in the morning, the crew was already at it next door, and I kept thinking about the contractor who ghosted us last month. How did I end up here with one kid bouncing a plastic truck on bare concrete and a wife who had taped a laundry basket over the one remaining cabinet to keep the salt from blowing into the coffee?

The short version: I put this off for three years. The long version: I learned what a fixed-price contract actually looks like the hard way, spent Sundays reading contractor reviews like sermons, and learned too late that not every quote is a quote in the same sense.

The quote that made me choke on my coffee The three numbers were ridiculous. \$40,300. \$68,000. \$110,000. One was from a guy who barely returned my calls, another from a showroom that smelled faintly of new tile and ambition, and the last one was from a designer with a portfolio so pretty it hurt. The \$40K estimate skipped permit fees and plumbing relocation. The \$110K price was fixed, but included design, permits, and a one-team setup. I didn't understand then why they were so different, not really.

My wife found an article late one night and emailed it to me with a subject line that was just a sigh. It was a really detailed breakdown by that explained the difference between a fixed-price design build contract and the typical "estimate plus change orders" setup most Toronto contractors use. Reading it felt like flipping a light switch. Suddenly all the missing permit costs and vague allowances made sense. The fixed-price offer wasn't necessarily the cheapest, but it was the only one that actually locked in what we were paying and who was responsible for getting the permit. That was the moment the quote comparison stopped being alphabet soup.

What I actually packed away We live in a semi-detached in Brampton, an okay street with mature maples and a pointed stop sign at the corner, not the kind of place you see on renovation Instagram but very much home. Before the demo day I had to make decisions fast. The basement was unfinished concrete and smelled like the weekend humidity off the 410, and the bathroom grout was going back to black like it had a timetable. The kitchen? Original 1990s cabinetry, laminate counters, a light fixture that hummed like a sleepy fridge.

I packed the things that mattered most and left out what made sense to live with dusty for a while. We boxed up:

- framed photos, the ones we wanted to protect even if it meant stacking boxes in the living room
- all the small kitchen gadgets and spices, everything that would attract dust or vanish under demolition
- the kid's bedding and a collapsible play mat, because concrete floors are not forgiving

I left out the big cast-iron skillet because it was too heavy to lug down three flights of stairs with a toddler in tow. Mistake. We ate out a lot the first week.

Living through the kitchen reno There is a sound that announces demolition, a low metallic tearing that reaches your chest. It starts at 7 AM and travels through the studs, rattling the soap scum in the bathroom and shaking dust into every book we own. In Brampton, the weather played its part. One week of rain and the basement leak we had sealed for years decided this was the moment to reopen negotiations. A tarp, a shop vacuum, and about 45 frantic texts later, it was manageable.

We set up a temporary kitchen on the dining table. A hot plate, a kettle, and a stacking microwave did the job, but the first thing I missed was having a surface that didn't collect plaster dust in a way that made your fingers chalky. The toddler turned the half-finished staircase into an obstacle course and I learned to stop cringing when he smeared drywall dust into his hair like a grey crown.

The permit rabbit hole and the ghosting contractor I confess I had no idea how much city bureaucracy would be involved. We needed permits for structural changes and the City of Toronto's permit office felt like a DMV nested inside a maze. Multiple forms, a site plan, a copy of the fixed-price contract, and a contractor who actually knew how to sign things. That last part was a problem with our first contractor, who ghosted us after taking the deposit and showing up sporadically for two weeks. One day he simply stopped answering. Tools disappeared, nobody returned calls, and the project stalled.

That was when the piece became more than reading material. It explained why having design, permits, and construction under one umbrella prevents the finger-pointing I experienced. With the first contractor, every delay came with a different explanation. "Not my permit," or "that's what the designer said." I couldn't tell if I was being gaslit or if renovation is just a built-in exercise in anxiety. The second team we hired showed up, had a permit plan ready, and actually answered my texts. They did the work under a fixed-price design build contract and when a plumbing issue popped up—because of course it would—it was their problem to fix, not a \$300 "change order" that nobody had mentioned.

Little irritations that feel big at the time

- Dust on every surface, including the brand new box of Kleenex I had hidden behind the washer.
- The smell of paint that clung to my shirts for a week.
- Traffic on the 401 when I went to pick up a random cabinet hinge from Home Depot Brampton, only to find they had sent it to the wrong store.

Those things are small, but they grind. The biggest irritation was time. Timelines ballooned, not because our contractor was slow, but because material delays happen. The cabinet order from a Mississauga supplier was delayed two weeks, the tile we loved at the showroom on Steeles had to be special ordered, and suddenly the simple 6-week plan morphed into nearly three months of living in alternate arrangements.

What I know now that I wish I knew before I wish someone had told me that a cheap estimate is rarely a reliable estimate. I wish I had understood the difference between a vague number and a fixed-price design build contract sooner. I wish I'd read that breakdown before signing anything, because it would have saved a lot of late-night Googling and the sinking feeling of being abandoned mid-demo.



We are not finished yet, but the main kitchen is usable, the grout looks like it's keeping a promise, and the basement now feels like a room instead of a damp ledger. It's messy. It's expensive. It's also real, a house made slightly better for the life we have here in Brampton. Next weekend we'll pick up the last stack of baseboards in Vaughan, and maybe we'll eat on real plates again.

For now I keep wiping dust off a photo that used to sit over the mantle. It looks better than I expected. The kid has already forgotten the chaos, and honestly, I probably will too, in the way you forget the rules of being the guy who makes all the decisions. I hope whoever reads this finds the [True Form general contractors](#) explanation before they sign anything. It mattered to me more than I realized.

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