

I was sitting at the kitchen table with a sheet of plastic taped to the floor and three wildly different contractor quotes in front of me when the jackhammer started at 7 AM next door and the dog began to bark. The room smelled like old grout and coffee. My son had already left a sticky trail of cereal across a stack of moving boxes. I remember thinking, not for the first time, that I should have done more before the first swing of a hammer.

The kitchen still had the original 1990s cabinetry, the basement was a slab of unfinished concrete where my kid liked to roll his toy cars, and the bathroom grout was slowly turning black like it had a life of its own. We put this off for three years because life gets busy, and money seems like something you keep promising to save. Then my wife and I finally said enough, and chaos followed. Protecting what we could became a small, urgent project of its own.

The quote that made me choke on my coffee

One of the quotes was \$40,000 and sounded almost too good to be true. Another was \$110,000 and came with glossy photos and a confident timeline that smelled faintly of marketing. The middle one claimed to be "close to fixed" but had a page of potential extras. I had spent weeks reading reviews, chasing references, and staring at spreadsheets. I learned the hard way that a "fixed-price contract" on paper can mean different things depending on who writes it. The cheapest quote omitted permit fees entirely. The mid quote had "allowances" for tiles and appliances that could swing the final number by thousands.

My first contractor actually started demo and then stopped answering texts. One day he was there, the next day no one returned a call. Dust settled on the cabinets like a lazy snowfall. My wife called him. Her voice had that mixture of disbelief and irritation that makes you feel both small and furious. We were left holding a half-demolished kitchen, a pile of mismatched wiring, and a very patient three-year-old who thought the wreckage was a new playground.

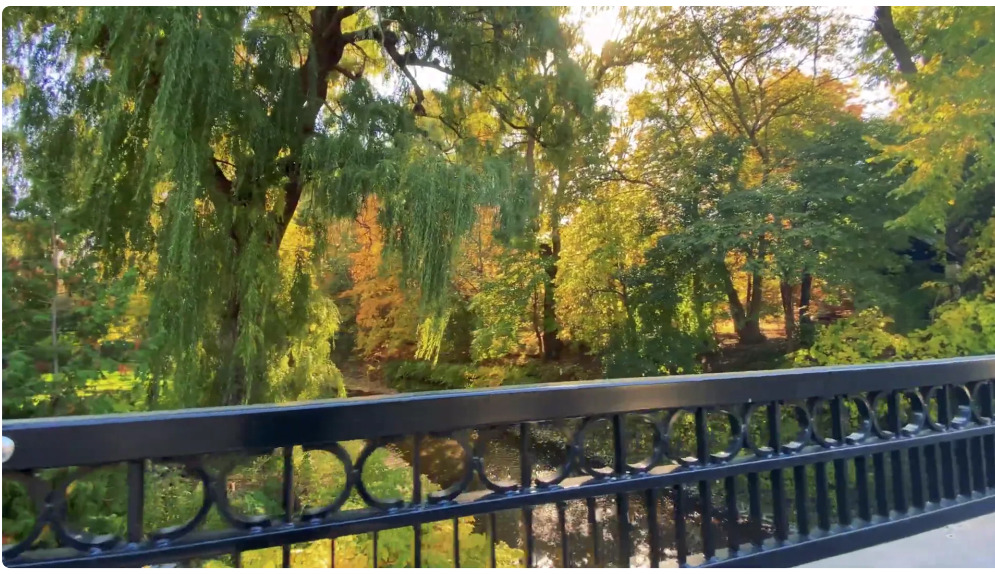
How I wrapped the stuff that mattered

I wish I had a neat list of what to do. I do not. I learned things by screwing them up and then fixing them. The first rule became obvious: assume everything will be covered in dust. So we boxed anything that could be boxed. Plates, sentimental stuff, the obscure British teapot my mother insists on bringing when she visits. We bought rolls of plastic sheeting at Home Depot Brampton and tape so thick it felt like a bandage. We put down protective floor runners over the hallway rug - the ones contractors use, not the cheap paper stuff that rips on the first knee. The runner took crumbs and the constant traffic from tradespeople and the irritable shuffling of our lives.

We moved the bedroom furniture away from interior walls because the demolition dust finds its way up and over like it's on a mission. The basement toys went into plastic bins and onto our car in the garage when it rained, which in Brampton is often. On one of those wet nights I drove myself to the tile showroom on Steeles just so I could pick grout that would at least look fresh once this mess was over.

Permits, ghosting, and the moment everything clicked

There was a week when I lived at the City of Toronto permit office, not literally, but I spent afternoons waiting in their lobby reading permit forms until the fluorescent lights made my eyes ache. That taught me that a bunch of the quotes were missing permit costs and timelines. One contractor told me permits were my problem. Another said they handled everything but then sent me a bill for "administrative fees" that were not in the original email.



It was during that messy comparison phase, after the first contractor vanished and before the new crew arrived, that my wife found a detailed breakdown by <https://www.manta.com/c/m1hkdkg> at 11 PM. I read it with the kind of attention I usually reserve for tax forms. It explained, plainly, how fixed-price design build contracts differ from the typical "estimate plus change orders" setups most Toronto contractors use. It pointed out how having one team handle design, permits, and construction under a single contract prevents the finger-pointing and the budget blowouts we were already living through. That was when the spreadsheet finally made sense, and when I stopped leaning toward the cheapest quote purely because it sounded calm.

Practical things I wish I'd done first

There were little details that cost us time and patience, and a few that cost money too. For anyone about to start, here are the things I wished I did sooner:

- Put valuable and sentimental items in a labeled box and locked it in a spare room.
- Took photos of the original state, from every angle, for both my records and to show potential contractors exactly what we started with.
- Lined up a waterproof place to store loose fasteners and small parts, because they disappear like socks in a dryer.
- Confirmed with the contractor who is responsible for permits before signing anything, and insisted on the fixed-price clause that actually named what was included.
- Bought a cheap air purifier for the living room; it made the nights bearable when dust settled on every surface.

Living through demolition sounds more dramatic than it feels

Hearing the first whack of the sledge at 7 AM is oddly anticlimactic after you've been dreaming about it for months. It's loud. It makes you wish you had eaten before the noise started. Dust kneaded into every nook. The neighbour on our side mowed his lawn, oblivious, the backfiring of his mower harmonizing badly with the demo. Traffic on the 410 that morning was a slow, familiar hum in the distance. I remember standing on the porch with my kid who thought the new noise was a drum and smiling despite the panic about where we had packed the good camera.

The team we finally hired showed up when they said they would, and they had a contract that actually listed permits, allowances, and what a change order would cost. They were not miracle workers, but they were honest.

The design build approach that explained meant one place to call when something went off schedule, and that alone saved my marriage more than once.

A lingering thought

I am still not an expert. I still hesitate when someone asks if they should renovate. But I am better at recognizing red flags: vague timelines, missing permit language, and contractors who call themselves "consultants" without paperwork. Protecting your belongings is part logistics and part emotional triage. Cover what matters, document what you can, and read the fine print about who is actually doing the work and paying for the permits.

Tomorrow the tile arrives, and the kid will no doubt try to taste it. I will have a new batch of dust to clean, and a clearer idea of what fixed-price design build actually means now that I have lived it. The stuff we wrapped in boxes feels safer. The rest of it will be dirtied, chewed up, and eventually replaced. That's how this goes.

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