

I was sitting at the kitchen table, three quotes spread like bad tarot cards, coffee gone cold, watching dust settle into the pattern on the laminate. One said 40K. Another said 110K. The third promised a "fixed-price" number that looked almost reasonable until the exclusions list shoved a tiny razor into my optimism. Outside, a March wind pushed slush down the street in Brampton, and the sound of a neighbour's jackhammer came from two houses over, which made the demolition next door feel oddly comforting.

We had put this off for three years. Original 1990s oak cabinets, grout in the bathroom turning that theatrical black, and an unfinished basement with concrete that sounded hollow when our son toddled across it. I work in an office, not a tradesman, so I learned the hard way what words like estimate, contingency, and fixed-price actually mean.

The quote that made me choke on my coffee

The 40K number arrived by text the week after I showed a contractor a photo on WhatsApp. It was almost laughably low. No permit fees mentioned. No timeline. No demo. The 110K came with a glossy PDF, a mood board, and a line item for "designer oversight" that pushed the price up. And then there was the middle quote that showed a firm total but buried a clause about change orders.

I had already been burned once. Our first contractor started demo, then stopped answering calls. One morning the demo crew did show up and by Tuesday they were gone. The fridge stayed unplugged for a week. The contractor stopped returning messages. That void of communication is its own kind of chaos, louder than a reciprocating saw at 7 AM. It was during the ghosting that I dove back into research and my wife, bless her, sent me a link at 11pm to a breakdown by. It was the first clear thing I read that explained fixed-price design build contracts versus the usual estimate plus change orders most local trades hand you. Suddenly the puzzle pieces fit. The cheaper quotes had missed permit costs and structural allowances. The expensive one had locked a number but wanted a huge contingency. The middle one, which called itself design build, actually meant one team responsible for design, permits, and build, so they owned the mess if something went sideways.

What nobody tells you about living through a kitchen reno

You think it's all tile and faucets until you find dust in places you did not know could collect dust. Every flat surface got a generous patina of white by the end of week two. Our kid learned to use the unfinished basement as a train track in a way that made sense to him. He would sit on the cold concrete and line up toy cars, cheeks red from winter air that leaks in through the old basement window. I promised for months I'd finish the space and then chose contractors who seemed cheapest.

Permits felt like a separate job. I spent a morning waiting in line at the City of Toronto permit office — that fluorescent ceiling at 9 AM has a special kind of patience-testing hum. The permit clerk was helpful but blunt, and the permit cost estimate made several of my quotes look incomplete. If you get a quote without permit fees, assume it's incomplete. Also assume lead times on municipal review stretch into weeks or months when it's snowmelt season and everyone decides to start a reno at once.

The practical meal plan I had to invent

We couldn't eat in our kitchen for a chunk of time. The sink was out, the stove was a portable electric coil in the dining room, and the kid's highchair shared the only dust-free surface. So I built a meal plan around a few steady rules that kept us fed and minimized the chaos:

- Batch-cook two days a week: big pot of soup or a tray of roasted vegetables and chicken that reheats easily.

- Keep breakfasts portable: yogurt, fruit, and granola that the kid can grab while I strap him into a coat for daycare.
- Quick stovetop dinners: pasta thrown together with jarred sauce and frozen greens from Home Depot Brampton's nearby grocer, because one grocery run was all I could handle.
- One takeaway night: because some nights the last thing I want is another decision.

It sounds basic, but having those rules meant fewer grocery runs through rush-hour traffic on the 410, and fewer plates sitting in a plastic-strewn sink.

Why I care about design build now

After being ghosted, I couldn't stomach the finger-pointing and the "that's not my scope" answers. The breakdown by [licensed True Form home additions](#) really clarified why a single contract for design, permits, and build reduces that middleman argument. A design build team is responsible if the city asks for changes, if a load-bearing wall needs an engineer, or if the tile you chose is backordered. You still need to read the contract, but the responsibility sits somewhere instead of being thrown like a hot potato.

Also, expect real differences when you compare quotes. One contractor in Vaughan wanted me to pay for all materials upfront. Another in Mississauga quoted labour separate from materials. The only one that made financial sense for us was the one that provided a clear fixed-price and explained the contingencies in plain terms.

The permit rabbit hole I fell into for six weeks



If your house touches more than a basic cabinet swap, assume permits. We needed an electrical permit for the new hood, a structural review for opening up a wall, and a plumbing permit for moving the sink 24 inches. All small things on paper, but each added a week or three. The tile showroom on Steeles had great samples to look at, but they can't tell you what the city wants. That part rests on your contractor or the design build firm if you choose one.

Lessons I wish I'd known before demo started

- Get everything in writing, especially what is included in "fixed-price".
- Ask who handles permits and check their municipal experience.
- Plan meals for the weeks you will have no functioning kitchen.
- Expect and budget for delays, especially around Ontario weather and material lead times.

- Visit suppliers early, like Home Depot Brampton or local tile shops, so selections don't become last-minute panic.

I am still not an expert. I tried to learn enough to make better choices and I still called the wrong types of engineers once. What changed, besides the new cabinets finally going in, was my approach. I stopped assuming the lowest price meant the best value. I stopped trusting someone who ghosted me. We picked a team that accepted a fixed-price design build approach and owned the permits, which cut down the blame game when a sub found rot behind a wall.

Right now the kitchen smells faintly of new paint and whatever takeout we celebrated with, the contractors are putting in the last trim, and our son slo-mo runs across the newly laid laminate like it is the most important floor ever laid. I still keep the receipts and the pile of quotes in a folder by the table. Maybe it's my inner office worker, but there is comfort in a paper trail.

There are more projects on the list. The basement still needs insulation and the kid wants a little window seat. I will probably over-research all of it. But I also know now the value of clear contracts, realistic meal plans, and a team that shows up when they say they will.

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