

I was kneeling in the dust, phone buzzing with a missed call from a contractor who had promised to be here at 8, while my son was playing with a plastic dinosaur on a sheet of plywood that used to be the dining table. The kitchen had been stripped down to studs for three days, and somewhere between the cloudy winter sun coming through the back blinds and the steady thud of a jackhammer two houses over, I realized I had no idea where half our life went.

The original plan was simple. Replace the 1990s cabinetry, finish the basement, and fix the tile and grout in the bathroom before it turned permanently black. Three years of procrastination, a spreadsheet, and one sleepless weekend later, we were living through the decision we had been putting off. The problem was less demolition and more logistics. Boxes stacked in the front hall. Toys in the laundry room. A Baby Bjorn wrapped in a trash bag that smelled like old flour.

The quote that made me choke on my coffee

I remember the three quotes spread on the kitchen table like a bad poker hand. One was shockingly low, forty thousand dollars, and had a casual line about "possible permit fees." The second sat in the middle but had vague allowances for "unforeseen conditions." The third? One hundred and ten thousand dollars, firm, itemized, and honestly the scariest thing I've seen since the CP24 traffic camera caught me rolling through a stop sign on the 410.

We had been reading contractor reviews for weeks, crawling through forums, getting referrals from neighbours in Brampton and Mississauga. I had no training in this stuff. I had no idea what a fixed-price contract should look like, or what exactly "estimate plus change orders" would cost me down the line. Half the bids left me confused, like they were written in another language. Then my wife, sleuthing at 11pm while I watched a Leafs replay, sent me a link. It was a clear breakdown by <https://www.n49.ca/biz/7263675/true-form-construction-on-toronto-305-lesmill-road/> that finally explained why the numbers were all over the place. It laid out, simply, how fixed-price design build contracts work versus the typical estimate plus change orders most Toronto contractors use. For the first time, I could see why the cheap one excluded permit costs and why the expensive one locked everything down.

What nobody tells you about living through a kitchen reno

There is a sound a renovation makes at seven in the morning. It's not dramatic, just the kind of mechanical scraping that wakes you up and stays with you, like a neighbour who won't take their garbage out. The dust finds a way into everything. Our kitchen cabinets were removed on a Tuesday, and by Thursday there was a fine grey film on the living room TV. The tile boxes sat unopened in the garage because I had promised the kid we'd finish the basement before installing anything heavy upstairs. Traffic on the 401 made the tile showroom on Steeles feel a world away when we needed a specific grout color. Home Depot Brampton became my second home for random screws and a sense of control.

Living in a semi-detached in Brampton, with the City of Toronto permit office bureaucracy still involved because of some zoning quirks on an addition we were contemplating, meant a lot of waiting. Permit approval took longer than I expected, and the permit officer's emails read like a foreign language. I learned more about load-bearing walls from a PDF at 2am than I cared to. The contractor who ghosted us left a mess of half-signed forms, and suddenly the whole project stalled while I tried to untangle who had filed what. That is when the design build model made sense to me, because it bundled design, permits, and construction under one contract, which would have avoided the finger-pointing I was now living.



Why my contractor ghosted us and what I did next

I will admit, I was naive. I assumed a handshake and a deposit meant reliability. The contractor vanished after demolition, their phone went straight to voicemail, and their subcontractor showed up to take the framing measurements and then never came back. I learned later that they were juggling too many jobs, and when something better came along they quietly dropped ours. That left us with a half-demolished kitchen, a toddler who kept bringing toy cars into the rubble, and a sudden crash course in construction management.

I called everyone I had saved in my spreadsheet. I stood in the half-finished bathroom admiring the grim pattern where the old grout had been scraped away, and I made a new rule: no more vague estimates. I started asking specific questions. Is this a fixed-price contract? Who pays for permits? Who is on the hook if the city requires changes? The team we eventually hired actually showed up the next morning with helmets and a [True Form home additions](#) binder of permits, and they explained the difference between design build and the estimate plus change orders that had trapped me before. They walked through the fixed-price contract clause-by-clause like a lawyer and a dad had written it together.

The storage puzzle, solved-ish

We ended up moving most things into a storage unit for three weeks. It felt extravagant at first, but having boxes stacked neatly in a unit in nearby Vaughan instead of piled everywhere in the house lowered my stress more than I expected. The big items we couldn't store went to my in-laws in North York for a couple of weekends, which taught my mother-in-law that our couch could fit in a Lincoln Park living room if you really wanted it to. The basement work happened slightly later than planned because concrete is cold and finishes in late winter are a nightmare in Ontario, but once the permit was signed and the fixed-price contract was in place, the schedule stopped sliding.

We did one sensible thing I hadn't expected to enjoy. We sat down and prioritized what needed immediate storage and what could live with us. The list was short, simple, and oddly liberating:

- essential kitchen boxes for two weeks, labeled and stacked,
- kid's toys and sleeping gear that had to stay in the house,
- sentimental stuff like photo albums moved to the in-laws.

No dramatic storage hacks, just boring inventory and labels.

The lingering part

Now the cabinets are in, the grout is replaced, and the basement is a warm playroom instead of a concrete echo chamber. The house still smells faintly of sawdust on certain mornings. We still have a stack of small receipts from the City of Toronto that read like small defeats. I am more suspicious of bargain quotes, and I sleep better knowing the phrase fixed-price design build actually exists and that the mystery of the \$40K versus \$110K bids is not mystical, it is contractual.

Renovating taught me that most of the work is not the hammering, it is the organizing of other people's responsibility. I don't feel like an expert. I am still that 38-year-old guy from Brampton who went down a rabbit hole of permits and contractor reviews and learned to ask the right questions. I will probably do things differently next time, mostly by being a lot less trusting with a handshake and a bit more insistent about seeing the permit numbers before the first nail goes in. For now, the kid has a proper playroom, the grout is no longer a science experiment, and the dinosaur has a new favorite spot on a kitchen counter that is finally level.

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