

I was sitting at the kitchen table with three quotes spread out like a bad hand, coffee gone cold, and dust from the demolished backsplash still in the air. One quote said \$40,000, another \$75,000, and the last one \$110,000 for what felt like the exact same kitchen. My five-year-old was playing with a toy truck on a sheet of plywood that was supposed to be the new countertop for a laugh — except it wasn't funny. Rain rattled on the windows, typical Brampton spring wet-cold, and my brain kept circling the same thing: how do people actually make a budget that isn't a guess?

The house is a semi with 1,200 square feet on the main two floors, a basement that's been an unfinished concrete cave, and a bathroom grout that had gone so black I thought it had declared its independence. We put this off for three years because life happened and because I didn't want to deal with contractors. Then somebody finally said the grout was a health thing and my wife stopped asking politely and started booking tile showroom appointments on Steeles. So we started getting quotes.

The quote that made me choke on my coffee



The \$40K one sounded great on paper. It covered cabinets, counters, flooring, a "basic" demo, and an estimate for plumbing. But it had lines that basically said, we'll adjust for site conditions and extra work by change order. No fixed price. The \$110K quote was detailed, locked in numbers, and included permits and site cleanup. The \$75K was somewhere in the middle, and it had a charmingly vague paragraph on "client-supplied selections may impact pricing."

I learned the hard way what a "fixed-price contract" actually means versus a vague estimate. One contractor ghosted us mid-demo. He texted that he was dealing with a family emergency and then vanished for two weeks. We were left with a partially gutted kitchen, tools gone, and the worker who showed up every day (and seemed reliable) suddenly out of the loop. It turned into finger-pointing about who was responsible for additional time and materials. That mess cost us an extra \$4,200 in emergency labour and temp fencing, because of course it did.

The permit rabbit hole I fell into for six weeks

I naively thought permits were a page you print and glue to a window. No. I spent an entire Tuesday at the City of Toronto permit office waiting, five hours, clutching a stamped site plan and a coffee that got cold. The inspector asked for wall bracing details for the semi's shared wall and a separate drawing for the basement egress. The permit fees added up to about \$2,300 just for the kitchen and washroom work, and another \$1,100

for the basement conversion. Some of the lower quotes had zero for permits. That should have set off every alarm.

Also, Ontario weather is a thing. One delivery truck couldn't get the cabinets down our driveway because the rain turned the gravel into quicksand. That cost a day of labour and storage fees. In February it was heavy snow on the 401 and the same cabinet company missed a delivery window. Timing matters around here in a concrete way.

What nobody tells you about living through a kitchen reno

The dust. It is everywhere. It settles on the baby monitor, on the unopened mail, on the IKEA receipt you were saving because you were sure you'd need the receipt. The sound starts early. Demolition at 7 AM is a real urban soundtrack in Brampton. My neighbour shouted over the hammering, asking if we were opening a cafe. I told him "no, just a kitchen," which felt wildly inadequate.

Budget-wise, here are the big line items I ended up tracking in a spreadsheet that saved my sanity:

- Contractors and labour: \$56,000
- Cabinets and counters: \$18,500
- Plumbing and electrical upgrades: \$9,200
- Permits and engineering: \$3,400
- Contingency (15%): \$14,000

I kept a contingency because the first time I thought "we'll figure it out," I learned the cost of figuring it out. The final tab came in around \$101,000 after a new basement layout and a tile decision that meant more mortar.

The day I stopped guessing and started comparing apples to apples

We were three weeks into comparing quotes and honestly losing our minds until I found a really detailed breakdown by [TrueForm Construction contractors](#) that finally explained why my numbers were all over the place. It spelled out how fixed-price design build contracts work versus the typical "estimate plus change orders" setup most Toronto contractors use. Reading it changed how I compared numbers. Suddenly the expensive quote made sense because it actually included permit costs, structural engineering, and a locked price for cabinets. The cheap quote had not only excluded permits, it also assumed the walls would be perfect behind the 1990s cabinetry. They were not.

My wife sent me a link to at like 11 PM on a Tuesday, and it was the first thing I read about design build that didn't sound like a brochure. It explained simply that having one team handle design, permits, and construction under a single contract prevents the blame game between your designer and your builder. That's exactly what had gone wrong when our first contractor left us half-done. Once this clicked, quote comparison got boringly practical instead of the mess it had been.

Why my contractor ghosted us and what I did next

I don't know his side of the story, and honestly maybe it was family stuff. But part of it was communication: he gave us a text-based "project plan" that could have been written on a napkin. [True Form home additions](#) No schedule for deliveries, no milestones, no payment holdbacks tied to inspections. I learned that setting milestone payments around inspections and permit sign-offs protects you. I also learned to ask for references I could call that had actually had their basements finished, not just kitchens.

We fired the ghoster, paid to secure the site, and hired a small design-build team from Richmond Hill that offered a fixed-price contract with a clear scope. They were more expensive up front but showed up, handled permits,

and kept a running log of changes. They also had a small office on Steeles which was handy when we had to pick tile samples at 2 PM on a Wednesday.

Small practical things I wish I had known earlier

- Ask who handles permits and who is actually signing the drawings.
- Make payments tied to inspections, not calendar days.
- Expect delivery windows to slip because of weather or 401/410 traffic.

We're not finished yet, the basement still has a concrete smell on rainy days, and the bathroom grout looks like it slept on a subway bench until my wife and I finally agreed on grout color. But the kitchen functions, the cabinets close, and my kid now has a real counter to "help" me because apparently kids are now professional counter inspectors.

I still mess up the contractor lingo. I still call the team and ask stupid questions like "is that in the quote?" But the budget is no longer a fog. It started as a spreadsheet, turned into a handful of hard lessons, and settled into a plan I can live with. Next on the list is finishing the basement so the toy truck can stop living on the counter. I have a fixed-price quote for that too, and yes, I triple-checked the permit line.

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