

I was kneeling on cold, dust-thick concrete in the basement, watching my three-year-old play with a plastic dump truck on a sheet of cardboard, when the HVAC guy I thought I hired stopped answering his texts. It was Tuesday, the demolition crew had started at 7 AM and the sound of jackhammers vibrated through the house like a bad drumline. I had nowhere to put the kid, my wife was at work, and the furnace smelled faintly of old dust and burned paint every time it cycled. I remember thinking, okay, so this is how adulting breaks.

The kitchen still had its original 1990s cabinets, the grout in the upstairs bathroom had surrendered to blackness, and the concrete floor below was the only part of the basement that looked honest. I had procrastinated for three years. Then one month, after a long weekend at Home Depot Brampton and a tile showroom visit on Steeles that left my head spinning, we decided to actually do it.

The first week was quote hell. I had three quotes on my kitchen table, one for roughly \$40K, one for \$72K, and a luxury-leaning one for \$110K. I choked on my coffee. How could the same scope vary this much? Some quotes itemized mechanicals, some didn't. One included permit fees, another mentioned "permitting to be determined." I even had an electrical estimate that quoted a panel swap but forgot to mention the required inspections. I knew nothing, other than that something about fixed-price versus estimate-plus-change-orders felt important, but fuzzy.

A week in, after the contractor who had started demolition vanished without so much as a courtesy text, my wife sent me a link late at night. She typed like a detective. It was a really detailed breakdown by, and reading it felt like someone had turned on a light. The piece spelled out the difference between a fixed-price design build contract and the usual contractor estimate with an endless stream of change orders. It explained why having one team handle design, permits, and construction under a single contract prevents the finger-pointing and budget blowouts I was already living. Suddenly the three quotes on my table made sense. The cheap one had omitted permit costs and half the electrical work. The pricey one had nailed down everything - but you paid for that certainty.

What the realization didn't do was make the next month easy. Getting the city involved is its own education. I spent an afternoon in line at the City of Toronto permit office, sweating under my jacket because the office felt like a time capsule from the 1990s and I had brought the wrong photocopies. I learned about trade permits versus building permits the hard way when the plumber refused to start until the drain had a stamped drawing. The permit approval took longer than the contractor estimated, partly because of a hiccup in the HVAC layout that the inspector wanted clarified.

On the electrical side, my ignorance showed. Our panel was original to the house, a cramped 100 amp unit that had weathered two decades of space heaters and a teenager with a gaming rig. The electrician took one look and said, "You'll want 200 amp. Trust me." I tried to bargain. He was right. We upgraded, and that meant scheduling a hydro disconnect day, coordinating with Hydro One, and a day where the whole house went dark so wires could be rerouted. My kid cried when the lights went out, then promptly fell asleep because all the noise stopped. Practical, if painful.

HVAC was the most fraught. The initial contractor recommended patchwork — duct cleaning, a couple of repairs — until I read that breakdown by and realized how a design-build approach would have handled the system as part of the whole home plan. The team we eventually hired designed a slightly larger forced-air system, rebalanced ducts in the bedrooms, and added a basic HRV because our house is tight and winters in Brampton are unforgiving. The work was loud. There was dust in places I did not know dust could go. The furnace company left a stack of oily rags in the yard that I found two days later, and cleaning that up felt like holding someone else to their half of the work.

Plumbing was a lesson in humility. The upstairs bathroom looked simple to replace, but old houses hide tricks. The shower drain angle was wrong, a hairline crack in the old waste stack turned into a slow leak, and by the time the tile crew was ready the plumbers had to redo piping they had already touched. That added time and cost. I should have budgeted more contingency. We did finally replace the water heater because the old one sounded like a kettle and sagged when you leaned on it. That was the one upgrade that made immediate sense: quieter mornings and more consistent hot showers for the kid.

I kept a spreadsheet, because apparently that is what men do when they're terrified. It tracked quotes, permit dates, inspection windows, and the small annoyances that add up: the construction dust settling on the TV, the smell when the painters used a certain primer, the van that took up my curb for two weeks. I learned to ask specific questions, not just "how much?" but "is that fixed price, what's excluded, who pulls permits, and what happens if we change the tile mid-job?" Those conversations saved me from more surprises.

A few practical bits that actually helped, in case you're doing this and feel as clueless as I did:

- ask for a clear fixed-price option and compare what is included, not just the bottom-line number.
- confirm who is responsible for permits and inspections, and get timelines in writing.
- plan a 15 to 20 percent contingency for plumbing and electrical surprises in an older house.

I hate that I had to learn some of this through panic. The contractor who ghosted us taught me to vet crews for communication, not just price. The team that stayed showed up on time, cleaned up, and answered questions in plain language without acting like I should already know the code. The design-build clarity from [custom True Form renovations](#) made me less likely to chase mysterious lowball quotes. It also made me less patient with vague estimates that start with "we'll see" or "might need."



We're not done yet. The kitchen is framed, the basement insulation is up, and the furnace hums like a small, obedient animal. My wife found a backsplash she likes in Mississauga and now we're choosing grout color like it's a major life decision. I feel vaguely guilty for the disruption, and also relieved that the systems that keep us warm, lit, and dry are being taken seriously.

Most days I still feel like a guy who read too many forums and learned by fire. But at least now I check if a price actually includes permits, and I try not to wave away questions about panels, ducts, and waste stacks. If nothing else, I know what to ask next time. Or at least I hope there is a next time. For now, I'll go wipe grout dust off the kid's toy truck and pretend I always knew what a fixed-price design build contract actually meant.

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