FREE PLANNING GUIDE

Basement Renovation Planning Guide (GTA)

What to check first, moisture and ceiling height, a realistic timeline, budget bands, permits and second units, 12 questions to ask any contractor and a checklist.

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A basement renovation is usually decided by things you cannot see in the showroom: water in the walls, a ceiling a few inches too low, a drain in the wrong place, a permit nobody applied for. This guide takes you through them in the order they matter - with a realistic timeline and the rough range for the GTA, where finishing a basement can run from about $45,000 to $90,000 or more - so the space you plan is the space you get.

What is inside

- Settle these five questions first
- A realistic timeline
- Budget bands
- Permits and second units
- 12 questions to ask any contractor
- Your planning checklist

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Settle these five questions first

A basement quote can only be as clear as the plan behind it. Answer these before anyone prices the job, and the quotes you collect will describe the same basement.

- **What is the space for?** A family room, an office, a gym, a guest suite, a play area - or a separate unit to rent. A unit is a different project with its own rules (see Permits and second units below), so decide it now, not halfway through.
- **Is the basement dry?** Stains along the bottom of the walls, a musty smell, white powder on the concrete or past flooding all mean water. It has to be fixed before anything is finished: water behind new drywall turns into mould and a second renovation.
- **Is the ceiling high enough?** Many Toronto houses were built with low basements. If the height is not enough for what you want, the floor can be lowered - by underpinning or a bench footing - which is structural work with an engineer and a permit, and changes the budget and the schedule.
- **Do you want a bathroom?** It is the most requested upgrade below grade and one of the bigger cost items. Whether there is a rough-in already, and where the drains are, decides how much of the concrete floor has to be opened.
- **What has to stay where it is?** The furnace, the water heater, the electrical panel, the laundry, the sump pit. Moving them is possible but adds cost; planning the rooms around them usually does not.

A realistic timeline

Most basement renovations take several weeks to a few months from design to final inspection. Underpinning and legal basement apartments take longer because of the engineering, the permit and the extra inspections. The steps are the same in every GTA city.

1. **Site visit**
   The basement is checked for moisture and ceiling height, the drains, the panel and the mechanical room are looked at, and you explain how you want to use the space.
2. **Written quote**
   A free written quote with the scope of work, so you can compare it with other quotes line by line.
3. **Design and permit**
   Drawings, an engineer's design where the structure changes, and the building permit from your city.
4. **Moisture and structure first**
   Cracks, leaks and drainage are fixed, and any underpinning or lowering is done, before framing starts.

5. **Framing, rough-in and inspections**
   Walls, insulation, plumbing, electrical and ductwork go in; the city inspects them before they are closed up.
6. **Drywall, floors and finishes**
   Drywall and ceilings, flooring, the bathroom, lighting, doors and trim.
7. **Final inspection and walkthrough**
   The permit is closed, and you check every room with the contractor before the job is called done.

You can usually live in the house throughout: the work is below you, and the disruption is noise, dust control and the occasional planned shut-off of power or water.

Budget bands

Treat every figure here as a rough range from typical GTA projects. Your price depends on what the site visit finds, the size and condition of the space, the materials you choose and the permits needed - and it is set only in a written quote.

Finish a dry, open basement

Around $45,000 to $90,000 or more in the GTA

Framing and insulation, drywall and ceilings, electrical and pot lights, flooring, doors and trim in a basement that is already dry and high enough. Very roughly $55 to $95 per square foot, depending on size, condition and finishes.

Add a basement bathroom

Around $15,000 to $35,000 on top

The concrete floor is opened to reach the drains, or a lift system is added where the drains sit too high; then the shower, vanity, tile and ventilation. Where the drains are decides most of the cost.

Water, height or a second unit

Priced after a site visit

Waterproofing, underpinning or a bench footing, and a legal basement apartment depend on the house, the soil and the engineer's design, so they are priced only once the basement has been seen.

What moves the price most, in order: whether the basement is dry; whether the floor has to be lowered; a bathroom and where its drains are; the size of the space; the finishes you choose.

Keep part of the budget unspent until the walls and floor are open. Basements hide old wiring, a drain running the wrong way, a crack behind panelling - a budget with room for them is a budget that holds.

> Every home is different. Prices in this guide are only rough ranges from typical GTA projects, not a quote: your price depends on what we find on site, the size and condition of the space, the materials you choose and the permits needed, and it is set only in your written quote after a site visit.

Permits and second units

In most cases a finished basement needs a building permit: framing, electrical, plumbing and fire safety are all covered by the Ontario Building Code, so GTA cities require one for basement finishing and for new plumbing fixtures - and always for underpinning or a second unit. The inspections that come with the permit are a second pair of eyes on work that ends up behind drywall, and buyers ask for the permits when you sell.

- **Underpinning or lowering the floor** Designed by a structural engineer, permitted, and dug in sections so the house stays supported the whole time. A bench footing leaves a concrete ledge along the walls and usually costs less; the engineer decides which one the house needs.
- **A bedroom** A bedroom below grade generally needs a window large enough to get out through in an emergency - an egress window - and usually a bigger window well outside. Your designer confirms what the Building Code asks of your room.
- **A legal second unit** Ontario allows second units in most houses, but the unit has to meet the Ontario Building Code and the fire code: ceiling height, exits, fire separation, smoke alarms, windows and a separate entrance. Built under a permit, it passes inspection and can be rented legally.
- **Flood protection** A backwater valve and a sump pump protect a finished basement from sewer backup and ground water. Toronto subsidizes them; ask your city whether it has a program before the floor is closed.
- **Your insurer** Tell your home insurer about the renovation before it starts, and ask about sewer-backup coverage for the finished space.

12 questions to ask any contractor

Put the same questions to every contractor and note the answers beside each quote. In a basement the low quote is usually the one that left something out - often the moisture work, the subfloor or the egress window.

1. **How will you check the basement for moisture before you price it?**
   A good answer involves looking at the walls, the floor and the outside grading, not just a glance. Ask what happens if they find water.

2. **Is the ceiling high enough for what I want, and if not, what are the options?**
   You should hear about underpinning and bench footings, with an engineer deciding - not a promise that it will be fine.
3. **Who takes out the permit, books the inspections and closes the permit?**
   It should be the contractor, and it should be written in the quote.
4. **Do you have liability insurance and a current WSIB clearance?**
   Ask to see both certificates. Without them, an accident in your basement can land on you.
5. **What exactly is in the scope?**
   Framing, insulation, vapour barrier, subfloor, drywall, ceilings, electrical, plumbing, ductwork, flooring, doors, trim, paint, cleanup. Anything not written down is not included.
6. **What is left out?**
   Waterproofing? The bathroom rough-in? A panel upgrade? Repairs found behind the walls? Find out before you compare totals.
7. **Where will the bathroom drains go?**
   Into the existing drain line through the floor, or up to a lift system? It changes the cost and the layout.
8. **Who does the electrical, plumbing and HVAC?**
   One contractor managing licensed trades means one party answers for the whole basement.
9. **Who is my contact during the job?**
   A named person, one phone number, and how often you will get an update.
10. **How are changes priced and agreed?**
    In writing and before the work is done - not settled at the end.
11. **How do you keep the dust out of the rest of the house?**
    A closed-off work area, a protected path in and out, and how the site is left at the end of each day.
12. **Have you built a legal basement unit before?**
    If you want a rental unit, ask how many, and whether they passed the final inspection.

Your planning checklist

Get these ready before the first site visit and your quote will come back faster, closer to the real job and easier to compare.

- [ ] What the space is for, written down - family room, office, guest suite or a rental unit
- [ ] Any sign of water: stains, smell, white powder on the concrete, past flooding, and when it happens (every rain, spring only, once)

- [ ] Ceiling height measured in a few places, under the beams and ducts too
- [ ] Photos of the basement as it is, including the mechanical room, the panel and any existing rough-in
- [ ] Rough measurements of the space, with the windows, stairs and support posts marked
- [ ] What must stay where it is: furnace, water heater, panel, laundry, sump pit
- [ ] Bathroom: yes or no, and where an existing rough-in is
- [ ] Total budget, with part of it held back for what is found behind the walls
- [ ] Your city's subsidy program for a backwater valve or sump pump, checked
- [ ] Home insurer told about the renovation; sewer-backup coverage asked about
- [ ] The 12 questions above, with each contractor's answers
- [ ] Written quotes from at least two contractors, compared line by line

Ready to plan your basement with us?

Tell us about your basement and we will prepare a free written quote after a site visit.

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