

GTA Commercial Build-Out — Budget & Permit Checklist

2026 planning edition · Toronto, Mississauga, Vaughan, Markham, Richmond Hill · Buildup Contracting

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Use this before you sign a lease and again before you sign a contractor. Every line is something we check on a site walk or price in a proposal. Tick what is confirmed, circle what is unknown — the unknowns are where budgets move.

A · BEFORE YOU SIGN THE LEASE — WHAT THE SITE WALK HAS TO ANSWER

45 minutes on site, free across the GTA

- ☐ Electrical service: panel size and spare capacity vs. your equipment list (restaurants often need 200–400A) **ESA / hydro upgrade: 6–14 wks**
- ☐ Mechanical: HVAC tonnage, exhaust path to roof or wall, make-up air — can a hood physically route out? **biggest hidden cost**
- ☐ Plumbing: grease interceptor present and sized, floor drains, sanitary stack location, water heater **interceptor \$12–35K**
- ☐ Washrooms: count, barrier-free clear floor space (AODA / OBC), accessible route from entrance
- ☐ Fire: sprinklers, alarm, hood suppression, fire separation to neighbouring units
- ☐ Landlord work letter: what the landlord delivers vs. what you pay for (demising, base-building tie-ins) **get it in writing**
- ☐ TI allowance: amount per sf, what it covers (hard vs. soft costs), how and when it is paid **office \$20–60/sf · restaurant \$30–60/sf**
- ☐ Sign rights, patio rights, hours of work, loading and elevator booking rules (malls, downtown)
- ☐ Zoning and use: is your use permitted as-of-right, or does it trigger a change-of-use review? **30–60+ business days if yes**

B · BUDGET LINES — 2026 GTA PLANNING RANGES

hard cost = construction only

Benchmarks: QSR refresh \$70–120/sf · full-service restaurant \$180–300/sf · hotpot / BBQ \$300+/sf · office TI \$50–200/sf · retail \$75–250/sf

- ☐ Design & engineering (architect, mechanical / electrical / structural stamps) **8–15% of hard cost**
- ☐ Permits and plan review (building, plumbing, HVAC, zoning where applicable) **\$3K–\$15K**
- ☐ Demolition, disposal and protection of shared corridors / storefront
- ☐ Framing, drywall, ceilings, doors and hardware
- ☐ Electrical rough-in and finish, lighting, data
- ☐ Plumbing rough-in and fixtures; grease interceptor if food service
- ☐ HVAC, kitchen exhaust hood and make-up air, fire suppression over the cook line **hood package \$25–60K**
- ☐ Flooring, tile, wall finishes, paint
- ☐ Millwork: counters, back bar, display, reception **long-lead 4–8 wks**
- ☐ Signage (permit runs separately), storefront glazing **sign permit 4–12 wks**
- ☐ Equipment, furniture, POS, IT — usually owner-supplied, outside the contractor's number
- ☐ Contingency for an occupied / older building **10–15% · up to 20%**

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C · PERMITS AND APPROVALS — WHO ISSUES WHAT IN THE GTA

typical restaurant T1 · clean first submission

- ☐ Building permit — City building department; drawings stamped by an architect / engineer **4–7 wks issuance**
- ☐ Zoning / change-of-use review if your use differs from the last tenant's **adds 30–60+ business days**
- ☐ Public health plan review + pre-opening walk (Toronto Public Health · York Region · Peel) **book the walk ~3 wks ahead**
- ☐ Fire: suppression system over the hood, alarm changes, pre-opening fire walk
- ☐ Gas (TSSA) — installed and signed off through a certified fuels contractor
- ☐ Electrical (ESA) permit and inspection for any new circuits or service change
- ☐ Sign permit — separate application and timeline; apply the same week as the building permit **4–12 wks**
- ☐ Patio — CafeTO (Toronto) or municipal patio program; annual application window
- ☐ Liquor licence (AGCO) and municipal business / eating establishment licence **start early — runs in parallel**
- ☐ Landlord approvals: drawings, contractor insurance certificates, hoarding, after-hours work
- ☐ Final inspections, deficiency walk, occupancy — nothing gets covered before it is inspected **1–2 wks**

D · WHAT TO ASK ANY CONTRACTOR FOR — BEFORE YOU SIGN

we hand these over with every proposal

- ☐ WSIB clearance certificate — current, in the company's name
- ☐ Commercial general liability certificate (\$2M minimum; ours is \$5M) with the landlord as additional insured
- ☐ Line-item proposal: scope by trade, allowances stated, inclusions and exclusions in writing
- ☐ Schedule sequenced backward from your opening date, with permit weeks counted
- ☐ Change-order process and payment schedule tied to milestones (deposit no more than 10–15%)
- ☐ References from recent commercial projects you can actually call
- ☐ Written workmanship warranty (ours: 1 year on every project)

E · A REALISTIC CALENDAR — LEASE TO OPENING

mid-size restaurant · GTA

Design, drawings, equipment list	4–8 weeks
Permit submission and review	4–7 weeks (runs partly in parallel)
Construction — most of our build-outs	4–9 weeks · full-service restaurants 8–16
Inspections, health and fire walks, handover	1–2 weeks
Lease signing to opening day	roughly 14–26 weeks depending on concept

Want a real number for your unit?

Send the address and your concept — we walk the space free across the GTA and reply within one business day.

647-477-7999 · info@buildupcontracting.ca · buildupcontracting.ca/contact-us