



CANADA

2026

THE INTERIOR FINISHES GUIDE

A practical field guide
to Division 9.

For developers, construction managers
and general contractors.



Cost drivers. Specifications.
Sequence. Scope.

HOW TO USE THIS GUIDE

Most interior cost is decided before the first stud goes up: in the layout, the wall types and the finish schedule.

This guide follows the interior from the first budget to turnover, one stage per page.

Each page closes with a Field Note: one practice worth bringing to the next coordination meeting.

Settle it on paper. Build it once.

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WHAT DRIVES THE COST

Division 9 cost follows the walls and ceilings, not the floor area.

A floor of studios carries far more wall than a floor of two-bedrooms at the same GFA. Unit mix, ceiling height and the share of rated walls set the number long before tender.

Budget from the layout, not the floor area.

C SAME FLOOR AREA. DIFFERENT INTERIOR BUDGET.

DRIVER	WHAT IT CHANGES
Partition layout	Smaller suites mean more wall, corners and doors on every floor.
Wall assemblies	Fire, acoustic and height requirements set stud gauge, board layers and insulation.
Ceilings	Bulkheads, soffits and height changes add framing, bead and finishing.
Finish standard	Finish level, paint system and flooring spec set the hours on every surface.
Repetition	Typical floors build faster. One-off floors and late changes take longer.
Site conditions	Access, hoisting, phasing and winter heat set the productive hours in a shift.

FIELD NOTE

Check the layout behind the rate.

A rate from another job holds when the unit mix, wall types and finish levels match. Confirm all three before you carry it.

SETTING THE ALLOWANCE

An allowance carries the project until the drawings can support a takeoff. Its value is in the assumptions written beside it.

Record the wall types, finish levels, ceiling heights and drawing set it was based on. When the design moves, the number is adjusted rather than rebuilt.

Replace the allowance with a takeoff as soon as the drawings support one.



BUILD THE NUMBER IN LAYERS

1

Area and use

Baseline by building type and GFA, from comparable jobs.

2

Wall mix

Adjust for suite count, room sizes and rated or acoustic separations.

3

Interior profile

Price standard, performance and architectural areas separately.

4

Site conditions

Phasing, access, hoisting, winter work and temporary heat.

5

Design contingency

Carried for details still in development, reduced at each drawing issue.

FIELD NOTE

Give every item an owner.

Door frame installation and in-wall backing often sit between trades. Name who carries them in the allowance.

THREE INTERIOR PROFILES

Most buildings carry three kinds of interior work. Each is priced, built and inspected differently, so each deserves its own line in the budget.

1 STANDARD

Straight partitions, conventional ceilings and standard finishes. Speed comes from repetition.

TYPICAL IN

Suites, guest rooms, back-of-house.

SPECIFY

A typical-unit detail set and a finish schedule by room type.

HOLD POINT

First typical unit signed off before the floor runs.

2 PERFORMANCE

Fire separations, acoustic walls, wet areas and impact-resistant board. The rating belongs to the whole assembly.

TYPICAL IN

Demising walls, corridors, shafts, wet rooms.

SPECIFY

Listed assembly numbers, acoustic targets and junction details per wall type.

HOLD POINT

Framing and in-wall services inspected before close-in.

3 ARCHITECTURAL

Feature ceilings, reveals, curves and walls under critical light. Geometry and lighting are settled first.

TYPICAL IN

Lobbies, amenity spaces, dining rooms, feature corridors.

SPECIFY

Enlarged details, mock-up requirements and final lighting.

HOLD POINT

Mock-up approved before production.

**Most of the building is standard work.
Price rated and feature areas separately.**

FIELD NOTE

Sign off the first unit together.

Walk the first typical unit with the consultant, owner and trade before the floor runs. Every floor after it is built to that sign-off.

LEVELS OF GYPSUM BOARD FINISH

GA-214 sets six levels of finish. Each step up adds coats, time and cost.

LEVEL 0	No taping or finishing. Temporary work.
LEVEL 1	Tape set in compound at joints and angles. Plenums, above ceilings.
LEVEL 2	Tape wiped, one coat over fasteners. Tile substrates, service areas.
LEVEL 3	Added coat on joints, two on fasteners. Heavy texture or wallcovering.
LEVEL 4	Further coats on joints, angles and fasteners. Flat paint, light texture.
LEVEL 5	Level 4 plus a full-surface skim coat. Gloss and enamel, critical light.

Specify Level 5 where the light calls for it, not everywhere.

EVERY STEP UP IS MORE COATS AND MORE TIME

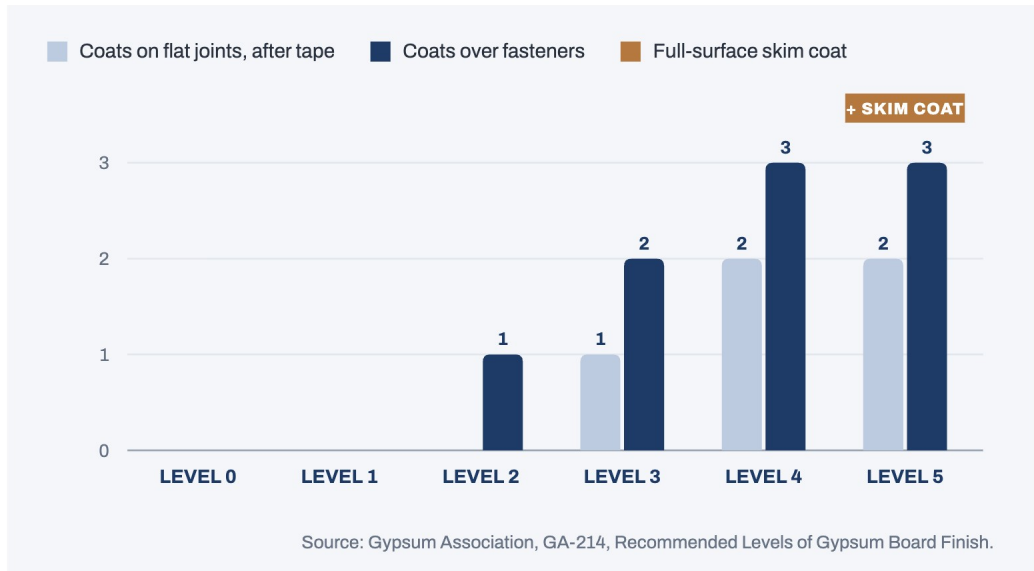


FIGURE 2

Coats of joint compound GA-214 calls for at each level. Level 5 is Level 4 plus a skim coat over the whole surface.

FIELD NOTE

Prime, then inspect.

Review the board after primer, not before. Primer evens out the surface, so it shows what the paint will show.

READING THE DIVISION 9 SPEC

Bids diverge where the spec leaves a choice open. Pin down these four phrases and every bidder prices the same wall.

- “As required”**
State the gauge, spacing or quantity.
- “Or approved equal”**
Set the approval process and deadline.
- “To manufacturer's recommendations”**
Name the manufacturer and the document.
- “Match existing”**
Provide a sample and name the approver.

Every “as required” is a number someone else will choose.



WHAT TO WRITE INTO EACH SECTION

SECTION	DEFINE	HOW TO STATE IT
09 22 16 Metal framing	Stud gauge, spacing and deflection limit.	By wall type and height.
09 21 16 Gypsum board	Board type, with moisture- and impact-resistant zones.	Per wall type, tied to the listed assembly.
09 21 16 Finish level	GA-214 level by area.	On the finish schedule.
09 51 13 Acoustical ceilings	Grid layout, border cuts and attic stock.	On the RCP, with quantities.
09 91 23 Interior painting	Paint system and sheen.	MPI system for each surface.
09 65 00 Resilient flooring	Substrate moisture testing.	Test method, such as ASTM F2170, and who remediates.

FIELD NOTE

State the deflection limit.

Wall height and the deflection limit decide the stud. Put the limit in 09 22 16 so every bidder prices the same stud.

FIRE AND SOUND ASSEMBLIES

A rated wall performs as tested only when it is built as tested.

In Ontario, ratings come from listed designs or the Building Code's SB-2 assemblies. Firestop systems are listed separately.

Acoustic walls follow the same logic. The junctions matter as much as the wall.

The rating belongs to the assembly, not the board.



SIX POINTS TO SET OUT FOR RATED WALLS

Wall type tags	Every wall tagged to a type. Every rated type tied to a listed design or SB-2 assembly.
Substitutions	Board, stud and insulation changes checked against the listing before ordering.
Head of wall	Deflection and fire protection resolved together, and shown on the drawings.
Penetrations	Sealed with a tested firestop system suited to the wall and the service.
Electrical boxes	Offset or protected in demising walls as the design requires.
Flanking	Demising walls carried to structure, with junctions detailed for sound.

References: Ontario Building Code, SB-2. CAN/ULC-S101, fire endurance tests. CAN/ULC-S115, firestop systems.

FIELD NOTE

Save within the listing.

A listed wall fixes the studs, board and fasteners. Any saving has to stay within what the listing allows.

THE DETAILS WORTH RESOLVING EARLY

All six are framing-stage decisions. They are simplest to settle while the walls are still open.

Photograph every wall before it closes. The photos become the record of everything behind the board.

Decisions made at the stud are the simplest to build.

C SIX DECISIONS TO SETTLE BEFORE CLOSE-IN

Backing	Locations for millwork, grab bars, TVs and wall-mounted equipment fixed before board.
Wall heads	How partitions meet the deck: deflection, and the listed joint in rated walls.
Ceiling coordination	Lights, diffusers, sprinklers and access panels on one coordinated RCP.
Finish expectations	Finish level, sheen and lighting agreed, with a mock-up where it matters.
Floor preparation	Slab condition, flatness and moisture testing known before the flooring number.
Penetrations	Located in rated walls before close-in, each suited to its assembly.

FIELD NOTE

Set backing from shop drawings.

Millwork shop drawings give exact mounting heights. Where they are still to come, run continuous backing through the zone.

KEEP THE INTERIOR MOVING

Release full zones, not pieces: services inspected, the area clean, lit and heated, and no other trade still working.

BEFORE	CONFIRM
Framing	Layouts, assemblies, openings and backing
Wall closure	Concealed services and inspections
Taping	Temperature, humidity and ventilation
Ceilings	Overhead coordination and access
Painting	Accepted surfaces and coating conditions
Flooring	Substrate readiness and testing

Taping moves as fast as the compound dries. Heat and air set the pace.

ONE TRADE PARTNER, FEWER HANDOFFS

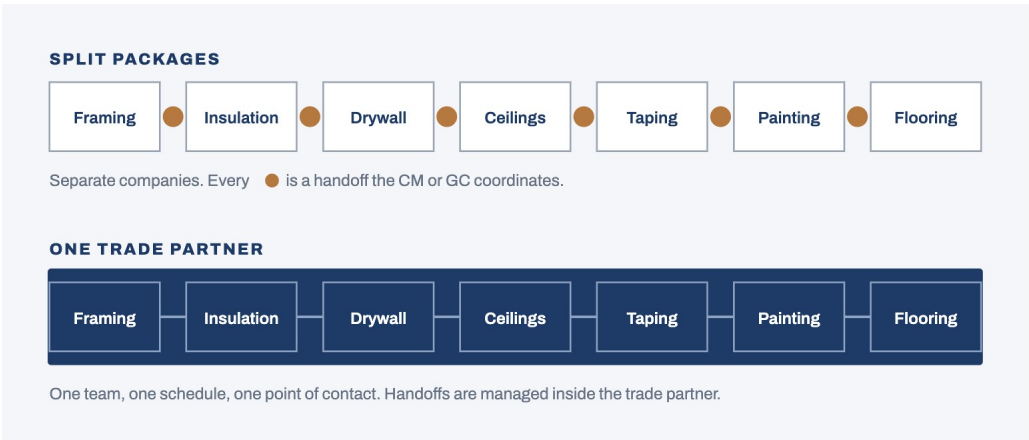


FIGURE 3 With framing through flooring under one trade partner, interior handoffs happen inside one company. Handoffs to mechanical, electrical and the inspector remain.

FIELD NOTE Fewer handoffs, fewer gaps. Every handoff between trades is a release, a check and a wait. Fewer handoffs keep each floor moving.

COMPARE THE SCOPE BEFORE THE TOTAL

Two quotes on the same drawings rarely cover the same scope. Run every bid through one scope sheet first.

A COMMON SCOPE SHEET LISTS

- Inclusions and exclusions, by scope
- Assemblies and finish levels, by area
- Unit rates for changes
- Schedule, access and phasing assumptions
- Quote validity and escalation terms

A bid is a scope with a number attached. Compare the scope.

C THREE QUESTIONS BEFORE YOU COMPARE TOTALS

1

What is excluded?

Floor prep, backing, firestopping, access panels, protection, touch-ups and final clean.

Ask for a written list of exclusions and qualifications.

2

Is the same building being priced?

Wall assemblies, finish levels, ceiling systems and paint systems.

Ask for the assumptions, area by area.

3

Who is doing the work?

What is self-performed, and whether the crew size fits the schedule.

Ask for a manpower plan against your schedule.

FIELD NOTE

Get unit rates by wall type.

Unit rates by wall type and finish level make changes simple to price and simple to check.

CLOSEOUT AND TURNOVER

Much of closeout is work added after finishes are complete: damage by others, late penetrations and added access panels. Agree the rules before the first floor is finished.

AGREE AT THE START

- Who repairs damage by others, and how it is charged.
- How deficiencies are issued and closed.
- Attic stock quantities and storage.
- The format for warranties and product data.

Plan the last floor the way you planned the first.

C WHAT A CLEAN TURNOVER NEEDS

STAGE	WHAT GOOD LOOKS LIKE
Trade walk	Each trade reviews its own work before the formal walk.
Deficiency walk	Floor by floor with the consultant. One list, with location and responsible trade.
Rectification	Fixed by zone, each item closed with a photo.
Clean and protect	Final clean, with floors and corners protected until possession.
Turnover	Warranties, product data, finish schedules and attic stock.

FIELD NOTE

Turn over by floor.

Close out and hand over each floor as it finishes. The last floor then has a short list, not the whole building's.

MARKET CONTEXT

Cost growth has slowed. Costs haven't stopped rising.

For a job tendering in the next twelve months: carry escalation, confirm where the board is coming from, and check that every rated wall type references an assembly accepted under the 2024 Code.

FIGURE 1

Year-over-year change in Statistics Canada's Building Construction Price Indexes, 15-CMA composite, as first published for each quarter. The index covers whole-building construction, not Division 9 alone. In Toronto, residential cost growth ran below the national composite in Q4 2025 and Q1 2026.

YEAR-OVER-YEAR CHANGE IN CONSTRUCTION COSTS



1

Cost growth is easing

Residential cost growth slowed every quarter to Q1 2026. Non-residential peaked in Q3 2025 and has eased since. If the budget runs past this year, carry escalation.

2

Tariffs on gypsum board

Since September 8, 2026, paper-faced gypsum board of US origin (tariff item 6809.11.00) carries a 50% Canadian counter tariff. Confirm origin, who carries the duty and how long the price holds.

3

The pipeline is shifting

Through 2025, GTHA condo starts fell to multi-decade lows while purpose-built rental starts reached their highest level in decades, according to Urbanation's 2025 year-end reports.

4

Resourcing

Crew availability changes job to job. Confirm manpower against the schedule at award, and again whenever mobilization, phasing or access moves.



THE FULL INTERIOR, SELF-PERFORMED.

CPT Construction carries Division 9 from framing to flooring with its own crews. The team that prices the job builds it, so value engineering starts in preconstruction and carries through to the last coat of paint.

SELF-PERFORMED

Metal framing

Insulation

Drywall

Acoustic ceilings

Taping and finishing

Painting

Flooring

VALUE ENGINEERING

Takeoff-based budgets at each design stage.

Wall types and assemblies reviewed for cost, within the listed design.

Alternative products and systems, confirmed before they are proposed.

Finish levels matched to the lighting and use of each area.

Sequencing planned to keep handoffs and return trips to a minimum.

One team.
One standard.
Complete scope.

Every interior starts as a set of decisions.

Good ones are made together.

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