



Dina Zemke, Ann Arbor, Mich. Home age: 38 years Dina Zemke's decision to replace her house's high-maintenance board-and-batten wood siding last June led to a surprise. While the installer planned to use the original boards as a substrate, they were too rotten to save, requiring the entire house to be re-sheathed before fiber cement could be installed. The total cost for the siding, soffits, re-sheathing and gutters reached \$85,000—well above Zemke's \$60,000 original budget. Still, once she learned the home needed to be re-sheathed, she had expected the final bill would be closer to \$100,000. It could have been worse. AVA PELLOR FOR WSJ Older homes can involve cost surprises.

Homeowners Share Stories of Their Horror Repair Costs

BY VERONICA DAGHER

People who own older properties tend to expect lots of costly maintenance. But every so often, a repair comes along that is so expensive it catches even the most seasoned homeowner off guard.

After a recent Wall Street Journal article on the surging costs of maintaining aging homes, we asked readers to share their most surprising repair stories. Here are some of their experiences.

Bob Hinderliter, Marietta, Ga. Home age: 33 years

A massive sinkhole nearly 30 feet deep swallowed his backyard, coming within 3 feet of the house.

The cause was a hidden burial pit. Decades ago, the original builder had entombed old construction debris instead of hauling it away. The debris takes a long time to decay, meaning the ground is stable until...it isn't.

"Our neighbors suspected that we were putting in a pool," Bob Hinderliter said of the giant hole that formed.

Fixing the void cost \$41,000 in 2016. Because the true scale of the debris remained hidden underground, the price was nearly impossible to forecast until excavation revealed what was underneath, he said.

To make matters worse, the collapse wasn't covered by insurance.

Diane Garner, Boise, Idaho Home age: 65 years

Diane Garner's vacation plans took a sudden turn when a cracked concrete driveway became an unexpected priority. What began as a surface-level issue became a financial hurdle when she realized the damage could actually drive up her insurance costs.

While she originally thought the project might cost \$12,000, the final bill for redoing the driveway climbed to \$30,000 in the summer of 2025. Even after the expensive repair was completed, her insurance premiums rose about 10% to 15% anyway, she said.

The cost meant pausing plans for a 40th anniversary cruise.

Bob Mac Leod, Orlando, Fla. Home age: 38 years

Bob Mac Leod had spent 29 years living with a secondary bathroom that he described as being in decent shape, despite its dated tile and mismatched floor and wall colors. His only cosmetic update was painting over the original oak stain on the vanity about 15 years ago. His long-term plan was always to gut and replace the room "someday." That day arrived when the enamel tub finally rusted through.

Because the walls, ceiling and floor were 100% tile, removing the tub required the removal of all the walls.

"If the tub had not rusted through, I could see us never updating it at all," Mac Leod said.

The remodel was completed in December and the associated financial pain is still fresh. He expected to spend \$17,000 on the project, but the final cost reached \$21,000.

Benjamin Chin, Placerville, Calif. Home age: 40 years

Shortly after Benjamin Chin moved into his home in 2019, he began to hear a persistent rattling sound coming from the ceiling above the primary bedroom. When he went into the attic to investigate, he discovered that the home's HVAC ducting had become a nesting ground for rats and raccoons.

Around the base of the vents, he found a family of rodents and their droppings, along with gaping holes under the eaves of the roofline that allowed them inside.

Because he has asthma, he chose to demolish the entire venting and duct system. He repaired all venting outlets, then had a new HVAC system installed. While he had initially expected the project to cost \$15,000, the final bill for the demolition and replacement totaled \$20,000.

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