

Brick and the Texas Storm Season: Hail, Wind-Driven Rain, and What Follows

What to Check After a North Texas Storm, What Insurance
Actually Covers, and the Repairs That Can't Wait

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Chapter 1: Hail Damage to a Brick House — What Hail Actually Does to Masonry

Let me start with the sentence that surprises every homeowner I say it to: hail rarely breaks brick.

Brick is one of the toughest things on your house. A fired clay brick can take a direct hit from golf-ball hail and shrug it off — maybe a chip, maybe a scuff, but the wall stands. That's the good news, and it's why brick is worth having in a state that grows hailstones the size of baseballs. But "the brick survived" is not the same as "the house is fine," because hail doesn't have to break brick to do real damage to a brick house. It just has to hit everything around the brick — and in a North Texas storm, it does.

I've been doing this 50 years, and every spring I walk houses after the big storms. The pattern is always the same. The brick walls are standing. But the mortar is chewed up. The chimney cap is cracked. The flashing is dented and lifted. The sealant is shredded. And water — which is the actual enemy in every story I tell — now has a dozen new doors into the house. This book is about hail damage to brick houses the

way it really happens: not the Hollywood version where the wall explodes, but the real version where the storm wounds the details and the water finishes the job.

What hail does to each part of the masonry

The brick faces. Small hail — pea to marble size — does essentially nothing to brick. Golf-ball hail can chip the faces, especially on softer or older brick, and knock the corners off protruding details like sills, soldier courses, and decorative corbelling. Truly giant hail — the baseball-to-grapefruit stones North Texas grows in a bad year — can spall brick faces outright, popping the hard outer skin off and exposing the softer body underneath. Spalled brick absorbs water faster than intact brick, so a spalled face isn't just cosmetic; it's the start of a deterioration cycle. But it takes a serious storm to do it. If your brick faces look the same after the storm as before, that's normal, not lucky.

The mortar joints. Here's where hail does its real masonry damage. Mortar is softer than brick by design, and hailstones sandblast it. A hard hailstorm erodes the surface of exposed mortar joints — not dramatically, not all at once, but enough to open the joint surface, roughen it, and knock loose any mortar that was already marginal. On a twenty-year-old wall

where the south-side joints were already powdering from sun exposure (see the Heat Book in this series), a bad hailstorm can finish what the sun started. After the storm, run your hand along the joints on the weather side. If they're shedding sand and the surface looks freshly pitted, the hail took a layer off.

The chimney crown and caps. The crown — the concrete slab on top of your chimney — takes hail hits at the worst possible angle: straight down, full force, no deflection. A cracked crown is one of the most common post-hail findings I see, and it's one of the most consequential, because a cracked crown funnels water directly into the chimney structure. Metal chimney caps get dented; dented caps still work, but cracked or displaced caps don't. The chimney is the highest, most exposed masonry on your house, and hail knows it.

Flashing. Hail dents metal flashing and, worse, can lift it — breaking the seal where flashing meets brick or roofing. Lifted flashing around a chimney or where a roof meets a wall is an open invitation to wind-driven rain, which we'll cover in Chapter 3. Dented flashing still sheds water; lifted flashing doesn't. That's the distinction that matters.

Sealant and caulk. The flexible sealant in your expansion

joints and around your windows is soft by design, which makes it hail's favorite target. A severe hailstorm can shred exposed sealant — pitting it, tearing chunks out, opening the joints it was sealing. After any significant hail, the expansion joints and window perimeters deserve a look, because failed sealant is a water path and water is the whole story.

The size scale that matters

Not all hail is equal, and it helps to think in sizes. Pea and marble-size hail: cosmetic at most, check the cars and move on. Quarter to golf-ball: now you're inspecting — mortar erosion, sealant damage, dented caps and flashing, possible brick chipping on vulnerable details. Baseball and above: that's structural-inspection territory — spalled brick faces, cracked crowns, lifted flashing, and damage well beyond the masonry. In May 2026, North Texas saw hail up to 4.5 inches — larger than a grapefruit — in Hamilton County, with baseball-size stones across several counties. When the sky is throwing ice that size, "the brick survived" is still usually true, but everything attached to the brick needs a professional look.

The takeaway for this chapter: after a hailstorm, don't just look at the brick. The brick is the toughest part. Look at

everything the brick is attached to — that's where hail damage to a brick house actually lives.

Chapter 2: The 2026 Storm Season — Why This Isn't Hypothetical

I'm writing this in the fall of 2026, and I don't need to reach for hypotheticals to explain the Texas storm season, because this year's already happened and North Texas felt it.

In May 2026, a severe outbreak raked west-central and north-central Texas. The Storm Prediction Center had put millions of people — including the whole Dallas–Fort Worth metroplex — under an enhanced risk, and the storms delivered: giant hail up to 4.5 inches near Cranfills Gap in Hamilton County, baseball-size hail across multiple counties, wind gusts to 84 miles per hour, tens of thousands without power. That's not a once-in-a-generation freak event up here. That's a bad spring, the kind North Texas has every few years.

April 2026 brought its own round: overnight storms with hail around an inch and a half and winds over 90 miles per hour sweeping the metroplex, from Arlington to Fort Worth to Duncanville. And in September 2026, after nearly two months without measurable rain, the storms came back to DFW with

golf-ball hail hammering the metro on a Friday afternoon.

Three separate hail events in one season, across the same metro area. If you own a brick house in North Texas, the question isn't whether a storm will test your masonry. It's whether your masonry was ready when it did — and whether you checked it afterward.

That's what this book is for. Not fear — preparation. The storm season is a fact of life here, the way the clay soil and the summer heat are facts of life. The homeowners who come through it best aren't the ones with the toughest brick. They're the ones who know what to check, know what their insurance actually covers, and fix the right things in the right order. Let's get into it.

Chapter 3: Wind-Driven Rain — How Water Gets Through a Brick Wall

Here's something most homeowners don't know, and it's the key to this whole chapter: a brick wall is not waterproof.

That sounds wrong. Brick feels solid, permanent, impenetrable. But masonry researchers will tell you straight: the outer leaf of a brick cavity wall absorbs water, and in wind-driven rain it absorbs a lot of it. Mortar is more porous than the brick units themselves — it drinks faster. And the weakest point in the whole wall isn't the brick or the mortar; it's the bond between them, the hairline interface where brick meets mortar, where water finds its path.

Under normal rain, this doesn't matter. Rain falls vertically, hits the wall, and most of it sheets down the face and off. The wall absorbs some, dries out between storms, and nobody's the wiser. But wind-driven rain is a different animal. When a 60-mile-per-hour gust slams rain sideways into your brick, the wind pressure *drives* the water into every pore, every hairline crack, every imperfect brick-mortar bond. Research on masonry walls shows water reaching the wall cavity

within about a minute of gust-driven rain starting. A minute. Your brick wall, in a Texas thunderstorm, starts taking water inside almost immediately.

So why isn't every house soaked?

Because the wall is designed for it. This is the part the original builders got right. A proper brick veneer wall is a *drainage wall*, not a barrier wall. The design assumes water will get through the outer brick leaf — and gives it somewhere to go. Behind the brick is an air cavity, at least an inch deep. Water that penetrates the brick runs down the back side of the brick, hits flashing at the bottom of the wall, and drains out through weep holes — those little gaps in the bottom course of brick. The system works beautifully, as long as every part of it is intact: the cavity stays clear, the flashing is in place, and the weep holes are open.

Now you see why the storm damage in Chapter 1 matters so much. Hail doesn't have to break the brick. It just has to break the *system*. Eroded mortar joints let in more water than sound joints. Lifted flashing lets water past the drainage plane. Clogged or painted-shut weep holes trap the water inside instead of draining it. Failed sealant opens direct paths. Each one is a small failure, and together they turn a

wall that was designed to manage water into a wall that's storing it.

What stored water does

Water sitting in a brick wall is never idle. In winter, it freezes and expands — freeze-thaw working the joints wider with every cycle. Year-round, it dissolves salts and carries them to the surface as efflorescence. It feeds the corrosion of the steel wall ties holding your veneer to the framing — and corroding ties expand as they rust, which can push the brickwork outward. It wicks into the wood framing and sheathing behind the veneer, where it rots quietly for years before anyone sees a symptom. And in a hot Texas summer after a wet spring, water stored in the masonry gets driven inward as vapor by the sun — straight into the wall assembly.

Every one of those is a slow, expensive problem. Every one of them starts with water getting in faster than it can get out. The storm didn't cause all of it — but the storm is often what tips a marginal wall over the edge. A wall with sound joints, intact flashing, and open weeps rides out a thunderstorm the way it was designed to. A wall where the storm found three small weaknesses starts storing water, and the clock starts ticking.

That's the real story of wind-driven rain on brick: the wall is supposed to get wet. It's supposed to drain and dry. Your job — and this book's job — is making sure it still can.

Chapter 4: The 48-Hour Walk — What to Check After a North Texas Storm

The storm's passed. It's daylight. Before you call anyone, walk your own house. You know it better than any inspector, and the first 48 hours are when the evidence is freshest. Here's the walk, in order, top to bottom — because water runs downhill and so should your inspection.

Before you start

Safety first, and I mean it. Don't get on the roof — steep, wet, possibly damaged roofing is how homeowners get hurt. Everything in this walk can be done from the ground, a ladder at the eaves if you're comfortable, and inside the house. Bring your phone: photograph everything, and photograph any hailstones next to a coin for scale before they melt. Those photos are evidence — for your contractor, and for your insurance company if it comes to that.

The chimney

Start at the top, with binoculars if you have them. Look at the crown — the concrete top of the chimney. You're looking for

new cracks, chunks missing, or pieces on the ground below. Check the cap: is it still seated, or dented, cracked, displaced? Look at the flashing where the chimney meets the roof — is it still lying flat, or lifted and peeled? The chimney takes the worst hail hits on the house and it's the most common place I find storm damage that actually matters. A cracked crown or lifted chimney flashing is a direct water path into the structure, and it goes on the "can't wait" list in Chapter 6.

The roofline and gutters

Walk the perimeter and look at the gutters: dents, dings, sections pulled away from the fascia, downspouts detached or crushed. Dented gutters still work; detached gutters don't — and a detached downspout dumps roof water right against your brick, which is Chapter 3's nightmare delivered to your foundation. Look at the fascia and soffits for impact marks. Check any exposed flashing you can see from the ground — where a porch roof meets the brick wall, around vents. Granules from asphalt shingles piled in the gutters or at the downspout outlets tell you the roof took a beating, even if you can't see it from the ground.

The brick walls

Now the masonry, wall by wall, with your hand and your eyes. Run your hand along the mortar joints on the weather sides — the sides that faced the storm. Fresh hail erosion feels different from old weathering: the surface will look newly pitted and shed sand readily. Look for chipped brick faces, especially on protruding details — window sills, soldier courses over openings, decorative brickwork, the corners. Check the expansion joints: is the sealant torn, pitted, or missing chunks? Walk the window and door perimeters: cracked or torn caulk, dented frames, broken screens. None of these are structural emergencies by themselves, but every one is a water entry point, and you're cataloging them.

The base of the walls

Finish at the bottom, because this is where drainage lives or dies. Are the weep holes clear — not clogged with storm debris, mulch, or mud splashed up by the rain? Is the grade still sloping away from the house, or did the storm wash soil against the brick? Any standing water against the foundation needs to drain, not sit. Check where the downspouts discharge — if a storm ripped an extension off, roof water is now pouring against the wall.

Inside

Go in and look up. Ceiling stains, especially new ones — brown rings, damp spots, bubbling paint — are water telling you where it got in. Check the tops of windows and exterior doors for dampness. Look in the attic if you can do it safely: daylight shining through the roof, wet insulation, damp rafters. Interior water signs after a storm mean something breached the envelope, and that something needs finding.

Write it down

Date everything. Note which storm — the date, the approximate hail size, the wind. Keep the photos organized. If you end up filing an insurance claim, this contemporaneous record is worth its weight: it establishes what the storm did, when it did it, and that you documented it promptly. If you don't file a claim, it's still the baseline for the repair work. Either way, the walk pays for itself.

One more thing: if the neighbors are getting their roofs inspected, get yours inspected too. Hail is capricious — it can hammer one side of a street and spare the other — but storm-chaser contractors aren't the way to find out. Get a reputable local roofer or a mason you trust, not the truck with the out-of-state plates that appeared the morning after. We'll talk

more about that in the next chapter.

Chapter 5: What Insurance Actually Covers — and What It Doesn't

After a big North Texas hailstorm, the second wave that hits a neighborhood isn't weather — it's pickup trucks. Storm-chasing contractors flood in from three states away, knocking on doors, promising free roofs, and telling homeowners whatever gets a signature. Before you sign anything or file anything, you need to understand your own policy. Here's the straight version.

What's covered

A standard Texas homeowners policy covers windstorm and hail damage to your house. That's the core of it: if hail or wind damages your roof, your gutters, your windows, your chimney, your masonry — the sudden, accidental damage from the storm — that's a covered peril. This is the claim type Texas insurers pay more than almost any other; hail is one of the most common homeowners claims in the state, and Texas is one of the top hail-claim states in the country year after year.

Two big exceptions to know. First, **flood is never covered**

under a standard policy — not the rain that fell from the sky, but water that rises from the ground, storm surge, overflowing creeks. If the storm floods your first floor, that's a separate flood policy (usually through the National Flood Insurance Program) or nothing. After a storm with both hail and flooding, adjusters separate the damage by cause, and only the wind/hail portion is covered. Second, if you live in one of the fourteen Gulf Coast counties, standard policies exclude windstorm entirely and you buy separate wind/hail coverage through the Texas Windstorm Insurance Association (TWIA) or a private windstorm carrier. In North Texas, that doesn't apply — but know it if you own property on the coast.

The deductible — read this number before the storm

Most Texas policies carry a **separate wind/hail deductible**, and it's usually a percentage of your home's insured value, not a flat dollar amount. Common ranges run 1% to 5%, with 1% to 2% typical in DFW. Do the math on your own house: on a \$500,000 insured value, a 2% wind/hail deductible is \$10,000 out of your pocket before insurance pays a dime on the claim. On a \$350,000 home at 2%, it's \$7,000.

This number decides whether filing makes sense. If your 48-

hour walk found \$3,000 worth of repairs and your deductible is \$7,000, there's no claim to file — you'd pay it all yourself anyway, and you'd have a claim on your record for nothing. Know your deductible before the storm season, not after. It's on your declarations page. Read it this week.

Replacement cost vs. actual cash value

This distinction decides how much of the repair the insurer actually pays, and it's where a lot of homeowners get a painful surprise. **Replacement cost value (RCV)** pays what it costs to repair or replace with new. **Actual cash value (ACV)** pays replacement cost *minus depreciation* — what the thing was worth used, at its age. On a fifteen-year-old roof, the gap between RCV and ACV can be tens of thousands of dollars, and many Texas carriers have moved older roofs to ACV settlement. Check which one your policy carries, especially for the roof. For masonry — brick, mortar, chimney work — depreciation arguments are less common than on roofing, but the principle applies to every part of the claim.

The claims process, honestly described

If the damage exceeds your deductible and you decide to file, here's how it should go. First, get your own inspection — a

reputable local roofer or contractor, not a storm chaser — and get their written assessment of the damage. Then call your insurer promptly and file. Under the Texas Prompt Payment of Claims Act, the insurer has to acknowledge your claim within 15 days and then pay it, deny it, or tell you they need more time within 60 days after receiving your proof of loss. Keep every photo, every report, every receipt. If the adjuster's number comes back low, you can dispute it — with your contractor's documentation, and if necessary, with the help Texas law provides for underpaid claims.

What the insurer will sometimes argue: that the damage is wear and tear, or pre-existing, or from an earlier storm. This is where your dated photos and your 48-hour walk pay off. "This flashing was intact on April 1st and lifted on May 11th" beats "I think the storm did it" every time.

The storm-chaser warning

Now the part I feel strongest about. After every major hail event, out-of-state crews descend on North Texas neighborhoods. Some are legitimate. Many are not. The red flags: high-pressure tactics ("sign today or the offer expires"), promises of a "free roof" (there's no such thing — someone pays the deductible, and in Texas, a contractor waiving your

deductible is breaking the law), asking you to sign over your insurance benefits before any work is described, and no local address, no local references, no Texas presence six months from now when the warranty matters.

The honest way: hire a local contractor with a real reputation — roofers for the roof, masons for the masonry — get a written scope of work, and have your contractor meet the adjuster at the inspection. Your pro talking to their pro, with your documentation in hand, is how claims get fairly settled. Never sign a contract you haven't read, never sign away your claim rights to someone who knocked on your door, and never let anyone tell you the deductible doesn't apply. It applies. It's the law.

One more honest note: filing a claim isn't free even when it's paid. Claims history follows the house and can affect your premiums and your insurability. That's not a reason to avoid a legitimate claim — it's a reason to make sure the claim is legitimate and worth it. Damage above the deductible, documented, sudden, storm-caused: file it. Borderline cosmetic stuff below the deductible: pay it yourself and move on.

Chapter 6: The Repairs That Can't Wait

Not all storm damage is equal, and after a big storm the repair list can feel overwhelming. Here's how to triage it — what needs doing now, what can wait for the insurance check, and what's cosmetic.

Tier 1: Active water entry — this week

Anything letting water into the house right now goes first, before the next rain. Lifted or missing flashing around the chimney or at roof-to-wall joints. A cracked chimney crown — water pouring into the chimney structure rots it from the inside and the damage compounds fast. Torn sealant at windows where wind-driven rain is visibly entering. Detached gutters dumping roof water against the wall. A broken window, obviously.

These are triage repairs, and triage doesn't have to be pretty — it has to be dry. A tube of the right sealant, a temporary flashing patch, a tarp properly secured: all legitimate emergency measures. Tell your contractor they're temporary. Document them for the adjuster — emergency mitigation is part of every claim, and insurers expect you to prevent

further damage. "I tarped it Saturday, the permanent repair is scheduled" is exactly what they want to hear.

Tier 2: Breached defenses — this month

The damage that isn't letting water in today but will let it in during the next storm. Eroded mortar joints on the weather walls — repointing the damaged sections restores the wall's first line of defense. Failed expansion-joint sealant — cut out and replaced. Dented chimney caps that still function can wait; cracked or displaced caps can't. Reattached gutters and downspouts, with extensions putting roof water away from the foundation. Weep holes cleared and grade checked.

This is also where the chimney deserves special attention, because chimney damage is the most commonly underestimated post-storm repair. A cracked crown doesn't look like much from the ground. From the top, it's a funnel. Crown repair or a proper crown rebuild, a sound cap, and intact flashing turn the chimney from the house's weakest storm point back into its toughest. There's a companion book in this series on chimneys — crowns, caps, and flashing — that goes deep on the options and the 2026 costs. The short version: crown work is hundreds, not thousands, when you catch it early, and it's thousands when water's been entering

for a year.

Tier 3: Cosmetic — on your schedule

Chipped brick faces that aren't spalling. Dented-but-functional gutters. Scuffed trim. Faded or pitted sealant that's still keeping water out. These matter for the house's appearance and they're worth fixing, but they can wait for the insurance settlement, for the roofer's schedule to clear, or for next spring. Don't let a contractor bundle cosmetic work into an emergency and charge emergency prices for it.

The order of operations

One principle governs all of it: **stop the water first, restore the defenses second, fix the cosmetics last.** And one practical rule: don't do permanent masonry repairs until the insurance picture is settled, if you're filing. The adjuster needs to see the damage as the storm left it — your photos help, but an unrepaired wall helps more. Triage and document; repair permanently after the claim is agreed. If you're not filing, skip the wait and fix it right the first time.

What it costs — honest ranges

Storm masonry repair pricing follows the same ranges as ordinary masonry work, because it is ordinary masonry

work — the storm just scheduled it for you. Straightforward repointing on a Texas home typically runs \$10 to \$20 per square foot; a defined section of hail-eroded joints might run a few hundred to a couple thousand depending on the area. Chimney crown repair runs in the hundreds for sealing and patching; a full crown rebuild runs higher. Flashing repair depends on access and extent — a simple chimney flashing reseal is a modest job, while flashing replacement on a steep two-story roof is a different number entirely. Cap replacement is typically a few hundred dollars installed.

The "depends on" list is the same as any masonry bid: height and access, how much area is damaged, whether brick units need replacing or just mortar, and what else the mason finds when he gets up close. Get the damage documented, get three bids, and make sure each bid lists the actual scope — square footage, linear feet of joint, the specific components. "Storm damage repair: \$4,000" with no breakdown isn't a bid.

Chapter 7: After the Adjuster Leaves — Getting the Repair Actually Done

The adjuster came, the claim was approved, and a check is on the way. Most homeowners think the hard part is over. In my experience, the hard part is just changing shape — from proving the damage to managing the repair. Here's what the next sixty days look like and how to keep them honest.

The two-check surprise

If your policy pays replacement cost value, the money usually arrives in two parts, and the first check is smaller than you expect. The insurer first pays the **actual cash value** — replacement cost minus depreciation. The rest — the **recoverable depreciation** — gets released after the work is completed and you submit the contractor's final invoice. This isn't the insurer shorting you; it's how RCV policies are structured, to make sure the money goes into the repair and not elsewhere.

What it means practically: you need a contractor willing to start work on the ACV payment plus your deductible, with the balance coming when the job is done and documented.

Reputable storm-work contractors do this every day — it's the normal rhythm of insurance restoration. A contractor demanding the full RCV amount upfront, before work starts, is either inexperienced with insurance work or planning not to be around when the second check arrives. Standard practice: a reasonable deposit to schedule and order materials, progress payments as work completes, final payment when you have the recoverable depreciation in hand.

Supplements — the damage nobody saw on day one

Here's something adjusters don't advertise: the first estimate is almost never the last word. Once work begins — shingles come off, flashing gets pulled, a chimney crown gets opened up — hidden damage appears that nobody could see during the inspection. Rotted decking under the shingles. A cracked flue liner inside the chimney. Water damage in the wall cavity behind hail-battered brick.

When that happens, your contractor documents it with photos and files a **supplement** — a request to the insurer to add the newly discovered storm-related damage to the claim. The adjuster reviews it, usually approves the legitimate items, and the claim grows to match the real scope. This is

normal, legal, and expected. It's also why you want a contractor experienced in insurance restoration rather than just construction: the supplement is paperwork as much as it is repair, and it has to be written in the language adjusters speak — line items, photos, cause-and-effect.

What supplements are not: an excuse to remodel. The supplement covers storm-related damage discovered during the repair. The moment the scope drifts into "while we're at it" upgrades, you're paying out of pocket — which is fine, as long as it's your choice and your money, clearly separated from the claim.

Matching, code, and the details that cost extra

Two coverage details worth knowing before work starts.

Matching: if the storm damaged one slope of your roof or one wall of brick, the insurer owes you a repair that matches — but policies differ on how far that goes, and brick matching on a twenty-year-old wall is genuinely hard. Discuss it upfront: what happens if the new brick doesn't match the old? Get the answer before the work, not after.

Ordinance and law (code upgrades): if current building code requires something your old installation didn't have — and the repair triggers the requirement — standard policies

often exclude the upgrade cost unless you carry ordinance-and-law coverage. Ask your agent whether you have it. On older homes, this is the surprise line item that shows up mid-job.

Picking the contractor and keeping the job clean

After a major hailstorm, every good contractor in North Texas is booked for months. That's reality. It's better to wait six weeks for a reputable local company than to get next-week availability from a crew that blew in from out of state. While you wait, your triage repairs from Chapter 6 keep the house dry.

When you hire: written scope of work with line items, start and completion dates, payment schedule tied to progress, the contractor's insurance certificate, and a lien waiver at final payment — that last one matters because it proves the contractor paid his suppliers and nobody can put a lien on your house for materials. Never pay the full job upfront. Never sign a contract with blank spaces. And keep your contractor and your adjuster talking to each other — the smoothest claims I've watched are the ones where the contractor met the adjuster on day one and handled the supplements professionally from there.

The repair phase ends when three things are true: the work matches the agreed scope, the recoverable depreciation has been released on the final invoice, and you have your warranty paperwork and lien waiver in hand. Then the file closes, the house is whole, and you're back to the maintenance routine that keeps the next storm from finding anything.

Chapter 8: Storm-Proofing Before the Next

One

The best time to prepare for a hailstorm is when the sky is blue. Everything in this chapter is cheaper and easier before the storm than after, and most of it is the same maintenance the other books in this series recommend — because a well-maintained house is a storm-resistant house. The storm doesn't create weaknesses so much as it finds them.

Keep the mortar sound. The wall that rides out hail best is the wall whose joints were solid before the storm. Repointing marginal joints in the spring means the hail hits sound mortar instead of crumbling mortar. This is the single highest-value storm prep for an older brick home, and it's just scheduled maintenance with a storm-season deadline.

Keep the sealant flexible. Expansion joints, window perimeters, door frames — every flexible seal on the exterior should be intact going into storm season. Hail shreds marginal sealant and spares sound sealant more often than you'd think; the difference between the two is a few years of UV aging. Reseal in the spring.

Cap and crown the chimney. A sound crown with no cracks, a properly seated cap, and flashing that's lying flat and sealed — that's a chimney that can take a hailstorm. A chimney with a hairline crown crack going into May is a chimney that comes out of May with a real crack and water inside. Chimney maintenance is storm maintenance.

Gutters tight and extended. Secure hangers, sealed seams, downspout extensions carrying water away from the walls and foundation. In a wind-driven-rain event, your gutter system handles thousands of gallons — it needs to be attached and aimed correctly before the storm, because nobody's fixing it during.

Trees and projectiles. Trim dead limbs overhanging the house — in 70-mile-per-hour winds, a dead limb is a missile, and brick chips when a limb hits it at speed. Secure or store patio furniture, grills, and anything else the wind can throw at your walls. The strangest hail-season brick damage I've seen wasn't hail at all; it was a neighbor's trampoline.

Document the before. Once a year, in the spring, walk the house and photograph every elevation — the same 48-hour walk from Chapter 4, but as a baseline. If a storm hits in May, your April photos prove what the storm changed. Insurers

argue wear-and-tear; dated photos end that argument. Ten minutes with a phone, once a year. It's the cheapest insurance you own.

Know your policy. Read the declarations page before storm season: your wind/hail deductible percentage, whether you have RCV or ACV on the roof, your insurer's claims number saved in your phone. The week after a major hailstorm, contractor and adjuster schedules fill up for months — the homeowners who move first are the ones who already knew their numbers.

Chapter 9: When the Storm Finds a Weakness You Already Had

Here's the honest ending this book needs. Every spring, I walk houses where the storm gets blamed for damage the storm merely revealed. The mortar was failing for five years; the hail finished it. The flashing was lifting for three years; the wind completed it. The crown was cracked last fall; the ice found the crack. The storm didn't cause the problem — it audited the maintenance, and the maintenance failed the audit.

This matters for two reasons. First, insurance adjusters know it too. When they attribute damage to wear and tear or deferred maintenance rather than the storm, they're often right — and "the storm did it" isn't a magic phrase that converts ten years of neglect into a covered loss. Sudden, accidental, storm-caused: all three have to be true. Your dated photos and maintenance records are what prove it.

Second, and more important: it's actually good news. It means most storm damage to brick houses is preventable — not by controlling the sky, but by controlling the condition of

the house before the sky does what it does. Sound mortar, flexible sealant, intact flashing, clear weeps, a solid crown: that's not a storm-proofing system you buy. It's a maintenance habit you keep. The houses that come through May's hail with nothing but a story are the houses somebody walked every spring.

North Texas will keep growing hail. That's the deal with living here — the storms are part of the price of the big sky and the long springs. But a brick house that's maintained the way this series describes is one of the most storm-worthy structures you can own. The brick itself will take almost anything the sky throws at it. Your job is everything around the brick: the joints, the sealant, the flashing, the crown, the drainage. Keep those sound, check them after every storm, fix what can't wait, and the storm season becomes what it should be — weather, not damage.

If the storm found something on your house, [storm damage brick repair](<https://championbrickrepair.com>) is what we do at Champion — the inspection, the triage, the permanent repair, in that order. And every book in this series, including this one, lives in the [free brick repair books](<https://metro-foundation-repair.web.app/free-books/>) library. Share this one with the neighbor who's still deciding whether to walk their house this spring.

About the Author

Travis Nech has spent 50 years in Texas brick, masonry, and foundation work. He owns [Champion Brick Repair](<https://championbrickrepair.com>) — (817) 900-6324 — [Metro Foundation Repair](<https://metrofoundationrepair.com>) — (817) 670-4474 — and the [LintelLOCK](<https://lintlerepair.com>) lintel system — (469) 730-0650. All his books are free at [Travis Nech's Free Book Library](<https://metro-foundation-repair.web.app/free-books/>).