

Brick Chimneys in North Texas: A Homeowner's Field Guide

What the Weather Does to Your Stack, Year by Year — and
How to Keep It Standing

by Travis Nech

Champion Brick Repair — championbrickrepair.com

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Chapter 1: Why Brick Chimney Repair in Dallas TX Starts With the Weather

Your chimney takes more punishment than any other masonry on your house. The walls get rained on, sure. But the chimney gets rained on from every direction, baked by the sun on all four sides, frozen in a North Texas blue norther, heated from the inside every time you light a fire, and shaken by every hailstorm and wind event that comes through Dallas–Fort Worth. Nothing else on the house works that hard.

I've been a [dallas chimney mason](<https://championbrickrepair.com>) for fifty years, and I can tell you: chimneys don't fail randomly. They fail on a schedule written by the weather. Most of the brick chimney repair work I do in Dallas, TX starts with a homeowner who never saw it coming — because nobody ever taught them what to look at. The sun writes the first chapters. The rain writes the middle. Freeze-thaw writes the ending. And the homeowner — that's you — decides how the story goes by what gets maintained and what gets ignored.

This isn't a pricing book. I wrote a separate book that covers what every chimney job costs in Dallas — tuckpointing, crowns, caps, rebuilds, the whole price menu. This book is

the field guide: what North Texas weather does to a chimney year by year, the inspection points you can check from the ground with a pair of binoculars, and the maintenance schedule that keeps a chimney out of rebuild territory. Read this one to understand your chimney. Read the other one when you're ready to price the work.

Here's the one-sentence version of the whole book: water is the enemy, the crown is the shield, the mortar is the early warning system, and a chimney that's looked at every year almost never surprises anybody.

Chapter 2: The Four Enemies — Sun, Rain, Freeze, and Fire

A chimney in North Texas fights on four fronts. Understanding them is understanding everything else in this book.

The sun and thermal cycling. A chimney is a tall, thin column of masonry standing alone above the roofline, exposed on all sides. In a Texas summer, the south and west faces can swing through enormous temperature ranges in a single day — blazing afternoon heat, then a thunderstorm drops the temperature thirty degrees in an hour. Brick and mortar expand and contract with temperature, and they don't expand at the same rate. Every cycle works the bond between them a little looser. Over years, thermal cycling alone will open hairline cracks in mortar joints and crowns. The chimney never gets shade. It never gets a break.

The rain. Obvious, but the details matter. Rain hits the chimney from the side, driving into the mortar joints. It lands on the crown and sits there if the crown doesn't shed it. It runs down the flue if there's no cap. And in North Texas, rain

doesn't come gently — it comes in gully-washers that soak the masonry through in an hour. A saturated chimney is a heavy chimney, and saturated mortar is vulnerable mortar.

The freeze. North Texas doesn't get the deep, months-long freezes of the Northeast, and that's almost worse for masonry. What we get is the swing: a 65-degree afternoon followed by a hard freeze overnight. Water absorbed into the brick and mortar during the day freezes at night — and water expands about nine percent when it turns to ice. That expansion happens inside the pores of the brick and mortar, pushing outward with force the material was never designed to take repeatedly. One cycle does almost nothing. Dozens of cycles every winter, year after year, and the faces of the brick start flaking off — spalling — and the mortar crumbles. The wider the temperature swings, the faster it happens. Our climate is built for this kind of damage.

The fire inside. If you burn wood, the inside of the chimney gets a different kind of beating: intense heat cycling, creosote building up in the flue, and moisture from combustion condensing on the flue walls. Creosote is a fire hazard — that's the safety side — but it's also acidic and corrosive to flue liners and mortar. A chimney that burns a lot of fires

ages from the inside at the same time the weather ages it from the outside.

The North Texas plot twists. Our weather has a few signature moves that punish chimneys worse than the averages suggest. The first is the hard freeze after a warm spell — the February 2021 freeze being the extreme example, but smaller versions happen most winters. A chimney saturated from days of cold rain, then hit with single-digit temperatures, takes more freeze damage in one week than in a whole normal winter. The second is hail season, roughly April through June, when DFW gets some of the most hail-active weather in the country. Hail doesn't just dent cars — it chips brick faces, cracks crowns, and knocks mortar out of joints, and the damage is cumulative across years of storms. The third is the wind: our spring straight-line wind events and the occasional tornado work flashing loose and throw debris at the stack. A chimney in North Texas doesn't just age — it gets assaulted on a schedule, and the maintenance in this book is timed around those assaults.

Four enemies, two sides of the wall. The maintenance schedule in this book is just the plan for fighting all four.

Chapter 3: Years 1–5 — The New Chimney

A new brick chimney in North Texas starts life strong. The mortar is fresh and fully bonded. The crown is intact. The flashing is tight. Everything sheds water the way it should.

What happens in the first five years is mostly invisible. The mortar cures fully and settles into its long-term hardness. The chimney goes through its first few dozen freeze-thaw cycles — not enough to cause visible damage, but the clock starts. Thermal cycling works the joints microscopically. If the crown was built with a proper overhang and drip edge, it sheds water cleanly. If it was built flat or thin — and plenty are — water starts finding the tiny shrinkage cracks that appear in every concrete crown in the first couple of years.

What you should do in years 1–5: almost nothing, except look. Get in the habit of the annual ground-level inspection (Chapter 8). Make sure there's a cap on the flue — a surprising number of new chimneys get finished without one, and an uncapped flue is an open rain gauge pouring water straight down into the works. If you burn wood, get the chimney swept and inspected annually starting now — the

national standard (NFPA 211) calls for annual inspection of every chimney, used or not, and it's the cheapest habit in this book.

What goes wrong in years 1–5: bad construction shows itself early. A crown that cracks in year two wasn't built right. Flashing that leaks in year three wasn't installed right. Mortar that crumbles in year four is the wrong mortar or was laid wrong. If something fails this early, it's a workmanship problem, not a weather problem — and it should be a warranty conversation with the builder.

Chapter 4: Years 5–15 — The Mortar Starts Talking

Somewhere in the second decade, the chimney starts telling you things — if you're listening.

The mortar joints are the first to show weather. You'll see the joints receding slightly — worn back from the face of the brick — especially on the south and west faces that take the worst sun and weather. Hairline cracks appear in the crown; every concrete crown cracks eventually, and by year ten most have at least hairlines. The flashing where the chimney meets the roof has been through ten years of thermal movement — it may still be fine, or it may be starting to lift at the edges.

This is also when the differences between chimneys start to show. A chimney with a good crown, a cap, and sound flashing at year twelve looks barely aged. A chimney missing its cap, with a flat cracked crown and tired flashing, at year twelve looks twenty. The weather is the same. The maintenance is the difference.

What you should do in years 5–15: keep up the annual

inspection. This is the window for the small, cheap interventions that prevent the big ones. Hairline crown cracks get sealed before water gets in and freezes them wider. A missing or damaged cap gets replaced — it's the cheapest protection on the chimney. If the mortar is starting to recede, note it and watch the rate; you're not in repointing territory yet, but you're on the road.

What goes wrong in years 5–15: neglect compounds. The uncapped flue lets five more years of rain pour down inside. The hairline crown crack becomes a real crack. Water gets behind the flashing and starts working on the roof deck. None of this is catastrophic yet — but every bit of it is cheaper to fix now than at year twenty.

Chapter 5: Years 15–30 — The Decision

Window

This is the most important chapter in the book, because years fifteen to thirty are when a chimney's future gets decided. This is also the window when most brick chimney repair in Dallas gets scheduled — or gets postponed until the bill triples.

By now, the mortar has given twenty-plus years of service, and on most North Texas chimneys, it's showing it. Joints are receded, crumbling in spots, maybe missing chunks on the weather faces. The rule of thumb: chimney mortar joints last roughly 20 to 30 years in our climate before they need repointing. If your chimney is in this age range and has never been repointed, it's probably due — the ground-level inspection will tell you.

The crown, if never sealed or repaired, is likely cracked beyond hairlines by now. Water entering through crown cracks freezes, widens them, and starts getting into the top courses of brick. This is when spalling often starts — the faces of the top-course bricks flaking off — because the top of the

chimney is the wettest part and takes the most freeze-thaw.

The flashing is a question mark. Good flashing lasts decades. Bad flashing — or flashing that's been caulked over instead of replaced — fails in this window, and flashing failure doesn't show on the chimney. It shows as a water stain on the ceiling inside, or dampness in the attic around the chimney. By the time you see it inside, it's been leaking for a while.

What you should do in years 15–30: this is the maintenance decade. Repoint when the joints say so — not before, not long after. Seal or repair the crown. Replace the flashing if it's failing — don't caulk over it for the third time. Keep the cap sound. Every one of these is maintenance-priced work. Every one of them, skipped, becomes rebuild-priced work in the next window.

What goes wrong in years 15–30: the chimney gets ignored because it "looks fine from the ground." Mortar doesn't look like an emergency until it's an emergency. A chimney that gets its repointing, crown work, and flashing in this window sails into year thirty solid. A chimney that doesn't enters the next window in rebuild territory. The difference between those two outcomes is a few maintenance jobs spread over fifteen years.

Chapter 6: Years 30 and Beyond — Rebuild Territory

Past thirty years without major maintenance, a North Texas chimney is living on borrowed time. That doesn't mean it's falling down — masonry is tough — but the weather has had three decades to work, and the bill comes due.

What thirty-plus years of neglect looks like: mortar joints deeply failed or missing across large areas. Spalling across the weather faces — brick faces popped off, exposing the soft interior of the brick, which then deteriorates faster. A crown that's more crack than concrete. Possibly a lean — and a leaning chimney is a different animal from a leaning garden wall. A leaning chimney is structural, it's urgent, and it's not a maintenance item anymore.

But here's what thirty-plus years of maintenance looks like: a chimney that's been repointed once, had its crown sealed or rebuilt, wears a good cap, and has sound flashing. That chimney at forty looks better than a neglected chimney at twenty-five. Age is not the enemy. Unmaintained age is.

The honest truth about old chimneys: at some point, the

economics flip. When the brick itself is extensively spalled, when the mortar is gone more places than it's sound, when the structure is compromised — repointing stops making sense and rebuilding starts. A good mason will tell you when you've crossed that line. The field guide in this book helps you see it coming years ahead, so the rebuild — if it comes — is a planned project, not an emergency.

Chapter 7: The Anatomy of Your Chimney — What You're Looking At

Before you inspect, you need to know the parts. Here's the chimney from top to bottom, in plain terms.

The cap. The metal lid on top of the flue. Keeps rain out of the flue, keeps animals out, and with a mesh screen, keeps sparks in. The cheapest, most effective piece of chimney protection ever invented. From the ground, you can see whether it's there, whether it's straight, and whether the screen is intact.

The crown. The concrete (sometimes mortar) slab on top of the chimney that covers everything except the flue opening. It's the chimney's roof — it sheds water off the top so it doesn't soak down into the brickwork. A proper crown overhangs the brick by an inch or two and slopes away from the flue. From the ground with binoculars, you can see cracks, missing chunks, and whether it's shedding water or ponding it.

The flue and flue liner. The channel the smoke travels up, lined with clay tile or metal. You can't see most of it from the

ground — that's what professional inspections with cameras are for. What you can see from the ground: the top of the liner sticking up through the crown, and whether it's cracked or spalling at the visible top.

The brick and mortar. The stack itself. From the ground, you're looking at the mortar joints (receded? crumbling? missing?), the brick faces (spalling? discolored?), and the overall line of the chimney (straight? leaning?).

The flashing. Where the chimney passes through the roof — metal flashing woven into the shingles and counter-flashed into the mortar joints. You can see the visible flashing from the ground on most houses. You're looking for lifted edges, rust, gaps, and the tell-tale sign of failure: heavy caulking smeared over it, which means somebody patched instead of fixing.

The cricket (or saddle). On the uphill side of a wide chimney, there should be a small peaked structure that diverts water around the chimney instead of letting it pond against the uphill face. Not every chimney needs one, but wide chimneys without them collect water where the roof meets the brick — and that's where leaks start.

Learn these six parts and you can read a chimney the way a mechanic reads an engine — not by guessing, but by knowing what each piece does and what its failure looks like.

Chapter 8: The Ground-Level Inspection — Your Annual Walkthrough

You don't need to get on the roof. Everything in this inspection is done from the ground with a pair of binoculars, once a year — fall is ideal, before burning season. Fifteen minutes. Here's the checklist, top to bottom.

The cap. Is it there? Is it sitting straight? Is the mesh screen intact or rusted through? A missing cap is the single most common and most fixable problem I find. No cap means every rain pours directly into the flue, soaking the liner and the interior masonry, and it means birds and squirrels have an open door. If the cap is gone, that's job one.

The crown. Scan the top slab. You're looking for cracks — hairlines are maintenance, wide cracks or missing pieces are repair. Look at the edges: is the crown overhanging the brick, or is it flush (or worse, smaller than the chimney top, which funnels water straight down the faces)? Look for ponding stains — dark discoloration that says water sits up there.

The flue liner top. The clay tile poking through the crown — is it intact, or cracked and crumbling at the top? The visible

top is the canary for the liner below. If the top is falling apart, the liner needs professional eyes.

The brick faces. Work down all four sides with the binoculars. Spalling — faces flaking or popped off — shows as rough, lighter-colored patches where the smooth face used to be. Note where it is: top courses (water from the crown), weather sides (sun and rain), everywhere (long-term saturation). A few spalled bricks is maintenance. Widespread spalling is a bigger conversation.

The mortar joints. Look for joints that have receded — worn back from the brick face — or that are visibly crumbling or missing. Check the weather sides first, then the top third of the chimney, which weathers fastest. The screwdriver test from my tuckpointing book applies here too: if you can reach a joint (some chimneys are accessible from a window or a low roof), drag a screwdriver firmly across it. Sound mortar resists. Failed mortar powders out.

The line. Step back and sight up the chimney's corners. Straight is good. Any lean — even a slight one — gets noted and watched, and a visible lean gets a professional look promptly. Chimneys don't lean a little and stop. A leaning chimney is the one chimney problem that's genuinely urgent.

The flashing. Look where the chimney meets the roof. Flashing should lie flat and tight, with clean lines. Lifted edges, rust streaks, gaps, or globs of caulk are all signs of trouble. Then go inside — check the attic around the chimney and the ceilings below for water stains. Flashing failure shows inside before it shows outside.

The surroundings. Are tree limbs touching or overhanging the chimney? Limbs drop debris, hold moisture against the masonry, and in a storm they hit the chimney. Is there a cricket on the uphill side if the chimney is wide? Are the gutters above clear — overflowing gutters pour water down the chimney face.

Write down what you find, every year. "2026: crown hairline crack north edge, mortar receding on west face top third, cap screen rusted." Next year, compare. The log is what turns a casual look into an inspection — it shows you the rate of change, and the rate of change is what tells you whether you're watching or acting.

Chapter 9: Reading the Signs — What Each Symptom Means

The inspection gives you observations. This chapter turns them into diagnoses — the diagnostic half of brick chimney repair, where what you saw from the ground becomes a plan.

Spalling brick faces. Water got into the brick and froze, repeatedly. The face pops off because the outer layer took the most saturation and the most freeze cycles. Causes, in order: failed crown letting water soak the top courses, missing cap letting water down the flue and into the masonry from inside, or long-term saturation from failed flashing. Spalled bricks don't heal — the damaged units eventually need replacing, and the water source needs fixing first or the new bricks spall too.

White staining (efflorescence). Mineral salts carried out of the mortar and brick by water, left behind as white crust when the water evaporates. A little is cosmetic. A lot — especially if it keeps coming back after rain — means water is moving through the masonry in volume. On a chimney, persistent efflorescence usually points to the crown or the

cap: water entering from the top and migrating down through the stack.

Rust stains running down the brick. Something metal is rusting — usually the cap, the flashing, or a rusting flue liner. The stain is cosmetic; the rusting component is the problem. A rusted-through cap screen needs replacing. Rust streaks from the flashing area mean the flashing is failing.

Crumbling or missing mortar. The joints have reached the end of their service life — or water has accelerated them there. If it's the top third and the weather faces, that's normal weathering and it's repointing time. If it's everywhere including sheltered spots, suspect a water source soaking the whole stack.

A cracked crown. The number one chimney problem in North Texas. Concrete crowns crack — thermal cycling, minor settlement, shrinkage. Hairline cracks let water in; water freezes and widens them; wider cracks let more water in. It's a ratchet that only turns one way. Seal hairlines early. Repair or rebuild cracked crowns before the water gets into the brick below.

Water stains inside — on the ceiling, in the attic, around

the fireplace. The chimney is leaking, and the entry point is one of four places: the crown, the cap/flue top, the flashing, or the brickwork itself (saturated masonry letting water through). A good chimney tech finds the entry point before fixing anything — fixing the wrong one is money spent and leak kept.

The lean. I've said it twice and I'll say it again: a leaning chimney is urgent. Unlike a garden wall, a chimney is tall, heavy, and attached to your house. A lean means the structure is compromised — foundation, footing, or internal deterioration. Don't watch it. Get it evaluated.

Chapter 10: The Crown — The Shield on Top

If the chimney has a roof, the crown is it. And like a roof, it's the difference between a dry structure and a wet one.

A proper chimney crown is a slab of concrete — not mortar, concrete — at least two inches thick at its thinnest, sloping away from the flue opening toward the edges, overhanging the brick faces by an inch or two so water drips clear. The overhang matters: a crown that's flush with the brick lets water run straight down the faces. The slope matters: a flat crown ponds water, and ponded water finds every crack.

What goes wrong: most crowns I see in North Texas were built as an afterthought — a wash of mortar troweled over the top of the chimney, thin, flat, no overhang. Mortar isn't concrete; it's weaker, more porous, and it cracks sooner. A mortar wash crown might last ten years. A proper concrete crown lasts decades.

Maintenance: hairline cracks get sealed with a crown-specific sealant — not regular caulk, which doesn't bond right or last. Wider cracks or deteriorated crowns get repaired or rebuilt. And here's the maintenance-versus-neglect math in its purest

form: sealing a crown is a small maintenance job. Rebuilding the top courses of a chimney because water poured through a failed crown for five years is a major repair. Same chimney. Different decade. Your choice.

When you're getting crown work done, specify concrete, specified thickness, slope, and overhang — in writing. "Fix the top" is how you get another mortar wash.

Chapter 11: The Cap — The Cheapest Protection Ever Made

The chimney cap doesn't get the respect it deserves, because it's small and unglamorous. Let me fix that.

An uncapped chimney is a chimney with a hole in its roof. Every rain sends water straight down the flue. That water soaks the flue liner, runs down inside the masonry, and saturates the chimney from the inside out — the one direction the brick's weather defenses don't face. In winter, that interior moisture freezes. Animals move in — birds, squirrels, raccoons — and build nests that block the flue, which is a carbon monoxide hazard when you light a fire. Sparks go up without a screen, which is a roof-fire hazard.

A cap fixes all of it. It keeps rain out of the flue, keeps animals out, and the mesh screen keeps sparks in. It's a metal lid with a screen. It costs a fraction of any other chimney work. And a shocking number of chimneys don't have one — or have one that's rusted through, blown crooked, or sized wrong.

Inspection points: present, straight, screen intact, no rust-through. If you burn wood, the screen also needs to be clean

— creosote and soot clog screens over time, which chokes the draft and smokes up the house. A clogged screen looks like a drafting problem but it's a maintenance problem.

If your chimney has no cap, getting one is the highest-return maintenance item in this entire book. Do it before anything else.

Chapter 12: The Flashing — Where the Chimney Meets the Roof

The flashing is the least-visible chimney component and the source of the most inside-the-house damage. When chimney flashing fails, you don't see a chimney problem — you see a water stain on the ceiling, damp insulation in the attic, or peeling paint on the wall below. Homeowners chase roof leaks for months before somebody looks at the chimney flashing.

Proper chimney flashing is a two-part system: step flashing woven into the shingles up the sides, and counter-flashing embedded into the chimney's mortar joints, overlapping the step flashing so water sheds down and out. The counter-flashing in the mortar joint is the key detail — it's what makes the system move with the chimney independently of the roof.

What goes wrong: the counter-flashing pulls out of deteriorated mortar joints. The step flashing corrodes. Somebody roofs the house and doesn't redo the flashing — just caulks around the old stuff. Caulk is not flashing. Caulk is

a temporary patch with a two-year life expectancy, and every flashing repair I see that's "been caulked three times" is a flashing replacement that should have happened the first time.

Inspection from the ground: look for clean, flat metal lines where chimney meets roof. Rust, lifted edges, gaps, or visible caulk globs are all warnings. From inside: check the attic around the chimney after a hard rain — dampness, staining, or daylight where there shouldn't be any.

The maintenance rule: flashing gets replaced, not patched, when it fails. And when the roof gets replaced, the chimney flashing gets done as part of the job — not "if it looks okay." A new roof with old flashing is a new roof with a built-in leak.

Chapter 13: Sealers and Waterproofing — The Right Kind Only

"Should I waterproof my chimney?" I get asked this constantly. The answer is: sometimes, with the right product, applied at the right time. The wrong product or the wrong time makes things worse.

The right product is a breathable, vapor-permeable masonry water repellent — silane or siloxane based. It soaks into the brick and mortar and repels liquid water while letting water vapor escape. That second part is non-negotiable. Masonry always holds some moisture; if the sealer traps it inside, the trapped moisture freezes, and you've accelerated the exact damage you were trying to prevent.

The wrong product is anything that forms a film on the surface — paint, non-breathable sealers, silicone coatings that don't breathe. A filmed chimney can't dry out. Moisture trapped behind the film freezes, spalls the brick, and the film peels off in sheets taking brick faces with it. I've seen more damage from wrong sealers than from no sealer.

The right time is after repairs, not instead of them. Sealer over crumbling mortar seals in the crumbling. Repoint first, fix the crown, then seal if the chimney's exposure warrants it. And the chimney has to be dry when it's applied — sealing a saturated chimney traps the saturation.

Does every chimney need it? No. A chimney with sound mortar, a good crown, a cap, and good flashing sheds water fine on its own. Sealer is for chimneys with high exposure — tall stacks fully exposed to weather, chimneys in wind-driven-rain locations, or older brick that's sound but porous. It's a maintenance upgrade, not a repair. And it's roughly a maintenance-priced job, not a repair-priced job — which is exactly why it belongs in the maintenance schedule, not the emergency fund.

Chapter 14: The Maintenance Schedule — Your Chimney's Calendar

Here's the whole book condensed into a calendar. Put it on the fridge.

Every fall (annual): the ground-level inspection from Chapter 8 — cap, crown, liner top, brick, mortar, line, flashing, surroundings. Log what you find. If you burn wood, schedule the sweep and professional inspection now, before burning season. Clean the gutters above the chimney. Trim any limbs touching the stack.

Every spring: walk the chimney again after winter — freeze-thaw does its damage in winter and shows in spring. Look specifically for new spalling, new crown cracks, and mortar that got worse over the winter. Check the attic around the chimney after the first big spring rain.

Every 2–3 years: if you had hairline crown cracks sealed, check the sealant. Check the cap screen for clogging if you burn. Look at the flashing lines from the ground — any change from last year gets a closer look.

Every 5 years: professional chimney inspection even if you don't burn — the pro sees the flue interior, the smoke chamber, and the crown up close, things you can't see from the ground. This is the inspection that catches liner deterioration and internal problems years before they show outside.

Every 20–30 years: expect repointing. It's not a failure — it's the service interval. Chimney mortar in North Texas gives about 20 to 30 years. Budget for it the way you budget for a roof: not an emergency, just the calendar.

As needed, promptly: cap replacement, crown sealing, flashing replacement, storm damage. The rule for all of these: the longer you wait, the more it costs. Water doesn't negotiate.

That's the schedule. Annual looking, periodic professional eyes, repointing on the calendar, and prompt action on the small stuff. A chimney on this schedule essentially never becomes an emergency — and rarely needs urgent brick chimney repair in Dallas at all. A chimney off this schedule becomes one on the weather's timetable, not yours.

Chapter 15: After the Storm — The Dallas

Chimney Check

North Texas weather doesn't just wear chimneys down gradually — it hits them. Hail, straight-line winds, tornadoes. After any significant storm, your chimney needs a look, even if the roof looks fine.

Hail. Hail hits the crown and the weather faces. It chips brick, cracks crowns, dents caps, and knocks mortar out of joints. After a hailstorm, do the ground-level inspection with hail in mind: fresh chips on the brick faces, new crown cracks, a cap that's dented or shifted. Hail damage to a chimney is often covered by homeowners insurance when it's part of a storm claim — document with dated photos before anything gets repaired. And get the roof checked at the same time; the roofer and the chimney mason should compare notes on the flashing.

High wind. Wind doesn't usually damage the brick, but it moves caps, tears flashing, and throws debris at the stack. After a wind event: is the cap still there and still straight? Is the flashing still lying flat? Any new debris impact marks on

the brick?

Tornadoes and severe straight-line winds. If the storm was big enough to damage structures in your area, get a professional chimney inspection even if yours looks fine from the ground. Structural shifting — the kind you can't see — can crack flue liners and loosen the stack's bond to the house. A Level 2 inspection (camera up the flue) after a major event is cheap certainty.

The insurance note: storm damage is the one chimney scenario where insurance usually applies — sudden, accidental, weather-caused. Wear and age are not covered; hailstones are. The difference between a paid claim and a denied one is usually documentation: dated photos of the damage, a professional assessment tying the damage to the storm, and prompt reporting. Take the photos before you call anyone.

Chapter 16: When to Call a Pro — The Line

This book is about what you can do from the ground. Here's where the ground stops and the professional starts.

Call promptly for: a leaning chimney (urgent — structural). Water stains inside that you can't trace. Widespread spalling. A crown that's falling apart. A flue liner that's visibly cracked or crumbling at the top. Any damage after a major storm. Smoke or smells coming into the house when you burn — that's a safety issue, not a masonry issue, and it jumps the line.

Call on the schedule for: the 5-year professional inspection. Repointing when the joints say so. Crown rebuild when sealing won't cut it. Flashing replacement. Cap replacement if you're not comfortable on a ladder — and most homeowners shouldn't be on a chimney-height ladder. There's no shame in hiring the ladder work. There's injury in doing it wrong.

What to ask when you call: for [chimney repair in North Texas] (<https://championbrickrepair.com>) or a [chimney and lintel systems] (<https://lintlerepair.com>) evaluation, describe what your ground-level inspection found — which side, how high, how long it's been changing.

A homeowner who says "the west face top third has receding mortar and the crown has a crack on the north edge, noted it getting worse over two years" gets a better diagnosis than one who says "the chimney looks bad." Your log is your leverage.

Hiring the chimney pro: same rules as any masonry hire. Look for someone who does chimneys specifically — a [chimney restoration dallas](<https://championbrickrepair.com>) specialist sees in a day what a general handyman misses in a year. Ask what he'll look at beyond the obvious — crown, flashing, flue, attic. Get the scope in writing. And be wary of the door-knocker after a hailstorm who says your chimney is "about to collapse" — storm chasers sell fear. A real chimney mason sells you what your chimney actually needs, which your own inspection log will confirm or contradict.

Chapter 17: Maintenance vs. Neglect — The Real Cost Comparison

I promised light costs in this book, and I'll keep it that way — no price menus here (that's the other book). But the economics of chimney maintenance versus chimney neglect are too important to skip, because they're the reason this book exists.

What maintenance costs: a cap. Some crown sealant every several years. A sweep and inspection annually if you burn. Repointing once every twenty to thirty years. Flashing replacement once or twice in the chimney's life. Each of these, individually, is a maintenance-priced job — the kind of money you spend without dread, spread across decades.

What neglect costs: the crown crack that becomes the saturated top courses that become the spalled brick that becomes the partial rebuild. The missing cap that becomes the ruined flue liner that becomes the full liner replacement. The flashing patch that becomes the rotted roof deck that becomes the interior repair plus the flashing replacement you should have done the first time. Each step is a multiple of

the step before it. Neglect doesn't save the maintenance money — it spends it, with interest, all at once, on a deadline the weather chose.

The shape of the curve: chimney costs are flat for decades under maintenance and then spike under neglect. There's no middle. You don't get to spend half the maintenance and get half the result — a half-maintained chimney is a neglected chimney with better intentions. The crown doesn't care that you meant to seal it.

The one number that matters: a chimney on the maintenance schedule in this book will cost you, over fifty years, a fraction of what a single rebuild costs — and it will never surprise you. A chimney off the schedule will cost you the rebuild, plus the stress, plus the water damage you didn't see coming. I've watched both stories play out hundreds of times. The maintained chimney is always the cheaper chimney. Always.

That's the economics. The weather does what it does. You decide what it costs.

A Final Word Before You Climb Down the Ladder

Your chimney is the hardest-working masonry on your house, and it's been taking the weather for you since the day it was built. It doesn't ask for much: a look every fall, a cap on top, a crown that sheds water, mortar renewed when its twenty or thirty years are up, and a professional's eyes every few years for the parts you can't see from the ground.

Give it that, and it'll outlast your mortgage. Ignore it, and the weather will collect — on its schedule, at its prices.

Now you know what to look for. Go look.

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/>).