

Brick Repair Temple TX: The Fort Hood Corridor Masonry Guide

What Temple and Belton's Brick Homes Ask For — and How
to Get the Work Done Right

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Chapter 1: Brick Repair Temple TX — Why the Corridor's Houses Are Different

I've worked brick all over Texas for fifty years, and I'll tell you something about the Fort Hood corridor — Temple and Belton, that stretch of I-35 running north of the post — that you won't hear from a contractor who flew in from Dallas for the weekend. The houses out here have their own personality, their own soil, and their own set of problems. A brick home in Temple doesn't fail the way a brick home in Plano fails. It fails the Bell County way, and if you don't know what that looks like, you'll misread your own walls.

This book is for homeowners in Temple, Belton, and the towns strung along the corridor between them — the folks whose houses sit on black clay, whose chimneys take the north wind, and whose brick veneer has been quietly dealing with our soil for twenty, thirty, fifty years. I'm going to walk you through the repairs these houses ask for most: the chimney joints that crumble first, the lintels that rust over every garage door, the mailboxes that lean by year ten, the stair-step cracks that scare everybody and mean very

different things depending on where they are.

I'll give you the honest 2026 numbers where I have them — real ranges, with the "depends on" framing, because anybody who gives you one flat price for brick repair temple tx work without seeing your house is guessing or selling. And I'll tell you how to hire the work right in a market that's smaller than Dallas, where the masons who know Bell County brick are worth finding and the ones who don't know it will cost you twice.

One thing before we start. You may have noticed the base down the road went through a name change or two — Cavazos for a couple of years, back to Fort Hood in July 2025. Around here, nobody ever stopped calling it Fort Hood. This book uses the name the corridor uses.

Let's walk your walls together.

Chapter 2: The Black Clay — Why Bell County Soil Is the Whole Story

If you remember one thing from this book, make it this: in Bell County, the soil is the story. Everything else — the cracks, the leaning mailboxes, the mortar that pops — is the soil telling it.

We're on the Blackland Prairie out here. The dirt under your house is black clay, the kind that expands when it gets wet and shrinks when it dries out. It moves. Not a little — a lot. A Texas summer drought pulls moisture out of that clay and it shrinks back from your foundation like a drying sponge. Then a spring gully-washer comes through and the clay swells right back up, pushing against everything. Your house rides that cycle year after year, and the brick veneer on the outside of your house rides it too.

Brick doesn't stretch. Mortar doesn't stretch. So when the soil moves the house — even a fraction of an inch — something has to give, and it's the mortar joints. That's why stair-step cracks are the signature pattern of Bell County brickwork: the crack follows the path of least resistance, zigzagging

through the mortar joints in that classic staircase shape. When you see it, you're looking at soil movement written in mortar. We'll spend a whole chapter on reading those cracks, because most of them are the soil doing its normal thing and a few of them are telling you to pick up the phone.

The standard house out here is brick veneer over wood frame, sitting on a slab foundation. The slab is the right foundation for this soil — it floats as one piece, which is better than a pier-and-beam house where each pier can move independently — but "floats" is doing a lot of work in that sentence. A slab still moves differentially: one corner lifts in a wet spring while the other settles in a dry August. The brick veneer, which is really just a single layer of brick hanging on the frame with metal ties, gets dragged along. Over twenty or thirty years, that dragging is what wears out your mortar joints.

Here's what this means for you practically. First: if your brick repair doesn't account for the soil, it won't last. Repointing a wall that's actively moving is painting a sinking ship — fix the movement first, then fix the mortar. Second: drainage around your house isn't landscaping, it's structural maintenance. Every downspout that dumps water at the corner of your

foundation, every low spot that ponds against the slab, every sprinkler that keeps one side of the house wet while the other side bakes — all of it feeds the shrink-swell cycle that cracks your brick. We'll cover the free fixes in a later chapter, because some of the best brick repair in Temple, Texas starts with a shovel and a downspout extension, not a trowel.

Third, and this is the one nobody tells new homeowners: the soil doesn't care how nice your subdivision is. A million-dollar custom in Canyon Creek sits on the same black clay as a 1970s ranch in south Temple. The expensive house just has farther to fall, literally. Respect the clay and it'll mostly leave you alone. Ignore it and it'll introduce itself through your mortar joints.

Chapter 3: Temple's Housing Stock — From the Historic District to Legacy Ranch

Temple's a railroad town that grew up around the Santa Fe, and the housing stock reads like tree rings — you can date a neighborhood by the brick. Knowing which ring your house sits in tells you what kind of brickwork you're living with and what it's likely to need.

The center — Historic District, Midtown, downtown. The oldest ring. Temple's Historic District holds Tudors, Victorians, Colonial Revivals, and Craftsman bungalows going back to the 1920s and '30s, some earlier. Midtown has bungalows and ranch houses from the 1940s, some dating to the late 1800s. These are the houses where you find real character — and real old mortar. Some of it is soft lime mortar, especially on the pre-1930s work, and that matters enormously: hard modern mortar laid against soft old brick will pop the faces right off the brick within a few years. If you own one of these houses and a contractor shows up talking about smearing the hardest mortar he can mix across your 1925 chimney, that's your sign to get a second opinion. The

mortar on an old Temple house must match the old mortar in strength — never harder than the brick. We'll come back to this in Belton too, because Belton's old brick has the same rule.

The mid-century ring — the 1960s through 1980s ranch houses. This is the bulk of Temple's brick veneer: single-story ranches, brick on slab, built when the town was growing with the hospital and the base. The median Temple home was built around 1992, and there's a deep bench of 30-to-45-year-old houses in neighborhoods like Canyon Creek's older sections and Hills of Westwood. These houses are squarely in the repointing window — twenty to thirty years is the normal service life of mortar joints in Texas, and these walls are there or past it. The brick is modern and hard, the mortar is standard Type N, and the work is straightforward for a mason who knows veneer. This is also the ring where you find the most deferred maintenance: original chimneys never repointed, original lintels never painted, mailboxes leaning since the Clinton administration.

The new ring — Legacy Ranch, Bella Terra, Lake Pointe, the west side. Temple's newer construction, 2000s to today. The brick is fine and the mortar is young — you're not

repointing these houses yet. What you watch for in the new ring is builder-grade shortcuts: weep holes painted shut or never installed, flashing done fast, mortar droppings left in the wall cavity, lintels installed and never primed. The problems in a ten-year-old Temple house aren't age — they're installation. A chimney leak in a 2015 house is almost never bad mortar; it's bad flashing or a bad crown, and the fix is different.

South Temple deserves its own note — the neighborhoods running toward Baylor Scott & White, mature trees, wider lots, houses from several eras mixed together. Big trees near a slab foundation in black clay country are a double-edged sword: the shade is wonderful and the roots drink the soil dry in August, which is how you get differential settlement on one corner of the house. If you've got a heritage oak fifteen feet from your foundation and a stair-step crack on that same corner, those two facts are related.

So: figure out which ring you're in. It tells you whether you're maintaining old mortar, repointing middle-aged mortar, or chasing builder defects — three different jobs with three different price tags.

Chapter 4: Belton — Old Brick on Nolan Creek

Belton's older than Temple and it shows in the best way. The town grew up on Nolan Creek, and the brick around the old core — North Main, Penelope Street, East Street — includes some of the oldest masonry in Bell County: 1880s vernacular brick houses, Italianate detailing, brick foundation skirting on pier-and-beam frames, the whole nineteenth-century vocabulary. The Texas Historical Commission's records list Belton houses from the 1870s and 1880s still standing in near-original condition, built when the Santa Fe depot was new.

If you own old brick in Belton, here's your chapter in one paragraph: your mortar is probably lime mortar — soft, breathable, and older than the concept of Portland cement in residential work. It has lasted a hundred-plus years because it's soft enough to give when the wall moves and porous enough to let moisture pass through. The fastest way to destroy a Belton antique is to "fix" it with hard modern mortar. The hard mortar won't give, so the brick gives instead — faces spall off, and you've turned a maintenance

job into a restoration job. Any mason who works on your pre-1930s Belton brick should be talking about lime or lime-rich mortar, test panels for color match, and hand tools instead of grinders near the soft brick. If he's not talking about those things, he's not your mason.

The other Belton story is the lake. Belton sits between Nolan Creek and Lake Belton, and the newer subdivisions spreading out from the old core are standard Texas brick veneer on slab — same black clay story as Temple, same chimney-first failure pattern. The lake brings humidity and the creek bottoms bring wetter soil, so Belton veneer near the water deals with more moisture cycling than the same house would on higher ground. Watch the north and east walls — the weather sides — and watch anywhere the grade slopes toward the house instead of away from it.

And a word about the Belton courthouse square and the downtown brick commercial buildings: if you own one, the rules are the same but the stakes are higher and the access is harder. Scaffolding on a two-story 1900s brick storefront costs real money, and the mortar matching has to be right because the whole town looks at that wall. Budget accordingly and hire somebody who's done historic work, not

just subdivision veneer.

Chapter 5: The Jobs Corridor Homeowners

Call About Most

After fifty years, I can tell you the phone calls from Temple and Belton rhyme. Here are the five jobs, in order of how often they come in:

One: the chimney. Always the chimney. It's the tallest, most exposed masonry on the house — full sun, driving rain, the occasional North Texas freeze, and constant heat cycling from the flue. The mortar joints on a chimney fail years before the mortar on the walls. The call usually starts with "I think my chimney's leaking" or an inspector's report that says "deteriorated mortar at chimney." The fix is repointing — cutting out the failed joints and packing in new matched mortar — sometimes with crown and flashing work alongside it. The 2026 numbers: chimney tuckpointing and repointing typically runs \$500 to \$2,500 for a standard project, averaging around \$1,200 nationally, at \$10 to \$25 per square foot. Small repairs can be as little as \$300. Here in the corridor, most chimney jobs land in the middle of that range — the access is usually straightforward, one or two stories, no

downtown scaffolding circus. Where the number climbs is height, bad access, ornate corbelling that has to be hand-worked, and whatever else the mason finds up there — cracked crowns and shot flashing are the classic add-ons.

Two: stair-step cracks in the veneer. The soil's signature, as Chapter 2 described. Most are cosmetic — the veneer cracked, the structure behind it is fine — and the fix is repointing the cracked joints after confirming the movement has stabilized. Some are structural, and telling the difference is the whole game. Chapter 9 is your field guide.

Three: rusting lintels. The steel angle iron over your garage door, your windows, your front door — every opening in the brick has one, and every one of them is rusting right now. Texas builders install them and almost never prime them properly, so they rust, expand, and push the brick above them outward. You'll see it as a horizontal crack running along the mortar joint above the garage door, or brick that's starting to step outward over a window. The fix is cleaning the rust, treating it, priming and painting the steel, and repointing the disturbed brick — or replacing the lintel if it's too far gone. Catch it early and it's a maintenance job. Let it go and the expanding rust jacks the brick courses apart, and

now you're rebuilding a section of wall. Walk your lintels once a year. It takes ten minutes.

Four: the leaning mailbox. Bell County's unofficial second chimney. Brick mailboxes out here lean because they're built on a shallow footing in black clay with no regard for the shrink-swell cycle — a heavy brick column on a dinner plate of concrete, and the soil does what the soil does. By year ten, half of them have a visible lean. The fix is rebuilding plumb on a proper footing that gets below the active soil zone, and while you're at it, this is the job where matching the house brick actually matters for curb appeal.

Five: mortar going to powder on the weather walls. The south and west walls take the beating — sun, wind-driven rain, thermal cycling. On a 25-year-old house, the mortar on the weather sides can be powdering while the north wall still looks new. This is normal, and it's the textbook case for partial repointing: cut out what's failed, leave what's sound. Any contractor who tells you a powdering south wall means the whole house needs repointing is selling, not diagnosing. Make him show you the failed joints with a screwdriver — sound mortar resists the blade, failed mortar powders and scoops out.

Those five jobs are ninety percent of residential brick repair in Temple and Belton. Everything else is a variation.

Chapter 6: Chimneys in Bell County —

Reading the Canary

The chimney is the canary in your brickwork's coal mine. It fails first because it lives the hardest life: no eaves protecting it, sun on all four sides, rain hitting it horizontally in a spring storm, freezing overnight in January, and heating up from the inside every time you run the fireplace. When the chimney's mortar starts going, the walls are usually a few years behind. So read the chimney and you'll know where the whole house stands.

Here's how to read it from the ground. Stand back and look at the joints — you're looking for mortar that's receded back from the face of the brick, joints with visible gaps or crumbling edges, and any white staining running down the chimney. That white staining is efflorescence — mineral salts being carried out of the mortar by water — and on a chimney it means water is moving through the masonry, which means the joints have already failed somewhere above. Binoculars help. So does looking after a rain, when the wet patches show you exactly where water's getting in.

Now the crown — the concrete or mortar cap on top of the chimney. If it's cracked, water goes straight down into the flue chase, and no amount of repointing the joints will fix a leak that's coming through a cracked crown. A cracked crown with bad joints is the combination that turns a repoint into a rebuild, so catch it early. While you're looking, check the flashing where the chimney meets the roof. In my experience, half of all "chimney leaks" in the corridor are actually flashing leaks — the mortar's fine, but the metal flashing has pulled away or corroded, and water's running down behind the brick. A mason who's up there repointing should look at the crown and flashing as a matter of course. If he doesn't volunteer, ask.

What does the work cost here? For a standard Temple or Belton chimney — one to two stories, moderate joint deterioration, normal roof access — expect the middle of the national 2026 range: \$500 to \$2,500 per project, with most landing around \$1,000 to \$1,500. Scaffolding or steep-roof access adds \$200 to \$600. If the crown needs rebuilding or the flashing needs replacing, those are separate repairs with separate prices — get them itemized, not bundled into a mystery number. And get the mortar spec in writing: Type N for modern brick, matched for color, cut to proper depth. A

chimney repoint done right lasts twenty to thirty years. Done shallow — scraped and smeared — it lasts until the next hard rain finds the voids.

One more corridor-specific note: a lot of Temple and Belton chimneys are on the gable end, fully exposed to the north wind. North-facing chimneys in Bell County take more freeze-thaw cycling than any other masonry on the house. If you have to prioritize one chimney repair, prioritize the north one.

Chapter 7: Lintels — The Rust You Can't See Until It's a Problem

Every brick opening in your house — garage door, front door, every window — is spanned by a steel angle iron called a lintel. It carries the brick above the opening. And in Texas, it is rusting.

Here's the mechanism, because understanding it will save you money. Steel rusts. Rust takes up more space than steel — several times more. So as the lintel rusts, it expands, and that expansion pushes upward against the brick courses sitting on it. The first sign is usually a horizontal crack in the mortar joint just above the garage door, or above a wide window. Left alone, the expanding rust keeps jacking — it can lift brick courses, crack bricks themselves, and push the veneer outward over the opening. I've seen garage lintels that lifted the brick two inches over a decade of neglect. That's not a repointing job anymore; that's a rebuild of the wall section over the door.

The maddening part is how preventable it is. Builders install lintels and rarely prime them worth a damn — bare steel or a

token coat of paint, then brick laid right over it, and the steel sits in a damp wall cavity for thirty years. The maintenance is simple: keep the lintel painted. Scrape the rust, treat it with a rust converter, prime it with a real metal primer, and topcoat it. Do that every several years and the lintel outlives the mortgage.

What drives the cost of lintel work: how many lintels, how far the rust has gone, and whether the brick above has been disturbed. A maintenance-level job — clean, treat, prime, paint, and repoint the cracked joints above one garage lintel — is a modest repair. A replacement — cutting out brick, swapping in a new properly-primed lintel, rebuilding the courses above — is a bigger job with scaffolding and brick matching involved. The number moves with access, the amount of brick disturbed, and whether the replacement brick can be matched or has to be harvested from a hidden spot on the house.

Here's the honest framing: lintel work is one of the highest-value repairs in the corridor because the alternative is so much worse. A few hundred dollars of maintenance now versus a wall rebuild later — that's not a sales pitch, that's arithmetic. Walk your lintels every spring. Look above every

opening for that telltale horizontal crack. If you see rust staining bleeding down through the mortar, the lintel is talking to you. Listen early and it's cheap. Listen late and it's a project.

Chapter 8: Brick Mailboxes — Bell County's Second Chimney

I'm only half joking when I call the brick mailbox the second chimney. It's the second-most-exposed masonry on most corridor properties — out by the street, no protection, sun and rain on all sides — and it's built on the worst foundation detail in residential masonry: a shallow pad in black clay, carrying a tall heavy column of brick. The soil moves, the column leans. It's physics, not craftsmanship.

Walk any street in Temple or Belton with ten-year-old houses and count the leaning mailboxes. Then notice which ones lean toward the street and which lean toward the house — the direction tells you which side's soil is moving. It's a free geology lesson on every block.

The repair question is always the same: straighten or rebuild? Straightening — trying to jack a leaning brick column plumb — almost never works and never lasts. The footing is the problem, not the column. The honest fix is a rebuild: take it down, dig a proper footing that gets below the active soil zone where the clay's shrink-swell is most violent,

pour it right, and lay the column back up plumb. While it's down, this is the moment to check the brick match — the mailbox should match the house, and after ten years of sun the original brick has weathered to a slightly different tone than a fresh pallet. A good mason will tell you upfront whether the match will be close or whether you should plan on a complementary design.

What drives the cost: height and design of the column, whether the old brick can be salvaged and reused (it often can, and reusing it solves the matching problem), the footing work, and any extras like a new box, address numbers, or a light. A simple column rebuild is one of the more affordable masonry jobs; an elaborate double-box monument-style mailbox with stone accents is a different animal. Get the footing depth in the bid — if the mason isn't specifying how deep he's going, he's planning to repeat the original mistake.

And here's the neighborhood angle: in the corridor's HOA subdivisions, the mailbox is often the first thing a buyer sees and the first thing an HOA letter complains about. If you're selling, a plumb mailbox with fresh mortar is cheap curb appeal. If you're staying, it's the repair that stops annoying you every time you pull into the driveway.

Chapter 9: Stair-Step Cracks — Reading What Your Brick Is Saying

Nothing frightens a Bell County homeowner like a crack zigzagging through their brick in a staircase pattern. I've taken that phone call a thousand times, and the first thing I tell people is: breathe. Most stair-step cracks are the soil doing what the soil does, and the veneer did exactly what veneer is supposed to do — it cracked in the mortar instead of the brick. That's the system working. The question is never "is there a crack," it's "what kind of crack, and is it still moving."

Here's how to read them.

Width. Hairline to an eighth of an inch: normal settlement and soil cycling, almost always cosmetic. A quarter inch or more: pay attention. Wide enough to fit a pencil: get a professional look, because something is moving more than the soil's normal breathing.

Location. Cracks at the corners of the house, stepping down from the eaves — classic differential settlement, one corner moving relative to the rest. Cracks radiating from the corners

of windows and doors — stress concentration at openings, common and usually cosmetic. A long horizontal crack — different animal, often related to lintel expansion or a bond failure, and worth a professional read. Cracks that run through the bricks themselves, not just the mortar — the wall took a bigger hit than the mortar could absorb, and that deserves eyes on it.

Movement. This is the big one. A crack that's been the same width for five years is history — repoint it and move on. A crack that's getting wider, or that opens in summer and closes in winter (or the reverse), is active. Here's the homeowner test: put a pencil mark across the crack with the date, or tape a crack monitor — a two-dollar piece of plastic — across it. Check it monthly for a season. If it doesn't move, the soil has settled into its new position and the repair is straightforward repointing. If it moves, do not repoint yet. Repointing a moving crack is gluing a hinge — it'll crack right back open, and you'll have paid for the privilege. Active movement means the foundation or the drainage needs attention first. That's a foundation evaluation, not a masonry bid.

The corridor pattern. In Temple and Belton, the classic is

the corner crack on the side of the house that gets the most sun and the least water — the southwest corner, usually. The clay shrinks on the dry side, the corner drops a fraction, the veneer steps. Watering your foundation evenly in a drought — soaker hoses, consistent moisture all the way around — is the cheapest crack prevention in Bell County. We'll detail that in the drainage chapter.

When to call. Wide cracks, cracks through bricks, horizontal cracks, cracks with displacement (one side higher than the other), any crack that's actively growing, and any crack accompanied by sticking doors or sloping floors inside. That last combination — exterior brick crack plus interior symptoms — is the foundation talking, and the mason comes second.

Most of what you'll find is cosmetic and repairable. But read first, repair second. The crack is a message. Make sure you understand it before you erase it.

Chapter 10: What It Costs Here in 2026 —

Honest Corridor Numbers

Let's talk money with the ranges I can stand behind. These are 2026 numbers, and every one of them comes with "depends on" — because in masonry, the job defines the price, not the other way around.

Chimney repointing: \$500 to \$2,500 for a standard project, averaging around \$1,200 — that's the 2026 national data, and the corridor sits squarely in the middle of it. Expect \$10 to \$25 per square foot of chimney work. Scaffolding or difficult roof access adds \$200 to \$600. Most Temple and Belton chimneys — one to two stories, normal access — land between \$800 and \$1,600 all-in. If your bid is under \$500 for a full chimney repoint, ask what's being skipped: usually it's the cut depth or the crown inspection.

Wall repointing: \$10 to \$25 per square foot for residential work, with straightforward ground-level veneer at the lower end and second-story or intricate work at the upper end. A defined section — say an 8-by-10 wall, 80 square feet — runs \$400 to \$2,000 depending on access and condition. Partial

repointing, which is what most corridor houses actually need, prices by the actual square footage of failed joint — make the mason measure it and write it down.

The smaller-market factor. Temple-Belton isn't Dallas. There are fewer masons, which cuts both ways: the good ones stay busy and book out, and the bid you get from a traveling crew might look cheap until you factor in that they priced no return trip for the warranty. A local mason who'll drive back across town to honor his work is worth a premium over a crew you'll never see again. Also: small jobs in a smaller market carry relatively more mobilization cost — a half-day chimney touch-up has the same drive time whether you're in Temple or Plano, but the Temple mason isn't stacking three jobs in one zip code that day. Don't be surprised when a small job's price seems high per square foot. That's the math of showing up.

What moves every number: height and access (scaffolding is \$200 to \$600 before a trowel is lifted), how much mortar is actually failed versus quoted, cut depth (half-inch minimum, deeper on bad joints — shallow cuts are how cheap bids cheat), mortar matching (test batches cost time; one-bag-fits-all costs you later), brick condition (spalled units get replaced

individually), and cleanup and protection (grinding dust goes everywhere; the bid should say how it's handled).

Payment. Never pay the full amount upfront. A deposit for materials is normal; the balance on completion, after you've walked the work, is the rule. Get the scope, the mortar spec, the warranty term, and the exclusions in writing. In the corridor, a real workmanship warranty on repointing runs two to five years — anyone promising "lifetime" on mortar is selling, not warranting, because mortar is a wearing material and the soil underneath it is still moving.

Chapter 11: Sprinklers, Gutters, and Drainage

— The Free Repairs

Some of the best brick repair in Temple, Texas doesn't involve a mason at all. It involves water — where it goes, where it ponds, and where it doesn't go. Remember Chapter 2: the clay's shrink-swell cycle is the engine behind most corridor brick damage. Control the water and you slow the engine. Here's the free and cheap work that protects your brick:

Downspouts. Walk your house in a hard rain — actually do it, with a raincoat — and watch where every downspout discharges. If any of them dump water within a few feet of the foundation, extend them. A ten-dollar extension that carries roof water ten feet from the slab is worth more to your brickwork than a thousand dollars of repointing, because it stops the cycle that cracked the mortar in the first place. The corners where two roof valleys meet are the worst offenders — they concentrate a huge volume of water in one spot.

Grade. The ground should slope away from your house in

every direction. Walk the perimeter and look for low spots where water ponds against the slab after rain. Fill them. This is shovel work, not contractor work. Pay special attention to flower beds — mounded mulch against the brick holds moisture against the wall and hides the weep holes. Keep mulch and soil below the weep holes and below the bottom of the brick, always. Buried weep holes are failed weep holes.

Sprinklers. The number-one accelerant of mortar failure I see in the corridor. A sprinkler head that sprays the brick wall every morning puts that section of wall through a daily wet-dry cycle — it's like aging the mortar in fast-forward. Go look at exactly where your sprinklers hit the house. You'll find the worst joints on the property right there, guaranteed. Redirect the heads today. It's free. While you're at it, check that the irrigation isn't keeping one side of the foundation soggy while the other side bakes — uneven moisture is differential settlement waiting to happen.

Foundation watering in drought. This is the flip side, and it's pure Bell County. In a dry August, the clay shrinks and pulls away from the slab — you can sometimes see the gap. A soaker hose run around the perimeter, a foot or so out from the foundation, run on a timer to keep the soil consistently

moist (not soaked), keeps the clay from shrinking away. The key word is consistent and even — all the way around the house, not just the side you can see from the driveway. Uneven watering is worse than no watering, because now you've created the differential movement you were trying to prevent.

Gutters. Clean them. Overflowing gutters dump water exactly where you don't want it — behind the brick, at the foundation line, onto the lintels. Twice a year, spring and fall. It's the cheapest insurance on the house.

None of this is masonry. All of it determines how long your masonry lasts. Do the water work first, then call the mason — he'll be fixing the damage, not fighting the cause.

Chapter 12: Hiring a Mason in Bell County — The Corridor Rules

You've read the cracks, you know the job, you've handled the water. Now you need hands. Here's how to hire well in a market the size of Temple-Belton.

Get three bids. Not one, not five — three. In this market, three bids will show you the real range. Throw out the outlier on each end if there is one, and interview the middle. The interview is the important part: ask the questions from Chapter 10's cost-driver list and listen for specific answers. "We'll cut the failed joints to a full inch, Type N mortar, test batch for color, scaffolding on the north elevation, tarps on the landscaping, three days" — that's a mason. "We'll take care of it, don't worry" — that's a warning.

Hire local knowledge. This is the corridor rule that matters most. A mason who's worked Bell County for years knows the black clay, knows which Temple subdivisions have the soft brick, knows that Belton's old houses need lime mortar, knows how to schedule around a Central Texas summer so the mortar cures instead of flash-drying. Ask where he's

worked. "All over Temple and Belton for fifteen years" beats "we cover all of Central Texas" every time. Local knowledge is worth money on this job.

Check the basics. Insured — ask and verify, don't just take his word. Ask for a recent job you can drive by — not a photo, an address. In a town this size, a good mason has streets full of his work and neighbors who'll talk. Ask for two. Drive by on a Sunday when nobody's home and look at the mortar joints up close. Photos lie; drive-bys don't.

Get it in writing. Scope in square feet, cut depth, mortar type and color-match method, access plan, protection and cleanup, schedule, price, payment terms, warranty term and exclusions. One or two pages. If he won't write it, the warranty is zero no matter what he said at your kitchen table.

The traveling-crew caution. After every big hail season, crews roll through the corridor offering cheap brick and roof work. Some are fine. Many are gone by the time the mortar pops. If the bid is dramatically lower than the two local bids, ask yourself who's honoring the warranty in eighteen months. The answer is usually nobody.

The deposit rule. A deposit for materials is normal. The balance on completion, after you walk the finished work with the mason, is the rule. Never pay in full upfront — not in cash, not by check, not by any app. The mason who needs all the money before he starts is telling you about his cash flow, and it's not a good story.

If you want a straight bid from people who work this corridor every week, that's what we do — [brick repair in Temple and Belton](<https://championbrickrepair.com>) is our home ground, not a service area we visit. And if you want to keep learning before you call anybody, my [free brick repair books](<https://metro-foundation-repair.web.app/free-books/>) cover the rest of what your walls are trying to tell you.

Chapter 13: Walk Your Own Walls — The Bell County Checklist

Before you call anybody, walk your own house. Twenty minutes, a screwdriver, a pair of binoculars, and this checklist will tell you whether you need a mason this year or in five — and it'll make you a much smarter buyer when the bids come in.

The chimney. Binoculars. Look for recessed or crumbling joints, white staining running down the brick, and a cracked crown. The chimney is the canary — its condition predicts the walls by a few years.

The sun sides. South and west walls first — that's where the mortar dies youngest in Bell County. Drag your screwdriver firmly across a dozen joints per wall. Sound mortar resists; failed mortar powders, flakes, or scoops out. Note roughly how many square feet of bad joint per wall. That's your scope number, and handing it to the mason gets you a sharper bid.

Above every opening. Garage door, front door, every window — look for the horizontal crack in the mortar joint just above the lintel, and for rust staining bleeding through.

That's the lintel talking. Note which openings show it.

The corners. Look for stair-step cracking stepping down from the eaves, especially on the southwest corner. Mark the date across any crack with a pencil and check it monthly — stable is history, growing is a phone call.

The base of the walls. Mortar crumbs piled at the base mean active deterioration. Some grit is normal aging; piles are a message. Also check that mulch and soil are below the weep holes — buried weep holes are doing nothing.

Where the sprinklers hit. Find every head that sprays the wall. That's your worst mortar on the house, every time. Redirect today, repair later.

The mailbox. Plumb or leaning? If it's leaning, note the direction — it's telling you about the soil on that side of the lot.

After a rain. Walk the perimeter and watch the downspouts. Any discharge near the foundation gets an extension. Any ponding against the slab gets regraded.

What you're not doing: diagnosing structure. Stair-step cracks with displacement, horizontal cracks, bulging walls,

cracks through bricks — note them, photograph them, and call a professional. Don't repoint over active movement.

Write it all down — which walls, how much bad joint, chimney condition, lintel condition, crack locations and dates. Hand those notes to the mason. A homeowner who's done the walk gets better bids, because the contractor knows you're paying attention.

Chapter 14: When to Call the Foundation Man First

This is the chapter that saves people the most money, because it's about not buying the wrong repair.

Brick veneer is a curtain — it hangs on the house, it's not the house. When the curtain cracks, the instinct is to fix the curtain. But sometimes the crack in the curtain is telling you the rod is bending. In Bell County, that means the foundation or the soil, and repointing over an active foundation problem is the most expensive kind of wasted money: you pay for the masonry, it cracks again, and then you pay for the foundation work anyway.

Here's the decision tree. **Call the mason first** when: the cracks are hairline to an eighth of an inch, they're stable (your pencil marks haven't moved in a season), doors and windows operate fine, floors feel level, and the damage is in the mortar joints — not through bricks, not with displacement. That's maintenance. Repoint it.

Call the foundation professional first when: cracks are a quarter inch or wider, they're growing (your marks moved),

doors or windows stick, floors slope, cracks run through bricks rather than just mortar, there's displacement across a crack, or you see the same stair-step pattern inside on drywall. That's movement, and the masonry repair waits until the movement is understood and addressed.

The gray zone — and there's always a gray zone in black clay country — is the stable-but-ugly crack. It's not moving, but it's wide enough to bother you and let water in. The honest answer: it can be repointed, but go in knowing the soil may move again and the crack may reopen. A good mason will tell you this upfront instead of warranting against the earth moving. Nobody warranties against the earth moving.

One more corridor truth: foundation work and masonry work are different trades, and the person selling you one shouldn't be diagnosing the other for profit. A foundation company that "also does brick repair" and a mason who "also does foundation leveling" both deserve a second opinion from the other trade. Get the foundation evaluation from a foundation specialist, get the masonry bid from a mason, and make your decision with both pieces of paper in front of you.

Chapter 15: A Word for the Fort Hood

Families

The corridor runs on the post. Tens of thousands of soldiers and their families cycle through Fort Hood — about 36,000 active-duty at last count — and a huge share of Temple and Belton's brick homes have housed military families at one point or another. If you're reading this in base housing or in a rental off post, or you just bought your first house on a VA loan twenty minutes from the gate, this last chapter is for you.

Military families inherit other people's deferred maintenance. That's not a complaint — it's the math of PCS moves every two or three years. Nobody repoints the chimney when they're PCS-bound in ninety days. Nobody rebuilds the mailbox when deployment is next month. So the house you just moved into has five years of "I'll get to it" baked into the brickwork, and now it's yours to get to.

Here's my advice, in order. First: do the walk from Chapter 13 in your first month. Not eventually — in the first month. You need to know what you bought before the first Texas summer

teaches you. Second: handle the water stuff immediately — downspouts, sprinklers hitting the walls, grade against the slab. It's free, it's fast, and it stops everything from getting worse while you settle in. Third: prioritize the chimney. If the inspection flagged deteriorated mortar at the chimney, don't let it ride through a rainy spring — water in a chimney is how a repoint becomes a rebuild, and that's a price jump you don't want on a young family's budget.

And if you're selling before your next PCS: the pre-sale masonry fixes that pay back at closing are the visible ones. A repointed chimney, a plumb mailbox, clean lintel lines with no rust staining — that's what the buyer's inspector photographs and what the appraisal notes. Bad mortar photographs terribly and every inspector flags it. A modest chimney repoint before listing can save you multiples of its cost in negotiation. It's one of the highest-return exterior fixes there is.

To the families: thank you for your service. Your house has been waiting for somebody who's going to stay long enough to fix it right. Take care of the brick and it'll take care of you.

A Final Word Before You Call

You now know what most homeowners never learn before hiring a mason: how Bell County's black clay writes its story in your mortar joints, which ring of Temple or Belton your house sits in and what that means, the five jobs the corridor calls about, what they cost in 2026, and how to tell the mason who's measuring from the one who's guessing.

The mortar on your walls has one job — be the part that gives so the brick doesn't have to. In this soil, it gives a little faster than it would somewhere else. That's not a defect. That's the deal you made with the Blackland Prairie when you bought the house. Honor the deal: control the water, watch the lintels, read the cracks before you erase them, and pay the honest price once instead of the cheap price twice.

Your walls have been talking. Now you speak the language.

About the Author

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