Creating a Good Water Damage Texture

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To start your project, you will want to load an object and a background. For my example, I chose a box and a room background that I created.
Position the object, background, and camera, so you have it the way you want it. You can move objects using the move tool (hot key = t) or rotate them using the rotate tool (hot key = y). You can see all of the different views using 1-9 number keys. After you have it the way you want it, place the scene in camera view.
Open the surface editor box and then select the layer of your object. (In my case, the box #1 layer). You can choose the color for the object if you haven't already done so in modeler.
Now you can click on the Texture button by the diffuse option. Another dialog box will open for the diffuse texture editor.
Before you go any further, open the VIPER window on the left tool bar. VIPER is a great tool that allows you to view the surface changes you have made without rendering. First, you must perform one render using the F9 key. After your render, click the render option in the VIPER window. Make sure that Draft mode is off.
Your scene will be placed in the VIPER window for quick viewing of changes that you have made to your object. Now you are ready to start messing with your object.
First, you are going to want to switch your layer type from Image Map to Procedural Texture.
Set the Procedural Type to whatever you think will work better to get that water damage effect. I prefer Smoky1. You are also going to want to add a gradient layer, under the Add Layer drop down box. It will display below.
Next, you want to click on the new layer you created. More options pop up when you do this. This is where you are going to spend most of your time.

As you can see the Layer Type is Gradient.
Switch the Input Parameter to Y Distance to Object. You will see the gradient layer switch in the layer display area. You are also going to want to create two new keys, simply by left clicking on the white bar area.
Set the keys about this far apart, depending on the effect you are trying to accomplish. Change the value, alpha, and Parameter, according to the way you want the texture to turn out.

You want to make sure that you Invert the Layer.
Continue to play with the value, alpha, and parameter levels for each of the keys. Make sure that your layer opacity is quite high. You cannot use the arrows to make the value more than 100%, but you can select the value and type it in manually.
Make sure that the Blending mode is set to Alpha.
A lot of the challenge comes from trial and error. Play with all the values of each tool. Don't be afraid to try different things. Trial and error is sometimes the best means to achieving your desired goal.

Play around with the falloff to get the effect you want. You can change the X, Y, or Z values depending on the outcome that you are searching for.
You want to change the rendering window. Go to the Rendering pull down tab, and select rendering options. Change the size of the screen to 640 x 480 and the display to Image Viewer. For better effects place Ray Trace Shadows on.
And here is the final outcome to your water damaged object.
And there you have it. . .

A quick tutorial on water damage.

Thanks for watching.