Storm Repair and Special Assessment FAQ

Row Home and Shop Home Service Areas

This document is intended to provide general project, assessment, payment, and documentation information. It does not provide legal, tax, title, or insurance coverage advice.

Introduction

Following the May 28, 2025, wind and hailstorm, the Association worked with insurance professionals, consultants, and contractors to evaluate storm-related damage and estimate repair costs in the affected Row Home and Shop Home service areas.

The repair and restoration project is being funded through a combination of insurance proceeds from the Association's storm claim, existing funds, and the Board-approved special assessment. After reviewing projected repair costs, available insurance proceeds and other funds, and anticipated reimbursement timing, the Board determined that a special assessment was necessary to help fund the overall repair and restoration project.

Special Assessment and Project Funding

1. **Q: Why am I receiving a special assessment?**

   A: The Board approved a special assessment in connection with the May 28, 2025, wind and hailstorm repair and restoration project. Following the storm, the Association worked with its insurance carrier, consultants, and contractors to evaluate damage and estimate repair costs. Based on those evaluations, the Board determined that available insurance proceeds and other funds would not fully cover the estimated cost of the repair and restoration project, resulting in the need for additional funding.

2. **Q: What is the special assessment for?**

   A: The special assessment is intended to help fund the community-wide repair and restoration project resulting from the May 28, 2025 wind and hailstorm. Insurance proceeds are being used to fund a substantial portion of the project; however, additional funding is needed to address remaining project costs and allow repairs to move forward.

3. **Q: Is the special assessment the same as the insurance deductible?**

   A: No. The special assessment is not solely a deductible assessment. It helps fund the overall repair and restoration project, including the funding gap created because available insurance proceeds do not cover the total estimated project cost.

4. **Q: If the Association received insurance proceeds, why is a special assessment still needed?**

   A: Although the Association received insurance proceeds and may receive additional reimbursements as eligible repairs are completed and documented, the Board determined that insurance funding alone was insufficient to fully fund the project. The special assessment provides additional funding needed to proceed with the planned repair and restoration work.

5. **Q: Why was the insurance settlement not enough to cover all repairs?**

   A: At the time of the storm, the Association's property insurance carried a wind and hail deductible equal to 5% of each building's value. The total insured value of the buildings was approximately $396 million. As reflected in the May 1, 2026, Statement of Loss, the insurer reduced the claim payment by $16.6 million for the Association’s deductible.

6. **Q: Is the special assessment the total cost of repairs for my home?**

A: No. The assessment is not intended to represent the total cost of repairs for any individual property. It represents the owners's allocated share of the Board-approved funding structure for the overall repair project.

7. **Q: How do you know what the repair costs are?**

A: At this time, we do not know exactly what the actual repair costs will be, but we have a good estimate. Following the storm, the Association retained consultants, contractors, and other professionals to inspect and evaluate damage throughout the affected Row Home and Shop Home service areas. Based on those inspections and evaluations, the estimated cost of repairs is approximately $23 million. The Association, with the assistance of the Row Home Committee then selected a roofing material (Class 3 shingles) and a roofing contractor. Based on estimates received from the roofing contractor, and estimates for the non-roofing work (windows, screens, painting, interior damage), the Association determined that actual repair costs would be closer to $16.3 million

8. **Q: What happens if actual project costs differ from current estimates?**

A: The repair and restoration project remains ongoing, and actual costs may vary as work progresses. The Association will monitor project costs and available funds. Repair work will be prioritized and phased based on project needs. This approach will allow the Association to address the most significantly affected properties first while maintaining flexibility as the project progresses. . The Association does not anticipate levying an additional special assessment for this project.

Repairs and Project Scope

9. **Q: What repairs are included in the project?**

A: Storm-related repairs identified through inspections may include, but are not limited to:

- Roofing and related roof components
- Gutters and downspouts
- Windows and window screens
- Exterior painting
- Siding, trim, fascia, flashing, roof vents, and related exterior finishes
- Skylights, if applicable
- Other related storm-damage repairs identified through the approved inspection and repair process

10. **Q: Will every home receive a new roof?**

A: Not necessarily. The final scope of work for each building will be determined through inspections, project planning, contractor review, and the approved repair program.

11. **Q: My house does not appear to have damage. Why am I paying?**

A: The governing documents require owners within the designated special assessment area to contribute toward costs associated with repairing and restoring the entire service area. Similar to other Association expenses, assessments are allocated according to the governing documents and approved assessment structure rather than based solely on the visible condition of any individual home.

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12. Q: Can I opt out of the assessment and pay for repairs myself?

A: No. The special assessment is part of an Association-managed repair and restoration program approved by the Board. The project must be coordinated at the Association level to support consistency, scheduling, insurance documentation, contractor management, and completion of the approved scope of work.

13. Q: When will repairs begin?

A: Project planning and implementation are ongoing. The Association will provide additional updates as contractor scheduling, sequencing, access needs, and communication procedures are finalized.

14. Q: What if my home has solar panels?

A: Homes with solar panels will require additional coordination before roofing or related exterior repairs can be completed. Solar panels will need to be removed, stored, and reinstalled and will be coordinated by the homeowner. Solar panels are the responsibility of the homeowner and not the POA per the governing documents.

15. Q: How do I know if I must remove my solar panel?

A: If your building sustained roofing damage, solar panels will need to be removed so roofing repairs can be completed. General scheduling information and project timelines will be communicated as they become available. Homeowners are encouraged to begin discussing potential lead times and coordination requirements with their solar providers.

16. Q: Are owner-installed improvements or mounted items included in the project?

A: No, owner installed improvements are not the responsibility of the POA and the insurance proceeds did not provide funding for these. The approved repair program focuses on storm-related exterior repairs within the Association-managed scope of work. Owner-installed items, including solar panels, satellite dishes, antennas, cameras, decorative fixtures, or similar equipment are not the Association's responsibility to repair. These items may require separate coordination depending on ownership, warranties, insurance documentation, and contractor requirements. Homeowners are encouraged to begin discussing potential lead times and coordination requirements with their providers.

17. Q: What if repairs require access to my yard, balcony, patio, garage, or other limited-access area?

A: Some repairs may require temporary access to areas controlled by the homeowner or resident. The Association will provide notice and instructions when access is needed. Homeowners and residents may be asked to secure pets, unlock gates, remove personal items, or take other steps needed to allow safe and efficient completion of the work.

18. Q: Will homeowners receive advance notice before work begins on their building?

A: Yes. The Association will provide advance notice before work begins on affected buildings, including available information about scheduling, access needs, safety expectations, and resident contact procedures. Schedules may change due to weather, materials, contractor sequencing, supplemental findings, or other project conditions.

19. Q: What should I do if I have already completed repairs or replaced storm-damaged components?

A: Homeowners who completed storm-related repairs should have provided the documentation requested by the Association, including paid-in-full receipts if applicable by the communicated deadline of June 15th. Previously submitted receipts should not be resubmitted unless the Association specifically requests additional information. Reimbursement eligibility, if any, will be reviewed in accordance with the Board-approved process and available documentation.

20. **Q: What happens if additional damage is found after work begins?**

A: If additional damage is identified during construction, the Association will review the finding through project management, contractor, and documentation process. If the damage is confirmed to be storm-related and within the approved repair program, it will be included in the current repairs. If the damage is not storm-related, or if the scope, severity, or cost requires additional review, the Association will determine whether the work requires a contract change order, separate repair process, or other appropriate next step.

21. **Q: Can I choose a different material, color, product, or upgraded option?**

A: The Association-managed project is intended to restore affected components to their original condition through the approved repair program. Individual preferences, substitutions, or upgrades will not be available and residents should not attempt to negotiate with the contractor.

22. **Q: Who should I contact during construction if I have concerns?**

A: H Homeowners should contact the Association directly using contact information that will be provided . Once the construction communication process is finalized, the Association will confirm the appropriate contact path for scheduling questions, access issues, damage concerns, or resident-impact matters. Homeowners should not directly communicate with contractors working on the project.

Tier Assignments and Assessment Allocation

23. **Q: How was my assessment amount determined?**

A: Assessment amounts were assigned based on the Board-approved tier structure.

24. **Q: What tier is my property?**

Tier	Square Footage Range	Special Assessment Amount
Tier 1	0 – 1,000 sq. ft.	$4,840
Tier 2	1,001 – 1,250 sq. ft.	$5,060
Tier 3	1,251 – 1,500 sq. ft.	$5,280
Tier 4	1,501 – 1,750 sq. ft.	$5,500
Tier 5	1,751 – 2,000 sq. ft.	$5,720
Tier 6	2,001 – 2,250 sq. ft.	$5,940
Tier 7	2,251 – 2,500 sq. ft.	$6,160
Tier 8	2,501 – 2,750 sq. ft.	$6,380
Tier 9	2,751 – 3,000 sq. ft.	$6,600
Tier 10	3,000+ sq. ft.	$6,820

25. Q: How were tiers established?

A: The Board adopted a tier structure for affected Row Home and Shop Home properties based on square footage as shown on Travis County Appraisal District records.

26. Q: I think my tier is incorrect. What should I do?

A: Please contact the Association and provide supporting documentation. The Association can review the property information and determine whether a correction is warranted.

27. Q: My TCAD square footage differs from my assigned tier. Can my tier be changed?

A: Possibly. The Association can review supporting documentation, including TCAD records and Association records, to determine whether a correction is warranted.

Insurance Questions and Documentation

28. Q: What documents should I provide to my insurance company?

A: Different insurance carriers require different documentation for Loss Assessment claims. The Association will make documents available to you and your insurance carrier as needed, including:

- Approved Special Assessment Resolution
- Statement of Loss
- Certificate of Insurance (COI)
- Travelers coverage correspondence
- Applicable governing documents
- Special Assessment Invoice

29. Q: Can the Association tell me whether my insurance policy will cover the assessment?

A: No. Coverage determinations are made solely by the homeowner's insurance carrier based on the terms and conditions of the individual policy. Homeowners should contact their insurance carrier or insurance professional for coverage questions.

30. Q: Why is my insurance company requesting additional documentation?

A: Insurance carriers may request supporting documentation when evaluating Loss Assessment claims. The Association has provided the documentation currently authorized for distribution. If an insurance carrier has questions about the documents provided, the carrier may contact the Association directly.

31. Q: Why does the Statement of Loss not match my assessment amount?

A: The Statement of Loss reflects information related to the Association's insurance claim, including claim values, payments, deductibles, and insurance proceeds. Individual homeowner assessments were calculated separately using the Board-approved assessment allocation methodology and are not intended to correspond directly to the figures reflected in the Statement of Loss.

32. Q: Where is the repair estimate?

A: The repair and restoration project remains ongoing. The Association has provided the documentation currently authorized for distribution, including the Statement of Loss, Special Assessment Resolution, Certificate of Insurance, and related claim documentation. Additional project documentation may become available as the project progresses and is authorized for distribution.

33. **Q: My insurance company is requesting contractor estimates or additional claim documents. What should I do?**

A: The Association can only provide documentation that is currently available and approved for distribution. Insurance carriers are welcome to contact the Association directly with questions regarding the claim documentation that has been provided.

34. **Q: How many homes are included in the special assessment?**

A: The approved special assessment applies to approximately 1,071 properties, consisting of 1,057 Row Homes and 14 Shop Homes.

Payment Information

35. **Q: When is the assessment due?**

A: The special assessment is due in full by September 30, 2026, unless the homeowner has requested and received approval for a payment plan through the Association.

36. **Q: Can I make payments instead of paying the assessment in full?**

A: Yes. Homeowners may request a payment plan through the Association by emailing **accounting@coherelife.com**. Structured payment plans may be available for owners who can demonstrate that the amount of the special assessment was not fully reimbursed by their homeowner's insurance and who need additional time to pay. Payment plan requests should be made as soon as a homeowner gets a final decision from their insurance carrier and before August 31, 2025. The Association needs to know the timing of payments to be able to schedule the repair project.

37. **Q: I recently purchased my home. Am I still responsible for the assessment?**

A: Current owners are responsible for paying the special assessment. The responsibility for the assessment, however, might depend on the terms of the closing documents and any agreements reached between buyer and seller. Homeowners should review their closing documents and consult their title company, legal counsel, or closing professional if they have questions regarding credits, escrow funds, or payment responsibility.

38. **Q: Where can I find additional information or make a payment?**

A: Homeowners may log into their account at https://lifeatmueller.com/mixed-use-sub-association/ for additional information in the Row Home section.

A: For mailed payments, include ACCT#SPA2025 in the memo or subject line and mail payment to the address below.

Mueller Master Community, Inc.
C/O Cohere Life
1440 E. Missouri Ave., Ste. C200
Phoenix, AZ 85014