



TEXAS WINDSTORM  
INSURANCE ASSOCIATION

# TWIA Board Meeting

## Public Comments

February 2, 2022

## Public Comment

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**From:** [REDACTED]  
**Sent:** Wednesday, January 26, 2022 10:51 PM  
**To:** PublicComment  
**Subject:** Regarding Manufactured Homes

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Hello,

My name is [REDACTED] I live in Brazoria County in a 2002 Palm Harbor So called manufactured home.

I have thought a lot about the issue of insurance for manufactured homes I, and basically I believe that the system is unfair and discriminates against people who choose to live in manufactured homes and perhaps because they want to live within their means. But what they find is an entire system rigged against them from the banks to the insurance companies to the government. Basically I feel that I have a target on my back as if I live in the Jim Crow era. Let me explain.

One of the big arguments is that manufactured homes are more prone to damage. Based on what I have seen and experienced this is not true. My home survived Hurricane Ike with no damage, my home survived hurricane harvey with no flooding because it IS ELEVATED off of the ground unlike many of the higher end home owners who are on slabs. My home survived the 2021 freeze primarily because the water pipes are under the home insulated by the under belly. And even if I would have had a broken pipe, I would have suffered no property damage to the inside of my home. My air conditioner and hot water heater are on the first floor. If they happened to leak the inside of my home would not be damaged because they are not in the attic like so many site built homes. I have clients with \$700,00 homes, who had extreme damage from the above mentioned storms and they made huge claims on their insurance. They pay around the same amount for homeowners for a 4-700,000 dollar home that I pay for something that is only worth 89,00 with the land.

Yes it is true that many manufactured homes fall into disrepair, but not because they are prone to damage, but because they were discriminated against from the beginning. Just because they have a manufactured home, they have to pay higher interest rates. Why? Is this fair? Absolutely not. Especially if the so called people in control care about the less fortunate as they Always puport to. So high insurance rates combined with high interest rates make it almost impossible to afford upkeep and maintenance let alone remodels.

Not to mention that it is virtually impossible to get a fair refinance or home improvement loan on a manufactured home. That,coupled with the fact that they tend to depreciate rather quickly, some may choose not to put money into something that is falling in value.

I do

Sent from my iPhone

## Public Comment

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**From:** [REDACTED]  
**Sent:** Monday, January 31, 2022 5:28 PM  
**To:** PublicComment  
**Subject:** question submitted

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sorry I am a bit late with this question. I just now saw the web page announcing the meeting.

I'm interested in knowing how the modelers forecast extreme weather events given that with global warming, past weather history cannot be relied upon as a predictor of future events. When Houston has three 500 year floods in three years, how can anyone rely on past data or feel comfortable making predictions? What **assumptions** have they made about how much worse the situation will become? How far in advance are they making forecasts, and given the warming effect, what confidence level are they placing on the farther out forecasts, such as 15 years or more?

thanks,  
[REDACTED]  
austin, TX