



November 30, 2021

Dear Chairman Chandra Franklin-Womack,

As members of the Texas coastal legislative delegation, the undersigned legislators respectfully request that the Texas Windstorm Insurance Association (TWIA) Board take any and all action to reverse the rate increase voted for by the TWIA board in August 2021. Please do not consider any rate increase on coastal policyholders, residents, and businesses at this time.

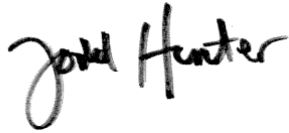
As you know, many TWIA policyholders must purchase flood coverage in addition to their wind and homeowners policies, a statutory requirement for properties located in a mandatory flood zone. While this coverage is important to the economic welfare and restoration of our communities to rebuild after large events, it is also important for the TWIA board to consider the overall economic impact on coastal policyholders who must bear these additional financial mandates. We bring this to your attention in light of recent federal action taken by the Federal Emergency Management Agency (FEMA).

As of October 1, 2021, a new ratemaking methodology adopted by FEMA went into effect, resulting in a significant rate increase for a majority of all flood insurance policyholders with coverage under the National Flood Insurance Program (NFIP). Texas ranks 2nd highest among those states with the greatest number of NFIP policyholders in the United States, second only to Florida, with nearly 800,000 policies in effect. It is important to note, FEMA has not revised its pricing methodology since the 1970's and such sweeping change will negatively impact approximately 73% of all Texas NFIP policyholders. These policyholders could experience an annual increase upwards of \$240 or more. While we understand the TWIA board does not have any authority over FEMA's ratemaking process for NFIP policies, we do believe you have the ability to take into consideration the financial harm any rate increase would have on TWIA policyholders at this time.

Such a rate increase during an unprecedented season of economic distress causes additional and cruel financial burdens on coastal residents and business owners. However, the financial impact is not our only concern. In light of overwhelming support by the Texas Legislature during the 87th regular session, a new law was passed to ensure the TWIA board no longer took action to increase rates while a vacancy on the board existed. Rather than recognizing the will of the Texas Legislature, just days before the new law went into effect, the TWIA board voted to increase rates against its policyholders. This action is dishonorable and displays a lack of respect for the spirit of the law and the very legislators by which TWIA is governed.

Once again, we respectfully reiterate that the coastal delegation firmly opposes any rate increase on TWIA policyholders. Please take any and all action to reverse the previously voted upon rate increase.

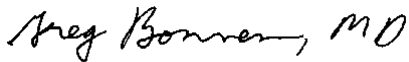
Sincerely,



Todd Hunter
Texas House of Representatives
District 32



Larry Taylor
Texas Senate
District 11



Greg Bonnen
Texas House of Representatives
District 24



Eddie Lucio Jr.
Texas Senate
District 27



Mayes Middleton
Texas House of Representatives
District 23



Judith Zaffirini
Texas Senate
District 21



Oscar Longoria
Texas House of Representatives
District 35



Juan "Chuy" Hinojosa
Texas Senate
District 20



Terry Canales
Texas House of Representatives
District 40



Lois Kolkhorst
Texas Senate
District 18

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 7:42 PM
To: PublicComment
Subject: Rate hike

No rate hike. Your fees are outrageous already. People are still recovering from previous storms.

Texas law requires all license holders to provide [Information About Brokerage Services](#), as well as the [Consumer Protection Notice](#).

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 7:40 PM
To: PublicComment
Subject: Hike

NO TWIA rate hike!!!

Public Comment

From: Jeffrey Blanchard, REALTOR <ccrealtorjeff@gmail.com>
Sent: Tuesday, November 30, 2021 7:20 PM
To: PublicComment
Subject: NO RATE HIKE!!!

NO RATE HIKE!!!

Respectfully,
Jeffrey Blanchard

REALTOR - Corpus Christi Realty Group

2021 Secretary/Treasurer - corpus Christi Association of REALTORS

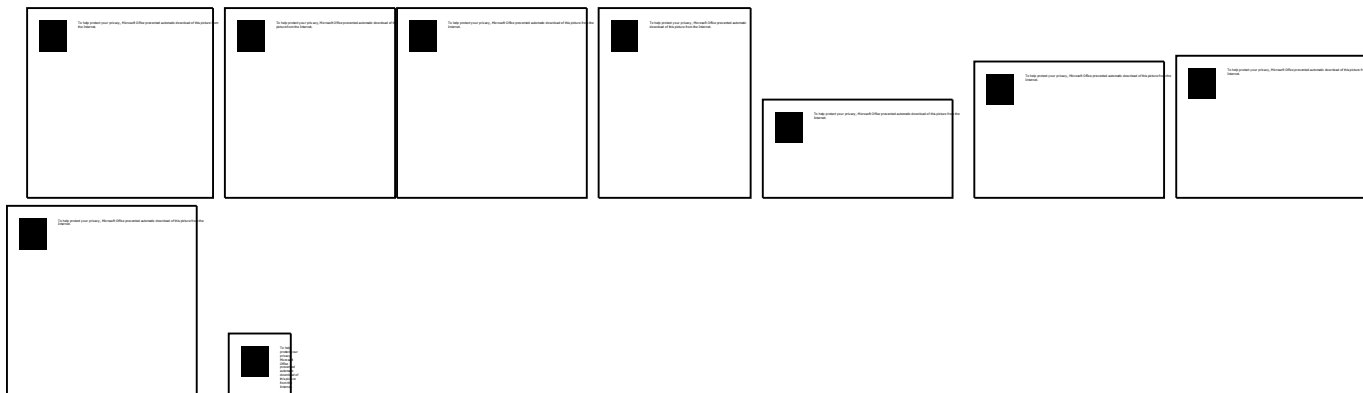
President - Blanchard Tax, Inc.

Coastal Bend Homeowner

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Texas law requires all license holders to provide the [TREC Information About Brokerage Services \(IABS\)](#) and [TREC Consumer Notice](#) forms to all prospective clients.

Sincerely,



Jeffrey Blanchard, E.A., CTRS, REALTOR®
Certified Tax Resolution Specialist (CTRS with ASTPS.com)
Corpus Christi Realty Group (CCRG) - Broker Lic# 476603

Corpus Office:
5334 Everhart Rd., Ste. 203
Corpus Christi, TX 78411

Island Office:
15217 S. Padre Island Dr., Ste. 108
Corpus Christi, TX 78418

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 7:16 PM
To: PublicComment
Subject: No TWIA Rate hike

No TWIA Rate hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 7:10 PM
To: PublicComment
Subject: No Rate Hike!!!

Public Comment

From: Hannah Poe <hpoerealtor@gmail.com>
Sent: Tuesday, November 30, 2021 6:39 PM
To: PublicComment
Subject: Public comment

NO RATE HIKE

Hannah Poe, REALTOR®
eXp Realty
(936) 537-0594

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 4:45 PM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 3:59 PM
To: PublicComment
Subject: NO RATE HIKE

NO RATE HIKE!

Stop raising our windstorm rates!

[REDACTED]

[Sent from the all new AOL app for iOS](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 3:55 PM
To: PublicComment
Subject: NO RATE HIKE

To whom it may concen,

NO RATE HIKE on the island.

Sent from my iPhone

Public Comment

From: Tara Gallaspy <taragallaspy@gmail.com>
Sent: Tuesday, November 30, 2021 3:52 PM
To: PublicComment
Subject: NO RATE HIKE!!


NO RATE HIKE!!!--

Texas Law requires all real estate licensees to give the following information about brokerage services:

<http://coastline-properties.com/wp-content/uploads/2016/07/brokeragedoc.pdf>

<http://coastline-properties.com/wp-content/uploads/2016/02/CN1-2.pdf>

Tara Gallaspy, REALTOR
Residential Listing & Sales Specialist
COASTLINE PROPERTIES


361-949-0101 Office

361-949-0192 Fax

taragallaspy@gmail.com

www.Coastline-Properties.com

Licensed in the State of Texas

License 0572405

Public Comment

From: Coral Dworaczyk <coral@southcoasttexas.com>
Sent: Tuesday, November 30, 2021 3:48 PM
To: PublicComment
Subject: No TWIA Rate Hike!

No TWIA Rate Hike!

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[Texas law requires all license holders to provide the Information About Brokerage Services form to prospective clients](#)

M. Coral Dworaczyk, M.S., Ph.D.
REALTOR®, Texas Residential Leasing Specialist
2019 REALTOR of the Year- Corpus Christi Association of REALTORS

[Check out my Website!](#)

Never trust wiring instructions or requests for funds sent via email. Always independently confirm wiring instructions in person or via a telephone call to a trusted and verified phone number to your Escrow Officer. Never wire money without double-checking that the wiring instructions are correct.



Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 3:43 PM
To: PublicComment
Subject: NO RATE HIIKE

Please consider your home owner that you represent and vote for "NO RATE HIKE". We do not need any additional costs added to our current home expenses.
Thank you for your service and consideration.

Public Comment

From: Pat Rios <mayor@cityofrockport.com>
Sent: Tuesday, November 30, 2021 3:41 PM
To: PublicComment
Cc: todd@hunterhandel.com
Subject: TWIA Proposed Rate Increase

Please, do not raise the current rates.

Thank you.

Patrick R. Rios, CMO
Mayor
361-205-2172 cell

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 3:25 PM
To: PublicComment
Subject: No TWIA Rate Hike

Hello-

I am a property owner and REALTOR® in Nueces county. I would like to ask the TWIA board to reconsider their rate increase from August. I am asking for NO TWIA RATE HIKE for coastal Texas property owners.

Thank you,

[REDACTED]

[Texas Real Estate Commission Information About Brokerage Services](#)
[Texas Real Estate Commission Consumer Protection Notice](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 3:01 PM
To: PublicComment
Subject: No rate Hike

Not rate hike

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 2:59 PM
To: PublicComment
Subject: No TWIA rate hike

No TWIA rate hike

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 2:52 PM
To: PublicComment
Subject: No HIKES!!!

To whom it may concern,

The Coastal Bend deals with enough as is, higher rates will only hurt during this time of economic crisis.



Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 2:19 PM
To: PublicComment
Subject: Public Comment for rate increase

I am against a rate increase as this insurance is punitive for coastal homeowners in Texas.

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 2:13 PM
To: PublicComment
Subject: Re: rate hike

NO rate hike!

[REDACTED] Corpus Christi, TX 78413

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 2:10 PM
To: PublicComment
Subject: NO RATE HIKE!!

NO RATE HIKE!!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 2:09 PM
To: PublicComment
Subject: NO RATE HIKE!!

NO RATE HIKE!!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 2:09 PM
To: PublicComment
Subject: NO RATE HIKE!!

NO RATE HIKE!!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 2:09 PM
To: PublicComment
Subject: No Rate Hike

NO RATE HIKE!!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 1:32 PM
To: PublicComment
Subject: NO RATE HIKE

No rate hike!!

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 1:28 PM
To: PublicComment
Subject: NO RATE HIKE!

NO RATE HIKE!



Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 12:46 PM
To: PublicComment
Subject: No 5% rate hike

No 5% Rate hike ... tax the whole state ... not just the coastal areas. Keep foreclosures down!

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 1:15 PM
To: PublicComment
Subject: No rate hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 12:47 PM
To: PublicComment
Subject: NO RATE HIKE

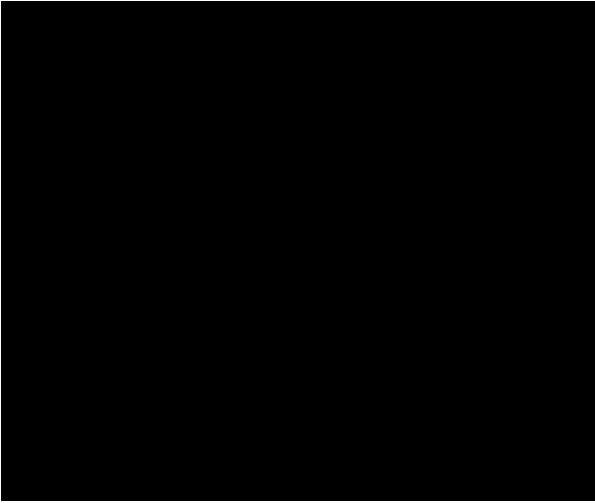
Quit discriminating against the 14 coastal counties. Spread it out amongst all Texans. Why should the coastal counties pay for yearly hail storms in the north but the north doesn't pay for our storm that may or may not come?

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 12:46 PM
To: PublicComment
Subject: No rate hike



Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 12:46 PM
To: PublicComment
Subject: Windstorm Insurance

NO RATE HIKES!!

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 12:46 PM
To: PublicComment
Subject: No rate hike

No rate hike

Thank you,
[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 12:46 PM
To: PublicComment
Subject: No rate hike

No rate hike!



Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 12:46 PM
To: PublicComment; Bart Braselton
Subject: No Rate Hike

My name is [REDACTED], and I oppose the TWIA rate hike

Sent from my iPhone

Public Comment

From: Terry Knesek <terry.knesek@caliberhomeloans.com>
Sent: Tuesday, November 30, 2021 12:45 PM
To: PublicComment
Subject: No rate hike

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We care about our customers' personal information. Please contact the appropriate parties to verify any emails requesting personal/financial information or requesting funds to be wired, prior to taking any action.

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Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 12:45 PM
To: PublicComment
Subject: No rate hike

No rate hike.

[REDACTED]

Sent from my Verizon, Samsung Galaxy smartphone

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 12:45 PM
To: PublicComment
Subject: No Rate Hike

No Rate Hike

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 12:45 PM
To: PublicComment
Subject: No rate hike!

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 12:45 PM
To: PublicComment
Subject: No twia rate hike

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 12:45 PM
To: PublicComment
Subject: Rates

We vote no rate hike! Keep rates affordable.

Thanks,

[REDACTED]

Public Comment

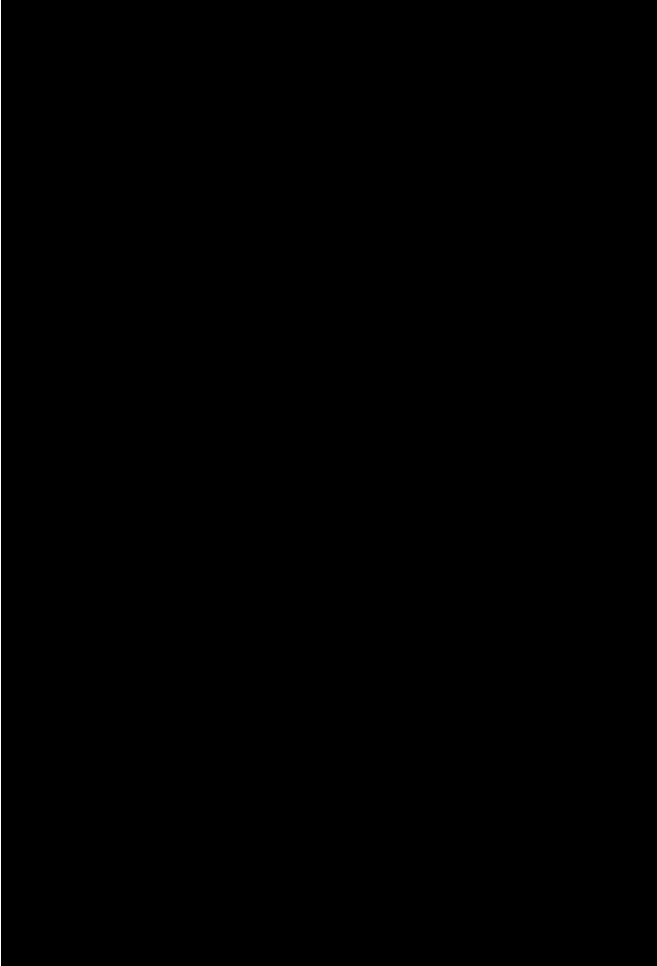
From: [REDACTED]
Sent: Tuesday, November 30, 2021 12:45 PM
To: PublicComment
Subject: Rates

No rate hike!!

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 12:45 PM
To: PublicComment
Subject: No rate hike

No rate hike



Public Comment

From: Shari Kirk, REALTOR <sharikirkrealtor@gmail.com>
Sent: Tuesday, November 30, 2021 12:44 PM
To: PublicComment
Subject: No Rate Hike

I oppose a rate hike! --
Shari Kirk, REALTOR
Coastal Country Real Estate
361-944-3120
100 W Sinton Street
Sinton, Texas 78387

Public Comment

From: Jeaneal Dennis <jdennis@firsttitlecb.com>
Sent: Tuesday, November 30, 2021 12:44 PM
To: PublicComment
Subject: NO RATE HIKE

We are against a rate hike!!!!

Merry CHRISTmas! We will be closed [Thursday, December 23rd](#) and [Friday December 24th](#) in observance of Christ's Birthday!


Happy New Year 2022! We will be closed [Friday, December 31st](#).

Due to the recent increase in COVID we respectfully ask that only necessary buyers and sellers come to the office to sign documents. Thank you for understanding.



Jeaneal Dennis
Marketing Representative
First Title Company
(361) 537-2583

****Be aware!! Online banking fraud is on the rise. Any party to a transaction that gets an email containing wiring**

instructions should call the apparent sender to verbally verify the instructions. Fraudsters can - and do- impersonate any party to the file. ** 

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Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 12:44 PM
To: PublicComment
Subject: No rate hike

[REDACTED]
Sent from my Verizon, Samsung Galaxy smartphone

Get [Outlook for Android](#)

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 11:37 AM
To: PublicComment
Subject: No rate hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 11:36 AM
To: PublicComment
Subject: No rate hike

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 11:34 AM
To: PublicComment
Subject: No Rate Hike

To TWIA Board Members:

NO RATE HIKE! I am a taxpaying citizen of Nueces County and I've had enough. No rate hike. PERIOD.

Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Tuesday, November 30, 2021 11:09 AM
To: PublicComment
Subject: No Rate Hike!

As a homeowner at [REDACTED], I request NO RATE HIKE!!!

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Note to Consumer: Texas law requires all real estate license holders to give the following: [Information About Brokerage Services](#) and [Consumer Protection Notice](#) to prospective buyers, tenants, sellers and landlords. You can click on the hyperlink for these documents.

