

Public Comment

From: [REDACTED]
Sent: Sunday, June 9, 2024 11:47 AM
To: PublicComment
Subject: Constant yearly increases...when will it stop?

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Hi -

I've paid into Windstorm for 27 years now in my house...

I've never filed a claim - was here for Ike - had minor damage - paid for it myself...

Over these years - I have changed my deduction from 2 percent to 5 percent and even with that change - willing to "eat" some \$33,000 before filing a claim - I've watched my premiums go from below \$1,000 to now \$2,700 - the last 10 years I don't think I have seen an increase of under 15% - this year no exception - another \$300 tacked on to my premium.

Our last hurricane was Harvey - it was in a fairly unpopulated area - Houston's last was Ike in 2008 - 16 years ago - but yet every single year - the people from Texas who live on a coastal county (I am in Brazoria - some 50 miles from the coast - but because I am in a coastal county - I can only get windstorm).

Windstorm, regular insurance, and property tax increases are driving people out of their houses - are forcing people to leave Brazoria county.

Meanwhile, Texas has a \$20b surplus rainy day fund - that could subsidize some of this but instead the Texas homeowners are on their own.

I wish the Texas Legislature would do something - and I also with the Windstorm board(s) would do something - because like I said - Windstorm is one of many costs that are crushing the middle class - crushing Texans - and I don't think enough is being done to address this.

Sincerely,

[REDACTED]