Public Comment

From:	[redacted]
Sent:	Saturday, August 29, 2026 9:42 PM
To:	PublicComment
Subject:	TWIA Coverage for Second Homes

I respectfully oppose the proposal to exclude second homes from TWIA coverage. This change could negatively affect property owners and communities throughout the 14 coastal counties of Texas. I ask the committee to consider the impact this proposal could have on coastal Texas and to maintain access to coverage for these property owners.

Public Comment

From: [redacted]
Sent: Saturday, August 29, 2026 8:22 PM
To: PublicComment
Subject: Opposing Twia Changes

To whom it may concern,

I would like to voice my opposition to the proposed changes to TWIA coverage on Sept 1.

As someone who has lived on the gulf coast for most of my life I have seen the devastating storms we receive. I have personally cleaned up my own as well as friends family and strangers homes from storm damage over the years. And I have seen how heartbreaking and crippling a lack of issuance can be as well.

I worked for a windstorm engineer for 5 years and heard the heart wrenching survival stories first hand. I have also seen the benefits of windstorm engineering and been awed by the success stories.

The changes to the policy proposed would devastate the community. A large portion of the homes in the coastal area are second homes and rentals. Some have been passed down through generations and hold priceless memories for families. The economy in our coastal communities is also heavily dependent on tourism as well as the taxes paid by homeowners who have second homes or rental properties in the area.

Please take do not pass these changes. The community would be heavily affected in a negative way without this available because most standard policy refuse to even write policies for the barrier islands and for some people this is the last or only resort vs. losing their investments entirely in a storm event.

Thank you,

[redacted]

Please excuse any typos as this was sent from my iPhone

Public Comment

From: [redacted]
Sent: Saturday, August 29, 2026 7:28 PM
To: PublicComment
Subject: Comment

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Subject: Public Comment â€“ September 1, 2026 LEA Committee Meeting (Item #5: Secondary Home Coverage)

Members of the Legislative and External Affairs Committee,

I am writing as a primary homeowner with TWIA coverage to express my support for exploring the elimination or reduction of TWIA coverage for secondary homes (Item #5 on the September 1, 2026 meeting agenda), provided it is executed with a clear, structured game plan.

As a coastal resident relying on TWIA as the insurer of last resort for my primary residence, preserving the association's financial sustainability and rate stability is critical. Primary homeowners should not bear the burden of rising rate surcharges or reduced capacity caused by funding exposure on non-primary residences.

However, to protect overall market stability, any reduction in secondary home exposure must include a concrete game plan:

- **Clear Off-Ramp for Secondary Properties:** Establish a defined 12-to-18-month timeline to give secondary property owners adequate opportunity to secure private market coverage before policies non-renew.
- **Depopulation Clearinghouse:** Require secondary policies to pass through a private market clearinghouse first, ensuring private carriers have the opportunity to pick up these risks before TWIA steps in.
- **Priority Protection for Primary Residences:** Reallocate saved exposure capacity directly toward protecting rate affordability and policy availability for year-round coastal residents.

Reducing TWIAâ€™s overall liabilities by offloading secondary properties makes sense, but it must be done strategically to avoid shocking the broader coastal economy.

Thank you for prioritizing the long-term solvency of TWIA for primary coastal residents.

Sincerely,

[redacted]

[redacted]

[redacted]

Public Comment

From: [redacted]
Sent: Saturday, August 29, 2026 6:03 PM
To: PublicComment
Cc: [redacted]
Subject: Port Mansfield TWIA Coverage

I respectfully oppose the proposal to exclude second homes from TWIA coverage. This change could negatively affect property owners and communities throughout the 14 coastal counties. I ask the committee to consider the impact this proposal could have on coastal Texas and to maintain access to coverage for these property owners./ Presently, my TWIA coverage already exceeds, all of our other insurance coverages. It's not cheap, and furthermore, we haven't had a Hurricane in the Gulf in years.

[redacted]

Public Comment

From: [redacted]
Sent: Saturday, August 29, 2026 5:14 PM
To: PublicComment
Subject: Coastal 2nd Homes

Please reconsider not offering coverage for rental properties, garage apartments and all second homes. There is no other insurance available and will be devastating to all owners of such properties, especially retires. Entire communities will be lost, as rental properties are required to have insurance.

Property owner, Galveston, County, Tx

[redacted]

Public Comment

From: Chandra Franklin Womack <chandra@aranfranklin.com>
Sent: Saturday, August 29, 2026 3:21 PM
To: PublicComment
Subject: Opposition to Proposed TWIA Restrictions on Non-Primary Residential Properties

Legislative Committee Members,

As a former Chair of the Texas Windstorm Insurance Association Board of Directors, I understand the pressure TWIA faces to depopulate its book of business and diversify risk. However, as a coastal resident and business owner, I respectfully oppose the proposed recommendation to deny coverage to coastal homes that are not a primary residence.

Second homes exist for many legitimate reasons. Some have been inherited and passed down through generations. Others were purchased so families can enjoy Texas' coastal communities. Still others represent the reward for decades of hard work and financial planning. Regardless of how they were acquired, these properties represent significant investments in our coastal economy and deserve a viable path to insurance protection.

TWIA serves as the insurer of last resort. If affordable and available private market coverage existed, these property owners would already have obtained it. Denying coverage based solely on homestead status does not create additional insurance capacity; it simply leaves otherwise eligible property owners without a practical option.

I also note that TWIA will continue to insure commercial properties, many of whose owners may possess multiple properties both on and off the coast. It is difficult to understand why owners of non-primary residential properties should be treated differently and effectively penalized for their ownership status. Such a policy creates an inequitable distinction between classes of property owners who face the same coastal risks.

This concern extends beyond traditional second homes. Many coastal property owners have garage apartments, accessory dwelling units, duplexes, and owner-occupied rental properties that provide supplemental income, housing for family members, or workforce housing within coastal communities. These properties are often owner-maintained and represent an important component of the local housing stock.

Disqualifying such properties based on homestead status or occupancy classifications could create unintended consequences for responsible owners who live in and contribute to these communities. The availability of insurance should be based on a property's eligibility and insurability, not solely on whether it meets a narrow definition of a primary homestead residence.

Moreover, placing non-homestead coastal properties at risk of becoming uninsured threatens the broader health and stability of coastal communities. Property values, local tax bases, economic development, housing availability, and community resilience all depend on the availability of insurance. A reduction in insurable properties could have consequences extending far beyond the individual property owners affected.

We should also recognize that previous efforts aimed at reducing TWIA's exposure have not achieved widespread success. Depopulation initiatives have largely fallen short of expectations. Likewise, while the FORTIFIED program may provide a solution for some properties, it is not a realistic option for all coastal homeowners. On barrier islands such as Galveston and South Padre Island, many private insurers that otherwise write FORTIFIED homes remain unwilling to provide coverage due to geographic exposure. As a result, these property owners often have no practical alternative to TWIA.

For these reasons, I respectfully urge the Committee to recommend to the Board to continue providing coverage to all otherwise eligible properties, regardless of whether they are classified as a primary homestead residence. This includes second homes, inherited properties, owner-occupied rental units, garage apartments, accessory dwelling units, and other residential properties that play an important role in the economic viability of Texas coastal communities. Such an approach is consistent with TWIA's purpose as the insurer of last resort and helps preserve the economic vitality, housing availability, and long-term stability of the Texas coast.

Thank you for your consideration.

Chandra Franklin Womack, PE
CEO
Aran + Franklin Engineering, Inc.
Firm Reg.: TX F-4632 | FL 31327 | AL ECA50740 | LA 4740 | MS E-37681
PE License: TX 105994 | FL 79207 | AL PE52548 | LA 36059 | MS 34551 | SC 42114 | NJ 24GE05113900
P: 409-935-5200 | Toll Free: (855) WIND-ENG
www.AranFranklin.com

Public Comment

From: [redacted]
Sent: Saturday, August 29, 2026 2:02 PM
To: PublicComment
Subject: 9-1-26 Proposed Rule Change Agenda #5

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I oppose a rule change to eliminate TWIA coverage for second homes, garage apts and renter occupied homes. We absolutely must be able to insure our costal homes.

Public Comment

From: [redacted]
Sent: Saturday, August 29, 2026 1:33 PM
To: PublicComment
Subject: Rule Change Opposition

I am against the rule change to not cover second homes or rental properties. This would totally devastate the coastal communities and their property values. Please consider other alternatives.

Sent from my iPad

Public Comment

From: [redacted]
Sent: Saturday, August 29, 2026 1:23 PM
To: PublicComment
Cc: [redacted]
Subject: TWIA coverage for second homes

As an owner of a second home in Galveston which is not a rental, just a family home to enjoy with my wife and kids, I vehemently oppose this upcoming
Item #5 on the board agenda to discuss elimination of TWIA coverage for second homes.
Makes little sense. It will devastate the island in the event of a catastrophe given the current demographic of Galveston homes. We just want to enjoy our second homes now and into the future.
Please drop this item from the agenda.

Thank You for reading,

[redacted]

Public Comment

From: [redacted]
Sent: Saturday, August 29, 2026 12:06 PM
To: PublicComment
Subject: Do Not Limit Insurance to Primary Homeowners

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If you illuminated the coverage (and premiums) on “second” homes along the coast you will be opening a Pandora’s box if issues.   Do the right thing and drop this proposal which is aimed to limit coverage along our coast.

[redacted]

Public Comment

From: [redacted]
Sent: Saturday, August 29, 2026 11:45 AM
To: PublicComment
Subject: Agenda Item #5 - Proposal to eliminate TWIA coverage for 2nd homes

To the Texas TWIA Board,

I understand that you will be considering Agenda Item #5 (which proposes to eliminate TWIA coverage for houses that are second homes or renter occupied homes) at the upcoming Board meeting on September 1, 2026. I am a long-time Galveston home owner of a house that is my second home (at [redacted] This has been a valuable house for my entire family which has been covered by TWIA insurance. If you approve this proposal to eliminate TWIA coverage for our 2nd home, it will be devastating to us. We have not been able to get other windstorm coverage for our house other than a TWIA policy. This insurance has been required by our mortgage company, and thus, without it we would not be able to obtain insurance coverage, and the mortgage company would require us to sell our home. An additional problem will be that houses in Galveston will not be able to be sold given the inability to obtain windstorm insurance, and thus, the value of our house will dramatically fall.

Our decision to eliminate TWIA insurance on second homes will devastate this coastal Galveston community and will decimate the real estate market throughout the coast of Texas.

Please vote "NO" for this proposed Agenda item.

Sincerely,

[redacted]

Public Comment

From: [redacted]
Sent: Saturday, August 29, 2026 11:03 AM
To: PublicComment
Subject: Complete idiocy

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If this becomes law, my family's largest investment will be wiped out, and no one will want a second home in Galveston, which will wipe out a significant portion of ithe city's economy.

Sent from my iPhone

Public Comment

From: [redacted]
Sent: Saturday, August 29, 2026 11:01 AM
To: PublicComment
Subject: Secondary Home Coverage

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I am writing to oppose item 5 listed as Secondary Home Coverage.

This terrible proposal will create immediate and significant harm to the economy of affected coastal communities and the tax base that supports them.

It is akin to the efforts underway to attempt to tax the wealthy just because they have the perceived ability to pay.

In my case, I live on a pension and social security income and my property in Galveston County was the result of many years of hard work and saving. I pay my insurance each and every year to protect my investment that I worked so hard for. I cannot afford to pay out of pocket for a significant event outside of my control, hence the insurance I purchase. Coverage should be tied to the policy paid for and not the fact that I am a weekend or holiday occupant of my secondary residence.

I have never sought a claim in the years that I have paid insurance for. You made money on my participation. I'm sure there are many with similar experience.

Insurance should not be tied to the number of days that I sleep in my property.

Each and every one of you will be retired one day, will live on a fixed income, and have family in similar situations.

Do the right thing and oppose this item.

[redacted]

[redacted]

Sent from Gmail Mobile

Public Comment

From: [redacted]
Sent: Saturday, August 29, 2026 10:44 AM
To: PublicComment
Subject: TWIA to continue to cover second homes

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My husband and I are retired. We cannot travel out of the country, but can own a home In Galveston. Please do not stop covering second homes with your insurance.

Public Comment

From: [redacted]
Sent: Saturday, August 29, 2026 10:28 AM
To: PublicComment
Subject: Opposition to only applying to homesteaders

Regarding "Topics for Consideration", I strongly oppose the proposal to change TWIA to only apply to homesteaders and to remove secondary home owners from coverage.

It's a proven myth that private insurance companies would provide reasonable policies, if they would even cover at all.

Many owners would not want the total risk of loss, and would be forced to sell at a loss.

It would destroy the coastal community which depends on visitors to spend money in local businesses.

Regards,

[redacted]

Public Comment

From:	Gladys Pace <gpace@tricoast.net>
Sent:	Saturday, August 29, 2026 10:12 AM
To:	PublicComment
Subject:	Legislative & External Affairs Committee Meeting 9-1-2026-Topics for Consideration-Item #5-Opposed

Dear Board,
As a licensed Insurance agent in the state of Texas practicing mainly in Galveston and Harris County, I strongly oppose adopting item #5. Please do not modify the residential property types eligible for coverage to require them to be owner occupied/homestead properties only eligible for TWIA coverage. The financial impact of doing this would be devasting for so many homeowners not to mention insurance agents, real estate agents, including the county tax base, etc. Galveston County is naturally your biggest secondary home county as it has the most vacation homes in all the eligible counties. Taking away TWIA coverage for my secondary homeowners and short term rentals would be a nightmare for my agency.

I'd rather see a higher rate charge or policy fee added for residential secondary and short-term rentals than to not offer them coverage at all.

Best regards,
Gladys

Gladys Pace
713-419-8182 cell
Crystal Beach, TX 77650
gpace@tricoast.net
Tricoast Insurance Services, Inc
P O Box 19929
Houston, TX 77224
Kristin Volkert
kvolkert@tricoast.net
Office 713-461-5255 x 402
Cell 346-331-8648

CELEBRATE LIFE ON THE GULF COAST

Public Comment

From: [redacted]
Sent: Saturday, August 29, 2026 10:05 AM
To: PublicComment
Subject: Second Home Coverage

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TWIA Board,

As a taxpayer and proud homeowner, it is disappointing to note an agenda item regarding denying TWIA coverage of a segment of homeowners. At a time when affordability and economic stability both personal and government, are threats to the well being of many, denying coverage to a large segment of the coastal community of Galveston seems shortsighted and counter to your mission.

It seems coastal communities are often blamed for major TWIA losses. I have reviewed data that more losses are incurred by non coastal events. Discriminating against second homeowners does not reflect our Texas and US values.

I trust the TWIA Board will assess this agenda item to be one that is discriminatory and a contributor to the devastation of the regional economy of the Galveston area.

I, respectfully, request you deny going forward with this agenda item and strongly state how inappropriate this item is in light of the TWIA mission.

[redacted]

Public Comment

From: [redacted]
Sent: Saturday, August 29, 2026 10:00 AM
To: PublicComment
Subject: Public Comment: Support for Restricting TWIA Coverage on Non-Homestead Properties

Dear Members of the TWIA Legislative Committee,

I am writing to express my strong support for the proposal to eliminate Texas Windstorm Insurance Association (TWIA) coverage for secondary, non-homesteaded properties. As a former resident of Galveston Island, I have experienced firsthand the devastating effects of the unregulated boom in second homes, luxury builds, and short-term rentals. In just a few short years, housing costs on the island nearly doubled. Between skyrocketing property valuations, rising taxes, and climbing insurance premiums, working-class locals are being systematically priced out. Even a modest, tiny home became completely out of reach for my budget, and my family was ultimately forced to move off the island because we could no longer afford to live in our own community. TWIA was created to be an insurer of last resort to protect coastal communities and the year-round residents who keep them running. Using state-backed insurance to subsidize high-risk luxury real estate and investor properties artificially inflates our housing market, which prices out the local workforce. Restricting TWIA coverage to primary homesteads is a necessary step to cool down this speculative market, reduce overall risk exposure, and help make coastal communities livable for local families again. Thank you for your time, your consideration of this proposal, and your service to Texas coastal residents.

Sincerely,
[redacted]

Public Comment

From: [redacted]
Sent: Saturday, August 29, 2026 9:08 AM
To: PublicComment
Subject: Agenda Item #5

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Dear TWIA Board of Directors:

As a property owner in Crystal Beach, Texas, I must ask you to reconsider the disastrous idea to exclude second homes from being covered by TWIA.
We have owned our property since before Hurricane Ike destroyed the beach cabin that was on our property when we bought it, and we would not have been able to rebuild on our little slice of Paradise had we not had full insurance on it.

It is my understanding, if not the understanding of the entire board, that TWIA was created specifically to allow people like us and our neighbors to purchase insurance, and we have faithfully paid our premiums for years!
Now you want to pull the rug out from under us!
This proposal, if passed, would make our properties unsellable. No buyers could get a mortgage if they couldn't get insurance!

Our property is a critical part of our investment portfolio. We are depending on to fund our long-term care when we are too old and feeble to take care of ourselves and our property. And that may not be too far into the future!

We property owners here on the coast are not all rich absentee landowners! We love our little retreats that are a short walk away from the water, through a neighborhood of friends, like-minded people who enjoy the sight sound of the waves. We bring our children and grandchildren here to unplug and learn to appreciate family connections and nature.

You must not pass this proposal but instead keep TWIA the safety net it was created to be. Protect us and our investment of time, love, and hard-earned money.

Thank you,
[redacted]

Public Comment

From: [redacted]
Sent: Saturday, August 29, 2026 8:19 AM
To: PublicComment
Subject: Agenda item#5

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To whom it May Concern:

Please vote no on agenda item #5!

My husband and I own a home at Crystal Beach, Texas. We spend 6-7 months a year there. We have children and grandchildren who live near by. To eliminate TWIA coverage for 2nd homes would be devastating for us, our neighbors and thousands of others in coastal communities.

This rule has the potential to devastate our coastal communities and take us back to the very reason TWIA was created in the first place. Most of TWIA's policy holders could not get any insurance but for TWIA.

We would take on the full risk of losing our home in a storm and it would make it impossible to buy or sell coastal property with no ability to get (or keep) a mortgage.

The consideration of not being able to insure coastal properties will immediately impact our real estate market. 60 % of the Galveston market is second homes.

This would have a negative impact on all 14 coastal counties.

Respectfully submitted,
[redacted]

Sent from my iPhone

Public Comment

From: [redacted]
Sent: Saturday, August 29, 2026 7:27 AM
To: PublicComment
Subject: Agenda #5

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We are opposed to the changes to Twia to not to insure secondary homes on coast for Texas homeowners. Continue to insure all homeowners with Twia.

[redacted]

Public Comment

From: [redacted]
Sent: Saturday, August 29, 2026 4:47 AM
To: PublicComment
Subject: Rule #5 change-Secondary Home Coverage opposition

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Hello,

I am writing to object to changing rule #5 eliminating TWIA insurance on secondary homes.

If approved, this would have a devastating impact on 14 coastal counties and collapse the real estate market and collapse local economies.

This would be irresponsible on behalf of TWIA and irreversible for our coastal communities. It would leave insured properties uninsured with no protections in place or alternatives in place to protect their properties.

Please leave rule #5 in place and do not change it.

Thank you,
[redacted]

Sent from my iPhone