Public Comment

From: [redacted]
Sent: Sunday, August 30, 2026 6:21 PM
To: PublicComment; Mayes.middleton@senate.texas.gov; [redacted]
Subject: Public Comment: Strong Opposition to Eliminating TWIA Coverage for Secondary Homes

Dear Members of the TWIA Actuarial & Underwriting Committee, Senator Middleton, and Representative Leo-Wilson,

I am writing to express my strong opposition to the proposal currently being considered by the Actuarial & Underwriting Committee to eliminate Texas Windstorm Insurance Association (TWIA) coverage for secondary and vacation homes.

As the owner of the property located at [redacted], this proposed change would have a devastating financial impact on my household and our local coastal community. Secondary homes represent significant personal financial commitments, contribute heavily to the local tourism economy, and pay vital property taxes that support Galveston's infrastructure and schools.

Stripping windstorm coverage from more than 18,000 policyholders in Galveston County will:

- **Create a coverage vacuum:** Force property owners into an unstable or unaffordable private market, leaving many unable to properly secure their investments.
- **Harm the local economy:** Depress property values and stifle the coastal real estate and tourism markets, which rely heavily on secondary properties.
- **Discriminate against coastal residents:** Penalize property owners simply based on geographic location and the classification of their property, while offering no viable, affordable alternatives.

TWIA was created to be the insurer of last resort and to provide stability to the Texas coast. Eliminating coverage for secondary homes fundamentally violates that mission.

I urge the Committee to reject this proposal at the upcoming meeting on September 1, 2026. Furthermore, I look to Senator Middleton and Representative Leo-Wilson to fiercely protect coastal property owners and oppose any future statutory changes to TWIA eligibility that would strip coverage from secondary homeowners.

Thank you for your time, consideration, and service to our community.

Sincerely,

[redacted]

Public Comment

From: [redacted]
Sent: Sunday, August 30, 2026 5:05 PM
To: PublicComment
Subject: Reconsider not covering second homes

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Please reconsider the proposal to not cover a second home as this is grossly unfair. We own a second home in Brazoria county purchased with savings for our family retreat. We do not rent it to others ever as it is solely for our family. We pay significant property taxes and also pay insurance premiums to protect our asset. When storms come we do everything we can to minimize our damage as well as damage to other properties. Nothing is left outside that could become a projectile and damage other property. We cannot vote in local elections because it is a second home. We have no voice even though we contribute to the schools and county budgets. Please do not add yet another burden on what is supposed to be our family's retreat.

[redacted] second home owner

Public Comment

From: [redacted]
Sent: Sunday, August 30, 2026 3:43 PM
To: PublicComment
Subject: Agenda item #5

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I have read about this proposed Agenda #5 in not allowing the insuring of second homes along the coast. As an investor and property owner you will only be hurting your communities. We help thousands of people every year but without insurance we cannot sell nor purchase homes. This is obserd and I cannot believe it is even being discussed. Please know you will hurt the masses and the communities there. I oppose [redacted]

Public Comment

From: [redacted]
Sent: Sunday, August 30, 2026 3:36 PM
To: PublicComment
Subject: Opposition to Proposed TWIA Coverage Restrictions

Members of the TWIA Legislative & External Affairs Committee:

I strongly oppose the proposal to limit TWIA residential coverage to owner-occupied homesteads.

For Galveston and other coastal communities, the consequences would reach far beyond insurance:

- **Housing:** Removing windstorm coverage from non-homestead properties could make thousands of homes significantly more expensive to own, insure and maintain.
- **Long-term rentals:** Galveston already has a shortage of long-term housing. If rental homes lose access to TWIA, owners may be forced to raise rents, sell properties or remove them from the rental market altogether.
- **Working families:** Higher housing costs ultimately fall on the people who live and work here, including teachers, health care workers, hospitality employees, first responders and service workers.
- **Property values and mortgages:** Affordable windstorm insurance is fundamental to financing coastal property. Restricting access to coverage risks affecting mortgage availability, property values and the ability to buy and sell homes.
- **Local businesses:** Galveston's businesses depend on a workforce that can afford to live here. Further reducing housing availability and increasing the cost of living directly affects our ability to recruit and retain employees.
- **Our local economy and tax base:** A major disruption to Galveston's residential real estate market does not stop with property owners. It affects local businesses, employment, property values and ultimately the tax base that supports city and county services.
- **The private market has not solved this problem.** TWIA exists because adequate windstorm insurance is often unavailable or unaffordable through private insurers on the Texas coast. Eliminating TWIA eligibility does not create an affordable alternative.
- **Coastal communities would bear the burden.** TWIA's own numbers show that nearly 60% of its secondary-home exposure is concentrated in Galveston and Nueces counties. This proposal would therefore disproportionately affect a small number of coastal communities.

This is not simply an insurance issue. **It is a housing issue, a workforce issue, a real estate issue and an economic-development issue.**

TWIA absolutely has a responsibility to manage its financial exposure. But reducing that exposure by transferring the cost and risk to Texas coastal communities is not a solution.

Please reject this proposal and pursue reforms that strengthen TWIA without undermining the communities it was created to protect.

[redacted]

Public Comment

From: [redacted]
Sent: Sunday, August 30, 2026 3:34 PM
To: PublicComment
Subject: TWIA Coverage

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Greetings:

I am sending this e-mail to voice our opposition to this proposal. There are numerous reasons a home may become or be utilized as a secondary or temporary residence and they are not all related to vacationing.

Thankfully, the Galveston and Houston area have tremendous medical facilities that people choose to visit from across our country. Those folks need affordable housing for themselves and their loved ones who travel for support, often finding they are better served staying in a STR rather than a hotel.

Modifying the property types eligible for TWIA coverage to require residential policies to be owner-occupied homesteads will not only be devastating to coastal economies reliant on tourism, it would increase the financial hardships of people who are facing a potentially devastating medical diagnosis and the ever present reality of financial hardships related to housing away from their current residence.

Respectfully submitted,

[redacted]

Sent from my iPad

Public Comment

From: [redacted]
Sent: Sunday, August 30, 2026 2:56 PM
To: PublicComment; terrifortexas@gmail.com Cc:
Subject: TWIA coverage for non owner occupancy

Subject: Fwd: TWIA coverage for non owner occupancy

Dear Members of the TWIA Legislative & External Affairs Committee:

I strongly oppose eliminating or restricting TWIA windstorm coverage for second homes and non-owner-occupied properties. As an individual who provides long-term single family and apartment leases to many Galveston Island residents I am emphatic about the extreme detrimental effects this would have on a very large population of renters.

These properties are an important source of long-term rental housing for teachers, healthcare workers, hospitality employees, first responders and other coastal workers. Without affordable TWIA coverage, owners may face higher costs, sell, or remove properties from the rental market.

Every outcome hurts renters by reducing housing supply and increasing rents. Insurance costs are ultimately reflected in the cost of housing, even when renters never see the bill.

A property may be a “second home” to its owner but the primary residence of the family renting it. To that family, it is home—not a vacation property.

Restricting TWIA coverage could also make properties harder to finance because lenders generally require windstorm insurance. This could reduce property values, limit rentals and make it harder for coastal employers to attract workers.

TWIA was created because private insurers have historically failed to provide adequate coastal windstorm coverage. Removing properties from TWIA eligibility will not eliminate the risk or guarantee affordable private coverage.

If concerns exist regarding risk or program sustainability, they deserve careful study and solutions that do not destabilize coastal housing. Before making such a significant change, I urge the Committee to examine impacts on:

- Long-term rental availability and rents;
- Working families and essential employees;

- Mortgage availability and property values;
- Coastal employers and local economies; and
- The availability and cost of private windstorm insurance.

The Texas coast depends on an interconnected community of homeowners, renters, workers and businesses. I respectfully urge the Committee to reject any recommendation eliminating TWIA eligibility for second homes and long-term rental properties.

Please protect windstorm insurance access and affordable housing for Texans living and working in coastal communities.

Sincerely,

[redacted]

[redacted]

Public Comment

From: [redacted]
Sent: Sunday, August 30, 2026 2:41 PM
To: PublicComment
Subject: Secondary Home Coverage Elimination Poropsal

TWIA Board -

Please DO NOT consider the proposal (Agenda Item #5) to eliminate the eligibility for TWIA coverage for those of us who own second homes. This would be devastating to many of us, who have worked hard throughout our lives and made the investment to own a second home in order to enjoy the benefits of living on the water. My wife and I invested a chunk of our retirement savings to purchase our second home, but we also have a mortgage. We would be unable to obtain the insurance coverage REQUIRED by our lender! And it would make it much more difficult, if not impossible, for us and others to sell a home where obtaining insurance is next to impossible. Should there be a storm (and there will be at some point), it puts us and many others at risk of losing our home and everything we have invested.

PLEASE do not vote in favor of this potentially catastrophic proposal.

Sincerely,
[redacted]

Public Comment

From: [redacted]
Sent: Sunday, August 30, 2026 2:19 PM
To: PublicComment
Subject: We oppose

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"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."

Respectfully,

[redacted]

Public Comment

From: [redacted]
Sent: Sunday, August 30, 2026 2:14 PM
To: PublicComment
Subject: Secondary Home Coverage Elimination Proposal

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TWIA Board -

Please DO NOT consider the proposal (Agenda Item #5) to eliminate the eligibility for TWIA coverage for those of us who own second homes. This would be devastating to many of us, who have worked hard throughout our lives and made the investment to own a second home in order to enjoy the benefits of living on the water. My husband and I invested a chunk of our retirement savings to purchase our second home, but we also have a mortgage. We would be unable to obtain the insurance coverage REQUIRED by our lender! And it would make it much more difficult, if not impossible, for us and others to sell a home where obtaining insurance is next to impossible. Should there be a storm (and there will be at some point), it puts us and many others at risk of losing our home and everything we have invested.

PLEASE do not vote in favor of this potentially catastrophic proposal.

Sincerely,
[redacted]

Sent from my iPad

Public Comment

From:	[redacted]
Sent:	Sunday, August 30, 2026 9:44 AM
To:	PublicComment
Subject:	Elimination of TWIA coverage for second homes

I understand that the board will be considering eliminating TWIA coverage for second homes and rental properties. I will not go into specifics, but I oppose this proposal, for many reasons.

[redacted]

Public Comment

From: [redacted]
Sent: Sunday, August 30, 2026 9:18 AM
To: PublicComment
Subject: Opposition to Proposed TWIA Owner Owner Occupied Homestead Rule

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Please oppose the proposed rule requiring TWIA policy holders to be restricted to only Owner occupied homestead properties
and excluding second homes or investment properties. This would be devastating to many homeowners throughout Texas and especially along the coast.

Thank you for your consideration.

[redacted]

Public Comment

From: [redacted]
Sent: Sunday, August 30, 2026 9:17 AM
To: PublicComment
Subject: AGENDA ITEM 5 : ELIMINATE TWIA COVERAGE FOR SECOND HOUSE

Dear Board Members:

I respectfully ask that you oppose agenda item 5 which proposes a new TWIA rule declining coverage for secondary home. As a home retired owner in Crystal Beach, Tx this proposal would totally destroy my already depressed property value that exists today. Such a proposal would put the complete financial burden on me should my home be damaged by me. This would destroy my retirement savings should an event happen. I've been paying TWIA insurance for the past ten years and I would extremely disappointed that all my previous premiums would have gone to waste with such a proposal.

Enough said, please oppose this agenda item.

Regards,
[redacted]
Sent from my iPhone

Public Comment

From: [redacted]
Sent: Sunday, August 30, 2026 7:50 AM
To: PublicComment
Subject: Ins coverage for 2 homes

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We must continue coverage provided by TWIA

OTHERWISE properly values and tax base will plummet

A lot of people will lose their financed properties as banks require insurance

Municipalities will lose money

The economy will tank

Do not cancel coverage

[redacted]

[redacted]
Sent from my iPhone