

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 1:58 PM
To: PublicComment
Subject: Fwd: Windstorm Insurance

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To whom it may concern

I have recently heard the rumor that TWIA is considering not allowing second homes or rentals to have windstorm coverage in Texas. My home located at [REDACTED] [REDACTED] Texas has been in my family for over 30 years. If that were to pass in the legislature it would force the sale of that home. The intention was for my husband and I to retire down there at some point and keep that as a legacy home to be passed down to my children. Please reconsider your choice and please allow insurability going forward.

Respectfully

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 1:58 PM
To: PublicComment
Subject: Item Number 5 on the 9/1/26 agenda

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To Whom it May Concern,

This is to express my extreme opposition to TWIA's agenda item number 5 at September 1 meeting.

I recently purchased a single family home as my vacation home on South Padre Island. Recently - as in - FOUR days ago. The very next day I saw the news that TWIA is considering eliminating coverage on secondary homes.

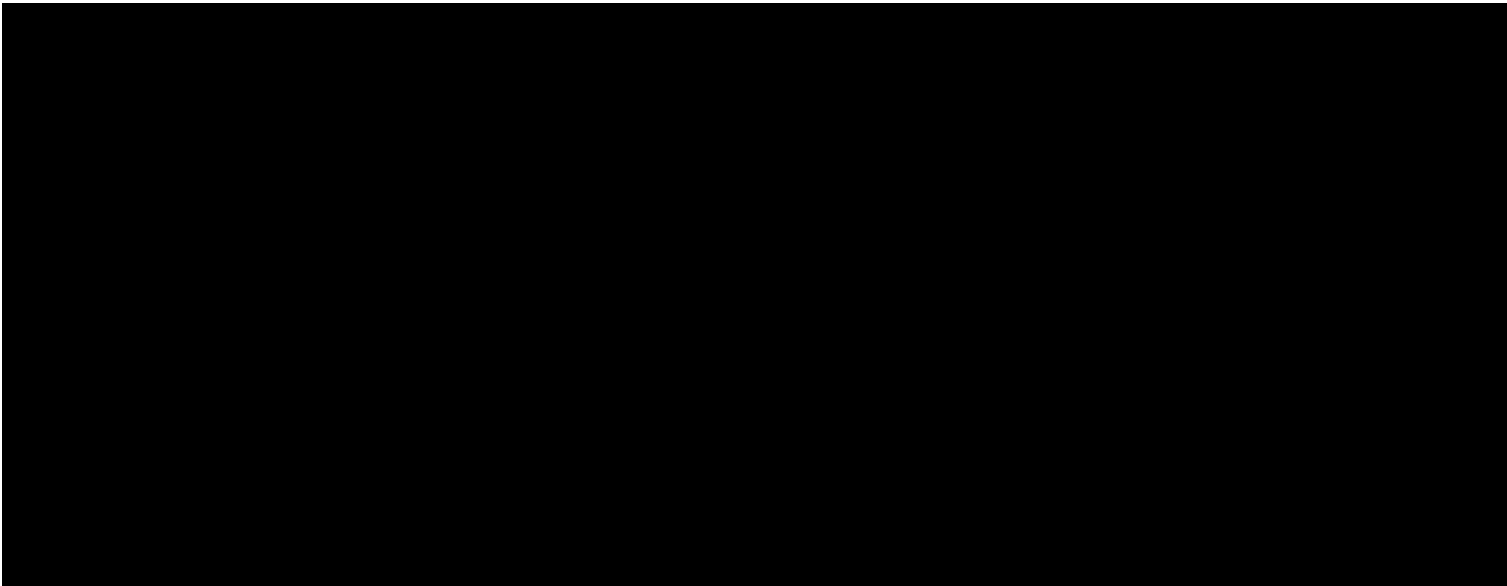
This change would negatively affect property owners and communities throughout the 14 coastal counties.

It would also negatively impact the real estate market- sellers will have fewer potential buyers because private coverage is considerably more expensive and would price them out of being able to afford coverage. Sellers will be stuck with their coastal properties because there are fewer buyers.

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 and me!

Respectfully,

[REDACTED]
Secondary Home owner on the coast



Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 1:54 PM
To: PublicComment
Subject: TWIA

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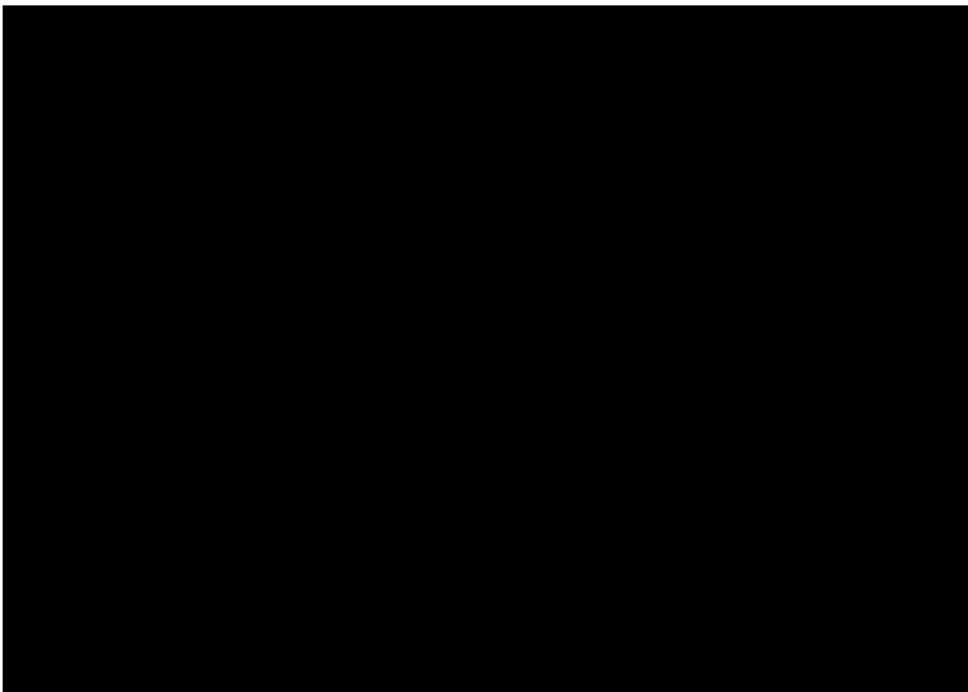
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I am writing to ask you to carefully consider the impact that changes to the Texas Windstorm Insurance Association (TWIA) could have on second-home owners and rentals in Texas.

Second-home owners and STR Owners are an important part of our coastal communities and our economy. They purchase property, pay property taxes, spend money locally, support restaurants and small businesses, employ contractors and service providers, and contribute significantly to the tourism and hospitality industries. Many also rent their homes when they are not using them, providing valuable vacation accommodations and additional economic activity.

Property owners should not be penalized simply because their home is a second home rather than their primary residence.

Texas law requires all licensees to provide the information in these links:





Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 1:55 PM
To: PublicComment
Subject: second home windstorm coverage

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I have a home at [REDACTED]. I have owned this home since 2017. Our neighborhood only allows rentals by the month and I have never rented out my home.

I have owned a condo and then a house in Port Aransas since 2000 and have never rented them. They are and were my second home. I have had TWIA insurance for the past 26 years with only 1 claim. The rates have significantly increased over the years which is understandable. To take away the right for me to protect my home is absurd.

I believe it would be fair to offer a 3 tier rate system – Homestead, non-rental second homes, and rental properties.

Please consider this option and do not leave us unprotected.

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 1:32 PM
To: PublicComment
Subject: TWIA Coverage for 2nd Home

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As a second home owner on Galveston Island, we are opposed to any consideration of eliminating or denying TWIA coverage. Passing such legislation would be devastating to thousands of 2nd home homeowners. New building would cease as mortgage companies would deny loans without proper coverage. Insurance companies have historically shied away from coastal communities for wind and hail. County tax dollars would be reduced substantially as buyers would no longer be available and existing homeowners such as myself would simply walk away from any financial exposure a storm may create. This plan has not been well thought out and committee members who would consider such a proposal should be ashamed of themselves

Thank You

[REDACTED]

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

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 1:30 PM
To: PublicComment
Subject: Urgent Public Comment: Opposition to Restricting TWIA Eligibility for Non-Homestead Properties

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Dear Members of the TWIA Legislative & External Affairs Committee,

As a property owner in coastal Texas, I am writing to express my strong opposition to the proposal to eliminate TWIA eligibility for secondary residences and rental properties. While I understand the goal to reduce TWIA's financial liability, this policy shifts an unbearable burden onto property owners and will trigger a devastating economic ripple effect across coastal communities like Port Aransas.

Stripping coverage from nearly 20% of TWIA's market will create a destructive domino effect:

- **Housing Market Collapse:** Standard mortgages require windstorm insurance. Forcing thousands of owners into the volatile private surplus market will skyrocket premiums, render properties uninsurable, and cause a sharp drop in coastal property values.
- **Damage to the Tourism Economy:** Coastal towns rely heavily on secondary properties and rentals to house visitors. If owners cannot secure affordable coverage, the rental supply will contract, tourism spending will plummet, and local cities will lose critical hotel occupancy tax revenues.
- **Small Business Strain:** Reduced tourism and exorbitant insurance costs mean less foot traffic and spending at local restaurants, shops, and service providers, putting coastal small businesses at severe risk.
- **Erosion of the Local Tax Base:** Declining property values and business revenues will shrink municipal tax bases, forcing local governments and school districts to raise property taxes on year-round, primary homeowners to make up the shortfall.

This proposal does not solve a problem; it merely displaces risk by threatening the economic survival of communities that drive billions of dollars into the Texas economy. I urge the committee to reject this recommendation and protect all coastal property owners.

Thank you for your consideration.

Sincerely,

[REDACTED]

[REDACTED]

Public Comment

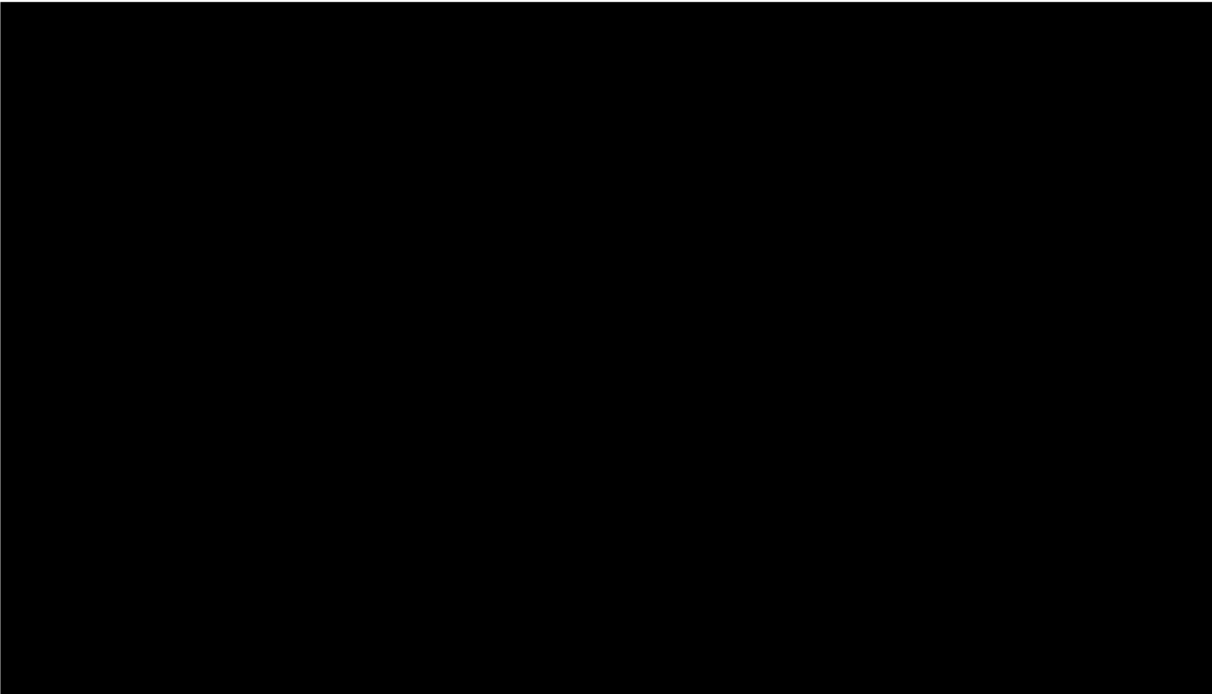
From: [REDACTED]
Sent: Monday, August 31, 2026 1:20 PM
To: PublicComment
Subject: Texas windstorm for rentals - only hurts the middle class

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I own two houses on the texas coast. One rental, the other I live in. The rental helps me pay for the other. Disallowing windstorm coverage could be catastrophic to people like me. I would not be able to keep the other house or fix it without insurance. Why target rentals? How will anyone ever get a mortgage without insurance? This idea feels like a way for yet another insurance company to gouge us again. It makes absolutely no sense. Do any of you live on the coast? It's a slippery slope to no insurance at the coast for anyone. Or are you advocating for us to just move? Storms happen. If you've ever visited coastal towns, you know how special they are. Without Insurance, only the wealthiest among us would survive.

Do better TWIA.



Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 1:16 PM
To: PublicComment
Subject: September 1, 2026 meeting considering the termination of coverage for 2nd homes

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To all,
My name is [REDACTED],
I am a current homeowner in Port Aransas, Texas
Address: [REDACTED]
[REDACTED]

We have owned this property since April of 2013. We are current customers of TWIA.
This is now our primary residence.
For 12 years it was our secondary residence.

I was notified that TWIA is considering making second homes ineligible for coverage.
Even though this would not affect us at this time, it would however affect a possible buyer in the future if they bought this property as a second home, which is prominent in our area, if we decided to sell.

We are opposed to this consideration and will support further opposition to this.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 1:06 PM
To: PublicComment
Subject: TWIA Secondary Home Coverage -

Importance: High

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Good Morning,

I am writing regarding the topic of Secondary Home Coverage with TWIA for your meeting scheduled for Tuesday, September 1st.

Eliminating this large group of policies would be devastating to the Texas coastal communities. TWIA is the insurer of last resort as the homeowner's carriers will not include it. How would someone qualify for a mortgage if they were unable to obtain windstorm coverage which is required. Forced placed insured by the lender does not protect the insured, only the lender.

This would be catastrophic for dwellings to not be able to obtain windstorm. Secondary is a very general term as far as occupancy and covers so many different situations:

- Secondary Residences (Single Family Dwellings, Duplex, & Condos) - owner occupied

A secondary residence already has a harder time finding coverage near coast as some standard carriers will not offer secondary residence a quote or require having the primary dwelling as well. Secondary policyholders pay less than primary as they do not have the Additional living expense. Like flood, TWIA could charge an additional line item for being a non-primary dwelling.

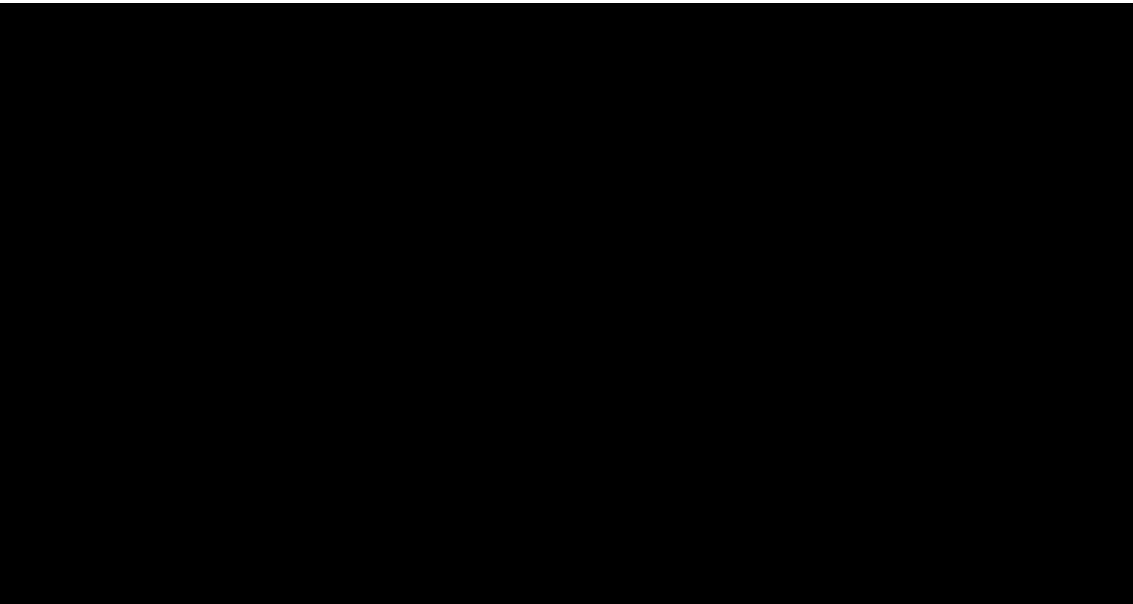
- Long Term Rentals
- Short Term (Vacation) Rentals
- Detached Garage Apartments that are and are not rented.

When a policyholder tries to obtain windstorm on their main dwelling and their detached garage apartment, they are already forced to get two policies as only one dwelling is allowed per policy. That change made it very difficult for insured's to keep up with. Even though an insured might not rent the garage apartment, they want to have the protection from storm damage besides a 10% extension. Secondary dwellings for Galveston consist of all types of single-family dwellings, duplexes, and condos throughout our entire city. East End, In Town, and West End. Some are slab, pier & beam, and on high raised pilings for construction.

Please do the right thing for coastal Texans and vote **AGAINST** this proposal. If this is something TWIA wants to do in the future, we need to get to work on the homeowner carriers to start including the windstorm/hail coverage for these 14 coastal counties. We do not have storms every year unlike the north Texas region who has sometimes multiple hailstorms and/or tornados and are able to still have one policy.

If I can be of any assistance, please let me know. I would be glad to show examples of secondary homes in Galveston, TX so that it is clear they are all not just secondary residence beachside homes.

Thank you,



Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 1:02 PM
To: PublicComment
Subject: Do Not Eliminate Wind Storm Insurance for Short Term Rentals

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To Whom it May Concern:

My name is [REDACTED] and I own a property at [REDACTED]. This property also serves as a short-term rental several times throughout the year.

I strongly urge you to reconsider eliminating wind storm coverage for short-term rentals. If we have another storm, like Hurricane Harvey, my property could be damaged beyond repair.

Port Aransas, Texas is predominantly a short-term rental community. Labeling these homes as "secondary homes" fails to recognize the role they play in our coastal communities. **These homes generate income for their communities, making them prominent vacation destinations while also generating funds for the local school district.** Property owners already accept significant costs and risks associated with owning in hurricane-prone areas. Windstorm coverage is not optional when there is a mortgage.

Please oppose any proposal to eliminate TWIA windstorm and hail coverage based solely on a property's status as a secondary residence. Rather, pursue solutions to strengthen TWIA while preserving reasonable access to windstorm insurance for Texas coastal property owners.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 1:00 PM
To: PublicComment
Subject: Port Aransas Vacation Wind Coverage

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Hello,

My name is [REDACTED], I own a townhome at [REDACTED]. I just bought this townhome last week but plan to keep it as a vacation home and later retire here. This would be devastating to us, we have been wanting a place here and finally got it and now this threatens our ability to keep it and retire here. Please reconsider and understand how special and important this community is here.

Feel free to reach out to me anytime.

Regards,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 1:01 PM
To: PublicComment
Subject: Public Comment – Oppose Elimination of TWIA Coverage for Secondary Homes

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Dear TWIA Legislative & External Affairs Committee,

My husband and I own a property in Port Aransas that is currently our second home and is also occasionally rented. We have owned the property for 3 years.

This property is not simply an investment to us. **It is our planned retirement home. We intend to make Port Aransas our permanent home in approximately 10 years.**

The proposed requirement that TWIA residential policies be limited to owner-occupied homesteads is extremely concerning to us. If enacted without protection for existing policyholders, it could leave us without a dependable source of windstorm coverage for a property we have invested in with the expectation that TWIA would remain available as the insurer of last resort.

We understand TWIA's responsibility to manage its financial exposure. However, eliminating coverage based solely on whether a coastal property is currently a primary residence would place an enormous burden on responsible property owners who have purchased and maintained homes in coastal communities in reliance on the availability of TWIA coverage.

For us, this isn't just about an insurance policy. **It could materially affect our ability to keep, insure and ultimately retire in the home we have planned and financially invested into for our future.**

At a minimum, I strongly urge TWIA and the Texas Legislature to:

1. **Reject eliminating TWIA eligibility for existing secondary-home policyholders;**
2. If eligibility changes are ultimately adopted, **grandfather existing TWIA policyholders** so they are not suddenly left without coverage;
3. Provide a reasonable transition period and a viable private-market alternative before terminating eligibility; and

4. Consider the significant economic consequences for coastal communities such as Port Aransas, where second homes and vacation properties are an important part of the local economy.

Please consider the real people and families behind these policies when evaluating this proposal.

Thank you for your consideration.

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 1:00 PM
To: PublicComment
Subject: Oppose proposal to exclude second homes from TWIA

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My husband and I are full time residents and homeowners in Galveston, Texas. We strongly oppose the proposal to exclude second homes from TWIA coverage. This change could profoundly devastate all property owners, communities and the cities throughout the 14 coastal counties.

Even though we are full time homeowner residents in Galveston and could maintain coverage, excluding second homes from TWIA would also be catastrophic for all full time resident homeowners as values would plummet , as well as the financial stability and well being of the communities and cities themselves.

We ask the committee to consider this full range impact and not propose eliminating coverage for second homes.

Thank you for your consideration.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 12:56 PM
To: PublicComment
Subject: Please Preserve TWIA Coverage for Texas Coastal Property Owners

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I am writing to express my serious concern about the proposal to eliminate TWIA windstorm and hail coverage for secondary homes.

Texas coastal communities are unique. They include full-time residents, second-home owners, rental property owners, local businesses, and visitors—all of whom contribute to the economic health of these communities. A policy that removes windstorm coverage from one large group of property owners could have consequences far beyond those individual households.

For many Texans, a coastal property represents a significant investment made after years of saving and working. The fact that a home is not an owner's primary residence does not make that investment less important or the owner less deserving of access to insurance. These property owners pay property taxes, insurance premiums, maintenance expenses, and other costs that directly support coastal communities.

I am particularly concerned about what could happen if affordable windstorm coverage is no longer available. Mortgage lenders generally require adequate insurance coverage. If owners cannot obtain coverage—or if the only available alternatives are prohibitively expensive—the effects could ripple through the coastal real estate market. Property values, home sales, new investment, local tax revenues, and businesses that depend upon tourism and property ownership could all be affected.

There is also a fundamental question of fairness. Windstorm risk should be evaluated based on factors related to the property and its actual risk—not simply whether the owner calls that property his or her primary residence. Construction standards, location, mitigation measures, claims history, and appropriate premiums provide more reasonable ways to address risk than excluding an entire category of homeowners.

I recognize that TWIA must remain financially sound and capable of meeting its obligations after a major storm. However, protecting TWIA's financial stability should not come at the expense of removing access to coverage for thousands of Texas property owners without fully considering the broader consequences.

I respectfully ask TWIA and Texas policymakers to reject the elimination of windstorm and hail coverage for secondary residences and instead work toward solutions that distribute risk fairly while maintaining a viable insurance option for Texas coastal properties.

The decisions made regarding TWIA do not affect property owners alone. They affect the long-term strength and stability of communities throughout the Texas Gulf Coast.

Thank you for considering these concerns.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 12:54 PM
To: PublicComment
Subject: Windstorm insurance legislation

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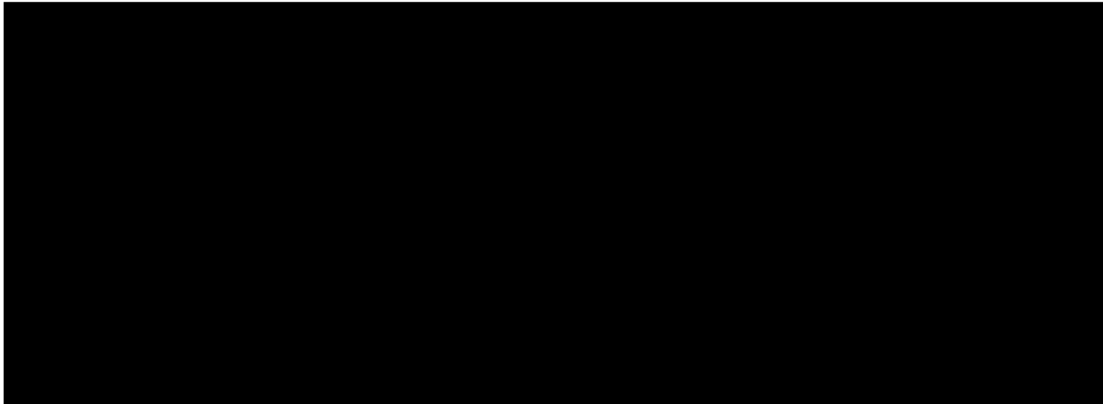
You don't often get email from [REDACTED]. [Learn why this is important](#)

Hi,

We own a home at [REDACTED] which we have owned since 2019. We have a mortgage and are required to hold windstorm insurance. If we are unable to insure our home, I'm not sure what will happen with the lender. We have had our house on the market (on and off) for a few years with no luck as the market is saturated and soft. We are respectfully asking that you do not pass legislation that would make our home and others ineligible for windstorm insurance. This could cause foreclosures all over Texas and create a terrible situation in a market where homes are already hard to sell.

Thank you!

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



Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 12:54 PM
To: PublicComment
Subject: Wind insurance

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Hi

My name is [REDACTED] and we have just recently completed a new home in [REDACTED]. To learn of a proposal to eliminate insurance for second home owners would be a terrible decision. What is the point? To punish people for having an investment or second home? Why would you. It offer insurance when we pay the bill? This bill going forward would lead to us selling the home. Our plan is to use the house as an investment and vacation home and retire there in 5-7 years. If this goes through and Texas becomes an inhospitable place towards us as homeowners we will likely sell the home and look for a different state to do the same thing we plan on doing there. We love Port A but if Tx is going to start hurting people like Az, where we live now, and Ca where I grew up we will just move to a state that wants to help people not punish them. We urge you to keep the twia insurance for second home owners and not punish those of us trying to build a life!

Thank You,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 12:36 PM
To: PublicComment
Subject: Proposed TWIA Coverage Changes

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Dear Members of the TWIA Legislative Committee,

My family and I currently own a second home in Port Aransas. We spend as much time there as we possibly can. My wife and I plan to move there full time when our youngest graduates high school in a few years.

I am aware that you are considering recommending that second homes lose eligibility for TWIA windstorm coverage. We currently have windstorm insurance coverage through TWIA. It would be very difficult, if not impossible for us to afford coverage if we had to go through a private insurer for this coverage. Windstorm coverage is required by our mortgage provider.

I request that you reconsider this recommendation. There will be a negative impact to home owners like myself as this will directly impact insurability, lending and home prices.

I appreciate your consideration.

Regards,

[REDACTED]

Homeowner since 8/4/2025

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 12:00 PM
To: PublicComment
Subject: Don't Stop Windstorm Insurance for Second Homes

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Dear TWIA Legislative Committee,

As a homeowner and business owner on the Texas Coast, I strongly encourage you to shut down all talk of reducing or eliminating windstorm coverage for rental properties and/or second homes.

My name is [REDACTED] and I live at [REDACTED], Texas. Additionally, I own 2 rental properties in Port Aransas located at [REDACTED]

Even more importantly, I speak as an owner of SURF Coastal Homes: We have built and closed 30 Energy Star Certified beach homes/second homes over the past 4 years in Port Aransas, Texas.

With an average sales price of \$1,700,000 these 30 homes have contributed \$51,000,000 to the economy of the Texas Coast. This year, we are on track to build 10 more homes which will pour an additional \$17,000,000 in to the economy.

These are not just significant dollar amounts, these numbers represent life-changing impact on our workers and their families. A total of approximately 50-75 subcontractors work on EACH home we build...most of those workers support families.

Additionally, these numbers impact the homeowners who not only enjoy these beach homes for themselves, but allow their homes to be used as vacation rentals, which SUSTAIN the local economy.

Please refer to data below from the **2022 Port Aransas Tourism Economics/Oxford Economics Study**.

*Note: Per the 2025 Port Aransas Tourism Bureau and Chamber of Commerce, tourism has increased an additional 10%-20% over the numbers below.

- **Visitor spending (direct):** \$372 million
- **Indirect/induced economic impact:** \$192 million
- **Total economic impact:** \$563 million
- **Total visitors:** 1,050,000+ (up 637,000 since 2018)
- **Jobs supported:** 4,925 total
 - Direct jobs: 3,632
 - Indirect/induced jobs: 1,292
- **Total labor income generated:** \$244.6 million (direct: \$88 million)
- **State & local tax revenue:** \$63.2 million

- **Federal tax revenue:** \$32.5 million
- **Total government revenue generated:** \$95.8 million
- **Tax offset per occupied household:** \$43,800 (what locals would need to pay to replace visitor-generated state/local taxes)
- **Daily direct spending:** ~\$1 million/day

As a parent of a child in the Port Aransas school district, one of the numbers above leaps out at me:

Tax offset per occupied household: \$43,800 (what locals would need to pay to replace visitor-generated state/local taxes).

Reducing or eliminating windstorm coverage does not merely impact those with second homes on the Gulf Coast, it will obliterate the community. Locals cannot afford an additional \$43,800 per household to uphold the infrastructure of this island. **Bluntly, the island will collapse without the vital support of second homes and rentals.**

While I appreciate the TWIA Legislative Committee weighing multiple factors, your decision on this issue is clear: do not implode our vibrant Texas Coast.

Thank You,



Public Comment

From: nicole.boyer@cityofportaransas.org
Sent: Monday, August 31, 2026 11:56 AM
To: PublicComment
Cc: Kelli Hartig
Subject: Public Comment Regarding Proposed Changes to TWIA Eligibility for Secondary Homes
Attachments: sig-0

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You don't often get email from nicole.boyer@cityofportaransas.org. [Learn why this is important](#)

Dear Members of the TWIA Legislative & External Affairs Committee:

I am the Director of Development for the City of Port Aransas and the Emergency Management Coordinator....but today, I am writing to you as a long-time resident abd homesteaded homeowner of Port Aransas to express concern about the proposal to limit TWIA residential coverage to only owner-occupied homesteads.

I understand and support the need to strengthen TWIA and reduce its catastrophic exposure. However, I am concerned that removing eligibility for second homes and rental properties before confirming that adequate and affordable private-market coverage is actually available could create serious unintended consequences for coastal communities.

Port Aransas has a large number of second homes and rental properties, and those properties are an important part of our local housing market and economy. If owners are unable to obtain reasonably priced windstorm coverage, the effects could extend well beyond individual property owners. Mortgage availability could be reduced, insurance costs could rise significantly, property values could be affected, and more properties could become uninsured or underinsured.

I am also concerned about disaster recovery. Removing a property from TWIA does not remove the hurricane risk. If private coverage is unavailable or unaffordable, some owners may simply go without adequate coverage, making it harder for properties and communities to recover after a major storm.

Before such a significant eligibility change is recommended, I respectfully ask that TWIA and the Legislature fully evaluate the availability and cost of replacement coverage in affected coastal communities, as well as the potential effects on property values, mortgage lending, local economies, and post-disaster recovery.

I also encourage consideration of less disruptive alternatives, such as possible private-market depopulation efforts, different rates or deductibles for non-primary residences, mitigation incentives, or a phased transition when comparable private coverage is demonstrably available.

Thank you for fully considering the potential impact this proposal could have on Port Aransas and other Texas coastal communities.



Nicole Boyer, CFM

Director of Development Services
Emergency Management Coordinator
Floodplain Administrator
City of Port Aransas
710 W Ave A
Port Aransas, TX 78373
Work 361-749-4111 ext 234
Cell 361-756-1915

"If you want something done, ask a busy person to do it. The more things you do, the more you can do." ~~Lucille Ball~~

"An ounce of prevention is worth a pound of cure." ~~Benjamin Franklin~~

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 11:53 AM
To: PublicComment
Subject: TWIA meeting on second home/rental coverage

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It would be a horrible decision to do away with this insurance. There are not other options and any of us that have this coverage now should not be changed Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 11:52 AM
To: PublicComment
Subject: second home coverage

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Hello,

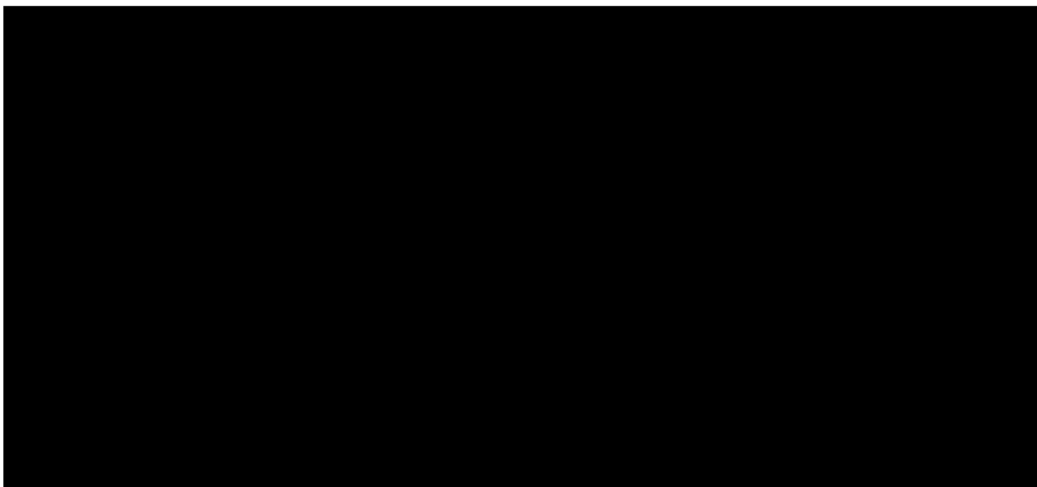
Please accept this comment as my very strong negative reaction to a proposal to exclude 2d homes from TWIA coverage. I own 5 properties in Port Aransas, first beginning in 1985. In addition to me primary residence in Houston I occupy my beach house approx. 50% of total days used and rent it the remainder. I also own condos at Port Royal in Port Aransas.

I am a senior citizen and these properties constitute a major portion of my assets. Over the past years I have suffered Hurricane Harvey damage and hail damage last November. Without TWIA coverage 4 out of 5 properties would have been a total loss. It is very important for me to retain coverage as there is no alternative to TWIA.

I would urge you to REJECT the proposal to exclude 2d homes from TWIA coverage.

Regards,

[REDACTED]



Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 11:39 AM
To: PublicComment
Subject: Windstorm coverage

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Maintaining windstorm coverage for all property owners on the Texas coast is paramount to long term stability for Texas as the greatest state in the USA! In the end all property owners would be negatively affected by this.

Sent from my iPhone
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 11:38 AM
To: PublicComment
Subject: Twia cancellation of insurance on second homes

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This would be a devastating act to our family as we have inherited properties that we have chosen to keep as well as our own beach house in Port Aransas, [REDACTED]

For twia to not ensure second homes in the state of Texas is a tragedy. This would mean that homes that are damaged in coastal areas may remain in unrepaired condition for many many years next to homes that are primary homes. This would make it unsafe for everyone.

The current TWIA rates are already ridiculous. (too high.) yet we manage to pay them to protect our property.

I definitely think there needs to be reform, but not take away the opportunity to ensure a second home.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 11:36 AM
To: PublicComment
Subject: Windstorm coverage

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Good afternoon,

I'm [REDACTED]. I own a home in Port Aransas, Tx at [REDACTED] which also serves as a short term rental several times through the year.

If we were to have another storm, especially as severe as Hurricane Harvey it would not only destroy my home but could wipe out our community. We could not rebuild our home(s) or community without windstorm coverage.

I urge you to leave coverage as is!!!!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 11:17 AM
To: PublicComment
Subject: Windstorm insurance for second homes

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Hello,

My name is [REDACTED], and my husband [REDACTED] and I own [REDACTED] in Port Aransas, Texas. This property is our second home and is used exclusively for our family's private use; we do not rent the property for short-term rentals.

If TWIA decides that second homes are ineligible for windstorm coverage in Texas, we would be left without a viable way to protect our home from one of the greatest risks of owning property on the Texas coast. In the event of a hurricane or other catastrophic wind event, we could face the devastating possibility of being unable to repair or rebuild our home.

We understand that owning a home on the coast comes with additional risks and that insurance premiums should appropriately reflect those risks. We are willing to pay a fair premium for that coverage. What is extremely concerning, however, is the possibility of eliminating our eligibility altogether when there is no meaningful private windstorm market available to take its place.

Our home in Port Aransas is not a commercial investment. It is a home that our family uses and enjoys, and we have made a significant financial and personal investment in it. The designation of a property as a "second home" should not mean that its owners are denied access to essential windstorm insurance simply because it is not their primary residence.

I also worry about the broader effect this could have on Port Aransas and other Texas coastal communities. If second-home owners cannot obtain windstorm coverage, the consequences for property values, real estate transactions, financing, and continued investment in these communities could be significant.

I respectfully ask the Legislative Committee not to recommend making second homes ineligible for TWIA coverage. Repricing coverage based on risk is one thing; eliminating access to coverage altogether, with no viable alternative available, is quite another.

Thank you for your consideration,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 11:00 AM
To: PublicComment
Cc: [REDACTED]
Subject: TWIA COVERAGE

Importance: High

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We 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.

Thank You.

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 10:44 AM
To: PublicComment
Subject: Proposed TWIA Coverage Change

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I oppose the proposal to exclude second homes from TWIA coverage.

The negative effects this change could have on property owners on the Texas coast should be considered by the committee. Access to coverage for coastal property owners should be maintained.

At a minimum, if any change was made, a more fair, equitable and reasonable approach would be to allow property owners who currently have TWIA coverage to keep it, and make any changes applicable only to property owners seeking coverage after the effective date of any enabling legislation.

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 10:37 AM
To: PublicComment
Subject: Public Comment: opposition to secondary home coverage exclusion

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Dear Members of the TWIA Legislative & External Affairs Committee,
I am writing to express my strong opposition to the legislative proposal being considered during the September 1 meeting that would eliminate TWIA residential windstorm and hail coverage for secondary homes and non-primary residences.

While I understand the committee's desire to manage risk and reduce overall exposure, stripping coverage from secondary properties will have devastating consequences for coastal communities. Because TWIA serves as the insurer of last resort, many of these property owners will be completely unable to find affordable—or any—coverage in the private market.

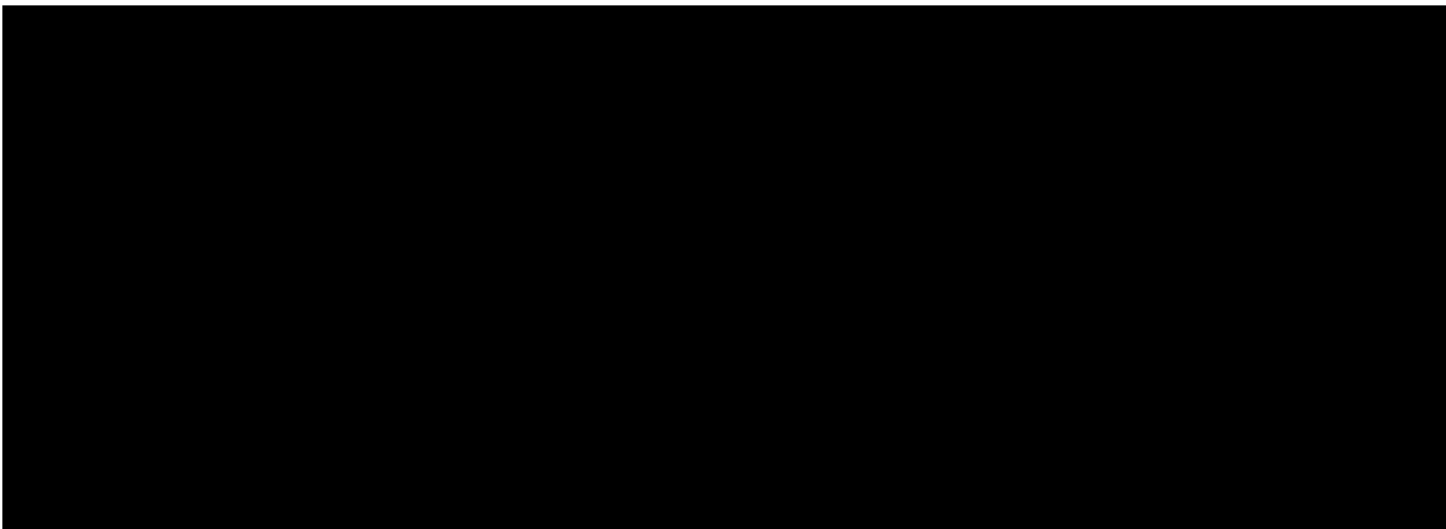
This exclusion risks destabilizing local economies, driving down property values, and placing an unfair burden on individuals who contribute significantly to the coastal tax base. Secondary homes, rental properties, and vacation cabins are vital to the tourism and economic health of our coastal counties. I urge the committee to reject this recommendation and instead pursue alternative strategies for financial stabilization that do not leave thousands of Texas property owners unprotected.

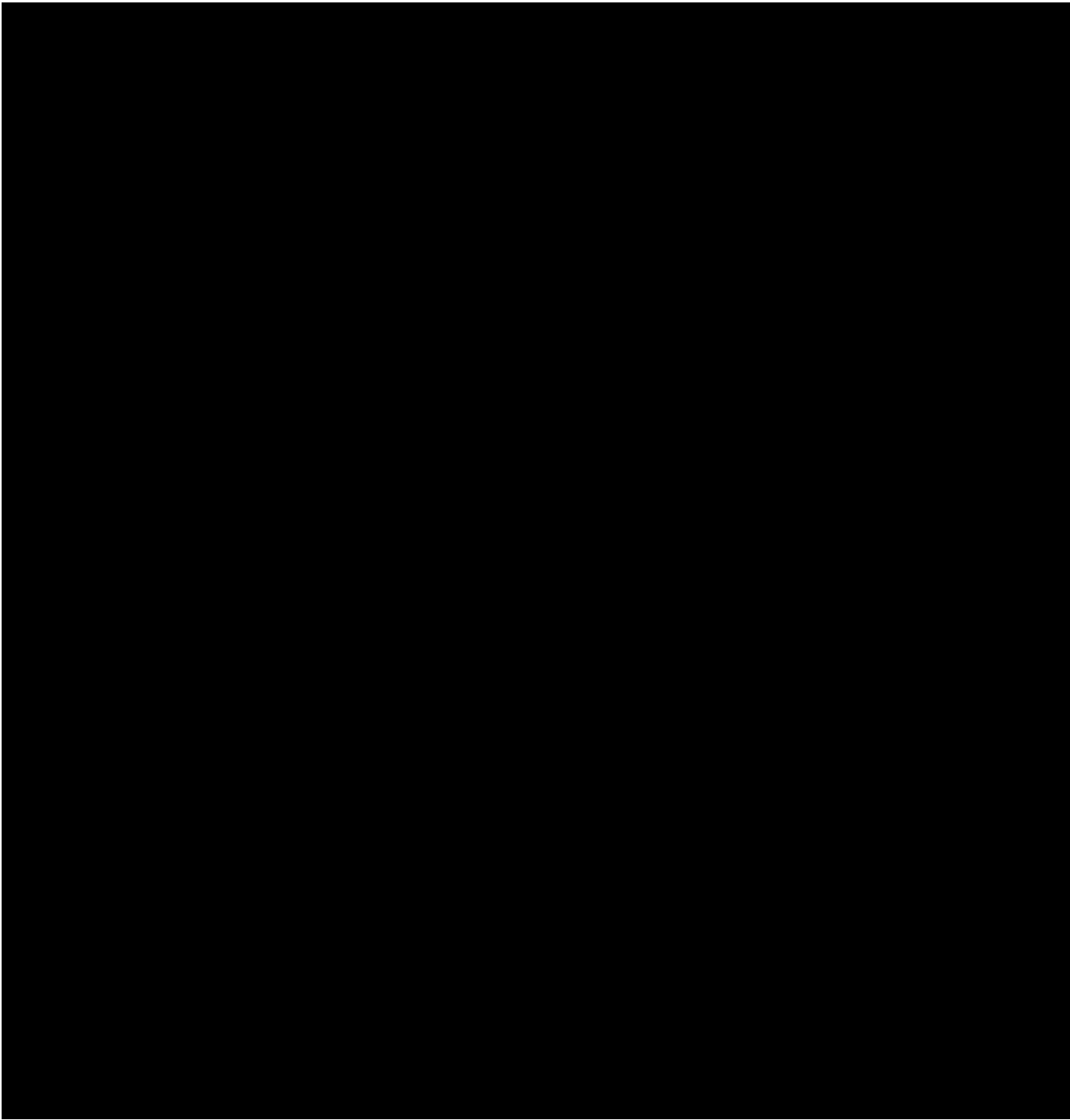
Thank you for your time, consideration, and service to Texas policyholders.

Sincerely,

[REDACTED]

Port Aransas, TX/Nueces County





Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 10:32 AM
To: PublicComment
Subject: TWIA coverage

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Sent from my iPhone:

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.
Thank you.

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 10:24 AM
To: PublicComment
Subject: Legislative committee meeting

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Hello - it is my understanding that there is a legislative meeting scheduled for tomorrow to discuss whether second homes and rentals should be considered in eligible for TWA windstorm coverage in Texas.

My wife and I own a condo in Port Aransas [REDACTED] We had this condo in a rental pool for several years but have been living in the condo the past two years.

Our concerns with this proposed legislation are numerous:

- why would TWIA single out second homes and rentals and make these properties ineligible for windstorm coverage? What is the reasoning?
- what other alternative is there currently for windstorm coverage?
- if owners of second homes or rentals lose the only windstorm coverage that is currently available, how will this affect bank loans, all of which require insurance coverage?
- Port Aransas is a HUGE second home and rental market. I would venture to say 80% of properties fall into this category. Do you guys realize what this policy change would do, almost IMMEDIATELY, to the values of properties here on the island? This would be ABSOLUTELY devastating.

I hope this body will take all the above into consideration prior to making any such a potentially harsh policy change!

Thanks,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 10:19 AM
To: PublicComment
Subject: Stopping TWIA coverage

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My name is [REDACTED] and I'm a TX real estate broker with 42 years of experience. My wife and I own a beach house in [REDACTED], which is in Calhoun County. I've owned a beach house in POC since 2000. Having the TWIA stop windstorm coverage is a BAD idea!!! It would basically prevent people from being able to afford buying beach houses, which will ultimately cause the value of beach houses along the entire TX coast to be negatively affecting, by restricting homes sales and thus negatively home and property values.

Having owned a home in POC since 2000 I've paid TWIA for many years. We had one claim in around 2017 for \$30,000. We've paid TWIA over the years roughly \$4,000/year since 2000. So we've paid roughly \$100,000 to TWIA and received benefits of \$30,000. Obviously this does not take into account the time value of money, which would mean the amount paid to TWIA would be even greater.

The State of TX stopping TWIA coverage would be an HORRIBLE idea and would negatively affect property values across the coastal areas of Texas.

Thanks for allowing me to share my professional opinion. If someone would like to call me please don't hesitate to call my mobile number at [REDACTED]

Thanks!
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 10:04 AM
To: PublicComment
Subject: Continue coverage of insurance for rental properties in Galveston County

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I implore TWIA to continue insurance coverage for rental properties in Galveston County. The Texas Windstorm Insurance Association must maintain windstorm coverage for rental properties in Galveston County. Removing this essential safety net threatens the stability of the local housing market and places an undue burden on property owners who face significant risks from extreme weather. Many landlords, one being myself, cannot secure private market wind coverage, and without TWIA, I would be forced to exit the market or pass prohibitive costs to tenants, which reduces the supply of available and affordable housing. For the long term economic resilience of the region, TWIA should continue to serve as a reliable backstop, ensuring that residential properties remain insurable, and that the community can recover effectively from future storm events.

Thank you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 9:53 AM
To: PublicComment
Subject: Port Aransas Wind Insurance

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Eliminating wind coverage for people with 2nd homes or rentals in the coastal bend area would hurt kill the local economy. The regions livelihood is based on tourism. If people with 2nd homes or rentals can't be properly insured they won't be buying property or renting property. This is a form of discrimination and should be treated as such.

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 9:46 AM
To: PublicComment
Subject: Windstorm insurance

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To whom it may concern

I have recently heard the rumor that TWIA is considering not allowing second homes or rentals to have windstorm coverage in Texas. My home located at [REDACTED] has been in my family for over 30 years. If that were to pass in the legislature it would force the sale of that home. The intention was for my wife and I to retire down there at some point and keep that as a legacy home to be passed down to my children. Please reconsider your choice and please allow insurability going forward.

Respectfully

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 9:38 AM
To: PublicComment
Cc: keith minick
Subject: TWIA

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You don't often get email from [REDACTED] [Learn why this is important](#)

I am the developer of Cinnamon Shore and the work and efforts we have invested to bring up the quality of homes available on the Texas Coast to mirror Florida and other choices will be set back irreparably if 2nd homes get excluded from TWIA.

TWIA is here to support Texans and keep Texans investments safe in Texas so we don't lose them to other states.

Please be cautious that we don't harm the Great State of Texas with a short sighted decision.

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Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 9:30 AM
To: PublicComment
Subject: Request To NOT Drop TWIA Coverage For Second Homes

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You don't often get email from [REDACTED] [Learn why this is important](#)

TWIA Legislative Committee,

I own a "second" home in Port Mansfield, TX. Here is why I am requesting your committee NOT drop TWIA coverage for second home owners. This is not just a second home; this home has been in my family for decades and has been a source of recreation and vacation for family members and many of our friends. What I did not see coming is the necessity of this home. Facing retirement, this residence may very well become the place I retire to. It is far too expensive to cover property taxes, health care, and daily expenses for the average American. Downsizing and moving to a community with a lower cost of living compared to where I am now in Ellis County Texas, Port Mansfield looks to be my future. At 61 years of age, I need to work more years before leaving the North Texas area and we are all aware that social security and Medicare are in question as well. During these next few years, it is imperative I have the option to protect my Port Mansfield home with TWIA. I respectfully request the committee NOT drop TWIA coverage for second home owners. *In reality, they may not be second homes in the near future for many families.



Virus-free. www.avast.com

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 9:26 AM
To: PublicComment
Subject: coverage for second home/ rental

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You don't often get email from [REDACTED] [Learn why this is important](#)

I am writing to express my concern about the possibility of discontinuing insurance coverage for second homes. For many families, a second home is much more than an investment. It may be a retirement home, a family gathering place, or a property filled with years of memories. Losing insurance coverage could place responsible homeowners in a difficult position, especially those who have been loyal customers for years.

I understand the need to manage risk, but I respectfully ask that you consider alternatives such as adjusted premiums, higher deductibles or additional requirements rather than eliminating coverage altogether. I hope you will reconsider this decision and continue providing protection for customers who have trusted your company with their homes and insurance needs.

Sincerely,

[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: Janie Lopez <Janie.Lopez@house.texas.gov>
Sent: Monday, August 31, 2026 9:15 AM
To: PublicComment
Subject: Public comment 8-31-2026

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You don't often get email from janie.lopez@house.texas.gov. [Learn why this is important](#)

As the State Representative for Texas House District 37, I respectfully oppose the proposal to exclude second homes from TWIA coverage. Our coastal communities depend on access to reliable windstorm insurance, and this proposal could negatively impact property owners and the broader coastal economy.

I urge the committee to carefully consider the consequences for the 14 coastal counties and maintain access to TWIA coverage for eligible coastal property owners.

Respectfully,

Janie Lopez

State Representative
House District 37
Phone: 512-463-0640
Email:
Janie.Lopez@house.texas.gov
1100 Congress Ave., Austin, TX 78701

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 8:23 AM
To: PublicComment
Subject: Wind / storm coverage

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Good day,

As a Galveston property owner, I am deeply concerned about the proposal to eliminate coverage for second homes. The loss of affordable coverage will have huge downward consequences: The damage to our local economy via raised rents and decreased property values. Pressure on the tax base. Knowing that many owners cannot afford to repair or rebuild homes after storms; they will abandon them.

There is no simple solution, but I would suggest this: to raise the cost of having wind/storm insurance. I could afford a 20% increase in what I now pay, considering that my current yearly expenses for coverage have been more than fair. This seems more reasonable than leaving us with no insurance at all.

Flood insurance is becoming scarce and highly expensive. It's almost nonexistent for most homeowners along the coast. I would urge TWIA and the legislature to keep the current insurance coverages; discussing models of expense/costs a priority.

Regards,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 3:47 PM
To: PublicComment
Subject: Opposition to Proposed Limits on TWIA Residential Coverage

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You don't often get email from [REDACTED]. [Learn why this is important](#)

Dear TWIA Board Members,

I am writing to strongly oppose the proposal to limit TWIA windstorm coverage to owner-occupied homestead or primary residences and exclude other residential properties from eligibility. A change of that magnitude could have serious and lasting consequences for communities throughout the Texas coast.

What concerns me most is the apparent lack of publicly available actuarial support for such a broad exclusion.

TWIA's own 2026 actuarial analysis indicates that residential rates are approximately 9% more than adequate, and the Board subsequently voted to file for no residential rate increase for 2027. Given that, what actuarial evidence shows that secondary residences represent an inequitable or financially unsustainable risk to TWIA — particularly one that could not instead be addressed through appropriate premiums, deductibles, coverage limits, or underwriting standards?

Before recommending such a consequential change to the Legislature, I believe TWIA should publicly provide the underlying data, including:

- The number of secondary residences currently insured by TWIA
- Premiums collected from those properties
- Claims and losses generated by those properties
- Loss ratios for secondary residences
- Catastrophe-loss ratios for secondary residences
- Average claim severity compared with primary residences
- Claim frequency compared with primary residences
- Whether secondary residences actually perform worse actuarially than primary residences
- The projected effect on TWIA's catastrophe exposure if these properties remain insured
- The projected effect on TWIA rates if they remain insured
- The likely impact on the private insurance market if these properties are removed from TWIA

It is also important not to treat every property that is not a full-time, owner-occupied homestead as though it presents the same risk. That category includes vacation homes, family beach houses, condominiums used only several weeks each year, properties that are occasionally rented, full-time short-term rentals, and commercial lodging operations.

Those are very different uses with potentially very different risk profiles.

Rather than eliminating coverage for an enormous class of coastal property owners, TWIA should determine what the actuarial data actually shows and price or underwrite the various risks accordingly. If certain categories genuinely present greater risk, there are many tools available — differentiated premiums, deductibles, coverage limitations, mitigation requirements, or other underwriting standards — short of wholesale exclusion.

Non-primary residences are also an important part of the economic foundation of many Texas coastal communities. A policy decision that significantly affects their insurability can have consequences far beyond the individual property owner, including effects on property values, tourism, local businesses, tax bases, and the overall coastal economy.

For these reasons, I strongly oppose TWIA's proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences. I urge the Board to make the supporting actuarial data public and fully explore risk-based alternatives before advancing such a sweeping change.

Sincerely,

A black rectangular redaction box covering the signature and name of the sender.

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 3:44 PM
To: PublicComment
Subject: Public Comment: Opposition to Modifying Chapter 2210 Owner-Occupancy Requirements

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Dear TWIA Board of directors.

My name is [REDACTED]. My husband, [REDACTED], and I are the owners of a condominium at [REDACTED] which we purchased in April 2022.

We write to strongly urge the Board to vote against modifying Chapter 2210 to require primary owner-occupancy for TWIA eligibility.

Our Port Aransas condominium serves strictly as our personal vacation home, which we use regularly throughout the year—it is not used as a rental property. Excluding secondary home residential owners from TWIA coverage creates significant financial risk for property owners who actively invest in and maintain coastal communities. Secondary homeowners contribute substantially to local property taxes and economies, and removing access to essential windstorm insurance penalizes responsible owners who utilize their properties for personal use.

We respectfully request that the Board preserve TWIA coverage eligibility for secondary non-rental residences.

Thank you for your time and consideration of this matter.

Sincerely,

[REDACTED]

Port Aransas Property Owners

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 3:41 PM
To: PublicComment
Subject: Meeting 9/1

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Dear TWIA Board

I am writing to respectfully ask that you reconsider the proposed decision to discontinue windstorm insurance coverage for policyholders whose insured property is a second home. Although this property is not my primary residence, maintaining windstorm insurance is not optional. My mortgage lender requires this coverage, and losing my policy would place me in a difficult financial position. This proposed change is especially concerning because there are extremely limited alternatives for windstorm insurance in Texas. If coverage is no longer available to second-home owners, many policyholders may have no realistic options for obtaining the insurance required by their lenders. TWIA is currently the only available option for many homeowners, and there is no meaningful competitive market for windstorm insurance.

A second home is still a significant financial investment and obligation. A blanket decision to cancel coverage based solely on whether a property is a primary or secondary residence could create serious financial hardship for responsible homeowners who are required to maintain continuous coverage. I respectfully ask that you reconsider this proposed change and continue offering coverage to second-home policyholders, or consider alternatives that would allow existing policyholders to maintain the windstorm coverage they are required to carry. Thank you for considering the significant impact this decision could have on Texas homeowners like myself.

Sincerely

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 3:33 PM
To: PublicComment
Subject: Windstorm Coverage

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You don't often get email from [REDACTED] [Learn why this is important](#)

Dear TWIA,

Your proposal to limit windstorm coverage to owner-occupied homestead/primary residences and exclude all other types of homeowners from coverage will cause irreparable harm to our Texas coastal economies.

Your own 2026 actuarial analysis says its residential rates are 9% more than adequate under this analysis. Your Board subsequently voted to file a no rate increase for 2027. So, what actuarial evidence demonstrates that secondary residences create an inequitable or financially unsustainable risk for TWIA that cannot be addressed through appropriate premiums, deductibles, coverage limitations or underwriting standards?

Please publicly produce the data behind your proposal. Provide:

- **Number of secondary residences currently insured**
- **Premiums paid by those properties**
- **Claims generated by those properties**
- **Loss ratio for secondary residences**
- **Catastrophe-loss ratio for secondary residences**
- **Average claim severity compared with primary residences**
- **Frequency of claims compared with primary residences**
- **Whether secondary homes actually perform worse actuarially than primary homes**
- **Projected impact on TWIA's catastrophe exposure if they're retained**
- **Projected impact on TWIA rates if they're retained**
- **Projected impact on the private market if they're expelled**

There are many types of properties that are not full-time homestead owner-occupied properties, including:

- **vacation homes,**
- **family beach houses,**
- **condo used several weeks a year,**
- **a property occasionally rented,**

- a full-time short-term rental business,
- a commercial lodging operation.

These all produce very different insurance risks. Why not rate properties based on the risk the actuaries say they present rather than excluding an entire and giant slew of properties that support coastal economies?

There are surely many avenues to explore for insurance ratings specific to different types of non-full-time residences that would prevent catastrophic damage to our economies.

We 100% oppose your proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 3:27 PM
To: PublicComment
Subject: Windstorm Proposal

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You don't often get email from [REDACTED] [Learn why this is important](#)

Dear TWIA,

Your proposal to limit windstorm coverage to owner-occupied homestead/primary residences and exclude all other types of homeowners from coverage will cause irreparable harm to our Texas coastal economies.

Your own 2026 actuarial analysis says its residential rates are 9% more than adequate under this analysis. Your Board subsequently voted to file a no rate increase for 2027. So, what actuarial evidence demonstrates that secondary residences create an inequitable or financially unsustainable risk for TWIA that cannot be addressed through appropriate premiums, deductibles, coverage limitations or underwriting standards?

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- **Frequency of claims compared with primary residences**
- **Whether secondary homes actually perform worse actuarially than primary homes**
- **Projected impact on TWIA's catastrophe exposure if they're retained**
- **Projected impact on TWIA rates if they're retained**
- **Projected impact on the private market if they're expelled**

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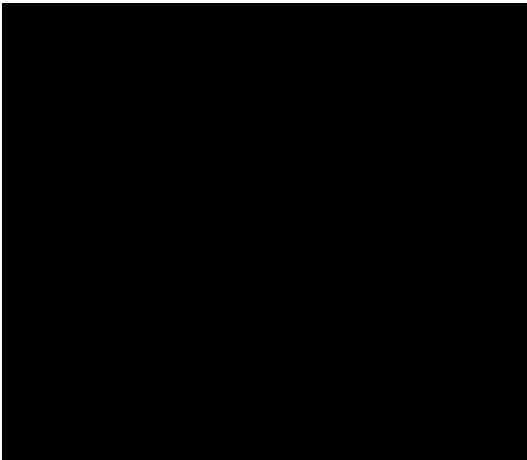
- **vacation homes,**
- **family beach houses,**
- **condo used several weeks a year,**
- **a property occasionally rented,**
- **a full-time short-term rental business,**
- **a commercial lodging operation.**

These all produce very different insurance risks. Why not rate properties based on the risk the actuaries say they present rather than excluding an entire and giant slew of properties that support coastal economies?

There are surely many avenues to explore for insurance ratings specific to different types of non-full-time residences that would prevent catastrophic damage to our economies.

We 100% oppose your proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences.

Sincerely,



Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 3:28 PM
To: PublicComment
Subject: Second Homes

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You don't often get email from [REDACTED] [Learn why this is important](#)

Dear TWIA,

Your proposal to limit windstorm coverage to owner-occupied homestead/primary residences and exclude all other types of homeowners from coverage will cause irreparable harm to our Texas coastal economies.

Your own 2026 actuarial analysis says its residential rates are 9% more than adequate under this analysis. Your Board subsequently voted to file a no rate increase for 2027. So, what actuarial evidence demonstrates that secondary residences create an inequitable or financially unsustainable risk for TWIA that cannot be addressed through appropriate premiums, deductibles, coverage limitations or underwriting standards?

Please publicly produce the data behind your proposal. Provide:

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- **Claims generated by those properties**
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- **Projected impact on TWIA rates if they're retained**
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There are many types of properties that are not full-time homestead owner-occupied properties, including:

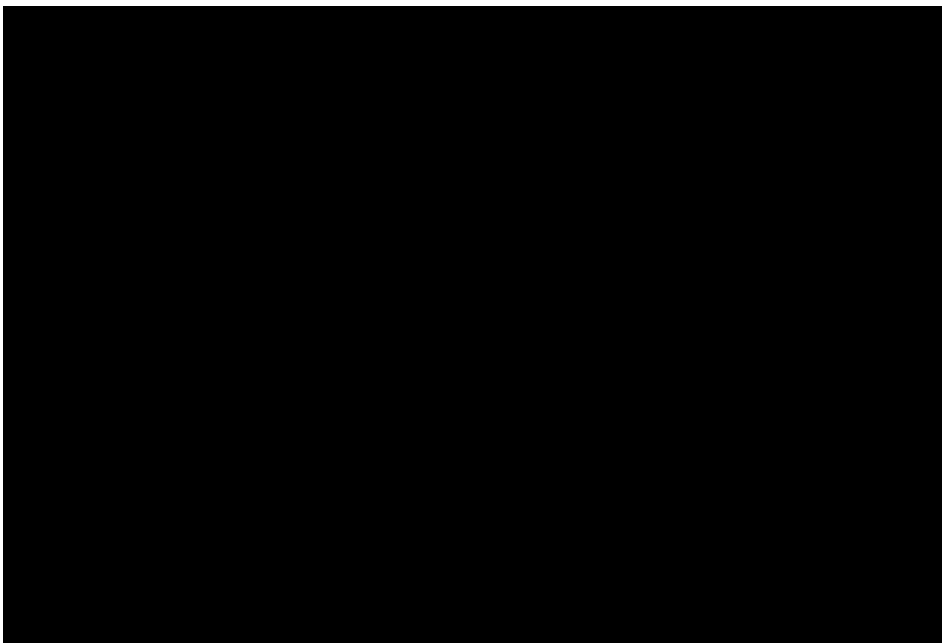
- **vacation homes,**
- **family beach houses,**
- **condo used several weeks a year,**
- **a property occasionally rented,**
- **a full-time short-term rental business,**
- **a commercial lodging operation.**

These all produce very different insurance risks. Why not rate properties based on the risk the actuaries say they present rather than excluding an entire and giant slew of properties that support coastal economies?

There are surely many avenues to explore for insurance ratings specific to different types of non-full-time residences that would prevent catastrophic damage to our economies.

We 100% oppose your proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences.

Sincerely,





Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 3:27 PM
To: PublicComment
Subject: Windstorm for Second Homes

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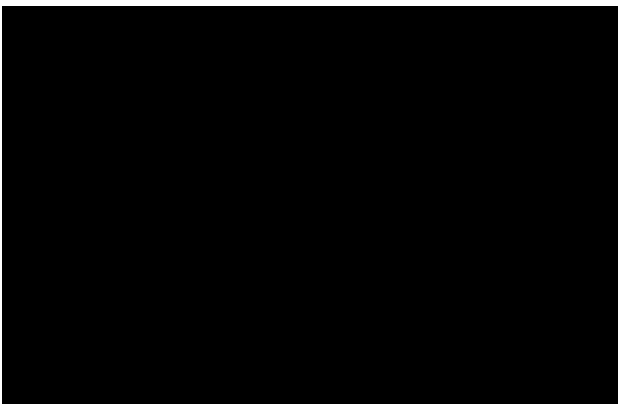
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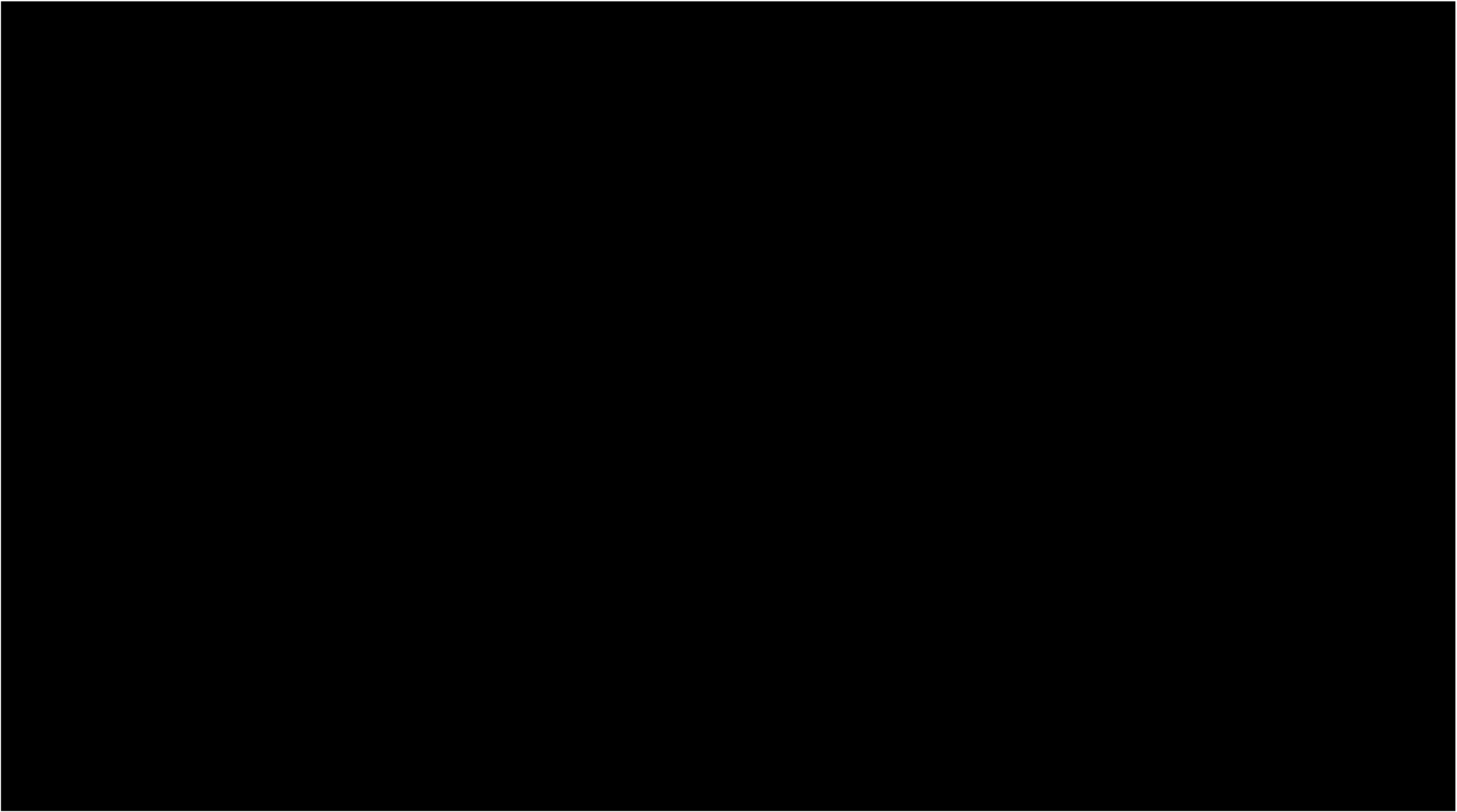
Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 3:18 PM
To: PublicComment
Subject: Oppose Agenda Item #5

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I'm in opposition of the agenda item #5 for the meeting taking place on September 1st. Please vote against that proposal.



Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 3:25 PM
To: PublicComment
Subject: Objection to elimination of TWIA coverage for second homes

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You don't often get email from [REDACTED]. [Learn why this is important](#)

Dear TWIA Board,

I am writing to express my **strong** opposition to the potential elimination of TWIA coverage for second homes, which I understand you will be considering during your upcoming meeting on Tuesday, September 1st, 2026.

We have owned a home in the [REDACTED] subdivision on Galveston Island for 16 years, and enjoy spending time there with our friends and family (including 6 grandchildren) throughout the year. We have met wonderful neighbors, both full-timers and weekenders, and have joined community organizations that improve not only the [REDACTED] subdivision but also Galveston Bay and the island itself. And in addition to paying our taxes, we contribute to the local economy by frequenting island shops and restaurants, and attending the many local festivals that occur throughout the year.

As retirees, without TWIA coverage we would not be able to assume the full risk of losing our home in the event of a catastrophic storm. The loss of TWIA coverage would make it impossible to sell our home, destroying our financial security.

Loss of coverage would devastate the coastal real estate market, affecting Texas' 14 coastal counties. I strongly urge you to vote **against** the elimination of TWIA coverage for second homes in Texas.

Respectfully,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 3:23 PM
To: PublicComment
Subject: Public Comment – Opposition to Proposed TWIA Secondary Home Coverage Restriction

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You don't often get email from [REDACTED] [Learn why this is important](#)

Dear TWIA Legislative & External Affairs Committee:

I am writing to strongly oppose the proposed legislative recommendation to restrict TWIA residential coverage to owner-occupied homesteads.

Such a sweeping eligibility change could have serious and potentially long-lasting consequences for Texas coastal communities, where second homes, vacation properties, condominiums, and rental properties are an integral part of the local economy, tax base, tourism industry, and housing market.

Before recommending that the Texas Legislature remove an entire category of property owners from access to the state's insurer of last resort, I believe TWIA should demonstrate through actuarial evidence why such an extraordinary measure is necessary.

TWIA's own 2026 actuarial analysis concluded that residential rates were approximately 9% more than adequate under that analysis, and the Board subsequently voted to file for no residential rate increase for 2027.

That raises an important question:

What actuarial evidence demonstrates that secondary residences create an inequitable or financially unsustainable risk to TWIA sufficient to justify removing them from eligibility?

Before this recommendation advances, I respectfully ask TWIA to publicly provide the data supporting it, including:

- The number of secondary residences currently insured by TWIA
- Total premiums paid by those policyholders
- Total claims and losses attributable to those properties
- Loss ratios for secondary residences compared with primary residences
- Catastrophe-loss experience for secondary versus primary residences
- Average claim severity for each category
- Claim frequency for each category
- Actuarial evidence demonstrating whether secondary residences actually perform worse than primary residences
- The projected effect on TWIA's catastrophe exposure if these properties remain eligible

- The projected effect on TWIA residential rates if these properties remain eligible
- The projected effect on Texas's private insurance market if tens of thousands of these properties are removed from TWIA eligibility

It is also important to recognize that "non-homestead" does not describe a single type of property or a single type of risk.

This category can include a family beach house that has been owned for generations, an owner-used vacation home, a condominium occupied several weeks each year, a second home occasionally rented to guests, a long-term rental property, or a full-time short-term rental.

These properties and their uses are materially different. Yet the proposed owner-occupied homestead requirement would potentially treat them all the same for purposes of TWIA eligibility.

Most importantly, TWIA should consider the broader consequences of removing access to last-resort windstorm insurance.

Along the Texas coast, the availability of windstorm coverage is closely connected to mortgage availability, property marketability, property values, construction, investment, local property-tax revenues, tourism, employment, and the many small businesses that depend upon a healthy coastal economy.

The consequences would not be limited to investors or short-term rental operators.

They could affect existing property owners who purchased homes with the reasonable expectation that TWIA coverage would remain available when adequate private-market coverage was unavailable. They could affect families who have owned coastal homes for decades. They could affect prospective buyers who require wind coverage to obtain financing. And they could affect entire coastal communities whose economies depend heavily upon second-home ownership and tourism.

There is also a fundamental question of fairness for existing TWIA policyholders. Thousands of Texans have purchased coastal properties, paid TWIA premiums, maintained their properties, paid local property taxes, and contributed to their communities under the existing insurance framework. Removing their eligibility because a property is not their primary homestead would represent a significant change to the conditions under which they made those investments.

Before recommending a change with consequences of this magnitude, TWIA should first establish—with publicly available data—that the actuarial evidence supports such a dramatic restriction.

We strongly oppose the proposed legislative recommendation to restrict TWIA residential eligibility to owner-occupied homesteads.

We respectfully ask the Committee to reject this proposal and preserve access to TWIA windstorm coverage for eligible Texas coastal residential properties, regardless of whether the property is an owner's primary residence.

Thank you for your consideration.

Sincerely,

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 3:18 PM
To: PublicComment
Subject: Public Comment — TWIA Legislative and External Affairs Committee Meeting
September 1, 2026 — Agenda Item 5

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Public Comment — TWIA Legislative and External Affairs Committee Meeting September 1, 2026 — Agenda Item 5

Dear Members of the TWIA Legislative and External Affairs Committee,

Galveston Island is already under severe financial strain. The post-COVID interest rate environment, all-time high purchase prices, a saturated short-term rental market, and dropping property values have created conditions where thousands of second-home owners are barely holding on. Today, Galveston Island has between one thousand and seventeen hundred active listings, with homes sitting on the market an average of seventy-two days — and many sitting well over one hundred and fifty. The market is already strained to its limits. Eliminating TWIA coverage for second homes in this environment would not simply reduce insurance exposure — it would flood an already oversaturated market, collapse property values, and deliver a crippling, potentially irreversible blow to the entire coastal economy.

I am writing as one of those owners — a Galveston County resident with both a primary home and a second home on the island. My second home is a condo I purchased to create family memories along the Texas Gulf Coast. Like so many others, I chose Galveston because of its beauty, its community, and its irreplaceable place in Texas history. But like so many others, I have watched the cost of coastal ownership become nearly unbearable — skyrocketing insurance premiums, property taxes that have gone through the roof, relentless inflation, and the constant, unavoidable expense of coastal maintenance. Salt air, sand, and saltwater do not forgive neglect. Many of us now use our second homes to generate income — not out of ambition, but out of necessity — simply to offset the crushing weight of costs that have risen faster than anyone anticipated. This is not luxury ownership. This is families doing whatever it takes to hold on to something they worked hard to build.

And the pressure is not easing. When the Federal Reserve held rates near one and two percent following COVID, buyers flooded Galveston Island — purchasing second homes at all-time high prices, stretching financially to do so, with the reasonable expectation that the market and the coverage environment would remain stable. That expectation has not been met. Costs have exploded. Values are softening. The short-term rental market is saturated. And now, this Committee is considering eliminating the one coverage of last resort that stands between thousands of coastal families and financial ruin.

TWIA coverage is not a perk. It is the foundation upon which coastal ownership decisions were made. Galveston County carries more secondary home TWIA policies than any other county in Texas — over eighteen thousand. Those eighteen thousand policies represent 18,000 families contributing property taxes, supporting local businesses, employing service workers, and sustaining the coastal economy that all of Texas benefits from. A forced mass exit of second-home owners would not simply reduce TWIA's exposure. It would collapse an already fragile market, devastate local businesses, hollow out the tax base, and cause economic damage to Galveston Island that would take a generation to recover from.

These are not speculative investors who can absorb this loss. These are families who made significant financial decisions — took on mortgages, made long-term commitments — in direct reliance on the availability of TWIA coverage. Eliminating that coverage retroactively is not a measured risk management decision. It is a fundamental breach of the trust that makes coastal investment possible at all.

I urge this Committee in the strongest possible terms — do not eliminate TWIA coverage for existing second-home policyholders. At minimum, any changes must include a grandfathering provision that protects those who have already made irreversible financial decisions based on the existence of this coverage. The people who will be harmed are not

abstractions on a spreadsheet. They are your constituents, your neighbors, and the economic backbone of one of Texas's most beloved coastlines.

The Texas coast has survived hurricanes. Please do not let it be undone by policy.

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 3:15 PM
To: PublicComment
Subject: Windstorm Coverage

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TODAY:

Dear TWIA,

Your proposal to eliminate insurance coverage for all non-homestead/primary/owner occupied residences in coastal areas is absurd and lacks common sense; No one will invest in these areas. If a person has two vehicles they are able to acquire insurance for both. This is an economic decision that will have a profound impact and will cause irreparable harm to our Texas coastal communities.

Your own 2026 actuarial analysis says its residential rates are 9% more than adequate under this analysis. Your Board subsequently voted to file a no rate increase for 2027. So, what actuarial evidence demonstrates that secondary residences create an inequitable or financially unsustainable risk for TWIA that cannot be addressed through appropriate premiums, deductibles, coverage limitations or underwriting standards?

Please publicly produce the data behind your proposal. Provide:

- Number of secondary residences currently insured
- Premiums paid by those properties
- Claims generated by those properties
- Loss ratio for secondary residences
- Catastrophe-loss ratio for secondary residences
- Average claim severity compared with primary residences
- Frequency of claims compared with primary residences
- Whether secondary homes actually perform worse actuarially than primary homes
- Projected impact on TWIA's catastrophe exposure if they're retained
- Projected impact on TWIA rates if they're retained
- Projected impact on the private market if they're expelled

There are many types of properties that are not full-time homestead owner-occupied properties, including:

- vacation homes,
- family beach houses,
- condo used several weeks a year,
- a property occasionally rented,

- a full-time short-term rental business,
- a commercial lodging operation.

These all produce very different insurance risks. Why not rate properties based on the risk the actuaries say they present rather than excluding an entire and giant slew of properties that support coastal economies?

There are surely many avenues to explore for insurance ratings specific to different types of non-full-time residences that would prevent catastrophic damage to our economies.

We 100% oppose your proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 3:11 PM
To: PublicComment
Subject: COMMENT

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Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 3:05 PM
To: PublicComment
Subject: TWIA insurance on Gulf Coast homes

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We 100% oppose your proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences.

Please do not kill the Gulf Coast by not insuring the 2nd homes and condos.

Thank You,

[REDACTED]

--



Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 3:06 PM
To: PublicComment
Subject: TWIA cancelling 2nd home wind coverage Port A

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[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

My name is [REDACTED], my family owns a home at [REDACTED], Tx.

This is our vacation home, and if you cancel wind coverage, we will not be able to financially self insure. It will devastate our family financially and will make any chance of us selling our house impossible.

I beg you please do not remove 2nd home wind coverage.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 3:05 PM
To: PublicComment
Cc: [REDACTED]
Subject: TWIA Meeting

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Sincerely,

[Redacted signature]

[Redacted signature]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 3:02 PM
To: PublicComment
Subject: How do I make a public comment on zoom tomorrow

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[Sent from AOL on Android](#)

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 2:58 PM
To: PublicComment

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Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 2:56 PM
To: PublicComment
Subject: Windstorm for second homes

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[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

To whom it may concern,

It has come to my attention that you are considering to discontinue to offer windstorm insurance to vacation homes. This would be detrimental for communities along the entire Gulf coast and affect many Texans. Lack of ability to insure a home from windstorms would cause me to have to sell my property in Port Aransas. I am sure I'm not alone in that. With so many homes on the market value of coastal properties would crash! This is a real estate and investing nightmare that would happen on your watch. Please reconsider and find some other solution to this problem.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 2:55 PM
To: PublicComment
Subject: Rule change proposal

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[You don't often get email from [REDACTED]. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

We object to the proposal for TWA coverage for second homes on agenda item number five that will eliminate coverage for second homes, garage apartments and rent houses. A rule change has a potential to devastate our Texas coastal communities and take us back to the very reason TWIA was created in the first place. This rule change would have a negative impact on all 14 coastal counties.

Do not vote to change the rule.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 2:54 PM
To: PublicComment
Subject: coverage

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Dear TWIA,

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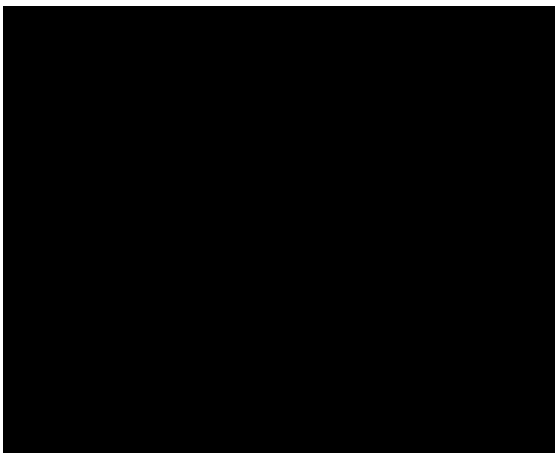
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- **a commercial lodging operation.**

These all produce very different insurance risks. Why not rate properties based on the risk the actuaries say they present rather than excluding an entire and giant slew of properties that support coastal economies?

There are surely many avenues to explore for insurance ratings specific to different types of non-full-time residences that would prevent catastrophic damage to our economies.

We 100% oppose your proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences.

Sincerely,



Texas law requires that all licensees give the following to all prospects and clients: <https://www.trec.texas.gov/information-about-brokerage-services-iabs-consumer-protection-notice>

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 2:53 PM
To: PublicComment
Subject: Coverage change

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

You don't often get email from [REDACTED] [Learn why this is important](#)

Dear TWIA,

Your proposal to limit windstorm coverage to owner-occupied homestead/primary residences and exclude all other types of homeowners from coverage will cause irreparable harm to our Texas coastal economies.

Your own 2026 actuarial analysis says its residential rates are 9% more than adequate under this analysis. Your Board subsequently voted to file a no rate increase for 2027. So, what actuarial evidence demonstrates that secondary residences create an inequitable or financially unsustainable risk for TWIA that cannot be addressed through appropriate premiums, deductibles, coverage limitations or underwriting standards?

Please publicly produce the data behind your proposal. Provide:

- **Number of secondary residences currently insured**
- **Premiums paid by those properties**
- **Claims generated by those properties**
- **Loss ratio for secondary residences**
- **Catastrophe-loss ratio for secondary residences**
- **Average claim severity compared with primary residences**
- **Frequency of claims compared with primary residences**
- **Whether secondary homes actually perform worse actuarially than primary homes**
- **Projected impact on TWIA's catastrophe exposure if they're retained**
- **Projected impact on TWIA rates if they're retained**
- **Projected impact on the private market if they're expelled**

There are many types of properties that are not full-time homestead owner-occupied properties, including:

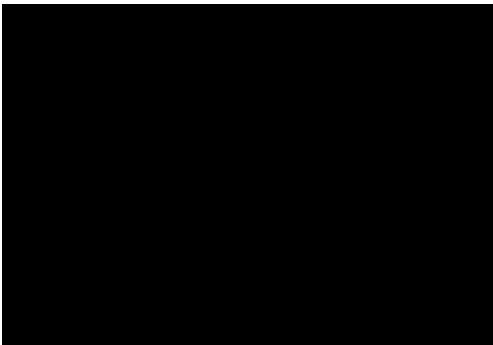
- vacation homes,
- family beach houses,
- condo used several weeks a year,
- a property occasionally rented,
- a full-time short-term rental business,
- a commercial lodging operation.

These all produce very different insurance risks. Why not rate properties based on the risk the actuaries say they present rather than excluding an entire and giant slew of properties that support coastal economies?

There are surely many avenues to explore for insurance ratings specific to different types of non-full-time residences that would prevent catastrophic damage to our economies.

We 100% oppose your proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences.

Sincerely,



Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 2:51 PM
To: PublicComment
Subject: Comment on TWIA Committee meeting agenda Item #4, 2024 Biennial Report Recommendations #5 - Secondary Home Coverage

Importance: High

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You don't often get email from [REDACTED]. [Learn why this is important](#)

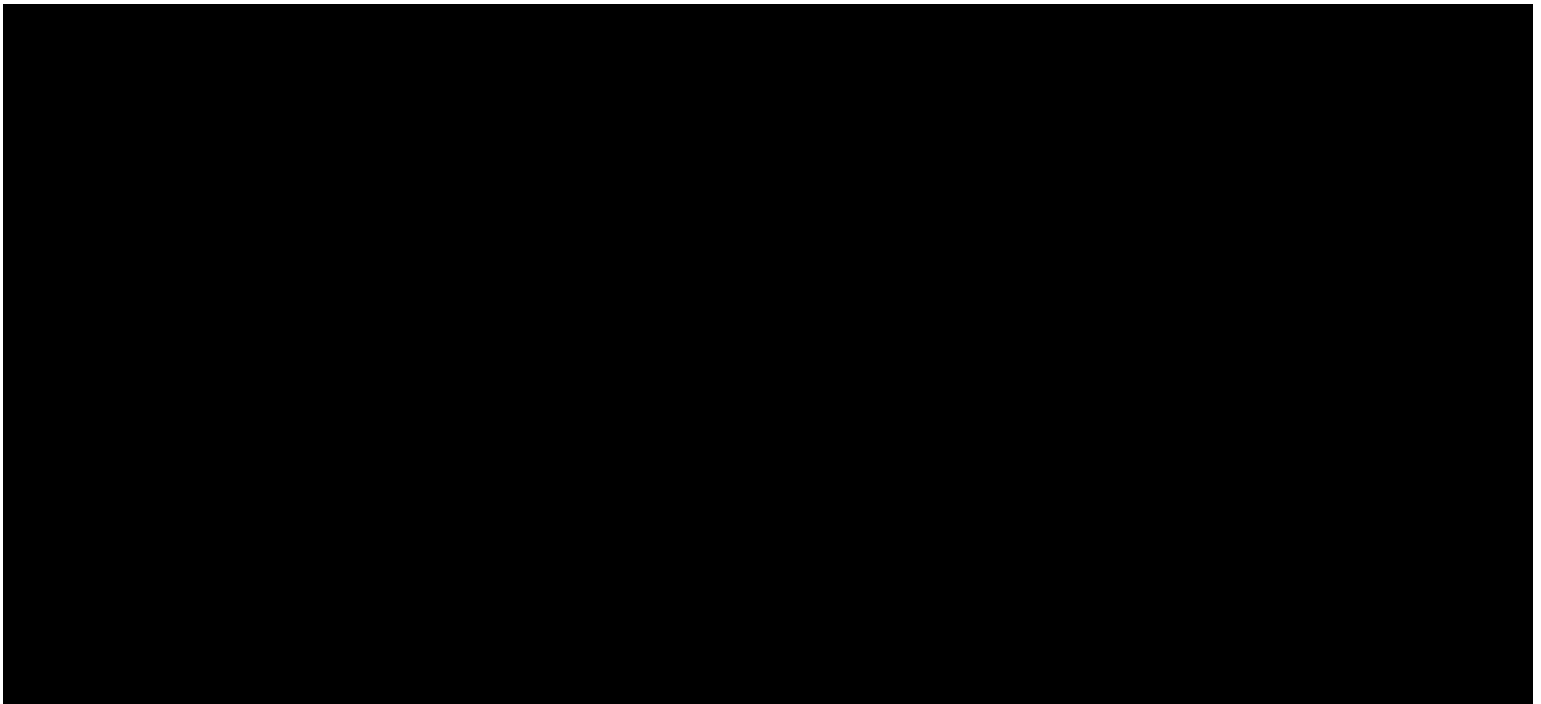
To Whom it May Concern,

I have owned a home on Crystal Beach since 2015. My permanent residence is in Fort Bend County, and therefore the house on Crystal Beach is a second home. It is not a rental property. TWIA has always been my windstorm insurance provider as there are NO other insurance companies that provide this coverage for my property. It is unconscionable for TWIA to consider modifying eligible properties to exclude second homes. For several reasons: (1) my mortgage company requires that I have windstorm insurance, (2) I would not be able to sell my property because of the inability to get this insurance for a purchaser, (3) the value of my property would plummet due to the inability to get insurance, (4) it would adversely impact the ENTIRE region as people would no longer consider buying property on Bolivar Peninsula. If private market insurance were available, I would use it, but it is not available. I thought that was what TWIA was all about.

I implore you to reconsider this action and do not harm the homeowners of Bolivar Peninsula. Just because these are second homes, does not mean that we should not be able to obtain appropriate, and affordable, insurance. I already pay for three different insurance policies as well as outrageous property taxes. Without second homeowners along the entire Texas Coast, the affordability of vacationing along this area would be adversely impacted, and the spending, and sales taxes would dry up. There are many unintended consequences of this action.

Yours truly,

[REDACTED]



Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 2:43 PM
To: PublicComment
Subject: Proposal to limit windstorm coverage

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

You don't often get email from [REDACTED] [Learn why this is important](#)

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Please publicly produce the data behind your proposal. Provide:

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There are many types of properties that are not full-time homestead owner-occupied properties, including:

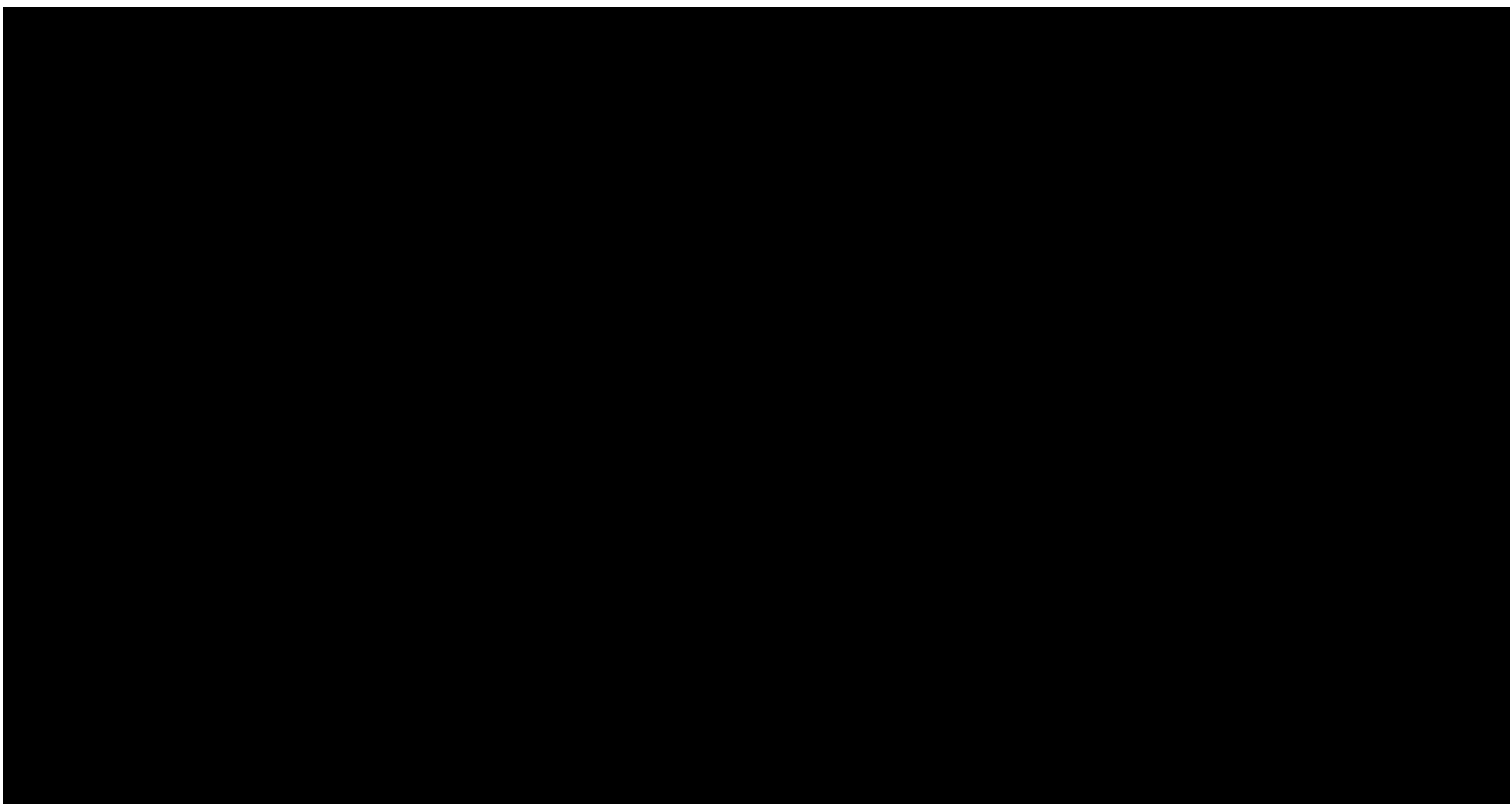
- vacation homes,
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- a commercial lodging operation.

These all produce very different insurance risks. Why not rate properties based on the risk the actuaries say they present rather than excluding an entire and giant slew of properties that support coastal economies?

There are surely many avenues to explore for insurance ratings specific to different types of non-full-time residences that would prevent catastrophic damage to our economies.

We 100% oppose your proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences.

Sincerely,





Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 2:47 PM
To: PublicComment
Subject: TWIA

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You don't often get email from [REDACTED] [Learn why this is important](#)

Dear TWIA,

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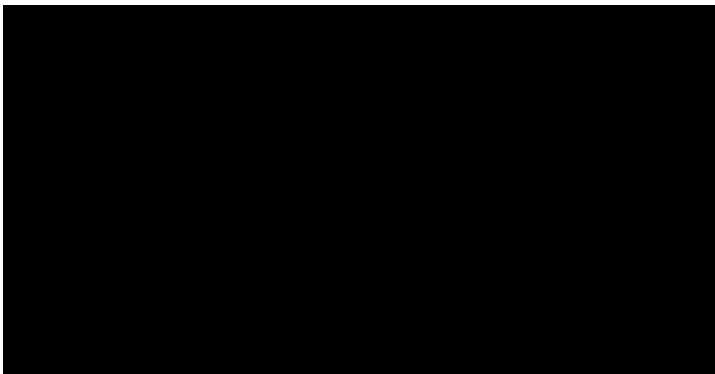
There are surely many avenues to explore for insurance ratings specific to different types of non-full-time residences that would prevent catastrophic damage to our economies.

We 100% oppose your proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences.

Sincerely,

A black rectangular redaction box covering the signature.

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

A large black rectangular redaction box covering the content of the Texas Law requirement.

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 2:48 PM
To: PublicComment
Subject: Opposition to Limit Windstorm Coverage

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You don't often get email from [REDACTED] [Learn why this is important](#)

Dear TWIA,

Your proposal to limit windstorm coverage to owner-occupied homestead/primary residences and exclude all other types of homeowners from coverage will cause irreparable harm to our Texas coastal economies.

Your own 2026 actuarial analysis says its residential rates are 9% more than adequate under this analysis. Your Board subsequently voted to file a no rate increase for 2027. So, what actuarial evidence demonstrates that secondary residences create an inequitable or financially unsustainable risk for TWIA that cannot be addressed through appropriate premiums, deductibles, coverage limitations or underwriting standards?

Please publicly produce the data behind your proposal. Provide:

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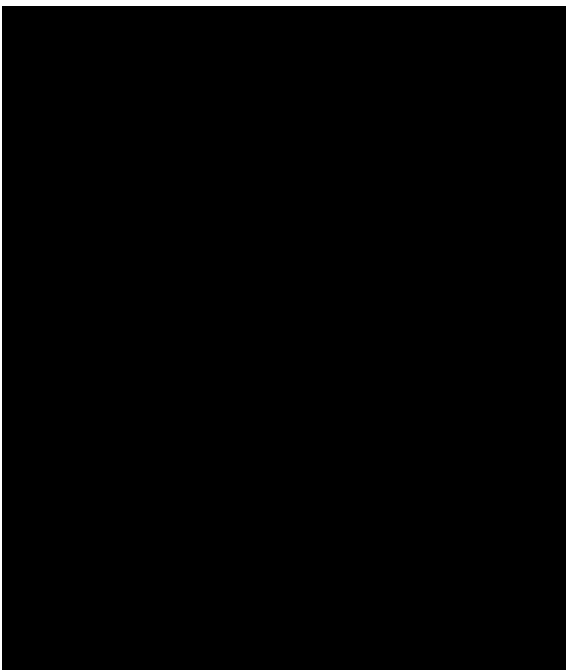
- vacation homes,
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- a commercial lodging operation.

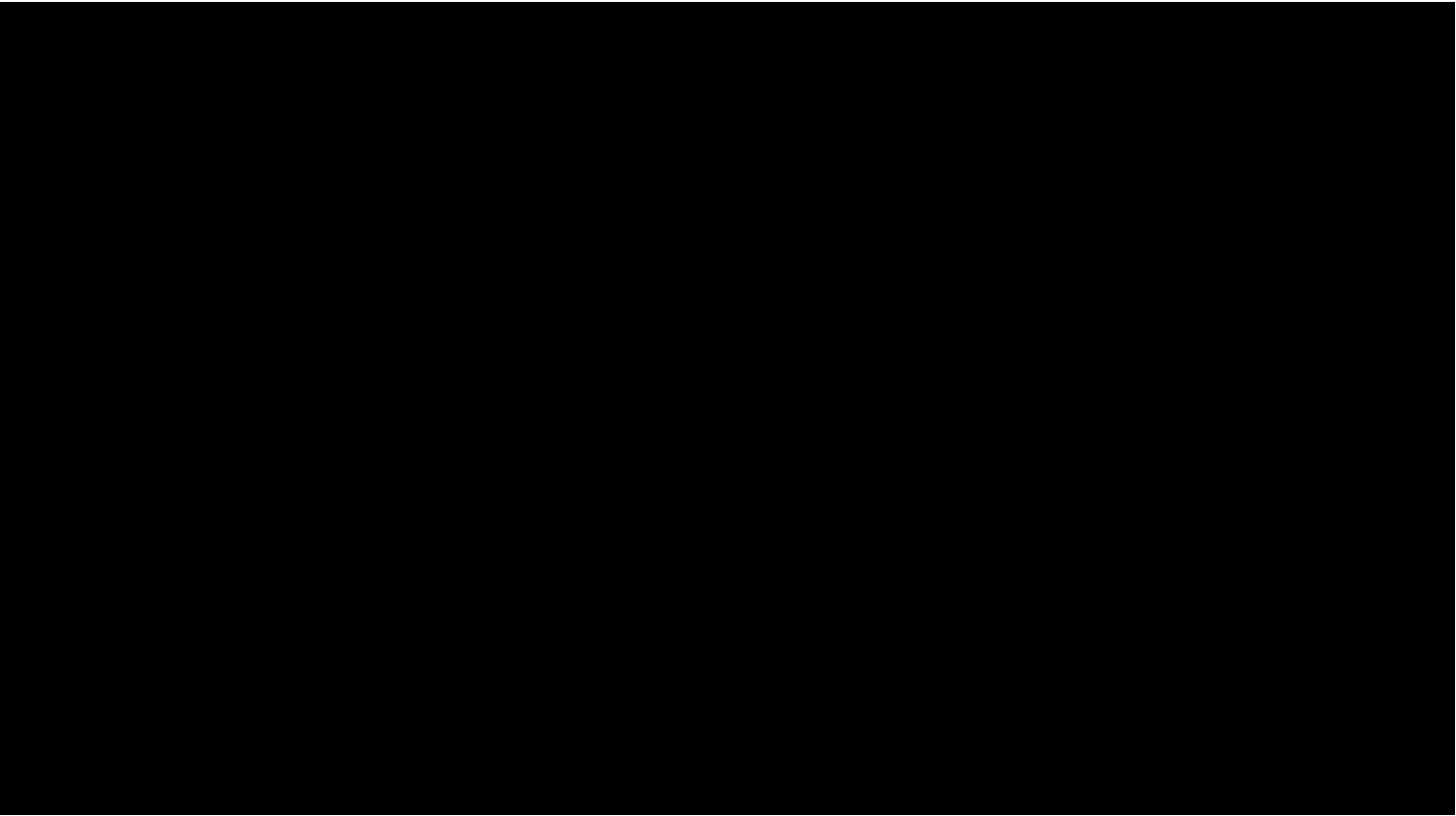
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There are surely many avenues to explore for insurance ratings specific to different types of non-full-time residences that would prevent catastrophic damage to our economies.

We 100% oppose your proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences.

Sincerely,





Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 2:45 PM
To: PublicComment
Subject: Windstorm Coverage

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You don't often get email from [REDACTED] [Learn why this is important](#)

Dear TWIA,

Your proposal to limit windstorm coverage to owner-occupied homestead/primary residences and exclude all other types of homeowners from coverage will cause irreparable harm to our Texas coastal economies.

Your own 2026 actuarial analysis says its residential rates are 9% more than adequate under this analysis. Your Board subsequently voted to file a no rate increase for 2027. So, what actuarial evidence demonstrates that secondary residences create an inequitable or financially unsustainable risk for TWIA that cannot be addressed through appropriate premiums, deductibles, coverage limitations or underwriting standards?

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There are many types of properties that are not full-time homestead owner-occupied properties, including:

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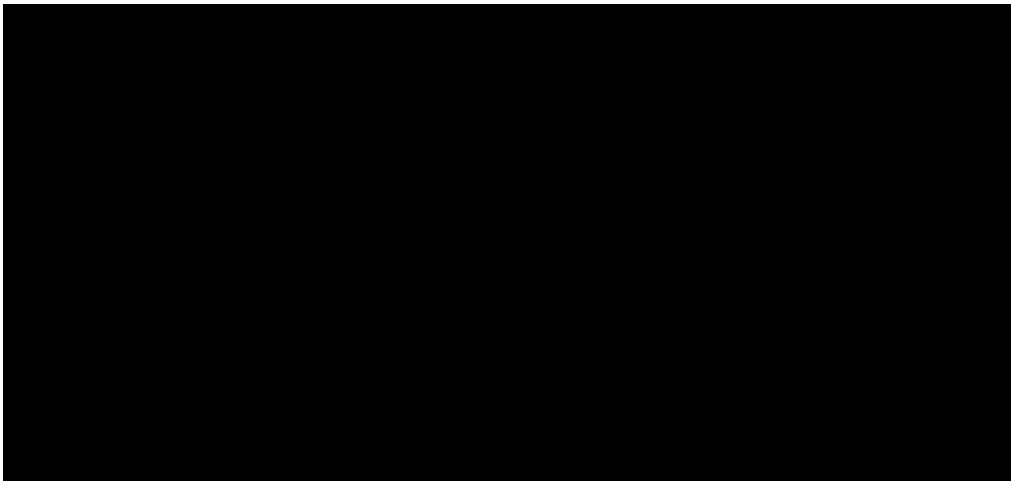
- a commercial lodging operation.

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There are surely many avenues to explore for insurance ratings specific to different types of non-full-time residences that would prevent catastrophic damage to our economies.

We 100% oppose your proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences.

Sincerely,



Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 2:43 PM
To: PublicComment
Subject: TWIA Insurance Concerns

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You don't often get email from [REDACTED] [Learn why this is important](#)

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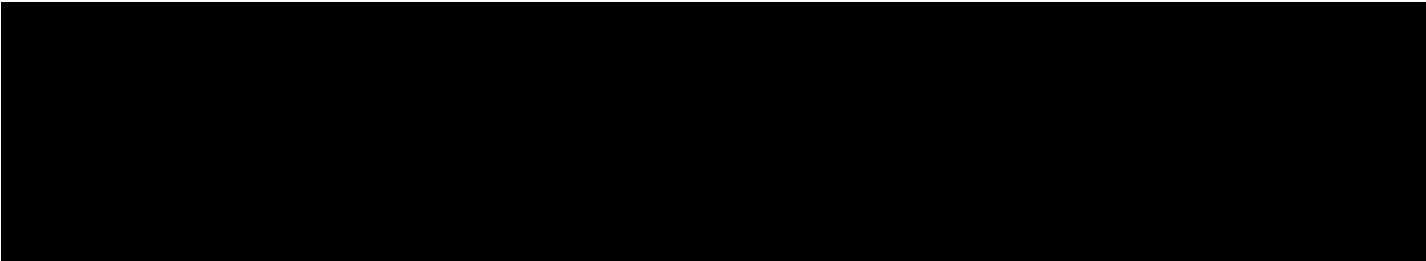
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We 100% oppose your proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences.

With Respect,



Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 2:42 PM
To: PublicComment

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You don't often get email from [REDACTED] [Learn why this is important](#)

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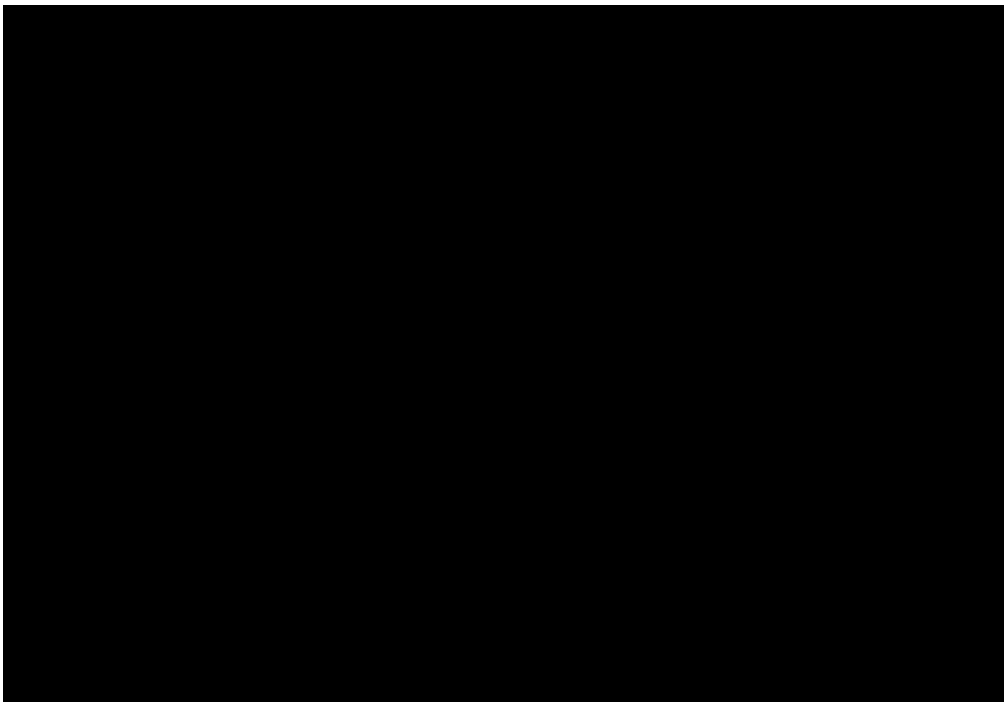
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There are surely many avenues to explore for insurance ratings specific to different types of non-full-time residences that would prevent catastrophic damage to our economies.

We 100% oppose your proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences.

Sincerely,



Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 2:40 PM
To: PublicComment
Subject: TWIA second home and other property coverage

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You don't often get email from [REDACTED] [Learn why this is important](#)

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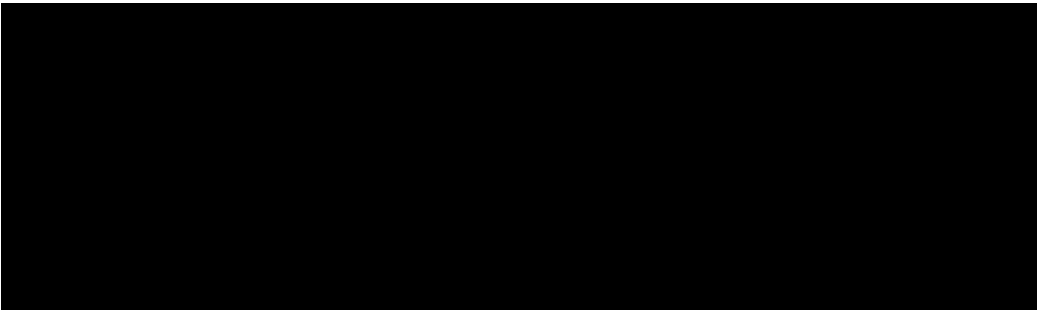
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We 100% oppose your proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences.

Sincerely,



Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 2:41 PM
To: PublicComment
Subject: !! DO NOT ELIMINATE INSURANCE FOR SECOND HOMES !!

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

You don't often get email from [REDACTED] [Learn why this is important](#)

Dear TWIA,

Your proposal to limit windstorm coverage to owner-occupied homestead/primary residences and exclude all other types of homeowners from coverage will cause irreparable harm to our Texas coastal economies.

Your own 2026 actuarial analysis appears to say its residential rates are 9% more than adequate. Your Board subsequently voted to file a no rate increase for 2027. What actuarial evidence demonstrates that secondary residences create an inequitable or financially unsustainable risk for TWIA that cannot be addressed through appropriate premiums, deductibles, coverage limitations or underwriting standards?

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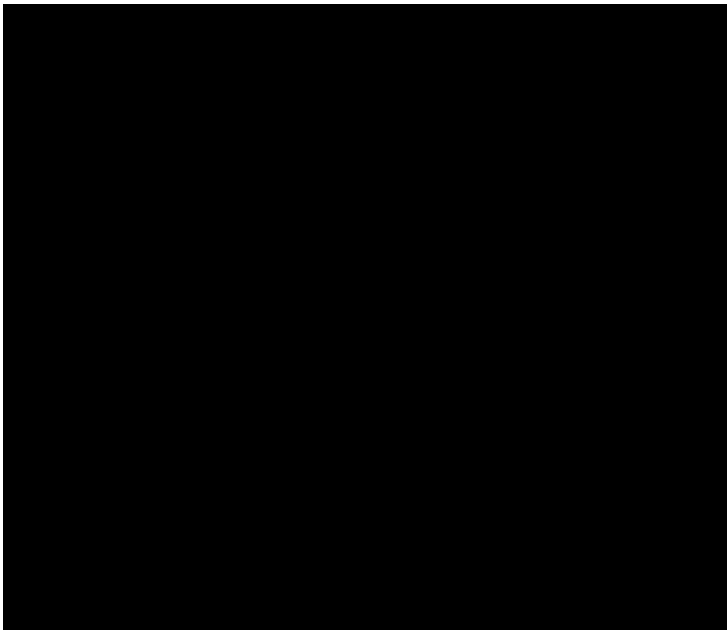
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We 100% oppose your proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences.

Sincerely,



Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 2:40 PM
To: PublicComment
Subject: TWIA unavailable to non-homestead property

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

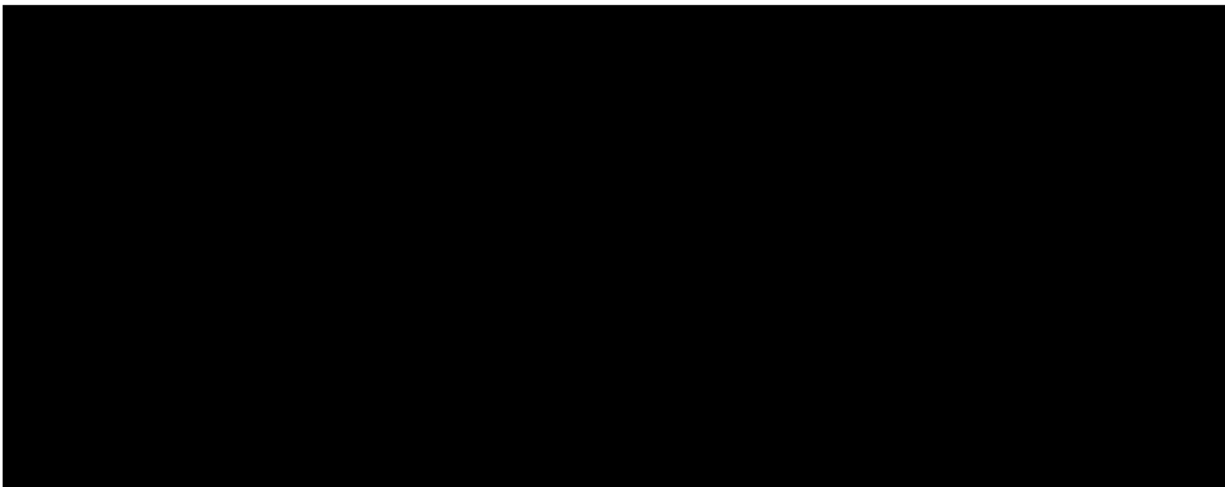
You don't often get email from [REDACTED]. [Learn why this is important](#)

Dear TWIA,

Your proposal to limit windstorm coverage to owner-occupied homestead/primary residences and exclude all other types of homeowners from coverage will cause irreparable harm to our Texas coastal economies.

There are surely many avenues to explore for insurance ratings specific to different types of non-full-time residences that would prevent catastrophic damage to our economies.

We 100% oppose your proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences.



Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 2:41 PM
To: PublicComment
Subject: Agenda Item 5

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I OPPOSE.

[REDACTED], Tx

TWIA ALERT!

(TWIA stands for Texas Windstorm Insurance Association)

On Tuesday Sept 1st the members of the TWIA Board will consider a rule change proposal (Agenda Item #5) that will eliminate TWIA coverage for second homes as well as garage apts and renter occupied homes (including short and long term rentals). This rule change is being proposed by one board member, who does not live on the coast.

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.

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

A slow death of this proposal will not be quick enough. The consideration of not being able to insure coastal properties will immediately impact our real estate market. 70% of the South Padre Island is second homes/properties that will be affected.

The TWIA Legislative Committee meeting is Tuesday, September 1, 2026 at 1:30pm.

This would have a negative impact on all 14 coastal counties. It is of vital importance that the committee hear your voices. Please share this information with others.

MOST IMPORTANTLY:

Please email opposition to publiccomment@twia.org.

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 2:40 PM
To: PublicComment
Subject: Agenda item #5

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[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

I would like to express our opposition to the proposal that will eliminate TWIA coverage on second homes and rentals that you will be considering at tomorrow's meeting. This will be devastating to coastal communities as many properties, including ours, in Port Isabel, cannot get insurance through other means. Isn't this why Texas Windstorm was created in the first place?

Thank you for your consideration.

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 2:36 PM
To: PublicComment
Subject: Urgent

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You don't often get email from [REDACTED] [Learn why this is important](#)

Dear Members of the TWIA Legislative & External Affairs Committee,
I am writing to express my strong opposition to the legislative proposal being considered during the September 1 meeting that would eliminate TWIA residential windstorm and hail coverage for secondary homes and non-primary residences.

While I understand the committee's desire to manage risk and reduce overall exposure, stripping coverage from secondary properties will have devastating consequences for coastal communities. Because TWIA serves as the insurer of last resort, many of these property owners will be completely unable to find affordable or any coverage in the private market.

This exclusion risks destabilizing local economies, driving down property values, and placing an unfair burden on individuals who contribute significantly to the coastal tax base. Secondary homes, rental properties, and vacation cabins are vital to the tourism and economic health of our coastal counties. I urge the committee to reject this recommendation and instead pursue alternative strategies for financial stabilization that do not leave thousands of Texas property owners unprotected.

Thank you for your time, consideration, and service to Texas policyholders.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 2:36 PM
To: PublicComment
Subject: Re: Potential changes

CAUTION: This email originated from outside of the organization. Do not reply with sensitive information or click links or open attachments unless you recognize the sender and know the content is safe.

You don't often get email from [REDACTED] [Learn why this is important](#)

Hello,

I'm hearing a number of discussions about potential changes being considered for TWIA. As you evaluate any policy adjustments, I hope the focus remains on minimizing disruption for the citizens and communities along the Texas coast.

Eliminating insurance eligibility for existing second homes or rental properties would have severe economic consequences for every coastal city. If such a change is under consideration, I respectfully suggest applying it only to new construction so that buyers can make fully informed decisions before investing or having a rate difference for the "other than primary residence" category.

Thank you for your attention to this matter,

[REDACTED]

[REDACTED] [REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 2:35 PM
To: PublicComment
Subject: [REDACTED]

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I am a happy owner at the above address and hope to enjoy this home for decades Please do not cancel the insurance for all the homes in Texsd Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 2:25 PM
To: PublicComment
Subject: Windstorm Coverage for Second Homes and Rentals

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To the TWIA Legislative & External Affairs Committee:

My name is [REDACTED]. My husband, [REDACTED], and I own two homes in Cinnamon Shore, Port Aransas, Nueces County:

- [REDACTED] TX — owned more than six years
- [REDACTED] TX — owned more than two years

Both are second homes that we also use as short-term rentals. We live in Wimberley, Texas. These are not speculative flips. They are long-term family properties we have maintained, paid taxes on, and insured through TWIA because there is no private wind market here.

I am writing in strong opposition to the proposal before the Committee on September 1 to recommend that second homes and rentals be made ineligible for TWIA windstorm coverage — not repriced, but ineligible.

There is no private wind market in Port Aransas to replace TWIA. If this recommendation moves to the full Board on October 8 and then to the Legislature, our two homes would be uninsurable for the one peril that threatens them. That would:

- Put our mortgages and ability to keep the properties at immediate risk
- Destroy resale value in a community built around second homes and visitor rentals
- Leave us carrying full wind exposure on two coastal houses with no last-resort market
- Harm Cinnamon Shore, Port Aransas lodging tax revenue, local jobs, and the tax base that supports the island

These properties already operate at a net loss most years after management commissions and expenses. Removing wind coverage would not “reduce exposure” in a vacuum. It would strand thousands of Nueces County owners — TWIA’s own materials show Nueces is one of the two counties with the heaviest concentration of secondary-home policies — with no lawful way to ensure the risk the Association was created to cover.

TWIA exists as the insurer of last resort for the designated catastrophe area. Second homes and rentals in Port Aransas are not a side category. They are the housing stock of this community. Making them ineligible is not a modest underwriting tweak. It is a policy that would render large parts of the Texas coast uninsurable.

Please do not recommend this change. Keep second homes and rentals eligible for TWIA coverage. If exposure must be managed, do it through pricing, deductibles, mitigation, or building standards — not by declaring entire classes of coastal property ineligible when no private market exists.

Thank you for considering this comment.

[REDACTED]

[REDACTED]

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Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 2:19 PM
To: PublicComment
Cc: [REDACTED]
Subject: We rely on TWIA wind insurance coverage

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You don't often get email from [REDACTED]. [Learn why this is important](#)

Dear TWIA Legislative Committee,

We understand that you are considering recommending that second homes and rentals be made ineligible for windstorm coverage in Texas. My wife, [REDACTED], and I, through an LLC, are the owners of [REDACTED] which we purchased in 2022. We are native Texans who live in Austin with our two children, a son 10 and a daughter 8. Purchasing the house was a stretch for us, financially, but in the aftermath of Covid we wanted somewhere we go with our family that was driving distance from Austin. The Texas coast was our first choice and owning this house, our only property aside from our residence in Austin, has been amazing for our family and for our kids in particular. As you may imagine, for a public school kid from Austin who graduated from college and grad school with sizeable student loan obligations, being able to purchase this house was a very meaningful life accomplishment. While the house is primarily a rental property, you should understand that the annual costs of ownership – the mortgage, incredibly high property taxes, HOA fees, rental management fees, insurance costs and upkeep – far exceed the revenue generated from rentals. It is not a cash cow that spins off revenue to some idly rich family from out-of-state. It is an investment in Texas by a Texas family that works for a living.

In the fall of 2025, we experienced our first wind-related damage to the house and we are a few weeks away from beginning the project to replace the roof as a consequence of that damage. In this instance, our wind insurance deductible will cause us to be responsible for the substantial majority of the replacement cost of the roof. We accept that as that is the bargain we struck. That said, we rely entirely on our insurance (wind, flood, fire) to protect us against a possible catastrophic event. In the absence of such insurance, we likely would not rebuild as we would have to repay the existing mortgage in full and then start over with new money down, new financing and all of the time and expense that would go into the project. If we did rebuild in that scenario, we would be faced with the uncertainty of an uninsured event going forward. I am doubtful we would be willing to take that risk.

In addition, if TWIA decides not to continue to make wind insurance available to second homes and rentals, there will be no insurance available in the market. Without such insurance, it will become more expensive to finance these homes and it will also devalue them as fewer people will be able to bear such higher cost. Moreover, fewer people will be willing to purchase a property that cannot be insured. As such, a decision by TWIA to pull out of the market will immediately devalue our house.

In our view, the solution is for TWIA to adjust rates appropriately in order to address the economics of continuing to provide wind insurance to all Texas homeowners.

Thank you for your consideration.

[REDACTED]



Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 2:17 PM
To: PublicComment
Subject: Opposition to Coverage on Second Homes

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Good afternoon,

I understand that on your agenda for your meeting is to eliminate coverage on second and investment homes in Texas.

A decision of such would devastate our Texas Coastal Real Estate market.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 2:15 PM
To: PublicComment
Subject: OPPOSITION to Agenda Item #5 – Proposed TWIA Coverage Restrictions

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Dear Members of the TWIA Board and Legislative Committee,

I am writing to express my strong opposition to the proposed rule change under Agenda Item #5 that would eliminate or restrict TWIA coverage for second homes, rental properties, garage apartments, and other renter-occupied residences.

I urge you to reject this proposal.

TWIA exists because many property owners along the Texas coast cannot obtain adequate windstorm insurance through the private market. Removing eligibility for broad categories of otherwise insurable coastal property would undermine that purpose and could have serious consequences for homeowners, renters, local businesses, lenders, and entire coastal communities.

The effects would extend far beyond individual property owners. If properties cannot obtain windstorm coverage, owners may be unable to secure or maintain mortgages, prospective buyers may be unable to finance purchases, property values and real estate activity could suffer, and coastal communities could face significant economic disruption.

This is particularly concerning in communities such as South Padre Island and Port Mansfield, where second homes and investment properties make up a substantial portion of the local housing and real estate market. The repercussions would also be felt throughout all 14 Texas coastal counties served by TWIA.

Second homes and rental properties are not somehow immune from hurricanes. Their owners pay premiums for coverage and contribute to the economies and tax bases of Texas coastal communities. Renters, employees, small businesses, contractors, real estate professionals, and permanent residents all depend on a functioning coastal property market.

A change of this magnitude should not move forward without a thorough analysis of its economic consequences, insurance-market implications, effects on mortgage availability, and impact on every affected coastal community.

The mere prospect that large categories of coastal property could become effectively uninsurable can create uncertainty in the real estate and lending markets before any rule is even implemented.

Please protect the availability of windstorm coverage along the Texas coast and REJECT Agenda Item #5 and any proposal that would eliminate TWIA eligibility based simply on whether a residence is a second home or is occupied by renters.

Please include this email as part of the public comments and official record for the September 1, 2026 meeting.

Thank you for your consideration.

Sincerely,

[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 2:06 PM
To: PublicComment
Cc: [REDACTED]
Subject: Windstorm insurance for 2nd homes

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You don't often get email from [REDACTED] [Learn why this is important](#)

My wife and I have owned a vacation home in Port Aransas since 2005. Address is [REDACTED]
[REDACTED] Hurricane Harvey destroyed our home and we would not have been able to re-build it without TWIA insurance. If another storm occurs and there was no TWIA insurance, we would lose our entire investment, which is substantial! We pay our insurance premiums and taxes every year. There is no other market in Texas for wind insurance. We urge TWIA not to cancel insurance for second homes.

I just read that TWIA is not considering a rate increase this year because of its substantial reserves. Given that fact, there is no justification for canceling second home insurance.

I estimate that 75% of the properties in Port Aransas are second homes with mortgages that require wind insurance. The financial collapse in Port Aransas, and other communities, caused by lenders declaring loans in default and foreclosing on properties would hearken back to the FDIC and S&L loan crises of the 1980's and 1990's, and would require the federal or state government to provide relief. Canceling this insurance is not a good idea.

[REDACTED]

Sent from my iPad

Public Comment

From: Heather Helmer <HHelmer@highlandsmortgage.com>
Sent: Monday, August 31, 2026 2:00 PM
To: PublicComment
Subject: 2nd Homes, rentals, garage apartments coverage

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You don't often get email from hhelmer@highlandsmortgage.com. [Learn why this is important](#)

To whom it may concern,

It has come to the public's attention you are about to drop providing coverage to coastal counties for insurance on 2nd homes and rentals and garage apartments etc. This will greatly impact our business as they must have windstorm insurance on coastal counties to get a loan. That is 14 counties affected. This is very devastating to our economy and livelihoods as well. Please reconsider dropping this proposed rule which is on Agenda item #5.

Thank you for your time in the matter.



Heather Helmer

Senior Loan Officer | NMLS: 1959570
905 Morgan Blvd., Suite D
Harlingen, Texas 78550
C: 956-241-9401
hhelmer@highlandsmortgage.com
HeatherHelmerLoans.com

NMLS #134871 | An Equal Housing Lender

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Public Comment

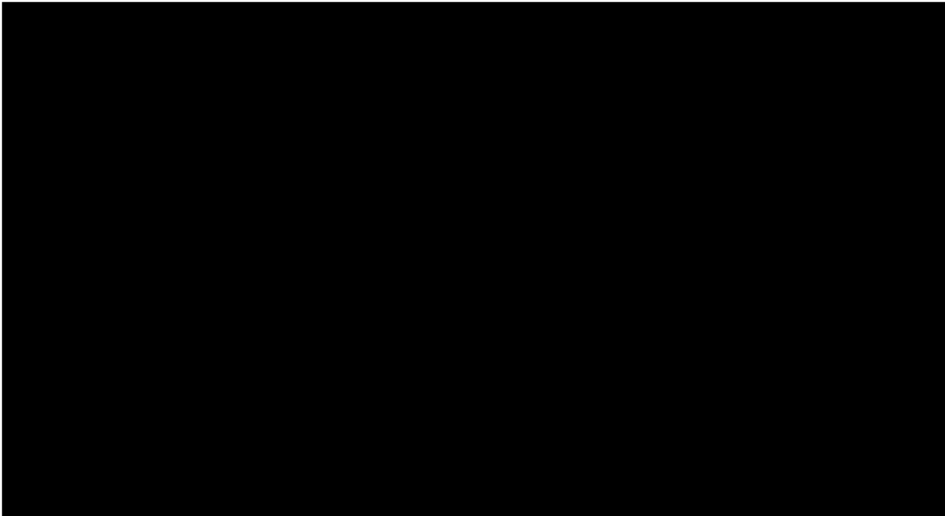
From: [REDACTED]
Sent: Monday, August 31, 2026 6:00 PM
To: PublicComment
Subject: Tell John Dodd to stay in his lane

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You don't often get email from [REDACTED] [Learn why this is important](#)

Todd Dodd, obviously doesn't know the reason why TWIA was created in the first place. I see he an executive with Columbia Lloyds Insurance out of Houston and currently not appointed agencies in tier 1...

Maybe Todd should ask why his himself why his company is not appointing agencies for tier 1? Why would he want TWIA to pull back since companies like his don't want the risk for tier 1 Windstorm.



Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 5:57 PM
To: PublicComment
Subject: Public Comment – Secondary Home

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You don't often get email from [REDACTED]. [Learn why this is important](#)

Dear TWIA Legislative & External Affairs Committee,

I am a Port Aransas property owner and short-term rental operator, and I respectfully ask TWIA to reconsider eliminating coverage for secondary homes and rental properties.

I understand the goal of reducing TWIA's exposure and probable maximum loss. However, I question whether eliminating a significant amount of residential policies is the most effective way to accomplish that.

Wouldn't a larger, geographically diversified pool of policyholders provide TWIA with more premium revenue and spread risk across a broader base, rather than concentrating the Association's exposure among fewer policyholders? Not every property or county experiences the same storm losses, either. For example, our home had no damage from Harvey.

As a Port Aransas owner, I also know that these properties are an important part of the coastal economy. I encourage TWIA to consider whether targeted risk management, rather than eliminating an entire category of policyholders, could reduce PML while maintaining a broader and more diversified insurance pool.

Thank you for considering my comments.

Sincerely,

[REDACTED]

[REDACTED]

Port Aransas Property Owner & Short-Term Rental Operator

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 5:58 PM
To: PublicComment
Subject: Protesting

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- My name is [REDACTED]. I own a second property in Port Aransas. The address is [REDACTED]. We owned it for over five years and we've had TWIA coverage this entire time. I feel like without having a windstorm policy, which we would not be able to have without TWIA because there is no private options out there that it would crash the housing market on the coast, and God forbid if there was a hurricane that came through and wiped out a city like Port Aransas, half the houses/owners would not have the funds to rebuild and would devastate any town impacted by a hurricane on the coast.

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 5:57 PM
To: PublicComment
Cc: [REDACTED]
Subject: Opposition to proposal

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You don't often get email from [REDACTED]. [Learn why this is important](#)

Subject: Opposition to Eliminating TWIA Coverage for Secondary Homes

Dear TWIA Board Members and Legislative & External Affairs Committee:

I am writing to strongly oppose the proposal to eliminate TWIA windstorm coverage for secondary homes along the Texas Gulf Coast.

The Texas coast is home to many different kinds of property owners. Some live here year-round, while others own second homes, family homes, retirement properties, or coastal properties they have worked and saved for years to purchase. Regardless of how a home is classified, it still needs access to adequate windstorm insurance.

Removing secondary homes from TWIA eligibility could have consequences far beyond the individual property owner. Without access to windstorm coverage, people may be unable to obtain financing, purchase or sell coastal property, or afford to maintain an investment they already own. That can affect property values, local tax bases, real estate activity, construction, and the businesses that depend upon a healthy coastal economy.

I understand TWIA's responsibility to manage its exposure and remain financially sound. However, the answer should not be to eliminate coverage for an entire class of coastal property owners. Nor should premiums or requirements become so burdensome that ordinary Texans can no longer afford to own property on the coast.

All 14 coastal counties have a stake in this decision. I respectfully ask TWIA to pursue solutions that protect the financial stability of the Association while continuing to provide reasonable and affordable access to windstorm coverage for both primary and secondary homes.

Those of us who live and work along the Texas Gulf Coast understand the risks that come with hurricanes. We hope and pray each season that our communities are spared. But hope is not a substitute for insurance. When the next storm comes, Texans should have the opportunity to protect the homes and properties they have worked hard to own.

Please protect the rights of Texas coastal property owners and preserve access to TWIA coverage for secondary homes.

Respectfully,

[REDACTED]
[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 5:56 PM
To: PublicComment
Subject: Don't eliminate TWIA

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You don't often get email from [REDACTED]. [Learn why this is important](#)

Dear Members of the TWIA Legislative & External Affairs Committee,

I am writing to express my strong opposition to the legislative proposal being considered during the September 1 meeting that would eliminate TWIA residential windstorm and hail coverage for secondary homes and non-primary residences.

While I understand the committee's desire to manage risk and reduce overall exposure, stripping coverage from secondary properties will have devastating consequences for coastal communities. Because TWIA serves as the insurer of last resort, many of these property owners will be completely unable to find affordable or any coverage in the private market.

This exclusion risks destabilizing local economies, driving down property values, and placing an unfair burden on individuals who contribute significantly to the coastal tax base. Secondary homes, rental properties, and vacation cabins are vital to the tourism and economic health of our coastal counties. I urge the committee to reject this recommendation and instead pursue alternative strategies for financial stabilization that do not leave thousands of Texas property owners unprotected.

Thank you for your time, consideration, and service to Texas policyholders.

Sincerely,

[REDACTED]

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

[TREC Consumer Protection Notice](#)

[Information About Brokerage Services](#)

All the best,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 5:53 PM
To: PublicComment
Subject: TWIA for rental properties

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My name is [REDACTED] and I am a full time resident of Port Aransas. I understand there is talk of making rental properties ineligible for TWIA. I have a mother-in-law quarters on my property that I rent out long-term to a cook, his convenience store worker partner and grade school aged son. How dare you suggest that I not be able to insure a long-term working class rental in this community where working class housing is scarce. My tenant has lived here for more than a decade. His rental was wiped out in Harvey and I rebuilt a unit next to the home I built for myself so he could continue to be a part of this community. You obviously don't understand the housing crisis here. You also don't understand that working people like myself often need a rental unit on their property to afford to live here. I cannot retire until I pay off these homes that were built after Harvey. Neither is an extravagant home. One is a two-bedroom, one bath home of less than 1,000 square feet. The other is a three-bedroom home, two-bath home of about 1,300 square feet. We are a group of working people who are doing our best to make it so we can all afford to continue to live here. Quit trying to push working families off the coast. I never would have gotten a construction loan to rebuild without windstorm insurance. I am disturbed by the way the short-term rental economy has changed this town, but let's not get ridiculous about insurance. Some of the rental homes in this community are occupied by long-term residents. Do not punish residents and long-term renters.

Thank you for your consideration.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 5:53 PM
To: PublicComment
Subject: TWIA proposed changes

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Hello.

It is important for property owners to continue to avail themselves of TWIA insurance coverage, whether or not their properties are primary or secondary residences or investment properties. Such insurance gives such owners peace of mind that their investments are covered in the event of severe weather damage. TWIA fills a gap that requires filling.

Thank you.

[REDACTED]
Property Owner/Realtor

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 5:47 PM
To: PublicComment
Cc: [REDACTED]
Subject: Proposal Limiting Insurance to only Homestead Residences

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Dear TWIA Board Members,

I am writing to respectfully express my strong concern regarding any proposal that would prevent owners of secondary homes from obtaining insurance through the Texas Windstorm Insurance Association (TWIA).

I strongly believe that excluding secondary-home owners from access to windstorm insurance could have a significant negative impact on an already struggling Texas coastal real estate market. The ability to obtain affordable and reliable insurance is an essential component of being able to buy, sell, finance, and maintain a property.

Without access to windstorm coverage, many owners of secondary homes could find themselves unable to adequately insure their properties. This could make these properties more difficult to finance and sell, reduce the pool of potential buyers, and ultimately place additional downward pressure on property values.

Secondary homes are also an important part of the coastal economy. Owners of these properties contribute to local businesses, tourism, property taxes, and the overall economic health of coastal communities. Making it substantially more difficult to insure these properties could have effects far beyond the individual homeowners.

I understand the challenges TWIA faces and the need to maintain a financially responsible and sustainable insurance system. However, I respectfully urge the Board to consider the broader economic consequences of restricting insurance availability for secondary residences.

At a time when the Texas real estate market is already facing significant challenges, further limiting the ability of property owners to obtain necessary insurance could make an already difficult situation considerably worse.

I respectfully ask the TWIA Board to carefully consider these consequences and support continued access to windstorm insurance for secondary-home owners.

Thank you for your time, consideration, and service to the State of Texas.

Sincerely,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 5:46 PM
To: PublicComment
Subject: Corpus Christi and Padre Island Wind Storm

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Dear Texas Department of Insurance,

I am writing to formally recommend that no changes be made to the current windstorm insurance premiums or coverages.

Any increases in premiums or reductions in coverage would severely hurt coastal communities and negatively impact their local real estate markets. Maintaining the current rates and coverage levels is essential for the economic stability of these areas.

Thank you for your time and consideration of this matter.

Best regards,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 5:39 PM
To: PublicComment
Cc: [REDACTED]
Subject: Opposition to Restricting TWIA Coverage for Second Homes

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I am writing to strongly oppose any proposal to eliminate, restrict, or materially reduce TWIA coverage for second homes and other non-primary residences along the Texas coast.

Such a policy would have consequences far beyond individual property owners. Second homes are an integral part of the economic foundation of many Texas coastal communities. These properties support local tax bases, real estate markets, construction and maintenance industries, restaurants, retail businesses, tourism, and countless other small businesses that depend upon property ownership and investment along the coast.

For many properties in designated coastal areas, TWIA is not simply one insurance option among many—it is an essential component of making property ownership possible. Restricting access to windstorm coverage based upon whether a property is an owner's primary residence could make some properties extraordinarily difficult, if not impossible, to finance, purchase, or sell.

The ripple effect on property values should also be taken very seriously. If prospective buyers cannot obtain adequate windstorm coverage, the pool of qualified purchasers will shrink. That places downward pressure not only on second-home values, but potentially on surrounding property values and local tax bases as well.

There is also a fundamental fairness concern. Owners of second homes pay property taxes, insurance premiums, association assessments, maintenance costs, and other expenses that contribute substantially to coastal economies. A property does not face less windstorm risk because its owner occupies it six months of the year rather than twelve. Creating different access to essential property insurance based primarily upon occupancy status would place a disproportionate burden on an important segment of coastal property owners.

This issue is particularly significant in communities where second homes represent a substantial percentage of the housing stock. Restricting TWIA coverage could discourage investment in these communities at precisely the time when Texas should be encouraging responsible ownership, maintenance, redevelopment, and economic growth along our coast.

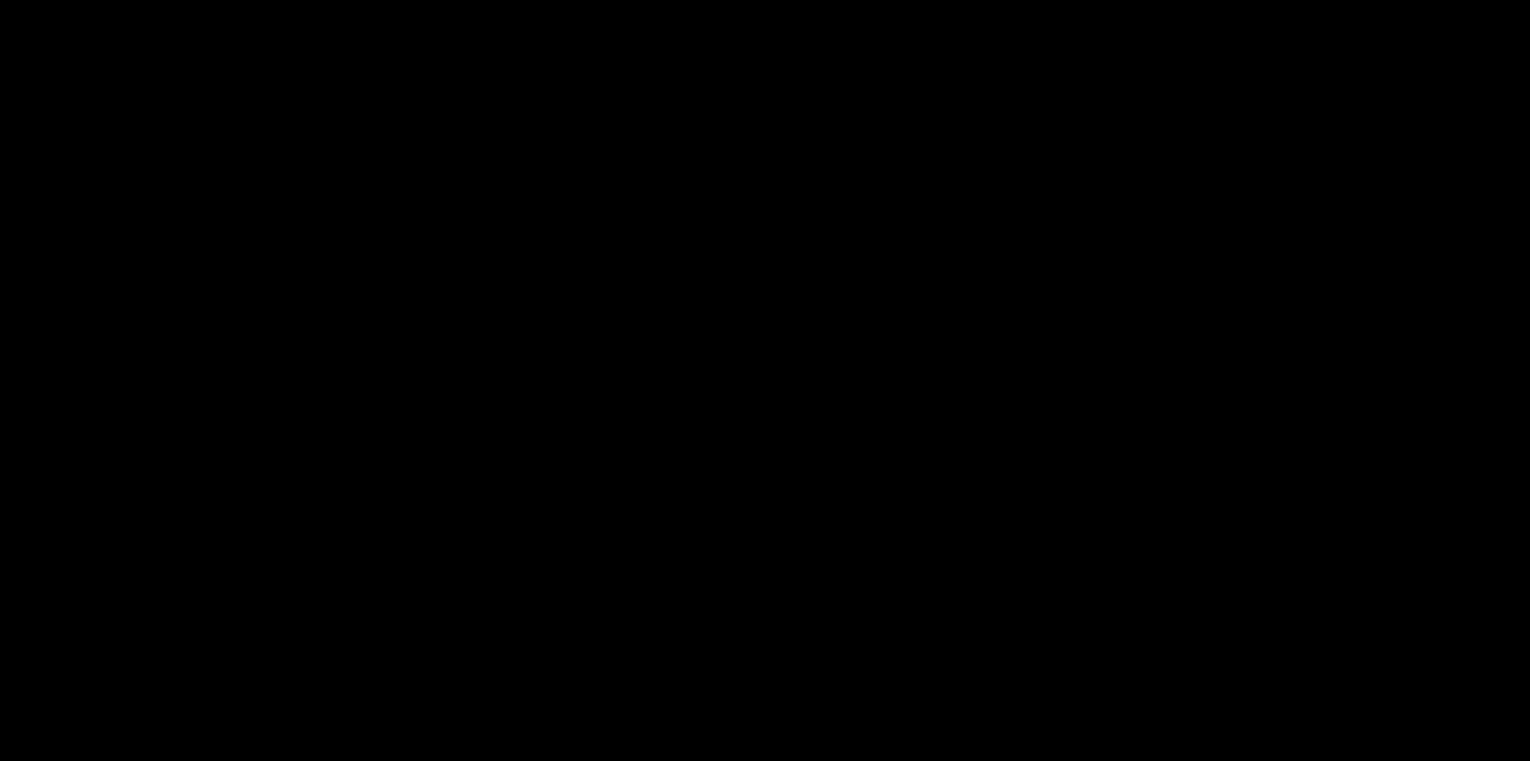
I recognize the challenges TWIA faces in maintaining adequate reserves, managing catastrophic risk, and keeping coverage financially sustainable. However, those challenges should be addressed through solutions that distribute risk responsibly without effectively rendering an entire category of Texas coastal property more difficult to insure, finance, and sell.

I respectfully urge TWIA to reject proposals that eliminate or substantially restrict coverage based solely on a property's status as a second home. Before considering any such change, TWIA should carefully evaluate its potential impact on property values, mortgage availability, local tax revenues, housing markets, small businesses, and the overall economies of Texas coastal communities.

Texas property owners and coastal communities need a windstorm insurance system that is financially responsible, but they also need one that preserves access to coverage and supports a viable coastal real estate market.

Thank you for your consideration and for the opportunity to provide input on an issue of tremendous importance to the Texas coast.

Sincerely,



Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 5:42 PM
To: PublicComment
Subject: TWIA windstorm coverage.

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You don't often get email from [REDACTED] [Learn why this is important](#)

To the TWIA Board and Committee Members,

I am writing to strongly oppose any proposal that would make second homes or rental properties ineligible for TWIA windstorm coverage.

My family has owned our beach home at [REDACTED] since **2020**. It is a second home, and access to windstorm insurance is essential to our ability to responsibly own, maintain, and protect this property.

I recognize that TWIA has an obligation to manage risk and remain financially sound. But eliminating eligibility for an entire category of property owners is a very different matter from setting premiums that appropriately reflect risk. Whether a home is a primary residence or a second home does not change the physical windstorm risk to the structure, and it should not by itself determine whether that property can be insured.

This is especially concerning because coastal property owners do not have a broadly available private windstorm market that could simply replace TWIA coverage. Eliminating eligibility could therefore leave many responsible Texas property owners with no practical insurance option at all.

The impact would extend far beyond individual insurance policies. It could affect mortgage requirements, property values, the ability to buy and sell coastal property, and future investment in Texas coastal communities. Second-home and rental-property owners pay substantial property taxes, maintain and improve their properties, employ local contractors and service providers, and support local businesses throughout the year. Excluding these owners from windstorm coverage could have significant unintended economic consequences for the very communities TWIA serves.

Property owners who have purchased homes in good faith, paid their taxes, maintained insurance, and invested in Texas coastal communities should not suddenly face the possibility that essential windstorm coverage will simply no longer be available because their property is not their primary residence.

If changes to TWIA are financially necessary, I urge you to pursue reasonable, risk-based solutions rather than eliminating coverage based on how an owner uses a property.

I respectfully ask TWIA to reject any proposal that would make second homes or rental properties ineligible for coverage and to preserve a viable path to windstorm insurance for Texas coastal property owners.

Thank you for considering my comments.

--

A large black rectangular redaction box covering the signature and name of the sender.

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 5:42 PM
To: PublicComment
Subject: No insurance for second homes or rental properties.

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No insurance for second homes or rental properties would absolutely devastate the local economy here in Corpus Christi, Texas. What are you people in Austin thinking? What's your next step...no insurance for anyone? Please give this idea your most sincere consideration.

Respectfully,
[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 5:42 PM
To: PublicComment
Cc: [REDACTED]
Subject: Statement of Protest Regarding Proposed Ineligibility for TWIA Windstorm Coverage

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To whom it may concern,

Our names are [REDACTED] and we own a short term rental located at:

[REDACTED]
Port Aransas

We are writing to strongly protest the proposal to make our short-term rental property ineligible for TWIA windstorm coverage.

Because our property is located near the Texas coast, windstorm coverage is not simply an optional form of insurance—it is an essential protection against a very real and significant risk. Coastal properties are inherently more vulnerable to hurricanes, tropical storms, high winds, and related damage. With the frequency and severity of storms affecting the Texas coast, maintaining reliable access to windstorm insurance is critical to our ability to protect the property and continue operating it responsibly.

If our property were deemed ineligible for TWIA coverage, the impact would be extremely serious. Obtaining comparable private windstorm coverage, if available at all, could be prohibitively expensive or subject to exclusions and limitations that would leave us inadequately protected. The resulting increase in insurance costs and financial exposure could make it substantially more difficult to maintain the property as a short-term rental.

This proposal would therefore have a direct and potentially devastating financial impact on us as property owners. We have invested significantly in the property and take our responsibility to protect it seriously. We should not be placed in a position where a property located in a high-risk coastal area is effectively denied access to the windstorm coverage that is specifically intended to provide protection in these circumstances.

We respectfully urge TWIA to reconsider this proposal and recognize the importance of maintaining access to windstorm coverage for coastal property owners like us. Removing or restricting that coverage would place an unreasonable financial burden on property owners who are already assuming significant risk simply because of the property's geographic location.

For these reasons, we strongly oppose the proposed change and ask that TWIA preserve our eligibility for windstorm coverage.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 5:34 PM
To: PublicComment
Subject: Allow coastal homes to continue being insured

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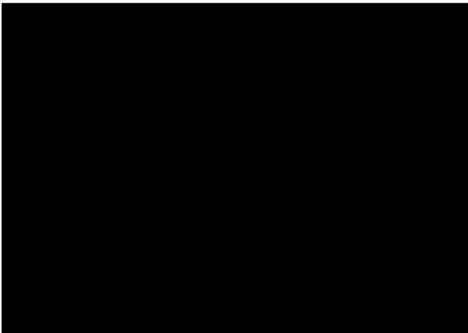
You don't often get email from [REDACTED]. [Learn why this is important](#)

Your name has windstorm insurance in it's name.

Is this discrimination? Can some people have coverage and other's not have coverage? That seems suspect. We have always had you for coverage and we have always held up our end of the agreement by paying our dues on time.

Please continue to not discriminate with who can have coverage.

Thank you.



Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 5:33 PM
To: PublicComment
Subject: TWIA

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You don't often get email from [REDACTED] [Learn why this is important](#)

Dear TWIA,

Your proposal to limit windstorm coverage to owner-occupied homestead/primary residences and exclude all other types of homeowners from coverage will cause irreparable harm to our Texas coastal economies.

Your own 2026 actuarial analysis says its residential rates are 9% more than adequate under this analysis. Your Board subsequently voted to file a no rate increase for 2027. So, what actuarial evidence demonstrates that secondary residences create an inequitable or financially unsustainable risk for TWIA that cannot be addressed through appropriate premiums, deductibles, coverage limitations or underwriting standards?

Please publicly produce the data behind your proposal. Provide:

- **Number of secondary residences currently insured**
- **Premiums paid by those properties**
- **Claims generated by those properties**
- **Loss ratio for secondary residences**
- **Catastrophe-loss ratio for secondary residences**
- **Average claim severity compared with primary residences**
- **Frequency of claims compared with primary residences**
- **Whether secondary homes actually perform worse actuarially than primary homes**
- **Projected impact on TWIA's catastrophe exposure if they're retained**
- **Projected impact on TWIA rates if they're retained**
- **Projected impact on the private market if they're expelled**

There are many types of properties that are not full-time homestead owner-occupied properties, including:

- vacation homes,
- family beach houses,
- condo used several weeks a year,
- a property occasionally rented,
- a full-time short-term rental business,
- a commercial lodging operation.

These all produce very different insurance risks. Why not rate properties based on the risk the actuaries say they present rather than excluding an entire and giant slew of properties that support coastal economies?

There are surely many avenues to explore for insurance ratings specific to different types of non-full-time residences that would prevent catastrophic damage to our economies.

We 100% oppose your proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences.

Sincerely,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 5:32 PM
To: PublicComment
Subject: Twia

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You don't often get email from [REDACTED] [Learn why this is important](#)

Dear TWIA,

Your proposal to limit windstorm coverage to owner-occupied homestead/primary residences and exclude all other types of homeowners from coverage will cause irreparable harm to our Texas coastal economies.

Your own 2026 actuarial analysis says its residential rates are 9% more than adequate under this analysis. Your Board subsequently voted to file a no rate increase for 2027. So, what actuarial evidence demonstrates that secondary residences create an inequitable or financially unsustainable risk for TWIA that cannot be addressed through appropriate premiums, deductibles, coverage limitations or underwriting standards?

Please publicly produce the data behind your proposal. Provide:

- **Number of secondary residences currently insured**
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- **Whether secondary homes actually perform worse actuarially than primary homes**
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- **Projected impact on TWIA rates if they're retained**
- **Projected impact on the private market if they're expelled**

There are many types of properties that are not full-time homestead owner-occupied properties, including:

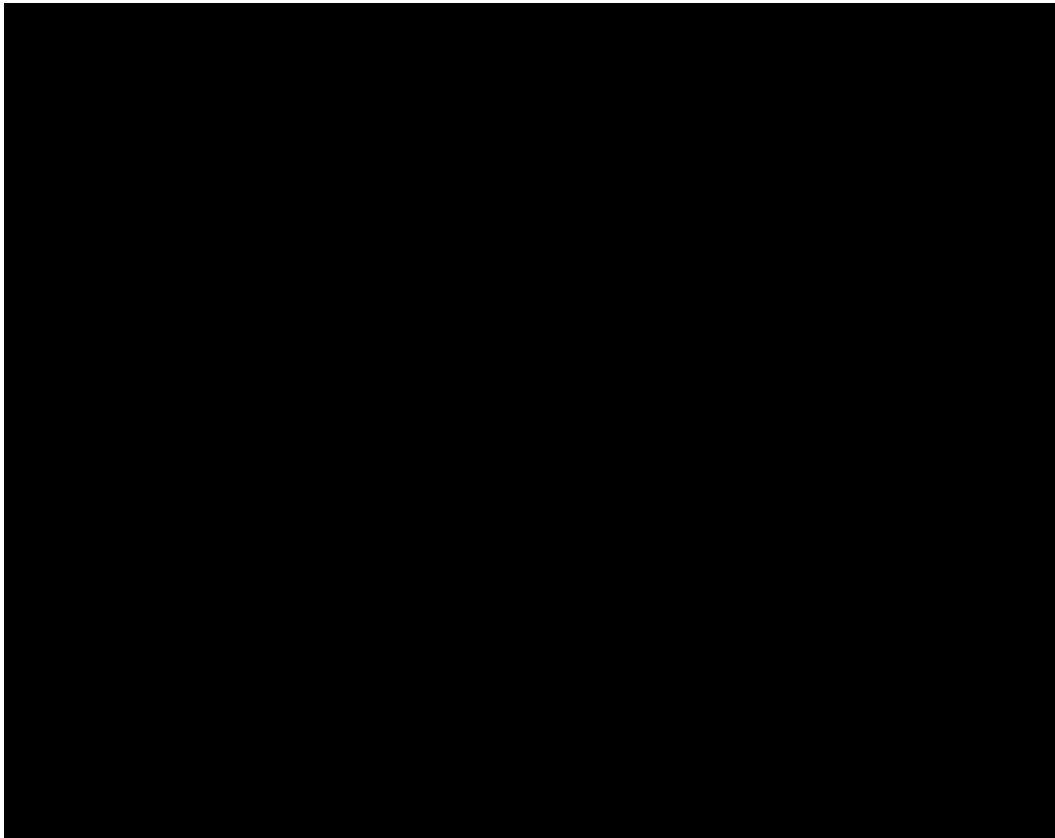
- vacation homes,
- family beach houses,
- condo used several weeks a year,
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- a commercial lodging operation.

These all produce very different insurance risks. Why not rate properties based on the risk the actuaries say they present rather than excluding an entire and giant slew of properties that support coastal economies?

There are surely many avenues to explore for insurance ratings specific to different types of non-full-time residences that would prevent catastrophic damage to our economies.

We 100% oppose your proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences.

Sincerely,





Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 5:30 PM
To: PublicComment
Subject: Second home/rental coverage

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[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

To whom it may concern:

I am a concerned homeowner. I have had property in Port Aransas over the past of seven years. The house is used as short term rentals which provides income to me, but I also use it as a second home whenever I'm able to.

My family and I have come to Port Aransas for many years. It is an important place to us, especially all the memories that I and my children have in that home, including memories of my sweet husband, who passed away this February.

If I lose TWIA coverage, I'm concerned that I will not be able to afford other coverage. My mind has been at ease with windstorm coverage by you for many years.

I am requesting that you continue to provide coverage for homeowners with rental properties/second home properties.

Please do not hesitate to contact me if you any questions.

Sincerely,

[REDACTED]

Public Comment

From: PIBA Exec Director <ed@padreislandbusiness.org>
Sent: Monday, August 31, 2026 5:20 PM
To: PublicComment
Cc: [REDACTED]
Subject: Resolution from the Padre Island Business Association
Attachments: Resolution_08316 (1) (2).pdf

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You don't often get email from ed@padreislandbusiness.org. [Learn why this is important](#)

Please see attached resolution from the Padre Island Business Association, opposing the proposal to exclude second homes from TWIA coverage.

Passage of this proposal would be absolutely detrimental to the real estate market and property values of our coast, as well as the 14 counties collectively.

Thanks!

Stephanie Hesch
Executive Director
Ph: 361.881.4838



Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 5:16 PM
To: PublicComment
Subject: Public Comment Opposing Removal of Second Homes from TWIA Coverage

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You don't often get email from [REDACTED] [Learn why this is important](#)

Dear TWIA,

I am a coastal insurance agent serving property owners throughout the Texas Gulf Coast. I strongly oppose removing residential second homes from eligibility for TWIA coverage.

This proposal does not reflect the reality of the current coastal insurance market. In many areas along the Texas coast, TWIA is not simply a less expensive alternative to private insurance—it is the only realistic source of windstorm coverage available to many property owners.

Private-market capacity for coastal wind coverage has already contracted significantly. Many standard carriers will not write wind coverage at all in our coastal communities, and the limited alternatives that remain may have restrictive underwriting guidelines, limited capacity, or require placement in the surplus lines market at substantially higher premiums.

Second homes are also not an insignificant or isolated portion of our coastal housing market. In communities such as Port Aransas, Rockport, and other areas along the Texas coast, second homes represent a substantial part of the local economy. These properties support contractors, restaurants, retailers, service businesses, tourism, and local tax bases.

Removing these homes from TWIA eligibility could have consequences far beyond the individual property owner. If adequate windstorm insurance is unavailable or unaffordable, owners may have difficulty satisfying mortgage requirements, buyers may be unable to obtain financing, property values could be negatively affected, and future investment and construction in coastal communities could decline.

As an insurance professional working in this market every day, my greatest concern is that there is currently no adequate private-market solution ready to absorb these properties. Removing eligibility before sufficient alternatives exist does not create private-market capacity—it simply leaves Texas property owners with fewer viable options.

I understand the need to protect TWIA's financial stability and manage its exposure. However, those goals should be addressed through thoughtful underwriting, appropriate rates, mitigation incentives, reinsurance, and other risk-management strategies—not by removing an entire category of residential property owners from the insurer of last resort without a functional replacement market.

I respectfully ask TWIA and policymakers to consider the broader economic consequences to Texas coastal communities and to maintain eligibility for residential second homes unless and until there is demonstrated, adequate, and affordable private-market capacity available to insure them.

Texas coastal communities depend on a functioning property insurance market. Removing access to windstorm coverage for second homes risks creating an insurance availability problem that will ultimately affect homeowners, businesses, lenders, real estate markets, and the coastal economy as a whole.

Thank you for the opportunity to comment.



Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 5:20 PM
To: PublicComment
Subject: Opposition to Proposed Changes to TWIA Eligibility

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You don't often get email from [REDACTED] [Learn why this is important](#)

Dear TWIA Board Members,

My name is [REDACTED], and I am the owner of a property located at [REDACTED]
[REDACTED]. I have owned this property since **May 2026**.

I respectfully oppose the proposal to limit TWIA residential coverage eligibility to owner-occupied homesteads. My property is a second home/rental property, and access to TWIA windstorm coverage is essential to protecting my investment and maintaining ownership on the Texas coast.

Like many coastal property owners, I rely on TWIA because there are limited alternatives available for windstorm coverage. Eliminating eligibility for second homes and rental properties would create significant financial uncertainty and could make it difficult for owners to adequately insure their properties. The proposal being considered would affect many property owners throughout coastal Texas and could have negative impacts on local communities that depend on tourism and responsible property investment. The email announcing the proposal states that it could eliminate TWIA coverage for secondary homes and notes that there is currently no private windstorm market readily available to replace TWIA coverage.

Port Aransas and other coastal communities benefit from homeowners who invest in, maintain, and rent their properties. Maintaining access to affordable and reliable windstorm insurance is critical to preserving property values, supporting local businesses, and ensuring the continued vitality of these communities.

I respectfully urge TWIA to reject this proposal and continue providing windstorm coverage for eligible second homes and rental properties.

Thank you for your consideration.

Sincerely,

[REDACTED]

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Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 5:18 PM
To: PublicComment
Subject: Agenda item 5 Legislative meeting Sept. 1, 2026

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You don't often get email from [REDACTED] [Learn why this is important](#)

I strongly encourage you to not pass this agenda item that will cause major economic distress on the entire Texas coast.

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 5:18 PM
To: PublicComment
Subject: Windstorm coverage

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[You don't often get email from [REDACTED]. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

To whom it may concern:

My name is [REDACTED] and my property address is [REDACTED], TX. I have owned in Port Aransas for five years now and the possibility of losing wind storm coverage for our vacation rental could potentially be catastrophic for us. We are in the vacation rental business across the state and this is our livelihood. The inability to access coverage is not only unfair but also completely irresponsible. Please vote to continue for wind storm coverage for vacation rentals and secondary homes.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 5:17 PM
To: PublicComment
Subject: elimination of TWIA WIND COVERAGE

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You don't often get email from [REDACTED] [Learn why this is important](#)

PublicComment@twia.org before 1:30 p.m. tomorrow and include:

My name is [REDACTED], and we own a secondary residence at [REDACTED] TX. We have owned the property for about 5 years where we have been able to create many memories late in life. We purchased the house after we retired and the kids were older, but it has brought us much joy and many memories.

We know we are blessed with this property but need to ensure we are able to continue to provide coverage in case of a significant weather event. We understand that TWIA is considering eliminating offering coverage for these properties and i ask you to reconsider and DO NOT pursue e this solution. My family is a reliable and tax paying citizen and we will continue to ensure our property is adequately insured to avoid any hardships on us or the state.

if necessary, we understand the economy and would understand having to pay more but to eliminate coverage entirely would be irresponsible to everyone and leave a lot of communities with no other option than shut down and impact the local economy when we cannot afford to repair.

Please understand that is something that will hurt a lot of folks

Thank you
[REDACTED]

•

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 5:14 PM
To: PublicComment
Cc: [REDACTED]
Subject: Public Comment – Oppose Proposal to Eliminate Windstorm Coverage for Second Homes/Rental Properties

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You don't often get email from [REDACTED] [Learn why this is important](#)

Dear TWIA Board,

We are [REDACTED], and we own the property at [REDACTED] in Corpus Christi. We have owned this property for a little over a year. It, and the city, has been a great place to work, recuperate, and make experiences with friends and family. When we are not living there, we rent it out.

I am writing to strongly oppose the proposal to modify Chapter 2210 to limit residential windstorm coverage eligibility to owner-occupied homesteads only. This property is currently used as a second home/vacation rental, and losing access to TWIA windstorm coverage would put our ability to own the property at serious risk, since no private windstorm market currently exists to replace TWIA. Prayerfully we haven't experienced a massive windstorm as of yet, but I'm not sure what we would be able to do without coverage. Although we currently aren't there full time, the home is not just a blessing to us, but to others who visit Corpus and Port Aransas from across the state and country- visiting local restaurants, shops, and businesses.

I urge the Board not to move forward with this proposal. Coastal property owners like us rely on TWIA as the only viable option for windstorm coverage, and eliminating eligibility for second homes and rentals would have serious consequences not just for ourselves, but for other owners and the broader coastal community and economy.

Thank you for considering my comments.

Sincerely,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 5:14 PM
To: PublicComment
Subject: Windstorm insurance

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You don't often get email from [REDACTED] [Learn why this is important](#)

Sirs;

I received a notice from social media that your committee is considering eliminating windstorm insurance. I hope this is a hoax, but if it is not, I am vehemently opposed to this proposal. Please consider all the properties along the Texas gulf coast and do not leave us holding the bag.

Thank you

[REDACTED]
Port Aransas Texas

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 5:10 PM
To: PublicComment
Subject: Opposition to TWIA

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I am opposed to the proposed changes to TWIA, insurance companies are already making millions of dollars a year, they need to step up and provide coverage to the home owners.

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 5:09 PM
To: PublicComment
Subject: TWIA proposal to deny windstorm coverage for non owner-occupied properties

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You don't often get email from [REDACTED] [Learn why this is important](#)

Dear TWIA,

I strongly oppose your proposal to limit windstorm coverage to owner-occupied homestead/primary residences and exclude all other types of homeowners from coverage! This will cause irreparable harm to our Texas coastal economies, Port Aransas included.

Your own 2026 actuarial analysis says its residential rates are more than adequate under this analysis. Your Board subsequently voted to file a no rate increase for 2027. So, what evidence demonstrates that secondary residences create an inequitable or financially unsustainable risk for TWIA that can't be addressed through appropriate premiums, deductibles, coverage limitations or underwriting standards?

Please publicly produce the data behind your proposal. Provide:

- Number of secondary residences currently insured
- Premiums paid by those properties
- Claims generated by those properties
- Loss ratio for secondary residences
- Catastrophe-loss ratio for secondary residences
- Average claim severity compared with primary residences
- Frequency of claims compared with primary residences
- Whether secondary homes actually perform worse actuarially than primary homes
- Projected impact on TWIA's catastrophe exposure if they're retained
- Projected impact on TWIA rates if they're retained
- Projected impact on the private market if they're expelled

There are lots of different types of properties that are not full-time homestead owner-occupied properties, including:
vacation homes, family beach houses, a condo used several weeks a year, a property occasionally rented, a full-time AirBNB/short-term rental business, a commercial lodging operation, etc.

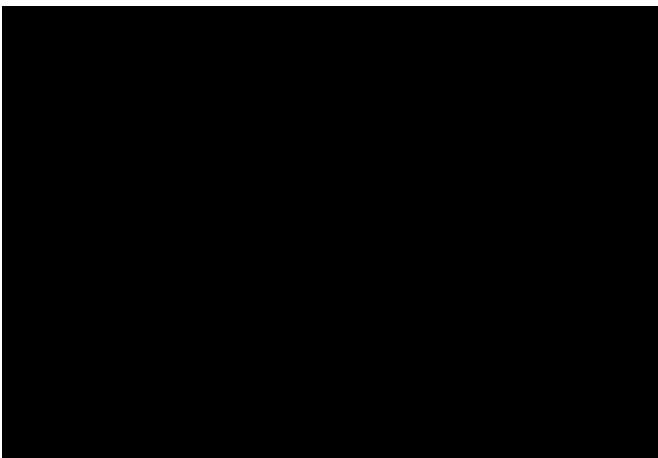
These all produce very different insurance risks. Why not rate properties based on the risk the actuaries say they present rather than excluding an entire and giant slew of properties that support coastal economies?

There are surely many avenues to explore for insurance ratings specific to different types of non-full-time residences that would prevent catastrophic damage to our economies.

We 100% oppose your proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences.

Sincerely,

[Read Brokerage Services Info Here](#)



Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 5:08 PM
To: PublicComment
Subject: Opposition to eliminate windstorm coverage for non-full-time residences

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You don't often get email from [REDACTED] [Learn why this is important](#)

Dear TWIA,

Your proposal to limit windstorm coverage to owner-occupied homestead/primary residences and exclude all other types of homeowners from coverage will cause irreparable harm to our Texas coastal economies.

Your own 2026 actuarial analysis says its residential rates are 9% more than adequate under this analysis. Your Board subsequently voted to file a no rate increase for 2027. So, what actuarial evidence demonstrates that secondary residences create an inequitable or financially unsustainable risk for TWIA that cannot be addressed through appropriate premiums, deductibles, coverage limitations or underwriting standards?

Please publicly produce the data behind your proposal. Provide:

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- **Average claim severity compared with primary residences**
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- **Whether secondary homes actually perform worse actuarially than primary homes**
- **Projected impact on TWIA's catastrophe exposure if they're retained**
- **Projected impact on TWIA rates if they're retained**
- **Projected impact on the private market if they're expelled**

There are many types of properties that are not full-time homestead owner-occupied properties, including:

- **vacation homes,**
- **family beach houses,**
- **condo used several weeks a year,**
- **a property occasionally rented,**
- **a full-time short-term rental business,**
- **a commercial lodging operation.**

These all produce very different insurance risks. Why not rate properties based on the risk the actuaries say they present rather than excluding an entire and giant slew of properties that support coastal economies?

There are surely many avenues to explore for insurance ratings specific to different types of non-full-time residences that would prevent catastrophic damage to our economies.

We 100% oppose your proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences.

Sincerely,

Best,



Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 5:05 PM
To: PublicComment
Subject: TWIA Second Homeowner Comments

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You don't often get email from [REDACTED]. [Learn why this is important](#)

Dear TWIA,

Your proposal to limit windstorm coverage to owner-occupied homestead/primary residences and exclude all other types of homeowners from coverage will cause irreparable harm to our Texas coastal economies.

Your own 2026 actuarial analysis says its residential rates are 9% more than adequate under this analysis. Your Board subsequently voted to file a no rate increase for 2027. So, what actuarial evidence demonstrates that secondary residences create an inequitable or financially unsustainable risk for TWIA that cannot be addressed through appropriate premiums, deductibles, coverage limitations or underwriting standards?

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- **a commercial lodging operation.**

These all produce very different insurance risks. Why not rate properties based on the risk the actuaries say they present rather than excluding an entire and giant slew of properties that support coastal economies?

There are surely many avenues to explore for insurance ratings specific to different types of non-full-time residences that would prevent catastrophic damage to our economies.

We 100% oppose your proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences. [REDACTED]

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 5:04 PM
To: PublicComment
Subject: TWIA public comment

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You don't often get email from [REDACTED]. [Learn why this is important](#)

Dear TWIA,

Your proposal to limit windstorm coverage to owner-occupied homestead/primary residences and exclude all other types of homeowners from coverage will cause irreparable harm to our Texas coastal economies.

Your own 2026 actuarial analysis says its residential rates are 9% more than adequate under this analysis. Your Board subsequently voted to file a no rate increase for 2027. So, what actuarial evidence demonstrates that secondary residences create an inequitable or financially unsustainable risk for TWIA that cannot be addressed through appropriate premiums, deductibles, coverage limitations or underwriting standards?

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There are surely many avenues to explore for insurance ratings specific to different types of non-full-time residences that would prevent catastrophic damage to our economies.

We 100% oppose your proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 5:04 PM
To: PublicComment
Subject: Meeting 9/1/26

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Greetings,

I have a second home in Fulton Texas. I have used TWIA coverage for 30 years. I had one claim for Hurricane Harvey.

Without insurance coverage from TWIA it would affect all the homeowners and businesses in that area. People cannot afford to self insure and the other insurance companies have dropped off. Please keep covering the areas that are prone to disaster. We do pay a hefty premium for your service services.

~ [REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 4:57 PM
To: PublicComment
Subject: AGAINST Elimination of TWIA coverage for second homes

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You don't often get email from [REDACTED] [Learn why this is important](#)

I am a resident and licensed real estate agent on South Padre Island, TX. I am against this proposal because of its potential negative effects on existing and future second-home owners along the Texas coast. I ask that these impacts be carefully considered before any decision is made.

[REDACTED]

Sent with [Spark](#)

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 4:58 PM
To: PublicComment
Subject: Proposal

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You don't often get email from [REDACTED] [Learn why this is important](#)

Dear TWIA,

Your proposal to limit windstorm coverage to owner-occupied homestead/primary residences and exclude all other types of homeowners from coverage will cause irreparable harm to our Texas coastal economies.

Your own 2026 actuarial analysis says its residential rates are 9% more than adequate under this analysis. Your Board subsequently voted to file a no rate increase for 2027. So, what actuarial evidence demonstrates that secondary residences create an inequitable or financially unsustainable risk for TWIA that cannot be addressed through appropriate premiums, deductibles, coverage limitations or underwriting standards?

Please publicly produce the data behind your proposal. Provide:

Number of secondary residences currently insured

Premiums paid by those properties

Claims generated by those properties

Loss ratio for secondary residences

Catastrophe-loss ratio for secondary residences

Average claim severity compared with primary residences

Frequency of claims compared with primary residences

Whether secondary homes actually perform worse actuarially than primary homes

Projected impact on TWIA's catastrophe exposure if they're retained

Projected impact on TWIA rates if they're retained

Projected impact on the private market if they're expelled

There are many types of properties that are not full-time homestead owner-occupied properties, including:

vacation homes,
family beach houses,
condo used several weeks a year,
a property occasionally rented,
a full-time short-term rental business,
a commercial lodging operation.

These all produce very different insurance risks. Why not rate properties based on the risk the actuaries say they present rather than excluding an entire and giant slew of properties that support coastal economies?

There are surely many avenues to explore for insurance ratings specific to different types of non-full-time residences that would prevent catastrophic damage to our economies.

We 100% oppose your proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences.

Sincerely,

A solid black rectangular box used to redact a signature.

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 4:58 PM
To: PublicComment
Subject: Comments on your proposal to limit windstorm coverage to owner-occupied homestead/primary residences

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You don't often get email from [REDACTED] [Learn why this is important](#)

Members of the TWIA Legislative & External Affairs Committee:

I am writing regarding the proposal to modify TWIA eligibility to require residential properties to be owner-occupied homesteads, effectively eliminating TWIA coverage for secondary residences.

I strongly urge the Committee not to recommend this proposal without first conducting a comprehensive analysis of its economic consequences to Texas coastal communities.

TWIA's analysis identifies approximately 53,620 secondary residences representing roughly \$19 billion of exposure. Removing those properties is estimated to reduce TWIA's annual reinsurance expense by approximately \$60 million.

That \$60 million figure, however, considers only the savings to TWIA. It does not appear to consider the potentially much larger costs that would be shifted to property owners, mortgage lenders, local governments, businesses, and coastal communities.

Mortgage and Insurance Availability

Many secondary residences have mortgages requiring windstorm coverage. Eliminating TWIA eligibility does not eliminate that requirement or the underlying hurricane risk. Those owners would have to find acceptable private or surplus-lines coverage, pay potentially much higher premiums, accept different deductibles and terms, or face lender-placed insurance.

Before recommending this change, TWIA should determine how many of these 53,620 properties are mortgaged, whether adequate replacement coverage actually exists, and what that replacement coverage is likely to cost.

Insurance availability also directly affects real-estate liquidity. A property that cannot obtain affordable wind coverage may become difficult for a financed buyer to purchase even when a cash buyer could assume the risk. That has implications for coastal property values and ultimately local property-tax bases.

Impact on Tourism-Dependent Coastal Communities

Secondary residences are not merely discretionary assets. In communities such as Port Aransas, many constitute the lodging infrastructure supporting the local tourism economy.

Port Aransas is in Nueces County, which TWIA's data shows has 12,661 secondary-home policies—the second-highest number of any coastal county.

Vacation homes and short-term rentals generate hotel occupancy taxes and bring visitors who generate sales-tax revenue through restaurants, retail stores, fishing charters, golf-cart rentals, entertainment, and other local businesses. Local governments use those revenues to provide services and maintain infrastructure.

If higher insurance costs or lack of coverage causes properties to leave the rental market, discourages investment, reduces property values, or makes financed purchases more difficult, the fiscal effects will extend far beyond TWIA.

Those effects should be quantified before the Legislature is asked to consider this proposal.

There Are Much Less Disruptive Alternatives for Achieving a Comparable Financial Result

TWIA estimates that eliminating approximately 53,620 secondary residences from its residential book could reduce annual reinsurance expense by approximately \$60 million.

If improving TWIA's annual financial position by \$60 million is the objective, an alternative producing the same financial result would be to increase revenue by approximately \$60 million. Spread across TWIA's approximately 278,347 residential policies, that would equate to roughly \$216 per policy per year, or about \$18 per month.

Even if policymakers determined that primary residences should bear none of that additional cost, generating the same \$60 million exclusively from approximately 53,620 secondary residences would equate to roughly \$1,119 per secondary-home policy annually.

I am not suggesting that either approach is necessarily the appropriate actuarial solution. Rather, these figures illustrate the scale of the proposed savings and demonstrate that alternatives should be evaluated before eliminating access to TWIA coverage for more than 53,000 coastal residences.

The relevant question should not simply be whether TWIA can reduce its reinsurance expense by \$60 million by eliminating these policies. It should be whether that \$60 million reduction in TWIA's expenses justifies transferring potentially much greater costs to property owners, mortgage lenders, local governments, businesses, and coastal communities.

TWIA's Savings Are Not the Same as Savings to Texas

Reducing TWIA's reinsurance expense by \$60 million does not eliminate \$60 million of hurricane risk. The properties remain on the Texas coast and the risk remains. The proposal changes who bears that risk and at what cost.

Before recommending this change to the Legislature, I urge TWIA to commission an economic and fiscal impact analysis addressing at least:

- The number and value of mortgages affected;
- Availability and estimated cost of replacement wind coverage;
- Effects on financed real-estate transactions and coastal property values;
- Effects on short-term rental inventory and tourism capacity;
- Lost state and local hotel occupancy tax revenue;
- Lost state and local sales-tax revenue; and
- Potential effects on the property-tax bases of cities, counties, school districts, and other coastal taxing entities.

TWIA was created because adequate windstorm coverage is often unavailable through the voluntary market along the Texas coast. Excluding a class of property owners from TWIA does not eliminate their hurricane exposure. It transfers that exposure—and potentially substantial economic costs—somewhere else.

A projected \$60 million reduction in TWIA's reinsurance expense is an important piece of information, but it is not a cost-benefit analysis.

The Legislature should be given both sides of the ledger before being asked to make a decision with potentially profound consequences for Texas coastal communities.

Thank you for considering my comments.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 4:52 PM
To: PublicComment
Subject: Windstorm coverage

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Good afternoon,

My name is [REDACTED], my husband and I own property in Port Aransas. We understand there is a meeting tomorrow to discuss making second homes ineligible for windstorm coverage. We request that you do not proceed with this motion.

Not only would you cause harm to homeowners such as my husband and me, you would also devastate vacation communities such as Port Aransas as there would be an onslaught of property owners who would need to sell, greatly affecting the economy of such a city that relies on folks with second homes and/or rental properties.

Do you plan to present another option for homeowners with second homes to protect these properties from the most devastating storms faced?

Thank you,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 4:49 PM
To: publiccomment@tiwa.org; PublicComment
Subject: Re: Coverage needs for wind insurance

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You don't often get email from [REDACTED] [Learn why this is important](#)

On Mon, Aug 31, 2026 at 4:45 PM [REDACTED] wrote:

Hi

My name is [REDACTED]. I own a second home at [REDACTED]. Removing eligibility for wind coverage and providing no alternatives would cause disaster to home repair from hurricanes, impact eligibility for home loans to purchase, and overall impact property values and ability to sell. This is a huge impact to regular families who love to is island and have been investing in Port Aransas for years. I have owned since 2019 but am 3rd generation who frequents this wonderful Texas beach. Please stop the proposal and continue to serve all who own on the island.

Thanks
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 4:43 PM
To: PublicComment
Subject: Oppose to proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences

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You don't often get email from [REDACTED] [Learn why this is important](#)

Dear TWIA,

Your proposal to limit windstorm coverage to owner-occupied homestead/primary residences and exclude all other types of homeowners from coverage will cause irreparable harm to our Texas coastal economies.

Your own 2026 actuarial analysis says its residential rates are 9% more than adequate under this analysis. Your Board subsequently voted to file a no rate increase for 2027. So, what actuarial evidence demonstrates that secondary residences create an inequitable or financially unsustainable risk for TWIA that cannot be addressed through appropriate premiums, deductibles, coverage limitations or underwriting standards?

Please publicly produce the data behind your proposal. Provide:

- **Number of secondary residences currently insured**
- **Premiums paid by those properties**
- **Claims generated by those properties**
- **Loss ratio for secondary residences**
- **Catastrophe-loss ratio for secondary residences**
- **Average claim severity compared with primary residences**
- **Frequency of claims compared with primary residences**
- **Whether secondary homes actually perform worse actuarially than primary homes**
- **Projected impact on TWIA's catastrophe exposure if they're retained**
- **Projected impact on TWIA rates if they're retained**
- **Projected impact on the private market if they're expelled**

I 100% oppose your proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences.

Thank you,



Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 4:33 PM
To: PublicComment
Cc: [REDACTED]
Subject: Coastal Second Home Coverage

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You don't often get email from [REDACTED]. [Learn why this is important](#)

Dear Members of the Texas Windstorm Insurance Association Board of Directors,

I am writing as a Port Aransas homeowner and a Texan who cares deeply about the future of our coastal communities. My husband, kids and I have a home that is not a rental or investment property. It is a second home in a small Texas town our family cares deeply about. We understand the risks of owning a home on the coast, and we want the ability to insure our home against those risks.

I respectfully ask you to **reconsider the proposal to amend Chapter 2210 to require residential TWIA policies to be owner-occupied homesteads, thereby eliminating coverage for secondary residences.**

TWIA's 2026 Rate Adequacy Analysis says that residential rates are adequate by 9% and has directed staff to file for no rate change for 2027. Could TWIA use appropriate deductibles, risk-based underwriting requirements, mitigation incentives, building standards, targeted premium adjustments, reinsurance strategies, or other mechanisms to reduce exposure while preserving access to coverage?

Please consider the much larger human and economic consequences of removing coverage from thousands of secondary-home policies. Please consider the families behind those policies and what coastal Texas will look like after the next major storm if thousands of homes no longer have a reliable path to windstorm insurance.

TWIA exists because private insurers often will not provide wind and hail coverage to Texas coastal property owners. TWIA is the insurer for those who cannot obtain coverage in the voluntary market. Secondary-home owners are still property owners facing exactly the same Texas coastal windstorm risks.

Their homes do not become less vulnerable to hurricanes because they are not someone's primary residence. The roof, walls, windows, contents, and structure face the same wind. The proposed change would therefore not eliminate the underlying risk. Please do not eliminate an entire class of responsible policyholders when other risk-management tools may be available.

The effect on property values

A home that cannot be adequately insured is not worth the same to a buyer as a comparable home that can be insured. Insurance availability is part of the value of a property. It affects financing and the willingness of buyers to purchase and the amount a buyer can reasonably afford to pay.

If tens of thousands of coastal homes suddenly become more difficult to insure, the market consequences would be substantial. A reduction in demand would lead to declining property values and reduced investment. Reduced investment can lead to deferred maintenance and fewer improvements. Declining property values can affect the broader financial health of the community. The people who would feel this most are not necessarily wealthy investors. They are families who have worked, saved, and invested in a place they love.

The impact on Port Aransas

Port Aransas is a special community because homeowners and visitors are deeply connected to the local economy. People who own homes here spend money here. They hire contractors, electricians, plumbers, landscapers, cleaners, roofers, handymen, property managers, and other local service providers.

Homeowners pay property taxes, maintain and improve their homes, contribute to the economic activity that allows Port Aransas businesses to survive and grow. If ownership of coastal homes becomes substantially more difficult because insurance is unavailable, the consequences will reach far beyond insurance companies and homeowners.

Existing homeowners will reduce spending on maintenance and improvements, so construction and renovation activity would decline. Local businesses could lose customers. Over time, the economic vitality of the community could suffer. This is especially concerning because nearly 60% of TWIA's secondary-home properties are concentrated in Galveston and Nueces Counties.

The mortgage and lending consequences

TWIA itself explains that private wind and hail coverage is often required by mortgage lenders and other financial institutions. If a secondary-home owner loses access to TWIA and cannot obtain comparable private windstorm coverage, the problem may not simply be that the homeowner has less insurance. It could affect financing and the ability to sell the property. That could create a feedback loop in which insurance availability and property values reinforce one another in a negative direction.

The consequences after the next major hurricane

Insurance is not just about paying claims, it is about the ability to recover. When a hurricane damages thousands of homes, the community needs homeowners to have the financial resources to repair roofs, replace windows, restore electrical systems, remove debris, rebuild damaged structures, and put their lives back together. When people have insurance, claim payments put money back into the local economy. Neighborhoods recover. But when homeowners cannot obtain insurance, the recovery process can come to a halt – effecting primary and secondary homeowners.

Please consider alternatives that reduce TWIA's exposure without eliminating coverage altogether. I am asking TWIA to find a way to manage the risk without abandoning an entire category of homeowners. Thank you for listening and for considering the people behind the numbers.

Respectfully,

A black rectangular redaction box covering the signature of the sender.

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 4:31 PM
To: PublicComment
Subject: Urgent

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You don't often get email from [REDACTED] [Learn why this is important](#)

Dear TWIA,

Your proposal to limit windstorm coverage to owner-occupied homestead/primary residences and exclude all other types of homeowners from coverage will cause irreparable harm to our Texas coastal economies.

Your own 2026 actuarial analysis says its residential rates are 9% more than adequate under this analysis. Your Board subsequently voted to file a no rate increase for 2027. So, what actuarial evidence demonstrates that secondary residences create an inequitable or financially unsustainable risk for TWIA that cannot be addressed through appropriate premiums, deductibles, coverage limitations or underwriting standards?

Please publicly produce the data behind your proposal. Provide:

- Number of secondary residences currently insured
- Premiums paid by those properties
- Claims generated by those properties
- Loss ratio for secondary residences
- Catastrophe-loss ratio for secondary residences
- Average claim severity compared with primary residences
- Frequency of claims compared with primary residences
- Whether secondary homes actually perform worse actuarially than primary homes
- Projected impact on TWIA's catastrophe exposure if they're retained
- Projected impact on TWIA rates if they're retained
- Projected impact on the private market if they're expelled

There are many types of properties that are not full-time homestead owner-occupied properties, including:

- vacation homes,
- family beach houses,

condo used several weeks a year,
a property occasionally rented,
a full-time short-term rental business,
a commercial lodging operation.

These all produce very different insurance risks. Why not rate properties based on the risk the actuaries say they present rather than excluding an entire and giant slew of properties that support coastal economies?

There are surely many avenues to explore for insurance ratings specific to different types of non-full-time residences that would prevent catastrophic damage to our economies.

We 100% oppose your proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences.

Sincerely,

A solid black rectangular box used to redact a signature.

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 4:31 PM
To: PublicComment
Subject: Change to eligibility for non-owner occupied homes

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Dear Sirs,

I strongly oppose the proposal under discussion to limit eligibility for windstorm coverage to owner occupied homes. It would leave Texas homeowners at great risk, wipe out the gulf coast tourist economy. And it would hurt average Texas families who now enjoy renting gulf coast places at reasonable rates to enjoy Texas' wonderful beaches with their families. If the investment can't be protected, homes will not be built and rented. For what?

Do actuarial studies show a greater risk for non-owner occupied homes? Do hurricanes and tropical storms affect these homes more than others?

[REDACTED]
homeowner, Port Aransas

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 4:28 PM
To: PublicComment
Subject: Windstorm Coverage

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Dear TWIA,

Your proposal to limit windstorm coverage to owner-occupied homestead/primary residences and exclude all other types of homeowners from coverage will cause irreparable harm to our Texas coastal economies.

Your own 2026 actuarial analysis says its residential rates are 9% more than adequate under this analysis. Your Board subsequently voted to file a no rate increase for 2027. So, what actuarial evidence demonstrates that secondary residences create an inequitable or financially unsustainable risk for TWIA that cannot be addressed through appropriate premiums, deductibles, coverage limitations or underwriting standards?

Please publicly produce the data behind your proposal. Provide:

- **Number of secondary residences currently insured**
- **Premiums paid by those properties**
- **Claims generated by those properties**
- **Loss ratio for secondary residences**
- **Catastrophe-loss ratio for secondary residences**
- **Average claim severity compared with primary residences**
- **Frequency of claims compared with primary residences**
- **Whether secondary homes actually perform worse actuarially than primary homes**
- **Projected impact on TWIA's catastrophe exposure if they're retained**
- **Projected impact on TWIA rates if they're retained**
- **Projected impact on the private market if they're expelled**

There are many types of properties that are not full-time homestead owner-occupied properties, including:

- **vacation homes,**
- **family beach houses,**
- **condo used several weeks a year,**
- **a property occasionally rented,**
- **a full-time short-term rental business,**
- **a commercial lodging operation.**

These all produce very different insurance risks. Why not rate properties based on the risk the actuaries say they present rather than excluding an entire and giant slew of properties that support coastal economies?

There are surely many avenues to explore for insurance ratings specific to different types of non-full-time residences that would prevent catastrophic damage to our economies.

We 100% oppose your proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences.

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 4:23 PM
To: PublicComment
Subject: Opposition to Eliminating TWIA Coverage for Secondary Homes and Rental Properties

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You don't often get email from [REDACTED] [Learn why this is important](#)

Dear Members of the TWIA Legislative & External Affairs Committee,

My name is [REDACTED], and I am a homeowner and REALTOR® serving Corpus Christi, Port Aransas and the surrounding Coastal Bend communities. I am writing to strongly oppose the proposal to limit TWIA residential coverage to owner-occupied primary homesteads and eliminate eligibility for second homes, vacation properties and rental properties.

This proposal would affect approximately 53,620 existing policies representing \$19 billion in property exposure. Nearly 60% of these properties are located in Nueces and Galveston Counties, meaning the burden would fall disproportionately on the coastal communities that depend most heavily on a stable and accessible insurance market.

Second homes and rental properties are not simply luxury assets. Along the Texas coast, they support tourism, local employment, property management companies, contractors, restaurants, retailers and countless other small businesses. They also contribute substantial property-tax revenue to our cities, counties and school districts.

Removing access to TWIA coverage could leave many owners unable to obtain reasonably priced windstorm insurance—or unable to obtain coverage at all. Without adequate coverage, properties become difficult or impossible to finance and sell. That could reduce property values, discourage investment, increase foreclosures and place significant pressure on the broader coastal economy.

As a REALTOR®, I already see firsthand how dramatically insurance availability and cost affect a buyer's ability to purchase coastal property. An insurance quote can determine whether a transaction moves forward or falls apart. Eliminating TWIA eligibility for an entire class of residential properties would create even greater uncertainty for buyers, sellers, lenders and existing property owners.

I recognize TWIA's responsibility to manage exposure and maintain financial stability. However, shifting tens of thousands of properties into a private market that may be unaffordable or unwilling to insure them is not a responsible or sustainable solution. Reducing TWIA's exposure on paper does not eliminate the underlying risk; it transfers that risk to individual property owners and the coastal communities whose economies depend on them.

Before recommending such a consequential change, TWIA should conduct and publish a comprehensive economic-impact study addressing:

- The availability and cost of comparable private-market coverage
- The effect on property values, mortgage lending and real estate transactions
- The impact on tourism, vacation rentals and coastal small businesses
- The potential loss of local property-tax revenue
- The effect on owners who purchased or improved property in reliance on continued TWIA eligibility
- Reasonable alternatives, including risk-based pricing, mitigation incentives, strengthened construction standards and phased or voluntary private-market transition programs

I respectfully ask the Committee to reject the recommendation to restrict TWIA residential coverage exclusively to primary homesteads. At a minimum, no such recommendation should advance without meaningful stakeholder participation, an independent economic analysis and a realistic plan ensuring that affected properties can obtain comparable and affordable coverage.

TWIA was created because the private insurance market does not adequately serve the unique needs of the Texas coast. Eliminating coverage for second homes and rental properties would undermine that purpose and could cause lasting harm throughout our coastal communities.

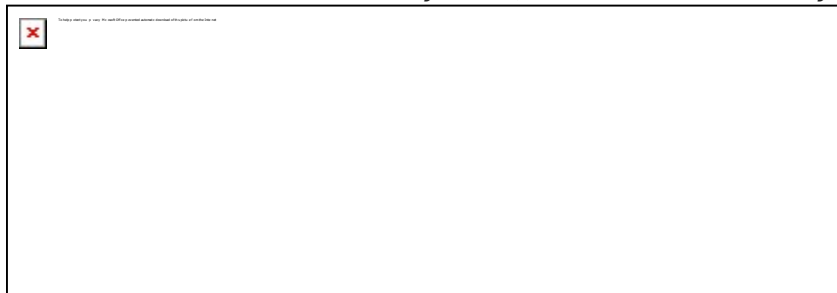
Please include this email in the official public comments for the September 1, 2026, Legislative & External Affairs Committee meeting.

Respectfully,

[Redacted signature block]

Texas Law Requires REALTOR's to give the following Information about Brokerage Services:
[TREC Consumer Protection Noticer](#)
[TREC Information About Brokerage Services](#)

“Commit to the Lord whatever you do, and he will establish your plans.” – Proverbs 16:3



Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 4:21 PM
To: PublicComment
Subject: Proposed change

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I've been made aware that you are considering a proposal that would cause me, and thousands of other owners, to lose there windstorm coverage on the Texas coast. I have my 2nd home in Port Aransas we bought last year. We love staying there but rent it out part of the time. Your new rule would not only force us to sell our home, but take a catastrophic loss on it when the market plummets if this new rule takes effect.

I strongly urge you to vote against this new rule change.

Regards,

[REDACTED]
Very concerned property owner

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 4:18 PM
To: PublicComment
Subject: Agenda Item #5

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TWIA Legislative Committee Board Members,

It has come to our attention that you are considering a rule change proposal that will eliminate TWIA Coverage for second homes.

This rule is detrimental to all investors in the coastal bend.

It will have a huge negative impact on the tax basis. Property values will fall, mortgages will not be available thereby making it impossible to buy or sell properties, and the coastal communities will lose up to 70% of their second homes/properties.

Personally we cannot take this risk!!

With sincere concern,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 4:15 PM
To: PublicComment
Subject: Unacceptable Policy Change Regarding Windstorm Coverage

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Dear Texas Windstorm Insurance Association (TWIA),

I am writing to express my strong opposition to the proposed elimination of wind damage insurance for property owners who are real estate investors. As an investor, excluding this essential coverage option is entirely unacceptable and unfairly penalizes property owners who contribute to the local housing market and economy.

This policy change directly impacts my property located at [REDACTED], TX, which I have owned for the past two years. Reliable windstorm insurance is a necessity for responsible property management and financial stability in this coastal region.

I urge TWIA to reconsider this decision and maintain equitable insurance options for all property owners.

Sincerely,

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 4:08 PM
To: PublicComment
Subject: Opposition

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You don't often get email from [REDACTED] [Learn why this is important](#)

I am writing to express my opposition for eliminating TWIA coverages on second homes. I pay outrageous property taxes. We should have equal access to TWIA regardless of where they are in Texas.

Regards,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 4:04 PM
To: PublicComment
Subject: Keep Second Home Owners Eligible

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My name is [REDACTED] I ask that second homes remain eligible for TWIA wind insurance.

My family owns a home at [REDACTED]. We have been going to Port A for decades and we finally bought our home about 10 years ago. Our two boys have been there every moment we could get there since they were born. My extended family uses our home all the time.

Like all second home owners, we spend money with local businesses... From restaurants and hardware stores, boat and car dealerships, to service providers like remodelers and fishing guides.

Making second home owners ineligible for wind insurance would devastate the Texas coast. Even those who own their primary residence would suffer as their homes plummet in value and local businesses shut down.

Making tens of thousands of Texas Voters' homes ineligible would be a terrible decision.

Sincerely

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 4:01 PM
To: PublicComment
Subject: Windstorm Insurance

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I am writing about possible changes to windstorm coverage that would prevent coverage of second homes on the Texas coast. This seems to be grossly unfair. Many people own second homes associated with remote business interests—such as ranchers, restaurant owners, hotel owners, etc.—while owning a home in a city to access better options for education and or employment. Penalizing a homeowner for having two or more homes in such an instance is unwarranted.

It's possible that legislators believe it is unfair for some people to have second homes, such as vacation homes—but this would be penalizing personal success and seems terribly unfair as well. Building that home employed contractors and tradesmen. Once built, it employed house keepers and repairmen. And whatever visitors used the second homes contributed financially to the community where the home is located.

Insurance is insurance, and a person should not be penalized for having second, third or 4th homes. It is not the government's job to decide how many homes a person or family should own. (That sounds communistic!) If they have been successful enough to afford multiple homes and build up their assets, good for them! I do not ask for government subsidies along the coast; let the homeowners pay for their insurance at market rates. If it's terribly expensive, it will probably moderate the number of homes or businesses that will be built in risky areas.

Thank you for consideration of my input.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 4:00 PM
To: PublicComment

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On Tuesday Sept 1st the members of the TWIA Board will consider a rule change proposal (Agenda Item #5) that will eliminate TWIA coverage for second homes as well as garage apts and renter occupied homes (including short and long term rentals). This rule change is being proposed by one board member, who does not live on the coast.

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

This would have a negative impact on all 14 coastal counties. It is of vital importance that the committee hear your voices!

I oppose this change entirely.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 3:57 PM
To: PublicComment
Subject: Second homes and rentals be made ineligible for windstorm coverage in Texas

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You don't often get email from [REDACTED]. [Learn why this is important](#)

Hello,

I understand that TWIA is considering a change to make second homes and rentals be ineligible for windstorm coverage in Texas. Please do not do this. I have a second home/rental at [REDACTED], TX for the last 4 years and I do not know how I could go about getting insurance if TWIA does not offer it. This would put a lot of people in a bind.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 3:48 PM
To: PublicComment
Subject: Opposition to Proposed Limits on TWIA Residential Coverage

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You don't often get email from [REDACTED] [Learn why this is important](#)

Dear TWIA Board Members,

I am writing to strongly oppose the proposal to limit TWIA windstorm coverage to owner-occupied homestead or primary residences and exclude other residential properties from eligibility. A change of that magnitude could have serious and lasting consequences for communities throughout the Texas coast.

What concerns me most is the apparent lack of publicly available actuarial support for such a broad exclusion.

TWIA's own 2026 actuarial analysis indicates that residential rates are approximately 9% more than adequate, and the Board subsequently voted to file for no residential rate increase for 2027. Given that, what actuarial evidence shows that secondary residences represent an inequitable or financially unsustainable risk to TWIA — particularly one that could not instead be addressed through appropriate premiums, deductibles, coverage limits, or underwriting standards?

Before recommending such a consequential change to the Legislature, I believe TWIA should publicly provide the underlying data, including:

- The number of secondary residences currently insured by TWIA
- Premiums collected from those properties
- Claims and losses generated by those properties
- Loss ratios for secondary residences
- Catastrophe-loss ratios for secondary residences
- Average claim severity compared with primary residences
- Claim frequency compared with primary residences
- Whether secondary residences actually perform worse actuarially than primary residences
- The projected effect on TWIA's catastrophe exposure if these properties remain insured
- The projected effect on TWIA rates if they remain insured
- The likely impact on the private insurance market if these properties are removed from TWIA

It is also important not to treat every property that is not a full-time, owner-occupied homestead as though it presents the same risk. That category includes vacation homes, family beach houses, condominiums used only several weeks each year, properties that are occasionally rented, full-time short-term rentals, and commercial lodging operations.

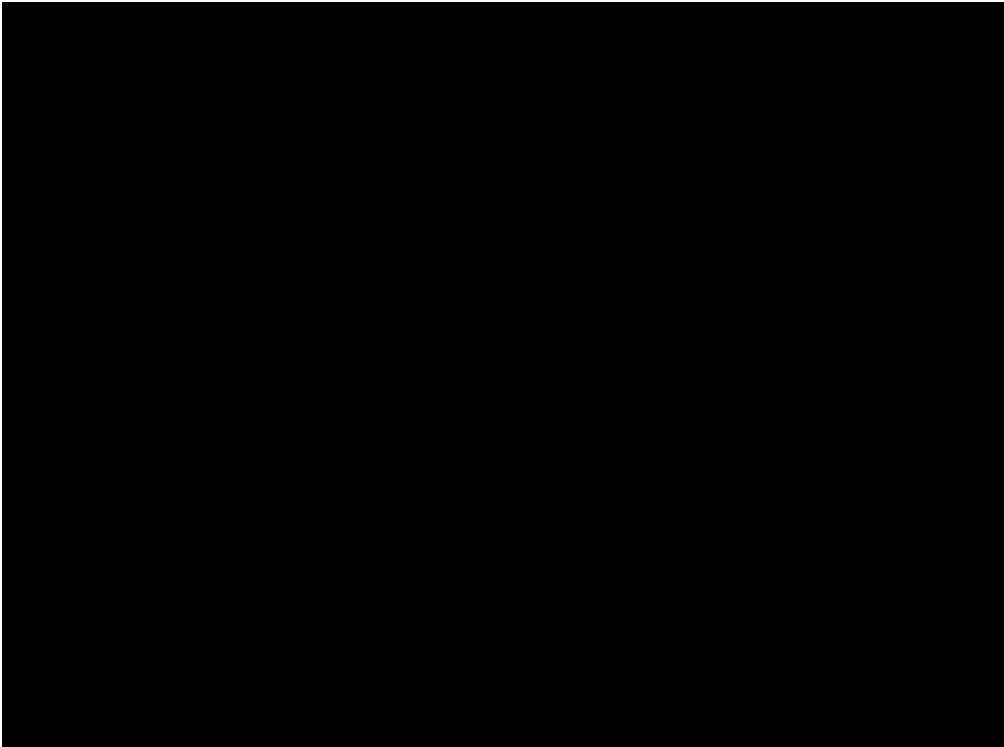
Those are very different uses with potentially very different risk profiles.

Rather than eliminating coverage for an enormous class of coastal property owners, TWIA should determine what the actuarial data actually shows and price or underwrite the various risks accordingly. If certain categories genuinely present greater risk, there are many tools available — differentiated premiums, deductibles, coverage limitations, mitigation requirements, or other underwriting standards — short of wholesale exclusion.

Non-primary residences are also an important part of the economic foundation of many Texas coastal communities. A policy decision that significantly affects their insurability can have consequences far beyond the individual property owner, including effects on property values, tourism, local businesses, tax bases, and the overall coastal economy.

For these reasons, I strongly oppose TWIA's proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences. I urge the Board to make the supporting actuarial data public and fully explore risk-based alternatives before advancing such a sweeping change.

Sincerely,



Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 8:45 PM
To: PublicComment
Subject: Texas Windstorm Insurance Association (TWIA) Legislative & External Affairs Committee

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You don't often get email from [REDACTED] [Learn why this is important](#)

To whom it may concern:

We are homeowners on the Texas coast in Port Aransas and have become aware of the upcoming meeting to discuss continued coverage of homes on the Texas coast through TWIA. It is our understanding that there may be some interest in discontinuing coverage for homes in our area that are second homes. We want to expressly say that we are vehemently opposed to dropping coverage under TWIA. There are no other options available to us to insure our property. Furthermore, the Texas coast is a vibrant economic contributor to the Texas economy. It also provides opportunities for Texans and others to vacation close to home and spend their vacation dollars in Texas. Home values, tax revenue and the real estate market would collapse if there are no wind storm insurance options available. That is the whole purpose of insurance- to spread the risk over a much broader area in the event of a storm.

Thank you for your consideration,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 8:42 PM
To: PublicComment
Subject: Public Comment – Please Preserve TWIA Coverage for Second Homes and Rental Properties

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Dear TWIA Legislative & External Affairs Committee,

I am writing to strongly oppose any recommendation that would make second homes and rental properties ineligible for TWIA windstorm coverage.

I own a second home in Port Aransas that is also used as a short-term rental. Like so many coastal property owners, access to windstorm insurance was an important consideration when purchasing and investing in this property.

Removing TWIA eligibility for second homes and rentals would have consequences far beyond individual property owners. Port Aransas and other Texas coastal communities rely heavily on second-home owners and vacation rentals. These owners invest in their properties, pay local property and hotel occupancy taxes, employ local property managers, housekeepers, contractors and service providers, and support restaurants, shops and other small businesses throughout the community.

Without a viable and affordable windstorm insurance option, property owners could be left with assets that are extremely difficult to adequately insure. It could also affect mortgage availability, property values, future investment and the overall economic health of Texas coastal communities.

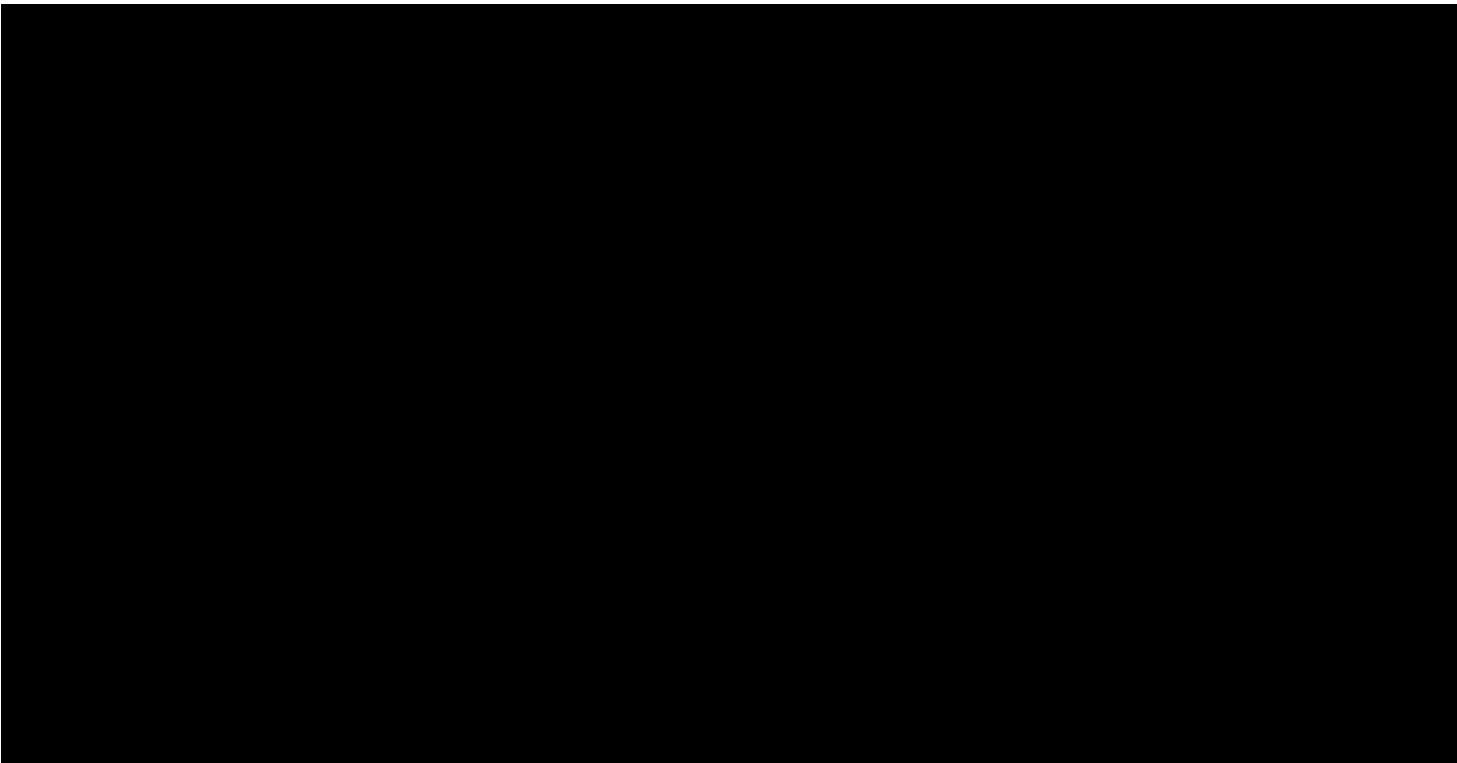
I understand the need to manage TWIA's exposure and long-term financial stability. However, making an entire category of Texas property owners ineligible for coverage is not the appropriate solution—particularly without an adequate private-market alternative available to replace that coverage.

Texas coastal communities are unique, and second homes and vacation rentals are an integral part of their economies. I respectfully ask the Committee not to recommend restricting residential TWIA eligibility solely to owner-occupied homesteads.

Please consider solutions that strengthen TWIA while preserving access to essential windstorm coverage for Texans who own and invest in property along our coast.

Thank you for considering my comments.

Sincerely,



Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 8:41 PM
To: PublicComment
Subject: TWIA coverage

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[REDACTED]
Owned since 2016
Second home

We love Port Aransas and our home. We worked hard to make this home a reality. We've had numerous family gatherings and reunions which would have been possible if it were not for this home. If something unforeseen would happen it would not only ruin us but would dissolve all of our memories to this point. Money is hard for all of us right now. Allow us to continue TWIA.

Regards
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 8:39 PM
To: PublicComment
Subject: TWIA Proposed Change to Windstorm and Hail Coverage for Rentals

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On Tuesday, September 1, 2026, the TWIA Legislative & External Affairs Committee is meeting to vote on changes to windstorm and hail coverage for all secondary homes, vacation properties, and rentals.

If this proposal passes into state law, TWIA residential policies will be strictly limited to owner-occupied, primary homesteads. This will strip coverage from nearly 20% of all TWIA residential policies, wiping out \$19 billion in property exposure across our 14 coastal counties.

I urge you to vote against these proposed changes.

I own a second home that is currently being used as rental property. If the proposed changes to coverage become law, I and other rental property owners could be left completely uninsurable or forced to face skyrocketing, unaffordable rates in the private market. Rental markets and could affect property values as well.

Than you,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 8:32 PM
To: PublicComment
Subject: TWIA availability to second homes

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To TWIA

I am very concerned to hear TWIA is considering dropping insurance on second homes based on the reasons below. The coast is a very special place for homeowners and visitors, which drives businesses and economic growth. Without TWIA, wind insurance options are extremely limited here in Texas and unaffordable. We are not millionaires and do not have a big or expensive home, but it's our slice of heaven. Please reconsider and do not take that joy or future memories away. Yes we rent which allows others to enjoy the same wonderful experiences/memories. So we give back to the community. You can limit your liability in other ways for example by capping a ceiling payout. I ask that you please reconsider keeping TWIA for second homes.

Thank you
[REDACTED]

Any change to TWIA eligibility could have broader implications for coastal homeowners, including:

- The ability to obtain or maintain mortgage financing
- Property values and the ability to buy or sell coastal property
- Vacation rental operations and related income
- Tourism and the local businesses that depend on coastal visitors

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 8:30 PM
To: PublicComment
Subject: TWIA Public Comment

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You don't often get email from [REDACTED] [Learn why this is important](#)

To Whom It May Concern,

I am writing to formally express my concern regarding any proposed action that would alter, reduce, or eliminate our current Texas Windstorm Insurance Association (TWIA) coverage.

Any reduction or termination of this coverage could have significant and potentially catastrophic financial consequences for us. Maintaining adequate windstorm coverage is a requirement associated with our mortgage loan and was an important condition established when we purchased the property. A change in coverage could place us in violation of our lender's insurance requirements and potentially jeopardize the terms and standing of our loan.

For these reasons, I respectfully and strongly request that no action be taken that would reduce, modify, or eliminate the existing TWIA coverage. We ask that the current coverage remain in full force and effect without interruption.

Please consider this correspondence our formal objection to any proposed reduction or elimination of coverage.

Thank you for your attention and consideration of this important matter. Please feel free to contact me should you require any additional information or documentation.

[REDACTED]

"Please excuse any typos or errors in wording as I'm using speak to text"

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 8:27 PM
To: PublicComment
Subject: Windstorm Coverage

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Dear Sirs:

My name is [REDACTED] and my husband [REDACTED] and I have owned [REDACTED] for three years. I am writing to oppose the idea of dropping windstorm coverage for second homes. No coverage would not only be devastating to us but to Port Aransas, also, as it would damage sales of properties in Texas as property values would fall. We were interested in a Cinnamon Shore house because they are built to withstand high winds but the wind insurance helped us make the decision to buy there.

I cannot imagine how much money Nueces County is getting in property tax revenues from second home owners. Those revenues will fall as interest in buying a coast property falls. TWIA helps to provide resources for applicable counties.

Thank you,

[REDACTED]
Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 8:12 PM
To: PublicComment
Subject: Possible termination of windstorm ins. on secondary homes

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We own a second home at [REDACTED], Texas which also serves as a vacation rental property to help us cover expenses. We built the home in 2012-2013 with the hopes of it becoming our retirement second home, meanwhile renting it to cover the mortgage and various insurances.

We have made one claim in all those years and that was after Hurricane Harvey, which TWIA helped us cover damages to our home.

How can it make sense to suspend our coverage when we contribute significantly to the local and state economies though our ownership and support of businesses?

Please reconsider this move to stop coverage.

[REDACTED]

E-MAIL Address [REDACTED]

' It's not what you gather but what you scatter that determines what kind of life you've lived....'

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 8:11 PM
To: PublicComment
Subject: Insurance Coverage for Second Homes on Texas Coast

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Dear Members of the Texas Windstorm Insurance Association Board of Directors,

I am writing as a Port Aransas homeowner and a Texan who cares deeply about the future of our coastal communities. My husband and I have a home that is not a rental or investment property. It is a second home in a small Texas town our family cares deeply about. We understand the risks of owning a home on the coast, and we want the ability to insure our home against those risks.

I respectfully ask you to **reconsider the proposal to amend Chapter 2210 to require residential TWIA policies to be owner-occupied homesteads, thereby eliminating coverage for secondary residences.**

TWIA's 2026 Rate Adequacy Analysis says that residential rates are adequate by 9% and has directed staff to file for no rate change for 2027. Could TWIA use appropriate deductibles, risk-based underwriting requirements, mitigation incentives, building standards, targeted premium adjustments, reinsurance strategies, or other mechanisms to reduce exposure while preserving access to coverage?

Please consider the much larger human and economic consequences of removing coverage from thousands of secondary-home policies. Please consider the families behind those policies and what coastal Texas will look like after the next major storm if thousands of homes no longer have a reliable path to windstorm insurance.

TWIA exists because private insurers often will not provide wind and hail coverage to Texas coastal property owners. TWIA is the insurer for those who cannot obtain coverage in the voluntary market. Secondary-home owners are still property owners facing exactly the same Texas coastal windstorm risks.

Their homes do not become less vulnerable to hurricanes because they are not someone's primary residence. The roof, walls, windows, contents, and structure face the same wind. The proposed change would therefore not eliminate the underlying risk. Please do not eliminate an entire class of responsible policyholders when other risk-management tools may be available.

The effect on property values

A home that cannot be adequately insured is not worth the same to a buyer as a comparable home that can be insured. Insurance availability is part of the value of a property. It affects financing and the willingness of buyers to purchase and the amount a buyer can reasonably afford to pay.

If tens of thousands of coastal homes suddenly become more difficult to insure, the market consequences would be substantial. A reduction in demand would lead to declining property values and reduced investment.

Reduced investment can lead to deferred maintenance and fewer improvements. Declining property values can affect the broader financial health of the community. The people who would feel this most are not necessarily wealthy investors. They are families who have worked, saved, and invested in a place they love.

The impact on Port Aransas

Port Aransas is a special community because homeowners and visitors are deeply connected to the local economy. People who own homes here spend money here. They hire contractors, electricians, plumbers, landscapers, cleaners, roofers, handymen, property managers, and other local service providers.

Homeowners pay property taxes, maintain and improve their homes, and contribute to the economic activity that allows Port Aransas businesses to survive and grow. If ownership of coastal homes becomes substantially more difficult because insurance is unavailable, the consequences will reach far beyond insurance companies and homeowners.

Existing homeowners will reduce spending on maintenance and improvements, so construction and renovation activity would decline. Local businesses could lose customers. Over time, the economic vitality of the community could suffer. This is especially concerning because nearly 60% of TWIA's secondary-home properties are concentrated in Galveston and Nueces Counties.

The mortgage and lending consequences

TWIA itself explains that private wind and hail coverage is often required by mortgage lenders and other financial institutions. If a secondary-home owner loses access to TWIA and cannot obtain comparable private windstorm coverage, the problem may not simply be that the homeowner has less insurance. It could affect financing and the ability to sell the property. That could create a feedback loop in which insurance availability and property values reinforce one another in a negative direction.

The consequences after the next major hurricane

Insurance is not just about paying claims, it is about the ability to recover. When a hurricane damages thousands of homes, the community needs homeowners to have the financial resources to repair roofs, replace windows, restore electrical systems, remove debris, rebuild damaged structures, and put their lives back together. When people have insurance, claim payments put money back into the local economy. Neighborhoods recover. But when homeowners cannot obtain insurance, the recovery process can come to a halt – affecting primary and secondary homeowners.

Please consider alternatives that reduce TWIA's exposure without eliminating coverage altogether. I am asking TWIA to find a way to manage the risk without abandoning an entire category of homeowners. Thank you for listening and for considering the people behind the numbers.

Sincerely,

A black rectangular redaction box covering the signature of the sender.

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 7:58 PM
To: PublicComment
Subject: Proposed elimination of TWIA

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To whom it may concern,

The proposed elimination of TWIA on secondary and investment properties would devastate the properties values and severely place investors at high risk of losing their real estate portfolios in coastal Texas.

This would dramatically impact tourism as the dwellings would be unaffordable to maintain or build considering the risk of loss.

Ultimately, less taxes and income for businesses and government to operate.

I strongly oppose the proposed limitations on TWIA.

Best regards,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 7:45 PM
To: PublicComment
Subject: Discounting TWIA coverage would be a travesty

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Good evening my name is [REDACTED] and my husband [REDACTED] and I own a second home in Port Arkansas, Tx at [REDACTED]. We have owned this property since 2018 and have it as a vacation home, but also a rental property during the summer season. Losing windstorm coverage would be a severe impact to us if there was a storm and we didn't have that coverage.

Please reconsider and allow us to keep this coverage so we dont face a hardship in case we have damage and need to file a claim.

Sincerely,

[REDACTED]
Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 7:43 PM
To: PublicComment
Subject: Modification of Capter 2210

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[REDACTED] and I are owners of a second home/rental property in [REDACTED]
[REDACTED] Proper owner name is [REDACTED]

The modification has been brought to our attention to disallow wind protection for our property and other comparables in Nueces and Galveston counties.

First, thanks for the service, protection and coverage for the past 10 years. We and our renters have had peace of mind due in part to Twia.

Secondly, is the reason for the modification due to your concern for exposure? And, of course, selfishly the owner's expenses will increase substantially. Have past claims surpassed premiums? What may we do to assist TWIA to maintain this coverage?

Oh! In addition to renting we use the property personally for the maximum allowed time.

We are hopeful to attend the meeting to better understand the reasons for this modification.

Please keep us informed of any progress.

Thank you for your consideration!

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 7:43 PM
To: PublicComment
Subject: TWIA Vacation Home Policy

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[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

To whom this may concern,

My family and I own a vacation condo on North Padre Island. We have been notified about the potential changes with TWIA applicable properties. This would be devastating to us as we would be uninsurable, and stuck with a mortgage on a place that we cant sell. We would not have bought this property had we known this was a possibility. Please take this into account. This will be devastating and a huge financial burden to thousands of families across the coastal bend.

Thank you,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 7:41 PM
To: PublicComment
Cc: [REDACTED]
Subject: Non-Resident Windstorm Coverage Exclusion

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You don't often get email from [REDACTED] [Learn why this is important](#)

Dear TWIA,

Your proposal to limit windstorm coverage to owner-occupied homestead/primary residences and exclude all other types of homeowners from coverage will cause irreparable harm to our Texas coastal economies.

Your own 2026 actuarial analysis says its residential rates are 9% more than adequate under this analysis. Your Board subsequently voted to file a no rate increase for 2027. So, what actuarial evidence demonstrates that secondary residences create an inequitable or financially unsustainable risk for TWIA that cannot be addressed through appropriate premiums, deductibles, coverage limitations or underwriting standards?

Please publicly produce the data behind your proposal. Provide:

- **Number of secondary residences currently insured**
- **Premiums paid by those properties**
- **Claims generated by those properties**
- **Loss ratio for secondary residences**
- **Catastrophe-loss ratio for secondary residences**
- **Average claim severity compared with primary residences**
- **Frequency of claims compared with primary residences**
- **Whether secondary homes actually perform worse actuarially than primary homes**
- **Projected impact on TWIA's catastrophe exposure if they're retained**
- **Projected impact on TWIA rates if they're retained**
- **Projected impact on the private market if they're expelled**

There are many types of properties that are not full-time homestead owner-occupied properties, including:

- vacation homes,
- family beach houses,
- condo used several weeks a year,
- a property occasionally rented,
- a full-time short-term rental business,
- a commercial lodging operation.

These all produce very different insurance risks. Why not rate properties based on the risk the actuaries say they present rather than excluding an entire and giant slew of properties that support coastal economies?

There are surely many avenues to explore for insurance ratings specific to different types of non-full-time residences that would prevent catastrophic damage to our economies.

We 100% oppose your proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 7:36 PM
To: PublicComment
Subject: TWIA Coverage for Texas Coastal Properties

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You don't often get email from [REDACTED] [Learn why this is important](#)

Dear Members of the TWIA Legislative & External Affairs Committee,

I am writing to express my strong opposition to the legislative proposal being considered during the September 1 meeting that would eliminate TWIA residential windstorm and hail coverage for secondary homes and non-primary residences.

As a homeowner in the North Padre Island community, our second home is where we spend every weekend and vacation day, enjoying the life we are planning to have full time in the next few years. The inability to cover the property for windstorm damage would impact the requirements from the mortgage holder for my home, and could force us to sell the place we plan to eventually call home full time.

While I understand the committee's desire to manage risk and reduce overall exposure, stripping coverage from secondary properties will have devastating consequences for coastal communities. Because TWIA serves as the insurer of last resort, and in some instances the only option, many property owners will be unable to find affordable or any coverage in the private market.

This exclusion risks destabilizing local economies, driving down property values, and placing an unfair or even impossible burden on individuals who contribute significantly to the coastal tax base. Secondary homes, rental properties, and vacation cabins are vital to the tourism and economic health of our coastal counties.

I urge the committee to reject this recommendation and instead pursue alternative strategies for financial stabilization that do not leave thousands of Texas property owners unprotected.

Thank you for your time, consideration, and service to Texas policyholders.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 7:36 PM
To: PublicComment
Subject: Opposition to Agenda Item #5

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I am completely opposed to this rule change! Not only will it make it impossible for those of us who have worked for many years to be able to have a second property to continue to own and maintain the property, but it will decimate the economy of the coastal communities!! The majority of the properties owned in coastal communities are second homes or rented properties. These properties sustain the economy in the coastal communities!

I strongly oppose this rule change!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 7:31 PM
To: PublicComment
Subject: TWIA coverage for 2nd homes

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Hello.

Please maintain TWIA coverage eligibility for 2nd/Vacation home owners. The Texas Gulf Coast is the jewel of Texas where countless Texans and their families, as well as out of state visitors, come to experience nature and make memories.

Homeowners along the coast make a significant contribution to Texas via property taxes, sales taxes and the overall economic vitality of our state.

Thank you for your consideration.

[REDACTED]
A Corpus Christi/Port Aransas Homeowner

Get [Outlook for iOS](#)

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 7:26 PM
To: PublicComment
Subject: Second Home Insurance

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We owned a house at [REDACTED], recently sold it and now are building a new house at [REDACTED]
[REDACTED] We carried insurance through TWIA and anticipate doing the same for the new house. I'm not aware of any other insurance available. Please maintain the availability of second home coverage thru TWIA.

Best,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 7:25 PM
To: PublicComment
Subject: Secondary Home Coverage

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I am writing to voice my objection to the proposal to restrict TWIA wind coverage for secondary home owners. This would dramatically reduce the home values, which would hurt a lot of people who own those houses as investments.

In addition, the reduction in property values would hurt the local community in terms of a reduction in property taxes. Secondary home owners pay a lot in taxes and don't really use the programs or resources they fund.

Please reject this proposal.

Sincerely

[REDACTED]

Thanks,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 7:22 PM
To: PublicComment
Cc: [REDACTED]
Subject: TWIA proposal

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You don't often get email from [REDACTED] [Learn why this is important](#)

Dear TWIA,

Your proposal to limit windstorm coverage to owner-occupied homestead/primary residences and exclude all other types of homeowners from coverage will cause irreparable harm to our Texas coastal economies.

Your own 2026 actuarial analysis says its residential rates are 9% more than adequate under this analysis. Your Board subsequently voted to file a no rate increase for 2027. So, what actuarial evidence demonstrates that secondary residences create an inequitable or financially unsustainable risk for TWIA that cannot be addressed through appropriate premiums, deductibles, coverage limitations or underwriting standards?

Please publicly produce the data behind your proposal. Provide:

- **Number of secondary residences currently insured**
- **Premiums paid by those properties**
- **Claims generated by those properties**
- **Loss ratio for secondary residences**
- **Catastrophe-loss ratio for secondary residences**
- **Average claim severity compared with primary residences**
- **Frequency of claims compared with primary residences**
- **Whether secondary homes actually perform worse actuarially than primary homes**
- **Projected impact on TWIA's catastrophe exposure if they're retained**
- **Projected impact on TWIA rates if they're retained**
- **Projected impact on the private market if they're expelled**

There are many types of properties that are not full-time homestead owner-occupied properties, including:

- **vacation homes,**
- **family beach houses,**
- **condo used several weeks a year,**
- **a property occasionally rented,**
- **a full-time short-term rental business,**

- a commercial lodging operation.

These all produce very different insurance risks. Why not rate properties based on the risk the actuaries say they present rather than excluding an entire and giant slew of properties that support coastal economies?

There are surely many avenues to explore for insurance ratings specific to different types of non-full-time residences that would prevent catastrophic damage to our economies.

We 100% oppose your proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 7:19 PM
To: PublicComment
Subject: Re: Insurance changes for TWIA

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You don't often get email from [REDACTED] [Learn why this is important](#)

On Aug 31, 2026, at 7:08 PM, [REDACTED] > wrote:

This would devastate the coastal bend areas of Texas! We over pay for windstorm now! You keep trying to hurt certain areas of Texas and stop growth coming to our area. This needs to stop! You need people on the board that are not trying to help their won agendas!

This should be a class action suite

For Texas homeowners everywhere!

Thank you!

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 7:16 PM
To: PublicComment
Cc: [REDACTED]
Subject: Windstorm

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TWIA Legislative Committee,

My name is [REDACTED]. My wife [REDACTED] and I have a second home in Port Aransas and rely on having windstorm coverage. We have owned a home since 2021 and enjoy the community and life that the Texas coast has to offer. If windstorm coverage is no longer allowed for second homes we would sell our home and likely look for another property out of the state. I hope the committee considers the Texans that this radical change in policy would hurt and the devastating impact it would have on the coastal communities.

Thank you,

[REDACTED]

Public Comment

From: MELISSA COLLINS <melissacollins1983@gmail.com>
Sent: Monday, August 31, 2026 7:12 PM
To: PublicComment
Subject: Public Comment about proposed changes to Coastal properties

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TWIA,

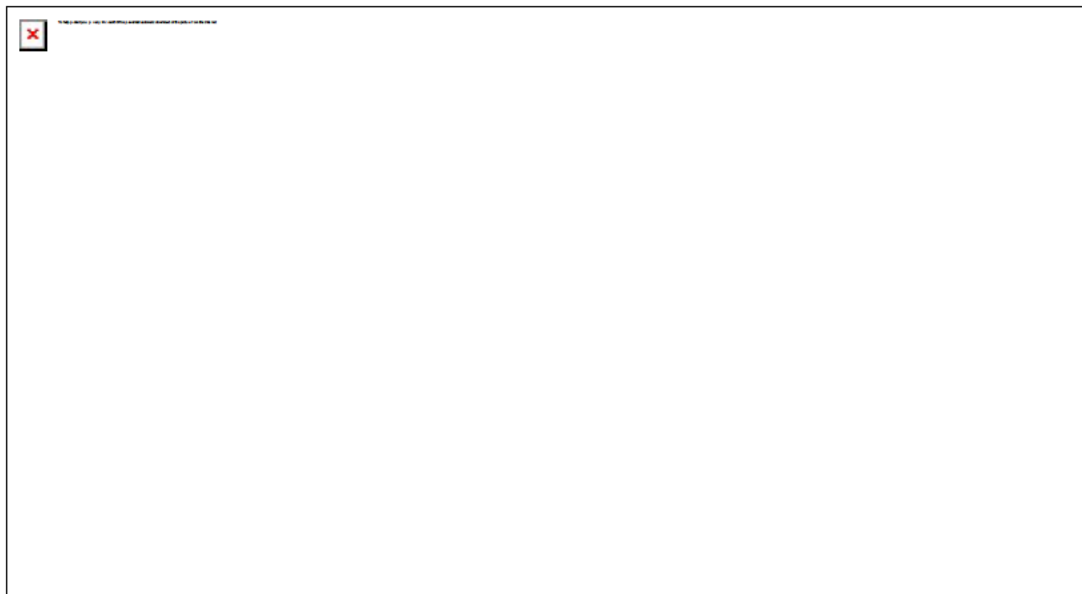
As a local realtor, it would be a severe injustice to prevent our coastal homes from being insured by TWIA due to their location. As you know, coastal counties are more susceptible to loss, and to not insure them or to raise the rates is completely ludicrous.

Our coastal communities rely on stable and affordable insurance options to maintain property values and support the local economy. Denying coverage or implementing unreasonable rate increases unfairly penalizes homeowners in these areas.

I urge you to reconsider this stance and ensure that coastal properties remain fairly and adequately protected.

Melissa Collins

--



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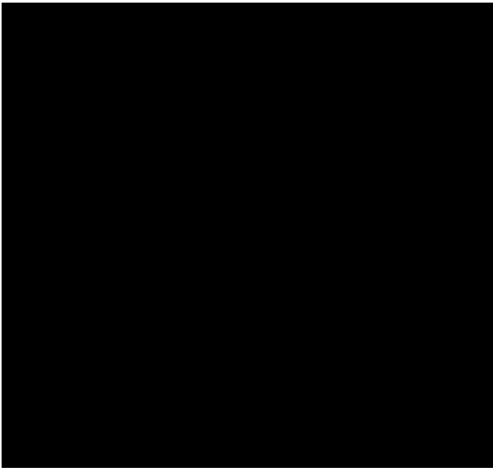
Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 7:10 PM
To: PublicComment
Subject: TWIA Eligibility

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Good evening. Please do not limit TWIA residential eligibility to owner occupied homestead. Thank you.



Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 7:11 PM
To: PublicComment
Subject: Potential loss of windstorm insurance

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- [REDACTED]
 - [REDACTED]
 - 5 years of home ownership
 - Property is a second home/rental
 - Potential loss of the TWIA windstorm coverage would result in significant financial threat to our second home ownership. Having the ability to secure wind insurance was vital to the decision being to afford this investment.
Denying this insurance in a high risk area will result in reconsideration of second home ownership. Port Aransas and Mustang island is full of secondary homes .
We would have not considered buying a home in this area without having appropriate coverage. The economy of this area is supported by the high concentration of tourists staying in secondary homes.
Arbitrarily deciding to eliminate coverage of secondary homes is going to impact secondary home ownership in this area.
We are opposed to any modifications to TWIA coverage. We felt comfortable with the investment knowing we could secure TWIA coverage.
- [REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 7:09 PM
To: PublicComment
Subject: Insurance changes

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This would devastate the coastal bend areas of Texas! We over pay for windstorm now! You keep trying to hurt certain areas of Texas and stop growth coming to our area. This needs to stop! You need people on the board that are not trying to help their won agendas!

This should be a class action suite
For Texas homeowners everywhere!
Thank you!

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 7:07 PM
To: PublicComment
Subject: Protect Texas Coastal Tourism and Reject the Proposed TWIA Coverage Elimination

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Members of the TWIA Legislative & External Affairs Committee,

I am writing as an owner and operator of short-term rental properties on Mustang Island to strongly oppose the proposal to eliminate TWIA coverage for secondary homes, vacation properties, and rental properties.

For communities like Port Aransas and Mustang Island, short-term rentals and vacation homes are not simply "secondary homes." They are an essential part of our tourism infrastructure and support the livelihoods of thousands of Texans.

Every vacation rental creates economic activity far beyond the property itself. These homes employ housekeepers, property managers, maintenance workers, pool and landscaping companies, contractors, electricians, plumbers, HVAC companies, and countless other local service providers. The guests staying in them support our restaurants, fishing guides, charter boats, retail stores, golf cart companies, beach services, and other tourism businesses.

Eliminating access to TWIA coverage threatens that entire economic ecosystem.

I can speak personally to how difficult and expensive it already is to insure and operate property on the Texas coast. After the major hailstorm that hit our area last year, I received no insurance payout for the damage to my property because I had chosen a higher deductible in order to make the coverage itself affordable. I ultimately paid a substantial sum out of pocket for those repairs, and that expense has had a significant impact on my rental revenue this year.

And that is on top of the increasing cost of the insurance itself.

We are already seeing the effects of rising TWIA premiums in the short-term rental market. Insurance is not an expense that owners can simply absorb indefinitely. As premiums and other operating costs have increased, we have been forced to increase rental rates just to cover expenses, break even, and keep these properties financially viable.

The problem is that our guests have limits too.

As rental rates have increased, occupancy has fallen. Families either cannot afford the higher rates or are no longer willing to pay them and choose another destination. We cannot simply continue raising prices every time insurance costs increase and expect tourism demand to remain unchanged.

This is already putting tremendous pressure on the short-term rental model.

Insurance costs increase. Owners have to raise rental rates. Occupancy falls. Revenue declines. Owners then have even less revenue available to absorb the next increase in insurance, taxes, maintenance, utilities, and repairs. Eventually the numbers simply stop working.

That cycle is already beginning. Eliminating TWIA could turn it into a full-blown crisis.

If TWIA coverage disappears, property owners will be forced into the private insurance market, assuming private carriers are even willing to insure these properties. And if coverage is available only at dramatically higher premiums and deductibles, many owners will reach a point where the property simply cannot generate enough revenue to support its operating costs.

And when those properties stop working financially, the damage does not end with the owner.

Owners sell. Others stop renting. Some cut maintenance, improvements, services, and staffing. Those who remain are forced to increase rental rates even further. Tourism becomes more expensive, occupancy declines further, and visitors begin choosing competing destinations.

Then the impact moves outward.

Housekeepers lose turns. Property managers lose inventory. Contractors lose projects. Restaurants lose customers. Fishing guides and charter operators lose bookings. Retailers lose sales. Realtors lose transactions. Construction slows. Property values come under pressure. Local governments lose hotel occupancy tax, sales tax, and other revenue generated by tourism.

That is how an insurance problem becomes an economic crisis.

And Texas does not have to speculate about what happens when property insurance becomes unavailable or unaffordable. We can look around the country and see it happening.

Look at Florida and the enormous challenges its property owners and real estate markets have faced as insurance availability has tightened and premiums have increased.

Now look at California.

Following years of wildfire losses and the devastating Los Angeles fires, insurance availability has become such an important part of California real estate transactions that buyers specifically have contractual protections concerning their ability to obtain and afford insurance. Deals can fall apart because buyers cannot obtain acceptable coverage or because the premiums make the property unaffordable.

Think about what that means: insurance has gone from being another cost of owning property to something that can determine whether a property can even be sold.

Texas should not willingly put its coastal real estate market on that path.

We have the benefit of seeing what has happened elsewhere. We can see what happens when insurers withdraw, when affordable coverage becomes scarce, when buyers become afraid of purchasing property they may not be able to insure, and when insurance costs begin affecting whether real estate transactions can close.

Please learn from those experiences rather than repeat them.

Do not wait until Texas coastal buyers are afraid to purchase property because they do not know whether they can insure it. Do not wait until lenders cannot close loans because adequate coverage cannot be obtained. Do not wait until insurance contingencies become one of the defining issues in our coastal real estate contracts. And do not wait until declining property values, reduced tourism, lost jobs, and struggling local businesses prove what we are warning about today.

By then, the damage will already have been done.

There is no realistic coastal vacation rental industry without reasonably available windstorm insurance.

Coastal property owners are already paying substantial premiums, accepting large deductibles, and personally absorbing significant portions of the risk. In my own case, I paid a substantial amount out of pocket for storm repairs despite carrying TWIA coverage. Yet I still understand how critical that coverage is to the financial viability and insurability of my property.

If TWIA's financial structure needs reform, then we should have that discussion. But eliminating an entire category of properties from the insurer of last resort is not reform. It is transferring an enormous amount of risk onto coastal property owners and hoping the private insurance market will somehow absorb it at an affordable price.

That is an extraordinarily dangerous assumption to make with the economic future of our Texas coastal communities.

On Mustang Island, the stakes are much larger than insurance policies. This is about whether our vacation rental industry remains economically viable, whether families can continue to afford to vacation here, and whether the thousands of Texans whose livelihoods depend on tourism continue to have jobs and businesses to support their families.

We can see the warning signs in other states. We should not have to experience the same consequences ourselves before we take them seriously.

Learn from the mistakes of the past. Do not repeat them in Texas.

I strongly urge the Committee to reject any recommendation that eliminates TWIA eligibility for secondary homes, vacation properties, or short-term rentals and instead pursue solutions that strengthen TWIA without sacrificing the coastal economies it was created to protect.

Thank you for your consideration.



Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 7:07 PM
To: PublicComment
Subject: Opposition to Agenda Item #5 – Proposed Changes to TWIA Eligibility

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Dear TWIA Board Members and Legislative Committee:

I am writing to express my strong opposition to the proposed rule change being considered under Agenda Item #5 that would restrict or eliminate TWIA coverage for certain residential properties, including second homes, rental properties, and garage apartments.

TWIA exists because many Texas coastal property owners have limited or no reasonable access to windstorm coverage through the private insurance market. Removing eligibility for these properties does not eliminate the risk—it simply shifts potentially catastrophic risk directly onto Texas property owners and coastal communities.

The consequences could extend far beyond individual homeowners. If a property cannot obtain adequate windstorm insurance, owners may be unable to secure or maintain mortgage financing. Buyers may be unable to purchase affected properties, sellers may see property values decline, and coastal communities that depend heavily on second homes and rental properties could experience significant economic harm.

This is especially concerning in communities such as South Padre Island and throughout the 14 coastal counties, where second homes, investment properties, and rental properties make up a significant portion of the local housing and tax base. These properties support local businesses, tourism, employment, construction, property management, and local government revenue.

A property does not face less windstorm risk simply because it is a second home or is occupied by a renter rather than an owner. If private-market windstorm insurance is unavailable or unaffordable, TWIA may be the only viable option for protecting that property.

Even consideration of a significant eligibility restriction can create uncertainty in the coastal real-estate market. Property owners, prospective buyers, lenders, real-estate professionals, and businesses need confidence that insurable coastal property will remain financeable and marketable.

I respectfully urge the TWIA Board and Legislative Committee to reject Agenda Item #5 and any proposal that broadly eliminates TWIA eligibility based upon whether a residential property is a primary residence, second home, or rental property.

Changes with the potential to significantly affect property rights, insurance availability, mortgage financing, property values, and the economies of all 14 Texas coastal counties deserve careful study, meaningful stakeholder input, and consideration of the full economic consequences.

Please include my comments in the public record for the September 1, 2026 meeting.

Thank you for your consideration and for protecting continued access to windstorm insurance for Texas coastal communities.

Respectfully,



Texas Coastal Property Owner

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 7:03 PM
To: PublicComment
Subject: TWIA Proposal

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Dear TWIA,

My name is [REDACTED] and I have lived full time in Port Aransas since 2009. My husband and I both work multiple jobs to live here and they are all focused and supported by tourism. This proposal would not just hurt second home owners but those of us that live and work here as well.

Your proposal to limit windstorm coverage to owner-occupied homestead/primary residences and exclude all other types of homeowners from coverage will cause irreparable harm to our Texas coastal economies.

Your own 2026 actuarial analysis says its residential rates are 9% more than adequate under this analysis. Your Board subsequently voted to file a no rate increase for 2027. So, what actuarial evidence demonstrates that secondary residences create an inequitable or financially unsustainable risk for TWIA that cannot be addressed through appropriate premiums, deductibles, coverage limitations or underwriting standards?

Please publicly produce the data behind your proposal. Provide:

- **Number of secondary residences currently insured**
- **Premiums paid by those properties**
- **Claims generated by those properties**
- **Loss ratio for secondary residences**
- **Catastrophe-loss ratio for secondary residences**
- **Average claim severity compared with primary residences**
- **Frequency of claims compared with primary residences**
- **Whether secondary homes actually perform worse actuarially than primary homes**
- **Projected impact on TWIA's catastrophe exposure if they're retained**
- **Projected impact on TWIA rates if they're retained**
- **Projected impact on the private market if they're expelled**

There are many types of properties that are not full-time homestead owner-occupied properties, including:

- **vacation homes,**
- **family beach houses,**
- **condo used several weeks a year,**
- **a property occasionally rented,**
- **a full-time short-term rental business,**
- **a commercial lodging operation.**

These all produce very different insurance risks. Why not rate properties based on the risk the actuaries say they present rather than excluding an entire and giant slew of properties that support coastal economies?

There are surely many avenues to explore for insurance ratings specific to different types of non-full-time residences that would prevent catastrophic damage to our economies.

We 100% oppose your proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 7:00 PM
To: PublicComment
Subject: Coverage for second homes

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Dear TWIA,

I am a coastal insurance agent serving property owners throughout the Texas Gulf Coast. I strongly oppose removing residential second homes from eligibility for TWIA coverage.

This proposal does not reflect the reality of the current coastal insurance market. In many areas along the Texas coast, TWIA is not simply a less expensive alternative to private insurance—it is the only realistic source of windstorm coverage available to many property owners.

Private-market capacity for coastal wind coverage has already contracted significantly. Many standard carriers will not write wind coverage at all in our coastal communities, and the limited alternatives that remain may have restrictive underwriting guidelines, limited capacity, or require placement in the surplus lines market at substantially higher premiums.

Second homes are also not an insignificant or isolated portion of our coastal housing market. In communities such as Port Aransas, Rockport, and other areas along the Texas coast, second homes represent a substantial part of the local economy. These properties support contractors, restaurants, retailers, service businesses, tourism, and local tax bases.

Removing these homes from TWIA eligibility could have consequences far beyond the individual property owner. If adequate windstorm insurance is unavailable or unaffordable, owners may have difficulty satisfying mortgage requirements, buyers may be unable to obtain financing, property values could be negatively affected, and future investment and construction in coastal communities could decline.

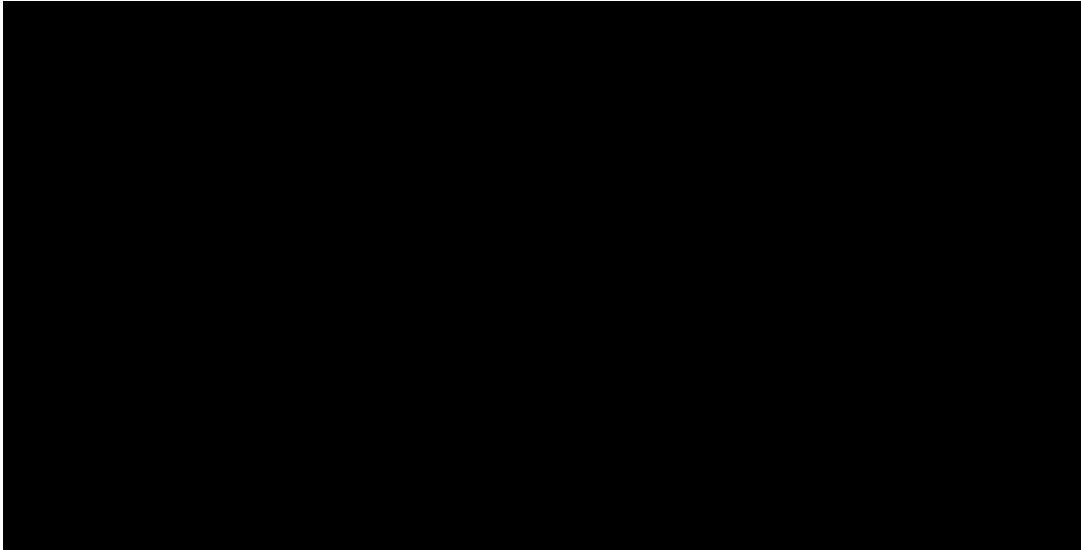
As an insurance professional working in this market every day, my greatest concern is that there is currently no adequate private-market solution ready to absorb these properties. Removing eligibility before sufficient alternatives exist does not create private-market capacity—it simply leaves Texas property owners with fewer viable options.

I understand the need to protect TWIA's financial stability and manage its exposure. However, those goals should be addressed through thoughtful underwriting, appropriate rates, mitigation incentives, reinsurance, and other risk-management strategies—not by removing an entire category of residential property owners from the insurer of last resort without a functional replacement market.

I respectfully ask TWIA and policymakers to consider the broader economic consequences to Texas coastal communities and to maintain eligibility for residential second homes unless and until there is demonstrated, adequate, and affordable private-market capacity available to insure them.

Texas coastal communities depend on a functioning property insurance market. Removing access to windstorm coverage for second homes risks creating an insurance availability problem that will ultimately affect homeowners, businesses, lenders, real estate markets, and the coastal economy as a whole.

Thank you for the opportunity to comment.



Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 7:00 PM
To: PublicComment
Subject: Twia Proposal

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Dear Members of the TWIA Legislative & External Affairs Committee,

I am writing to express my strong opposition to the legislative proposal being considered during the September 1 meeting that would eliminate TWIA residential windstorm and hail coverage for secondary homes and non-primary residences.

While I understand the committee's desire to manage risk and reduce overall exposure, stripping coverage from secondary properties will have devastating consequences for coastal communities. Because TWIA serves as the insurer of last resort, many of these property owners will be completely unable to find affordable or any coverage in the private market.

This exclusion risks destabilizing local economies, driving down property values, and placing an unfair burden on individuals who contribute significantly to the coastal tax base. Secondary homes, rental properties, and vacation cabins are vital to the tourism and economic health of our coastal counties.

I urge the committee to reject this recommendation and instead pursue alternative strategies for financial stabilization that do not leave thousands of Texas property owners unprotected.

Thank you for your time, consideration, and service to Texas policyholders.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 6:56 PM
To: PublicComment
Cc: [REDACTED]
Subject: VERY CONCERNED!

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We own property at [REDACTED] and not having windstorm coverage would be devastating and would destroy property values in coastal areas. We would have no option for coverage and therefore no one would want to own a second home on the coast. A large percentage of coastal homes are second homes so this would destroy property values for ALL coastal property owners and put us all at risk!

Please DO NOT make second homes ineligible for TWIA insurance coverage!!

Thank you for your consideration.

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 6:51 PM
To: PublicComment
Subject: TWIA residential coverage to owner-occupied homesteads

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TWIA's Legislative & External Affairs Committee,

Please do not pass residential coverage for owner occupied homestead property for coverage. If recommended and ultimately enacted by the Legislature, this change could make secondary homes, vacation properties, investment properties, and other non-homestead residences ineligible for TWIA coverage.

This could have a significant impact on the Coastal Bend, where many residential properties are not owner-occupied homesteads. Without access to TWIA coverage, property owners could face fewer insurance options or higher costs—potentially affecting property values, real estate transactions, housing availability, and continued investment in our coastal communities.

Thank you for your consideration

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

[Texas Real Estate Commission Consumer Protection Notice](#)

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 6:53 PM
To: PublicComment
Subject: Disapprove Cancelling TWIA coverage for secondary homes/rental properties

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Hello,

My name is [REDACTED] and I own a vacation property at:
[REDACTED]

I purchased this property 4 years ago.

I depend on TWIA to ensure my condo for windstorm protection. What will the alternatives be for windstorm protection for policy holders of second homes/rental properties? I'm a single mom living in Austin, TX. I cannot afford to make my condo a primary residence or leave the condo uninsured. Please do not discontinue service to secondary home owners.

Thank you for your time and consideration.

Warm regards,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 6:51 PM
To: PublicComment; [REDACTED]
Subject: TWIA Affairs Committee

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Dear TWIA Legislative & External Affairs Committee,

I am writing to strongly oppose any proposal that would eliminate TWIA windstorm coverage eligibility for second homes or vacation rental properties along the Texas coast.

TWIA plays a critical role in keeping coastal property insurable, financeable, and economically viable. In many coastal communities, private-market windstorm insurance options are extremely limited, and TWIA may be one of the only practical options available to property owners.

Removing second homes from TWIA eligibility would have consequences far beyond the individual homeowner. It could make mortgage financing more difficult, reduce property values, discourage investment, negatively affect real estate sales, and place additional pressure on the vacation rental industry.

Second homes and vacation rentals are also an important part of the economic foundation of Texas coastal communities. These properties generate property taxes, hotel occupancy taxes, tourism spending, construction and maintenance work, and revenue for restaurants, retailers, fishing businesses, service companies, and thousands of local employees.

Owners of second homes pay insurance premiums and property taxes just like other property owners. They should not lose access to windstorm coverage simply because the property is not their primary residence.

If the goal is to strengthen TWIA financially, I encourage the Association and the Legislature to consider alternatives such as appropriate risk-based premiums, deductibles, reinsurance, or other structural reforms rather than eliminating an entire category of Texas property owners from coverage.

Texas should be encouraging responsible investment in our coastal communities, not creating an insurance environment that makes owning, financing, or selling coastal property increasingly difficult.

Please keep TWIA available to residential second homes and vacation rental properties and reject any recommendation that would remove their eligibility.

Thank you for considering the impact this decision could have on homeowners, businesses, tourism, property values, and the long-term economic health of the Texas coast.

Sincerely,

A solid black rectangular box used to redact the signature of the Texas Coastal Property Owner.

Texas Coastal Property Owner

Public Comment

From: Ryan Caldwell <ryancaldwell.tx.realtor@gmail.com>
Sent: Monday, August 31, 2026 6:49 PM
To: PublicComment
Subject: Please Reject the Proposal to Eliminate TWIA Coverage for Secondary and Rental Properties

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You don't often get email from ryancaldwell.tx.realtor@gmail.com. [Learn why this is important](#)

Members of the TWIA Legislative & External Affairs Committee,

I am writing to urge you to reject the proposal to eliminate TWIA coverage for secondary homes, vacation properties, and rental properties along the Texas coast.

From a real estate perspective, the consequences of this proposal could be devastating.

On Mustang Island and in communities like Port Aransas, second homes and vacation rentals make up a significant portion of our real estate market and are a foundation of the local economy. Eliminating access to TWIA coverage would not simply create an insurance problem. It would create a financing problem, a property value problem, and ultimately an economic problem for the entire community.

A property that cannot be reasonably insured becomes extremely difficult to finance and significantly more difficult to sell. If buyers cannot obtain affordable windstorm coverage, the pool of potential purchasers will shrink dramatically. That puts downward pressure on property values, affects existing homeowners' equity, reduces real estate transactions, and threatens future investment in our coastal communities.

The impact does not stop with property owners.

Vacation homes and short-term rentals support thousands of jobs and small businesses. Property managers, housekeepers, maintenance workers, contractors, Realtors, lenders, title companies, restaurants, retail stores, fishing guides, tourism businesses, and many others depend on the economic activity these properties generate.

Removing TWIA coverage from this segment of the market risks setting off a chain reaction throughout our coastal economy.

Nearly 20% of TWIA residential policies and approximately \$19 billion in property exposure are reportedly represented by the properties being considered for exclusion. Removing an entire category of property from the windstorm insurer of last resort is an extraordinary step with consequences that could reach far beyond TWIA's balance sheet.

The Texas coast needs a financially sustainable windstorm insurance system. But sustainability cannot be achieved by making a substantial portion of our coastal real estate effectively uninsurable or unaffordable to insure.

For communities like Mustang Island, access to windstorm insurance is essential economic infrastructure. Without it, the vacation and rental property market as we know it cannot function.

I respectfully ask the Committee to consider the full economic consequences of this proposal and reject any recommendation that would eliminate TWIA eligibility for secondary homes and rental properties.

The solution to the challenges facing TWIA should not come at the cost of dismantling an industry and the livelihoods of the Texans who depend upon it.

Thank you for your consideration.

C Ryan Caldwell
Realtor

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 6:49 PM
To: PublicComment
Subject: [REDACTED]

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TWIA,

Please note my strong opposition to no longer offering insurance on second homes in the coastal region. We, like all commercial properties, primary residence, as well as 2nd homes rely on TWIA to provide insurance.

Without insurance providers available are mortgages will be called causing a catastrophic collapse of coastal real estate.

[REDACTED]

Public Comment

From: Ryan Caldwell <christopher.caldwell@kw.com>
Sent: Monday, August 31, 2026 6:47 PM
To: PublicComment
Subject: Opposition to Proposal to Eliminate TWIA Coverage for Secondary Homes and Rental Properties

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You don't often get email from christopher.caldwell@kw.com. [Learn why this is important](#)

Members of the TWIA Legislative & External Affairs Committee,

I am writing to strongly oppose any recommendation that would eliminate TWIA windstorm and hail coverage for secondary homes, vacation properties, and rental properties.

As a Realtor who works on Mustang Island and in the Port Aransas market, I cannot overstate the damage this proposal could cause to our coastal communities.

On Mustang Island, second homes and short-term rental properties are not a small side market. They are a major part of our local economy. These properties support Realtors, property managers, housekeepers, maintenance companies, contractors, restaurants, retail businesses, fishing and tourism operations, and countless other jobs and small businesses.

Without access to TWIA coverage, much of this market simply cannot survive.

For many coastal properties, TWIA is not an optional or inexpensive alternative to readily available private insurance. It is the mechanism that makes ownership, financing, and investment in these properties possible. Eliminating that coverage could leave owners unable to obtain affordable insurance, buyers unable to secure financing, and properties increasingly difficult to sell.

The consequences would extend far beyond individual property owners. Property values could decline, transactions could disappear, rental inventory could shrink, tourism could suffer, and the businesses and employees who depend on that economic activity would suffer with it.

We are talking about potentially removing coverage from nearly 20% of TWIA residential policies and approximately \$19 billion in property exposure across 14 coastal counties. Those numbers represent real homes, real businesses, real jobs, and real livelihoods.

I understand the need to address TWIA's long-term financial exposure, but eliminating coverage for an entire class of coastal property owners is not a reasonable solution. It simply transfers an enormous financial burden onto the very communities TWIA was created to serve.

On Mustang Island, this could decimate the vacation rental and second-home market and, with it, an entire economic ecosystem that has been built around tourism and coastal property ownership.

I strongly urge the Committee to reject this proposal and instead work toward solutions that preserve access to windstorm coverage while addressing TWIA's financial concerns in a responsible and sustainable way.

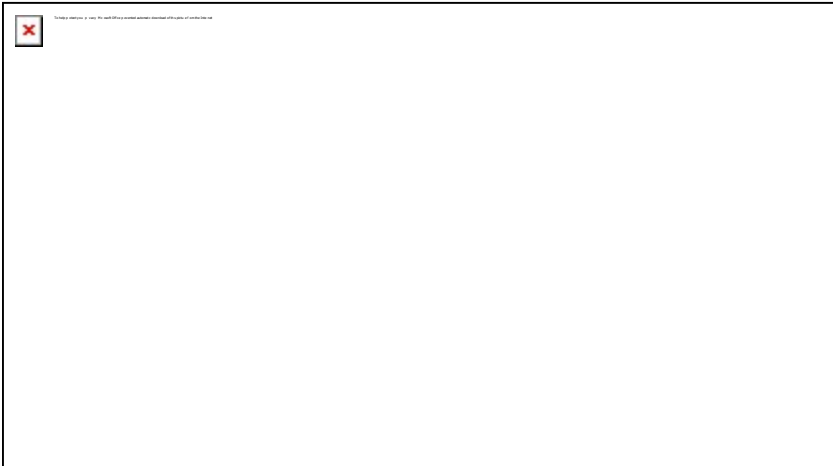
Our coastal communities need reform that strengthens the insurance market, not a policy that could dismantle a major part of our economy.

Ryan Caldwell

REALTOR®

KW Coastal Bend

361-202-1740



Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 6:45 PM
To: PublicComment
Subject: Port A second home

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Please keep the windstorm insurance available to second homes on the coast. Owners that bought second homes on the Texas coast did so in good faith. Most owners are Texans and although they don't live on the coast, they vote in Texas . Thank you for your consideration.

[REDACTED]
Property Owner in Port Aransas, Texas

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 6:43 PM
To: PublicComment
Subject: TWIA coverage for Investment and secondary homes

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To the Board at TWIA,

I am a small residential real estate investor who has owned rental property in Texas since 2015, and I strongly oppose any proposal to eliminate TWIA coverage for secondary homes and investment properties.

This change could have serious economic consequences for coastal communities. If affordable wind coverage becomes unavailable, many small investors may be forced to sell. A sudden increase in inventory could depress property values, while also reducing the supply of long-term rental housing.

Property owners with mortgages may also have no practical choice but to obtain expensive private coverage, if it is even available.

Eliminating TWIA eligibility does not eliminate the risk. It simply shifts that risk onto property owners, tenants, lenders, and local communities.

Please do not recommend this change without fully considering the impact on housing, property values, and small investors who have been paying premiums and providing rental housing in these communities for years. I have long-term tenants with families that I have a close relationship with. I would hate to force them to move out because I would be forced to sell due to not being able to have TWIA or affordable wind Insurance.

Sincerely,

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 6:41 PM
To: PublicComment
Subject: Public Comment: Strong Opposition to Eliminating TWIA Coverage for Secondary Homes

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Members of the TWIA Legislative & External Affairs Committee:

I respectfully would like to publicly voice my strong objection to your proposal to limit windstorm coverage to owner-occupied homestead/primary residences and exclude all other types of homeowners from coverage.

I am a full-time resident in Port Aransas. I am very aware of the Port Aransas economy and real estate market. Port Aransas is currently a buyer's market, with elevated inventory, longer marketing times, and property values already under pressure. Introducing uncertainty about the future availability of windstorm insurance for second homes and other non-homestead residential properties could further weaken buyer confidence and property values before any legislative change even occurs.

The greater concern is what could happen if these properties actually become ineligible for TWIA.

Many existing owners have mortgages that require windstorm insurance. If reasonably available wind coverage disappears, some owners could face dramatically increased carrying costs, difficulty satisfying lender insurance requirements, or an inability to continue owning their properties.

At the same time, prospective buyers who require financing could face the very same insurance obstacle.

That creates the potential for a dangerous imbalance: more owners needing or wanting to sell while the pool of buyers capable of purchasing their properties becomes smaller.

The result could be distressed sales, additional downward pressure on property values, and an increasing advantage for cash, institutional, or other well-capitalized investors capable of assuming or self-insuring windstorm risk.

That outcome deserves serious consideration.

Texas should be extremely cautious about adopting an insurance policy that could unintentionally transfer coastal residential property from individual Texas homeowners and families to increasingly concentrated ownership simply because those purchasers have the financial resources to absorb risks that ordinary buyers cannot.

The effects would extend well beyond individual homeowners. Declining property values affect local tax bases. Reduced real estate activity affects local businesses and employment. Reduced investment affects construction and development. And financial distress among existing property owners can reverberate throughout an entire coastal economy.

Before recommending that tens of thousands of currently insured properties become ineligible for TWIA, the Committee should conduct and publicly release an economic-impact analysis addressing these potential consequences.

At a minimum, that analysis should examine the potential effects on property values, mortgage availability, foreclosures and distressed sales, transaction volume, local property-tax revenues, construction and development, tourism-dependent businesses, and the composition of future coastal property ownership.

This proposal should not move forward without understanding whether solving a perceived insurance-exposure problem could create a much larger economic problem for the communities TWIA was established to serve.

Sincerely,

A solid black rectangular box used to redact the signature of the sender.

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 6:37 PM
To: PublicComment
Cc: Tres Buchek
Subject: Fwd: TWIA 385 Bahia Mar

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Hello,

My name is [REDACTED] and I own [REDACTED], Texas. This property is my second home and is used exclusively for my family's private use; we do not rent the property for short-term rentals.

If TWIA decides that second homes are ineligible for windstorm coverage in Texas, I would be left without a viable way to protect my home from one of the greatest risks of owning property on the Texas coast. In the event of a hurricane or other catastrophic wind event, I could face the devastating possibility of being unable to repair or rebuild my home.

I understand that owning a home on the coast comes with additional risks and that insurance premiums should appropriately reflect those risks. I am willing to pay a fair premium for that coverage. What is extremely concerning, however, is the possibility of eliminating our eligibility altogether when there is no meaningful private windstorm market available to take its place.

My home in Port Aransas is not a commercial investment. It is a home that my family uses and enjoys, and I have made a significant financial and personal investment in it. The designation of a property as a "second home" should not mean that its owners are denied access to essential windstorm insurance simply because it is not their primary residence.

I also worry about the broader effect this could have on Port Aransas and other Texas coastal communities. If second-home owners cannot obtain windstorm coverage, the consequences for property values, real estate transactions, financing, and continued investment in these communities could be significant.

I respectfully ask the Legislative Committee not to recommend making second homes ineligible for TWIA coverage. Repricing coverage based on risk is one thing; eliminating access to coverage altogether, with no viable alternative available, is quite another.

Thank you for your consideration,



Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 6:34 PM
To: PublicComment
Subject: Second home coverage

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I live in Lamar Texas, right on the water. TWIA was the only option. This is my primary home but if I need to sell as I get older and may need to downsize no windstorm insurance for secondary homes would severely limit who would be interested in purchasing! Please continue to offer windstorm coverage to second home owners. It will greatly affect many primary home owners if you discontinue it.

Thank you



Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 6:26 PM
To: PublicComment
Subject: Strong Opposition to the Proposal Eliminating TWIA Coverage for Secondary Residences

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You don't often get email from [REDACTED] [Learn why this is important](#)

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 6:24 PM
To: PublicComment
Subject: TWIA secondary home coverage - terrible proposal

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Hi – that is a terrible proposal, especially when TWIA has been in place for so long, leading to the large volume of secondary home ownership. Making such a change would destroy many good folks who saved their whole life for a secondary home on the coast.

Secondary Home Coverage – Board Member Topic Proposal: Modify Chapter 2210 regarding the property types eligible for TWIA coverage to require residential policies to be owner-occupied homesteads. • The goal of eliminating coverage for secondary homes is to reduce TWIA’s exposures and probable maximum loss.

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 6:21 PM
To: PublicComment
Subject: OPPOSED

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Dear TWIA,

Your proposal to limit windstorm coverage to owner-occupied homestead/primary residences and exclude all other types of homeowners from coverage will cause irreparable harm to our Texas coastal economies.

Your own 2026 actuarial analysis says its residential rates are 9% more than adequate under this analysis. Your Board subsequently voted to file a no rate increase for 2027. So, what actuarial evidence demonstrates that secondary residences create an inequitable or financially unsustainable risk for TWIA that cannot be addressed through appropriate premiums, deductibles, coverage limitations or underwriting standards?

Please publicly produce the data behind your proposal. Provide:

- Number of secondary residences currently insured
- Premiums paid by those properties
- Claims generated by those properties
- Loss ratio for secondary residences
- Catastrophe-loss ratio for secondary residences
- Average claim severity compared with primary residences
- Frequency of claims compared with primary residences
- Whether secondary homes actually perform worse actuarially than primary homes
- Projected impact on TWIA's catastrophe exposure if they're retained
- Projected impact on TWIA rates if they're retained
- Projected impact on the private market if they're expelled

There are many types of properties that are not full-time homestead owner-occupied properties, including:

- vacation homes,
- family beach houses,
- condo used several weeks a year,
- a property occasionally rented,
- a full-time short-term rental business,
- a commercial lodging operation.

These all produce very different insurance risks. Why not rate properties based on the risk the actuaries say they present rather than excluding an entire and giant slew of properties that support coastal economies?

There are surely many avenues to explore for insurance ratings specific to different types of non-full-time residences that would prevent catastrophic damage to our economies.

We 100% oppose your proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences.

Thank you.

Peace,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 6:19 PM
To: PublicComment
Subject: Second homes and rentals

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Hello, I heard through the grapevine that TWIA is considering stripping insurance from second home/rental properties. How is this legal? Property ownership does not depend on whether it is "Homestead" or not. The 5th and 14th amendment to the constitution give property rights to all US citizens. Not having access to insurance, would surely strip away this right without due process.

In addition to the laws, most (if not all) of these homes have a mortgage with a bank that requires the property to hold insurance. What do the banks think of your proposal? There will be a lot of losses in that industry if a disaster hits and people walk away from their property due to inability to repair.

I heard a number of 53,000 homes that could be affected by this (and I reckon that is a low estimate). Insurance companies make immense and record breaking profits year over year. This is the most asinine proposal I can think of. Discrimination based on a secondary property will never hold up in the court of law. This would tank many Texas towns that rely on tourism dollars. Who is at the helm of TWIA? Terrible, just terrible thought processing going on.

[REDACTED]
Proud Port Aransas TX property owner

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 6:18 PM
To: PublicComment
Subject: Port Aransas Homeowner

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Good evening-

I am writing to voice my concern as a second homeowner in Port Aransas. We just purchased our property less than two years ago. We are extremely concerned if TWIA was to no longer provide wind storm coverage in our coastal area. This would be detrimental to so many homeowners, businesses and the housing market as a whole. Prior to making a decision, please consider how this would financially impact so many people.

Thank you,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 6:17 PM
To: PublicComment
Subject: Please don't eliminate TWIA coverage for second homes

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I own a vacation rental in Port Aransas, and I'm very concerned about the proposal to eliminate TWIA coverage for second homes.

I understand TWIA needs to manage its overall exposure, but private windstorm coverage is already extremely limited along the coast. Removing second homes before there is a reliable private alternative could leave owners facing unaffordable premiums, or unable to insure their properties at all.

Vacation rentals are also a major part of the Port Aransas economy. They support local property managers, cleaners, contractors, restaurants, shops, and many other businesses. If owners cannot obtain reasonable wind coverage, it will hurt property values and make coastal homes much harder to buy and sell.

I hope the committee will consider other options, such as higher deductibles, stronger construction requirements, or adjusted premiums, instead of completely eliminating eligibility.

Thank you for considering my comments.

[REDACTED]
Port Aransas property owner

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 6:17 PM
To: PublicComment
Subject: Windstorm Coverage

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Dear TWIA,

Your proposal to limit windstorm coverage to owner-occupied homestead/primary residences and exclude all other types of homeowners from coverage will cause irreparable harm to our Texas coastal economies.

Your own 2026 actuarial analysis says its residential rates are 9% more than adequate under this analysis. Your Board subsequently voted to file a no rate increase for 2027. So, what actuarial evidence demonstrates that secondary residences create an inequitable or financially unsustainable risk for TWIA that cannot be addressed through appropriate premiums, deductibles, coverage limitations or underwriting standards?

Please publicly produce the data behind your proposal. Provide:

- Number of secondary residences currently insured
- Premiums paid by those properties
- Claims generated by those properties
- Loss ratio for secondary residences
- Catastrophe-loss ratio for secondary residences
- Average claim severity compared with primary residences
- Frequency of claims compared with primary residences
- Whether secondary homes actually perform worse actuarially than primary homes
- Projected impact on TWIA's catastrophe exposure if they're retained
- Projected impact on TWIA rates if they're retained
- Projected impact on the private market if they're expelled

There are many types of properties that are not full-time homestead owner-occupied properties, including:

- vacation homes,
- family beach houses,
- condo used several weeks a year,
- a property occasionally rented,
- a full-time short-term rental business,
- a commercial lodging operation.

These all produce very different insurance risks. Why not rate properties based on the risk the actuaries say they present rather than excluding an entire and giant slew of properties that support coastal economies?

There are surely many avenues to explore for insurance ratings specific to different types of non-full-time residences that would prevent catastrophic damage to our economies.

I 100% oppose your proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences.

[REDACTED]

Homeowner-Port Aransas, Texas

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 6:15 PM
To: PublicComment
Subject: Please Maintain Windstorm Coverage for Second Homes

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Dear TWIA Legislative Committee,

My name is [REDACTED] and my wife and I own a vacation home in Port Aransas. We have been looking for the perfect second home in Port Aransas for years and finally found this home last March.

We strongly oppose the proposal to make second homes and vacation rentals ineligible for TWIA windstorm coverage. Living on the Texas coast means accepting the risk of hurricanes, and having access to windstorm insurance is essential to protecting our home and our investment. Removing this coverage would leave us—and many other coastal homeowners—with no realistic alternative for protecting our property.

We respectfully ask that you **do not move forward with this proposal** and continue providing windstorm coverage to second-home owners.

Thank you for considering the impact this decision would have on Port Aransas homeowners.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 6:08 PM
To: PublicComment
Subject: For your consideration

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My name is [REDACTED] & I have a condo in Port Aransas at [REDACTED]. We have had this home since 2020. My wife & I worked throughout our adult lives & when we retired, the one thing we wanted was a place near the beach.

It has come to my attention that TWIA is considering eliminating insurance for second homes. This decision would be catastrophic for not only us but also for our HOA. Along with the economy, we already pay significant taxes & fees which makes keeping our place tougher & tougher to hold on to. Therefore, I'm writing this to respectfully request that you continue to offer insurance for second homes.

Thank you very much,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 6:07 PM
To: PublicComment
Cc: [REDACTED]
Subject: Re: URGENT: Please Reconsider the Proposed Elimination of TWIA Windstorm Coverage for Secondary Homes in Port Aransas

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You don't often get email from [REDACTED] [Learn why this is important](#)

I meant to include our property info in case it was needed:

[REDACTED]

We've owned and maintained our property for over 5 years.

[REDACTED]

Sent from my iPhone

On Aug 31, 2026, at 6:04 PM, [REDACTED] > wrote:

To Whom It May Concern:

We are writing as owners of a second home in Port Aransas and as longtime Texas property owners who are deeply concerned about the reported changes to TWIA windstorm coverage that would leave secondary residences in Port Aransas without access to windstorm protection.

We understand that insurance on the Texas coast is complicated and that TWIA faces significant challenges in managing catastrophic hurricane risk. We also understand the importance of maintaining a financially sound insurance system. However, eliminating or substantially restricting windstorm coverage for second homes would place an enormous and potentially devastating burden on property owners who have heavily invested in the Port Aransas community.

Our home is not simply an investment on a spreadsheet. It is a property that we have worked hard to purchase, maintain, insure, and protect. Like many owners of second homes in Port Aransas, we pay property taxes, spend money with local businesses, restaurants, contractors, property management companies, service providers, and

contribute to the local economy. We chose to invest in Port Aransas because we love the community and want to continue being part of it.

The reality of coastal Texas is that windstorm coverage is not optional. A property in Port Aransas cannot realistically be protected from hurricane risk simply by choosing to go without insurance. And because private-market windstorm coverage can be extremely difficult or impossible to obtain for coastal properties, TWIA serves a critical purpose for homeowners who have nowhere else to turn.

According to TWIA's own published information, its purpose is to provide an adequate market for windstorm and hail insurance in designated areas of the Texas coast where coverage is not reasonably available. Port Aransas, in Nueces County, is within that designated coastal area.

We respectfully ask that TWIA and the Texas Department of Insurance carefully reconsider any policy change that would remove secondary residences from eligibility for windstorm coverage.

A distinction between primary and secondary residences may appear reasonable on paper, but the consequences for coastal communities is incredibly significant. Second-home owners are homeowners and taxpayers too. We have substantial financial investments in these properties, and we face the same hurricane and windstorm risks as our neighbors who live in their homes year-round.

More importantly, eliminating access to windstorm insurance could have consequences far beyond individual homeowners. It could reduce property values, make properties more difficult to finance or sell, discourage future investment in Port Aransas, and ultimately hurt the local businesses and community that depend on property owners and visitors.

We are not asking TWIA to ignore the realities of hurricane risk or financial sustainability. We are asking for a solution that recognizes the unique role that second-home owners play in coastal Texas and does not leave responsible property owners with an essentially uninsurable asset.

We respectfully urge TWIA and the Texas Department of Insurance to:

- 1**
Reconsider any proposal to eliminate TWIA windstorm coverage for secondary residences.
- 2**
Maintain a viable windstorm insurance option for qualifying second-home owners who cannot obtain comparable coverage in the private market.
- 3**
Consider the broader economic consequences to Port Aransas and other Texas coastal communities before implementing such a significant change.
- 4**
Engage directly with affected property owners and coastal communities before making a decision that could have long-lasting financial consequences.

We recognize that TWIA must balance the interests of policyholders with the need to remain financially responsible. But we believe there is a way to accomplish that without

effectively abandoning a significant group of Texas property owners who have made substantial investments in our coastal communities.

We sincerely hope you will reconsider this change and work toward a solution that allows responsible second-home owners to continue protecting their homes against the very risks that make coastal Texas uniquely vulnerable.

Thank you for your consideration and for taking the concerns of Port Aransas community property owners seriously.

Sincerely,

[REDACTED]

Port Aransas, Texas Property Owners

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 6:06 PM
To: PublicComment
Subject: Request and Comments about TWIA consideration

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Dear TWIA,

Your proposal to limit windstorm coverage to owner-occupied homestead/primary residences and exclude all other types of homeowners from coverage will cause irreparable harm to our Texas coastal economies.

Your own 2026 actuarial analysis says its residential rates are 9% more than adequate under this analysis. Your Board subsequently voted to file a no rate increase for 2027. So, what actuarial evidence demonstrates that secondary residences create an inequitable or financially unsustainable risk for TWIA that cannot be addressed through appropriate premiums, deductibles, coverage limitations or underwriting standards?

Please publicly produce the data behind your proposal. Provide:

- **Number of secondary residences currently insured**
- **Premiums paid by those properties**
- **Claims generated by those properties**
- **Loss ratio for secondary residences**
- **Catastrophe-loss ratio for secondary residences**
- **Average claim severity compared with primary residences**
- **Frequency of claims compared with primary residences**
- **Whether secondary homes actually perform worse actuarially than primary homes**
- **Projected impact on TWIA's catastrophe exposure if they're retained**
- **Projected impact on TWIA rates if they're retained**
- **Projected impact on the private market if they're expelled**

There are many types of properties that are not full-time homestead owner-occupied properties, including:

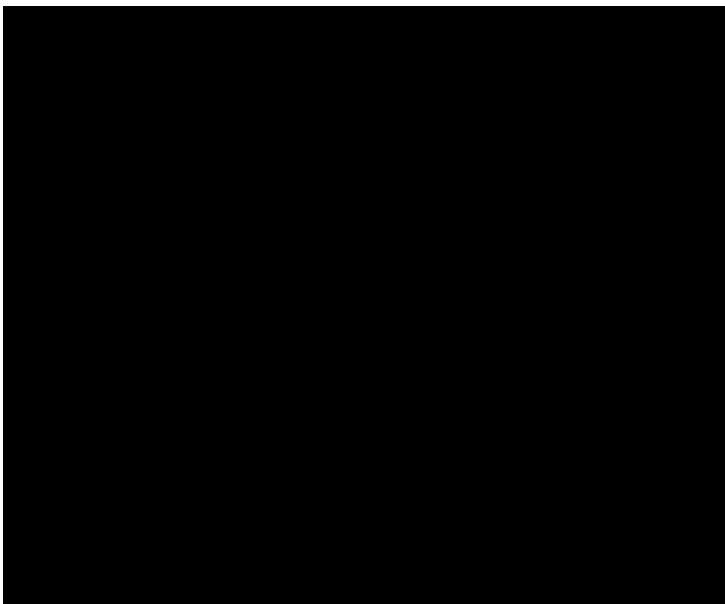
- vacation homes,
- family beach houses,
- condo used several weeks a year,
- a property occasionally rented,
- a full-time short-term rental business,
- a commercial lodging operation.

These all produce very different insurance risks. Why not rate properties based on the risk the actuaries say they present rather than excluding an entire and giant slew of properties that support coastal economies?

There are surely many avenues to explore for insurance ratings specific to different types of non-full-time residences that would prevent catastrophic damage to our economies.

We 100% oppose your proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences.

Sincerely,



Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 6:04 PM
To: PublicComment
Cc: [REDACTED]
Subject: URGENT: Please Reconsider the Proposed Elimination of TWIA Windstorm Coverage for Secondary Homes in Port Aransas

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You don't often get email from [REDACTED] [Learn why this is important](#)

To Whom It May Concern:

We are writing as owners of a second home in Port Aransas and as longtime Texas property owners who are deeply concerned about the reported changes to TWIA windstorm coverage that would leave secondary residences in Port Aransas without access to windstorm protection.

We understand that insurance on the Texas coast is complicated and that TWIA faces significant challenges in managing catastrophic hurricane risk. We also understand the importance of maintaining a financially sound insurance system. However, eliminating or substantially restricting windstorm coverage for second homes would place an enormous and potentially devastating burden on property owners who have heavily invested in the Port Aransas community.

Our home is not simply an investment on a spreadsheet. It is a property that we have worked hard to purchase, maintain, insure, and protect. Like many owners of second homes in Port Aransas, we pay property taxes, spend money with local businesses, restaurants, contractors, property management companies, service providers, and contribute to the local economy. We chose to invest in Port Aransas because we love the community and want to continue being part of it.

The reality of coastal Texas is that windstorm coverage is not optional. A property in Port Aransas cannot realistically be protected from hurricane risk simply by choosing to go without insurance. And because private-market windstorm coverage can be extremely difficult or impossible to obtain for coastal properties, TWIA serves a critical purpose for homeowners who have nowhere else to turn.

According to TWIA's own published information, its purpose is to provide an adequate market for windstorm and hail insurance in designated areas of the Texas coast where coverage is not reasonably available. Port Aransas, in Nueces County, is within that designated coastal area.

We respectfully ask that TWIA and the Texas Department of Insurance carefully reconsider any policy change that would remove secondary residences from eligibility for windstorm coverage.

A distinction between primary and secondary residences may appear reasonable on paper, but the consequences for coastal communities is incredibly significant. Second-home owners are homeowners and taxpayers too. We have substantial financial investments in these properties, and we face the same hurricane and windstorm risks as our neighbors who live in their homes year-round.

More importantly, eliminating access to windstorm insurance could have consequences far beyond individual homeowners. It could reduce property values, make properties more difficult to finance or sell, discourage future investment in Port Aransas, and ultimately hurt the local businesses and community that depend on property owners and visitors.

We are not asking TWIA to ignore the realities of hurricane risk or financial sustainability. We are asking for a solution that recognizes the unique role that second-home owners play in coastal Texas and does not leave responsible property owners with an essentially uninsurable asset.

We respectfully urge TWIA and the Texas Department of Insurance to:

1

Reconsider any proposal to eliminate TWIA windstorm coverage for secondary residences.

2

Maintain a viable windstorm insurance option for qualifying second-home owners who cannot obtain comparable coverage in the private market.

3

Consider the broader economic consequences to Port Aransas and other Texas coastal communities before implementing such a significant change.

4

Engage directly with affected property owners and coastal communities before making a decision that could have long-lasting financial consequences.

We recognize that TWIA must balance the interests of policyholders with the need to remain financially responsible. But we believe there is a way to accomplish that without effectively abandoning a significant group of Texas property owners who have made substantial investments in our coastal communities.

We sincerely hope you will reconsider this change and work toward a solution that allows responsible second-home owners to continue protecting their homes against the very risks that make coastal Texas uniquely vulnerable.

Thank you for your consideration and for taking the concerns of Port Aransas community property owners seriously.

Sincerely,



Port Aransas, Texas Property Owners

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 6:03 PM
To: PublicComment
Subject: secondary homeowners losing the ability to obtaining windstorm and hale insurance in Galveston

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Dear TWIA Board Members,

I am writing to respectfully express my strong concern regarding any proposal that would prevent owners of secondary homes from obtaining insurance through the Texas Windstorm Insurance Association (TWIA).

I strongly believe that excluding secondary-home owners from access to windstorm insurance could have a significant negative impact on an already struggling Texas coastal real estate market. The ability to obtain affordable and reliable insurance is an essential component of being able to buy, sell, finance, and maintain a property.

Without access to windstorm coverage, many owners of secondary homes could find themselves unable to adequately insure their properties. This could make these properties more difficult to finance and sell, reduce the pool of potential buyers, and ultimately place additional downward pressure on property values.

Secondary homes are also an important part of the coastal economy. Owners of these properties contribute to local businesses, tourism, property taxes, and the overall economic health of coastal communities. Making it substantially more difficult to insure these properties could have effects far beyond the individual homeowners.

I understand the challenges TWIA faces and the need to maintain a financially responsible and sustainable insurance system. However, I respectfully urge the Board to consider the broader economic consequences of restricting insurance availability for secondary residences.

At a time when the Texas real estate market is already facing significant challenges, further limiting the ability of property owners to obtain necessary insurance could make an already difficult situation considerably worse.

I respectfully ask the TWIA Board to carefully consider these consequences and support continued access to windstorm insurance for secondary-home owners.

Thank you for your time, consideration, and service to the State of Texas.

Sincerely,

[REDACTED]
Sent from my iPhone

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 11:37 PM
To: PublicComment
Subject: Public Comment: Preserve TWIA Coverage for Rental Properties

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You don't often get email from [REDACTED] [Learn why this is important](#)

Dear TWIA Board,

My name is [REDACTED]. I own a short-term rental property at [REDACTED], which I have owned for a year.

I am writing to strongly oppose the proposal to modify Chapter 2210 and limit TWIA residential eligibility to owner-occupied homesteads.

No private windstorm market currently exists in Nueces County to replace TWIA coverage. If this proposal moves forward, I would face an immediate insurance gap that would put my mortgage in default and end my ability to operate the property. There is no realistic transition path, the coverage simply does not exist elsewhere.

Rental and second homes are not a peripheral risk to be shed. In Port Aransas, they are the tourism economy. The 20% of TWIA policies covering secondary homes support the businesses, jobs, and municipal tax base of every coastal town on the list. Eliminating coverage for that segment doesn't reduce risk, it forces a chaotic exit from the market that will damage the very communities TWIA exists to serve.

I urge the Board to reject this proposal and instead pursue rate structures, exposure caps, or mitigation credits that preserve coverage access for all Texas coastal property owners.

Thank you for considering this comment.

Sincerely,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 11:25 PM
To: PublicComment
Cc: [REDACTED]
Subject: **Please keep our windstorm coverage**

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[You don't often get email from [REDACTED]. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

Dear TWIA,

My name is [REDACTED] and my husband [REDACTED]
Our address is [REDACTED] We had purchased this year in January. It is currently being rented
BUT before the end of the year, we are planning on relocating back to TX to Port Aransas. Once we relocate it will
become our homestead.
If we loose TWIA windstorm coverage it would make us extremely vulnerable and may create a hardship difficult to
recover from and may effect our relocation. Please do not cancel or increase cost of coverage!!!

Kindest Regards,
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 10:53 PM
To: PublicComment
Subject: 2nd homes ineligible for TWIA

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My name is [REDACTED]. My husband and I own a second home in [REDACTED]. The address is [REDACTED]. Please do not pass this legislation. I see devastating effects on the real estate market. (1) folks who own investment properties and second homes are forced to sell when the bank calls the note due to lack of insurance coverage (2) any potential buyers for those homes cannot obtain mortgages for the same (3) even those who paid cash for their properties cannot obtain insurance protection and choose to sell to avoid that exposure....and once again, can't find a buyer that has cash to fill their shoes.

I cannot see this passing due to the catastrophic potential, but it's scary to think that this is even being considered by those managing this program.

[REDACTED]

[Sent from Yahoo Mail for iPhone](#)

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 10:57 PM
To: PublicComment
Subject: Opposition to Restricting TWIA Coverage to only Homesteaded Properties

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You don't often get email from [REDACTED] [Learn why this is important](#)

Dear TWIA Board Members,

My wife and I are opposed to the proposal of ONE board member to limit TWIA coverage eligibility to owner occupied homesteads. We own 2 properties in Nueces County and an additional property in Brazoria County that require TWIA coverage per the mortgage lender.

Removing TWIA eligibility and rentals will have far reaching consequences beyond individual property owners. Our at-risk property investments generate local property and local hotel occupancy taxes, employ local property managers, housekeepers, contractors and service providers, and support restaurants, shops and other small businesses throughout the community. This proposal has the ability to destroy property values and revenue generating businesses throughout the Texas Gulf Coast region, ultimately leading to economic failure.

While we appreciate that TWIA needs to manage risk and financial viability, please consider other solutions rather than restricting residential TWIA eligibility to owner-occupied homesteads. Access to essential windstorm coverage is critical to Texans who own and invest in property along our coast.

We respectfully ask the Committee not to recommend restricting residential TWIA eligibility solely to owner-occupied homesteads.

Thank you for considering our comments.

[REDACTED]
Property Owners in Port Aransas and Pearland

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 10:53 PM
To: PublicComment
Subject: Opposition to proposal excluding second homes and rental properties from TWIA

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You don't often get email from [REDACTED] [Learn why this is important](#)

Dear TWIA Legislative Committee Members,

I am writing as a Texas coastal property owner to strongly oppose any proposal that would make second homes or rental properties ineligible for TWIA windstorm coverage.

I own a second home and rental property at [REDACTED], Texas, in the [REDACTED] community. Like many coastal homeowners, my family has made a substantial investment in this property and in the Port Aransas community. The availability of windstorm insurance is an essential part of protecting that investment.

Making second homes and rental properties **ineligible** for TWIA coverage would have consequences far beyond simply increasing an owner's insurance costs. In much of the Texas coastal market, there is no practical private-market replacement for the windstorm protection TWIA provides. Eliminating eligibility could leave owners unable to adequately insure their properties, jeopardize mortgage financing, significantly reduce property values, and make future sales extremely difficult.

Rental and second-home properties are also an important part of the coastal economy. They support local property-tax revenues and provide the accommodations that bring visitors to Port Aransas. Those visitors support restaurants, retailers, contractors, property-management companies, maintenance providers, and many other local businesses and employees. A policy that makes these properties effectively uninsurable could have significant unintended economic consequences for entire coastal communities.

I understand the need for TWIA to remain financially sound and to manage its exposure to catastrophic losses. However, **excluding an entire class of otherwise insurable properties based simply on whether they are a primary residence is not an appropriate solution.** Second-home and rental-property owners already accept substantial costs associated with owning property on the Texas coast and should be permitted to purchase appropriately priced windstorm coverage.

I respectfully ask the Legislative Committee **not to recommend this proposal to the full TWIA Board** and to instead work with property owners, local officials, insurers, and legislators on solutions that maintain a viable windstorm insurance market for all Texas coastal property owners.

Please consider the significant financial impact this proposal would have on my family, our property, and the broader Port Aransas community before taking action.

Thank you for considering my comments.

Sincerely,

[REDACTED]

[[[[-]]]]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 10:44 PM
To: PublicComment
Subject: NO to restricting windstorm and hail coverage to owner-occupied homesteads

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You don't often get email from [REDACTED] [Learn why this is important](#)

Dear TWIA Legislative & External Affairs Committee:

I am writing as a Port Aransas property owner and TWIA policyholder to register my strong opposition to the proposal restricting residential windstorm and hail coverage exclusively to owner-occupied primary homesteads.

I own a house I rent out in Port Aransas, located on Mustang Island in Nueces County. This proposed restriction would directly penalize property owners who fuel our local tourism-driven economy, while creating a devastating ripple effect across our entire island community.

I urge TWIA to reject this proposal based on the following critical impacts to our community:

- **Devastation of the Port Aransas Tourism Economy:** Short-term rentals are the absolute backbone of Port Aransas. As the only established town on Mustang Island, our entire local economy relies on visitor lodging to support our local restaurants, charter boats, golf cart rentals, and retail shops. Stripping these properties of dependable windstorm coverage threatens the stability of our entire coastal hospitality ecosystem.
- **Loss of Vital Municipal Tax Revenue:** Short-term rentals in Port Aransas generate a massive portion of the city and Nueces County revenues through Hotel Occupancy Taxes (HOT) and property taxes. If owners are forced out of the market due to a lack of viable insurance options, Port Aransas will face sharp budget shortfalls, directly defunding essential infrastructure, beach remediation, and emergency services.
- **Devaluation of Properties and Destruction of Texas School Funding ("Robin Hood" Recapture).** Port Aransas ISD pays tens of millions of dollars annually into the state's Robin Hood recapture system. Non-homestead residential properties represent a massive portion of our local property tax base. If these properties become uninsurable or prohibitively expensive to cover under private windstorm policies, property values will plummet. This drop will severely shrink the local tax base, and Port Aransas will have fewer funds to contribute back to the state's education fund, directly reducing public school funding for children across all of Texas.
- **Housing and Rental Market Instability:** Excluding non-homestead properties from TWIA will trigger a severe insurance crisis for all residential rentals. Landlords will face astronomical private market rates or be left entirely uninsured, forcing a sharp contraction in housing availability and driving up costs for long-term workers and short-term renters alike.
- **Violation of TWIA's Statutory Purpose:** TWIA was created by the Texas Legislature to serve as the insurer of last resort to ensure economic stability along the Texas coast. It was never intended to cherry-pick coverage based on a property's occupancy status. Disqualifying non-homestead residential properties is a fundamental drift from TWIA's public mandate and abandons barrier island communities like ours.

As a Port Aransas property owner who pays substantial premiums and contributes directly to the economic health and vibrancy of the Texas coast, I ask that TWIA protect consumers and reject this discriminatory restriction.

Thank you for your consideration.

Sincerely,

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 10:39 PM
To: PublicComment
Subject: Proposed Legislation Changes

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Dear TWIA,

Your proposal to limit windstorm coverage to owner-occupied homestead/primary residences and exclude all other types of homeowners from coverage will cause irreparable harm to our Texas coastal economies.

Your own 2026 actuarial analysis says its residential rates are 9% more than adequate under this analysis. Your Board subsequently voted to file a no rate increase for 2027. So, what actuarial evidence demonstrates that secondary residences create an inequitable or financially unsustainable risk for TWIA that cannot be addressed through appropriate premiums, deductibles, coverage limitations or underwriting standards?

Please publicly produce the data behind your proposal. Provide:

- Number of secondary residences currently insured
- Premiums paid by those properties
- Claims generated by those properties
- Loss ratio for secondary residences
- Catastrophe-loss ratio for secondary residences
- Average claim severity compared with primary residences
- Frequency of claims compared with primary residences
- Whether secondary homes actually perform worse actuarially than primary homes
- Projected impact on TWIA's catastrophe exposure if they're retained
- Projected impact on TWIA rates if they're retained
- Projected impact on the private market if they're expelled

There are many types of properties that are not full-time homestead owner-occupied properties, including:

- vacation homes,
- family beach houses,
- condo used several weeks a year,
- a property occasionally rented,
- a full-time short-term rental business,
- a commercial lodging operation.

These all produce very different insurance risks. Why not rate properties based on the risk the actuaries say they present rather than excluding an entire and giant slew of properties that support coastal economies?

There are surely many avenues to explore for insurance ratings specific to different types of non-full-time residences that would prevent catastrophic damage to our economies.

We 100% oppose your proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences.

Thanks,

A black rectangular redaction box covering the signature of the sender.

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 10:39 PM
To: PublicComment
Subject: Windstorm Coverage

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Hello,

I am [REDACTED] and I own a second home at [REDACTED]

I have owned this house for six years to enjoy the beach with family and friends, and to rent out when we're not there.

We love being able to enjoy the beach, and it would be devastating if we lost our home. We absolutely need wind coverage.

Please reconsider.

Thank you,
[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 10:12 PM
To: PublicComment
Subject: Possible change to insurable properties in coastal areas of Texas

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You don't often get email from [REDACTED] [Learn why this is important](#)

To Whom It May Concern,

We are homeowners and investors in real estate single family homes in Corpus Christi. It has been rumored that TWIA is considering changing the types of windstorm coverage that this organization will cover. Considering the fact that there are few other insurers of windstorm coverage for the properties we own, we are hoping that this rumored change is just that, rumors without merit. It is safe to envision what would happen if TWIA did consider the changes that we have heard are being considered (no coverage for rental properties, long term or short term, or investment properties other than owner occupied). The real estate market would be devastated. No one would want to invest in our area. Other areas of Texas already do not have to deal with the exorbitant cost of carrying Windstorm coverage for properties along the coast, to not have coverage available at all is ridiculous and short sighted, if it is actually being considered. We ask that you not change any coverage rules. What would be even better, would be for TWIA to seek ways (maybe through additional state funding?) to reduce the burden of the high cost of carrying windstorm coverage for coastal properties. If you really want to help Texans who invest in home ownership, that would be the way to really make a difference in facilitating the ability to own real estate property in Texas. Your consideration is appreciated

[REDACTED]
Corpus Christi homeowner and investor in rental properties for those who cannot own their own home.
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 9:58 PM
To: PublicComment
Subject: Public Comment – Biennial Report to the 89th Legislature regarding Secondary Residential Coverage

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Members of the Committee,

I am writing to formally oppose the proposal to exclude secondary homes and short-term rentals (STRs) from TWIA residential coverage. As an investor and operator of short-term rental properties in Port Aransas, including [REDACTED], I understand the severe capacity constraints TWIA currently faces. However, categorically dropping secondary properties from the state risk pool is not just an insurance shift—it is a direct threat to the Texas coastal economy, municipal tax bases, and state tourism funding.

I urge the committee to consider the following macroeconomic impacts and structural flaws in this proposal before finalizing the Biennial Report to the Legislature.

1. The Devastation of Municipal and State Tax Bases

Secondary homes and STRs are the primary economic engine for coastal municipalities. These properties carry a disproportionately high property tax burden because they do not qualify for homestead exemptions. If TWIA drops coverage, thousands of properties will become financially unviable under the unregulated rates of the Excess and Surplus (E&S) market. This will trigger a mass sell-off, collapsing coastal property values. The committee must answer how coastal school districts, fire departments, and local infrastructure will survive a severe contraction in their property tax revenues.

2. The Collapse of Hotel Occupancy Tax (HOT) Revenue

The Texas Gulf Coast relies entirely on STR capacity to house the tourists who drive the local economy. My properties in Port Aransas generate significant Hotel Occupancy Tax (HOT) revenue, which is legally mandated to be reinvested into state and local tourism marketing, beach maintenance, and convention facilities. Shrinking the insurable STR inventory directly cuts state tourism funding, driving tourists out of Texas and severely contracting the coastal workforce that depends on those visitors.

3. The Flaw in Blanket Exclusions Over Property Hardening

This proposal penalizes proactive risk mitigation. Properties like mine were built strictly to the Texas Windstorm Building Code and maintain fully documented WPI-8 Certificates of Compliance. We have invested heavy capital into property hardening to ensure our structures survive catastrophic events. A

blanket exclusion treats a newly built, fully strapped, WPI-8 certified property exactly the same as a decaying, undocumented beach cabin. TWIA should be incentivizing structural compliance, not indiscriminately dropping heavily hardened assets.

4. The E&S Market Cannot Absorb the Exposure

The assumption that the private E&S market can easily absorb 20% of TWIA's residential policy count is a severe miscalculation. The surplus market is highly volatile and entirely unregulated regarding rate caps. Forcing an estimated \$19 billion in exposure into this market overnight will create a massive supply bottleneck. Many property owners will simply be denied coverage due to carrier capacity limits in high-density zip codes, leading to a wave of technical mortgage defaults driven entirely by an insurance mandate, not owner insolvency.

Proposed Data-Driven Alternatives

Risk reduction should be treated as a dial, not an on/off switch. Instead of a binary exclusion of all secondary homes, TWIA should implement tiered risk-retention strategies to reduce its probable maximum loss:

- **Mandate Higher Deductibles for Secondary Homes:** Require non-primary residences to carry a minimum 5% or 10% wind/hail deductible. This drastically reduces TWIA's attritional loss exposure (such as minor roof repairs) while preserving catastrophic wipe-out protection.
- **Implement Lower Coverage Caps:** Lower the maximum coverage limit for secondary properties, forcing owners to use the private market for excess coverage rather than ground-up coverage.
- **Introduce Surcharge Tiering:** Introduce a targeted surcharge for non-homestead properties that directly funds TWIA's catastrophe reserve trust fund, generating new capital rather than simply shedding exposure.

I respectfully request that the committee abandon the blanket exclusion of secondary homes in the upcoming legislative report and instead pursue operational adjustments that preserve the economic viability of the Texas coast.

Sincerely,



Property Owner Port Aransas, TX

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 9:50 PM
To: PublicComment
Subject: Please protect coastal investment and vote no

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Hello, we are in our first year of investing in the Galveston Beach rental market, and we have enjoyed placing some of our retirement funds in this short term rental market, and providing a place to stay for families while also earning income as a small business. We find ourselves in the same position as thousands of other families in this coastal community who enjoy the area and visit multiple times a month, yet it also ran out to other families for their enjoyment. All of this will be in jeopardy if there is no available insurance for catastrophic wind damage, which would be required by every lender. The impact of losing insurance would be unprecedented as this is not been done in any other coastal state, and it would cause Texas Real Estate on the coast to crater. Please work with Texas homeowners and real estate investors to protect the Galveston and other coastal real estate markets by voting no to the proposal to remove cover coverage for second homes.

Thank you for your consideration,

[REDACTED]

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 9:50 PM
To: PublicComment
Subject: TWIA

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Dear TWIA,

Your proposal to limit windstorm coverage to owner-occupied homestead/primary residences and exclude all other types of homeowners from coverage will cause irreparable harm to our Texas coastal economies.

Your own 2026 actuarial analysis says its residential rates are 9% more than adequate under this analysis. Your Board subsequently voted to file a no rate increase for 2027. So, what actuarial evidence demonstrates that secondary residences create an inequitable or financially unsustainable risk for TWIA that cannot be addressed through appropriate premiums, deductibles, coverage limitations or underwriting standards?

Please publicly produce the data behind your proposal. Provide:

- **Number of secondary residences currently insured**
- **Premiums paid by those properties**
- **Claims generated by those properties**
- **Loss ratio for secondary residences**
- **Catastrophe-loss ratio for secondary residences**
- **Average claim severity compared with primary residences**
- **Frequency of claims compared with primary residences**
- **Whether secondary homes actually perform worse actuarially than primary homes**
- **Projected impact on TWIA's catastrophe exposure if they're retained**
- **Projected impact on TWIA rates if they're retained**
- **Projected impact on the private market if they're expelled**

There are many types of properties that are not full-time homestead owner-occupied properties, including:

- **vacation homes,**
- **family beach houses,**
- **condo used several weeks a year,**
- **a property occasionally rented,**
- **a full-time short-term rental business,**
- **a commercial lodging operation.**

These all produce very different insurance risks. Why not rate properties based on the risk the actuaries say they present rather than excluding an entire and giant slew of properties that support coastal economies?

There are surely many avenues to explore for insurance ratings specific to different types of non-full-time residences that would prevent catastrophic damage to our economies.

We 100% oppose your proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences.

A home is a home. We live 45 minutes from our rental properties and went through Hurricane Harvey. We ALL need TWIA!!

Sincerely,

Thank you,

[REDACTED]
[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 9:39 PM
To: PublicComment
Cc: [REDACTED]
Subject: strongly oppose the proposal to eliminate TWIA for second homes

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To Whom It May Concern,

I strongly oppose the proposal to eliminate TWIA for second homes. I have owned a second home/rental property in Port Aransas for two years. This elimination would unfairly penalize one group of homeowners. We are a family that values hard work, financial security, family, and we are trying to build something for their future. As a hardworking American family, owning a second home in Port Aransas represents much more to us than simply owning another property. It is the result of years of hard work, sacrifice, saving, and responsible financial planning. We want to protect the home we have worked hard to acquire and avoid exposing our family's financial future to an unexpected catastrophic loss.

Maintaining TWIA is important because we are protecting a coastal property in one of Texas's highest wind-and-hail-risk areas. Wind damage to the roof, windows, doors, siding, and structure can create a very large financial loss.

When people have a mortgage, the lender requires windstorm coverage. A lapse could therefore create a mortgage/insurance problem in addition to leaving the property exposed.

Losing TWIA windstorm coverage would impact our family because it could create a significant financial and practical exposure—especially because our regular homeowners policy may exclude wind and hail. We wouldn't simply be losing an insurance policy; our family could be losing the financial protection that stands between our family and a potentially catastrophic coastal wind loss, while potentially violating our mortgage insurance requirements and having difficulty obtaining replacement coverage when we need it most. This loss of coverage could also seriously impact property values, investment, development and the economies of our coastal communities.

On your website it states, The Texas Windstorm Insurance Association (TWIA) is a not-for-profit insurance company, offering windstorm and hail insurance to home and commercial property owners who cannot get this coverage in the regular market due to the risk of catastrophic hurricanes. The Texas Windstorm Insurance Association (TWIA) was established in 1971 by the Texas Legislature to address a critical insurance gap along the Texas coast — the lack of wind and hail coverage for properties in high-risk coastal areas. In short, TWIA was created to prevent a complete insurance vacuum in hurricane-prone coastal Texas by providing a guaranteed source of wind and hail coverage when the private market fails.

Please don't exclude thousands of properties from access to essential windstorm coverage. PLEASE don't penalize property owners based on geographic location and classification of the property. There are no viable, affordable alternatives. Is it possible that your financial stability could be attained through adjusted premiums, deductibles and risk-based requirements?

I strongly urge the board to reject the proposal and protect fair access to windstorm insurance for Texas coastal properties.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 9:17 PM
To: PublicComment
Subject: Property Owner Concern

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Dear TWIA Legislative & External Affairs Committee,

I am writing to strongly oppose any recommendation that would make second homes and rental properties ineligible for TWIA windstorm coverage.

I own a second home in Port Aransas that is also used as a short-term rental. Like so many coastal property owners, access to windstorm insurance was an important consideration when purchasing and investing in this property.

Removing TWIA eligibility for second homes and rentals would have consequences far beyond individual property owners. Port Aransas and other Texas coastal communities rely heavily on second-home owners and vacation rentals. These owners invest in their properties, pay local property and hotel occupancy taxes, employ local property managers, housekeepers, contractors and service providers, and support restaurants, shops and other small businesses throughout the community.

Without a viable and affordable windstorm insurance option, property owners could be left with assets that are extremely difficult to adequately insure. It could also affect mortgage availability, property values, future investment and the overall economic health of Texas coastal communities.

I understand the need to manage TWIA's exposure and long-term financial stability. However, making an entire category of Texas property owners ineligible for coverage is not the appropriate solution—particularly without an adequate private-market alternative available to replace that coverage.

Texas coastal communities are unique, and second homes and vacation rentals are an integral part of their economies. I respectfully ask the Committee not to recommend restricting residential TWIA eligibility solely to owner-occupied homesteads.

Please consider solutions that strengthen TWIA while preserving access to essential windstorm coverage for Texans who own and invest in property along our coast.

Thank you for considering my comments.

Sincerely,



Port Aransas Property Owner

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 9:13 PM
To: PublicComment
Cc: [REDACTED]
Subject: Public Comment: Oppose Secondary Home/Rental Exclusion from TWIA Coverage — September 1 Meeting

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To the TWIA Legislative & External Affairs Committee,

I am writing in strong opposition to the proposal being considered at your September 1, 2026 meeting to make secondary homes and rental properties ineligible for TWIA windstorm coverage.

My husband, [REDACTED] and I have owned a condominium at [REDACTED], in Port Aransas (Nueces County) 78373 for less than 2 years and use this investment as a short term rental. Like tens of thousands of other coastal property owners, I carry TWIA windstorm coverage because no private carrier will write wind and hail coverage in this area at any price. TWIA is not one option among many for me — it is the only option. That is precisely the role the Legislature created TWIA to fill in 1971, and nothing about that reality has changed for second homes and rentals.

If this property becomes ineligible for TWIA coverage:

- My mortgage lender requires windstorm coverage as a condition of the loan. Losing eligibility would put me in default through no fault of my own, and could result in the loan being called.
- With no private wind market here, there would be no coverage to replace it. The property would become effectively unmortgageable and unsellable to any buyer who needs financing.
- This is not a hypothetical for me alone. Thousands of second-home and rental owners along the coast are in the same position, and many carry mortgages with the same requirement. A change like this would trigger defaults and a wave of forced or distressed sales, which would depress property values and tax revenue in Port Aransas and every coastal community that depends on tourism and STR income.

I understand TWIA's modeling shows that excluding secondary homes would reduce projected probable maximum loss and reinsurance costs. But shifting risk off TWIA's books by making properties uninsurable does not make the risk disappear — it moves the cost onto individual owners, lenders, and coastal communities that have no alternative market to turn to. That is a cost shift, not a risk reduction, and it undermines the very purpose TWIA was created to serve.

I respectfully ask the Committee not to recommend this proposal to the full Board, and ask that any biennial report to the Legislature instead reflect the reality that no private wind market exists for coastal Texas property, regardless of occupancy type.

Thank you for considering my comment.

Respectfully,

A large black rectangular redaction box covering the signature area.

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 9:00 PM
To: PublicComment
Subject: Vacation homes

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Why would you only insure owner occupied homes on the coast. You would ruin the vacation home industry. The Texas Coast is full of rentals and vacation homes for people to rent with pets and boats. I think this an awful idea and it would ruin the rental and vacation home market.

Sent from my iPhone

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 8:59 PM
To: PublicComment
Subject: TWIA Coverage

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Hello,

We own a second home in Port Aransas Texas and are very concerned with your upcoming meeting regarding our second home to become ineligible for windstorm coverage. Please reconsider this and allow us and others continue to protect our properties from devastating events that could occur along the coast of Texas.

[REDACTED]

Owners since 2025

Thank you for the consideration,

[REDACTED]

Sent from my iPad

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 8:58 PM
To: PublicComment
Subject: Please don't restrict coverage

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You don't often get email from [REDACTED] [Learn why this is important](#)

We read about the proposal to eliminate TWIA coverage for second homes and rentals. My coastal Texas home is my primary residence, but I am very concerned about potential lowered property values and the impact this would have on both long and short term rental homes in our area. We have friends and neighbors who live in rental houses. We plead with you to reject the proposal.

Sincerely,

[REDACTED]
Corpus Christi, TX

Public Comment

From: [REDACTED]
Sent: Monday, August 31, 2026 8:46 PM
To: PublicComment
Subject: Coverage for non-full time residences

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Dear TWIA,

Your proposal to limit windstorm coverage to owner-occupied homestead/primary residences and exclude all other types of homeowners from coverage will cause irreparable harm to our Texas coastal economies.

Your own 2026 actuarial analysis says its residential rates are 9% more than adequate under this analysis. Your Board subsequently voted to file a no rate increase for 2027. So, what actuarial evidence demonstrates that secondary residences create an inequitable or financially unsustainable risk for TWIA that cannot be addressed through appropriate premiums, deductibles, coverage limitations or underwriting standards?

Please publicly produce the data behind your proposal. Provide:

- **Number of secondary residences currently insured**
- **Premiums paid by those properties**
- **Claims generated by those properties**
- **Loss ratio for secondary residences**
- **Catastrophe-loss ratio for secondary residences**
- **Average claim severity compared with primary residences**
- **Frequency of claims compared with primary residences**
- **Whether secondary homes actually perform worse actuarially than primary homes**
- **Projected impact on TWIA's catastrophe exposure if they're retained**
- **Projected impact on TWIA rates if they're retained**
- **Projected impact on the private market if they're expelled**

There are many types of properties that are not full-time homestead owner-occupied properties, including:

- **vacation homes,**
- **family beach houses,**
- **condo used several weeks a year,**
- **a property occasionally rented,**
- **a full-time short-term rental business,**
- **a commercial lodging operation.**

These all produce very different insurance risks. Why not rate properties based on the risk the actuaries say they present rather than excluding an entire and giant slew of properties that support coastal economies?

There are surely many avenues to explore for insurance ratings specific to different types of non-full-time residences that would prevent catastrophic damage to our economies.

We 100% oppose your proposed legislative recommendation to eliminate windstorm coverage for non-full-time residences.

Sincerely,

A large black rectangular redaction box covering the signature area.

Sent from my iPhone

From: notify@noreply.twia.org
Sent: Monday, August 31, 2026 4:21 PM
To: agentservices@twia.org
Subject: New TWIA submission from TWIA-Contact

First Name

[REDACTED]

Last Name

[REDACTED]

Email

[REDACTED]

Phone

[REDACTED]

Best Time to Call

Morning (7am - 12pm)

Subject

WPI-8-C Questions

How may we help you?

What is the basis of the one board member wanting to change ruling on TWIA coverage for 2nd homes?