Public Comment

From: [redacted]
Sent: Wednesday, September 2, 2026 6:04 PM
To: PublicComment
Subject: Second home wind insurance

My name is [redacted] and my wife and I have owned [redacted] since last October. After many years of dreaming and saving for this to happen! If we can no longer get or afford wind insurance we will more than likely have to sell our dream! This is a terrible idea! Sincerely [redacted]

Public Comment

From: [redacted]
Sent: Wednesday, September 2, 2026 4:57 PM
To: PublicComment
Subject: Oppose Changes to TWIA Coverage

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

[redacted]

Public Comment

From: [redacted]
Sent: Wednesday, September 2, 2026 4:56 PM
To: PublicComment
Subject: Oppose Changes to TWIA Coverage

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

Public Comment

From: [redacted]
Sent: Wednesday, September 2, 2026 2:55 PM
To: PublicComment
Subject: TWIA Coverage Concern

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

Thank you

Public Comment

From: [redacted]
Sent: Wednesday, September 2, 2026 2:13 PM
To: PublicComment
Subject: Please Reject TWIA Windstorm Coverage Limitations

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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.

Sent from my iPhone

Public Comment

From: [redacted]
Sent: Wednesday, September 2, 2026 1:02 PM
To: PublicComment
Subject: Opposition to excluding TWIA for second homes in Texas

I respectfully oppose the proposal from TWIA coverage. This change could negatively affect property owners, real estate transactions, property values, and communities throughout the 14 coastal counties. I ask the committee to consider the broader impact on coastal Texas and maintain access to TWIA coverage for these property owners.

It seems unfair to remove these properties from the coverage simply because we own a second property. We spend at least half of the year at that property and pay real estate taxes, spend money in the stores and restaurants in the area as well as support local activities and groups. When we are there, we are Texas residents living in our second home. We deserve to continue this coverage as it is our home that is at risk without it. Please do not exclude us from this coverage.

Sincerely,

[redacted]

Public Comment

From: [redacted]
Sent: Wednesday, September 2, 2026 12:05 PM
To: PublicComment
Subject: TWIA for 2nd homes

I respectfully oppose the proposal to exclude second homes from TWIA coverage. This change could negatively affect property owners, real estate transactions, property values, and communities throughout the 14 coastal counties. I ask the committee to consider the broader impact on coastal Texas and maintain access to TWIA coverage for these property owners.
We have 2 beautiful properties on South Padre island that would be affected. We built a dream vacation home and spend a lot of time there with friends and family. We already spend a lot of money on TWIA, Flood and hazard insurance as well as a rental that we pay those 3 insurance policies on. You will price us out of both and then what? If it happens to us then it will happen to more and where does that leave the coastal towns? Please listen to what those affected have to say before making your decision.

Thanks and many blessings,

[redacted]

Public Comment

From: [redacted]
Sent: Wednesday, September 2, 2026 11:53 AM
To: PublicComment
Cc: [redacted]
Subject: Protest to Proposal

Good morning,

I am writing on behalf of [redacted] [redacted] to protest on her behalf of the [redacted]

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

Public Comment

From: [redacted]
Sent: Wednesday, September 2, 2026 11:35 AM
To: PublicComment
Subject: Please Reject TWIA Windstorm Coverage Limitations

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:	Cindy Perez <cperez@fairwaymc.com>
Sent:	Wednesday, September 2, 2026 11:07 AM
To:	PublicComment
Subject:	TWIA Residential Coverage

Dear Members of the Texas Legislature and TWIA Board:

I am writing to strongly oppose any proposal that would limit TWIA residential coverage to owner-occupied homesteads and eliminate eligibility for secondary homes.

This is not simply an insurance issue. **It is a mortgage lending, real estate, property value, and coastal economic issue.**

Mortgage lenders generally require adequate windstorm coverage on properties securing a loan. If TWIA coverage is eliminated for secondary homes and affordable private coverage is unavailable, many coastal properties could become **difficult or impossible to finance**.

The consequences are significant: fewer qualified buyers, fewer real estate transactions, downward pressure on property values, and potential impacts on local tax revenues and businesses that depend on a healthy coastal real estate market.

This is particularly concerning for communities such as **South Padre Island**, where secondary and vacation homes represent a substantial part of the real estate market and local economy.

TWIA exists because many coastal property owners cannot obtain adequate wind and hail coverage through the traditional insurance market. Removing properties from TWIA does not eliminate the need for insurance—it simply shifts the problem to homeowners, buyers, sellers and lenders.

Before Texas considers such a significant change, there should be a thorough analysis of its impact on **mortgage availability, insurance affordability, property values, real estate sales and the economies of all 14 coastal counties.**

A property that cannot be adequately insured may not be financeable. A property that cannot be financed becomes much harder to sell.

I respectfully urge TWIA and the Texas Legislature to **reject this proposal** and protect Texans' ability to insure, finance, buy and sell property along our coast.

Respectfully,

Cindy Lee Perez
Branch Office Manager
NMLS# 1400713

APPLY NOW

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A: 135 Paseo Del Prado, Suite 14 • Edinburg, TX 78539

FAIRWAY® HOME MORTGAGE

Public Comment

From: [redacted]
Sent: Wednesday, September 2, 2026 9:05 AM
To: PublicComment
Subject: Windstorm Coverage

my name is [redacted] I am the owner of [redacted]. This is a second home that i use as a short term rental to cover its expenses. i have owned this property since 2021

Please do not end windstorm coverage for my property.

I am a retired widow. I purchased this property with proceeds of a previous rental house that was inherited from my parents. I wanted to be able to enjoy the home occasionally now that I am retired. I was hoping the rentals would cover its expenses. This is my only rental.

Loosing windstorm coverage could be devastating to my financial situation. Repairing wind damage can be very expensive and loss of the income from the short term rental. without insurance coverage I would cover this from my pocket which is limited; Social security and savings. It might mean loosing the house I live in.

Please do not end windstorm storm coverage on second homes and rental properties.

Thank you
[redacted]

Public Comment

From: Mary Pullen <mary@adelantemortgage.com>
Sent: Wednesday, September 2, 2026 8:13 AM
To: PublicComment
Subject: Excluding second homes from coverage with TWIA

"I respectfully oppose the proposal to exclude second homes from TWIA coverage. This change could negatively affect property owners, real estate transactions, property values, and communities throughout the 14 coastal counties. I ask the committee to consider the broader impact on coastal Texas and maintain access to TWIA coverage for these property owners.

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Public Comment

From: [redacted]
Sent: Wednesday, September 2, 2026 7:02 AM
To: PublicComment
Subject: Opposition to Proposed TWIA Coverage Limitation – Owner-Occupied Homesteads Only

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Dear TWIA Board Members,

I am writing as a property owner in Texas to express my strong opposition to the proposal being considered at today's meeting to limit windstorm insurance coverage to owner-occupied homesteads and primary residences.

Non-owner-occupied properties, including seasonal, investment, and rental properties, are just as exposed to windstorm risk as primary residences, and their owners have paid into TWIA in good faith for years. Restricting eligibility based on occupancy status does not reduce risk. It simply shifts thousands of coastal property owners into a market with far fewer and far more expensive alternatives, destabilizing coastal communities and property values in the process.

Many of these properties support local economies through tourism and rental income, and their owners rely on TWIA as the only viable windstorm coverage option. Removing that safety net would create significant financial hardship without addressing the underlying issues TWIA is meant to solve.

I respectfully urge the Board to reconsider this proposal and continue offering windstorm coverage to all eligible coastal property owners, regardless of occupancy status.

Thank you for your consideration.

Sincerely,
[redacted]

Public Comment

From: [redacted]
Sent: Wednesday, September 2, 2026 6:20 AM
To: PublicComment
Subject: Oppose Changes to TWIA Coverage

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

Public Comment

From: [redacted]
Sent: Wednesday, September 2, 2026 6:05 AM
To: PublicComment
Cc: [redacted]
Subject: Opposition to Legislation

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]

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Public Comment

From: [redacted]
Sent: Wednesday, September 2, 2026 5:28 AM
To: PublicComment
Subject: TWIA

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We hope to be able to replace TWIA with commercial insurance if Texas cancels our coverage. I will say that this coverage was very comprehensive and well managed. Hats off to the state of Texas 👍 US
[redacted]
Port Aransas

Public Comment

From: [redacted]
Sent: Wednesday, September 2, 2026 5:23 AM
To: PublicComment
Subject: Proposed limitations of insurance to primary residences

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Dear TWIA,

Please do not vote to limit windstorm insurance to primary residences. A change like this will cause property owners who already pay higher taxes for coastal property to sell their land to large corporations. This will change the environment from one conducive to family outings and sports activities to large apartment buildings that are not always well-maintained. A change like this can affect the tourist business and local businesses on the Gulf Coast.

A change like this can change our beautiful beaches and coastal communities to slums.

[redacted]

Sent from my iPhone

Public Comment

From: [redacted]
Sent: Wednesday, September 2, 2026 12:54 AM
To: PublicComment
Subject: against the proposal of TWIA

Hi,

I am against the proposal TWIA has about not covering the second homes.

Thank you!

--
[redacted]