

**DELTA REGION GEOLOGIC HAZARD ABATEMENT DISTRICT
REGULAR MEETING OF THE BOARD OF DIRECTORS
January 31, 2024 AGENDA MEETING MINUTES
ISLETON COMMUNITY CENTER
208 JACKSON BOULEVARD, ISLETON, CA 95641
BY COMPUTER:**

**<https://us02web.zoom.us/j/3379037904?pwd=cWdVNkN5aHUxcjVwRGR1M1BpaicwZz09>
By Phone: 1 (669) 900-9128 Meeting ID: 337 903 7904 Password: 123456**

- Agendas and staff reports are posted on the GHAD's internet website (www.deltaregionghad.org).
- A complete packet of information containing staff reports and exhibits related to each item is available for public review at least 72 hours prior to a Delta Region GHAD Board meeting, or in the event that it is delivered to Boardmembers less than 72 hours prior to a GHAD Board meeting, as soon as it is delivered.

REGULAR MEETING 6:30 P.M.

1. Call to Order/Roll Call/Pledge of Allegiance:

Board Members: Pam Bulahan, Iva Walton, Jean Yokotobi, and David Kent

PRESENT: Board Member's Pam Bulahan, Iva Walton and David Kent.

2. Confirmation of Agenda Posting/Adoption of Agenda:

The GHAD Board may take action on any item listed on the agenda.

ACTION: Completed.

3. Public Forum: Members of the public may comment (3 minutes per speaker)

At this time, the public is permitted to address the GHAD Board on non-agendized items. In accordance with State law, no action or discussion may take place on an item not appearing on the posted agenda. The Board may respond to statements made or questions asked, or may request staff to report back at a future meeting concerning the matter.

ACTION: None.

4. Consent Calendar:

A. Subject: Minutes from November 29, 2023 meeting

Recommendation: Approve the minutes from the November 29, 2023 meeting

ACTION: Board Member Pam Bulahan motion to approve the minutes from the November 29, 2023 meeting. Board Member David Kent second the motion. AYES: Board Member's Pam Bulahan, Iva Walton, David Kent. NOES: None. ABSTAIN: None. ABSENT: Board Member Jean Yokotobi. PASSED 3-0.

B. Subject: Resolution 24-01, a resolution of the board of Delta Region GHAD for a general election to be held on Tuesday, November 5, 2024, for the election of three (3) members of the board of directors and directing staff to take steps necessary to effectuate the election.

Recommendation: Approve Resolution 24-01, a resolution for a general election to be held on Tuesday, November 5, 2024, for the election of three (3) members of the board of directors and directing staff to take steps necessary to effectuate the election.

ACTION: Board Member David Kent motion to approve Resolution No. 24-01, a resolution for a general election to be held on Tuesday, November 5, 2024, for the election of three (3) members of the board of directors and directing staff to take steps necessary to effectuate the election. Board Member Pam Bulahan second the motion. AYES: Board Member's Pam Bulahan, Iva Walton, David Kent. NOES: None. ABSTAIN: None. ABSENT: Board Member Jean Yokotobi. PASSED 3-0.

5. Continued Items:

A. Subject: Resolution 22-07, a resolution of the Board of Delta Region GHAD to appoint the City of Isleton Clerk to serve as the Delta Region GHAD Clerk and

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authorize the Chair to approve the contract with City of Isleton to provide GHAD Clerk services.

Recommendation: The action is now under consideration to be coupled with auxiliary services. Board discussion of the approach.

ACTION: Tabled to go to City Council.

6. New Business:

A. Subject: Presentation from Munich RE

Recommendation: Receive an introduction from GHAD Manager/designee, then receive the Munich RE presentation. Munich RE has reviewed the flood risk for the City of Isleton and proposes a parametric insurance arrangement. This is an information-only item.

ACTION: Received presentation and will come back.

B. Subject: JumpStart Grant Update

Recommendation: Receive a presentation from GHAD designee Kathleen Schaefer. Attached is a copy of the letter from the City Manager to the CalOES grant manager requesting a reallocation of funds to provide funding to include support from city staff.

ACTION: Tabled for more discussions.

C. Subject: Silver Jackets Project Opportunity

Recommendation: Receive a presentation from GHAD designee Kathleen Schaefer. The California Silver Jackets team brings together federal, state, and regional/local agencies to focus on the State's priorities for flood risk management. The program is led by the California Department of Water Resources (CA DWR) and empowered and supported by the U.S. Army Corps of Engineers (USACE). CA DWR and USACE propose to develop a serious game/iterative exercise tool to help small and flood-vulnerable communities prepare early to reduce flood damage and recover from floods faster. This project is in the initial development stages and would be an FY 2025-funded project. CA DWR and USACE seek an expression of support for the concept.

ACTION: Before disaster come together and have a plan. Serious game and how you recover after a flood. Hard to get people involved or volunteer. Work into the school.

D. Subject: GHAD Staffing Update

Recommendation: Board discussion of transition plan.

ACTION: Tabled.

7. Board Comments and Upcoming Topics of Discussion:

A. Set Date for Next Scheduled Board Meeting: March 27, 2024

Tentative schedule of upcoming Board meetings: May 29, 2024; July 31, 2024; September 25, 2024; November 27, 2024

Adjournment

**AYES:
NOES:
ABSTAIN:
ABSENT:**

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By Phone: 1 (669) 900-9128 Meeting ID: 337 903 7904 Password: 123456

CHAIR, Iva Walton

ATTEST:

DEPUTY CITY CLERK, Yvonne Zepeda

**BOARD OF DIRECTORS OF THE
DELTA REGION GEOLOGIC HAZARD ABATEMENT DISTRICT**

RESOLUTION NO. 22-07

**RESOLUTION APPOINTING KATHLEEN SCHAEFER TO SERVE AS THE GHAD
CLERK**

WHEREAS, on December 14, 2021, the Isleton City Council adopted Resolution No. 028-21 approving and ordering the formation of the Delta Region Geologic Hazard Abatement District ("Delta Region GHAD or GHAD"); and

WHEREAS, the GHAD is a political subdivision of the State of California, governed by state law (Pub. Res. Code § 26500 et seq.), and constitutes a legal entity separate and distinct from the City of Isleton ("City"), with operations independent of City functions; and

WHEREAS, notice of the hearing on the formation of the GHAD was given in accordance with the provisions of Public Resources Code Sections 26558 and 26561-63; and

WHEREAS, at the time set for the hearing no owner of real property within the proposed GHAD made an objection to its formation in accordance with the provisions of Public Resources Code Section 26564; and

WHEREAS, at the December 14, 2021, hearing, the owners of more than 50 percent of the assessed valuation of the real property within the proposed GHAD did not object to the GHAD's formation and the Board of Supervisors closed the hearing; and

WHEREAS, the GHAD is responsible for hiring its own staff (or contracting with parties to perform such staff services), including all workers who will undertake operation, maintenance, replacement, repair, and other activities of the GHAD, and no City employees shall perform such services for GHAD facilities and improvements unless the GHAD and the City enter into a separate agreement to be executed at a later date.

WHEREAS, pursuant to Public Resources Code Section 26584, the Board of Directors must appoint a Clerk; and

WHEREAS, the Delta Region GHAD Board of Directors has considered options for staffing of Geologic Hazard Abatement District Clerk position; and

WHEREAS, on March 29, 2022, the Delta Region GHAD Board of Directors appointed ENGEO Incorporated to serve as the GHAD Clerk with Resolution 22-02; and

WHEREAS, on May 31, 2022, ENGEIO Incorporated submitted a letter of resignation to serve as GHAD Clerk for the Delta Region GHAD Board of Directors; and

WHEREAS, the Delta Region GHAD Board of Directors desires to accept ENGEIO Incorporated's resignation and appoint Kathleen Schaefer to serve as the GHAD Clerk.

NOW, THEREFORE, BE IT RESOLVED that the Board of Directors of the Delta Region GHAD resolves and orders as follows:

1. The GHAD Board of Directors hereby appoints Kathleen Schaefer to provide Clerk services for the Delta Region GHAD.
2. The recitals contained in this resolution are true and correct are an integral part Board of Directors' decision.
3. This resolution shall become effective immediately upon its adoption.

PASSED AND ADOPTED by the Delta Region GHAD Board of Directors, at the meeting of said Board held on the 31st day of July, 2024.

Ayes: Director(s)
Noes: Director(s)
Absent: Director(s)
Abstain: Director(s)

By: _____, Chair of the GHAD Board of Directors

ATTEST:
_____, Clerk of the GHAD Board
Date: _____

DELTA REGION GEOLOGIC HAZARD ABATEMENT DISTRICT
STAFF REPORT

TO: Delta Region Geologic Hazard Abatement District (GHAD) Board of Directors

FROM: GHAD Clerk

BOARD MEETING DATE: July 31, 2022

SUBJECT: Miscellaneous Informational Update

SUMMARY:

- The UC Davis media piece has generated several positive press pieces.
- Work on 2027 update to the Central Valley Flood Protection Plan has started.
- A Notion project management site has been set up.

DISCUSSION

Links to press:

UC Davis

<https://www.notion.so/3731777797d4c72a16d2d8619f65f59?v=f56f458936464c53bc5fd0363f1cd41c&pvs=4#c602115c474e43e5a7ff464ba2f0e69d>

NBC

<https://www.notion.so/3731777797d4c72a16d2d8619f65f59?v=f56f458936464c53bc5fd0363f1cd41c&pvs=4#c602115c474e43e5a7ff464ba2f0e69d>

CBS

<https://www.nbcbayarea.com/news/local/climate-in-crisis/no-flood-insurance/3474736/>

Capital Public Radio's "Insight" program

Politico

"One example is community insurance, where an intermediary like a nonprofit purchases a group policy. The California Office of Emergency Services is funding a pilot program in Isleton, a Delta community prone to flooding"

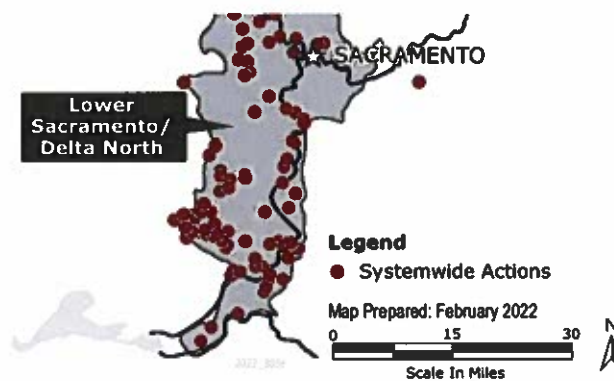
<https://www.politico.com/newsletters/california-climate/2024/06/11/imagining-a-post-insurance-world-00162849?nname=california-climate&nid=00000189-315c-d8dd-a1ed-797dc9f10000&nrid=4aaad9d9-697d-4447-94b0-82e8ee952fbf&nlid=2745178>

CVFPP: The Central Valley Flood Protection Plan (CVFPP) is California's strategic blueprint to improve flood risk management in the Central Valley. Prepared by the California Department of Water Resources (DWR) in accordance with the Central Valley Flood Protection Act of 2008

(Act) and adopted by the Central Valley Flood Protection Board (CVFPB) in June 2012, the CVFPP guides the State's participation in managing flood risk in areas protected by the State Plan of Flood Control (SPFC). The CVFPP is updated every 5 years in accordance with the Act. The 2022 plan can be found at: https://water.ca.gov/-/media/DWR-Website/Web-Pages/Programs/Flood-Management/Flood-Planning-and-Studies/Central-Valley-Flood-Protection-Plan/Files/CVFPP-Updates/2022/Central_Valley_Flood_Protection_Plan_Update_2022_ADOPTED.pdf

The 2022 plan included a reference to the Isleton community based flood insurance pilot program as an implementing action (p 2-48). This reference supports future funding for the pilot program. There is every indication that DWR will continue to support the pilot program initiative, but the GHAD Board will want to engage with DWR as they update the plan.

The 2022 CVFPP plan calls for funding some of the deferred maintenance and upgrading the levees to a 100-year level of protection. The extent of the activities will depend on funding. The Delta Stewardship Council has released the draft Delta Levee Investment Strategy (DLIS), and Brannon-Andrus Island levees are listed as a priority.



The Delta Stewardship Council *Science for Communities* project looked at temporary housing options for the legacy communities the event of a levee failure. <https://www.youtube.com/watch?v=ZUp4NIUfxtw&t=8721s>

**DELTA REGION GEOLOGIC HAZARD ABATEMENT DISTRICT
STAFF REPORT**

TO: Delta Region Geologic Hazard Abatement District (GHAD) Board of Directors

FROM: GHAD Manager

BOARD MEETING DATE: July 31, 2024

SUBJECT: Draft Charter.

RECOMMENDATION

The board provides guidance on finalizing the draft Charter.

SUMMARY

A project charter is a valuable tool for several reasons:

1. *Defines Objectives and Scope:* It clearly outlines the project's goals, objectives, and scope, ensuring that all stakeholders have a shared understanding of what the project aims to achieve.
2. *Establishes Authority:* The charter formally authorizes the project, giving the project manager the authority to use organizational resources for the project's activities.
3. *Sets Clear Roles and Responsibilities:* It identifies key stakeholders, their roles, and responsibilities, helping to avoid confusion and ensuring that everyone knows their duties.
4. *Aligns Stakeholders:* By involving key stakeholders in the development of the charter, it helps to align their expectations and gain their commitment to the project's success.
5. *Provides a High-Level Plan:* It includes a high-level overview of the project's timeline, budget, and resources, providing a roadmap for project planning and execution.
6. *Facilitates Communication:* A well-documented charter serves as a communication tool that can be referenced throughout the project, ensuring that all stakeholders remain informed about the project's progress and any changes.
7. *Risk Management:* It helps in identifying initial risks and assumptions, allowing for better preparation and mitigation strategies.
8. *Foundation for Detailed Planning:* The charter serves as a foundation for creating more detailed project plans, including the project management plan, work breakdown structure, and schedule.

By setting a solid foundation, a project charter increases the likelihood of project success and helps in managing expectations and ensuring stakeholder buy-in.

The Isleton City Council has voted to approve issuing an RFP for the JumpStart Grant. The grant includes funding to prepare a formal Charter and to support a Task Force to guide the development of the various reports and to support stakeholder engagement. The grant envisioned that the GHAD would serve as the Task Force. A draft charter is proposed. The GHAD administration team requests guidance on finalizing the charter.

Attachment 1: Draft Charter

Delta Region GHAD Charter - Draft

Project Charter: Delta Region GHAD

Project Sponsor: Delta Region GHAD

Project Manager: Jump Start Contractor

Project Start Date: July 31, 2024

Project End Date: March 25, 2025

Project Objectives:

1. **Primary Objective:** To establish and manage a community based flood insurance program in Isleton, California, tailored to the community's unique climate risks, and vulnerabilities, with a focus on building resilience and providing financial protection against climate-induced disasters, including the potential failure of the levee protecting the community. The goal of this particular phase is to establish a Tier 1 – It Takes a Village recovery payment program. The program has two components: a **Payment-to-Property Grant** and a **Payment-to-People Grant** program.
2. **Secondary Objectives:**
 - Develop a pre-disaster recovery ordinance that outlines policies and procedures for disaster recovery efforts, including resource allocation and community assistance.
 - Conduct a comprehensive vulnerability assessment to identify and prioritize climate-related risks and their potential impacts on the community.
 - Create a pre-disaster recovery plan that outlines a structured approach to disaster recovery, including evacuation procedures, emergency shelter management, and post-disaster resource distribution.
 - Foster active community engagement and collaboration to ensure the CBCI program aligns with community needs and preferences.
 - Advocate for the integration of CBCI solutions and innovative flood risk management practices at the state and local levels.

Scope:

The scope of this project consists of two sets of activities:

1. Work to put in place a Tier 1 – It Takes a Village Flood Recovery Program.
2. Work to fulfill the requirements of the JumpStart Grant, helping the community recover from the 2023 flood disaster and helping to prepare to plan for and recover from future disasters.

Project Stakeholders:

1. Project Sponsor: Delta Communities Geologic Hazard Abatement District
2. Project Manager: JumpStart Funded Sustainability and Recovery Coordinator
3. Isleton Community Members
4. Local Businesses and Organizations
5. Brannan-Andrus Island Levee Maintenance District
6. California Department of Water Resources (DWR)
7. California Department of Insurance (CDI)
8. Government Agencies (Local, State, Federal)
9. Academic Institutions
10. Disaster Management Organizations
11. Funding Organizations and Grant Providers

Project Risks:

1. Lack of support to implement the JumpStart Grant
2. Lack of Community Engagement and Support
3. Regulatory and Legal Challenges
4. Budgetary Constraints
5. Data and Information Gaps
6. Changing Climate Conditions

Project Deliverables:

Activity 1: It Takes a Village.

Established Isleton CBI Program

1. Pre-Disaster Recovery Ordinance
2. Vulnerability Assessment Report
3. Pre-Disaster Recovery Plan
4. Community Engagement and Outreach Plan
5. Financial Reports and Documentation
6. Advocacy and Policy Documents

Project Timeline:

The project is expected to begin on _____ - and conclude on January 1, 2025.

Project Budget:

The project budget is estimated at [Budget Amount] and is subject to adjustments based on funding availability and project needs.

Approval:

This project charter is approved by:

Project Sponsor: Iva Walton, DC-GHAD President **Date:** _____

Project Manager: JumpStart Sustainability and Recovery Coordinator **Date:** _____

This project charter outlines the objectives, scope, stakeholders, risks, deliverables, timeline, and budget for the Isleton CBCI Program Implementation. It serves as the project's guiding document and requires approval from the project sponsor and project manager.

Attachment No. 1

Assumptions and Constraints

- There are the following structure counts in Isleton:

Row Labels	# of Structures
Commercial	81
Industrial	9
Mixed Use	21
Residential	326
RESOURCE CONSERVATION AND OPEN SPACE	12
Grand Total	449

- Estimates of the levee failure probably vary, but an annual exceedance probability (AEP) of .013 (75-year) is deemed reasonable.
- Flood inundation depths vary from 8 feet to 0 feet.
- More than half of all households rent.
- Less than one-fourth of all households have flood insurance.
- The average time for FEMA Individual Assistance payments to start is 18 months. (FEMA has a new program to reduce this timeframe)
- Isleton is a designated Disadvantaged Community.

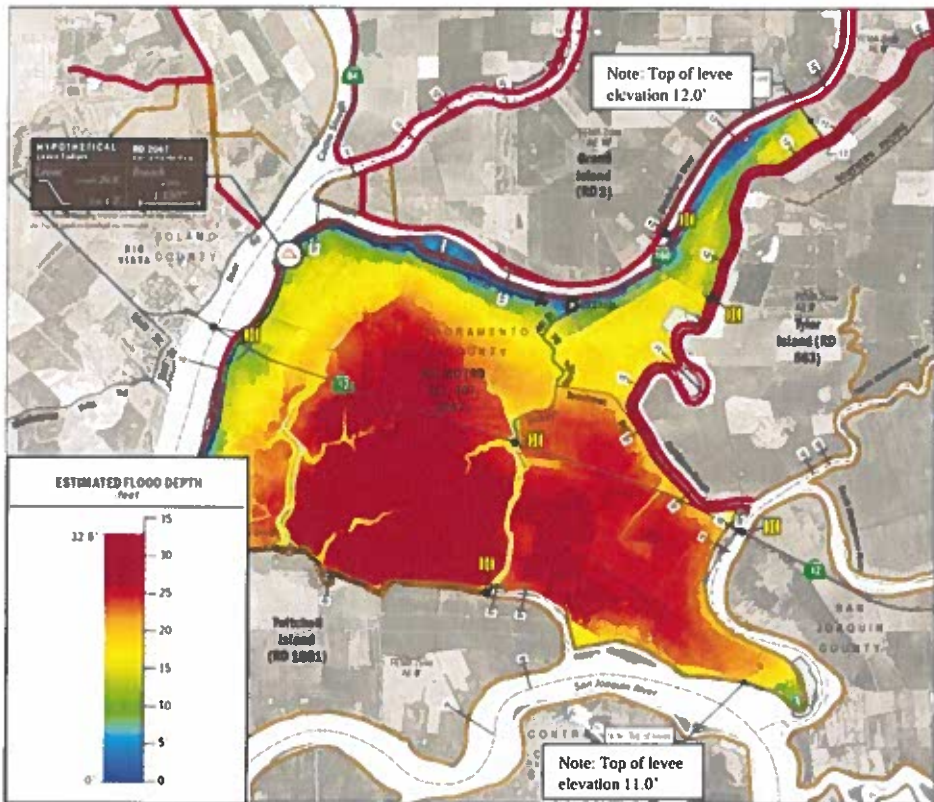


Figure 3-1. Study Area Maximum Flood Depths (Dynamic Planning + Science, 2017 for Sacramento County*)

Schedule and Key Decisions:

March 27, 2024 Board Meeting

- Question: Should the Tier 1 **Financial Housing Payments** program provide a \$10,000 payment to every property owner, or should there be two payment tiers: one for those likely to flood more than 3 feet and a smaller payment for those likely to flood less than 3 feet?

Discussion: There are advantages and disadvantages to having a two-tiered system.

This program is anticipated to be partly funded through a Proposition 218 assessment. A Proposition 218 assessment mandates that the benefit must be proportional to the fee. If the payment for one property will be less than for another, the assessment must be proportional.

Providing a \$10,000 payment to every household would allow the \$10,000 to be considered the deductible. This would lower the cost of NFIP insurance and encourage more insurance take-up. Even homes that flood very little can have a significant mold abatement expense.

Providing a two-tiered payment would reduce the cost and, thus, the assessment fees.

- Discussion: Because of the Proposal 218 restrictions, the Financial Housing Payments program will not provide any relief for renters. Funding for renters and living expenses will come from the **Individual Housing Assistance** program. This will need to come from State or county General Funds/philanthropy or other sources. The state insurance commissioner's office is working on this program. What recommendations/thoughts do you have for them?
- Discussion: Implementing this pilot program is a priority for the Department of Water Resources. DWR staff have included funding for the first two years in their budget request. Given the current state of budget affairs, there is no guarantee, but funding has been requested. The budget request, if approved, would pay for the first two years of insurance premiums.



Parametric Flood Protection for Delta Region GHAD - City of Isleton



James Doona, Daniel Seyyedi

31 January 2024

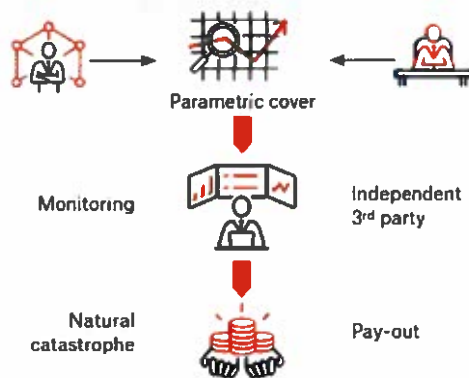


Parametric trigger

Indemnity insurance: Pay-out based on actual damages

Parametric insurance: Pay-out based on hazard or calculated index value

Parametric insurance presumes strong correlation between hazard or index value and (typical) damages.



Pricing:

Requires sufficient **historic or modelled data of the *parameter*** to allow probability calculations of parameter to exceed the trigger threshold(s).

Claims process:

(Near) **real-time query of *parameter*** data needs to be ensured to guarantee pay-out in case of a trigger event. Data can be provided by independent authorities (such as USGS, NOAA, or for India IMD (Indian Meteorological Department) etc.) or the whole process can be organized through independent third-party agencies (e.g. with sensors).

Main benefits of parametric covers

Indemnity insurance: Pay-out based on actual damages

Parametric insurance: Pay-out based on hazard or calculated index value



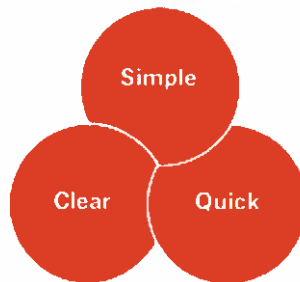
Speed

Parametric triggers ensure rapid recovery thanks to a simple and quick pay-out process that provides liquidity when you need it most.



Transparency

Independent third parties provide the data needed to trigger payment based on a simple, verifiable and unambiguous process.



Bespoke

In tandem with our experts, parametric solutions are tailor-made to the customer's exposures, risk appetite and legal environment.



Closing gap

Traditionally difficult to insure or uninsurable risks can now be covered at a reasonable price, based on customer's needs.

Parametric solutions are particularly useful seeking **prompt payment post event and flexibility of using payments.**

Proposal for a parametric flood cover based on sensor technology

Sensor Technology



Sensor

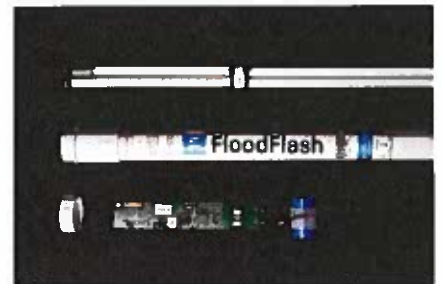
Proprietary IoT sensor is installed with each client. Its data trigger insurance payouts and feed into continuous improvement of pricing and claims management.



Pricing

Our pricing algorithm calculates premiums, at building-level resolution, for any location, instantly.

 FloodFlash



Platform

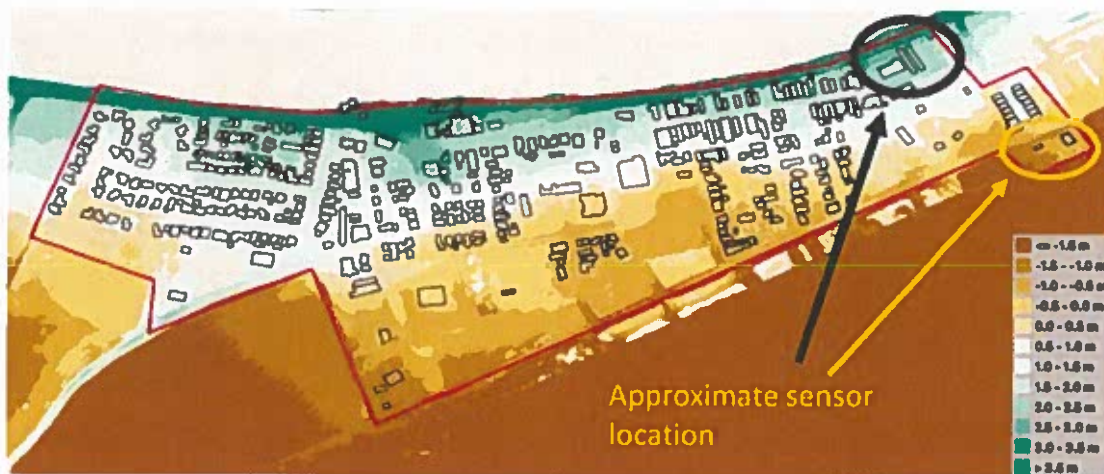
Our cloud platform handles policy admin, distributors and data. It is the only platform in the world used by retail brokers and agents to quote parametric insurance.



Proposal for a parametric flood cover based on sensor technology




Topography and Sensor Location



100 6th St, Isleton, CA 95641, USA



Proposal for a parametric flood cover based on sensor technology

Flood trigger structure

 A parametric trigger is based on physical data measured by independent reporting agencies like FloodFlash. There is no lengthy claims process involved, and a quick pay-out is guaranteed for immediate use such as for loan forbearance.

This parametric cover will pay out in case flood depth at the location of sensor exceeds 16 inches. All the households in the city of Isleton will get paid according to payout pattern.



	Trigger depth (inches)	16	24	32	40	48
	Payment per household	\$ 2,000	\$ 4,000	\$ 6,000	\$ 8,000	\$ 10,000
	Cumulative Payout	\$1m	\$2m	\$3m	\$4m	\$5m

 Capacity/max. Pay-out \$ 5,000,000

 Indicative premium \$ 150,000 per annum



These indications are non-binding and subject to change. In particular, these indications rely on: (i) satisfactory contract wording to be mutually agreed upon, including reference to the appropriate peril reporting agency; (ii) validity of these indications until Wednesday, the 3rd of April, 2024; and they are (iii) subject to revision or revocation at the sole discretion of Munich Re at any time prior to the execution of the transaction, especially upon the occurrence of a material adverse event, which may include the occurrence of any natural catastrophe or market liquidity event significantly affecting the worldwide (re)insurance markets.

We appreciate your interest



Munich Re Capital Partners



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DELTA REGION GEOLOGIC HAZARD ABATEMENT DISTRICT
STAFF REPORT

TO: Delta Region Geologic Hazard Abatement District (GHAD) Board of Directors

FROM: GHAD Clerk

BOARD MEETING DATE: July 31, 2022

SUBJECT: Discussion on January 31, 2024 Presentation from Munich RE/EPIC Brokers/MiniCo

SUMMARY:

At the January 31, 2024, meeting, the GHAD Board received a presentation from Munich RE outlining the terms of a parametric insurance product. GHAD staff received guidance from the GHAD board on recommended changes. GHAD staff is bringing the issue back to the GHAD board for direction.

DISCUSSION:

As part of the innovative pilot program, the GHAD is exploring options to provide immediate financial relief to Isleton residents and property owners in the event of a levee failure. One option is a *Payment-to-Property* Recovery Grant to property owners in the event of a major flood. The *Payment-to-Property* Recovery Grant would provide a modest payment to all property owners within the GHAD. One proposal is to finance the recovery grant with a parametric insurance policy. Munich RE has proposed a parametric insurance policy. Representatives from the insurance team will provide information on the proposed policy and will respond to Board questions.

Attachments: MunichRE presentation

