



**San Mateo County Flood & Sea Level Rise
Resiliency District
BOARD OF DIRECTORS**

County Supervisors:

At-Large Lisa Gauthier – Vice Chair
District 3 Ray Mueller

City Representatives:

Coast Debbie Ruddock - Chair
North Donna Colson
Central Adam Rak
South Kaia Eakin
At-Large Marie Chuang

HYBRID MEETING: IN-PERSON AND BY VIDEOCONFERENCE

This meeting will be held **in-person on the first floor of 1700 S. El Camino Real in San Mateo, and remotely** for public participation. Participants attending the meeting remotely via Zoom should click on the following link:

<https://oneshoreline-org.zoom.us/j/83797407700>

or call 669-444-9171 (Meeting ID# 837 9740 7700)

AGENDA

January 26, 2026

4:00 PM

1. Roll Call
2. **Public Comment** Persons wishing to address the Board on District-related matters not on this Agenda, as well as items listed under Action to Approve the Consent Agenda, may speak for up to two minutes; comments on Agenda items shall be heard during that item for up to two minutes.
3. **Action to Set the Agenda and Approve the Consent Agenda**
 - A. Approve the Minutes of the December 15, 2025 OneShoreline Board meeting
4. **Regular Business**
 - A. Discuss and take action to elect Board officers; confirm, establish, and appoint members to Board committees; and appoint Board members to external agencies
 - B. Receive a presentation on recent updates to the Brown Act *
 - C. Receive a presentation by Marcus Griswold, Senior Environmental Scientist at the California Department of Fish and Wildlife, on opportunities to establish advance mitigation strategies such as a mitigation bank
 - D. Receive a presentation by Carolyn Kousky, Executive Director and Founder of Insurance for Good, a key non-profit partner of OneShoreline’s Home Protection and Insurability Initiative
5. **Chair’s Report ***
6. **CEO’s Report ***
7. **Board Member Reports and Items for a Future Agenda ***
8. **Adjournment**

* There is no written staff report for this item

Meeting information, and public access and communications

- Verbal public comments will be accepted during the meeting in person or remotely. Remote comments can be submitted at the appropriate time by raising your hand via Zoom’s Chat or hand raising functions, or speaking if joining by phone. Written public comments can be submitted by email to board@OneShoreline.org by noon on the meeting day – indicate the agenda item to which your comment applies and it will be read or summarized at the meeting by the Board Clerk.
- If you require assistance to participate in the meeting or wish to submit written communication to all Board Members regarding the meeting, please contact the Clerk of the Board by 9:00 am on the day of the meeting.
- Public records relating to an open session item on the agenda are available at least 72 hours prior to a Regular Board meeting or at least 24 hours prior to a Special Board meeting, when these records are distributed to Board members. Public records are available at the District office at 1700 South El Camino Real, Suite 502, San Mateo, CA 94402 and at OneShoreline.org. To receive these documents electronically, please email board@OneShoreline.org.

**SAN MATEO COUNTY
FLOOD AND SEA LEVEL RISE RESILIENCY DISTRICT (ONESHORELINE)
Board of Directors Meeting Held in Person and Remotely via Zoom
December 15, 2025
DRAFT - MINUTES**

1. Roll Call

Chair Ruddock called the meeting to order at 4:06 p.m. via Zoom video conference software. Acting Clerk of the Board, Stephanie Lau, took the roll call.

Directors Present:

Debbie Ruddock, Representing Coast (Chair)
Lisa Gauthier, Representing the Board of Supervisors, District 4 (Vice Chair)
Ray Mueller, Representing the Board of Supervisors, District 3
Donna Colson, Representing Northern San Mateo County Cities
Kaia Eakin, Representing Southern San Mateo County Cities
Adam Rak, Representing Central San Mateo County Cities (*joined at 4:13 p.m.*)
Marie Chuang, Representing At-Large

Director(s) Absent: None

Staff Present:

Len Materman, Chief Executive Officer
Brian Kulich, Esq., Legal Counsel
Lucy Dong, Director of Finance and Administration
Summer Bundy, Director of Project Management
Johnathan Perisho, Project Manager
Stephanie Lau, Consulting Grant and Communications Advisor and Acting Clerk of the Board

2. Public Comment

Public Speaker(s): None

3. Action to Set the Agenda and Approve the Consent Agenda

A. Approve the Minutes of the October 27, 2025 OneShoreline Board meeting

Motion made by Director Chuang and seconded by Director Colson to set the agenda and approve the consent agenda:

Ayes: Chuang, Colson, Eakin, Gauthier, Mueller, Ruddock
Noes: None
Absent: Rak
Vote: 6-0-1

4. Regular Business

A. Accept the District's Audited Financial Statements for July 1, 2024–June 30, 2025 and authorize the Chief Executive Officer, or Designee, to transmit the Audit to appropriate government agencies

Len Materman introduced OneShoreline's auditor, Scott Diem from Macias Gini & O'Connell LLP, who presented on the audit results. Len Materman summarized OneShoreline's assets, liabilities, and net position for FY2024-25 relative to the previous fiscal year and OneShoreline's first year. Vice Chair Gauthier and Director Chuang also spoke on this item.

Director Rak joined the meeting at 4:13 p.m.

Public Speaker(s): None

Motion made by Director Colson and seconded by Vice Chair Gauthier to approve this item:

Ayes: Chuang, Colson, Eakin, Mueller, Rak, Ruddock

Noes: None

Absent: None

Vote: 7-0-0

- B. Consideration of a comment letter opposing the federal Bureau of Ocean Energy Management's proposal for the 11th National Outer Continental Shelf Oil and Gas Leasing Program

Len Materman spoke on this item. Chair Ruddock, Director Mueller, Director Colson, Director Eakin, Director Rak, and Counsel Brian Kulich also spoke on this item.

Public Speaker(s): None

Motion made by Director Gauthier and seconded by Director Rak to approve this item:

Ayes: Chuang, Colson, Eakin, Mueller, Rak, Ruddock

Noes: None

Absent: None

Vote: 7-0-0

- C. OneShoreline's Home Protection and Insurability Initiative launches in San Bruno

Director Colson temporarily left and returned to the meeting room at 4:28 p.m.

Len Materman and Summer Bundy presented on this item. Chair Ruddock, Director Chuang, Vice Chair Gauthier, and Director Colson spoke on this item. Ari Simon, a OneShoreline consultant supporting this initiative and Counsel Brian Kulich also spoke on this item.

Public Speaker(s): None

- D. Receive an update on the Millbrae and Burlingame Shoreline Resilience Project

Len Materman and Summer Bundy presented on this item. Chair Ruddock, Director Chuang, Director Colson, Director Eakin, and Director Mueller spoke on this item. Johnathan Perisho also spoke on this item.

Director Mueller temporarily left the meeting room at 5:22 p.m. and returned at 5:30 p.m.

Public Speaker(s):

- Ann Schneider of Millbrae
- Gita Dev from the Loma Prieta Chapter of the Sierra Club

E. Approve the 2026 schedule of Regular meetings of the Board of Directors

Len Materman spoke on this item. Chair Ruddock, Director Mueller, Director Rak, and Director Colson also spoke on this item. Counsel Brian Kulich also spoke on this item.

Public Speaker(s): None

Motion made by Vice Chair Gauthier and seconded by Director Colson to approve this item:

Ayes: Chuang, Colson, Eakin, Mueller, Rak, Ruddock

Noes: None

Absent: None

Vote: 7-0-0

5. Chair's Report

Chair Ruddock reported that Director Chuang, Director Rak, and herself have been reappointed to OneShoreline's Board.

Public Speaker(s): None

6. CEO's Report

Len Materman provided a brief preview of upcoming Board agenda items.

Public Speaker(s): None

7. Board Member Reports and Items for a Future Agenda

Director Rak spoke on the Twin Pines Park Belmont Creek Restoration Project.

Public Speaker(s): None

8. Adjournment

The meeting was adjourned at 5:44 p.m.

**San Mateo County Flood and Sea Level Rise Resiliency District
Agenda Report**

Date: January 26, 2026
To: San Mateo County Flood and Sea Level Rise Resiliency District Board of Directors
From: Len Materman, CEO
Subject: Discuss and take action to elect Board officers; confirm, establish, and appoint members to Board committees; and appoint Board members to external agencies

Recommendation:

That the Board of Directors (“Board”) of the San Mateo County Flood and Sea Level Rise Resiliency District (“OneShoreline”) discuss and take action to:

- select Board officers, including a Chair and Vice Chair;
- determine the composition of Board committees, none of which currently have vacancies;
- appoint a Board member to serve as a director of the San Francisquito Creek Joint Powers Authority (“SFCJPA”) and a Board member to serve as an alternate director of the SFCJPA; and
- appoint a Board member to serve as a director of the Association of California Water Agencies Joint Powers Insurance Authority (“JPIA”) and a OneShoreline staff member to serve as an alternate director of JPIA.

There are no term limits for an individual Board member to serve in these positions.

Background and Discussion:

The District’s Board Member Guidelines call for the Board to annually appoint members to fill Board officer positions. The position of Chair of the Board is currently held by Director Debbie Ruddock, who was appointed to that position in January 2025 at the same time that Director Lisa Gauthier was appointed Vice Chair.

The Board has four committees – Finance, Personnel, Strategic Planning, and Government Affairs – each with three members. The Finance Committee reviews OneShoreline investments, budgets, and audits; the Personnel Committee evaluates the performance of the CEO; the Strategic Planning Committee focuses on long-term OneShoreline funding; and the Government Affairs Committee concentrates on OneShoreline interests with the state and federal governments. The following lists each committee, whether it is standing or *ad hoc*, and current membership:

Finance (standing)	Marie Chuang, Donna Colson, Lisa Gauthier
Strategic Planning (<i>ad hoc</i>)	Lisa Gauthier, Adam Rak, Debbie Ruddock
Personnel (<i>ad hoc</i>)	Marie Chuang, Donna Colson, Kaia Eakin
Government Affairs (<i>ad hoc</i>)	Ray Mueller, Adam Rak, Debbie Ruddock

Following a selection process run by the City/County Association of Governments of San Mateo County last December, Directors Marie Chuang, Adam Rak, and Debbie Ruddock were reappointed to four-year terms.

Additionally, there are two outside organizations of which OneShoreline is a member agency that require our Board to appoint a member to those governing Boards. OneShoreline is a member agency of the SFCJPA along with the cities of East Palo Alto, Menlo Park, and Palo Alto, and the Santa Clara Valley Water District. Currently, Director Lisa Gauthier represents OneShoreline on the SFCJPA, with Director Kaia Eakin as the alternate; at this time, the Board should select/confirm its representative and alternate to the SFCJPA Board.

At this meeting, the Board must also designate a representative and alternate to serve on the JPIA Board as a requirement of OneShoreline participating in JPIA benefits programs. Last year, the Board designated Director Gauthier a JPIA director and OneShoreline Director of Finance and Administration Lucy Dong an alternate JPIA director.

Impact on OneShoreline Resources: There is no fiscal impact associated with this item.

Attachments: None

San Mateo County Flood and Sea Level Rise Resiliency District
Agenda Report

Date: January 26, 2026
To: San Mateo County Flood and Sea Level Rise Resiliency District Board of Directors
From: Len Materman, CEO
Subject: Presentation by Marcus Griswold, Senior Environmental Scientist at the California Department of Fish and Wildlife, on opportunities to establish advance mitigation strategies such as a mitigation bank

Recommendation

That the San Mateo County Flood and Sea Level Rise Resiliency District (“OneShoreline”) Board of Directors (“Board”) receive a presentation by Marcus Griswold, Senior Environmental Scientist at the California Department of Fish and Wildlife (“CDFW”), on advance environmental mitigation strategies.

Background and Discussion

Work in sensitive habitats in San Mateo County is necessary to achieve climate resilience for developed and undeveloped areas. Such work, even to create resilient habitat, can result in impacts that require mitigation. Many mitigation activities, such as restoration or planting, require years of monitoring and follow-up actions to ensure its success over time. To make up for the time before habitat is established, or for the distance between a mitigation site and where wildlife was originally impacted, environmental permits typically require that the mitigation area exceeds the impacted area. This can be costly, even for resilience and restoration projects. To reduce temporal and distance-related costs, and potentially improve mitigation outcomes, CDFW and other regulatory agencies provide options for advance mitigation such as Mitigation Banking and the Regional Conservation Investment Strategies Program.

Advance mitigation is a transaction that protect land to offset the adverse environmental impacts of future work. Key benefits include losing no time replacing ecological functions as these functions are established before impacts occur; mechanisms for funding land management; and opportunities to provide better ecological outcomes by investing in larger and longer-lasting habitats rather than smaller fragmented ones.

Mitigation Banking is an advance mitigation strategy that creates economic incentives for landowners to both protect natural resources on dedicated land and to manage habitat on that land for the long-term. Investments are made in restoration and management that can be compensated by selling credits associated with a specific area in an open market. Entities requiring mitigation can make and record payments to purchase credits on an as-needed basis to satisfy environmental permitting requirements. For example, at its meeting on September 22, 2025, the OneShoreline Board authorized the CEO to purchase 0.10 acre of mitigation credits for \$230,000 from the San Francisco Bay Wetland Mitigation Bank for the Routine Maintenance on Bayside Creeks Project.

Another advance mitigation strategy is CDFW’s Regional Conservation Investment Strategies (“RCIS”) Program that encourages regional conservation planning. A CDFW-approved RCIS is a public document that lays out priorities and strategies that, when implemented, make credits available for entities requiring mitigation. Once an RCIS is approved, a Mitigation Credit Agreement can be implemented by any entity and be compensated and credited on an as-needed basis. Establishing an RCIS presents opportunities to work with partners to set priority actions; consider landscape-scale connections for species movement; facilitate effective implementation; and streamline permitting and costs for projects with environmental impacts. Bay Area counties with an approved RCIS include Santa Clara, Santa Cruz, Alameda, Contra Costa, Solano, Napa, Sonoma, and Marin.

At this Board meeting, Dr. Marcus Griswold, a Senior Environmental Scientist with CDFW’s Wildlife Habitat Conservation Program, will discuss CDFW advance mitigation programs. Dr. Griswold formerly worked on climate adaptation planning with the San Mateo County Sustainability Department.

Impact on OneShoreline Resources: There is no fiscal impact associated with this item.

Attachments: None

**San Mateo County Flood and Sea Level Rise Resiliency District
Agenda Report**

Date: January 26, 2026
To: San Mateo County Flood and Sea Level Rise Resiliency District Board of Directors
From: Len Materman, CEO
Subject: Receive a presentation by Carolyn Kousky, Executive Director and Founder of Insurance for Good, a key non-profit partner of OneShoreline’s Home Protection and Insurability Initiative

Recommendation

That the San Mateo County Flood and Sea Level Rise Resiliency District (“OneShoreline”) Board of Directors (“Board”) receive a presentation by Carolyn Kousky, founder of Insurance for Good, a national nonprofit that is a key partner for OneShoreline’s Home Protection and Insurability Initiative.

Background and Discussion

In addition to promoting climate resilience in land use policies, private development, and public infrastructure; resilience for developed, natural, and recreational areas to climate-fueled storms and tides today and long-term; and developing funding streams to sustain these efforts and leverage outside funds, OneShoreline prioritizes supporting economic resilience for property owners throughout San Mateo County. These objectives are closely linked: implementing projects that reduce climate-related risks helps protect life and property, and reducing risk can, in turn, lower the rapidly escalating cost to families and entities to insure their properties.

As reported at the December 15, 2025 Board meeting, average home insurance premiums in San Mateo County in 2024 (excluding earthquake and flood insurance purchased separately) were 55% higher than in 2018. A primary driver of this increase is the growing severity and frequency of climate-related damage and risk locally and statewide. In particular, increasing wildfire risk has made private homeowner insurance policies unaffordable or unavailable for many. A lack of available insurance has forced homeowners to obtain coverage through the California Fair Access to Insurance Requirements (“FAIR”) Plan, a state insurance program for those unable to find coverage in the standard market; FAIR Plan policies often provide less coverage at a higher cost as compared with private policies. While the share of homeowners in San Mateo County enrolled in the FAIR Plan is below the statewide average, the rate of increase is much higher here: the number of local FAIR Plan policies in September 2025 was *eight times* greater than the number of local policies in September 2020.

Challenges related to insurance affordability and access have broader implications for local governments. Nationally, areas facing elevated risk and insurance constraints are beginning to experience declining property values, which will lead to declining property tax revenues for local jurisdictions. These trends are occurring at the same time the costs to build resilience increases with inflation and a greater need for it, and the costs to finance those projects increase as credit rating agencies price increased risks into borrowing costs. As a result, local governments around the country are exploring strategies to help their constituents navigate insurance challenges.

At OneShoreline, this priority is taking shape through closely-related efforts to reduce risk and enhance insurability. In addition to our efforts around large-scale land use changes and capital projects, this OneShoreline effort – known as the Home Protection and Insurability Initiative – is about bringing resources to homeowners to support their actions at the individual property and neighborhood scales to reduce our county’s increasing vulnerability to flooding and wildfire. This risk reduction work is complemented by our partnership with the national nonprofit Insurance for Good, which is working with major insurance companies to help incorporate (i.e. price) this risk reduction into the insurance products they offer in our county.

At the December 15, 2025 Board meeting, we discussed our work to provide flood protection supplies to residents in the Belle Air neighborhood of San Bruno that is extremely vulnerable to flooding. At this Board meeting, we will hear from Carolyn Kousky, Executive Director and founder of Insurance for Good, about the local and statewide insurance landscape and how OneShoreline’s risk reduction work in areas subject to flooding and wildfire relates to our partnership to, with the insurance sector, design local pilot projects over the next year.

Impact on OneShoreline Resources: There is no fiscal impact associated with this item.

Attachments: None