



Board of Directors Meeting

San Mateo County Flood and Sea Level Rise Resiliency District

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**

Agenda Item 4A

Elect Board officers; appoint members to Board committees and to external agencies

Current Board officers and committee assignments

Chair: Debbie Ruddock Vice Chair: Lisa Gauthier

Committees (up to three members):

Finance (standing): Marie Chuang, Donna Colson, Lisa Gauthier

Personnel (*ad hoc*): Marie Chuang, Donna Colson, Kaia Eakin

Strategic Planning (*ad hoc*): Lisa Gauthier, Adam Rak, Debbie Ruddock

Government Affairs (*ad hoc*): Ray Mueller, Adam Rak, Debbie Ruddock

Representative to the SFCJPA: Lisa Gauthier, alternate Kaia Eakin

Representative to the ACWA JPIA: Lisa Gauthier; alternate Finance & Admin. Director Lucy Dong

Agenda Item 4B: Receive a presentation on recent updates to the Brown Act

Teleconferencing Rules

Prior Law: A member of the Brown Act body could, in cases of “just cause” or “emergency circumstances” as defined, participate remotely in a limited number of meetings.

New Law:

- Deletes “emergency circumstances” as a separate category and collapses all grounds into “just cause”
 - Requires that the specific provision of law authorizing remote participation by a legislative body member be noted in the minutes of the meeting
 - Adds immunocompromised family members and military duties as grounds for just cause
 - Adds locally declared emergencies to the circumstances under which remote participation by members is allowed
-

Accommodation of Disabilities

Prior Law: California AG Opinion authorized local agencies to accommodate a member’s disability by allowing remote participation. This opinion, while instructive, was not binding.

New Law: Confirms that nothing in the Brown Act prohibits a legislative body member with a disability from participating remotely as a reasonable accommodation and further provides that a member with a disability may participate through only audio technology if their disability results in a need to participate off camera.

Agenda Item 4B: Receive a presentation on recent updates to the Brown Act

Copies of the Brown Act

Prior Law: Local agencies were not required to provide newly elected members of their legislative bodies with a copy of the Brown Act.

New Law: Local agencies are now required to provide a copy of the Brown Act to all newly elected and appointed members of its legislative bodies.

Removal for Disruptive Behavior

Prior Law: The presiding officer of a Brown Act body could remove a member of the public who disrupts, disturbs, impedes or renders infeasible the orderly conduct of a meeting.

New Law: Clarifies that disruption of a meeting that would authorize the removal of an individual from a meeting site is applicable also to persons disrupting the orderly conduct of a teleconference meeting.

Agenda Item 4B: Receive a presentation on recent updates to the Brown Act

Social Media Use

Prior Law: Members of Brown Act bodies could communicate with their own constituents using social media platforms, but were forbidden from commenting, liking or re-tweeting the social media posts of other members of their legislative bodies. This law was set to sunset January 1, 2026.

New Law: Makes those social media restrictions permanent.

Merely Watching Online Meeting

Prior Law: The legality of a member of a Brown Act body who merely watched or listened to a meeting via an online platform was potentially unsettled.

New Law: Clarifies that a member of a legislative body who is solely watching or listening to a meeting via webcasting is not "teleconferencing" for purposes of the Brown Act, and, therefore, teleconferencing requirements are not triggered by a member who is not interactively speaking, discussing, or deliberating on matters in the meeting.

Agenda Item 4B: Receive a presentation on recent updates to the Brown Act

Fully-Remote Meetings of Subsidiary Bodies

Prior Law: All boards and commissions created by a local agency were required to hold all meetings in person, with a limited opportunity for remote attendance by individual members when authorized by law.

New Law: Advisory-only subsidiary bodies of a local agency can be authorized to conduct 100% remote meeting so long as:

- the legislative body that established and appointed the subsidiary body makes and renews certain legislative findings every six months and
- a physical location with a staff member present is provided within the jurisdiction where members of the public may participate and observe

Translation of Agendas

- The agenda (not the entire packet) of an “eligible legislative body” must be translated into all “applicable languages”
- “Eligible legislative body” means
 - A city council of a city with a population of 30,000 or more or located in a county with a population of 600,000 or more
 - A county board of supervisors of a county with a population of 30,000 or more
 - The board of directors of a special district:
 - Whose boundaries include the entirety of a county with a population of 600,00 or more *and* has over 200 full-time employees; or
 - Has over 1,000 full-time employees; or
 - Has annual revenues that exceed \$400,000,000
- “Applicable languages” means languages spoken by 20% or more of the applicable population

Agenda Item 4B: Receive a presentation on recent updates to the Brown Act

Internet Disruption Policy

- Requires an “eligible legislative body”, on or before July 1, 2026, to approve a noticed public meeting in open session a policy regarding disruption of telephonic or internet services occurring during meetings
- Definition of “eligible legislative body” same as on previous slide

Agenda Item 4C: Receive a presentation on opportunities to establish advance mitigation strategies



ADVANCE MITIGATION OPTIONS

Marcus Griswold, California Department of Fish and Wildlife

Overview



1. Advance Mitigation Basics
2. CDFW's Advance Mitigation Programs
 - Conservation and Mitigation Banking
 - Mitigation Credit Agreements (MCAs) portion of the Regional Conservation Investment Strategies (RCIS) Program
3. Program comparisons

CDFW photo

Advance Mitigation Basics

Sponsors:

- Protect land conserved and managed for its natural resource values
- Can sell credits from advance mitigation site to permittees needing compensatory mitigation to offset their project's impacts (e.g., CEQA, CESA, LSA)
- Can earn a return on their investment of protecting the land by selling the credits
- Can determine credit prices in a free market

CDFW photo - Brandon Amrhein



Advance Mitigation Ecological Benefits

- No temporal loss of ecological function because protected before impacts occur
- Management of properties specifically for resources
- Larger, more functional and longer lasting ecological systems instead of small, fragmented projects

CDFW photo – Laurel Low



Conservation and Mitigation Banking

- Provides landowners economic incentives to protect and manage natural resources
- Specific lands are protected in perpetuity by conservation easement
- Saves permittees/project proponents time and money by providing them with pre-approved mitigation lands
- Credits may be purchased and recorded on an as-needed basis by entities that require mitigation



CDFW photo

Regional Conservation Investment Strategies

- Voluntary; Non-binding but required to create a Mitigation Credit Agreement (MCA)
- Prepared by public entity or federally recognized tribe in coordination with local stakeholders
- Developed at the local level, but with state-wide consistency
- Guides strategic regional conservation and mitigation
- Enables grant proposals to be more competitive
- No conservation commitment (also no permits)
- 10-year term; renewable with updates & CDFW review

The RCIS shall include habitat connectivity as a conservation element including information regarding connectivity within the RCIS area as well as connectivity to adjacent areas

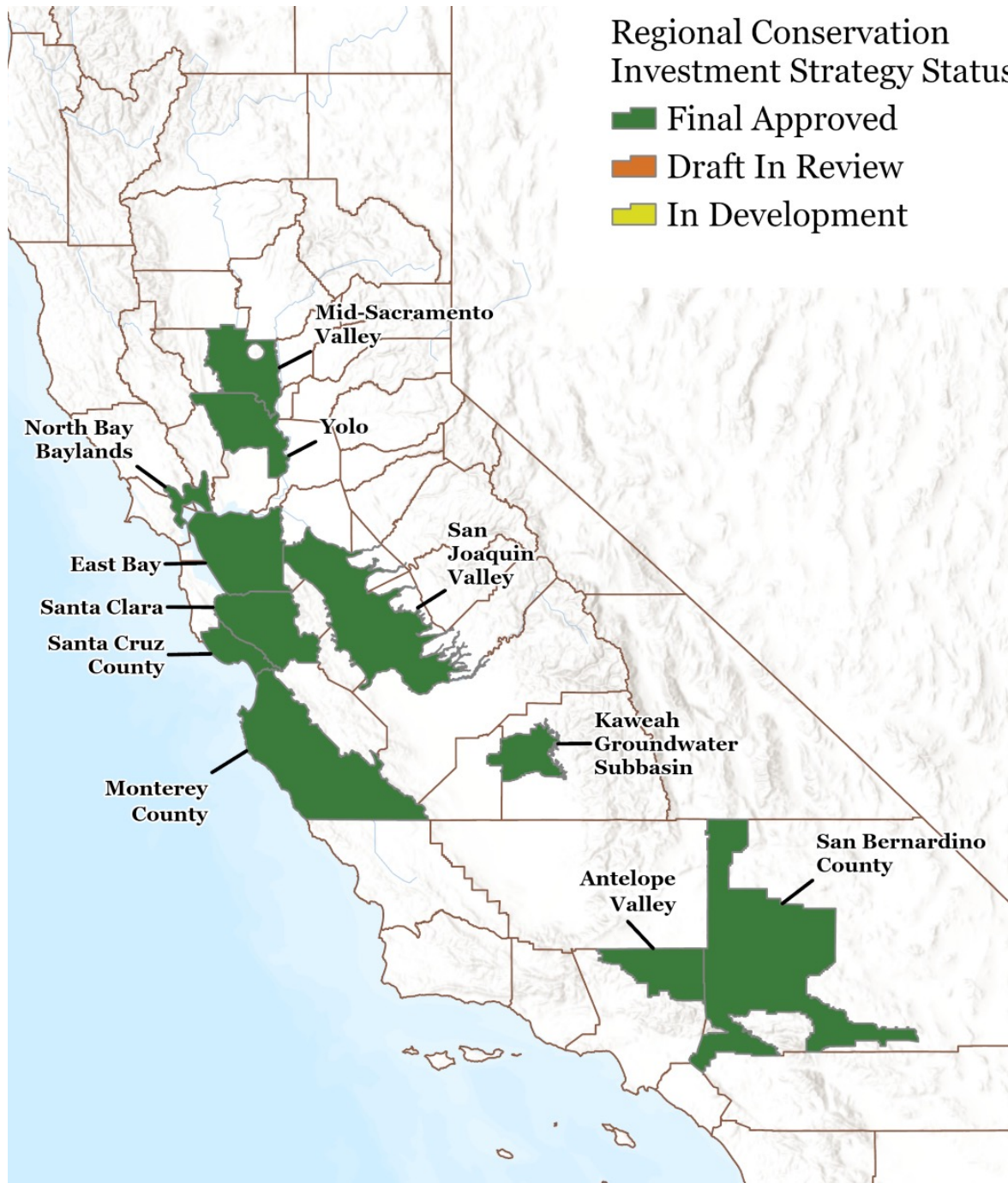


NORTH BAY BAYLANDS REGIONAL CONSERVATION INVESTMENT STRATEGY

June 2023

Santa Cruz County Regional Conservation Investment Strategy

December 2022



EBRCIS

JANUARY 2021
FINAL DRAFT

EAST BAY REGIONAL CONSERVATION INVESTMENT STRATEGY

Volume 1

California State Coastal Conservancy
The Nature Conservancy
East Contra Costa County Habitat Conservancy
Metropolitan Transportation Commission
ALCON

SCCRCIS

OCTOBER 2019
FINAL DRAFT
Amended November 2020

SANTA CLARA COUNTY REGIONAL CONSERVATION INVESTMENT STRATEGY

Santa Cruz RCIS

- Fish and invertebrates: Coho Salmon; Tidewater goby; steelhead – South Central California Coast DPS; steelhead – Central California Coast DPS; Zayante band-winged grasshopper; Monarch butterfly; western bumblebee; Ohlone tiger beetle; Mount Hermon June beetle
- Herps: Foothill yellow-legged frog; California red-legged frog; California tiger salamander; Santa Cruz long-toed salamander; Southwestern pond turtle; San Francisco garter snake
- Mammals: Mountain lion; Marbled murrelet; Ring-tailed cat
- Birds: Western snowy plover; Tricolored blackbird; Swainson's hawk; Golden eagle; White-tailed kite; American peregrine falcon; Bald eagle; California brown pelican



Includes a number of rare plants and other conservation elements (e.g., habitat)

Wildlife Connectivity Action

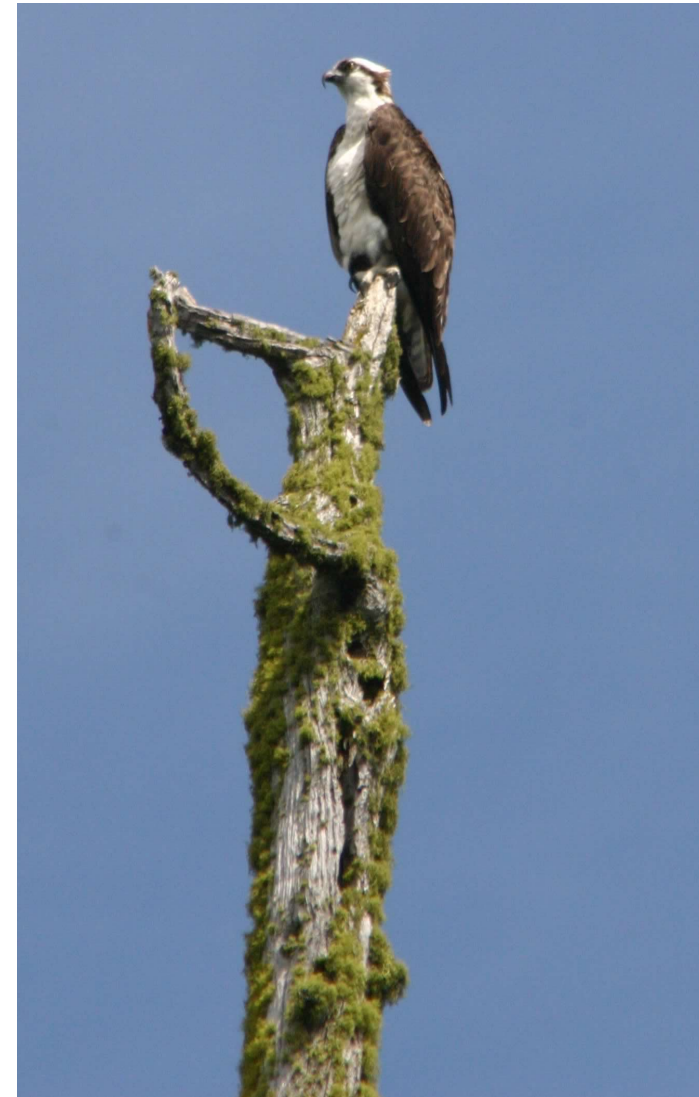
- An action that **measurably improves** aquatic or terrestrial habitat connectivity, or wildlife migration, recolonization, and breeding opportunities which are inhibited by built infrastructure or habitat fragmentation.
- May include, but is not limited to, a road overpass or underpass **solely** for use by wildlife.



CDFW Photo - Marcus Griswold

Mitigation Credit Agreements (MCAs)

- **Must occur within an approved RCIS area**
- Must implement actions identified in an RCIS
- Any entity can create an MCA (public or private)
- Can engage with other agencies to create credit types needed for their regulatory requirements
- Credits can be sold or retained by the sponsor for future use
- Can be established on public lands
- Sponsors should reach out to CDFW prior to paying fees and submittal



CDFW photo - Brandon Amrhein

Program Comparison

MCA Portion of RCIS Program	Mitigation Banking Program
Must occur within an approved RCIS	Can occur anywhere
Non-permanent & permanent credits	Permanent
Requires Conservation Easement (permanent) Long term durability agreement (non-permanent)	Requires Conservation Easement
Framework option available	No framework
Allows other agencies to join as needed	Includes 8 agencies by default
Can use excess mitigation	Option not available
Public review required for approval	No public review
Credits purchased before MCA closure still usable	Credits purchased before closure not usable

Advance Mitigation Programs' Resources



Mitigation Banking

[Conservation and Mitigation Banking web page](#)



Mitigation Credit Agreements (MCAs) Portion of Regional Conservation Investment Strategy (RCIS)

[Mitigation Credit Agreements web page](#)



Connectivity Advance Mitigation (CAM)

[Wildlife Connectivity Advance Mitigation web page](#)

mitconnect@wildlife.ca.gov

Regional Contact: Marcus Griswold,
Marcus.Griswold@wildlife.ca.gov

Agenda Item 4D

**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**

Insurance premiums have risen and access to private insurance has declined statewide and in San Mateo County due to increased damage and future risk posed by climate change.

Since September 2025, OneShoreline has been partnering with the national nonprofit Insurance for Good to explore solutions to improve local insurability (affordability and access). This work is part of OneShoreline's Home Protection and Insurability Initiative.

Carolyn Kousky, founder of Insurance for Good, will discuss the current home insurance landscape in California and in San Mateo County, and potential approaches that OneShoreline and Insurance for Good will evaluate throughout 2026 with the goal of implementing a pilot project with major insurance companies.

OneShoreline's Home Protection and Insurability Initiative

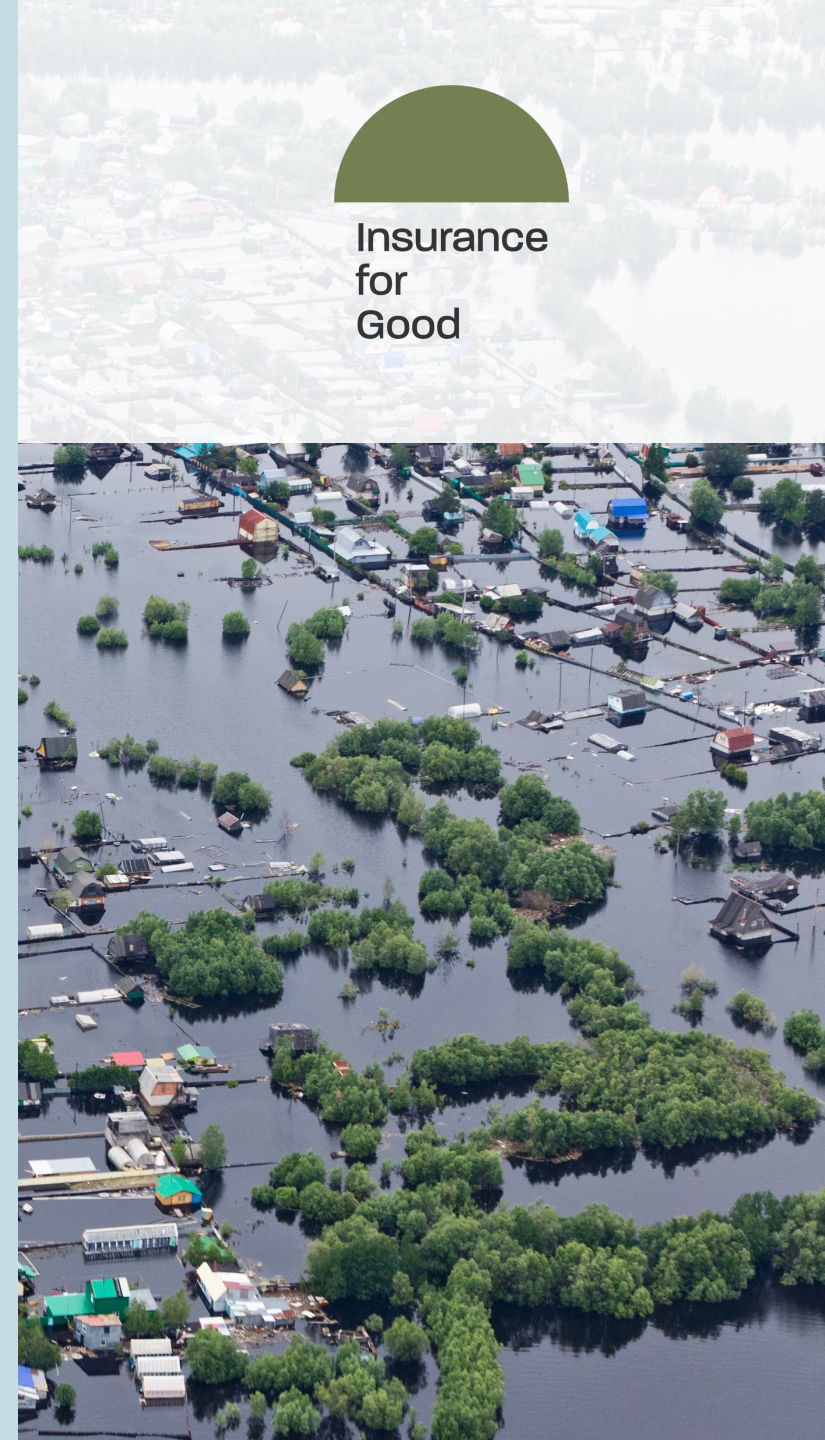
Flood and wildfire pilot projects

Carolyn Kousky

January 26, 2026



Insurance
for
Good





Insurance for Good

**Reimagining insurance as a
force for social and
environmental good.**

Assisting communities and policymakers through shared resources, capacity building, and incubation of open-source, innovative policies and programs that reimagine risk transfer to achieve social and environmental goals.

Mission:

Support communities and the public sector in harnessing risk transfer as a force for social and environmental good.

Vision:

A resilient, sustainable, and just economy where risk transfer solutions support social and environmental outcomes.

How we achieve this:

Shared resources.

We curate credible and trusted resources, translating them into useful information for communities and policymakers.

Education and capacity building.

We offer actionable training, convenings, and tailored engagements that support learning and action.

Open-source risk transfer innovation.

We incubate and accelerate new policies, programs, and tools with partners to launch pilots, facilitate investment, and catalyze transformation.

Policy and regulatory reform.

We work with the public sector on improved regulation and policy frameworks to ensure risk transfer markets are supporting society's broader goals.

Other California Projects



Insurance Lead for SB 254 study

Supporting CEA on legislatively mandated natural catastrophe resiliency study.

Education and Innovation with HCD and CDI

Providing education and capacity building for communities in six California counties.

Resilience Delta Grant Program Playbook

Guidebook for a grant program to pay the additional costs to rebuild to the highest levels of wildfire-resistance.

Resilience Funding and Financing Workgroup with CA FWD

Developing sustainable funding and financing mechanisms for climate risk reduction at both the community and household levels.

Blue Ribbon Commission on Climate Action and Fire-Safe Recovery Recommendations

Provided policy recommendations on how to create resilient communities and inclusive insurance markets.

San Diego Regional Climate Collaborative Partnership

Partnering on insurance innovation in San Diego.

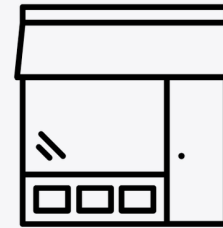
Insurance provides financial benefits to households

- Fewer unmet needs and fewer financial burdens
- Faster recoveries
- More likely to rebuild
- Lack of insurance can widen income inequality
- Lack of financial resources post-disaster negatively impacts all areas of life

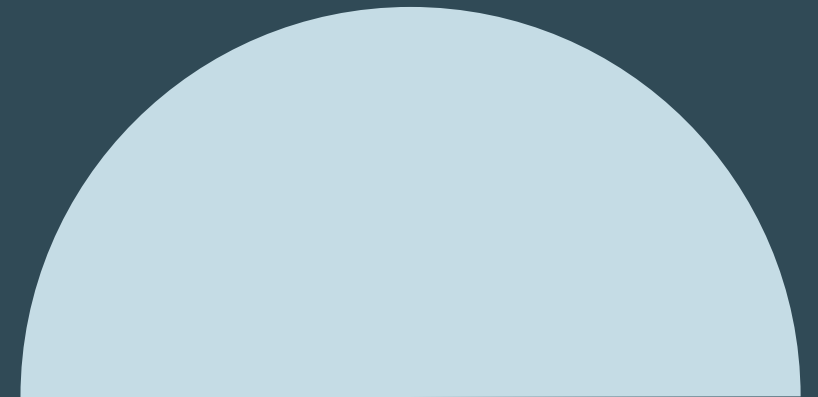


Insurance provides broader financial benefits

- Increases ability to participate in the local economy
- Protects lenders and GSEs

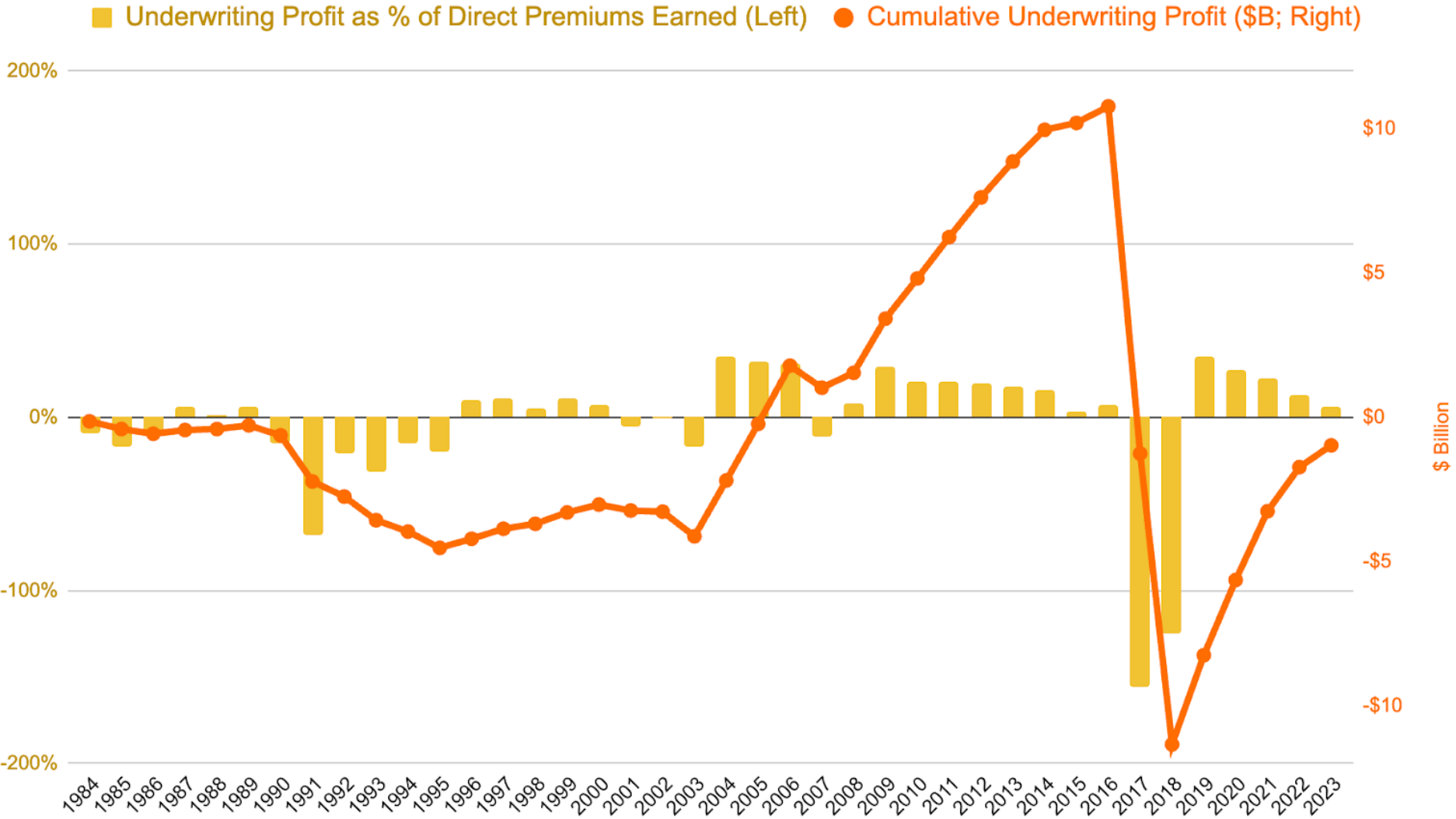


As insurance becomes ever more critical due to escalating disaster losses, those same trends are stressing disaster insurance markets.

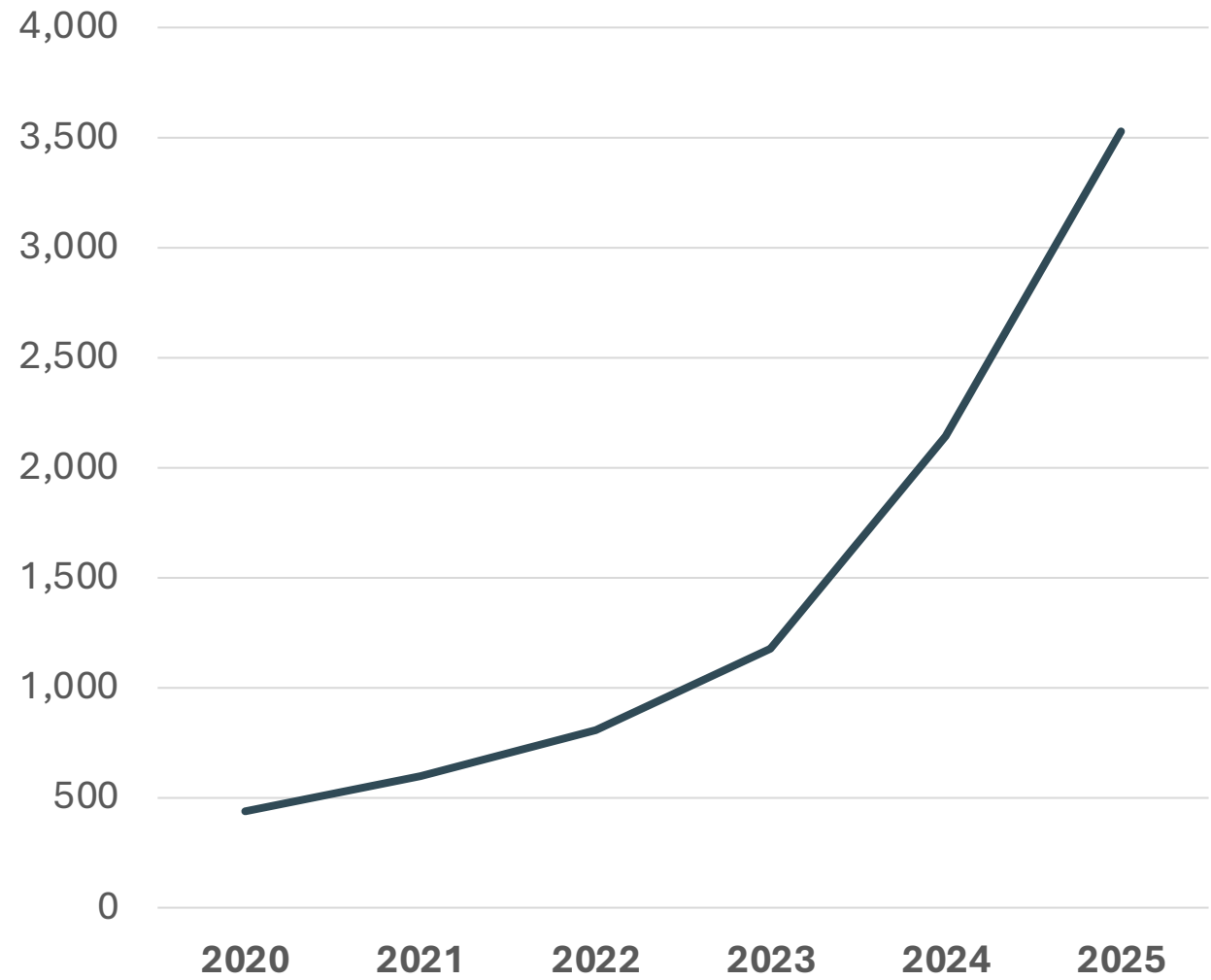


Wildfire insurability pilot

California homeowners insurance underwriting profits, 1984 - 2023



Residential FAIR plan policies in San Mateo County



An aerial photograph of a coastal town. The ocean is on the left, with waves breaking onto a sandy beach. The town is built on a green, hilly area to the right of the beach. The sky is blue with some clouds. A large white semi-circle is in the bottom left corner.

Averting growing losses and increasing stress in insurance requires dramatic investments in risk reduction.

Insurance Firm	Market Share	Mitigation discounts applied to	IBHS discounts offered?	Property and community discounts (no IBHS)	Property-only discounts with IBHS
State Farm	 20.9%	All-peril base premium	✓	6.2%	8.0%
Farmers	 14.5%	Wildfire peril premium		3% or 8% *	2.6% or 7% *
Mercury	 7.1%	CAT fire peril premium	✓	9.8%	33.5%, 43%, or 52.5% ***
CSAA	 6.5%	All-peril base premium	✓	10.5%	7.0%
Auto Club of Southern CA	 6.5%	Brushfire premium		22.0%	15.0%

Wildfire mitigation pilot

Home resilience investments linked to insurability guarantees

- Modeling and home assessments identify mitigations to reduce household and community fire risk
- Undertake needed home upgrades
 - Secure financial incentives for community participation
- Mercury recognizes investments in underwriting and pricing



Potential Challenges

- Largest insurance discounts are in areas of very highest risk. Discounts will not be as substantial as in some higher fire risk areas of the state. But it will certainly keep households off the FAIR plan.
- Will a cluster of adjacent homes be willing to retrofit together?

Flood insurability pilot

Flood Risk (Overlapping Census Tracts)

Area	Total Number Properties	Number of Properties at High Risk	Share of Properties at High Risk	Share of Properties inside SFHA
San Mateo, CA	215,350	37729	17.52%	4.44%
Redwood City	20,539	6243	30.40%	7.15%
North Fair Oaks	3,197	65	2.03%	0.00%
Belle Air Park, San Bruno City	1,100	149	13.55%	34.82%
Belle Haven, Menlo Park	1,266	308	24.33%	39.09%
Half Moon Bay	6,641	257	3.87%	0.16%
Millbrae	6,494	706	10.87%	4.07%
El Granada	3,144	75	2.39%	1.43%
Montara	3,064	173	5.65%	2.02%
Hillsborough	4,096	259	6.32%	0.50%
Burlingame	8,885	769	8.66%	7.41%

Source: [Tract](#) level flood factor from First Street Foundation.

Note: Communities are mapped to all census tracts that overlap with the community areas.

There may be instances where only a small portion of a census tract lies within a community area. In such cases, a tract is included only if the structures in the overlapping area exceed 50% of the total area of the census tract.

Linking flood insurance and flood mitigation

- NFIP provides premium discounts for:
 - Elevating the home above BFE
 - Flood vents
 - Raising utilities, HVAC, and electrical components to higher floors
 - Participation the Community Rating System
- Many insurance models used for underwriting and pricing are only updated every 3-5 years and may not include local changes from flood protection investments



Potential partnership with Neptune

- Neptune is largest private provider of flood insurance
- Work with Neptune and a California-based modeler to document the reduction in losses from investments in lowering flood risk
- While the benefits would not be recognized by NFIP in the near-term, Neptune would incorporate into their pricing and offerings
- Continue to explore possibilities around community insurance to improve affordability and close insurance gaps

Thank you!

carolyn@insuranceforgood.org





Upcoming Board meetings:

February 23, 2026 at 4:00 PM

March 23, 2026 at 4:00 PM