

**DELTA REGION GEOLOGIC HAZARD ABATEMENT DISTRICT
REGULAR MEETING OF THE BOARD OF DIRECTORS
SEPTEMBER 25, 2024 AGENDA
ISLETON COMMUNITY CENTER
208 JACKSON BOULEVARD, ISLETON, CA 95641
BY COMPUTER**

<https://us02web.zoom.us/j/3059540624?pwd=UmN0dXcwL3l5Q2pRSWhnTk6TjhJUT09&omn=85782096153>

By Phone: +1-669-444-9171. Meeting ID: 305 954 0624 Password: Hello

- 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, and David Kent

2. **Confirmation of Agenda Posting/Adoption of Agenda:**
The GHAD Board may take action on any item listed on the agenda.

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.

4. **Consent Calendar:**
 - A. Subject: Minutes from July 31, 2024 meeting

Recommendation: Approve the minutes from the July 31, 2024 meeting

5. **Continued Items:**
 - A. Subject: Follow-up Discussion on January 31, 2024 and July 31, 2024 Presentation from Munich RE

Recommendation: Staff is responding to comments from the Board and will bring the item back to the Board at the November meeting.

6. **GHAD Manager/Clerk Update**
 - A. Subject: Items of interest

Recommendation: Receive a presentation from GHAD Manager/Clerk on items of interest. GHAD Manager to make brief presentation of Flood Operation Decision Support System Tool

7. **New Business:**
 - A. Subject: Board Election Report

Recommendation: The Board President will administer the Oath of Office to Pam Bulahan to formally swear in the new board member

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By Phone: +1-669-444-9171. Meeting ID: 305 954 0624 Password: Hello

- B. Subject: Resolution 24-02 Receive presentation by GHAD Manager and EPIC Brokers regarding MOU.

Recommendation: Board approval of the MOU and authorization for the Chair to execute the agreement.

- C. Subject: Resolution a resolution of the Board of Directors of the Delta Region Geologic Hazard Abatement District (GHAD) authorizing the acceptance of \$100,000 from the Department of Water Resources (DWR) and the engagement of EPIC insurance brokers to secure a parametric insurance policy to fund a flood recovery payment program for one year. Receive a presentation by Mike Mierzwa, DWR regarding DWR funding opportunity.

Recommendation: The Board of Directors authorizes the GHAD Manager to take all actions necessary to implement the resolution.

8. Board Comments and Upcoming Topics of Discussion:

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

Tentative schedule of upcoming Board meetings: September 25, 2024; November 27, 2024

- B. Receive a presentation from the Delta Stewardship Council on the Delta Levees Investment Strategy

- C. Discuss the framework for allocating recovery payments and potential recovery benefit assessments.

9. Adjournment

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I, Kathleen Schaefer, Clerk of the Delta Region GHAD, declare that the foregoing Agenda for the September 25, 2024, Regular Meeting of the Delta Region GHAD was posted on Friday, September 20, at the Office of the City of Isleton, 101 Second Street, Isleton, California.



Dated September 20, 2024

Kathleen Schaefer, Clerk

**DELTA REGION GEOLOGIC HAZARD ABATEMENT DISTRICT
REGULAR MEETING OF THE BOARD OF DIRECTORS
July 31, 2024 AGENDA
MEI WAH BEER ROOM**

35 MAIN STREET, ISLETON, CA 95641

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By Phone: 1 669 900 6833 Meeting ID: 827 0379 8841 Password: 276501

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

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4. Consent Calendar:

A. Subject: Minutes from January 31, 2024 meeting

Recommendation: Approve the minutes from the January 31, 2024 meeting

Action: Board Member Kent motion to approve the minutes from the January 31, 2024 meeting. Board Member Pam Bulahan second the motion. AYES, Board Members Pam Bulahan, Iva Walton, David Kent. NOES None ABSTAIN None ABSENT None PASSED 3-0

5. Continued Items:

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

Recommendation: Approve Resolution 22-07 appointing Kathleen Schaefer to serve as the Delta Region GHAD Clerk.

Action: Board Member Bulahan motion to approve the Resolution 22-07. Board Member Kent second the motion. AYES, Board Members Pam Bulahan, Iva Walton, David Kent. NOES None ABSTAIN None ABSENT None PASSED 3-0

6. GHAD Manager/Clerk Update

A. Subject: Items of interest

Recommendation: Receive a presentation from GHAD Clerk items of interest.

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Action: The status of the JumpStart Grant was discussed. The GHAD Clerk volunteered to assist the City Manager in getting the full-time position and the consultant hired.

7. New Business:

- A. Subject: Receive presentation from GHAD Manager/Designee on a draft GHAD Charter.

Recommendation: Provide guidance to the GHAD Manager/Designee on finalizing the DR-GHAD Charter.

Action: The GHAD Board provided general suggestions and asked that the charter be discussed after the JumpStart grant positions are filled.

- B. Subject: GHAD Board Elections.

Recommendation: Receive a presentation from GHAD Clerk on the GHAD Board openings and election status.

Action: Board Member Bulahan's position is up for election. The other Board Members encouraged Member Bulahan to file the appropriate paperwork. The Clerk encouraged the Board to reach out to try to fill the remaining two positions.

- C. Subject: Follow-up Discussion on January 31, 2024 Presentation from Munich RE

Recommendation: Further discussion among the Board and Staff, as appropriate.

Action: Several members of the Board and the community provided recommendations. In particular, the board recommended that the elevation of the property be considered in the price and the recovery payment. The GHAD management team took note of the comments and agreed to come back to the Board with a revised proposal.

8. Board Comments and Upcoming Topics of Discussion:

- A. Set Date for Next Scheduled Board Meeting: September 25, 2024

Tentative schedule of upcoming Board meetings: September 25, 2024; November 27, 2024

9. Adjournment

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I, Kathleen Schaefer, Clerk of the Delta Region GHAD, declare that the foregoing Agenda for the July 31, 2024, Regular Meeting of the Delta Region GHAD was posted on Friday, July 26, 2024, at the Office of the City of Isleton, 101 Second Street, Isleton, California, and the Mei Wah Beer Room, 35 Main Street, Isleton, CA 95641.

A handwritten signature in black ink that reads "Kathleen Schaefer". The signature is written in a cursive style with a large, stylized 'K' and 'S'.

Dated July 26, 2024

Kathleen Schaefer, Clerk

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Recommendation: Approve the minutes from the January 31, 2024 meeting

Action: Board Member Kent motion to approve the minutes from the January 31, 2024 meeting. Board Member Pam Bulahan second the motion. AYES, Board Members Pam Bulahan, Iva Walton, David Kent. NOES None ABSTAIN None ABSENT None PASSED 3-0

5. **Continued Items:**
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Recommendation: Approve Resolution 22-07 appointing Kathleen Schaefer to serve as the Delta Region GHAD Clerk.

Action: Board Member Bulahan motion to approve the Resolution 22-07. Board Member Kent second the motion. AYES, Board Members Pam Bulahan, Iva Walton, David Kent. NOES None ABSTAIN None ABSENT None PASSED 3-0

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Action: The status of the JumpStart Grant was discussed. The GHAD Clerk volunteered to assist the City Manager in getting the full-time position and the consultant hired.

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Recommendation: Provide guidance to the GHAD Manager/Designee on finalizing the DR-GHAD Charter.

Action: The GHAD Board provided general suggestions and asked that the charter be discussed after the JumpStart grant positions are filled.

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Recommendation: Receive a presentation from GHAD Clerk on the GHAD Board openings and election status.

Action: Board Member Bulahan's position is up for election. The other Board Members encouraged Member Bulahan to file the appropriate paperwork. The Clerk encouraged the Board to reach out to try to fill the remaining two positions.

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Recommendation: Further discussion among the Board and Staff, as appropriate.

Action: Several members of the Board and the community provided recommendations. In particular, the board recommended that the elevation of the property be considered in the price and the recovery payment. The GHAD management team took note of the comments and agreed to come back to the Board with a revised proposal.

8. Board Comments and Upcoming Topics of Discussion:

- A. Set Date for Next Scheduled Board Meeting: September 25, 2024

Tentative schedule of upcoming Board meetings: September 25, 2024; November 27, 2024

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Dated July 26, 2024

Kathleen Schaefer, Clerk

Agenda Item A: Installation of Board Member Bulahan

Subject: Appointment of New Board Member - Delta Region Geologic Hazard Abatement District

Recommendation: The Delta Communities GHAD board approve the appointment of Ms. Pamela Bulahan to the Delta Region Geologic Hazard Abatement District Board.

Discussion:

- As per the email from Shannon Medina-Fobbs, Election Supervisor-Campaign Services, County of Sacramento, dated August 16, 2024, Ms. Bulahan is the sole candidate for the Delta Region Geologic Hazard Abatement District Full Term position. (attached)
- Ms. Bulahan’s nomination is consistent with the requirements outlined in Elections Code Section 10515, which allows for the appointment of a qualified individual when no candidates file for a specific office.

Motion: Request a motion to approve the appointment of Ms. Pamela Bulahan to the Delta Region Geologic Hazard Abatement District Board.

Second:

Vote:

AYES:

NOES:

ABSTAIN:

ABSENT:

From: Haley Ralston HRalston@engeo.com
Subject: Fwd: RE Insufficient Nominees/No Nominees- Special Districts- Delta Region Geologic Hazard Abatement District
Date: August 17, 2024 at 7:22 AM
To: Kathleen Kay Schaefer kkschaefer@ucdavis.edu

Haley Ralston, GTT
ENGEO
(909) 373-5457
Sent from my cell phone. Please excuse any spelling and grammatical errors.

Begin forwarded message:

From: "Medina-Fobbs, Shannon" <medinas@saccounty.gov>
Date: August 16, 2024 at 6:05:58 PM MST
To: Haley Ralston <HRalston@engeo.com>
Cc: Voters-Campaign Services <Voters-CampaignServices@saccounty.gov>
Subject: RE Insufficient Nominees/No Nominees- Special Districts- Delta Region Geologic Hazard Abatement District

Security WARNING: This is an external email. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Hello,

The Nomination/Declaration of Candidacy period for the Presidential General Election was from July 15, through August 9, 2024.

The total number of nominee(s) for the office of **Delta Region Geologic Hazard Abatement District Full Term & Short Term** did not exceed the number of positions to be filled for the November 5, 2024, Presidential General Election.

Delta Region Geologic Hazard Abatement District Full Term had **2** positions that were up for election, **1** candidate filed for the position.

Name of Candidates:

Pamela Bulahan

Delta Region Geologic Hazard Abatement District had **1** position that was up for election, **0** candidates filed for the position.
No Candidate filed.

Pursuant to Elections Code Section 10515 If no person has filed a declaration of candidacy for any office, the supervising authority shall appoint any person to the office who is qualified on the date when the election would have been held. The person appointed shall qualify and take office and serve exactly as if elected at a general district election for the office. Where a director must be appointed to represent a division, all or most of which is not within the county governed by the supervising authority, then the board of supervisors of the county within which all or most of that division is located shall be the body to which request for appointment is made and which shall make the appointment.

Thanks,

Shannon Medina-Fobbs
Election Supervisor-Campaign Services
County of Sacramento
7000 65th Street, Suite A
Sacramento, CA 95823
(916) 875-6276
medinas@saccounty.gov



State of California
ELECTIONS CODE
Section 10515

10.11.3. (a) If, by 5 p.m. on the 60th day prior to the day fixed for the general district election: (1) only one person has filed a declaration of candidacy for any elective office to be filled at that election, (2) no one has filed a declaration of candidacy for such an office, (3) in the case of directors to be elected from the district at large, the number of persons who have filed a declaration of candidacy for director at large does not exceed the number of offices of director at large to be filled at that election, or (4) in the case of directors who must reside in a division but be elected at large, the number of candidates for director at large from a division does not exceed the number required to be elected director at large while residing in that division; and if a petition signed by 10 percent of the voters or 50 voters, whichever is the smaller number, in

Agenda Item: Agenda Item B: Resolution 24-02 Approval of Memorandum of Understanding (MOU) with EPIC Insurance Brokers & Consultants

Summary:

The Delta Region Geologic Hazard Abatement District (GHAD) and EPIC Insurance Brokers & Consultants (EPIC) seek to collaborate on the development of a community-based financial and resiliency flood insurance solution. This partnership aims to address the flood risks faced by the GHAD with a solution scheduled to be implemented by January 1, 2025, or earlier. The GHAD will also pursue funding from the California Department of Water Resources to support the solution's development.

The proposed MOU outlines the roles and responsibilities of both parties. EPIC will assist in identifying underwriters and insurance intermediaries, obtaining insurance quotes, and developing parametric flood claims solutions. GHAD will name EPIC as its Broker of Record and authorize them to proceed with obtaining quotes and securing the necessary coverage.

The GHAD Board is asked to approve the MOU and authorize the Board Chair to execute it on behalf of the district.

Recommended Action:

1. Approve the Memorandum of Understanding (MOU) with EPIC Insurance Brokers & Consultants.
2. Authorize the Chair, Iva Walton, to execute the MOU on behalf of the Delta Region GHAD.
3. Authorize EPIC to proceed with securing insurance quotes and pursuing funding opportunities.

Background:

The GHAD and EPIC propose to collaborate on a flood insurance solution to mitigate risks within the district. The MOU includes the following key elements:

- Development of the insurance solution with a target date of January 1, 2025.
- Securing funds from the California Department of Water Resources totaling \$200,000 over two years.
- EPIC's efforts to identify third-party providers and administer parametric flood claims solutions.

Fiscal Impact:

Potential financial support from the California Department of Water Resources in the amount of \$200,000, split between 2024 and 2025. The proposed collaboration may result in future costs associated with the supplemental property tax assessments needed for ongoing funding in subsequent years.

Attachments:

1. Draft Memorandum of Understanding (MOU) with EPIC Insurance Brokers & Consultants.
2. Draft Resolution No. 24-02 approving the MOU.

Action Required:

- Board approval of the MOU and authorization for the Chair to execute the agreement.

Resolution 24-02

DELTA REGION GEOLOGIC HAZARD ABATEMENT DISTRICT (GHAD) RESOLUTION NO. 24-02

A RESOLUTION OF THE BOARD OF DIRECTORS OF THE DELTA REGION GHAD APPROVING A MEMORANDUM OF UNDERSTANDING WITH EPIC INSURANCE BROKERS & CONSULTANTS

WHEREAS, the Delta Region Geologic Hazard Abatement District (GHAD) seeks to collaborate with EPIC Insurance Brokers & Consultants (EPIC) on the development of a community-based financial and resiliency flood insurance solution for the GHAD's risks, with a target inception date of January 1, 2025, or earlier (the "Solution"); and

WHEREAS, GHAD and EPIC wish to secure funding from the California Department of Water Resources, seeking \$200,000 in aggregate, with \$100,000 allocated for 2024 and \$100,000 allocated for 2025, to support the development of the Solution; and

WHEREAS, EPIC will identify third parties, including underwriters, insurance intermediaries, and third-party administrators, to assist in developing the Solution, securing insurance quotes, binding coverages, and providing parametric flood claims administration services for GHAD; and

WHEREAS, GHAD will name EPIC as its Broker of Record and authorize EPIC to seek the Solution and obtain quotes; and

WHEREAS, GHAD and EPIC agree to use best efforts to negotiate and agree on a definitive agreement setting forth the terms and conditions of the proposed business relationship;

NOW, THEREFORE, BE IT RESOLVED by the Board of Directors of the Delta Region GHAD as follows:

1. The GHAD Board approves the collaboration with EPIC Insurance Brokers & Consultants as outlined in the attached Memorandum of Understanding (MOU).
2. The GHAD Board authorizes the Chair, Iva Walton, to execute the MOU on behalf of the Delta Region GHAD.
3. The GHAD Board authorizes EPIC to seek insurance quotes and pursue funding opportunities as described in the MOU.

4. This Resolution shall take effect immediately upon its adoption.

PASSED AND ADOPTED by the Board of Directors of the Delta Region GHAD on this September 24, 2024 by the following vote:

AYES:

NOES:

ABSENT:

ABSTAIN:

Iva Walton, Chair

Delta Region Geologic Hazard Abatement District Board of Directors

ATTEST:

Kathleen Schaefer, Clerk

Delta Region Geologic Hazard Abatement District

Memorandum Of Understanding

EPIC Insurance Brokers & Consultants (EPIC) and the Delta Region Geologic Hazard Abatement District (GHAD) wish to collaborate on the following activities:

- Develop a community-based financial and resiliency flood insurance solution offering protection for the GHAD's risks with an inception date of January 1, 2025, or earlier (referenced herein as the Solution).
- Secure funds from the California Department of Water Resources (seeking \$200,000 in the aggregate, with 50% or \$100,000 allocated for 2024 and 50% or \$100,000 allocated for 2025) to fund the Solution.

In connection with this collaboration, EPIC intends to:

- Identify third-parties including, for example, underwriters, insurance intermediaries, and/or third-party administrators, to assist in developing the Solution, including, as appropriate, those parties necessary for securing quotes, binding coverages, securing related parametric trigger solutions (e.g., FloodFlash) as well as administering the parametric flood claims with the GHAD.
- Seek to secure an insurance quote for the Solution to be presented by EPIC to the GHAD Board on or about October 1, 2024.
- Subject to the agreement of the GHAD Board and GHAD otherwise satisfying all requirements of the applicable underwriter(s) to bind, provide insurance brokerage services to bind the Solution.
- Collaborate with GHAD to develop enhancements to the Solution for year two and beyond that may include partial grant funding and the balance paid for by the constituents of the GHAD.
- In the event EPIC places the Solution, EPIC intends to receive compensation in connection therewith, which may include commissions payable by insurance carriers that underwrite the Solution.

In connection with this collaboration, GHAD intends to:

- Name EPIC as its Broker of Record, execute a formal Broker of Record with EPIC, and take those other action necessary authorize EPIC to seek the Solution and obtain quotes as contemplated herein.
- Adopt the Solution presented by EPIC where GHAD determines such Solution meets its requirements or provide direction to EPIC on where this Solution fails to meet its requirements.
- Secure funds from the California Department of Water Resources (seeking \$200,000 in the aggregate, with 50% or \$100,000 allocated for 2024 and 50% or \$100,000 allocated for 2025) to fund the Solution.
- Prepare a ballot initiative to secure local funding through a supplemental property tax assessment (e.g., Proposition 218) for year two and beyond.

Each of GHAD and EPIC agree to keep confidential all information exchanged between the parties in connection with this subject matter and agree not to disclose such information to any third party without the prior written consent of both of us, provided that EPIC is expressly permitted to disclose GHAD information to third parties as may be necessary in order for EPIC

to seek to secure the Solution (including, for example, disclosure of GHAD information to insurance carriers) .

This is intended to simply outline the general terms of a proposed business relationship and is not intended to create any legally binding obligations on the part of any party. The parties understand that EPIC makes no guarantee that a Solution will actually be secured and the GHAD has no obligation to accept the Solution.

Each of GHAD and EPIC agree to use best efforts to negotiate and mutually agree on a definitive agreement that will set forth the terms and conditions of our business relationship.

Mark Niebuhr, CPCU, ARM, RF
Managing Principal
EPIC Insurance Brokers & Consultants
10877 White Rock Road, Suite 300
Rancho Cordova, CA 95670

Iva Walton
Chair, Board of Directors
Delta Region Geologic Hazard Abatement District
208 Jackson Boulevard
Isleton, CA 95641

Proposed Resolution 24-03 Intergovernmental Contract between Delta Region GHAD and the Department of Water Resources

SUBJECT: Intergovernmental Contract between Delta Region GHAD and the Department of Water Resources

SUMMARY

The Department of Water Resources (DWR) has proposed to provide the Delta Region GHAD with \$100,000 in funding through an intergovernmental contract. The funds will be used to purchase a one-year parametric insurance policy as a pilot program to provide flood recovery payments in the event of a levee failure within the GHAD's jurisdiction. This pilot will help document the process and feasibility of implementing parametric insurance as a risk mitigation tool for flood-prone areas.

RECOMMENDATION

The Board is recommended to accept the \$100,000 grant from the Department of Water Resources (DWR) to fund the purchase of a parametric insurance policy as part of a pilot program for flood recovery in the Delta Region GHAD. The policy is to provide funding for the flood recovery program for one year.

BACKGROUND

The Delta Region GHAD is the first of its kind to pilot a community-wide parametric flood recovery program, which has the potential to be expanded to other underserved communities in the Central Valley. The program is designed to offer fast, predictable payouts to residents affected by levee failures and other flood events, based on pre-set flood triggers.

The funding from DWR will enable the GHAD to purchase a 1-year parametric insurance policy and will help DWR evaluate the process of policy implementation, including:

- Identifying the properties that will benefit from the insurance policy.
- Establishing a governance framework for the administration of policy payouts.
- Securing the services of a qualified insurance broker to negotiate the policy.

OBJECTIVES OF THE CONTRACT

The DWR contract outlines several key objectives for the GHAD to address during the pilot program:

1. **Insurance Policy Procurement:** GHAD will obtain a parametric insurance policy to cover losses associated with a flood event (stormwater and riverine) for one year.
2. **Documentation and Reporting:** GHAD will provide documentation on the process of implementing parametric insurance, including challenges, opportunities, and recommendations for long-term program expansion.
3. **Governance and Risk Management:** GHAD will establish governance structures and frameworks for managing the insurance policy and any funds that are disbursed following a loss event.

PROPOSED ACTION

The following actions are proposed to implement the intergovernmental contract with DWR:

1. **Accept the \$100,000 agreement** provided by DWR for the purchase of a parametric insurance policy.
2. **Authorize the GHAD Manager** to engage EPIC Insurance Brokers to negotiate the parametric insurance policy called for in the DWR agreement, with a target date for policy approval at the November Board meeting.
3. **Direct the GHAD Manager** to document the process of securing the policy and provide a report to the Board, covering procurement challenges, market analysis, and recommendations for long-term sustainability, including the potential for a Proposition 218 vote.

FINANCIAL IMPLICATIONS

The \$100,000 grant from DWR will fully fund the purchase of the parametric insurance policy for one year. The GHAD Manager will work with EPIC Brokers to ensure that all necessary procurement steps are taken within the budget. All expenses related to the implementation of this activity are to be covered by DWR funding.

NEXT STEPS

- Upon approval, staff will engage with EPIC Brokers to initiate the process of securing a parametric insurance policy.
- A report on the procurement process and an insurance policy will be presented to the GHAD Board at the November 2024 meeting for review and approval.

Resolution 24-03

**DELTA REGION GEOLOGIC HAZARD ABATEMENT DISTRICT
RESOLUTION NO. 24-03**

A RESOLUTION OF THE BOARD OF DIRECTORS OF THE DELTA REGION GEOLOGIC HAZARD ABATEMENT DISTRICT (GHAD) AUTHORIZING THE ACCEPTANCE OF A \$100,000 GRANT FROM THE DEPARTMENT OF WATER RESOURCES (DWR) AND THE ENGAGEMENT OF EPIC INSURANCE BROKERS TO SECURE A PARAMETRIC INSURANCE POLICY

WHEREAS, the Delta Region Geologic Hazard Abatement District (GHAD) was formed to manage and mitigate the risks associated with geologic and flood-related hazards within its jurisdiction, particularly flood risk from levee failures; and

WHEREAS, the Department of Water Resources (DWR) has proposed an intergovernmental contract to provide the Delta Region GHAD with \$100,000 in grant funding to purchase a parametric insurance policy as part of a pilot program aimed at providing recovery payments to property owners within the Delta Region GHAD in the event of a levee failure; and

WHEREAS, parametric insurance is a financial tool that provides predetermined payouts based on pre-defined triggers, such as flood events or levee breaches, and can offer a rapid and reliable method for distributing recovery funds to affected communities; and

WHEREAS, the Delta Region GHAD intends to utilize the services of EPIC Insurance Brokers to negotiate and secure the parametric insurance policy and to assist in documenting the implementation of the pilot program; and

WHEREAS, the pilot program will help evaluate the viability and sustainability of parametric insurance as a risk mitigation tool for the Delta Region GHAD, and the program's success may lead to further expansion to other underserved flood-prone communities in the Central Valley;

NOW, THEREFORE, BE IT RESOLVED by the Board of Directors of the Delta Region Geologic Hazard Abatement District as follows:

- 1. Acceptance of Grant Funding:** The Board of Directors hereby authorizes the Delta Region GHAD to accept the \$100,000 grant from the Department of Water Resources to fund the purchase of a parametric insurance policy.
- 2. Engagement of EPIC Insurance Brokers:** The Board of Directors hereby authorizes the GHAD Manager to engage EPIC Insurance Brokers to negotiate and secure the parametric insurance policy and assist in documenting the procurement process, with the finalized insurance policy to be presented for Board approval at the November 2024 Board meeting.
- 3. Documentation and Reporting:** The Board of Directors directs the GHAD Manager to prepare a report documenting the procurement process, challenges encountered, policy structure, and recommendations for long-term sustainability, including a potential Proposition 218 vote for future funding.
- 4. Authorization of Actions:** The Board of Directors authorizes the GHAD Manager to take all actions necessary to implement this resolution, including but not limited to signing documents and entering into agreements in furtherance of this resolution.

PASSED AND ADOPTED this 24th day of September, 2024, by the following vote:

AYES:

NOES:

ABSENT:

ABSTAIN:

Iva Walton
Chair, Board of Directors
Delta Region GHAD

Attest:
Kathleen Schaefer Clerk of the Board
Delta Region GHAD