



**REGULAR MEETING AGENDA
PAJARO DUNES GEOLOGIC HAZARD ABATEMENT DISTRICT
VIRTUAL MEETING via ZOOM**

Governor Newsom through CA Executive Order N-33-20 (issued on March 19th, 2020) issued a shelter-in-place order for the State of California. The order was further strengthened by the County of Santa Cruz Health Officer Order issued on March 31st, 2020 which discourages residents from traveling (even between their own properties) for non-essential reasons. CA Executive Order N-25-20 allows for modifications to the Brown Act ensuring that public meetings can continue under this order through telephone or video conferencing.

Saturday, February 13th, 2020 9:00 a.m.

Join Zoom Meeting

<https://us02web.zoom.us/j/84509161587?pwd=VTZ0L2dOWitoMldHd3B2ZVJ5YjcxZD09>

Meeting ID: 845 0916 1587

Passcode: 454247

Phone in: +1 669 900 9128 US

See below the agenda for how to download Zoom for a computer or smartphone (both audio and video available) or to participate via dial-in telephone (audio only). Also, please review the etiquette guidelines and reminders. If you have any questions please contact the District Clerk at pdghad@gmail.com

A. OPEN SESSION CALL TO ORDER – PLEDGE OF ALLEGIANCE

Roll Call

John Cullen, President
David Ferrari, Vice-President
Raphael Kraw, Treasurer

Jack Feinstein, Director
Sarah Mansergh, Clerk

B. MEMBER COMMENTS

Matters under the jurisdiction of the Board and not on the posted agenda, may be addressed by members of the public before the Board for consideration. However, California law prohibits the Board from taking

action on any matter which is not on the posted agenda unless it is determined to be an emergency by the Board of PDGHAD. Any person wishing to address the Board during the Member Comment period shall be permitted to be heard for up to 3 minutes, A) individuals may speak only once and B) the Board is unable to address any owner comments in depth, but may choose to direct the Clerk to follow-up on the matter for a future meeting.

C. PRESIDENT’S REMARKS

The President will use this opportunity to inform the public of issues affecting the District and other items of a general nature not otherwise provided for on this agenda.

1. 2021 Upcoming Meeting Dates

- April 10th, 2021
- May 15th, 2021
- August 7th, 2021
- November 14th
- December 12th

D. CONSENT CALENDAR

All matters listed on the Consent Calendar are considered to be routine by the Board of Directors and will be enacted by one motion at the appropriate time. There will be no separate discussion on these items. If discussion is desired, that item will be removed from the Consent Calendar and will be considered separately.

1. Approval of meeting minutes of December 12th, 2020.

E. TREASURER’S REPORT

2. Financial Reports
 - Financial Report through January 31st, 2021
 - Warrant listing

F. MEETING reports

3. Meetings attended by Directors at District expense since the last meeting of the Board (per AB1234 requirements). Such reports may be made orally or in writing.

G. NEW BUSINESS

4. ITEM-Update on County application for grading permit and discussion about next steps and outreach
 - a. Board report
 - b. Public comment
 - c. Board discussion
 - d. Board action /direction

5. ITEM Consider Insurance Renewals

- a. Board report
- b. Public comment
- c. Board discussion
- d. Board action /direction

6. ITEM –Interview and Appoint new Board Member

- a. Board report
- b. Public comment
- c. Board discussion
- d. Board action /direction

H. DIRECTORS COMMENTS AND CONCERNS

Members of the Board of Directors may address items of concern at this time, and may request that items be placed on future agendas in accordance with the By-laws of the Board.

I. ADJOURNMENT

The next Meeting of the Board of Directors is scheduled for April 10th, 2021, at 9:00 a.m. online via Zoom and if possible at the offices of the Pajaro Dunes Geologic Hazard Abatement District, Board Room, Pajaro Dunes, 2661 Beach Road, Watsonville, CA 95076. Individuals who require special accommodations are requested to contact the District Clerk by calling (831) 818-9253, no less than 72 hours prior to the meeting or in the case of a Special Meeting, as soon as possible after the Agenda is posted. Copies of the agenda will be available 72 hours prior to the meeting and may be obtained by contacting the District at (831) 761-7744. All meetings are noticed and conducted in accordance with the Ralph M. Brown Act

PDGHAD

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Phone in: +1 669 900 9128 US

Meeting ID: 853 9306 3361
Passcode: 655751

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A. OPEN SESSION CALL TO ORDER – PLEDGE OF ALLEGIANCE

Roll Call

John Cullen, President-present
David Ferrari, Vice-President-present
Jim Griffin, outgoing Secretary-present

Raphael Kraw, Treasurer-present
Jack Feinstein, Director-present
Sarah Mansergh, Clerk-present

Mike Rodriquez, attorney and Wendy Cumming, accountant also present.

B. MEMBER COMMENTS

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C. PRESIDENT'S REMARKS

The President will use this opportunity to inform the public of issues affecting the District and other items of a general nature not otherwise provided for on this agenda.

1. 2021 Meeting Dates

February 13th, 2021
April 10th, 2021
May 15th, 2021
August 7th, 2021
November 13th, 2021
December 11th, 2021

D. CONSENT CALENDAR

All matters listed on the Consent Calendar are considered to be routine by the Board of Directors and will be enacted by one motion at the appropriate time. There will be no separate discussion on these items. If discussion is desired, that item will be removed from the Consent Calendar and will be considered separately.

1. Approval of meeting minutes of August 8, 2020.

Jack Feinstein moves to accept the meeting minutes. Raphael Kraw seconds. All approve.

E. TREASURER'S REPORT

2. Financial Reports

- Financial Report through October 30th, 2020
- Warrant listing

Wendy Cumming presented the financial update through the end of October. No major changes except for some changes in the timing of distribution from the County. Zone 1 Expenses and Revenues are below budget. Zone 2 is at or just above budget.

F. MEETING reports

3. Meetings attended by Directors at District expense since the last meeting of the Board (per AB1234 requirements). Such reports may be made orally or in writing.

John Cullen, David Ferrari, Mike Rodriquez and Dan Peluso met with the County to discuss the 30% design plans and get some preliminary feedback.

G. NEW BUSINESS

4. ITEM-Update on County application for grading permit
 - a. Board report
 - b. Public comment
 - c. Board discussion
 - d. Board action /direction

Update: Met with SC County as a follow up on the 30% design plan. SC County had some questions: rock size, slope stability, finished slope will be and questions on some data points. Dan was able to respond to those questions “The project is needed but it will not be quick or easy to implement”.

Next step was to have the County consult with the Ca Coastal Commission to get some preliminary feedback from them. All of this is to help develop the next stage plan documents (60%).

5. ITEM-~~Review~~ Consider 2019/2020 Audit report
 - a. Board report
 - b. Public comment
 - c. Board discussion
 - d. Board action /direction

Wendy Cumming gave an overview of the audit report from 2019/2020 fiscal year. No adjustments were made to the June year-end report and it was a clean opinion.

Raphael moves to accept the audit report. David Ferrari seconds.

Roll call vote- Raphael Kraw-aye, John Cullen-aye, David Ferrrari-aye, Jack Feinstein-aye. Jim Griffin-aye.

6. ITEM-Consider Resolution thanking Jim Griffin for his years of service as a Director on the PDGHAD Board.
 - a. Board report
 - b. Public comment
 - c. Board discussion
 - d. Board action /direction

Raphael Kraw moves to approve the resolution. David Ferrari seconds the motion.

Roll call vote: Raphael Kraw-aye, John Cullen-aye, David Ferrrari-aye, Jack Feinstein-aye.

7. ITEM—~~Appoint new Board Member~~
 - a. Board report
 - b. Public comment
 - c. Board discussion
 - d. Board action /direction

8. ITEM – Review Emergency Procedures and Contact Information Sheets
 - a. Board report
 - b. Public comment
 - c. Board discussion
 - d. Board action /direction

Reviewed and updated contact information on the Emergency Procedures and Contact Information Sheets.

9. ITEM – Discuss ideas for outreach to members regarding the grading permit plans
 - a. Board report
 - b. Public comment
 - c. Board discussion
 - d. Board action /direction

John Cullen will be providing an update in the PDA Homeowners meeting at 10am with the status of the application, Emergency Procedures updated for this year, and we received a clean audit.

Need to get some more specifics (especially for homes that might need some underpinning) and provide a community wide update meeting.

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Pajaro Dunes Geologic Hazard Abatement District
Financial Report for the Seven Months Ended January 31, 2021

Balance Sheet ~ No significant changes from the prior reporting period.

Profit and Loss Budget Vs. Actuals:

- **Zone 1** ~
 - Revenues are in line with budget
 - Expenditures are under budget for the year to date. Actual expenditures are \$30k, budgeted is \$142k, providing a variance of \$112k under budget. All expenditure line items are underbudget, but technical costs and seawall inspection comprise \$77k of the underbudget number.
 - YTD revenue over expenditures provide for a \$201k YTD profit.
 - Note-since this report was written an invoice for \$1347.50 was received from Cal Engineering.

- **Zone 2** ~
 - Revenues are in line with budget
 - Expenditures as well, with only small budget to actual variances.
 - YTE revenue over expenditures provide for a YTD loss of \$10k. This loss includes depreciation, which represents \$58k of the YTD expenses, and is a not cash item.

- **Other Comments** ~
 - The District has received its first installment of assessment revenue from the County. The receipt will be reflected in the February financial report.
 - At the April meeting the draft budget for FY21/22 will be presented.

Sewall pictures 2019 Seawall Inspection shots vs 1/26/21 and 2/4/21 after a large storm.

Photo 73



1/26/21

2/4/21



Photo 74

2/4/21



1/26/21



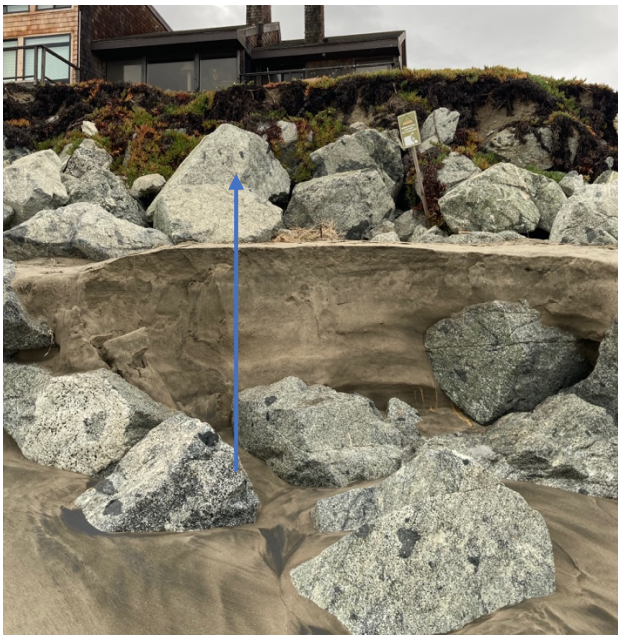
Photo 75



2/4/21



1/26/21



From the Riverwall side-you can't see the rock referenced but gives a good picture from above:



Other areas to monitor:

Photo 38



Photo 41

2/4/21



Photo 42

2/4/21





SINCE 1908

INSURANCE
1006 Freedom Blvd - PO Box 310
Watsonville, CA 95077

PHONE (831) 724-1085
FAX (831) 724-1089
CA LIC # 0426333

February 3, 2021

Pajaro Dunes Geologic Hazard Abatement District
c/o Sarah Mansergh
134 Landis Ave.
Freedom, CA 95019

Re: Package through Scottsdale Indemnity Co.
Policy No: CPS7089825

Dear Board of Directors:

Scottsdale Indemnity Co. has offered you a **Package** policy for an annual premium of **\$3,274.94**. This amount includes our broker fee of \$100. A detailed copy of the renewal offer is enclosed for your review. Terrorism coverage is also available for an additional premium.

Please review this proposal, including exclusions and limitations. If there are changes to be made, please contact our office. Optional coverage and endorsements may be available, some for an additional charge, should insurance needs change. Higher limits may also be available. All coverages are subject to the insurance company's underwriting requirements and the placement of additional protection must be approved.

It is required that you notify us of any additional entities, equipment or changes in your operations or exposures. Failure to do so could jeopardize your coverage.

Enclosed, please find the Terrorism disclosure, D-1 form, Brokerage Fee Disclosure and Application that you need to review, sign and return to our office if you would like to accept this offer. Please mark the terrorism form either accepting or rejecting the offer for coverage. Should you wish to accept the offer for terrorism coverage please contact me for the additional premium due.

In order to bind the above coverage, please issue a check payable to KBK Insurance Agency for the full-payment in the amount of **\$3,274.94** and mail it to our office along with the signed forms prior to 03/26/2021. **Please be advised, this quote and/or policy expire on 3/29/2021. If we do not hear back from you before then, we will close our file.**

Please do not hesitate to call if you have any questions.

Sincerely,

A handwritten signature in black ink that reads 'Sondra Carter'.

Sondra Carter
Customer Service Representative

Commercial Insurance Quote Proposal

To: KBK Insurance Agency
Contact Name: Sondra Carter
Contact Email:
Contact Phone: (831) 724-1085

From: MJ Hall & Company Inc (Napa, CA)
Address: 3270 Silverado Trl Napa CA 94558-1424
Contact Name: Myah Waldvogel
Contact Email: myah.waldvogel@mjhall.com
Contact Phone: 707-724-6492
License #: 0488901

Underwritten By: SCOTTSDALE INSURANCE COMPANY

A.M. Best rated A+ (Superior), FSC XV

Commission: 10.00%

Minimum Earned: 25%

**Minimum and Advance
Premium:**

100%

These terms are valid for 60 days from FEBRUARY 03,2021. Our quote may differ from the terms requested. Please review the quote carefully.

If the policy is cancelled at the insured's request, including non-payment of premium, there will be a minimum earned premium retained by us. If a policy or inspection fee is applicable to this policy, the fees are fully earned. No flat cancellations.

At the close of each audit period, we will compute the earned premium for that period. If the earned premium is greater than the advance premium paid, an audit premium will be due. There will be no returned premium upon Audit if the estimated exposure is less than shown, unless the Minimum and Advance Premium is less than 100%.

Applicant Name:	PAJARO DUNES GEOLOGIC
Proposed Policy Period:	03/29/2021 To 03/29/2022
Quote Number:	QT-00544941
Agent Reference Number:	62236.05-A
Renewal of #:	CPS7089825

Premium Summary

LIABILITY	\$2,250 MP
PROPERTY	\$500 MP
Sub Total Premium:	\$2,750
Broker Fee	\$175.00
Inspection Fee	\$150.00
Surplus Lines Tax	\$92.25
Stamp Fee	\$7.69
Grand Total:	\$3,174.94 +\$100 KBK Fee Total Cost \$3,274.94

Terrorism: Terrorism coverage can be purchased for an additional premium of \$138.00 plus applicable taxes and fees. Signed acceptance/rejection required at binding.

Subject to following terms and conditions:

- IN ORDER TO BIND WE REQUIRE:
 - Written request to bind;
 - Signed Terrorism Notice form (accepting or rejecting TRIA);
 - Signed D-1 (California Surplus Lines Notice)
 - SL-2 (California Diligent Search Affidavit);

[X] Signed Acords 125-126-140
[X] Inspection Contact

- WARRANT:
Hand Held Fire Extinguishers; Currently Tagged

Commercial Liability Coverage

	Limits
General Aggregate	\$3,000,000
Products/Completed Operations Aggregate	EXCLUDED
Personal and Advertising Injury	EXCLUDED
Per Occurrence	\$3,000,000
Damage to Premises Rented to You	\$100,000
Medical Payments	\$5,000
Deductible	\$0 BI/PD/PA PER CLAIMANT

Liability Rating Classifications and Premium

Loc #/ Bldg #	Program / ISO	Class Code	Description	Exposure	Prem / Prod Rate	Prem / Prod Premium
2661 BEACH RD WATSONVILLE CA 95076						
1 / 1	IF	49451	VACANT LAND - OTHER THAN NOT-FOR-PROFIT+	1 / PER ACRE/EACH	\$4.86 INCL	\$5 INCL
1 / 2	A1	61225	BUILDINGS OR PREMISES - OFFICE - PREMISES OCCUPIED BY EMPLOYEES OF THE INSURED - NOT-FOR-PROFIT ONLY+	500 / PER 1000 SQ FT/AREA	\$150.00 INCL	\$75 INCL

† + PRODUCTS/COMPLETED OPERATIONS ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT

Commercial Liability Additional Insureds

Coverage Description	Form	Premium Basis	Number of A/I's	Premium
ADDITIONAL INSURED - MANAGERS OR LESSORS OF PREMISES	CG 20 11	NO CHARGE	1	INCLUDED
SANTA CRUZ COUNTY BANK 720 FRONT STREET SANTA CRUZ CA 95060 UNITED STATES				

Final Liability Premium:

\$2,250 MP

Commercial Property Coverage

Property Rating Classifications and Premium

2661 BEACH RD WATSONVILLE CA 95076 SANTA CRUZ							
Loc #/ Bldg #	Program / ISO / Class Code / Description	Construction	PC	Year Built	Wind / Hail	Wind/Hail Ded	
1 / 1	A1 – 0702 – OFFICES	FRAME	04	1978	WITH WIND		
Coverage	Cause of Loss	Valuation	Coinsurance	AOP Ded	Limit	Rate	Premium
BPP	SPECIAL EX-THEFT	RC	90%	\$1,000	\$10,000	0.30	\$30

Commercial Property Additional Interests

Loc #/ Bldg #	Coverage Description	Form
1	ADDITIONAL INSURED - BUILDING OWNER	CP1219
	1. SANTA CRUZ COUNTY BANK 720 FRONT ST SANTA CRUZ CA 95060 UNITED STATES	

Final Property Premium:

\$500 MP

Forms and Endorsements

Common Policy

NOTS0623CA 01-20 NOTICE TO CALIFORNIA INSURED
NOTX0178CW 03-16 CLAIM REPORTING INFORMATION
NOTX0423CW 12-20 POLICYHOLDER DISCLOSURE - NOTICE OF TERRORISM INSURANCE COVERAGE
UTS-COVPG 06-19 COVER PAGE
OPS-D-1 01-17 COMMON POLICY DECLARATIONS
UTS-126L 10-93 SCHEDULE OF TAXES, SURCHARGES OR FEES
UTS-SP-2 12-95 SCHEDULE OF FORMS AND ENDORSEMENTS
UTS-SP-3 08-96 SCHEDULE OF LOCATIONS
IL 00 17 11-98 COMMON POLICY CONDITIONS
IL 01 02 05-05 CALIFORNIA CHANGES-ACTUAL CASH VALUE
IL 09 53 01-15 EXCLUSION OF CERTIFIED ACTS OF TERRORISM
UTS-253-CA 01-97 AMENDATORY ENDORSEMENT-CALIFORNIA
UTS-496 06-19 MINIMUM EARNED CANCELLATION PREMIUM
UTS-9g 06-20 SERVICE OF SUIT CLAUSE

Commercial Liability

CLS-SD-1L 08-01 COMMERCIAL GENERAL LIABILITY COVERAGE PART SUPPLEMENTAL DECLARATIONS
CLS-SP-1L 10-93 COMMERCIAL GENERAL LIABILITY COVERAGE PART EXTENSION OF SUPPLEMENTAL DECLARATIONS
CG 00 01 04-13 COMMERCIAL GENERAL LIABILITY COVERAGE FORM
CG 20 11 04-13 ADDITIONAL INSURED-MANAGERS OR LESSORS OF PREMISES
CG 21 06 05-14 EXCLUSION-ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND DATA-RELATED LIABILITY-WITH LIMITED BODILY INJURY EXCEPTION
CG 21 38 11-85 EXCLUSION-PERSONAL AND ADVERTISING INJURY
CG 21 39 10-93 CONTRACTUAL LIABILITY LIMITATION
CG 21 44 04-17 LIMITATION OF COVERAGE TO DESIGNATED PREMISES, PROJECT OR OPERATION
CG 21 47 12-07 EMPLOYMENT-RELATED PRACTICES EXCLUSION
CG 21 49 09-99 TOTAL POLLUTION EXCLUSION ENDORSEMENT
CG 21 67 12-04 FUNGI OR BACTERIA EXCLUSION
CG 21 73 01-15 EXCLUSION OF CERTIFIED ACTS OF TERRORISM
CG 32 34 01-05 CALIFORNIA CHANGES
CG 40 12 12-19 EXCLUSION - ALL HAZARDS IN CONNECTION WITH AN ELECTRONIC SMOKING DEVICE, ITS VAPOR, COMPONENT PARTS, EQUIPMENT AND ACCESSORIES
GLS-100s 06-13 EXCLUSION-CONTRACTORS AND SUBCONTRACTORS
GLS-152s 08-16 AMENDMENT TO OTHER INSURANCE CONDITION
GLS-284s 05-17 LOGGING AND LUMBERING OPERATIONS EXCLUSION

Forms and Endorsements

GLS-341s 08-12 HYDRAULIC FRACTURING EXCLUSION

GLS-455s 05-19 MARIJUANA/CANNABIS LIABILITY EXCLUSION

GLS-457s 10-14 AIRCRAFT EXCLUSION

GLS-475 08-17 TOTAL PRODUCTS EXCLUSION WITH DESIGNATED PREMISES LIMITATION

Designated Premises 2661 BEACH RD, WATSONVILLE, CA, 95076

GLS-47s 10-07 MINIMUM AND ADVANCE PREMIUM ENDORSEMENT

GLS-74s 09-05 AMENDMENT OF CONDITIONS

IL 00 21 09-08 NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT

UTS-266g 05-98 ASBESTOS EXCLUSION

UTS-267g 05-98 LEAD CONTAMINATION EXCLUSION

UTS-301g 11-05 EARTH OR LAND MOVEMENT EXCLUSION

UTS-365s 02-09 AMENDMENT OF NONPAYMENT CANCELLATION CONDITION

UTS-421s 02-12 LANDOWNER RESIDENTIAL PROJECT EXCLUSION

UTS-428g 11-12 PREMIUM AUDIT

UTS-74g 08-95 PUNITIVE OR EXEMPLARY DAMAGE EXCLUSION

Commercial Property

CPS-SD-1 02-19 COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL DECLARATIONS

CP 00 10 10-12 BUILDING AND PERSONAL PROPERTY COVERAGE FORM

CP 00 90 07-88 COMMERCIAL PROPERTY CONDITIONS

CP 01 40 07-06 EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA

CP 02 99 06-07 CANCELLATION CHANGES

CP 04 11 09-17 PROTECTIVE SAFEGUARDS

1 1 P-9 SMOKE DETECTORS, HAND HELD FIRE EXTINGUISHERS

CP 04 49 12-05 CALIFORNIA CHANGES-REPLACEMENT COST

CP 10 30 09-17 CAUSES OF LOSS-SPECIAL FORM

CP 10 33 10-12 THEFT EXCLUSION

CP 10 75 12-20 CYBER INCIDENT EXCLUSION

CP 12 19 06-07 ADDITIONAL INSURED-BUILDING OWNER