



2014 RATIFIED RESOLUTIONS



Ratification of Resolutions

June 21, 2014

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**Promote Increased Health, Safety and Accessibility through the Equitable Improvement
of the Built Environment**

COMMITTEE: Children & Families

RESOLUTION: CF-15-01

1. WHEREAS, the National Organization of Black Elected Legislative (NOBEL) Women
2. believes that fixing our nation's street infrastructure, especially in African American
3. communities, to ensure people can easily travel by foot, bicycle, or public transportation
4. will support more physical activity; improved health; lower rates of asthma, obesity,
5. diabetes, and other chronic diseases; stronger communities; economic development; and
6. support many other benefits;

7. WHEREAS, our nation's lack of investment in transportation infrastructure in African
8. American communities has led to increased obesity, a lack of physical activity, and less
9. safe and accessible neighborhoods;

10. WHEREAS, over 50 percent of adults in the United States do not meet recommended
11. levels of physical activity, and four out of five African American women are overweight
12. or obese according to the Center for Disease Control and Prevention;

13. WHEREAS, the percentage of children walking or bicycling to school has dropped from
14. approximately 50 percent in 1969 to just 13 percent in 2009, and 70 percent of African
15. American neighborhoods lack recreational facilities;

16. WHEREAS, one-quarter of health care costs in the United States are attributable to
17. obesity, and healthcare costs for childhood obesity exceed \$14 billion per year;

18. WHEREAS, though people are 65 percent more likely to walk in a neighborhood with
19. sidewalks, sidewalks in African American neighborhoods are 38 times more likely to be
20. of low quality, and African Americans account for 20 percent of the pedestrian deaths
21. despite representing only 12 percent of the United States population;

22. WHEREAS, with twice as many low-income kids walking and biking to school than kids
23. in more affluent communities, and 65 percent of families below the poverty line without
24. a vehicle, complete streets allow everyone to make healthier choices; and

25. WHEREAS, a study conducted by Active Living Research on low-income, urban African
26. American mothers found that perceptions of neighborhood safety strongly influenced
27. how much their children engaged in outdoor play, and parents report violence and crime
28. as one of the five primary factors affecting their families' decisions to walk and bike in
29. their 'communities;



30. NOW, THEREFORE, BE IT RESOLVED, by the 2014 Annual Legislative Conference of
31. the NOBEL Women, assembled in Biloxi, Mississippi that NOBEL Women recognizes the
32. Safe Routes to School National Partnership as a partner in improving communities and
33. supporting a healthier, safer, and more accessible built environment by enabling
34. increased physical activity by children and adults;

35. BE IT FURTHER RESOLVED, that NOBEL Women supports the equitable allocation
36. of federal, state, and local transportation funding, through the Transportation Alternatives
37. Program under federal transportation legislation and through other laws, to ensure
38. healthy, livable, accessible and safe neighborhoods for all communities;

39. BE IT FURTHER RESOLVED, that NOBEL Women supports the creation of complete
40. streets policies in its members' districts and throughout the country, prioritizing safe
41. access for all users, including pedestrians, bicyclists, motorists and transit riders of all
42. ages and abilities;

43. BE IT FURTHER RESOLVED, that NOBEL Women supports federal, state, and local
44. action to support "shared use" or "joint use" agreements that will broaden access to
45. school facilities for community use, such as recreational activities providing children and
46. adults with safe, conveniently located, inviting and low- or no-cost places to exercise and
47. play;

48. BE IT FURTHER RESOLVED, that NOBEL Women urges federal, state, and local
49. policymakers to implement a 21st century transportation policy framework that
50. encourage robust investments in healthy and safe access for all users, including
51. pedestrians, bicyclists, motorists and transit riders of all ages and abilities; and

52. BE IT FINALLY RESOLVED, that NOBEL Women send a copy of this resolution to the
53. President of the United States, members of Congress, state legislators, and regulatory
54. agencies.

Introduced by: Senator Holly Mitchell (CA)

Ratified: June 21, 2014



Recognizing June 21, 2014 as Text4baby Day

COMMITTEE: Children and Families

RESOLUTION: CF-15-02

1. WHEREAS, despite decades of public health outreach and education, too many babies in
2. the United States are dying or are not given a healthy start; and

3. WHEREAS, more than 500,000 babies are born prematurely, and an estimated 25,000
4. children die before their first birthday each year in the United States; and

5. WHEREAS, infant mortality is a health crisis that disproportionately affects the African
6. American community as black babies are 2.3 times as likely to die before their first
7. birthdays, compared to their non-Hispanic white peers; and

8. WHEREAS, some causes for this are lack of access to health information, lack of access
9. to care, and poverty; and

10. WHEREAS, Text4baby, the largest mobile health initiative in the nation, addresses the
11. lack of health information and access to care by leveraging the power of cell phone
12. technology, specifically text messaging, to help expectant women and mothers with
13. babies under one keep themselves and their babies healthy by providing valuable
14. information to women in a convenient, free, and easy way; and

15. WHEREAS, enrolling is easy and can be done by texting the word BABY (or BEBE for
16. Spanish) to 511411; and

17. WHEREAS, Text4baby messages are timed to the woman's due date or baby's birth date;
18. and

19. WHEREAS, once registered a woman will receive free, personalized messages covering
20. a wide range of pregnancy and baby health topics, including: signs of labor, prenatal care,
21. urgent alerts, safety, immunizations, nutrition, birth defects prevention, safe sleep, baby's
22. development, and more; and

23. WHEREAS, the content was created by the National Healthy Mothers, Healthy Babies
24. Coalition, in collaboration with leading health experts, including representatives from
25. the American Academy of Pediatrics, American College of Obstetricians and
26. Gynecologists, and Centers for Disease Control and Prevention; and

27. WHEREAS, Text4baby is making a difference, as external evaluations of the service are
28. demonstrating that Text4baby is increasing participants' health knowledge, facilitating
29. interaction with health providers, improving adherence to appointments and
30. immunizations, and strengthening access to health services; and

31. WHEREAS, Women who use Text4baby feel more confident because they are armed
32. with the knowledge that leads to better health for them and their babies.

33. WHEREAS, the Wireless Foundation and participating mobile phone companies are



34. recognized and commended for their support, as all messages received from Text4baby
35. are free and Johnson & Johnson is recognized as the Founding Sponsor of Text4baby;
36. and

37. WHEREAS, NOBEL Women encourages members and state legislatures to partner with
38. Text4baby to ensure more women have access to the service's free health and safety
39. information.

40. BE IT FINALLY RESOLVED, that NOBEL Women does hereby recognize June 21,
41. 2014 as Text4baby Day at the 2014 Annual Legislative Conference.

Introduced by: Representative Laura Hall (AL)
Ratified: June 21, 2014



Promote Financial Education to Improve Family Stability and the Welfare of Children

COMMITTEE: Children and Families

RESOLUTION: CF-15-03

1. WHEREAS, according to the federal Office of Child Support Enforcement, \$108 billion
2. in total back payments was owed to parents with custody of children in 2009, and

3. WHEREAS, if the \$108 billion in payments are not made, forcing the custodial parent to
4. seek public assistance, those payments become due to the government in the form of
5. reimbursement, and

6. WHEREAS, about 49% of reimbursement funds -- or roughly \$53 billion -- is owed to
7. the government, according to Joan Entmacher, Vice President of Family & Economic
8. Security of the National Women's Law Center, and

9. WHEREAS, this is an unconscionable deal for taxpayers and a blight on humanity, and

10. WHEREAS, according to the U.S. Census Bureau, there were 12.2 million single parents
11. in the United States in 2012, and

12. WHEREAS, this situation is even worse for mothers, who are 82% likely to be the
13. custodial parent, because they are owed more than 51%, or approximately \$55 billion,
14. and

15. WHEREAS, for poor mothers, child support payments represent 45% of their income
16. according to Entmacher, and

17. WHEREAS, it is estimated that the failure of non-custodial fathers to pay child support is
18. a major reason why 41% of households headed by single women are below the poverty
19. level, twice that for households headed by single men and nearly five times that for
20. married couples, and

21. WHEREAS, this significantly severs the economic lifeline for women, and
22. WHEREAS, timely child support payments could be used to pay for food, clothing, eye
23. glasses, dental 20 visits, educational expenses, and other necessities and

24. WHEREAS, improving income stability is critically important to custodial parents and
25. their children, and
26. WHEREAS, research indicates that the major source of the problem is concentrated
27. among a small group of bad actors, and

28. WHEREAS, as about 60% of the total money owed in child support each year gets paid



29. and over 70% of custodial parents receive at least a portion of child support that is due,
30. only 11% of the debtors owe 54% of the money, and

31. WHEREAS, the government has several avenues to force non-custodial parents to pay:
32. by garnishing paychecks, intercepting tax refunds or revoking state-granted privileges
33. such as driving or hunting licenses, and

34. WHEREAS, it is vital to educate both custodial and non-custodial parents on the
35. necessity of paying child support and receiving child support so that children will not be
36. forced to live without the basic necessities of life, and

37. WHEREAS, taxpayers will not be forced to foot the bill for children who are born to
38. able-bodied parents who are capable of working and providing for their children, and

39. WHEREAS, communities at large will benefit when all family units operate in unity for
40. the welfare of the children and society as a whole, and

41. WHEREAS, NOBEL Women has been in the forefront of developing policies to help
42. communities of all races, creeds, colors, demographic characteristics, and especially
43. genders,

44. BE IT RESOLVED, that NOBEL Women encourages State Attorneys General to
45. mandate the non-custodial parent to take financial education courses, pass an financial
46. literacy proficiency examine and receive a Financial Education Certificate of
47. Completion to help these parents understand the responsibility of rearing children and
48. their responsibility to help in this regard, and

49. BE IT FURTHER RESOLVED, that NOBEL Women encourages State Attorneys
50. General to offer FREE financial education to the custodial parent to help them navigate
51. the financial challenges faced with raising children in a single-parent household, and

52. BE IT FURTHER RESOLVED, that NOBEL Women encourages State Attorneys
53. General to establish a core curriculum that should include Banking, Budgeting,
54. Credit, Creating Wealth, Identify Theft, Insurance and Homeownership, and

55. BE IT FINALLY RESOLVED, that NOBEL Women encourages State Attorneys
56. General to offer additional courses that include information related to personal
57. responsibility, job skills development, dress for success and other courses designed to
58. help the non-custodial parent gain and keep viable employment.

Introduced by: Representative Laura Hall (AL)
Ratified: June 21, 2014



Urging Equitable Distribution of Electricity Grid System Costs

Committee: Energy

Resolution: ENE-15-01

1. WHEREAS, The National Organization of Black Elected Legislative (NOBEL)
2. Women understands that electricity runs our economy, and it powers our homes,
3. businesses, industries, and the smart technologies and innovations that enhance our
4. quality of life; and

5. WHEREAS, the United States needs a diverse supply of safe and reliable electricity;
6. and

7. WHEREAS, the domestic development of alternative energy sources should be
8. concurrently beneficial to our country's environment and to our country's economy;
9. and

10. WHEREAS, it is essential that the U.S. find ways to assure universal affordable access
11. to a diverse renewable energy portfolio to prevent against the recurrence of
12. environmentally racist policies and practices – including disproportionately high rates
13. of exposure to pollution and toxic waste – that have plagued Black, Hispanic, and other
14. minority communities for decades; and

15. WHEREAS, a major recent development in the push for a more diverse energy
16. portfolio is the increasing availability of rooftop solar installations, but the costs of
17. installing and maintaining them are extremely high, leaving them beyond the reach of
18. most low-income and fixed-income consumers and thus inaccessible to many
19. Americans, particularly communities of color; and

20. WHEREAS, compounding this situation, many states' current policies regarding on-
21. site solar power reinforce historic economic and racial inequities in the energy space by
22. allowing those who can afford to install solar panels to push their monthly electric bills
23. to zero by selling power back to the utility and shifting the costs for maintaining the
24. electric grid – including power lines, poles, meters and other infrastructure - onto the
25. backs of those who cannot afford solar installations;

26. WHEREAS, studies by state public service commissions in California and Arizona
27. have found that rooftop solar rate structures are regressive in that they increase the
28. likelihood that low- income customers will see their energy bills rise as higher-income
29. customers see theirs fall; and

30. WHEREAS, African American families, which already devote more of their income to
31. energy than other demographic groups, cannot afford to devote yet more income to
32. subsidize wealthier households with solar installations; and

33. THEREFORE BE IT RESOLVED, that the National Organization of Black Elected
34. Legislative (NOBEL) Women will continue to support the deployment of clean energy
35. sources, including solar and wind power, as long as pricing structures are fair and
36. spread the cost of grid maintenance and related items equally among renewable and



37. non-renewable energy customers; and

38. BE IT FURTHER RESOLVED, that NOBEL Women urge local, state, and federal
39. lawmakers to support renewable energy programs that provide funding or utilize fair
40. and equitable financing models to aid low-income households and communities to
41. become more energy efficient and to use solar panels or other forms of alternative
42. energy; and

43. BE IT FINALLY RESOLVED, that a copy of this resolution be transmitted to the
44. President of the United States, the Vice President of the United States, members of the
45. United States House of Representatives and the United States Senate, and other federal
46. and state government officials as appropriate.

Introduced by: Representative Mia L. Jones (FL)
Ratified: June 21, 2014



Telehealth Reimbursement

Committee: Health

Resolution: HEA-15-01

1. WHEREAS, health innovations such as telehealth, or healthcare coupled with
2. telecommunications technology are beneficial to all women and their families;

3. WHEREAS, telehealth can serve as a viable solution to address health disparities and
4. increase access to much needed, and in some instances, scarce healthcare providers;

5. WHEREAS, the National Organization of Black Elected Legislative Women urged
6. Congress to establish framework for healthcare providers to practice telehealth across
7. state boundaries in a resolution adopted on June 22, 2012;

8. WHEREAS, while the option of telehealth is available for patients and healthcare
9. providers alike, arbitrary restrictions coupled with a lack of reimbursement
10. requirements for telehealth--provided services is a major hindrance to widespread
11. telehealth adoption because: (1) healthcare providers are unsure of how they
12. will be compensated for providing services enhanced by telehealth, (2) many patients are
13. unable to pay for full healthcare expenses out-of-pocket;

14. WHEREAS, to date 46 state Medicaid programs cover and reimburse for some type of
15. telehealth provided service, however telehealth policies in each state vary according to
16. service coverage, distance requirements, eligible patient populations and healthcare
17. providers, and authorized technologies;

18. WHEREAS, only 2 states have adopted telehealth parity laws that require state
19. employee health insurance plans to reimburse for telehealth--provided services
20. comparable to that of in---person services;

21. NOW, THEREFORE, BE IT RESOLVED, artificial barriers such as telehealth
22. reimbursement, geographic and mileage discrimination, and limit on covered services
23. and patient and provider settings, which obstruct the expansion of telehealth must be
24. eliminated;

25. THEREFORE BE IT FURTHER RESOLVED, that by the 2014 Annual Legislative
26. Conference of the NOBEL Women, assembled in Biloxi, MS that NOBEL Women urge state
27. legislatures to establish reimbursement requirements for telehealth---provided services
28. for all Medicaid and state employee health plans; and

29. BE IT FINALLY RESOLVED, that the NOBEL Women send a copy of this resolution
30. to the President of the United States, members of Congress, and State Legislatures and
31. Regulatory agencies.

Introduced by: Representative Mia L. Jones
Ratified: June 21, 2014



Recognizing the Women on the Turkish Chamber Commerce for Promoting Women Owned Businesses Worldwide

Committee: International Affairs

Resolution: INT-15-01

1. WHEREAS, the Turkish-American community has made contributions to the diversity,
2. economic wellbeing, culture, and quality of life in the United States of America;

3. WHEREAS, Turkey is a longtime ally of the United States in the Middle East,
4. promoting peace, equality, justice, and respect for the American way of life;

5. WHEREAS, benefiting from moderate leadership, Turkey has been a dependable leader
6. among the nations of the Middle East on issues of human rights, freedom of the press,
7. and citizen participation;

8. WHEREAS, Turkish Americans have greatly enriched American arts, culture, science,
9. and civics, while devoting themselves to improving the lives of others;

10. WHEREAS, the Turkish-American community has continued extended humanitarian and
11. religious opportunities for dialogue and community partnerships;

12. WHEREAS, in light of the recent earthquakes and loss of lives in Turkey, the National
13. Organization of Black Elected Legislative Women (NOBEL Women) extends American
14. condolences to the Turkish Americans here and to the entire Turkish population abroad;

15. WHEREAS, Tunc Yalman and Osmar Karakas received the 1991 National Press Award
16. for the best news photography;

17. WHEREAS, Arif Mardin has been an influential force in the music industry as a
18. producer for Aretha Franklin, the Bee Gees, Carly Simon, Roberta Flack, and Bette
19. Midler;

20. WHEREAS, Feza Gursey contributed to major scientific discoveries and won the
21. prestigious Oppenheimer Prize and Wigner Medal; and

22. WHEREAS, the NOBEL Women encourages economic development through fostering
23. international relationships with countries such as the Republic of Turkey.

24. THEREFORE BE IT RESOLVED, that the National Organization of Black Elected
25. Legislative (NOBEL) Women promotes the cultural, political, and economic
26. exchanges between the United States and Turkey;

27. BE IT FURTHER RESOLVED, that the Nobel Women encourages memoranda of
28. understanding between Turkish colleges and universities and Historically Black Colleges
29. and Universities (HBCUs) to further mutually beneficial exchanges; and



30. BE IT FINALLY RESOLVED, that Nobel Women is pleased to honor and recognize
31. Turkey and the Turkish- American community on their accomplishments domestically
32. and internationally and to heartily extend our congratulations and best wishes for future
33. endeavors.

Introduced: Representative Sharon Beasley Teague (GA)
Ratified: June 21, 2014



Reduce Poverty through Gender Pay Equality

COMMITTEE: Social and Economic Justice

RESOLUTION: SEJ-15-01

1. WHEREAS, as of 2012, forty-six million people, or fifteen percent of the US population,
2. were living in poverty. When examining minority populations, this percentage increases
3. significantly. Twenty-seven percent of all African American households live in poverty,
4. and over twenty-five percent of all Hispanic households.

5. WHEREAS, 2012 Census figures show that 6.6% of the US population lives in deep
6. poverty, with an income 50% below the poverty line. Two more million women than men
7. live in deep poverty.

8. WHEREAS, one in three American women live in poverty or are on the brink of it,
9. accounting for forty-two million women in the United States. Any unplanned expense,
10. health emergency, or reduction in work hours or pay, can push many female-led
11. households over the brink. Over five million more women than men live below the
12. poverty line.

13. WHEREAS, Forty-one percent of all women do not have an economically secure income.
14. Sixty-two percent of African American women do not have an economically secure
15. income. Economic stability is calculated as making a minimum salary of thirty thousand
16. dollars annually, or twice the amount of a full time worker making minimum wage.

17. WHEREAS, thirty-two percent of households are supported by single mothers, with their
18. income accounting for the sole source of financial support for the household. In spite of
19. the reliance on the female breadwinner, women account for nearly 2/3 of all minimum
20. wage workers in the US.

21. WHEREAS, women are the sole or primary breadwinners for forty percent of all
22. households with children under eighteen. Yet white women make only 77 cents to the
23. dollar, and African American women only make 64 cents to the dollar when compared to
24. white men doing the same work.

25. WHEREAS, a study by the Institute for Women's Policy Research found that providing
26. equal pay to women with similar education and hours of work as their male counterparts
27. would reduce poverty among working women by fifty percent. The same is true for
28. single mothers and single women living on their own. Almost sixty percent of working
29. women would earn more if there were pay equity.

30. WHEREAS, when women are paid equally, the overall economy for the US improves.
31. This same study found that gender pay equality for women would generate 447.6 billion
32. in additional income for the US economy.

33. WHEREAS, states like Wyoming and Louisiana pay women a little less than seventy
34. percent of what men make, and over half all states pay women less than eighty percent of
35. what their male counterparts make.



36. WHEREAS, progress has been made in gender pay equality through various state laws;
37. there are still five states that have not adopted gender pay equality laws- Alabama,
38. Mississippi, South Carolina, Utah and Wisconsin. A majority of states that have equal
39. pay laws still have a significant gender pay gap.

40. WHEREAS, in 2014 Congress sought to reduce gender pay inequality by amending the
41. Fair Labor Standards Act of 1938. Known as the Paycheck Fairness Act, this measure
42. would have more narrowly defined legitimate reasons for pay disparities between women
43. and men, and given more effective remedies for victims of gender based wage
44. discrimination. This measure failed in the Senate.

45. NOW, THEREFORE, BE IT RESOLVED, that the 114th United States Congress must
46. take additional steps towards reducing gender pay inequality for all Americans. When
47. men and women are paid equally for equal work, the US economy is improved, and the
48. poverty rate for working women is cut in half.

49. THEREFORE BE IT FURTHER RESOLVED, by the 2014 Annual Legislative
50. Conference of the NOBEL Women, assembled in Biloxi, Mississippi, June 21, 2014, that
51. NOBEL Women urge Congress to reintroduce legislation that will promote gender pay
52. equality, thus helping to reduce poverty among women.

53. BE IT FINALLY RESOLVED, that the NOBEL Women send a copy of this resolution to
54. the President of the United States, members of Congress, and State Legislatures and
55. Regulatory Agencies.

Introduced by: Representative Raumesh Akbari
Ratified: June 21, 2014



Promoting Safe and Affordable Lending Practices

COMMITTEE: Economic and Social Justice

RESOLUTION: SEJ-15-02

1. WHEREAS, the National Black Organization of Black Elected Legislative (NOBEL)
2. Women has always been committed to financial empowerment through improved access
3. to capital as well as a marketplace that offers safe and affordable lending products and
4. services;

5. WHEREAS, in 1998, the United Nations defined poverty as the lack of access to certain
6. essential goods and services, including access to credit;

7. WHEREAS, the need for small-dollar credit exists in every community throughout the
8. country;

9. WHEREAS, not all loan types are equally safe and affordable, and the structure of certain
10. loans significantly increases the likelihood of borrowers falling into a cycle of debt;

11. WHEREAS, responsibly structured credit is essential to support a household's ability to
12. save, build a sound credit history, and facilitate crucial investments that can provide a
13. foundation for other wealth-building activities;

14. WHEREAS, the key structural qualities of loans that are safe and affordable are that the
15. lender makes a good faith efforts to assess the borrower's ability to repay the loan and
16. that the loan is repayable in substantially equal installments of principal and interest,
17. with no balloon payments;

18. WHEREAS, it is the intention of this body to ensure access to loans that are low cost
19. rather than low rate, since consumers buy goods with dollars and cents and not with
20. annual percentage rates;

21. WHEREAS, government subsidized loans do not exist in meaningful numbers, and
22. whenever they do exist, their availability is only temporary, and so loan products must be
23. available at commercially sustainable rates;

24. WHEREAS, it is important that safe and affordable small-dollar loans be made from
25. offices located within communities and licensed and audited by state authorities to
26. protect from predatory lenders and lending practices.

27. THEREFORE BE IT RESOLVED, that the National Black Organization of Black
28. Elected Legislative (NOBEL) Women supports the development of lending
29. products that encourage responsible underwriting, and attempts to assess a borrower's
30. stability, ability, and willingness to repay the loan;

31. BE IT FURTHER RESOLVED, that NOBEL Women encourages policymakers to take
32. the following into account:



- that lenders should examine factors like a borrower’s credit bureau reports, the availability of monthly income for debt service, the length of time the consumer has been gainfully employed, and the amount of the borrowers’ debt compared to assets and income as a condition for making a loan;
- that lenders should support and observe all applicable state laws regarding collection practices and that they should make good faith attempts with borrowers to remedy a delinquent account;
- that any loan should be structured in such a way as to minimize the danger of that a borrower might fall into the cycle of debt;
- that lenders take care to explain to borrowers, the terms of a possible loan transaction in as clear and transparent a manner as possible;
- that lenders should be a vital part of the communities in which they operate and actively participate in community activities and charitable endeavors;
- that lenders should support and participate in financial literacy programs by contributing financially to organizations that offer these services to borrowers; and
- that lenders, non-profit organizations, and government entities should work together to improve financial literacy;

33. BE IT FURTHER RESOLVED, that NOBEL Women supports efforts to protect

34. consumers who need short-term loans; and

35. BE IT FURTHER RESOLVED, that NOBEL Women supports Title XII, “Improving
36. Access to Mainstream Financial Institutions,” was included and passed as part of Dodd-
37. Frank to increase and improve access of low- and moderate-income families to
38. mainstream financial institutions under the Dodd-Frank Act (“Dodd-Frank”) which was
39. signed into law by President Barack Obama on July 21, 2010,

40. BE IT FURTHER RESOLVED, that NOBEL Women encourages the Treasury

41. Department to accomplish its primary purpose through three programs.

1. “Expanded Access to Mainstream Financial Institutions”
2. “Low Cost Alternatives to Small-Dollar Loans”
3. “Grants to Establish Loan-Loss Reserve”

42. BE IT FINALLY RESOLVED, that a copy of this resolution be transmitted to the

43. President of the United States, Vice President of the United States, members of the

44. United States House of Representatives and the United States Senate, and other federal

45. and state government officials as appropriate.

**Introduced by: Representative Laura Hall (AL)
Ratified June 21, 2014**



Certificate of Employability

COMMITTEE: Social and Economic Justice

RESOLUTION: SEJ-15-03

1. WHEREAS, persons who have been-deprived of the rights of citizenship due to a felony
2. conviction often must file a petition in court for restoration of citizenship rights and
3. voting rights;

4. WHEREAS, every state should allow such individuals who petition for restoration of the
5. rights of citizenship to also petition the court for a certificate of employability that, if
6. granted would provide that no board, agency, commission, or other licensing entity that
7. issues, restores or renews licenses or certificates and regulates occupations and trades
8. for which a license or certificate is required to do business in the state may deny the
9. issuance, restoration or renewal of an occupational license or certificate based solely on
10. the person's past record of criminal activity but instead must consider on
11. case-by-case basis whether to grant or deny the issuance, restoration or renewal of an
12. occupational license or an employment opportunity;

13. WHEREAS, under a certificate of employability law a court would be authorized to
14. grant a certificate of employability based upon the petitioner's establishing all of the
15. following by a preponderance of the evidence:
 1. Granting the petition will materially assist the person in obtaining employment or occupational licensing;
 2. The person has a substantial need for the relief requested in order to live a law-abiding life;
 3. The person has sustained good character; and
 4. Granting the petition would not pose an unreasonable risk to the safety of the public or any individual.

16. WHEREAS, if a court grants the petition a certificate of employability would be given to
17. the petitioner for use in obtaining employment. If a court denies the petition, the court
18. could place conditions on a petitioner concerning the filing of second or subsequent
19. petitions;

20. WHEREAS, the petitioner of a certificate of employability would be required to pay the
21. costs of the application;

22. WHEREAS, provisions should be adopted to provide for appeals by unsuccessful
23. petitioners and for revocations of certificates if the holder is convicted of or pleads
24. guilty to a felony after the certificate was issued;

25. WHEREAS, advance notice should be given to the office of the prosecuting attorney that
26. rendered a petitioner infamous prior to issuing a certificate, so that the prosecutor may
27. oppose the petition. A district attorney general who receives any such notice will be
28. required to notify the petitioner's victims



29. WHEREAS, under such a law, licensing authorities should be authorized to revise
30. existing rules or adopt new rules that deny issuance of a license to a certificate holder
31. based on either the time that has elapsed since the offense or the nature of the offense
32. having a direct bearing on the holder's fitness or ability to perform the duties or
33. responsibilities of a licensee;

34. WHEREAS, under such a law, any proceeding on a claim against an employer for
35. negligent hiring, a certificate of employability issued to a person will provide immunity
36. for the employer with respect to the claim if the employer knew of the certificate at the
37. time of the alleged negligence. However, an employer could be liable for negligent hiring
38. of a certificate holder if the plaintiff proves that the employer willfully retained a
39. certificate holder as an employee despite having actual knowledge that the certificate
40. holder demonstrated danger or was convicted of a felony after being hired;

41. WHEREAS, exemptions should be enacted so that a certification of employability would
42. not be valid for presentation to licensing authorities that issue licenses to engage in
43. occupations that fall within the general categories of mental illness, serious emotional
44. disturbance, developmental disabilities, law enforcement, corrections, education, healing
45. arts, insurance and welfare; and

46. WHEREAS, the National Organization of Black Elected Legislative (NOBEL) Women
47. supports authorizing a legal process that would allow individuals to overcome barriers to
48. gainful employment and become productive citizens.

49. BE IT FINALLY RESOLVED, that the National Organization of Black Elected
50. Legislative (NOBEL) Women calls for the adoption of a certificate of employability
51. program statute as outlined above in every state to provide a pathway toward restoration
52. of employment opportunities.

Introduced by: Representative Karen Camper (TN)
Ratified: June 21, 2014



Promoting Employability of Former Incarcerated Individuals

COMMITTEE: Social and Economic Justice

RESOLUTION: SEJ-15-04

1. WHEREAS, the National Organization of Black Elected Legislative (NOBEL) Women
2. believes our nation has a responsibility to all citizens include the incarcerated and
3. formerly incarcerated individuals, that they should have a second chance in life upon
4. release: and

5. WHEREAS, NOBEL Women recognizes that these individuals have a very difficult time
6. seeking meaningful employment upon release from prison; and

7. WHEREAS, NOBEL Women recognizes that there are efforts nationally that promote a
8. second chance for these individuals; and

9. WHEREAS these individuals are expected to return to their communities and be law
10. abiding, productive citizens; and

11. WHEREAS, the recidivism among unemployed former inmates is extremely high across
12. the country; and

13. WHEREAS, NOBEL Women recognizes that getting and keeping a job are crucial to
14. reducing the recidivism rates; and

15. WHEREAS, many states have developed re-entry programs and services to better prepare
16. ex-offenders to better prepare ex-offenders to return to their communities, including job
17. skills training and educational programs about how to find a job, more needs to be done;
18. and

19. WHEREAS, ten states and more than fifty cities and counties have taken initiatives,
20. widely known as "ban the box", that typically involve removing questions about criminal
21. history from the initial job application and delaying the criminal background check until
22. later in the hiring process.

23. THEREFORE BE IT RESOLVED, that NOBEL Women do hereby urge and request
24. and all states develop and implement employment policies that remove the questions
25. about criminal history from the initial job application and delay any background check
26. until later in the hiring process, thus giving a second chance to ex-offenders entering the
27. job market.

28. BE IT FINALLY RESOLVED, that a copy of this resolution to the President of the
29. United States, members of Congress, state legislators and Governors.

Introduced by: Representative Patricia H. Smith (LA)
Ratified: June 21, 2014



Promoting Civil Justice Funding

COMMITTEE: Social and Economic Justice

RESOLUTION: SEJ-15-05

1. WHEREAS, civil justice funding provides plaintiffs the option to obtain funds to cover
2. basic need expenses prior to the resolution of their claim;
3. WHEREAS, these funds are then paid back to the funder from the settlement proceeds or
4. monetary judgment the plaintiff is later awarded. If no funds are awarded the plaintiff has
5. no obligation to repay;
6. WHEREAS, the funders offer to provide a portion of the expected settlement to the
7. consumer without the need to obtain credit ratings or other collateral;
8. WHEREAS, sound public policy mandates the need for transparency of the terms of such
9. civil justice funding contracts;
10. WHEREAS, to protect the rights and interests of consumers, legislation should be
11. adopted that: Provides complete transparency by including the following disclosures in
12. all civil justice funding contracts: The amount funded. Any fees associated to the
13. funding. A payment schedule that includes all fees and the amount due in six-month
14. increments for the entire term of the contract allowing a consumer to know the most they
15. could ever potentially owe to a company prior to signing the contract. Allows a five
16. business-day right of rescission that allows consumers to return the money for
17. any reason without penalty. Includes an attorney acknowledgement of the contract.
18. Without this the contract is void. Explicitly states that the company is only paid from the
19. proceeds of the claim. If there are no proceeds, the consumer owes nothing.
20. Prohibits: Referral fees between companies and attorneys or medical providers. False or
21. misleading advertising. Referring clients to a specific attorney.
22. Companies may refer clients to a local bar association. The funds being used to pay legal
23. expenses (attorney fees, court costs, filing fees etc.).
24. Attorneys from having a financial interest in a company who funds their client.
25. WHEREAS, the civil justice funding industry is virtually unregulated across the United
26. States;
27. WHEREAS, the National Organization of Black Elected Legislative Women
28. support businesses, as well as consumer protections and fair market
29. conditions; and
30. WHEREAS, it is important that consumers be protected, especially when they are at their
31. most vulnerable.



32. BE IT FINALLY RESOLVED, that the National Organization of Black Elected
33. Legislative (NOBEL) Women calls for the civil justice funding industry to be subject to
34. robust disclosures, regulations, and consumer protections as outlined above.

Introduced by: Representative Karen Camper (TN)
Ratified: June 21, 2014



Supporting the Development of a Balanced National Spectrum Policy that includes Unlicensed Access in the 5GHZ Band to Meet Increased Demand for Wireless Technologies

Committee: Telecommunications

Resolution: TEL-15-01

1. WHEREAS, the National Organization of Black Elected Legislative (NOBEL)
2. Women, recognizes that broadband and technology--enabled opportunities are
3. essential to enabling African Americans to secure economic self--reliance, parity, power
4. and civil rights; and

5. WHEREAS, we must have policies that preserve and encourage continued private
6. investment to deploy broadband technologies, support small and minority businesses
7. and entrepreneurs participation in the digital economy, and equip minority communities
8. with the skills and education to take advantage of these technologies; and

9. WHEREAS, Wi-Fi spectrum in the 2.4 GHz band has become highly congested,
10. especially in densely populated urban areas making it difficult for Wi-Fi providers to
11. deliver the kinds and quality of service that consumers have come to expect and will only
12. accelerate as the number of wireless devices continues to grow; and

13. WHEREAS, the 5 GHz band has enormous potential to support continued growth in
14. unlicensed wireless services, including the next generation of Wi-Fi which will create a
15. platform for technological innovation, investment, and economic growth; and

16. WHEREAS, the Federal Communications Commission (FCC) acknowledges the critical
17. role that next generation Wi-Fi technologies can have on consumers and has agreed to
18. take a first step in the 5GHz band by adding over 100MHz of spectrum for Wi-Fi,
19. making it available for indoor and outdoor use; and

20. WHEREAS, the internet economy will reach \$4.2 trillion in the G-20 economies and
21. boast 3 billion users globally by 2016 and Wi-Fi is essential to unleashing the enormous
22. economic potential of the internet in communities where broadband adoption lags; and

23. WHEREAS, while according to a 2013 Pew survey more Americans are gaining access
24. to broadband in their homes, adoption rates for African Americans and Latinos still lag
25. those of whites by 10 to 20 percentage points respectively and when accounting for
26. income only 54 percent of those with a household income under \$30,000 had high speed
27. broadband or a computer at home increasing the importance of Wi-Fi for these
28. communities; and

29. WHEREAS, broadband access through Wi-Fi is critical to empowering minority and
30. minority women entrepreneurs to develop, grow and improve productivity of their
31. businesses as well as strengthening U.S. competitiveness nationally and worldwide; and

32. WHEREAS, unlicensed Wi-Fi is a critical issue that, if left unresolved, will hinder the
33. broadband industry's ability to grow, innovate and compete and limiting access to this
34. important resource will jeopardize consumers ability to access Wi-Fi; and



35. WHEREAS, NOBEL Women agrees that the proliferation of smartphones, tablets and
36. other mobile devices with Internet access has grown significantly, placing a
37. greater demand on both licensed and unlicensed spectrum, and adding additional
38. capacity is essential to support continued innovation and achieve the potential to
39. transform many different areas of the American economy by providing a platform for
40. innovation and is likely to have a substantial impact on jobs, growth and investment; and

41. WHEREAS, NOBEL Women strongly believes that ensuring the long-term success of
42. unlicensed services in the 5GHz band for Wi-Fi will enable the broadband industry to
43. provide reliable and services to broadband customers, particularly given communities
44. of colors' high usage of mobile broadband technology as a primary means of connecting
45. to the Internet with the majority of these connection now being Wi-Fi connections; and

46. NOW, THEREFORE, BE IT RESOLVED, that NOBEL Women supports the
47. Federal Communications Commission's move to allocate additional spectrum for
48. unlicensed use in order to meet increased demand for wireless technologies; and

49. BE IT FINALLY RESOLVED, that NOBEL Women send a copy of this resolution to
50. the President of the United States, Members of Congress, the Federal Communications
51. Commission, State Legislatures and Governors.

Introduced by: Representative Mia L. Jones (FL)
Ratified: June 21, 2014



Promote Fair Access to the Internet and Consumer Protection against Discriminatory Internet Taxes

Committee: Telecommunications

Resolution: TEL-15-02

1. WHEREAS, the National Organization of Black Elected Legislative (NOBEL) Women
2. recognizes the critical importance of access to, and usage of, the Internet in order for
3. our communities to take full advantage of our 21st century digital economy; and

4. WHEREAS, NOBEL Women noted in its 2011 report, A Policy Framework for
5. Empowering Women with Broadband, that women's access to the Internet
6. "enhances family life, improves health outcomes, bolsters their family's education,
7. and facilitates economic opportunities;" and

8. WHEREAS, NOBEL Women supports and promotes a nationwide economic
9. environment that facilitates innovation, promotes efficiency, and empowers All Americans to broadly share ideas and information; and

10. WHEREAS, the imposition of new taxes on Internet access by state and local
11. governments seeking new sources of revenue to fund government services will hurt
12. consumers and fails to support continued access and adoption of broadband
13. technology among the nation's most vulnerable and low-income communities; and

14. WHEREAS, the PEW Research Center published in its January 2014 's
15. Report, African Americans and Technology Use, A Demographic Portrait, that
16. 80% of African Americans use the Internet and/or email; and

17. WHEREAS, Congress enacted the Internet Tax Freedom Act in 1998 which blocked
18. the taxation of internet service fees, and is now set to expire on November 1, 2014;

19. WHEREAS, NOBEL Women called on Congress in a 2011 resolution to
20. establish a national framework that would provide certainty and uniformity for state
21. and local governments in taxation of digital goods and services, while protecting
22. consumers from multiple and discriminatory taxation; and

23. WHEREAS, NOBEL Women urged Congress in a 2010 resolution, Promoting
24. Fairness in the Taxation of Wireless Service, to support federal legislation H.R. 1521,
25. The Cell Tax Fairness Act of 2009, which worked to ensure the fair taxation of wireless
26. services; and

27. WHEREAS, H.R. 3086, the Permanent Internet Tax Freedom Act, and S. 1431, the
28. Internet Tax Freedom Forever Act, offers a permanent moratorium on Internet access
29. taxes and multiple and discriminatory taxes on electronic commerce and prevents online
30. sales from being taxed at a higher rate; and

31. NOW, THEREFORE, BE IT RESOLVED, that NOBEL Women supports the federal
32. legislation H.R. 3086, the Permanent Internet Tax Freedom Act and S.1431, the Internet
33. Tax Freedom Forever Act, and urges Congress to pass them since such policies will



34. prevent state and local taxation of consumer access to the Internet; and
35. BE IT FURTHER RESOLVED, that the members of NOBEL Women support a
36. permanent Internet tax moratorium so that all Americans will continue to enjoy a tax free
37. Internet access experience; and
38. BE IT FINALLY RESOLVED, that the NOBEL Women send a copy of this resolution
39. to the President of the United States, members of Congress, members of the Federal
40. Communications Commission, and State Legislatures and other Regulatory agencies.

Introduced by: Senator Geraldine Thompson (FL)
Ratified: June 21, 2014