2014 RATIFIED RESOLUTIONS
Ratification of Resolutions

June 21, 2014

Table of Contents

I. Children and Families
   ▪ CF-15-01: Promoting Increased Health, Safety and Accessibility through the Equitable Improvement of the Built Environment

II. Energy
   ▪ ENE-15-01: Urging Equitable Distribution of Electricity Grid System Costs

III. Health
   ▪ HEA-15-01: Telehealth Reimbursement

IV. International Affairs
   ▪ INT-15-01: Recognizing the Women on the Turkish Chamber Commerce for Promoting Women Owned Businesses Worldwide

V. Social and Economic Justice
   ▪ SEJ-15-01: Reducing Poverty through Gender Pay Equality
   ▪ SEJ-15-02: Promoting Safe and Affordable Lending Practices
   ▪ SEJ-15-03: Certificate of Employability
   ▪ SEJ-15-04: Promoting Employability of Former Incarcerated Individuals
   ▪ SEJ-15-05: Promoting Civil Justice Funding

VI. Telecommunications
   ▪ TEL-15-01: Supporting the Development of a Broadband National Spectrum Policy that includes Unlicensed Access in the 5GHZ Band to Meet Increased for Wireless Technologies
   ▪ TEL-15-02: Promoting Fair Access to the Internet and Consumer Protection against Discriminatory Internet Taxes
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 the United States are dying or are not given a healthy start; and

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

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

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

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

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

7. WHEREAS, Text4baby messages are timed to the woman’s due date or baby’s birth date; and

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

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

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

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

12. 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
Committee: Children and Families

Resolution: CF-15-03

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

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

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

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

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

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

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

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

9. WHEREAS, this significantly severs the economic lifeline for women, and

10. WHEREAS, timely child support payments could be used to pay for food, clothing, eyeglasses, dental visits, educational expenses, and other necessities and

11. WHEREAS, improving income stability is critically important to custodial parents and their children, and

12. WHEREAS, research indicates that the major source of the problem is concentrated among a small group of bad actors, and

13. 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 telecommunications technology are beneficial to all women and their families;

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

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

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

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

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

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

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

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


1. WHEREAS, as of 2012, forty-six million people, or fifteen percent of the US population, were living in poverty. When examining minority populations, this percentage increases significantly. Twenty-seven percent of all African American households live in poverty, 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 poverty, with an income 50% below the poverty line. Two more million women then men live in deep poverty.

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

13. WHEREAS, Forty-one percent of all women do not have an economically secure income. Sixty-two percent of African American women do not have an economically secure income. Economic stability is calculated as making a minimum salary of thirty thousand 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 income accounting for the sole source of financial support for the household. In spite of the reliance on the female breadwinner, women account for nearly 2/3 of all minimum wage workers in the US.

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

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

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

33. WHEREAS, states like Wyoming and Louisiana pay women a little less than seventy percent of what men make, and over half all states pay women less than eighty percent of 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)
   Women has always been committed to financial empowerment through improved access
   to capital as well as a marketplace that offers safe and affordable lending products and
   services;

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

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

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

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

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

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

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

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

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

11. BE IT FURTHER RESOLVED, that NOBEL Women encourages policymakers to take
    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 consumers who need short-term loans; and

34. BE IT FURTHER RESOLVED, that NOBEL Women supports efforts to protect consumers who need short-term loans; and

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

36. BE IT FURTHER RESOLVED, that NOBEL Women encourages the Treasury Department to accomplish its primary purpose through three programs.

2. “Low Cost Alternatives to Small-Dollar Loans”
3. “Grants to Establish Loan-Loss Reserve”

37. BE IT FURTHER RESOLVED, that NOBEL Women encourages the Treasury Department to accomplish its primary purpose through three programs.

38. BE IT FURTHER RESOLVED, that NOBEL Women encourages the Treasury Department to accomplish its primary purpose through three programs.

39. BE IT FURTHER RESOLVED, that NOBEL Women encourages the Treasury Department to accomplish its primary purpose through three programs.

40. BE IT FURTHER RESOLVED, that NOBEL Women encourages the Treasury Department to accomplish its primary purpose through three programs.

41. BE IT FURTHER RESOLVED, that NOBEL Women encourages the Treasury Department to accomplish its primary purpose through three programs.

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

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


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

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

13. WHEREAS, under a certificate of employability law a court would be authorized to
    grant a certificate of employability based upon the petitioner's establishing all of the
    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
    the petitioner for use in obtaining employment. If a court denies the petition, the court
    could place conditions on a petitioner concerning the filing of second or subsequent
    petitions;

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

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

25. WHEREAS, advance notice should be given to the office of the prosecuting attorney that
    rendered a petitioner infamous prior to issuing a certificate, so that the prosecutor may
    oppose the petition. A district attorney general who receives any such notice will be
    required to notify the petitioner's victims
WHEREAS, under such a law, licensing authorities should be authorized to revise
existing rules or adopt new rules that deny issuance of a license to a certificate holder
based on either the time that has elapsed since the offense or the nature of the offense
having a direct bearing on the holder's fitness or ability to perform the duties or
responsibilities of a licensee;

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

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

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

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

Introduced by: Representative Karen Camper (TN)
Ratified: June 21, 2014
Promoting Employability of Former Incarcerated Individuals


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

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

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

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

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

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

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

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

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

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

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


1. WHEREAS, civil justice funding provides plaintiffs the option to obtain funds to cover basic need expenses prior to the resolution of their claim;

2. WHEREAS, these funds are then paid back to the funder from the settlement proceeds or monetary judgment the plaintiff is later awarded. If no funds are awarded the plaintiff has no obligation to repay;

3. WHEREAS, the funders offer to provide a portion of the expected settlement to the consumer without the need to obtain credit ratings or other collateral;

4. WHEREAS, sound public policy mandates the need for transparency of the terms of such civil justice funding contracts;

5. WHEREAS, to protect the rights and interests of consumers, legislation should be adopted that: Provides complete transparency by including the following disclosures in all civil justice funding contracts: The amount funded. Any fees associated to the funding. A payment schedule that includes all fees and the amount due in six-month increments for the entire term of the contract allowing a consumer to know the most they could ever potentially owe to a company prior to signing the contract. Allows a five business-day right of rescission that allows consumers to return the money for any reason without penalty. Includes an attorney acknowledgement of the contract. Without this the contract is void. Explicitly states that the company is only paid from the proceeds of the claim. If there are no proceeds, the consumer owes nothing. Prohibits: Referral fees between companies and attorneys or medical providers. False or misleading advertising. Referring clients to a specific attorney. Companies may refer clients to a local bar association. The funds being used to pay legal expenses (attorney fees, court costs, filing fees etc.). Attorneys from having a financial interest in a company who funds their client.

6. WHEREAS, the civil justice funding industry is virtually unregulated across the United States;

7. WHEREAS, the National Organization of Black Elected Legislative Women support businesses, as well as consumer protections and fair market conditions; and

8. WHEREAS, it is important that consumers be protected, especially when they are at their 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 for Wireless Technologies

Committee: Telecommunications Resolution: TEL-15-01

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

5. WHEREAS, we must have policies that preserve and encourage continued private investment to deploy broadband technologies, support small and minority businesses and entrepreneurs participation in the digital economy, and equip minority communities 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, especially in densely populated urban areas making it difficult for Wi-Fi providers to deliver the kinds and quality of service that consumers have come to expect and will only 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 unlicensed wireless services, including the next generation of Wi-Fi which will create a platform for technological innovation, investment, and economic growth; and

16. WHEREAS, the Federal Communications Commission (FCC) acknowledges the critical role that next generation Wi-Fi technologies can have on consumers and has agreed to take a first step in the 5GHz band by adding over 100MHz of spectrum for Wi-Fi, 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 boast 3 billion users globally by 2016 and Wi-Fi is essential to unleashing the enormous 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 to broadband in their homes, adoption rates for African Americans and Latinos still lag those of whites by 10 to 20 percentage points respectively and when accounting for income only 54 percent of those with a household income under $30,000 had high speed broadband or a computer at home increasing the importance of Wi-Fi for these communities; and

29. WHEREAS, broadband access through Wi-Fi is critical to empowering minority and minority women entrepreneurs to develop, grow and improve productivity of their 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 broadband industry’s ability to grow, innovate and compete and limiting access to this 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

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 \hspace{6cm} Resolution: TEL-15-02

1. WHEREAS, the National Organization of Black Elected Legislative (NOBEL) Women recognizes the critical importance of access to, and usage of, the Internet in order for 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 Empowering Women with Broadband, that women’s access to the Internet “enhances family life, improves health outcomes, bolsters their family’s education, and facilitates economic opportunities;” and

8. WHEREAS, NOBEL Women supports and promotes a nationwide economic 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 governments seeking new sources of revenue to fund government services will hurt consumers and fails to support continued access and adoption of broadband technology among the nation’s most vulnerable and low-income communities; and

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

17. WHEREAS, Congress enacted the Internet Tax Freedom Act in 1998 which blocked 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 establish a national framework that would provide certainty and uniformity for state and local governments in taxation of digital goods and services, while protecting consumers from multiple and discriminatory taxation; and

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

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

31. NOW, THEREFORE, BE IT RESOLVED, that NOBEL Women supports the federal legislation H.R. 3086, the Permanent Internet Tax Freedom Act and S.1431, the Internet 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