

House Resolution 1972

By: Representative Chapman of the 167<sup>th</sup>

### A RESOLUTION

1 Recognizing and commending Julie Califf; and for other purposes.

2 WHEREAS, Julie Califf is a courageous citizen who will take action and fight for her  
3 personal liberties, even against seemingly insurmountable odds; and

4 WHEREAS, Julie had the insight and forethought to understand that her home ownership  
5 would be in financial peril once certain measures of a new law, the Biggert-Waters Flood  
6 Insurance Reform Act of 2012, were implemented and would sharply increase her home's  
7 flood insurance rates; and

8 WHEREAS, she assumed a significant personal responsibility, not only for herself, but for  
9 millions of other homeowners and business owners across the nation that have had their  
10 homes and businesses jeopardized by the capricious enactment of the Biggert-Waters Flood  
11 Insurance Reform Act of 2012, and

12 WHEREAS, Julie founded the Georgia branch of StopFEMANow in an effort to raise  
13 awareness about the adverse effects of the legislation; and

14 WHEREAS, she spent countless hours doing research, analyzing data, and contacting  
15 numerous government representatives and agencies; and

16 WHEREAS, the cumulative effect of Julie's work was instrumental in the United States  
17 Senate drafting and passing S. 1926, which would have effectively delayed the overall  
18 negative impact of the Biggert-Waters Flood Insurance Reform Act of 2012 for four years,  
19 and ultimately caused the House of Representatives to take up and consider the issue in its  
20 own chambers; and

21 WHEREAS, her work was also instrumental in the United States House of Representatives  
22 drafting and passing its own legislation, HR 3370, which, through different measures from

23 S. 1926, ameliorates the negative impact of the Biggert-Waters Flood Insurance Reform Act  
24 of 2012, and whose language was subsequently approved and passed by the United States  
25 Senate; and

26 WHEREAS, the current language that is being negotiated by the United States Congress, also  
27 known as the Homeowner Flood Insurance Affordability Act, is now on its way to the White  
28 House to become the new law once signed by the President of the United States; and

29 WHEREAS, the key provisions and measures of the new law will prevent foreclosures and  
30 substantially improve the likelihood that thousands of people, who have seen enormous  
31 increases in their home flood insurance rates, will be able to keep their homes; and

32 WHEREAS, Julie understands that the Homeowner Flood Insurance Affordability Act may  
33 not be the final cure to this situation, but she is dedicated to continuing her endeavors until  
34 such time that a final solution or a truly fair balance is found regarding the calculation of  
35 required flood insurance premiums for home and business owners; and

36 WHEREAS, it is abundantly fitting and proper that the courageous efforts of this remarkable  
37 Georgian be appropriately recognized.

38 NOW, THEREFORE, BE IT RESOLVED BY THE HOUSE OF REPRESENTATIVES that  
39 the members of this body recognize and commend Julie Califf for her heroic, dedicated,  
40 selfless, and civic-minded actions and express to her best wishes for continued success and  
41 happiness.

42 BE IT FURTHER RESOLVED that the Clerk of the House of Representatives is authorized  
43 and directed to transmit appropriate copies of this resolution to Julie Califf and her family.