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HOUSE JOINT RESOLUTION NO. 619**AMENDMENT IN THE NATURE OF A SUBSTITUTE**

(Proposed by the House Committee on Corporations, Insurance and Banking
on January 31, 1997)

(Patron Prior to Substitute—Delegate McEachin)

Establishing a subcommittee to study discrimination, in lending and other practices, against African-American farmers in the Commonwealth.

WHEREAS, the United States Department of Agriculture has acknowledged that discrimination has occurred in response to requests by African-American farmers seeking federal aid and services; and

WHEREAS, this discrimination may have been the cause of or contributed to African-American farmers unjustly losing their farms or facing foreclosure; and

WHEREAS, African-American family farmers throughout the country are vanishing at a rate almost five times faster than other family farmers, and federal programs designed to help them flourish are actually helping to drive them out; and

WHEREAS, African-American farmers make up three percent of all farmers in Virginia, yet hold 13 percent of the delinquent loans; and

WHEREAS, the federal Farm Bill of 1996 ended a "lease-back/buy-back" program that allowed farmers to lease their foreclosed farms and buy them back when they raised enough money, taking away many farms that had been operated for generations by African-American farmers; and

WHEREAS, a situation so inimical to traditions of self-reliance and enterprise cannot be tolerated in the Commonwealth; now, therefore, be it

RESOLVED by the House of Delegates, That a subcommittee from the House committee on Corporations, Insurance, and Banking be established to study discrimination, in lending and other practices, against African-American farmers in the Commonwealth. The subcommittee shall be composed of five members. The chairman of the House Committee on Corporations, Insurance, and Banking shall appoint four members from such committee to conduct the study, and the Lieutenant Governor or his designee shall also serve on the subcommittee.

In conducting its study, the subcommittee shall (i) determine the nature and scope of discrimination against African-American farmers in the Commonwealth, (ii) determine if any other unique needs of African American farmers are being denied, and (iii) develop recommendations and solutions that will enable African American farmers in the Commonwealth to continue farming productively.

The direct costs of this study shall not exceed \$1800.

The Division of Legislative Services shall provide staff support for the study. All agencies of the Commonwealth shall provide assistance to the joint subcommittee, upon request.

The subcommittee shall complete its work in time to submit its findings and recommendations to the Governor and the 1998 Session of the General Assembly as provided in the procedures of the Division of Legislative Automated Systems for the processing of legislative documents.