



Federation of Southern Cooperatives/Land Assistance Fund

2022-2023 Advocacy Priorities: Racial Equity Strengthens Democracy

- **Priority 1. 2023 Farm Bill**

- Improve Racial Equity in Conservation Programs with no less than 13% Set-Asides for Black Farmers. (**Title 2 Conservation**)
- Improve Racial Equity in Conservation & Credit by requiring a streamlined program application process with resources set-aside for technical assistance by CBOs or TSPs with no less than 10-years of documenting history of providing technical assistance for Black Farmers. (**Title 2 Conservation & Title 5 Credit**)
- Improve Racial Equity in Credit Access, for all farm loans up to \$100,000 using Microloan Application Process. (**Title 5 Credit**)
- Improve Racial Equity in Credit Access by aligning farm ownership and farm operating loans to the farm ownership loan's \$600,000 limit. (**Title 5 Credit**)
- Improve Racial Equity in Credit by prohibiting FSA loan collateralization (i) of farmer's primary residence and (ii) to no more than 100% of the value of the loan. (**Title 5 Credit**)
- Improve Racial Equity by creating student loan forgiveness program for Black farmers and professionals, prioritizing HBCU alum, with 20% reduction in student loan debt for each year spent working in agriculture or at CBO's serving Black farmers with retroactive application available. Full student loan forgiveness for Black farmers and professionals will be achieved upon completion of five (5) years of work in these fields. (**Title 7 Research**)

- **Priority 2. Credit & Debt Relief**

- Promote Racial Equity in credit access and self-help by supporting cooperatively owned, government-backed, Black Farmer Financial Institution
- To promote racial equity in Farmland Retention, USDA must impose permanent foreclosure moratorium on direct & guaranteed borrowers who qualified for debt relief under American Rescue Plan Section 1005.
- To promote racial equity at the local USDA level, create a Civil Rights Ombudsman responsible for conducting annual Civil Rights audits of any lending institutions receiving or backed by Federal funds.

- **Priority 3. Cooperative Development**

- Promote Racial Equity in Community Economic Development by advocating for Uniform Coop Enabling Legislation at state and local level
- Expansion of recognition and funding of cooperatives at all USDA agencies.

- **Priority 4. Land Retention/Heir Property**

- Promote Racial Equity in land retention by:
 - Expanding implementation and funding for Heir Property Relending Program Pilot
 - Continuing to advocate for the passage of the Uniform Partition of Heirs Property Act (UPHPA) in all states
 - Advancing Uniform Heirs Property legislation that reduces barriers to heir property management decisions when less than 100% heirs are in agreement



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- Priority 5. Regional Marketing System**

- Promote Racial Equity in the economy with increased financial support to expand Cooperatively Owned, Local & Regional Marketing Infrastructure with Access to Diverse Markets