

Mr. Speaker, I just want to put into the RECORD the plight of two students in the Barbers Hill Independent School District in my State where these two outstanding students, athletes, good academic students, were humiliated because their tradition was to wear dreadlocks, and they were suspended. And one or maybe two of them were not able to walk with their class. Humiliation. Discrimination that never got corrected. So today, for them we correct it. DeAndre Arnold, we correct it. We acknowledge that you deserve your civil rights.

Mr. Speaker, I urge the House to pass H.R. 5309, and I yield back the balance of my time.

GENERAL LEAVE

Ms. JACKSON LEE. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days to revise and extend their remarks.

The SPEAKER pro tempore. Is there objection to the request of the gentlewoman from Texas?

There was no objection.

Ms. FUDGE. Mr. Speaker, I rise today in support of H.R. 5309, the Creating a Respectful and Open World for Natural Hair Act—also known as the C.R.O.W.N. Act.

Too often African Americans are required to meet unreasonable standards of grooming in the workplace and in the classroom with respect to our hair. Most of those standards are cultural norms that coincide with the texture and style of Black hair.

In 2014, my Congressional Black Caucus colleagues and I successfully pushed the U.S. military to reverse its rules classifying hairstyles often worn by female soldiers of color as “unauthorized”. The military’s regulation used words like “unkempt” and “matted” when referring to traditional African American hairstyles.

To require anyone to change their natural appearance to further their career or education is a clear violation of their civil rights.

A 2019 study by Dove found Black women are 30 percent more likely to receive a formal grooming policy in the workplace. Black women are also 1.5 times more likely to report being forced to leave work or know of a Black woman who was forced to leave work because of her hair.

This is unacceptable.

Seven states agree, including California, New York, New Jersey, Virginia, Colorado, Washington, and Maryland. All have enacted laws banning racial hair discrimination. It is past time we ban the practice at the federal level.

The CROWN Act does that—by federally prohibiting discrimination based on hair styles and hair textures commonly associated with a particular race or national origin.

I was proud to introduce this bill with my friend Congressman RICHMOND, which ensures African Americans no longer have to be afraid to show up to work or the classroom as anything other than who they are.

I urge my colleagues to vote in favor of the CROWN Act.

The SPEAKER pro tempore. The question is on the motion offered by the gentlewoman from Texas (Ms. JACKSON LEE) that the House suspend the rules and pass the bill, H.R. 5309, as amended.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the bill, as amended, was passed.

A motion to reconsider was laid on the table.

MESSAGE FROM THE PRESIDENT

A message in writing from the President of the United States was communicated to the House by Ms. Wanda Neiman, one of his secretaries.

□ 1600

ENSURING DIVERSITY IN COMMUNITY BANKING ACT OF 2019

Mr. SHERMAN. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 5322) to establish or modify requirements relating to minority depository institutions, community development financial institutions, and impact banks, and for other purposes, as amended.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 5322

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE; TABLE OF CONTENTS.

(a) SHORT TITLE.—This Act may be cited as the “Ensuring Diversity in Community Banking Act”.

(b) TABLE OF CONTENTS.—The table of contents for this Act is as follows:

- Sec. 1. Short title; table of contents.
- Sec. 2. Sense of Congress on funding the loan-loss reserve fund for small dollar loans.
- Sec. 3. Definitions.
- Sec. 4. Inclusion of women’s banks in the definition of minority depository institution.
- Sec. 5. Establishment of impact bank designation.
- Sec. 6. Minority Depositories Advisory Committees.
- Sec. 7. Federal deposits in minority depository institutions.
- Sec. 8. Minority Bank Deposit Program.
- Sec. 9. Diversity report and best practices.
- Sec. 10. Investments in minority depository institutions and impact banks.
- Sec. 11. Report on covered mentor-protégé programs.
- Sec. 12. Custodial deposit program for covered minority depository institutions and impact banks.
- Sec. 13. Streamlined community development financial institution applications and reporting.
- Sec. 14. Task force on lending to small business concerns.
- Sec. 15. Discretionary surplus funds.
- Sec. 16. Determination of Budgetary Effects.

SEC. 2. SENSE OF CONGRESS ON FUNDING THE LOAN-LOSS RESERVE FUND FOR SMALL DOLLAR LOANS.

The sense of Congress is the following:

(1) The Community Development Financial Institutions Fund (the “CDFI Fund”) is an

agency of the Department of the Treasury, and was established by the Riegle Community Development and Regulatory Improvement Act of 1994. The mission of the CDFI Fund is “to expand economic opportunity for underserved people and communities by supporting the growth and capacity of a national network of community development lenders, investors, and financial service providers”. A community development financial institution (a “CDFI”) is a specialized financial institution serving low-income communities and a Community Development Entity (a “CDE”) is a domestic corporation or partnership that is an intermediary vehicle for the provision of loans, investments, or financial counseling in low-income communities. The CDFI Fund certifies CDFIs and CDEs. Becoming a certified CDFI or CDE allows organizations to participate in various CDFI Fund programs as follows:

(A) The Bank Enterprise Award Program, which provides FDIC-insured depository institutions awards for a demonstrated increase in lending and investments in distressed communities and CDFIs.

(B) The CDFI Program, which provides Financial and Technical Assistance awards to CDFIs to reinvest in the CDFI, and to build the capacity of the CDFI, including financing product development and loan loss reserves.

(C) The Native American CDFI Assistance Program, which provides CDFIs and sponsoring entities Financial and Technical Assistance awards to increase lending and grow the number of CDFIs owned by Native Americans to help build capacity of such CDFIs.

(D) The New Market Tax Credit Program, which provides tax credits for making equity investments in CDEs that stimulate capital investments in low-income communities.

(E) The Capital Magnet Fund, which provides awards to CDFIs and nonprofit affordable housing organizations to finance affordable housing solutions and related economic development activities.

(F) The Bond Guarantee Program, a source of long-term, patient capital for CDFIs to expand lending and investment capacity for community and economic development purposes.

(2) The Department of the Treasury is authorized to create multi-year grant programs designed to encourage low-to-moderate income individuals to establish accounts at federally insured banks, and to improve low-to-moderate income individuals’ access to such accounts on reasonable terms.

(3) Under this authority, grants to participants in CDFI Fund programs may be used for loan-loss reserves and to establish small-dollar loan programs by subsidizing related losses. These grants also allow for the providing recipients with the financial counseling and education necessary to conduct transactions and manage their accounts. These loans provide low-cost alternatives to payday loans and other nontraditional forms of financing that often impose excessive interest rates and fees on borrowers, and lead millions of Americans to fall into debt traps. Small-dollar loans can only be made pursuant to terms, conditions, and practices that are reasonable for the individual consumer obtaining the loan.

(4) Program participation is restricted to eligible institutions, which are limited to organizations listed in section 501(c)(3) of the Internal Revenue Code and exempt from tax under 501(a) of such Code, federally insured depository institutions, community development financial institutions and State, local, or Tribal government entities.

(5) Since its founding, the CDFI Fund has awarded over \$3,300,000,000 to CDFIs and CDEs, allocated \$54,000,000,000 in tax credits,