

Union Calendar No.

114TH CONGRESS
1ST SESSION

H. R. 1259

[Report No. 114-]

To provide for an application process for interested parties to apply for an area to be designated as a rural area, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

MARCH 4, 2015

Mr. BARR (for himself and Mr. HINOJOSA) introduced the following bill; which was referred to the Committee on Financial Services

APRIL --, 2015

Committed to the Committee of the Whole House on the State of the Union, and ordered to be printed

A BILL

To provide for an application process for interested parties to apply for an area to be designated as a rural area, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Helping Expand Lend-
5 ing Practices in Rural Communities Act”.

6 **SEC. 2. DESIGNATION OF RURAL AREA.**

7 (a) APPLICATION.—Not later than 90 days after the
8 date of the enactment of this Act, the Bureau of Consumer
9 Financial Protection shall establish an application process
10 under which a person who lives or does business in a State
11 may, with respect to an area identified by the person in
12 such State that has not been designated by the Bureau
13 as a rural area for purposes of a Federal consumer finan-
14 cial law (as defined under section 1002 of the Consumer
15 Financial Protection Act of 2010), apply for such area to
16 be so designated.

17 (b) EVALUATION CRITERIA.—When evaluating an
18 application submitted under subsection (a), the Bureau
19 shall take into consideration the following factors:

20 (1) Criteria used by the Director of the Bureau
21 of the Census for classifying geographical areas as
22 rural or urban.

23 (2) Criteria used by the Director of the Office
24 of Management and Budget to designate counties as
25 metropolitan or micropolitan or neither.

1 (3) Criteria used by the Secretary of Agri-
2 culture to determine property eligibility for rural de-
3 velopment programs.

4 (4) The Department of Agriculture rural-urban
5 commuting area codes.

6 (5) A written opinion provided by the State's
7 bank supervisor, as defined under section 3(r) of the
8 Federal Deposit Insurance Act (12 U.S.C. 1813(r)).

9 (6) Population density.

10 (c) PUBLIC COMMENT PERIOD.—

11 (1) IN GENERAL.—Not later than 60 days after
12 receiving an application submitted under subsection
13 (a), the Bureau shall—

14 (A) publish such application in the Federal
15 Register; and

16 (B) make such application available for
17 public comment for not fewer than 90 days.

18 (2) LIMITATION ON ADDITIONAL APPLICA-
19 TIONS.—Nothing in this section shall be construed
20 to require the Bureau, during the public comment
21 period with respect to an application submitted
22 under subsection (a), to accept an additional appli-
23 cation with respect to the area that is the subject of
24 the initial application.

1 (d) DECISION ON DESIGNATION.—Not later than 90
2 days after the end of the public comment period under
3 subsection (c)(1) for an application, the Bureau shall—

4 (1) grant or deny such application, in whole or
5 in part; and

6 (2) publish such grant or denial in the Federal
7 Register, along with an explanation of what factors
8 the Bureau relied on in making such determination.

9 (e) SUBSEQUENT APPLICATIONS.—A decision by the
10 Bureau under subsection (d) to deny an application for
11 an area to be designated as a rural area shall not preclude
12 the Bureau from accepting a subsequent application sub-
13 mitted under subsection (a) for such area to be so des-
14 ignated, so long as such subsequent application is made
15 after the end of the 90-day period beginning on the date
16 that the Bureau denies the application under subsection
17 (d).

18 (f) SUNSET.—This section shall cease to have any
19 force or effect after the end of the 2-year period beginning
20 on the date of the enactment of this Act.