

114TH CONGRESS
1ST SESSION

H. R. 1259

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

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

1 may, with respect to an area identified by the person in
2 such State that has not been designated by the Bureau
3 as a rural area for purposes of a Federal consumer finan-
4 cial law (as defined under section 1002 of the Consumer
5 Financial Protection Act of 2010), apply for such area to
6 be so designated.

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

10 (1) Criteria used by the Director of the Bureau
11 of the Census for classifying geographical areas as
12 rural or urban.

13 (2) Criteria used by the Director of the Office
14 of Management and Budget to designate counties as
15 metropolitan or micropolitan or neither.

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

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

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

24 (6) Population density.

25 (c) PUBLIC COMMENT PERIOD.—

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

4 (A) publish such application in the Federal
5 Register; and

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

8 (2) LIMITATION ON ADDITIONAL APPLICA-
9 TIONS.—Nothing in this section shall be construed
10 to require the Bureau, during the public comment
11 period with respect to an application submitted
12 under subsection (a), to accept an additional appli-
13 cation with respect to the area that is the subject of
14 the initial application.

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

18 (1) grant or deny such application, in whole or
19 in part; and

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

23 (e) SUBSEQUENT APPLICATIONS.—A decision by the
24 Bureau under subsection (d) to deny an application for
25 an area to be designated as a rural area shall not preclude

1 the Bureau from accepting a subsequent application sub-
2 mitted under subsection (a) for such area to be so des-
3 ignated, so long as such subsequent application is made
4 after the end of the 90-day period beginning on the date
5 that the Bureau denies the application under subsection
6 (d).

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

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