

114TH CONGRESS
1ST SESSION

H. R. 1259

IN THE SENATE OF THE UNITED STATES

APRIL 14, 2015

Received; read twice and referred to the Committee on Banking, Housing, and
Urban Affairs

AN ACT

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,*

1 **SECTION 1. SHORT TITLE.**

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

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

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

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

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

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

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

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

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

6 (6) Population density.

7 (c) PUBLIC COMMENT PERIOD.—

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

11 (A) publish such application in the Federal
12 Register; and

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

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

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

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

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

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

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

Passed the House of Representatives April 13, 2015.

Attest:

KAREN L. HAAS,

Clerk.