

113<sup>TH</sup> CONGRESS  
2<sup>D</sup> SESSION

# H. R. 2672

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## AN ACT

To amend the Dodd-Frank Wall Street Reform and Consumer Protection 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 May 6, 2014.

Attest:

*Clerk.*



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