

113TH CONGRESS  
2D SESSION

# S. 1916

To amend the Dodd-Frank Wall Street Reform and Consumer Protection Act to provide for an application process for interested parties to apply for a county to be designated as a rural area, and for other purposes.

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## IN THE SENATE OF THE UNITED STATES

JANUARY 14, 2014

Mr. McCONNELL (for himself and Mr. PAUL) introduced the following bill; which was read twice and referred to the Committee on Banking, Housing, and Urban Affairs

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## A BILL

To amend the Dodd-Frank Wall Street Reform and Consumer Protection Act to provide for an application process for interested parties to apply for a county 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 of 2014” or the  
6 “HELP Rural Communities Act of 2014”.

1 **SEC. 2. DESIGNATION OF COUNTY AS A RURAL AREA.**

2 Section 1022 of the Dodd-Frank Wall Street Reform  
3 and Consumer Protection Act (12 U.S.C. 5512) is amend-  
4 ed by adding at the end the following new subsection:

5 “(e) DESIGNATION OF COUNTY AS A RURAL AREA.—

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

14 “(2) EVALUATION CRITERIA.—When evaluating  
15 an application submitted under paragraph (1), the  
16 Bureau shall take into consideration the following  
17 factors:

18 “(A) Criteria used by the Director of the  
19 Bureau of the Census for classifying geo-  
20 graphical areas as rural or urban.

21 “(B) Criteria used by the Director of the  
22 Office of Management and Budget to designate  
23 counties as metropolitan or micropolitan or nei-  
24 ther.

1           “(C) Criteria used by the Secretary of Ag-  
2           riculture to determine property eligibility for  
3           rural development programs.

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

6           “(E) A written opinion provided by the  
7           State’s banking regulator.

8           “(F) Population density.

9           “(3) PUBLIC COMMENT PERIOD.—

10           “(A) IN GENERAL.—Not later than 60  
11           days after receiving an application submitted  
12           under paragraph (1), the Bureau shall—

13                   “(i) publish such application in the  
14                   Federal Register; and

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

18           “(B) LIMITATION ON ADDITIONAL APPLI-  
19           CATIONS.—Nothing in this subsection shall be  
20           construed to require the Bureau, during the  
21           public comment period with respect to an appli-  
22           cation submitted under paragraph (1), to accept  
23           an additional application with respect to the  
24           county that is the subject of the initial applica-  
25           tion.

1           “(4) INFORMATION REQUIRED TO BE PUB-  
2           LISHED.—The Bureau shall enter each application  
3           submitted under paragraph (1) in a sortable,  
4           downloadable database that is publicly accessible  
5           through the Web site of the Bureau.

6           “(5) DECISION ON DESIGNATION.—Not later  
7           than 90 days after the end of the public comment  
8           period under paragraph (3)(A) for an application,  
9           the Bureau shall—

10                   “(A) grant or deny such application; and

11                   “(B) publish such grant or denial in the  
12           Federal Register, along with an explanation of  
13           what factors the Bureau relied on in making  
14           such determination.

15           “(6) SUBSEQUENT APPLICATIONS.—A decision  
16           by the Bureau under paragraph (5) to deny an ap-  
17           plication for a county to be designated as a rural  
18           area shall not preclude the Bureau from accepting a  
19           subsequent application submitted under paragraph  
20           (1) for such county to be so designated, so long as  
21           such subsequent application is made after the end of  
22           the 90-day period beginning on the date that the  
23           Bureau denies the application under paragraph  
24           (5).”.

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