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**AMENDMENT TO H.R. 3854, AS REPORTED
OFFERED BY MR. CUELLAR OF TEXAS**

Page 18, line 2, strike the closing quotation marks and period.

Page 18, after line 2, insert:

1 Not less than 5 percent of the loans to cooperatives
2 under this subsection shall be made in areas with
3 unemployment rates that exceed the national unem-
4 ployment rate and in areas with high poverty
5 rates.”.

Page 167, after line 23, insert:

6 “(3) EFFORTS IN CERTAIN COMMUNITIES.—
7 The Administrator shall make every effort to ensure
8 that the loan program under this section is imple-
9 mented in, and outreach in making such loans is
10 provided in, rural areas with low income and high
11 poverty rates that lack basic services (such as clean
12 water, roads, sewer systems, schools, and law en-
13 forcement); areas where the unemployment rate ex-
14 ceeds the national unemployment rate, and areas
15 where the ratio of medical professionals, doctors, or

1 practitioners to the population is below the national
2 average.”.

Page 184, after line 14, insert the following new
subparagraph and redesignate subparagraph (C) begin-
ning on line 15 as (D):

3 “(C) ECONOMICALLY DISTRESSED
4 AREAS.—For purposes of this paragraph, areas
5 (i) with low to very low incomes that lack basic
6 services (such as clean water, roads, sewer sys-
7 tems, schools, and law enforcement), or (ii)
8 with a mortgage foreclosure rate or unemploy-
9 ment rate above the national average, for the
10 most recent 12 months for which foreclosure
11 rate or unemployment rate data is available,
12 shall be treated as areas affected by a major
13 disaster for which a declaration has been made
14 and shall eligible for additional disaster assist-
15 ance under paragraph (9). In the case of any
16 such areas, the 2-year period in clause (iv) of
17 subparagraph (A) shall not apply.”.

Page 186, line 24, strike the closing quotation
marks and period.

Page 186, after line 24, insert:

1 “(12) OUTREACH CENTERS.—The Adminis-
2 trator shall establish outreach centers in commu-
3 nities where the ratio of small businesses in the com-
4 munity to the population of the community is below
5 the national average ratio of small businesses to the
6 national population. Such centers shall assist small
7 business concerns with respect to—

8 “(A) small business programs providing
9 access to capital;

10 “(B) involving small businesses in Federal
11 research activities;

12 “(C) the preparation and submission of
13 small business loan applications;

14 “(D) the responsibilities and procedures
15 applicable to small business loans made under
16 this section.”.

